

Free solving usa's health care crisis essay example

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Knowing to what level government should interfere in people's life has always been one of the most important philosophical questions. Particularly, concerns surrounding health have been some of the most important around the world in the last century. Public sanitary and insurance policies have been rising in importance, with a marked difference between so-called socialist and capitalist economic systems. While the former generally intend to have state-run universal health care that treats even the most expensive diseases, the latter tend to leave medical attention up to the individual. The United States of America is one of the world's beacons for capitalism, yet they have been having a health care crisis for some years. One of the issues at hand is whether or not there is a right to have universal health care coverage. After accepting that there is, one needs to analyze whose responsibility it is to make sure that this right is respected, with the state and private companies being the main agents. These also bring ethical dilemmas afloat, with those that argue for universal health care decrying that not doing so is inhumane, and those that rally against it saying that it is not fair for the others to have to pay for one person's health.

Even though many argue that universal health coverage is not a right, few would state that it is better for people to be healthy than for them to be sick. In a capitalist system, the differences between socioeconomic classes are more pronounced and currently it is very difficult for the underprivileged population to have access to health care. Furthermore, those with socioeconomic needs are also more prone to develop diseases, be it through sanitary ignorance, the need to resort to services with lower quality, etc. " If there is the need for some particular regime of care and the society has the

resources to meet that need, without undermining structures protecting other at least equally urgent needs, then, *ceteris paribus*, the society, if it is a decent society, must do so" (652). Thus, it is imperative for governments of developed countries to develop policies that help everyone have access to health.

However, the way of doing this is also important; a voucher system could be the best way to do this, at least in the United States of America, as it would be a mixture of public and private responsibilities. Some authors like (author) believe that it is important to only give the burden of health care to the state. " To have such a health-care system would, I think, involve taking medicine out of the private sector altogether including, of course, out of private entrepreneurship where the governing rationale has to be profit and where supply and demand rules the roost" (653). However, this would not seem too likely in the United States of America, where it is almost exclusively private. On the other hand, in the voucher system, people would get to choose their health care provider once a year from among several options; they would be private companies, but the money would come from the federal government through taxes.

This model, proposed by Ezekiel J. Emanuel and Victor R. Fuchs, has two outstanding characteristics. First, it would not cost Americans more, as many of the wealthier usually fear with universal health care policies. " Overall, a voucher system would certainly cost no more than the present system. And, over time, it would actually cost less, as it would hold down health-care inflation" (692). The second, and more important, point is that it would fuse well with American capitalism, as it would leave room for competition. "

Because health plans would get a fixed payment per enrollee in exchange for providing a defined set of benefits, they would have to compete for enrollees based on quality and service” (693). As people would have different companies from which to choose from, these would have to do the best they can to attract and keep customers, even if the payment would be from public money. Thus, it would still be wholly American, yet it would be a benefit to everyone.

There are many obvious ethical arguments in favor of universal health care and few against. The interests of the many usually outweigh the well-being of the few in different ethical theories. This is especially true when the underprivileged may even lose their lives if not helped. While some go against universal health care due to it restricting some aspects of the wealthy and in health care practices, these boundaries are essential to society. “ There is no living in society without some limitation on the freedom to do some things” (654). It is important to understand this in order not to discriminate unfairly against these policies. Just because in the United States one can currently do something, it does not mean that not doing it would be less beneficial to the people.

While this is an issue that is very complex, by studying it one can become more informed and try to propose and support different solutions. It seems that in the United States of America, what would be most beneficial is a voucher system because it would provide universal health care, would not be more expensive than the one in place now and would still keep in mind the tenants of capitalism. Even though some argue against this policy, saying that it takes away from the wealthier to unduly benefit the poor, this is

ridiculous when one considers that lives are at stake. Universal health care is a right that every government should uphold, especially those as wealthy as the American one. All systems have limitations and strengths; it is up to people to determine which one he finds more beneficial for himself and society as a whole.