

The Affordable Care Act ...

Leading America to Socialism?

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The new health care bill, called the “Affordable Care Act,” signed into law recently by President Obama, has led to a renewed debate as to whether the United States is gradually heading towards socialism. Some contend that it will lead to socialized medicine while others disagree. This paper reviews the new law and its provisions. It examines the argument for and against the new law and takes a comparative approach (the new health care provisions in the U.S. and socialized medicine in Canada), to ascertain whether we are heading towards socialized medicine here in this country.

What is socialism?

The definition of socialism according to the *Webster’s Dictionary* is: “any of various economic and political theories advocating collective or governmental ownership and administration of the means of production and distribution of goods.” This definition is accurate in that the government will have ultimate control over everything, and citizens will have to depend on government to distribute goods accordingly. Socialists generally believe that capitalism concentrates wealth as well as power in only the smallest segment of the population. They consider this unfair and unjust to the rest of society; they believe that in the best interest of

society, all goods should be evenly distributed. Therefore, everyone has ownership of everything (www.worldsocialism.org).

Socialism is an economic description of a society. It provides explanation as to how the economy functions. In a socialist economy, the goal is to give the “proletariat” or working class more ownership over the means of production by equal distribution. Socialist economies are distinguished by the means of production owned by the state and/or the workers collectively. The doctrine of socialism is producing to one’s capacity and receiving according to one’s needs (www.redletterpress.org).

An argument against socialism can be a simple example from a college professor. The professor gives three exams in a class and decides to make the grading “fair” by socialist standards. So he averages the grades out and distributes the average to every student. After test one, the grade is a B; the students who studied the most were angry that their grade suffered simply because of the lack of effort in others. However, the students who did not study were happy that they received a higher grade than earned. After test two, the grade was a D; the students who studied for the first test did not study for the second because they found it to be useless. After test three, the grade was an F, no one wanted to study. The point of this example is to prove that socialism provides no incentive for members of society to succeed. Only when rewards are great and worth working for will society and its members strive for the better (www.democraticunderground.com).

Content of the new health care law in the United States

Under the new health care law, by 2014, most Americans will be required to have health insurance or they will be charged fines. New regulations on private insurance will put a stop to

insurance companies refusing to insure people for any reason at all: reasons like gender and current (or pre-existent) health conditions. The new health care laws tackle the donut hole in Medicare Part D by giving a rebate to Medicare beneficiaries who hit the donut hole in 2010. The donut hole is a gap in prescription coverage for people who are insured by Medicare. They are covered until they reach a certain dollar amount and then they must pay 100% of their prescriptions. Under the new health care reform, these people will receive 50% off all prescriptions. The full gap in coverage will be closed by 2020 as predicted by the new health care law. Another change that will take effect due to the health care bill is no discrimination against children with preexisting conditions and in the year 2014 this law will apply to everyone. The new bill has ended rescissions, which ban insurance companies from dropping people from coverage when they get sick. Now, coverage for young people has been extended to age 26 under their parents' insurance. Many limitations have been set on private insurance companies under the new health care laws. Insurance companies have been banned from putting lifetime limits on coverage; this will take place exactly six months after the passing of the health care bill.

Companies will also be banned from restrictive annual limits on coverage. Preventative care will not require co-payments under any private insurance. There will be new and independent appeals processes when consumers can appeal decisions made by their health insurance plans. Consumers will begin to receive higher value for premiums paid and it will be required that all insurance companies use up to 80 percent of the premium on medical care services. Insurance companies will no longer be able to discriminate against patients based on salary size; they will no longer be able to favor the higher salary patients. The government will give states an incentive to require health insurance companies to submit justification for all requested premium increases. The incentive is a grant set up for all states that implement the

justification of increased premiums. Insurance companies with excessive or unjustified premium exchanges may not be able to participate in the new Health Insurance Exchange as a penalty for increasing premiums. Community health centers will be able to help almost double the number of patients who were being helped before the new law and primary care practitioners will be increased which will include: doctors, nurses, nurse practitioners and physician assistants. This will become effective in the year 2011(www.healthreform.gov).

Universal health care laws will provide insurance for the thirty million people in America who lack health care. Around 16 million people will be added to Medicaid. After long debates and long discussion, it has finally happened. Universal health care for Americans will put President Barack Obama in a place no president has been before – the president who “revamped” health care in America (www.newyorktimes.com).

Opinions supporting the new health care law in the United States

Many argue that universal health care is the key to a healthy and efficient America. They want all Americans to be a healthy representation of what America stands for. This support begins with the idea that universal health care will maintain costs that have been ever increasing and unbearably high. Families will no longer have to worry about providing sufficient health care needs; it will be available to all Americans in every situation. Supporters for the new health care law are saying that wastefulness such as filling out duplicate paper work and various insurance submissions and claim approvals will be reduced because there could be one centralized database. They think that having one centralized data base will make treatments and diagnosing even easier for doctors because they have a database that will allow them to monitor health over long periods of time. Under the new health care law, doctors will be able to practice

medicine more easily without being worried about lawsuits and different types of coverage. They can practice medicine by focusing on the patient needs rather than practicing “defensive medicine.” preventive medicine will become affordable and citizens who were not motivated to go to the doctor before due to heavy deductibles; will now find it much easier to go to the doctor before something is wrong. Citizens would then face lighter treatments due to catching issues in early stages. Most importantly, one of our biggest problems with health care was patients with preexisting conditions. These patients were almost never able to attain affordable health care. Now the health insurance companies are required to provide insurance regardless of the health history being cancer, asthma or any other types of illness. Supporters of the new law ultimately believe that this will change America for the better (www.balancedpolitics.org).

Opinions against the new health care law in the United States

Many people find fault in the new health care law, because they feel the negative aspects outweigh the few good things the law is capable of. One of the reasons being that most government agencies are not effective or efficient in helping “the people” They feel the money that is being spent through every government agency could be put to better use through the private sector. They believe that free health care is never going to be free and someone will have to pay enormously high taxes and that someone will be American citizens. They do not believe the government is actually funding the idea of universal health care however even if they were, the cut back will be education funding and cancer research. People who do not support the new health care law claim that it will decrease patient flexibility because the government will be controlling the industry. Another issue would be the debate between what surgeries would be elective? And who has the right to determine what is necessary and unnecessary? It seems as though every area of government has been infused with corruption, back-room deals, and special

interest dominated; the health care regulation will be no different in their eyes. As always, the system will be abused. Therefore, health care will cost much more than anticipated because people will go to doctors in excess and take advantage of prescription drugs. People who are against the new health care argue that this could lower the actual standards of health care.

Doctors will be less flexible and this will lead to less expensive testing and less drug prescriptions in order for government to regulate the industry.

Another concern about universal health care is that healthy people who make an effort to take care of their bodies will be paying to take care of people who smoke, drink, do drugs, and are obese. So, in an effort to make health care available to everyone, we have made it very unfair. There will be much time and effort put into a new patient record keeping system and many jobs could be lost in the medical and health insurance industry. There will most likely be pay cuts in doctors and medical professionals' salaries, which will give no incentive to would-have-been doctors. With government regulation on health care, taxes on certain foods will increase because they will not be beneficial to our health. Patients will no longer have patient confidentiality because all centralized records will be maintained by the government.

Unfortunately, violating our personal freedoms is the biggest argument for people who take this point of view. Lastly, this group is concerned with long wait times; regardless of situation, they are worried about long wait times for medical treatment. All of these concerns take a negative point of view of the new health care law, which could end up being a mistake for America (BalancedPolitics.org).

Socialized medicine as practiced in Canada

Socialized medicine in Canada has great benefits for people who are chronically ill; however people in good health with common sicknesses or people in need of regular doctor visits are usually out of luck. Canadian health care works mostly for the ill, and no one else. Unfortunately, their socialized health care does not have all positive reactions. Wait times are endless and the shortage of doctors leave people to become aggravated with the system. Many wealthier Canadians come to America seeking health care instead of in their own country. On average, a Canadian will wait 18.3 weeks for surgery and usually longer depending on the procedure. Unfortunately, most patients cannot put their fate on a waiting list and they come to America seeking medical attention. Four to five million families in Canada do not have a family physician and there is only one physician to every five hundred and twenty four people (www.associatedcontent.com).

Canadian health care is available to every member of Canadian society and the choice of doctors is one major benefit. However, there are no choices of insurance plans and coverage. Everyone is covered under the same standard. There are five basic principles of Canadian Health care: Public Administration, Comprehensiveness, Universality, Portability and Accessibility. Public Administration describes the way that government regulates and controls insurance. Each province of Canada must keep medical records readily available and subject to audit. Comprehensiveness means that all necessary health services will be covered under medical insurance provided by the government. This includes: hospitals, physicians, surgeries and dental visits. Portability simply means that moving throughout the provinces of Canada; citizens are still entitled to coverage from their home province until the minimal waiting period of transferring has passed. This also applies to residents who move from the country of Canada to another country. Lastly, accessibility means that all persons have health care within reasonable

access. And all health care facilities will receive realistic compensation for services provided, including doctors (www.canadian-health-care.org).

Canadian health care is a combination of the resources and cooperation between the Federal Government, the ten provinces and the three districts. It has been and will continue to be a work in progress. Reforms have been made over the past four decades and it will continue to occur as medical needs and boundaries change. Of course, there are many gaps in Canadian universal health care as well but these things take time to change. The basis of Canadian universal health care is need, not the need to pay (www.canadian-health-insurance.com).

How the new health care law compares

Canadian health care and The United States universal health care plan are similar and different in various ways. The United States is mainly creating universal health care in order to provide it to citizens who do not have medical insurance available to them. This new law is not taking away private insurance from those who have it or taking away the right to private insurance but it is adding to the strength of the nation. Adding strength by allowing all members of this nation the right to health care, and yes, it will be a step towards the socialistic health care that Canada has but it will be more beneficial to people. Many arguments against universal health care in America are that people will abuse the system. However, people cannot consume finite amounts of this. They can only have what is needed based on medical and professional opinion. Therefore, the cost will not increase as much as speculated. In Canada, the majority of citizens that need health care in higher amounts are birthing mothers, infants and the elderly. Otherwise, not much more than the minimum health care is needed for other groups. So typically, only population really affects the money that government spends on health care. One

main reason for the increase in costs of Canadian health care is because they insure people who are in the country under a refugee status. These people usually do not pay taxes and are still reaping the benefits of a Canadian citizen. This benefit for refugees comes at a great cost to Canada (www.content.healthaffairs.org).

The Canadian system of universal health care in contrast with the United States requires that everyone have health care are different, only in details. Specifically, Canada has coverage for everyone through public Medicare which everyone must be under. In the United States, we have Medicaid and Medicare which are for the poor, disabled and elderly, but, there will still be private insurance issued to citizens. These private insurance companies will remain private but the United States Government will regulate the actions of private insurance providers in order to protect the consumers' rights to affordable health insurance. This is the major difference between health care in Canada and health care here in the U.S. (www.pnhp.org).

The ultimate question is whether the new United States health care law is leaning towards socialized health care. Findings show that America is heading towards a healthier society, a place where children who need medical attention will not be forgotten and families living in poverty will be able to maintain their health. The new health care law will allow illegal immigrants to gain access to health care and not be turned away because of their status. We are leading our country into a brighter future by taking care of the health issues of all not just those who can afford it. After examining both sides of the issue, it is safe to say that America is not leaning towards socialized health care because our doctors and hospitals are not taking their salaries from the government but treating those who need medical help. The government is simply providing peace of mind for Americans, to allow them proper medical attention for their families and

themselves. Universal health insurance ensures that prices can maintain affordability and to ensure that no one is left to their death because of lack of treatment. It seems as though America is not leading towards socialistic values to become a socialist nation but looking to them to benefit citizens. There is still a major difference between the public and private sector in America whether it is in health care or business. American government will not become socialist because of the affordable health care law, but it will become healthier.

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