

# Health-care an increasing problem

[Economics](#), [Budget](#)



Health-Care in the United States has been an increasing problem, from where it comes from, to how it is paid for. Universal healthcare coverage is an important subject for all Americans. Millions of Americans are not covered by health insurance plans, many cannot afford to purchase health insurance, and many employers do not offer such coverage due to high costs, especially for small businesses.

Part-time workers, seasonal workers, and most if not all undocumented workers do not have any insurance coverage (Alton, Reinhardt, & Shields, 1998) (Rockford, M. L) What is universal Health-care? Universal health care is a form of medical insurance that is provided by the government to all residents of a country. As early as back in the sass's President Roosevelt spoke of Universal Health Coverage and such was the basis for Presidential Campaigns so many years ago. This topic also died out in those earlier days before they could be instituted. The need for coverage is still a huge problem with millions of Americans still uninsured. Many cannot afford to pay premiums for health insurance and small businesses do not offer it due to the increasing high costs. The uninsured are sing local Emergency Departments as a source of their primary healthcare.

“ The services provided by the emergency departments may or may not solve the medical problem at hand because referral to specialists and repeat visits to the emergency department by the same uninsured individuals in a study conducted at a university hospital emergency department. ” (Andrew, A. K. , & Walter, R. (2015)/pig. 1-1).

The overcrowding of emergency departments has become a problem, increasing the cost of health care to the population in general, and certain patients do not get appropriate care as the cost of health care escalates. So the question remains; is Universal Health-Care for the U. S.

A good idea? How to pay for Healthcare [www. Synonymous. Com](http://www.Synonymous.Com) The Universal Healthcare Reform Law was put into effect in 2010 by President Obama, which requires all Americans to have health insurance, is still a huge debate today. The United States is the only major industrialized nation which does not guarantee universal health care to its citizens and when observing statistics concerning the cost of health expenditures and the quality of care, it is clear: the United States must switch to a system of national health care. Not only is universal coverage the most moral option available to the public, as it dramatically reduces easily avoidable deaths and disease, but a system of universal access is economically advantageous, an issue particularly persuasive when considering the current economic status of the United States.

Universal Health-Care could be an option to reduce costs across the board for obtaining health insurance. It would lessen the burden on businesses, although still providing some money in one way or another, through a payroll tax. There are two primary reasons that future costs in a overspent-directed, universal health-care system would be lower than they would be if we remained on our current trajectory; such a system would result in reduced administrative costs and would lower costs for procedures and prescriptions. What are negative outcomes of Universal Healthcare? Some countries with

universal health care struggle to sustain efficiency. Canada and Australia ranked lowest, according to the Commonwealth Wealth Fund study, in accessibility of physician appointments and wait times for basic medical services, as well as specialist care, tests, and elective surgery. Other efficiency issues noted by the study included Canada's propensity for misplacing medical records and tests. Universal health care budgets usually demand successive levies from year to year – no surprise, since they are funding literally millions of people.

For some countries, however, the system is not sustainable, especially in light of the aging population. In Canada, for example, the budgets consistently goes to health care. Some provinces spend 40 percent of the total annual budget on health care alone.

Funding for other programs like education and infrastructure are continually eaten up by allowing health care costs. Job Lock Drives up Unemployment, Reducing the Number of Potential Customers for Businesses. A 2009 study by researchers at the Rand Corporation shows a link between the healthcare system in the United States and unemployment levels. " (Street, D. , Bender, A. , & Palmer, D. (2014)/pig.

6). What are the positive outcomes of Universal Healthcare? Instituting a system that provides care to all Americans would end the problem of non-portable healthcare benefits, freeing the United States economy from a long-standing burden and create jobs.