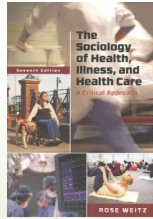


Chapter 9:
Health Care Around the Globe



Criteria for evaluating a country's
health care system:

Universal health care
Portability
Geographic Accessibility
Comprehensive Benefits
Affordability
Financial Efficiency
Consumer Choice

1. Universal health care

Guaranteeing/providing health care to all citizens and legal residents of a nation (recognizing that the care may not be provided immediately and the resident may not receive every service desired).

2. Portability: the resident can maintain his/her insurance after changing jobs or moving.

Is health insurance portable in the U.S.?

What about Medicaid and Medicare?

3. Geographic Accessibility: there are health care services reasonably available for all persons regardless of where they live.

Are there any geographic areas in the U.S. where accessing health care becomes difficult?

Rural areas and poor inner-city neighborhoods often lack accessible health care services

Is the U.S. doing anything to improve the geographic accessibility of health care services?

There are some programs offering low cost school loans to medical students if they will agree to practice in a rural or poor inner-city area for a specified period of time.

4. Comprehensive Benefits: the country offers all the essential services individuals need.

How would you define essential health services?

Most agree that primary care is essential. There is less agreement regarding which "specialty" services are essential (e.g., dental care, hearing aids, home health care)

5. Affordability:

Having access to a service does not mean a person can afford it. The health service must be affordable, including any co-payments, deductibles, prescription drugs, and long-term care.

In the U.S. the health care system is financially regressive. What does this mean?

Poorer people pay a higher percentage of their income than do wealthier people for health care.

6. Financial Efficiency:

Is the U.S. health care system run in a financially efficient manner? Why or why not?

There are a multitude of private and public insurers who each require health professionals to use the insurer's administrative forms and procedures, and this, in total, drives up the administrative costs.

7. Consumer Choice:

Having the ability to choose the services one wants and from the health professionals one wants.

Are Americans free to choose the services they want and the health professionals they want?

Wealthy Americans, typically, Yes, regarding what they want and from whom. Those enrolled in HMOs, can only use certain MDs/hospitals. Others with fee-for-service insurance plans can typically choose the health providers they want.

In Sum, criteria for evaluating a country's health care system:

- Universal health care
- Portability
- Geographic Accessibility
- Comprehensive Benefits
- Affordability
- Financial Efficiency
- Consumer Choice

Name some countries in the world that offer: portability, affordability, and universal health care coverage to its citizens.

Germany, Canada, Great Britain, Cuba

What about the United States?

German Health Care System

- Paid for by social insurance (SI) run by large social groups; non-profits; 10% of population uses private insurance
- citizens required to participate if salary below \$70K
- SI covers all health needs (e.g., dental, medical, maternity, preventive)

German Health Care System

- Social insurance paid for by citizens ($7\frac{1}{2}\%$ of income) and employers (also $7\frac{1}{2}\%$ of income)
- Hospitals receive their capital budgets (for technology such as CT scanners) from the government
- Education and economic incentives used to encourage cost-effective purchase of drugs

Germany Health Care System

Universal:	Yes
Portable:	Yes
Geographic Access:	Yes
Comprehensive:	Yes
Affordable to users:	Yes
Financially efficient:	Somewhat
<small>(controls use of medical tech; resistance to using outpatient care)</small>	
Consumer Choice:	Yes
Administratively efficient for country:	No
<small>(uses insurance companies; with multiple forms)</small>	
Life Expectancy:	80 (U.S.= 78)
Infant Mortality:	3.5/1000 (U.S.=6.5)

■ Discussion of German system

Germany Health care system (5 minutes)

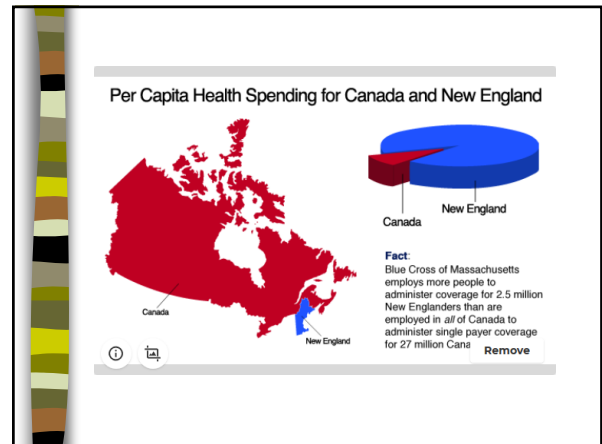
<https://www.youtube.com/watch?v=AR0d1BrhIMk>

Canadian Health Care System

- Essential physician and hospital care are provided to all citizens by the provincial (state) insurance systems (supplemented by federal government). This amounts to roughly 70% of all health care expenditures in Canada.
- What is considered "essential health services" varies by province.
- Not covered are dental, drugs, and "non-essential" health services. This remaining 30% is covered by employer or individual private insurance or out-of-pocket by the individual.
- Income taxes cover the 70% with a "graduated" income tax used (wealthier pay more).

Canadian Health Care System

- Federal law requires all citizens have access to all medical health care, with portability.
- Hospital doctors are paid a salary and private practice MDs fee-for-service but their total reimbursement by the government can be capped.
- Hospital operating budget and capital expenditures are paid by the provincial insurance system.
- A single-payer system (i.e., the province) gives the province a great deal of leverage when negotiating charges and produces efficient administration of charges/payments.
- Some question the access to health care, some argue that procedures that are needed are denied, wait times have been a problem in the past.



Canadian Health Care System

Universal:	Yes
Portable:	Yes
Geographic Access:	Yes
Comprehensive: (what is "essential")	No
Affordable to users:	Yes
Financially efficient: (allows fee-for-service, though does cap it)	No
Consumer Choice:	Yes
Administratively efficient for country:	Yes
Life Expectancy:	81 (U.S.= 78)
Infant Mortality:	5.1/1000 (U.S.=6.5)

Chinese Health Care System

- Urban Areas:** Essential physician and hospital care paid by government for all government employees, military and students in urban areas. Public industries pay for their employees. Those working in private organizations often lack insurance.
- Rural Areas (60% of population):** Medical services (MDs, tests) provided at a nominal out-of-pocket, fee-for-service. Hospital care more expensive to patient. Health professionals have received little formal training. Federal government provides some financial assistance to rural areas.

Chinese Health Care System

- Access to care,** particularly hospital and doctor care, is limited in rural areas due to lack of health care workers. Family planning, education emphasized.
- Environmental health problems** exist in rural areas (e.g., lack of sewage systems, clean water) and also in urban areas (e.g., extreme air pollution, water).
- Costs rising.** While hospital MDs salaried, those in private practice receive fee-for-service which encourages unnecessary procedures. Hospitals are paid fee-for-service which encourages the same.

Chinese Health Care System

Universal:	No
Portable:	No
Geographic Access:	No
Comprehensive:	No
Affordable to users:	Some what (rural? urban?)
Financially efficient: has fee-for-service	No
Consumer Choice:	Yes
Administratively efficient for country:	Yes
Life Expectancy:	74
Infant Mortality:	21/1000

Kahoots
https://create.kahoot.it/?_ga=1.35269349.516921555.1444942086&deviceId=9ec4045a-eea0-45ce-8b71-eb237aab6aeb#login?next=

Health care: America vs. the World
<https://www.youtube.com/watch?v=BytzrjEfyfA>
 (first 14 mins about the U.S.)
 (14:00-24:45 Great Britain National Health Service)
 (24:45 Switzerland)

Description of UK health system by an American
 (10 minutes)
<https://www.youtube.com/watch?v=yPiMMCD3ec4>

Germany's health care system (5 minutes)
<https://www.youtube.com/watch?v=AR0d1BrhIMk>

Money driven medicine:
 (copy into browser, will take you to UNT media lib where
 can request it on line) (2009)
<https://discover.library.unt.edu/catalog/b6189227>

■ Watch first 20:00 minutes—explains how doctors feel
 about the U.S. system

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<https://www.youtube.com/watch?v=yPiMMCD3ec4>

Germany's health care system (5 minutes)
<https://www.youtube.com/watch?v=AR0d1BrhIMk>

Critics of Great Britain's NHS (national health care system)
 (show first 1.5 minutes)
<https://www.youtube.com/watch?v=Rpi7gro4y4g>

Answering criticisms of the Great Britain Health Care System
 (3 minutes)
<https://www.youtube.com/watch?v=qf2E2Yi58iw>

BBC addresses British criticism of National Health Care
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<https://www.youtube.com/watch?v=HURZfgYptfA>

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<https://www.youtube.com/watch?v=Rpi7gro4y4g>