

# Healthcare reform

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? HealthCare Reform It should come as no surprise that the United States' current health care system is in need of some major changes. Everyone knows that going to the doctor or hospital in the United States can cost a lot of money out of pocket, whether you have insurance or not. Americans who do have insurance pay into it with every pay check, only to go to the doctor and have to pay more. What it would be like to not have to worry about how much money there is in the bank when someone is sick? When a person is ill there are enough things to worry about without having to worry if they can afford the doctor bill.

What are some of the pros and cons of a health care reform for the United States? No one person or company is safe when it comes to the burdens of the rising costs and decreasing quality of care in our current health care system. " Per-person health care expenditures in the United States have risen 6.5 percent per year since 2000, and 5.5 percent per year on average since 1994. " (Furnas, Ben. (January 2009). " American health care since 1994: the unacceptable status quo". Center for American Progress) Many Americans who do have insurance are not safe from the rising costs of insurance. " Health care costs burden American employers, who are forced to cut back on providing coverage and benefits or suffer a competitive disadvantage against international companies who don't bear health costs. " " Premiums for employer-provided health care have doubled since 2000. " (Furnas, Ben. (January 2009). " American health care since 1994: the unacceptable status quo". Center for American Progress) Due to the recession, many Americans have lost their jobs and are left with no insurance. There are 46 million Americans with no health insurance. A large

number that do have health insurance are under-insured. Under-insured means that some who have insurance are not adequately protected from high medical costs. Many people with no or little health insurance will put off preventative care and even care they may know they need, until it is so bad that it ends up costing even more money. Individuals with no insurance will end up being diagnosed in later stages than those with insurance. " Effective chronic disease management and preventive care have been woefully neglected as a national priority and should be a key piece of any comprehensive and effective Reform. " (Furnas, Ben. (January 2009). " American health care since 1994: the unacceptable status quo".

Center for American Progress) " Nearly 25% of uninsured children and 40% of uninsured adults have no regular source of medical care. " " Inadequate insurance coverage carries with it financial as well as medical risks: the costs of medical treatment are a leading cause of bankruptcy in the United States" (Oberlander, Jonathan. (2002). " the U. S. health care system: on the road to nowhere? ". Canadian Medical Association Journal , 67, 163-67. ) As a " great and free" country, we can not sit by and allow our fellow Americans to be denied medical care simply because of their income. A lot of what is wrong with the current health care system can be shown in our infant mortality rate. It is fact that the United States' infant mortality rates is among one of the highest. The United States ranks 26th in the world in infant mortality. How one of the largest and most modernized countries in the world have such a high rate? The answer to that is, it shouldn't. A Commonwealth Fund Study found that the United States achieves " an overall score of 65 out of 100 when comparing national averages with benchmarks of best

performance achieved internationally and within the United States. " It is clear that the United States is coming in well below the standards of health, efficiency, and care. What would it be like to have a universal health care system? When it comes to why universal health care could be good for the United States, it's encouraged to watch the movie " Sicko". It is one of Michael Moore's documentaries. Whether loved or hated, it can't be denied what is obviously working for other countries. In the movie he visits countries like, Canada, France, and Norway, and even Cuba. Yes, Cuba has nationalized health care. In the movie he takes a good look into what it might be like to be able to go to the doctor or hospital and not worry about how much debt might follow.

Those people don't have to worry about whether or not their insurance company is going to cover the cost of certain treatments or procedures. They don't have to worry about being denied needed treatment, because of a pre-existing condition. People in these countries are generally healthier than Americans simply because they partake in more preventative health care. How is it possible that a country led by Fidel Castro has a better health care system than the United States? It's simple. These countries have decided that everyone deserves to have health care, and everyone pays taxes for everyone to have it.

One of the biggest complaints I hear from people who are against nationalized health care is, " Why should I have to pay for someone else's health care costs? " The fact is, we are already paying for others health care. Everyone who works pays into Medicare and Medicaid. The way things are

looking now, when I am eligible to use that money, there won't be any for me. The current government health care system is bankrupting fast. Yes, everyone's taxes will be raised. Paying more taxes seems reasonable to not have the financial burden be dropped on a single individual and their family in the middle of a stressful time of someone being sick. The costs of medical treatment are a leading cause of bankruptcy debt. " Half of all bankruptcy in the United States involve a medical reason or a large medical debt that they can not afford to pay The plan that President Barack Obama is proposing to the American people has a catching and enticing phrase. The bill proposes that we build on what works in today's health care system, while repairing the aspects that are broken. To be able to provide affordable, quality health care for all Americans and reduce the growth in health care spending.

This bill has public and private options for the people, a sliding scale affordability credits, it will share responsibility among workers, employers and the government so that all Americans can have essential health care coverage and benefits. This bill will make it illegal to not insure people due to pre-existing conditions. It will allow coverage and benefits for mental health and substance disorder abuse. One of the biggest complaints of President Obama's bill is that it is said to include government funded abortions. The truth is, this bill does not clearly state either way whether the government will pay for abortions.

It does say that under the public option plan, abortion costs can be covered. Pregnancies due to rape, incest, and when the mothers life is at risk are already covered by the government if the individual receives government

benefits. .“ Comprehensive health insurance for all Americans, are long overdue. The best time to fix American health care was [more than] a decade ago. The second best time is now. ” (Furnas, Ben. (January 2009). " American health care since 1994: the unacceptable status quo". Center for American Progress) American’s need to stand up and demand adequate health care for everyone.

American’s have been great at banding together in times of tragedy, as after the 9/11 attacks. People need to look at our health care system and recognize that this is a time of tragedy for the American people. It seems that most people are afraid of change, but sometimes change is needed.

Reference Page (Furnas, Ben. (January 2009). " American health care since 1994: the unacceptable status quo". Center for American Progress)

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