

# Inquiring Minds topic – 6 April 2018

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## Should the United States provide universal health care?

### 15 Pros and Cons of Single Payer Health Care

 [vittana.org/15-pros-and-cons-of-single-payer-health-care](http://vittana.org/15-pros-and-cons-of-single-payer-health-care)

What is a single payer health care system (universal health care)?

In general terms, it is a system which pays all medical bills through a single pool of money. Contributors to the pool help to establish a system of care for everyone, whether they can pay into the system or cannot afford to do so. There are several pros and cons of single payer health care that must be considered, especially before transitioning from a free-market system to a single payer system.

### Here Are the Pros of Single Payer Health Care

#### 1. Everyone gets covered.

There are no questions of health insurance coverage or affordable care in a single payer system. Everyone is given the opportunity to go see the doctor when they feel ill, need treatment, or have an injury. It doesn't matter if you are rich or you are poor. In a single payer system, health care is a right instead of being treated as a privilege.

#### 2. Providers are paid at the same rate.

Patients don't need to worry about a doctor deciding to charge them \$320 per hour for a visit because their health insurance allows for that maximum. There aren't different rates for people who are insured vs. those who are uninsured either. Rate consistency allows medical providers to know exactly what they'll receive and patients know they will receive the care they need.

#### 3. It creates spending leverage.

Smaller systems may create more competition, but that also limits their spending power. Large systems that use a single pool of cash create spending leverage because their size allows them to negotiate lower overall rates. In return, the costs of providing care through the use of medical devices, prescription medication, and other services can go down for everyone.

#### 4. Private care can still be made available.

Private medical providers can establish services outside of the single payer system if they wish. These private-pay options can set their own rates, allowing medical providers to clear the margins they wish to have outside of the mandated single-payer system.

#### 5. The United States already has a single payer system in place.

Medicare and Medicaid are essentially single payer systems. The only difference is that they cover specific groups of people instead of the general population. At the moment, only senior citizens, young children, and those who have low incomes qualify for such a system. Converting to a general population single payer system using these structures would make the transition very easy to complete.

#### 6. Costs are reduced in a single payer system.

Canada has a single payer system and their spending is \$2,233 less per person than in the United States. Canada has a life expectancy rate which is 2 years higher than that of the US and a lower infant mortality rate as well.

#### 7. Different compensation structures can be implemented.

Although there is a level playing field in terms of provider payment, there are bonus programs that can be implemented to improve salaries. Providing good care, working in rural areas, and other possibilities can be

legislated into the system to ease the transition from free-market systems to single payer systems.

**8. Health insurance costs go away.**

Although there are generally higher taxes for populations that have a single payer system, there are no health insurance costs that need to be paid either. The costs may be a little higher for most households, but there is also a guarantee of coverage. With some families paying more than \$600 per month, even with employer-sponsored coverage, it may be cheaper for some to transition to this type of health care system.

**Here Are the Cons of Single Payer Health Care**

**1. Medical providers may opt for private-pay only unless legally mandated otherwise.**

For many medical providers, especially when converting from a free-market system, the idea of making less money per service is not very appealing. Since many single-payer systems allow for the establishment of a private-pay option, many communities may see a reduction or elimination of single-payer system options unless the government mandates that care options continue to be provided.

**2. It does not solve the doctor shortage problem.**

One of the biggest problems that the United States faces is a shortage of qualified medical personnel. Forbes reported in 2016 that even with the growth of specialists, there will be a shortage of up to 94,700 doctors in the US by 2025 to care for the aging population. Even with a single-payer system in place, patients are still going to be stuck with a lack of access issue in some regions.

**3. The money for a single payer system needs to come from somewhere.**

For countries that have already established a single payer system, the pool of cash that is used for care typically comes from taxation. This is seen in the US already as well through the Medicare/Medicaid salary withholding tax. Corporate and sales taxes are often raised to supplement the fund, with some countries putting higher taxes on gasoline.

**4. There can be long wait times to receive specialized services.**

In Canada and the United Kingdom, wait times can be excessively long to receive a non-emergency approved surgery. The UK has the goal of providing these services in fewer than 5 months after approval, but patients can often wait longer than 8 months for a needed surgery. In Canada, wait times often exceed 6 months and have continued to increase since 1993. In a free-market system, waiting times are rarely an issue.

**5. It increases the size of government.**

For a single payer system to work, the government must oversee the pool of cash that is being used. This creates an added level of bureaucracy that can slow down access to health care. For those who are looking to streamline government and get it out of their lives, the idea of a single payer system is a negative one because it adds influence instead of subtracting from it.

**6. There may be a reduced effort to innovate.**

When everyone gets paid the same rate, plus or minus a possible bonus, then there are reduced efforts to innovate within the health care industry. This can reduce the quality of care that can be provided, especially for those who cannot afford to go through a private-pay center.

**7. Health insurance costs may not disappear.**

In a single payer system, a certain level of health care is guaranteed. To access the private-pay market, health insurance will generally still be offered. This means some families with difficult health conditions to manage may need to pay health insurance costs and the additional costs of a single payer system.

The pros and cons of single payer health care show that there is potential with this idea, but there are difficult scenarios which must be effectively managed at the same time. A single payer system can be good or it can be bad. It all depends on each individual perspective.

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## More Pros and Cons of Universal Health Care

When we discuss universal health care we are alluding to health care that is paid for or sponsored by the administration. Since World War II most nations of the planet offer some type of universal health care for their nationals. So what are the pros and cons of this sort of health care framework?

### Pros

- the primary point of interest of this sort of health care is it gives individuals that can't manage the cost of health care the administrations they require. This health care framework permits essential health care administrations for all nationals so it doesn't oppress anybody. It helps those that aren't utilized or have different troubles get health care when they require it the most.
- the whole populace spreads around the expense of the health care so everybody can in any event get the essential care that they require.
- citizens can get free medicines for essential conditions without the dread of not having the capacity to bear the cost of them. This can help decrease the spread of irresistible ailments and other regular health issues that individuals might overlook provided that they can't bear the cost of health care.
- it's simpler with universal health care to have everybody under one framework. Specialists can focus on patients and not issues with protection and different variables

### Cons

- this sort of health care framework frequently brings about long hold up times for patients and not every living soul might gain the sort of care that they require. Since this sort of framework is controlled by the administration there could be a great deal of formality and organization that can bring about poor care particularly if the nation is now poor and doesn't have a considerable measure of incomes to use on the care of its nationals.
- those with higher earnings might grumble that their cash is set to pay for the health care of different nationals when it ought to be set to pay for their own health care.
- people might misuse the framework and look for care for conditions which don't require a visit to the clinic and these individuals can impose the framework and cause unnecessary troubles on the framework.
- universal health care takes out the free advertise for health care where costs may be lower.
- universal health care frequently has a mess of principles and regulations that individuals need to take after.
- implementing an universal health care framework makes an expansion in duties as the framework requirements be paid for. The by and large costs if the framework could be emptying on a nation and causes extensive obligations.
- governments aren't that extraordinary at running expansive frameworks and the way that the administration runs health care can prompt a great deal of issues. To run the health care framework there may need to be cuts made in different regions of the legislature which debilitate those ranges to repay for the need of the health care framework.

