

Argument paper, against obamas health plan



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The Unseen Aspects of Obama's Health Plan Democrats believe that Obama's Socialist Health Care Plan will be an exceedingly significant event in the history of the United States. However, Republicans and other experts think that the hidden drawbacks of the proposed health insurance package demands further evaluation. The President wants to ensure affordable, high quality coverage to all Americans by enhancing insurance competition between a public insurance program and private firms. He believes that competition would force private companies to reduce their premium rates in order to compete with the subsidized rates of public insurance. However, the so called reform will have far reaching adverse effect on the nation's socio-economic features.

To begin with, Obama's plan offers a public insurance firm in the form of a cooperative which will ensure affordable health insurance coverage for all, irrespective of age, sex or risk factors (The Obama Plan). Obviously, a subsidized coverage option will enhance public interest, which is expected to beat private insurance companies. Since The United States spends a higher proportion of its gross domestic products on healthcare services, Mr. Obama thinks that his plan would help people save considerable amount of their healthcare expense every year. Although it seems to be significant, the ultimate effect of premium deduction and subsidies inevitably result in tax hike. The President puts an estimate of \$900 billion as ten year cost limit for the proposed package; whereas, experts believe that it would exceed \$1 trillion (Pear R., Calmes J., 9 Sept., 2009)

Mr. Obama reiterates that the public insurance will only be an option; and people will have the freedom to choose private plan if they think it suits them. Although he says that the government will not administer the health

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care system, his plan has all features of single payer system. For instance, regarding the high risk pool he says “ for those Americans who can’t get insurance today because they have pre-existing medical conditions, we will immediately offer low cost coverage that will protect you against financial ruin if you become seriously ill.” (Pear R., Calmes J., 9 Sept., 2009). Under this system people have almost complete medical coverage and free access to healthcare. This approach will plunge the public insurance firm into big loss.

In addition, this concept of ‘ socialized medicine’ is against the social privileges of the U. S. citizens. Regardless of its high cost, the U. S. health care system is highly competent and people have the freedom to get its maximum benefit. In contrast, the socialized health care would curtail the range and quality of medical treatment, based on the insurance coverage provided to individuals.

Furthermore, when the private firms are compelled to compete with a subsidized package, it will affect the status of their current insurance plans. Many of the policies will be discontinued and it will affect both the clients and companies. Therefore, considering the current economic scenario, government should seek an alternative which will not add to the burgeoning deficit. In order to implement the socialist plan, government should be more efficient than the private sector in its service. Since the governmental initiatives are often proved to be inefficient and corrupt, the future of this system is uncertain.

To conclude, as Mackey J. (2009) suggests, instead of increasing the financial burden, government should remove unnecessary legal obstacles for insurance coverage. For instance, it should ‘ equalize tax laws of employer-

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provided insurance and individual insurance'; and allow insurance companies to compete without the limit of state lines. It will ultimately lead to healthy competition and subsequent reduction in premium rates. In short, Obama's plan is only a vague concept of universal healthcare which needs further clarification.

Works Cited

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