

Should Healthcare be Universal?

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Mary Gerisch, a retired attorney and supporter of universal healthcare, tells the story of Paul and his wife Jeanette. On January 23, 2014, Jeanette died from not being able to obtain chemotherapy pills. Although the couple were insured, they were unable to get the medication from their insurance company, “We battled with our insurance company, Blue Cross Blue Shield, to get the chemotherapy pills Jeanette needed. They denied payment for the pills five times, saying that they needed to find the cheapest vendor. Finally, on the day Jeanette died, the pills arrived” (Gerisch, 2018). This is just one instance out of millions where the American health insurance system failed those it should be protecting. A solution to this problem would be universal healthcare, where health care would be provided to everyone without charge. Critics of universal healthcare worry that under the new system healthcare systems would be overrun from the number of new customers, taxes would increase to cover everyone's care, and the personalization of care would disappear. These are understandable fears, but the pros outweigh the cons on the topic of providing healthcare to everyone who needs it. Under universal healthcare, there would be less inequality in medical treatments as everyone would receive the same care, the free access to healthcare would lead to healthier children and therefore a healthier future generation which would lower ensuing taxes, and a mixed system can ensure that healthcare stays personalized.

Universal healthcare is a system where every citizen would receive the health services they require without paying anything upfront. According to the World Health Organization (2023) this covers, “the full continuum of essential health services, from health promotion to prevention, treatment, rehabilitation and palliative care.”

Although the U.S. is one of the few developed countries without universal healthcare, we have a history of promoting it.

According to Mary Gerisch (2018), Our former president Franklin Delano Roosevelt drafted a Second Bill of Rights containing health care as one of our rights. His wife, Eleanor Roosevelt shared her husband's views and was appointed the drafting chairman of the UN's Universal Declaration of Human Rights (UDHR). This document holds all human rights, including the right to life. Director of Regional Programs at the Fund for Global Human Rights, Marianne Mollmann (2022) explains how, “In 2018, the U.N. Committee on Civil and Political Rights said the right to life cannot exist without equal access to affordable healthcare services

(including in prisons), mental health services, and notably, access to abortion.” Under the health insurance system that the United States uses currently, healthcare services are not affordable to those without insurance, and the right to abortion is not widely available. While having a significant part in the making of the UDHR, the U.S. doesn’t follow the basic human rights it establishes.

The United States has maintained a health insurance system for almost a century. If this system were replaced with universal healthcare, its critics say that it could cause many complications for the country’s citizens. One issue surrounds the overflow of patients that would come with everyone being viable for treatment. “Most notably, overloading health services with a large number of patients would overwhelm already busy healthcare systems. Patients may overuse the perk of free healthcare, leaving not taxpayers to suffer, but rather medical professionals and healthcare systems” (Atassi, 2020). Already overworked healthcare workers would bear the burden of new clients who have not been receiving care and are in dire condition. An increase in the number of patients would cause longer wait times for procedures. In Canada, a country with universal healthcare, wait times for surgeries can be up to a year (Brittanica, 2023). Another notable issue is an increase in taxes to cover the price of every citizen’s healthcare. “Because the single-payer options that [Congressional Budget Office] examined would greatly increase federal subsidies for health care, the government would need to implement new financing mechanisms—such as raising existing taxes or introducing new ones” (Brittanica, 2023). Although universal healthcare would take away premiums paid to insurance companies, citizens could have to pay more in taxes than the amount they were paying previously. Finally, in juxtaposition to the current health insurance system, universal healthcare would monopolize medical care. “Companies that pay attention to consumer needs survive, whereas those that do not fail. Bureaucracies, on the other hand, have no reason to be customer friendly” (Astar, 2021). The personalization of healthcare would be lost, and replaced with a generalized system that is not concerned for just one person’s preferences. Universal healthcare is a complicated topic with resistance from many people throughout the United States.

Alternatively, those in support of Universal healthcare say it is a human right that would notably better the standard of life in the United States. It would allow greater government control over the healthcare process so that all citizens can receive the same care, and medication prices would stay low with government regulation. An overall healthier population will result from healthier children who can care for their health from a young age (Astran, 2021). One concern mentioned by critics, an increase in taxes, can be remedied through long-term universal healthcare. “Accessible, affordable healthcare may enable earlier intervention to prevent—or limit risk associated with—non-communicable chronic diseases... and decrease the economic strain associated with an unhealthy [population]” (Zieff, Gabriel, et al., 2020). By reducing the time that patients go without healthcare, the cost of their care will eventually go down. Therefore, the short-term increase in taxes will only last until our average health as a population betters itself. The monopolization of healthcare and a lack of personalization of care can also be addressed through Germany’s mixed healthcare system. “Germany uses a multi-payer healthcare system in which subsidized health care is widely available for low-income citizens, yet private options—which provide the same quality and level of care as the subsidized option—are also available to higher income individuals” (Zieff, Gabriel, et al., 2020). This option would ensure that everyone can receive the care they need, but private care can still exist for anyone willing to pay for it. Although there are many arguable downsides of universal healthcare, the improvements that it would make to our country outweigh any arguments against it. One of the most important factors that it would fix is the inequity in the health insurance system. “The crucial and intersectional nature of [the right to health] was recognized in the 1960s by Martin Luther King Jr. during the Poor People’s Campaign. He affirmed that: “Of all the forms of inequality, injustice in health care is the most shocking and inhumane” (Gerisch, 2018). Health insurance undeniably causes a disproportion of care between the poor and the wealthy. With universal healthcare, everyone can get the care they require, no matter how much money they have.

Many countries around the world have established a universal healthcare system and show the benefits of what such a system could do. The Healthcare Access and Quality (HAQ) Index ranks countries from 0-100 based on their quality of healthcare and how available it is

to citizens. While the United States scored an 89 at 29th overall, "other industrialized nations... ranked higher than the U.S. including Germany (92, 19th overall), Canada (94, 14th overall), Switzerland (96, 7th overall), and the Netherlands (96, 3rd overall)" (Zieff, Gabriel, et al., 2020). All these countries have universal healthcare systems and scored 10 places higher than the United States. A close example to the U.S. in terms of diversity is Canada, which uses a single-payer system, similar to Medicare. Canada's government covers most healthcare, excluding dental, vision care, ambulances, and long-term care. These are insured through employment, another similarity to the United States. Even with all the two country's similarities, Canada comes in 15 places above the U.S. according to the HAQ. This demonstrates how much the United States could improve with universal healthcare.

Many worry that universal healthcare would raise taxes, overrun hospitals and increase wait times, and depersonalize healthcare. Others in support of universalizing healthcare believe that it would create a healthier population, equalize everyone's care, and allow private care to those who can pay for it. Both sides have understandable arguments, but I believe that the overall health and wellness of everyone is more important, and any downsides are not detrimental enough to stop the movement for universal healthcare. As a person who will soon have to start paying for my own healthcare, the horror stories of the amount of money people must pay for things like an ambulance or giving birth scare me. I feel that under a universal healthcare system, those things would not be scary, as I would not have to pay thousands of dollars for something I do not have control over.

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