

# [Health economics: healthcare as a right or privilege](https://assignbuster.com/health-economics-healthcare-as-a-right-or-privilege/)

[Health & Medicine](https://assignbuster.com/essay-subjects/health-n-medicine/)

Health Economics: Healthcare as a Right or Privilege of In Article III of The Universal Declaration of Human Rights, the United Nations writes, “ Everyone has the right to life, liberty and security of person” (The Universal Declaration of Human Rights, n. d.). Does life include healthcare? If yes, then everyone should be provided with healthcare. Unfortunately, this is not the case in the United States of America. In 2011, there are 48. 6 million Americans that are uninsured or without health insurance (“ Highlights: 2011,” n. d.). That amounts to almost 16% of its total population. There arises a debate in the U. S. whether healthcare should be a right or a privilege. I believe that healthcare in the U. S. should be a right rather than a privilege. Every American has the right to live and the country has the responsibility to give the right to its every citizen. In the same way, the citizens have the responsibility to its country to pay their taxes to provide the financial needs for the country to figuratively live. On the premise that healthcare should be considered a right, the government should have a clear program that ensures that each and every citizen of the country receives his/her right or healthcare. The government has the power and responsibility to regulate the healthcare system of the country. If directed by the government, it could lead the country towards the greater good of all. Similarly, once the healthcare is regulated, everyone will eventually have the right to healthcare. In reality, the United States of America might be missing out some regulation on its present healthcare system. It is probably one of their biggest problems in terms of their financial development. They are losing a large sum of money through their Medicare budget and yet, it is not enough to provide a universal healthcare for the country. In 2009, according to the World Health Organization (2009), the U. S. had a health expenditure of 7, 960 USD per capita. To compare it with other countries, for instance, it doubles that of France’s per capita health expenditure of 3, 969 USD. Ironically, France’s healthcare system is able to provide medical insurance to all its legal residents. Also, the U. S. has twice healthcare expenditure per capita that of Canada and Germany which have universal healthcare (“ Healthcare: A Right, not a Privilege,” n. d.). Health insurance providers in the U. S. are mostly private sectors or the non-government employers. They constitute more than 60% of the insured Americans while the public sector provides Medicare to the minority. This minority includes people with disabilities, elderly and a number of low-income families. It seems that these private sectors who are to provide health insurance to the majority of people fail to accomplish their job. They end up doubling their profit while also doubling the cost of their medical insurance, making people unable to pay for it. According to Kaiser Family Foundation, a non-profit organization in the U. S., the average health insurance premium for a family coverage today amounts to 13, 770 USD per year, which constitutes more than 100% increase over the last 10 years (KFF, 2012). In 2011, around 750, 000 American families filed for bankruptcy due to the inability to pay their medical bills (“ Healthcare: A Right, not a Privilege,” n. d.). The government has clearly underregulated the healthcare industry. Lack of supervision from the part of government occurs as one of the problems. The government fails to regulate the cost of employer-sponsored healthcare. The private sectors tend to increase the price of their medical insurance either to increase their profit or to pass on to employees the results of the country’s poor economy. Other employers simply offer limited healthcare package choices with a high-priced premium. Others simply stopped offering any healthcare package for their employees. Another dilemma is the large amount of money lost in the healthcare system of the government. According to the Institute of Medicine, the United States wastes over 750 billion USD annually on its healthcare system (Fung, 2012). A large portion of the healthcare expenditures of the government goes into waste. As a result, the government is not able to pursue a universal healthcare program. Evidently, the present healthcare system of the government is no longer effective as many of its people cannot afford to avail its health insurance anymore. Given that this system does not benefit a large number of its citizen anymore, the U. S. government should need to replace or at least reform it. Given the figures on its per capita expenditure on healthcare, the U. S. can definitely make a universal healthcare system. But the cause of the losses related to their present healthcare program first needs to be eliminated in making the new system. In this respect, the budget for the healthcare can be maximized to cover its entire residents. The government will be the one to subsidize or sponsor the Medicare of all the citizens by allotting a portion of the citizen’s taxes to the program. Optionally, the taxes of people can be increased reasonably to support the program. Another approach is to encourage greater competition in the healthcare industry by adapting market-based models. The companies who will sell healthcare insurance will tend to price their product relative to the other price set by other companies. They will attempt to come up with the most favorable offer to get a larger number of customers. This is to ensure that the cost of medical insurance will be of a reasonable price for people. By reforming the present healthcare system of the United States of America, it could give its people the right to healthcare and, therefore, the right to life as promised by its founders. References Fung, B. (2012, September 7). How the U. S. health-care system wastes $750 billion annually. The Atlantic. Retrieved from http://www. theatlantic. com/health/archive/2012/09/how-the-us-health-care-system-wastes-750-billion-annually/262106/. Healthcare: A right, not a privilege. (n. d.). Retrieved November 7, 2012 from the Cover All Families: A Site for Sensible Healthcare website: http://www. coverallfamilies. org/www. coverallfamilies. org. Highlights: 2011. (n. d.). Retrieved November 7, 2012 from the United States Census Bureau website: http://www. census. gov/hhes/www/hlthins/data/incpovhlth/2011/highlights. html. Kaiser Family Foundation. (n. d.). Retrieved November 7, 2012, from the Kaiser Family Foundation website, http://www. kff. org/. The universal declaration of human rights. 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