

Public vs. Private Health Care

Weston Hanks

SLCC Personal Finance 1050

January 3, 2013

Private health care and public health care are both ways to help the American people receive the help they need. Health care is set up so that people can get help for the sicknesses and infirmities that might overcome them. The United States is currently under the private health care system, which is a for-profit organization that is subsidized by the person needing help or an insurance company of some kind. Right now, it is not working. Americans are refused assistance every day and racking up giant bills that they cannot pay for. In order to fix this problem, insurance companies need to support more people and find a way to make health care more affordable. America should stick with the private health care, but it needs to be fixed somehow first.

Nearly all health care systems in America operate on a private basis. This is not to say that the government is not involved in their operation at all. Government intervention takes place only when necessary. Finances are left in the control of hospital organizations and the directing officials. Public health care is a basic nonprofit form of insurance available to any citizen, with the premiums going to the federal government to cover the costs of health care. Private health insurance allows individuals to choose a plan that fits them best based on coverage needed, medical conditions they have, and premiums they would like to pay. This allows more flexibility for citizens and gives them the opportunity to pay less for health care.

Private health care provides competition and balances itself out. Hospitals know that people can choose their own health care and can't charge too much or their customers will go somewhere else. In order to keep customers, hospitals have to try to compete with each other and lower their prices. This competitive nature also helps doctors to make a lot of money. With a private health care system, doctors have to pay their way through school to gain a quality education and become a doctor. This allows them to make more money when they start their

practice and gives citizens a chance to have a quality job that will always be there for them and make them money.

Private health care also keeps the government out of it for the most part. Other than Medicare and Medicaid there really isn't that much government funded health care providers. This means that the taxes don't go outrageously through the roof. If health care insurance was provided completely by the government, everybody would have to pay for it no matter what. It wouldn't matter if you were never sick and never had to go to the hospital, you would have to pay the taxes for others to get treated for their own sicknesses. There is not the choice of whether or not to pay for health care because you would have to pay for it no matter what.

Some people may argue that private health care is not good because it is too expensive for the average person. The only services that are provided are either provided by the government to the poor or so expensive that only the rich can afford them. There needs to be a middle class option. There needs to be some way to either lower the cost for health care or provide another option that isn't quite as expensive. Insurance companies need to help out more and back up their customers better. The way that health care is operating right now is not very effective and needs to change. It leaves the middle class without options and is too expensive for them to afford. If Americans could find a way to lower the cost of health care, it would be perfect for this country.

Private health care offers many benefits to patients and operates around providing a service to a paying customer. Amenities are common, with wait times for service at a minimum and a large amount of attention paid to patients. Trauma centers are well-outfitted with a large network of care groups that cover the city network, along with many clinics and small family health centers. Private health centers offer a larger variety of treatments and health programs that

are often unavailable in public health networks. If private health care can be fixed somehow to make it more affordable, it will be the perfect system for Americans.

Reference Page

Bihari, M. (April 5, 2010). Private health insurance may save you money. Retrieved from http://healthinsurance.about.com/od/savingmoneyonhealthcare/a/save_on_private

Private healthcare. (October 5, 2012). *Netdoctor* Online. Retrieved from <http://www.netdoctor.co.uk/focus/pmi/index.shtml>

Topic overview: Health care. (2012). *Sirs Researcher*. Retrieved from <http://sks.sirs.com/cgi-bin/hst-article-display?id=SUT0568-0-4200&artno=0000293279&type=ART>