**Universal health care: Argumentative essay**

The goal of healthcare practice is to provide high-quality healthcare that improves patient outcome. However, despite the presence of health care programs such as Medicaid and Obama Care, the lack of insurance health coverage is a major cause of the widespread poor patient outcome that is witnessed in the US. The poor health outcome is imputed to the incessantly rising cost of health that is making the access to quality health elusive for the majority of Americans, the middle and the low income in particular. In a recent report study by Makau, it was established that an estimated 33 million citizens of the US lacked health insurance coverage (Makau 39). The insurance companies are giving insurance coverage selectively to populations that they consider healthy so as to reduce the cost that they spend on insurance coverage. As a result, many Americans become vulnerable to the severe health consequences that lead to the loss of lives from preventable diseases. The implementation of Universal Healthcare Program will increase the number of Americans under insurance coverage and will also revolutionize the entire healthcare sector of the US.

The implementation of a universal health care program in the US will reduce the cost associated with healthcare services in the US, and hence, more Americans from the low and middle income classes will gain access to health care services. According to Geyman, the cost of assessing health care services is incessantly rising, to an extent that the insurance coverage from employers is not sufficient to cover for all the medical bills by Americans with chronic illnesses (Geyman 6). In this regard, Americans with increased medical needs are and the citizens are forced to use out-of-pocket financial resources to pay for their huge medical bills. The high cost has been a major barrier to a large percentage of Americans from poor family backgrounds from accessing health care services regardless of the quality of care provided.

The introduction of a universal health care program in the US will subsidize if not cover for the entire medical bills of Americans from low income classes. Based on the statistics from the American Medical Association, the public health insurance companies use 6.3% of their premiums on administrative cost as compared to 11.7% that is spent by the private health insurance companies. This is far too high a proportion due to the large amount of premiums required to pay for the medical bills of those insured. In the year 2014, it was estimated that the implementation of universal health care program in the US had the potential of reducing both private and public health care spending by a total of $595 billion (Makau 33). Based on this, it was projected that this program would reduce the overall health care spending by $1.8 trillion. Despite this, the opponents of the universal health care program argue that the program will result in an increase in debts and deficits of US as a country. For instance, research shows that the introduction of this program under Obamacare will raise the national deficit by $340-$700 billion in the first decade of its implementation.

Research shows that the implementation of this program will save the lives of Americans from low income families. According to Newhouse and Reischauer, it is estimated that 44, 789 Americans lost their lives due to the lack of insurance coverage. In the US, many private health insurance companies are turning away clients with chronic illnesses from poor backgrounds. This is due to the high amount of compensations that is associated with clients from this population. The insurance companies are in the business to make profits, and therefore, they prefer to insure more healthy populations that are associated with low-risk. As a result, the poor Americans cannot gain access to health care services, and hence, they lose their lives even for preventable disease. For example, the US loses 13, 000 elderly population to lack of health insurance on an annual basis.

Recent reports show that affording health bills is the leading financial issues for many Americans from low income families. There was an increase in health insurance premiums for families by 80% between the year 2003 and 2013 (Makau 35). In the US, families who have members struggling with medical bills is at 25%. It is also estimated that 58% of families experience delay in accessing health care services due to the lack of health insurance coverage, and hence, this program will be beneficial to them. Opponents argue that the goals and objectives of universal health care program is not unique from those of Medicaid and that it will only expand the problems associated with Medicaid. For example, poor patient outcomes will persist due to the long wait time to see care providers, the overstretching of health facilities due to increased clients, and high cost on the federal budget. However, based on the aforementioned potential benefits, it is apparent that an increased accessibility to health care services through the universal health care program will significantly reduce the number mortality rate associated with chronic disease in the US.

The introduction of the universal health care program in the US will eliminate the issue of medical bankruptcies that is affecting a large percentage of Americans. According to Newhouse and Reischauer, it was estimated that 62% of all cases of bankruptcy in the US were due to medical cases (6). Out of these cases, it was estimated that 78% of all cases involving bankruptcy due to medical reasons were presented by individuals who were already under insurance coverage. This shows that the insurance coverage is not sufficient in paying for the medical bills of Americans from poor backgrounds. In this regard, it is appropriate that the federal government should introduce the universal health care program to take car of the medical bills of poor Americans so as to reduce the rate of bankruptcies associated with medical bills.

**Conclusion**

In summary, a large percentage of Americans are faced with the challenge of accessing quality health care services. This is due to the high cost associated with accessing health care services. This is also imputed to the lack of health insurance coverage, especially among Americans from poor backgrounds. As a result, many Americans are losing their lives to chronic diseases that could be prevented if early interventions were made. The present Medicaid and Obamacare are not sufficient solution to these issues. The introduction of a universal health care will enable more Americans to have insurance coverage. As a result, there will be increased access to health. The quality of health care services will improve and the number of lives lost to preventable diseases will greatly be reduce. Finally, case of bankruptcy associated with huge medical bills will be reduced since poor Americans will not be forced to use out-of-pocket money to pay for medical bills.

**Works Cited**

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