

### INTRODUCTION

A big topic in the media and politics today is healthcare coverage. The current United States health care system works with private insurance companies, Medicare, Medicaid, and self pay. There is a current push for change to a Universal Healthcare system. Universal Health care is, "...the goal that all people obtain health services they need without risking financial hardship" (Evans, Hsu, Boerma, 2013). The use of Universal Healthcare is controversial for many reasons including the possibility of longer wait times to see physicians, the cost of covering all Americans, and the possibility of hospital and clinic overload. There has been success with using Universal Healthcare in other countries that are similar to the United States, like Germany, Canada, and the United Kingdom. Especially in politics, the hope for using Universal Healthcare is to lower the amount of Americans without health insurance.

### SIGNIFICANCE

In 2018, a survey conducted by the Census Bureau showed that 8.5% of Americans had no form of health insurance. This percentage was showed to be increased from the 2017 survey which showed 7.9% of Americans were uninsured (Berchick, Barnett, Upton, 2018). A large component of having health insurance is also being employed. Employer based health insurance accounts for 55.1% of insured Americans (Berchick, Barnett, Upton, 2018). After the enactment of the Affordable Care Act, which was set into place to expand health insurance coverage, uninsured adults lower from 19.9% to 13.8% (Collins, Gunja, 2019). These statistics show a small glimpse into how expanding coverage will lower the amount of uninsured Americans who may not have access to private insurance coverage due to unemployment, disability, age, or socioeconomic status. In addition, Universal Healthcare is a big talking point for current presidential candidates. 43% of the democratic party is in favor of replacing private insurance companies with a public health plan, along with only 12% of the republican party and 27% of independents (Collins, Gunja, 2019). The cost of health insurance is a burden on most families and usually the first expense to get cut when families budget their finances. A recent study showed that between 2003 and 2013 health insurance premiums increased by 80% and people who are not insured through their employer saw an increase of 105% in their premiums (ProCon.org, 2019).

### POSITION STATEMENT

Using Universal Healthcare over the United States' current healthcare system would cause positive effects overall.

### SUPPORT FOR POSITION

- The economics of Universal Healthcare
  - A study done by the University of Colorado and the University of Pennsylvania shows that people who have health insurance miss, on average, 4.7 less days than someone who is uninsured (ProCon.org, 2019).
  - The Institute of Medicine reports that the US economy loses between \$65 billion and \$130 billion every year because of uninsured workers who have poor health or premature deaths (ProCon.org, 2019).
  - The American Medical Association reports that the private insurance companies spend 11.7% of premiums on administrative costs, while public health programs only spend 6.3% (ProCon.org, 2019).
- Overall Patient Satisfaction
  - There is a push for Universal Healthcare from the public, however, there is not enough information available for all Americans to make an informed decision.
  - According to a study by Collins and Gunja (2019), more than two-thirds of Americans in states where Medicaid is limited, favor the expansion of the program.
  - The same study found that 27% of Americans would favor eliminating private insurance companies and making public healthcare the only option (Collins, Gunja, 2019).
  - The study found that the Americans who had insurance through their employer and those already enrolled in Medicaid were the most satisfied (Collins, Gunja, 2019). This implicates that insured Americans are the most satisfied, however the current US Healthcare System favors those who can hold employment and those who meet the limited and specific requirements for Medicaid already.

### IMPLICATIONS FOR PRACTICE

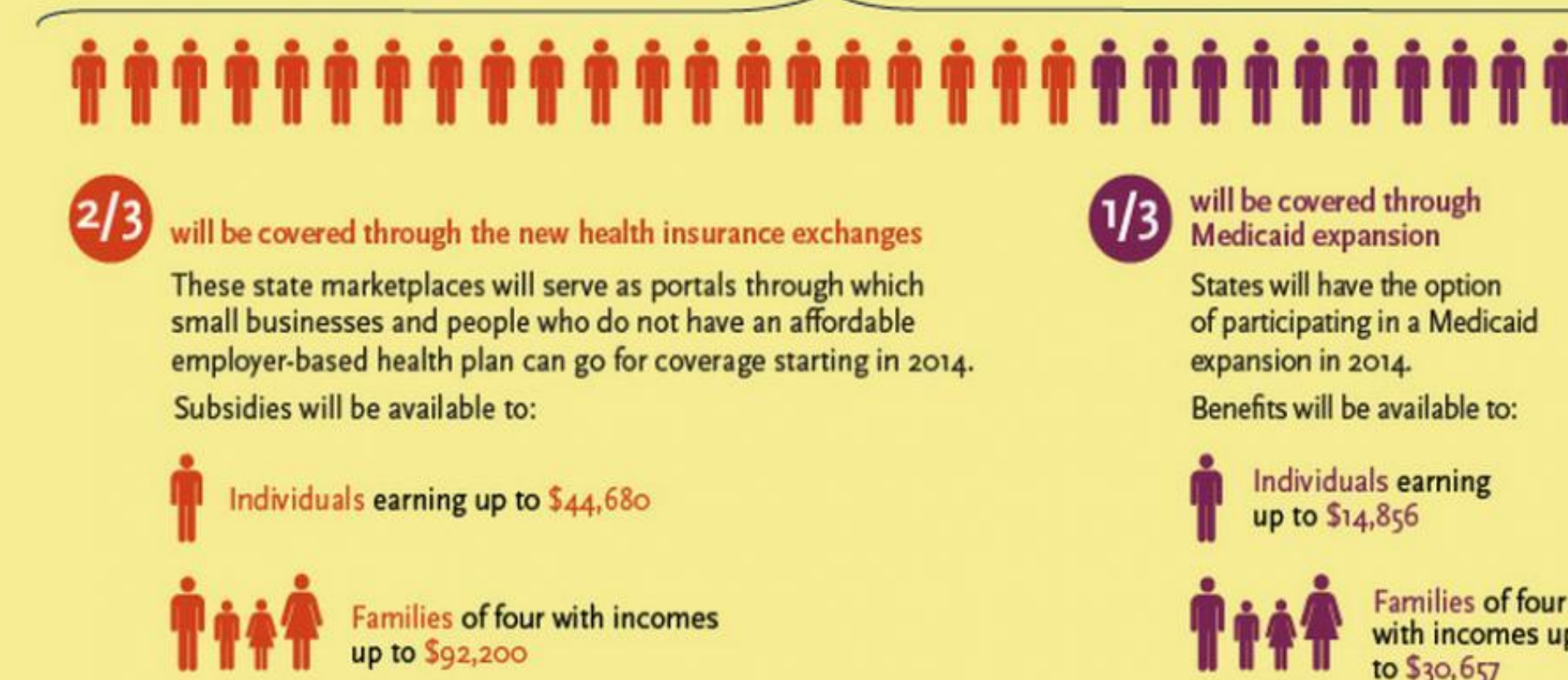
The United States should change from the current healthcare system to Universal Healthcare because it allows for better healthcare for all Americans. Not only will it allow for more Americans to be insured, it will also allow for more Americans who were insured previously to see the doctors more often, if needed, without ridiculous copays or deductibles. The US economy loses around \$65-\$130 billion dollars annually. With more Americans insured, this amount can go back into the US economy, or possibly help fund Universal Healthcare. Public health programs were also shown to cost less overall. The wait times were another concern for Universal Healthcare, but seeing the model that Massachusetts used, wait times were not a long-term problem for hospitals and clinics. Once the transitionary period was over, the amount of patients might have been higher than before, however, the medical facilities met the needs by hiring more physicians and advance care nurses, which made the wait times the same as before or shorter. This allows for better healthcare for Americans because people are not waiting weeks to months to be seen, which allows for better preventative medicine. Lastly, Universal Healthcare will allow for greater patient satisfaction. Although this has not been put into practice as of yet, surveys have shown that a large group of Americans would be happier with the Universal Healthcare system. It was shown that Americans who were already insured through their employer or Medicaid were satisfied with their coverage, but by expanding coverage, those covered through an employer would still be insured if they were laid off or fired. Expanding Medicaid would also allow for greater patient satisfaction because it would allow more populations who needed coverage to have it, rather than the limited and specific groups that are covered by Medicaid now. Overall, using Universal Healthcare should be utilized because of the benefits it would bring to the US.

#### How Does the Affordable Care Act Cover the Uninsured?

**6.6 MILLION YOUNG ADULTS** were enrolled in a parent's health plan in 2011 as a result of the Affordable Care Act's requirement that employers and insurers that offer dependent coverage INCLUDE ADULT CHILDREN TO AGE 26

**30 MILLION**

people will gain insurance through the Affordable Care Act by 2020



(Commonwealth Fund, 2012)

### CONCLUSION

Universal Healthcare is currently a hot topic. There is a push for using this system over the current US healthcare system by the public and some presidential candidates. Universal Healthcare is controversial due to the mystery of how exactly it will work in our society. The goal of Universal Healthcare is to insure all Americans without causing a financial burden to them. This type of healthcare has been beneficial in countries like Germany, Canada, and the United Kingdom. As of 2018, 8.5% of Americans had no healthcare at all, which was an increase from 2017 (Berchick, Barnett, Upton, 2018). The current US healthcare system uses mostly private insurance companies for coverage and because of this, Americans who do not qualify for Medicaid or Medicare must find their own insurance. If their employer has benefits, employees can opt for that instead of finding their own. This type of coverage is expensive, premiums went up 80% between 2003-2013, and if Americans were not covered by their employer premiums went up 105% (ProCon.org, 2019). Massachusetts set up a healthcare reform bill that was similar to the Affordable Care Act and saw success overall. This legislation saw success specifically with wait times being decreased wholly. The economy, when using Universal Healthcare, was also seen to improve. The money lost from people who are out of work or had a premature death related to not being insured, would be placed back into the economy. This money going back into the economy would help boost it. Due to the lower costs and the return of money back into the economy, Universal Healthcare costs less than private insurance. Lastly, patient satisfaction is projected to be higher with Universal Healthcare because they would be receiving care more often, with more competent providers. Providers would not be rushed to see as many patients as possible in order to get paid or reimbursed by private insurance companies. Overall, there are more benefits from using Universal Healthcare than there are staying with the current United States healthcare system.

### REFERENCES

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