

Essay on universal healthcare

[Economics](#), [Insurance](#)



Abstract:

Universal health care is the most debated public health care program in the US. This is a kind of health program that seeks to be funded by the tax payer and is issued by the government. The argument is the benefit it will incur or as some individuals agitate the kind of loses it will bring to the entire economy. According to my cost benefit analysis, I find it more surprising that there is nothing to argue about since health is wealth, the healthier the nation the richer it is. The critics to the above program which is being supported by the current US government should refrain from such kind of action and go back to the drawing board to check the benefit of the overall insurance program. I argue the case in terms of utilitarianism, I base my findings on the morals that worth an action, an action that is purely determined by its utility in enhancing equitable assumption of happiness in the entire nation. Some of the reasons why I find the universal health care program should be adopted are:

Statistically the number of uninsured Americans can merely rise above 40 million, a good number that contribute to the country's economy, the universal healthcare program will ensure that there is adequate savings for these Americans and they can have access to health facilities. Critically, this is one way of reducing inequality among Americans since the people of different class will afford to go to the same Hospitals, get taken care of by the same doctors and use the same kind of drugs since the less fortunate were only able to acquire the ineffective generic types. This is one measure of the Ethics of justice since the patients will be catered for irrespective of their race, sex, religion or color. Still on the same point of equity, the

universal insurance will only provide for one set of insurance platform, the contrary to the private based which you acquire the healthcare depending on the amount of premium that you pay. The universal Medicare will also ensure that there is justice for all.

Doctors should not feel threatened because they'll still be making as much as they currently earn and to add on more of them will be employed to cater for the grown number of individuals who will be seeking the healthcare. It will be easy to develop a centralized kind of data base since all the hospital billing will go to one place leaving room for the doctors to practice medicine only on the contrary to the current where doctors have to practice administration. Any treatment accorded to the patient should be of great benefit to him/her hence the principle of beneficence. At the same time no harm should be inflicted on the patient as in the principle of non-maleficence this act of government should come handy with the universal health insurance.

One of the most important health intervention is more citizens are likely to engage in preventive medicine like the highly avoided yearly physicals, regular checkups. The exercises are always avoided because of the oppressive costs. On the side of the economy it's considered that most companies will benefit with the universal health program since most of the employers are struggling to afford the high cost of health insurance premiums. The other benefits is that the life expectancy of the country will at least rise from the current one, this is so because of the easy access to the healthcare both at old age and in the youth not forgetting the infants. The universal health insurance brings about sociality in the country because the

citizens know that their resources are pulled together and they share a common problem. Any intervention that is carried out should ensure self improvement to the client.

The Medicare for all will reduce the often wasteful administrative costs that are encountered by the private insurance sector, sometimes we find that the doctors are the ones to follow the payment by the insurances making it hard for them. the Medicare tends to cover all the variables of health (factors that determine the health of an individual) i. e. i) the income and social status is highly catered for, for instance those with high income were the ones who had better health care, ii) the social support network:-there will be effective support and high response to health related stress this in turn makes the overall health of the nation better, iii) social environment:-everybody feel that he/she has contributed towards the nation's health and this boosts self esteem

One of the most emphasized factors is that most of the Americans find it difficult to comply with the terms the private insurers' pre-dispose to their clients. The Medicare for all provides simple flexible conditions that most of the Americans can comply with. Another measure that private insurers do is that the medical attention varies along the United States, in some states like New York, the insurers charge more premiums therefore making other individuals vulnerable who come from the states where the cost is a bit low. The Medicare for all provides a uniform platform in every state however the development of the state. The universal Medicare is a third party system therefore insulating the patients from the medical costs, this shields the

patients from stress to make decisions regarding the cost of treatment. Most Americans who work for companies would not have the stress of losing their health insurance on the act that they are laid off from their employment, they'll still be covered under the Medicare for all program. The universal health program is the only remedy for the middle class earners who are in midst fear that they might be bankrupt in the event that they fall ill.

Conclusion

The Medicare for all is a measure that tends to provide all Americans with quality health coverage which is comprehensive enough to cover all aspects of health and the health can be accessed by everyone. Although critics to it say that the quality of health will be compromised but I stand to challenge them by asking them, what is the essence of quality when there is no access to the product itself?

References

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