

Which health insurance would American choose? Public or Private?

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U.S. is famous for its high cost of medical service. According to OECD Health Data (2011), American's expenditures on health per head is the highest among OECD countries.

To pay the high cost of medical services, American people must have their own health insurance, but it does not seem to be working. I have watched the movie Sicko directed by Michael Moore(2007), which shows how private insurance screen people who have a high-risk of being ill, and how they refuse to pay insurance money for patients.

In the ALC discussion class, we even discussed health insurance in our country. In Japan, everyone have to be the member of national health insurance. We have to pay 30% of total expenditures, which is defined by the sort of medical treatment we take. In Taiwan, I heard that people have to pay only less than 10 U.S.\$ for each appointment.

It seems to me that the healthcare systems in Japan and Taiwan are better and more equitable system than in U.S. And still, U.S. has one of the strongest economy in the world. So then, why cannot they change their insurance system into the best insurance in the world?

These are the basic information about my interviewees. (Refer to Appendix.2 for my questionnaire).

The population of my research was 20, I found them mainly inside Stanford campus but some of them in Palo Alto, California. 8 out of 20 interviewees were male, and everyone except one had an occupation.

Almost half of the people answered their household income are over \$100,000, and their household include parents, partner, or children (4 out of 5 interviewees who answered they have a children were 40 to 50 years old). Most of the interviewees' nationalities were

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U.S, but some of them had a different or more than one nationality.

I also asked about their preferences of saving money, volunteering, and donating, but most of them said they like to volunteer or save and donate money (in other words, their choices did not spread), so it was impossible to compare peoples' preferences with these factors.

How American think about their health insurance and healthcare reform

There are 5 things that I found from the questionnaire.

First, there are 2 people who answered that they have no insurance (Q1), and both of their household incomes were under \$20,000. I have inferred that if one's household had a low-income, he/she may not afford to have any health insurance.

Second, only 1 woman who has no insurance now said that she had trouble with her insurance (Q3). Since I saw many cases having troubles with their health insurance in the movie Sicko, I thought there were more people who answer they had trouble.

Third, most people who have their insurance are satisfied with their insurance (Q6). And most people who have private insurance also think they have enough insurance now (Q4).

Fourth, 15 people think insurance system in the U.S. needs a reform (Q12), and 18 think we need more insurance for poor people (Q13). They like the idea of global health insurance (Q9), which is similar to Japanese and Taiwanese system.

But even if they introduced global health insurance system, it probably will not be the same as ours. That is because majority of the interviewees answered that private insurance companies will be the best provider of health insurance (Q14). One article suggested that

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credit unions or NPO will be the best, but only 1 person chose them (Herson; Snyder, 2011).

U.S. peoples' mindset

Though 16 people answered that they are satisfied with their insurance, only 10 people answered that their insurance fee is appropriate (Q5). This indicates the fact that U.S. people do not care so much about insurance fee. Surprisingly, This tendency is not dependent on their household income. In addition, only 7 American thinks public insurance is more sufficient or competitive than private insurance (Q7). These results indicate that most people believe public insurance could not an alternative for their insurance plans.

However, young people are thinking differently. I asked 4 people who are in the range of 20 to 30. I found out that some of their answers were quite different from people in the other ages.

All of them who are student (3 out of 4) did not know if their insurance fee is appropriate (Q5). And 3 answered government will be the best provider of health insurance (Q14). One of the reason for these result could be that their parents are paying their insurance fee (Q2).

Difficulty to reform

Mariner referred to U.S. health insurance system in her article, and wrote that since private insurance companies in the U.S. have already developed their profit structure, it is difficult to change the current system (2010).

But I want to add this article that the conflict of opinion also makes U.S. healthcare difficult to reform.

So far, I have already mentioned 2 factors that produce conflict. One is the disparity

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between people who have health insurance and who have no insurance. People who do not have health insurance feel more necessity to reform healthcare and introduce an equal insurance for everyone. The other one is generation gap. Young people have a tendency to rely on government as a provider of insurance.

In fact, there are still other reasons. According to Pew Research Center(2011), Republicans and Republican-leaning individuals emphasize on reducing deficit of the government, while Democrats and Democrat-leaning individuals are likely to support Social Security and Medicare. I remember what my interviewee said when I asked Q13; “Who pays the money for it? I will say, NO.”

Conclusion

I found out that majority of people think it is necessary to change U.S's health insurance system, but they do not want the government to control the new insurance. One interviewee said that government is too inefficient, and another one said the government does things slowly.

Not only the mistrust of government makes it difficult to introduce a new healthcare. Other factors, like party affiliation and their current insurance have an affect on this.

People in the U.S. hope private insurance companies to play the main role of establishing new insurance system, but at the same time they are profit-oriented company. People are doubting private insurance companies will provide better health insurance in the future (Q8), but they are still satisfying their customers needs.

So people in the U.S. have to solve these conflicts to change their current insurance system. And it seems to me that it still takes a long time.

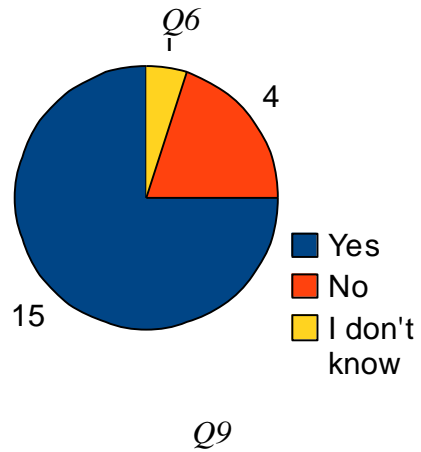
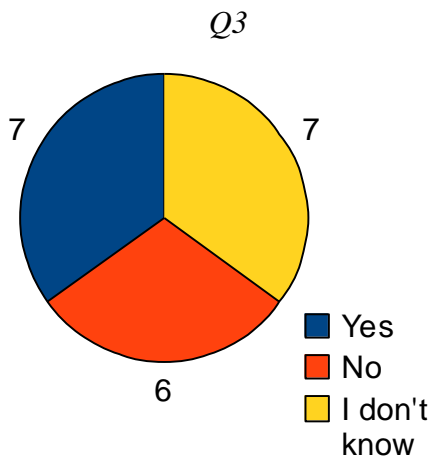
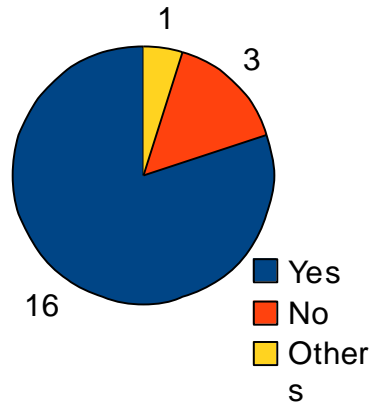
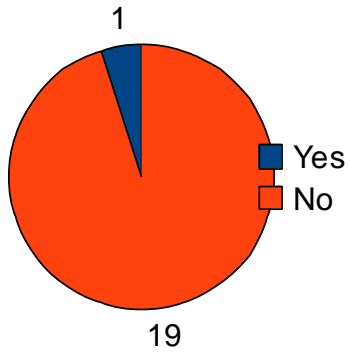
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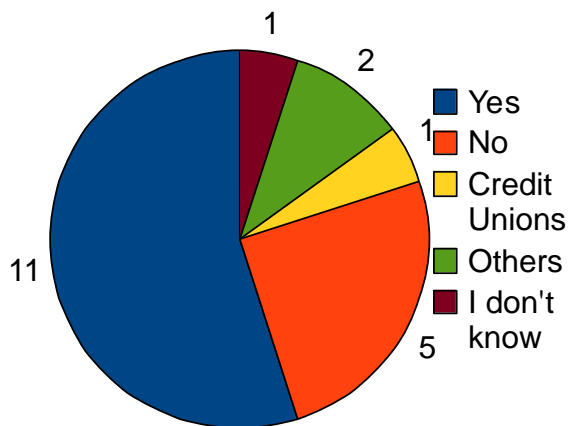
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Appendix 1



Q8



Q14

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American Peoples' Attitudes about Health Insurance

A. Sex Male/Female

B. Total Household Income

~\$20,000/~\$40,000/~\$60,000/~\$80,000/~\$100,000/\$100,000~

C. House

Rented House/ Own a house(house loans still remaining)/Own a house(no loans)/

Own more than one house

D. Occupation ()

E. Experience Living Abroad Yes/No

F. Age ~20/~30/~40/~50/~60/60~

G. Household Partner/Children/Parents/Grand parents/Others

H. Nationality ()

I. Like Saving Money 5-----4-----3-----2-----1 Like investing money

J. Like Volunteering 5-----4-----3-----2-----1 Don't like volunteering

K. Like Donating 5-----4-----3-----2-----1 Don't like donating

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- 1.What kind of health insurance do you have now? (medicare/medicaid/private insurance/no insurance/I don't know)
- 2.Who is paying insurance fee in your family? (me/my partner/my parents/others)
- 3.Have you ever had any trouble with your insurance? (yes/no)
- 4.Do you think you have enough insurance when you get sick or injured? (yes/no/I don't know)
- 5.Do you think your insurance fee is appropriate? (yes/no/I don't know)
- 6.Are you satisfied with your insurance plan?(yes/no)

- 7.Do you think government insurance can be more sufficient than private insurance? (yes/no)
- 8.Do you think the private insurance market will be more competitive and the service will get better in the future? (yes/no/I don't know)

- 9.Do you like the idea of global health insurance(equal amount of healthcare provided to everyone)? (yes/no/I don't know)
- 10.Do you think global health insurance leads to socialism? (yes/no/I don't know)
- 11.Do you think public insurance in the U.S. requires too many documents? (yes/no/I don't know)

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12. Do you think the insurance system in the U.S. needs a reform? (yes/no/I don't know)

13. Do you think we need more insurance for low-income people? (yes/no/I don't know)

14. Which organization do you think would be the best provider of health insurance?

(private company/government/NPO/credit unions/others)

Thank you for your time and consideration.