



## All About Health Care

Everybody needs medical care at some stage during their lifetime. Health care systems vary across the world; the USA has generally used a private system, where most people have to buy their own health insurance. Some countries have a government-run health system, where medical care is paid through taxes and is given for free at the point of use. This is called “universal health care” because it is available to everyone in that country.

According to the World Health Organization, universal health care is a system that gives all people access to needed health services of good quality, while also making sure that it does not cause the patient financial (money-related) problems.<sup>1</sup>

The issue of health care is debated more and more in America, with many people suggesting the country should adopt a universal system. Other people are less willing to give up the private system, saying it has its own advantages.

In the video *Why Free Health Care Isn't Problem Free*, you heard **three reasons** against having free health care. These were:



**1. Taxes/Debt:** Americans would still have to pay for health care, but these costs would be paid through increased taxes, rather than directly to health care providers or insurance companies.

**2. Free doesn't mean better:** Free health care doesn't guarantee high-quality service. Many countries with universal healthcare suffer from long waiting times for treatment.

**3. Doesn't fix real problems:** Government-run health care does not encourage innovation (new inventions or improvements) that may be driven by industry competition.

Now let's look at **three reasons** in favor of universal health care:

**1. Everybody has access to basic medical care:** It can be hard for people to afford health insurance, especially those who have serious illnesses. A universal system guarantees that everybody can access the basic services they need, without worrying about cost. It is thought that universal health care results

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in an overall healthier population, as people are given equal access to basic treatments. Another interesting idea is that universal health care can increase a population's happiness and reduce stress. According to Carol Graham of the Brookings Institution:

“We can see in the US that people without health insurance are much less happy than those who have it. If you stand to lose everything if you get sick, you will not be happy.”<sup>ii</sup>

**2. Lower costs:** Another common argument for universal health care is that it can lower overall costs. Since the government provides medical care to the whole population, it has greater bargaining power to bring down the price of medicine and equipment. It can also reduce administrative costs, since doctors work in a standardized system, and do not have to deal with a large number of different insurance companies.

**3. Different systems for different countries:**

Universal health care does not have to stick to one set of rules; systems can vary to suit the needs of each individual country. Some nations, including Australia, France, and Singapore, have a two-tier system. This means everybody is given access to free basic health care, but people can choose to pay for insurance if they want extra services. In other countries, like the UK, the government provides for most health care, but patients have to pay for certain treatments, like dental care, or prescription medicine.<sup>iii</sup>



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<sup>i</sup> [https://www.who.int/healthsystems/universal\\_health\\_coverage/en/](https://www.who.int/healthsystems/universal_health_coverage/en/)

<sup>ii</sup> *THE HAPPY DANES: Exploring the reasons behind the high levels of happiness in Denmark*, The Happiness Research Institute, 2014, [https://docs.wixstatic.com/ugd/928487\\_7f341890e9484a279416ffbc9dc95ff4.pdf](https://docs.wixstatic.com/ugd/928487_7f341890e9484a279416ffbc9dc95ff4.pdf)

<sup>iii</sup> <http://news.bbc.co.uk/1/hi/health/8201711.stm>