

Universal healthcare: the pros and cons

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Universal Healthcare: The Pros and Cons On March 23, 2010 the Patient Protection and Affordable Care Act was signed by President Obama, raising the question for many of whether this new law was going to be more helpful or hurtful. With universal healthcare, healthcare coverage would be increased tremendously, costs would be reduced, jobs would be created, and consumers would be protected. Conversely, it will also raise taxes and wait times, lead to a smaller number of doctors, and infringe on some employers' 1st amendment rights.

Presenting both arguments for and against the Patient Protection and Affordable Care Act allows one to draw a conclusion on whether the new program will benefit or hinder the citizens of the United States. The Patient Protection and Affordable Care Act, or PPACA, will extend coverage to virtually every US citizen. It is estimated that approximately 45 million Americans are uninsured, and 45, 000 of those citizens are dying each year simply because they do not have healthcare (Ireland). Once this new act takes effect, 32 of those 45 million citizens will receive coverage.

Citizens whose ages range from 19 to 25 will be able to stay on their parent's insurance plans when normally they would have been forced off the plan. Young adults who are not on their parent's insurance plans and who normally wouldn't be able to afford coverage will now be able to pay for their own health insurance. Currently, patients with pre-existing conditions can be denied coverage. However, with the PPACA, insurance companies will no longer be able to deny coverage or stop coverage when a member becomes ill.

Women will also be granted additional coverage, such as receive access to women's health services, and these new benefits are also required to have no out of pocket fees. Also, the availability of contraception, such as abortion, will be expanded ("The Patient Protection"). The cost of health care will be greatly reduced by the PPACA, and this will have a chain reaction on big businesses and employees. With almost 95 percent of citizens paying for health insurance, costs for health care will decrease (Poe).

Once the cost for health care declines, it will cost less for big businesses to hire employees. It is estimated that 4 million jobs will be created over the next 10 years. The PPACA also affects the economy in another way; it will reduce the national deficit. Contrary to popular belief, the passing of this law will reduce the national debt by 210 billion dollars within the next decade. If it were repealed, the national debt would be raised by \$230 billion (Poe). The PPACA also offers various other benefits to citizens.

Catherine Poe states that once the law is passed, there will be "no more Freddie the Freeloaders allowed"; if a citizen can afford health insurance and does not purchase it, he or she will pay a fee of one percent of his or her household income. This fee will increase to 2.5 percent by 2017. This will prevent citizens from not paying for health insurance and just continuing to live off of the tax dollars of other citizens who do pay for their health insurance. Also, the PPACA will protect consumers from the overcharging by health insurance providers.

It will force the providers to spend 80 percent of their income on rebates or expenses, such as health and marketing expenses ("Obamacare"). While the

PPACA will benefit citizens greatly, it also has its negative side effects. As previously discussed, the PPACA will lower healthcare costs and the national debt, but it will also hurt the economy as well. The cost of drugs is expected to rise due to pharmaceutical companies paying an additional 84.8 billion dollars over the next decade ("The Patient Protection").

Taxes will also be raised in order to cover the additional costs brought on by the new program. The additional taxes will be charged to individuals making over \$200,000 and couples making over \$250,000. Additionally, families will only be able to deduct medical costs that surpass 10 percent of their annual income, compared to the 7.5 percent that is currently allowed. It was stated earlier in this paper that big businesses would benefit from this law; however, the exact opposite is true for small businesses.

Businesses will be forced to provide healthcare for their employees or pay a fine, something they may not be able to afford. This may result in employees' hours being cut or even the termination of the employee ("Obamacare"). The PPACA will also have a direct negative impact on the medical field as a whole. By 2025 there is expected to be a shortage of nearly 52,000 physicians. This, coupled with the number of office visits increasing over 100 million times, will put incredible strain on the healthcare system ("The Patient Protection").

This will cause wait times for medical treatment to be greatly increased. Patients will be more likely to go to the emergency room for minor treatments, such as coughs due to colds, thus causing patients with real emergencies to wait even longer. Also, there will be no competition for

patients. This competition is what encourages health care workers to excel in their specialties and to become better. This may even cause fewer people to choose to pursue a career in the medical profession (Ireland).

One of the more controversial arguments against universal healthcare is the effect it will have on known religious-based businesses. As stated earlier, with the PPACA businesses will be required to provide health insurance for their employees that would include contraceptive services for women. The result is that religious based businesses, such as Hobby Lobby, which is owned by evangelical Christians, will be forced to essentially pay for their employees to receive contraceptives, something that goes against their religion.

If a business decides to follow its religious beliefs and not provide the health insurance it will be issued a fine, thus hurting the business for practicing their religion. This has led the government to define what religion is and what qualifies a business as a religious employer. This aspect of the PPACA goes against the 1st amendment protection of the freedom of religion, herefore making it unconstitutional (" A Case"). Weighing both sides of the universal healthcare argument, it can be concluded that the Patient Protection and Affordable Care Act is truly more hurtful than it is helpful.

It will cost citizens greatly, through increased tax dollars and being forced to pay for their healthcare. Small businesses contribute immensely to the countrys economy, and they will be hurt significantly by this program. Also, the effects it will have on the healthcare system are immeasurable. There is already a considerable shortage of doctors, and this will only increase

remarkably once the PPACA takes effect. Lack of competition within the medical profession is something that cannot be overlooked either.