

# Issue 11 taking sides clashing views on political issues seventeenth edition

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Do we need health insurance? Ezra Klein, the political essayist says yes for the question Do we need health insurance?. In the article issue 11 of Taking sides Clashing views on Political issues 17th edition he takes the affirmative side arguing for the need of health insurance.

Most of the Americans really need health insurance. The fact is that over 44 million people in America are without insurance and out of this more than 16 million women are uninsured.

For many people simple ailments may become life-threatening diseases. Problems of obesity can develop into very serious heart diseases, or problems such as high blood pressure and cholesterol can lead to various forms of illness. The lack of access to proper health care can even lead to premature death as people without insurance usually dont go for preventive medical care.

Monetary commitment at the times of medical emergencies will be financially ruining most of the families and they would be thrown into the streets by spending all their money to meet the medical bill.

Nobody can know what will happen to them tomorrow and when they will exactly fall ill. The indispensability of health insurance is best understood at the time someone is critically ill and he/she cannot pay the hospital bill immediately. If he/she is assured of health insurance the person need not worry about how he/she will pay for the medical treatment. By this way it is within their reach to safeguard their health and future

Apart from providing financial security the health insurance promotes good health. Reduced cost of health services offered by the insurance plans induces people to go for health checkups and to take preventive medical

care thereby avoiding any impending major illness. Health insurance takes care of old people as well. Most of the working families have no time to look after elderly people and they are left in old age homes. The old people often feel helpless when they are ill and have no money to pay for the hospital fees. If health insurance is available to them it will come to their rescue at the time of crisis

Many people believe that in addition to providing financial stability, health insurance promotes good health. By reducing the personal cost of medical services, insurance induces people to go for regular checkups there by avoiding any impending threat to their health.

The imperative need of the hour is to ensure that all have access to affordable health care. The cost of health care should be less and the quality must be high

On comparing the health care system in US with the other industrialized nations in the world Ezra Klein says that Canada, France Great Britain and Germany provide better health care for their people at lesser cost than US Canada is a single payer, rather than a socialized system. That means the government is the primary purchaser of services, but providers themselves are private (Ezra Klein. The Health of Nations, the American Prospect, May 2007 (1820). In the single payer system the cost of medicines as well as administrative costs is less

In the French system, which is appreciated for its offer of various choices people can see any doctor any time and as many times as they want. The majority of the hospital beds in France are public and patients can seek medical care in any hospital either private or public, yet the citizen of France

manage to spend only half of American citizens used to spend on health care.

The goal of health care is to get everyone covered at the lowest possible cost with the highest possible quality ". (Ezra Klein. The Health of Nations. The American Prospect. May 2007, 1820) To achieve this goal something must be done to ensure that all Americans have access to healthcare. May be legislation to make health care available to everyone at affordable cost. Till such time let us say- we need health insurance.

#### Works Cited

McKenna, George; Feingold, Stanley, Taking Sides: Clashing Views on Political Issues, Canada, McGraw-Hill Higher Education McGraw-Hill Higher, 2010, Pages 416(Print)