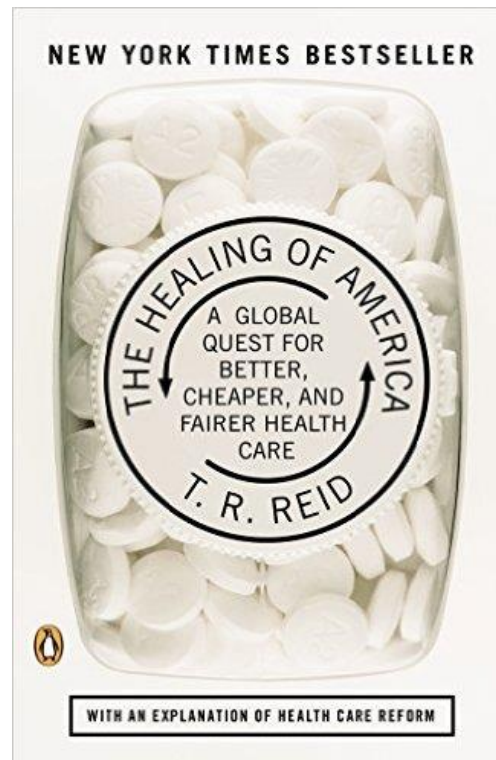


T. R. Reid's *The Healing of America*

Selvi Bunce



US Health Care System: The Plight of the Uninsured

Through my reading of T.R. Reid's book, *The Healing of America*, I learned that the United States health care system has a long way to go before it will even be competitive as one of the top health care systems in the world. This was news to me, as I have had health insurance all my life. However, while I had been aware of the wide number of uninsured citizens, I had not fully been aware of their plight, and this book really opened my eyes to how America's health care system fails the poor.

By reading this book I learned that there are many ways the United States can improve by completely restructuring our health care system so that it is more united and less conflicted, allowing our insurers and physicians to become more perfect agents. The policies that other countries hold in health care, and what we should adopt is biblically significant because we have been called to be stewards of this Earth and of each other, in addition to ensuring justice as God planned. However, while it is easy to pinpoint where the United States has gone wrong and needs improvement, it is more difficult to say how possible that improvement is.

Bismarck Model

Reid states that America's health care system "does require major surgery... Any proposal for 'reform' that continue to rely on our fragmented structure of overlapping and often conflicting payment systems for different subsets of the population will not reduce the cost or the complexity of American health care" (Reid 228). In other words, Reid is saying that our system needs a makeover, not just a touch-up. I think the United States could benefit most from a system based on the Bismarck Model, similar to France, Germany, the Netherlands, Switzerland, and Japan. Not only do I think the Bismarck Model would be best for the United States because France has the number one health care system in the world, but I think it also includes our capitalist values quite obviously.

For example, countries under the Bismarck model offer universal coverage through private providers and private insurance plans, with the government using various regulations to keep coverage and pricing in check. This system of private insurers and private providers would be a much easier sell to an America that is rooted in capitalism and afraid of "socialism".

The Beveridge Model

In contrast, the Beveridge model, (used by Great Britain, Spain, Italy, and Cuba) has the government serving as both the provider and payer. This would not sell all too well in America.

Switzerland System

The Bismarck Model would be the best model for America to follow if it were to chase reform because that is what Switzerland, a country that once had a fragmented and extremely

expensive health care system similar to ours, switched to in 1994. Not only did Switzerland have a similar health care system as the United States, but they are also a

“vigorous democracy marked by fierce competition between political parties that look a lot like our Republicans and Democrats. They also had finance and insurance industries that were rich and politically influential. They are also ferociously capitalist and have jumped aboard the digital revolution to build advanced, high-tech economies” (Reid 166).

High Profit Insurance Companies into Non-Profits

When faced with the Challenge of reform, the Swiss rejected the Beveridge Model for the same reasons the United States would – they were too capitalist for it. However, by choosing the Bismarck Model, the Swiss were still challenged with the question of how to make their previously high profit insurance companies into non-profits. While creating a law that no longer allowed any insurance company to make a profit (if they did, the money had to go into reducing premiums for the next year) they softened the blow to these companies by requiring every family to buy insurance. If they did not, the families were automatically assigned to a plan and the premium would be deducted from their paycheck.

Possible Benefits

A switch from our market based, fragmented, high cost model, to the Bismarck Model would decrease many of the economic problems with health care delivery that plague the United States now. For example, we currently have the highest rate of health care expenditure in the world, while we are not even in the top 20 countries for health care efficiency or overall health. The Bismarck Model would change this by eliminating the profit driven preferences of both insurers and physicians and allow them to become more perfect agents. In addition, overall health would increase because clinics and physicians would be able to focus more on long term care and preventative care, instead of immediate help and flat of the curve medicine.

The Major Difference between Switzerland and the United States

Overall, the major difference between Switzerland and the United States is that the Swiss were able to make a commitment to universal coverage and agree to adopt health care systems

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that would allow everyone to be covered. In Switzerland, the right to medical care, was no longer a political fight, but “a basic truth of modern life” (Reid 178).

Truth of Modern Life

I agree with the Swiss, that the right to medical care is a truth of (modern) life. From every humanistic point of view, including spiritual values, how can we deny basic health to others simply because they do not have enough money to afford it? In addition, since we are called to stewardship this means that we are called to work and care for creation. Human beings are part of creation, therefore a large part of our focus should be placed on caring for each other, especially those that need help.

Both Developed and Developing Nations Still Have Much to Learn

Comparatively, America does have the lowest ranked health care system among all other developed countries. However, America is ranked above many developing nations. But this does not mean that we have nothing to learn from these nations. For example, Reid states that on his trip to India the treatment that was first recommended for his bad shoulder was acupuncture. He stated that although this was not a long term fix, it did make his shoulder feel better almost immediately. America tends to focus on high technology, high cost medicine without thinking of alternative approaches to healing. However, just because India offers these options, does not mean that they are readily available. India operates mostly on the basis of an Out of Pocket health care system, where the patient pays for the services they receive, and if they cannot pay, they cannot receive care. Clearly both developed and developing nations still have much to learn.

References

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Selvi Bunce

c/o languageinindia@gmail.com