

The American Health Care Dilemma: A Suggested Resolution

Barry W. Mayhew

That the US is a nation divided is a statement few knowledgeable individuals would challenge. These divisions have been exacerbated, to some degree, by the impending 2020 election, wherein Americans will go to the polls to elect their next president and a cadre of senators and congressmen, as well as a multitude of lesser-known local politicians. The divisions include race, ethnicity, religion, the distribution of wealth, and the provision of medical services. The Latin motto that appears on American currency and elsewhere, “E Pluribus Unum” (out of many, one), is clearly no longer applicable, if it ever was.

As the pre-election process proceeds, the nation is divided between those who advocate for the free-enterprise model and those who believe the state should play a bigger role in the provision of healthcare. Several Democratic presidential hopefuls have risked being labelled socialists as they advocate for single-payer healthcare or, at the very least, a bigger role in the provision of healthcare by the federal government. As Senator Bernie Sanders correctly points out, America is the only industrialized nation that does not have some form

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of universal healthcare for its citizens. For example, the four Scandinavian nations have had state-sponsored medical care for several decades. Skeptics should also take note of the fact that in virtually every survey dealing with the level of happiness of its citizens, the nations that come out on top are all Scandinavian.

As a Canadian, I have lived most of my life under a healthcare regimen wherein most of my healthcare expenses have

been covered by Canada’s medicare program. Canadians can thank the late Tommy Douglas, the former premier of the province of Saskatchewan, who carried out a lengthy battle with the medical profession before ultimately introducing a government-sponsored medical insurance program which was later adopted by the Canadian federal government.

Many critics of the Canadian model (mostly well-to-do Americans) claim Canadians are subject to long wait times before gaining access to most of their healthcare needs. If you are a wealthy Canadian and want immediate access to medical care, you can simply travel south of the 49th parallel and pay the applicable fee. From a personal perspective, I would rather wait a few

weeks for an elective procedure than risk bankruptcy or have to take out a second mortgage in order to pay my medical expenses. It is also important to recognize that in Canada, no patient requiring immediate care is subject to a long wait period.

Many Americans have been “brainwashed” by those who caution them on the evils of “socialized medicine.” Such an approach is a step toward socialism, they warn, and will ultimately result in the government gaining more control over their lives. My God, how long before communism becomes the dominant form of government in America?

Yes, there are people in both the US and Canada who have sufficient resources to pay for the cost of their own medical care. Conversely, there are many Americans for whom a major medical expense can be catastrophic. The publication “Law Dictionary” estimates that 40 to 50 million Americans have no health insurance.

As referred to above, one of the most divisive issues in American society today centres on whether healthcare should remain a component of the private sector or become a responsibility of the federal government.

Perhaps there is a compromise position that would be acceptable to both sides of this issue. Perhaps the solution could involve a “means test” wherein families with a certain annual income would be ineligible for access to the government sponsored program.

In effect, a two-tier system. It would not be difficult to review every family’s income during the previous year to ascertain whether or not a family was eligible for participation in the government program. Also, people who have comprehensive healthcare insurance provided by their employer could be ineligible for the government-sponsored program.

What should the family threshold income be to be ineligible for participation in the government-sponsored program? I would suggest an annual family income in excess of \$250,000 would

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be reasonable. But this is a question that would likely be highly debatable.

Despite the impassioned pleas of people like Senator Bernie Sanders, perhaps the American people are not quite ready to embrace a universal healthcare program. If this is the case, then a means test could be a step in the

right direction.

Are you listening Bernie?•

Barry Mayhew, PhD, is an urban geographer by academic training but spent most of his professional life as a corporate executive and latterly as a management consultant. He has more than 20 publications in an eclectic array of magazines and professional journals. He is retired and lives in Victoria, British Columbia.

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