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Introduction

When I was younger I used to think of all the endless potential that the United States of America had. We were leaders in cutting edge technology, had one of the best militaries in the history of the world, led the world in finance and economics, and created deep strides in medicine further advancing health and wellbeing. It wasn't until I became an adult when I realized that this illusion was broken. My parents had done well to shelter me from the realities of adulthood and life in America, but the minute I became independent, the harsh reality of fending for yourself in a country focused on cash instead of care, struck hard and fast.

I was unable to afford anything, and had to find my own way. I joined the military because I had still revered this country and knew I had to find a way to keep myself afloat. The military offered housing, education, healthcare, and food. All essential components for surviving in a dog eat dog world. I was slowly lulled into a state of illusion again, this time caused by the comfort and security brought about by the benefits of being in the military. It wasn't until my sixth year as a Marine, when I would have that illusion permanently lifted.

A good friend and leader in my section, Mark Dearing, had broken the news that his one and a half year old son had developed a rare type of bone cancer. He had told me that the chances of survival were high, and that he prays to see it through. Fast forward a few months, the cancer

progressed to a terminal stage and doctors in one of the best hospitals in America had shared that recovery was unlikely and that Mark and his family should make the most of the remaining time.

The worst news a father could hear. It was utterly soul-shattering and crippling in ways I could not imagine. I watched a great man fall that day, and no one could fault him for doing so. The cancer came because of coincidence and chance. It could've happened to anybody without reason. What kept me up at night was the realization that this indeed could happen to *anybody*, but not everybody had the healthcare benefits that Mark did. The military completely paid for all the treatments and hospital stays. Out of curiosity, I asked Mark how much it had cost. The final tally was just under eight million dollars.

I was completely and utterly blown away. The fact that biology is non-discriminating and that cancer can affect anyone without rhyme or reason, and yet the curse of cancer extends further than just medical horror is baffling. As a father, I know if I was in that situation, there would be no amount of money I wouldn't pay to treat my daughter. The problem is hospitals know this as well, and charge obscene amounts, thus completely crippling and uprooting the lives of families who are less fortunate. Because of these events, I can't help but to ask what makes healthcare in America so expensive for our citizens and what can we do to lower the costs? After all, a healthy and happy nation benefits everyone.

Source Entry #1:

Part 1: Citation

Haseltine, William A. *Affordable Excellence: The Singapore Healthcare Story: How to Create and Manage Sustainable Healthcare Systems*. Brookings Institution Press, 2013.

Part 2: summary

This book compares the healthcare systems between the United States and Singapore. More specifically, I will be discussing chapter 2 which is titled High Quality, Low Cost. This chapter provides statistical data on mortality rates and recovery rates in each country in comparison. It also provides numerical cost analysis on each country for that category of healthcare. This shows that you can get high quality care and not over charge your citizens.

I chose this chapter because I wanted to research the quality of healthcare between two sovereign and first world countries. This chapter begins by highlighting some key points. These key points include statistical data on how many Physicians there are per 1,000 citizens in Singapore, how the hospitals in Singapore have fewer beds by year, and how the life expectancy has steadily gone up within the years. This shows that doctors are readily available to treat the population, people are getting less sick to the point of hospitalizations, and that the citizens of Singapore are becoming healthier and living longer.

Singapore does have its health challenges, like the rising cases of diabetes, but still continue to provide excellent healthcare services. This chapter also discusses the cost of treatment along with these services. Singapore's healthcare GDP was only 4%, while the United States was 18%. An angioplasty in the United States costs about \$83,000, while the cost of an angioplasty in Singapore costs \$13,000. This debunks the myth that the United States charges more because of the quality of healthcare. Singapore charges 70,000 dollars less for the same procedure and still receives glowing reviews from the World Health Organization and the Ministry of Health.

Part 3: Reflection

While researching my question, I asked myself what sets the US' healthcare apart from other countries. This is important because we charge more for healthcare than any other country. Does that mean that our healthcare is of higher quality? Apparently not, because after reading *Affordable Excellence*, and comparing the health care systems between the US and Singapore, it shows that high expenditure does not correlate to higher quality. Singapore's health system is top notch, but does not bankrupt its citizens that utilize the healthcare system.

Part 4: Quotations

“Good healthcare is expensive, and many of the most-developed nations of the world are finding that the ever-rising costs for quality care are unsustainable. Singapore, on the other hand, has deftly managed to keep its costs low without sacrificing quality. In fact, it has achieved that exceptionally high rating from the World Health Organization while spending less per capita than any other high-income economy”

Source Entry #2:

Part 1: Citation

Audrey Kearney, Liz Hamel, Mellisha Stokes, and Mollyann Brodie. “Americans’ Challenges with Health Care Costs.” *KFF*, 14 Dec. 2021, www.kff.org/health-costs/issue-brief/americans-challenges-with-health-care-costs/.

Part 2: Summary

This source describes in detail using statistical data and analyzation of polling data to describe the challenges of high cost of healthcare in America. The Kaiser Family Foundation

(KFF) discusses how more adults in America have trouble affording healthcare, how high costs of healthcare creates racial inequality in terms of access to healthcare, the burdens of paying bills with and without insurance.

Many Americans can no longer afford healthcare in America. A majority of those who can't afford healthcare are also minorities, which creates the image that there is racial inequality in the access to healthcare. 58% of African American and Hispanic families have admitted to foregoing and avoiding medical services due to the unaffordability of healthcare. 51% of all adults who were questioned about their health and healthcare experience stated that they also have foregone treatment because they were worried that they could not afford it. Even out of the scope of Doctor and Dental visits, prescription drugs are also on the rise. The KFF states that 25% of adults in America have trouble paying for prescription drugs, and 3 out of 10 Americans say they have not taken their medication as prescribed due to costs.

Part 3: Reflection

I would say that this source definitely made me consider other avenues of this topic that I hadn't even thought about. For example, I didn't even realize there was racial inequality in healthcare. They also mentioned other key points, but what was vital in my decision for choosing this source was that everything was backed up by statistical data. It really helps to prove a point, when everything is quantifiable and can be numerically proven. I also researched the KFF prior to utilizing this source, they have good credentials and have been around for decades which is a relief to know when using this piece as evidence.

When reading the article, I didn't really find any bias since it was backed up by data. I also felt that the authors purposefully wrote this piece to be easily accessible and readable to reach out to

a broader audience about the dangers of high healthcare costs. For example, they provided numerical data on how many adults said they skipped on healthcare due to the cost, which was eye opening.

Part 4: Quotations

“Besides differences by income and race or ethnicity, a [KFF report from 2019](#) found that people without health insurance were disproportionately likely to put off or skip medical care or take over-the-counter medicines instead of prescription drugs due to costs. Three-fourths of adults 18-64 (76%) without health insurance reported this, compared to half (52%) of adults with health insurance.”

Source Entry #3:

Part 1: Citation

US Healthcare System Explained - Youtube. The Infographics Show, 9 Sept. 2018,
www.youtube.com/watch?v=DublqkOSBBA.

Part 2: Summary

This source is a multimodal infographics video that describes all the factors that contribute to the rising costs of healthcare in the United States. This video states that 650,000 Americans go bankrupt every year from medical bills, and that number is expected to rise because that statistic was gathered in 2009. Despite America being a first world country and one of the richest countries on Earth, it still struggles to keep its citizens healthy. America is the only first world country without universal healthcare. America also charges more for healthcare than

any other country. Healthcare in America is seen as a sector of industry, and this is proven true because 17.9% of the American Gross Domestic Product is associated with healthcare.

A majority of Americans either get their insurance from their employer or from public programs like medicare/medicaid. Even though citizens have insurance, these insurances don't cover the full extent of treatment, which is why you could still go bankrupt. Aside from that, many facets of shopping for health insurance are also buried in hidden fees and terms that serve to make more money for these companies. This video describes researching health insurance including finding bundles that have good deductibles, coinsurances, copayments, and more. These can be predatory practices used by insurance companies if unregulated.

Part 3: Reflection

The idea of becoming bankrupt due to an unfortunate incident that you might not have any control over is mind boggling. This infographic video highlights some key flaws in the United States Healthcare system. For starters, the United States considers the healthcare of its citizens as a business. Almost one fifth of the entire American GDP is associated with healthcare. I believe there is a huge social and ethical issue with putting a price tag on someone's life and the first step to solving the healthcare crisis begins with regulations on cost of drugs and treatment.

The video details a real life event in Boston where a woman's leg was crushed by a train due to an unfortunate accident. Bystanders offered assistance in trying to free her leg and administer first aid, but during all this she screamed, "don't call the ambulance please." The confused bystanders asked, "Why not?" when she responded, "I don't have any money." Can you

imagine having your leg crushed by a train, and the first thought in your mind is how you're going to get care or get to the hospital when you can't even afford an ambulance.

Part 4: Quotation

“63% of Americans have to spend most or all their money paying medical bills. 42% of Americans had to get a second job to pay for their medical bills. And only 39% of Americans had enough savings to cover a \$1,000 medical emergency.”

Conclusion

During my research, I discovered all the facets of the American healthcare industry that makes it a business instead of what it actually is supposed to be, which is a system that keeps its citizens healthy and in a state of wellbeing. What it actually is, is a predatory business that bankrupts hundreds of thousands of people each year. Ironically, when you get treatment you become physically better, but leave the hospital with mental and psychological issues from debt and having to use most of your savings. In my research, I discovered that 18% of the GDP for America is from healthcare. If the wellbeing of our citizens account for $\frac{1}{3}$ of the economy then there is a huge problem. Health insurance also carries high premiums and deductibles, making it easy for those who have health insurance to still become financially compromised despite being covered. I have also heard the argument that America's healthcare system is so expensive because we have the best doctors and the best facilities. When you look at the healthcare systems of different countries, you will know that it is untrue. Japan and Singapore have some of the healthiest citizens and highest life expectancies. The cost of general procedures are also on average 4 times less despite receiving glowing reviews from different health organizations around the world.

After all is said and done, I firmly believe that healthcare is a human right. If biology is indiscriminately cursing us with diseases and ailments, then healthcare should be an inherent human right. Although this country was built on the idea of capitalism, the utter disregard and lack of regulation has created a whole slew of issues that affect everyone. The idea of health and wellbeing as a human right resonates with the dream of a productive and healthy society. Based on the research conducted, it is completely feasible that affordable healthcare that mimics other sovereign first world countries is completely realistic. We have a duty to try and cut the cost of healthcare by regulating how corporations decide the prices of their drugs. We also have to regulate how much hospitals charge for their services and begin seeing healthcare as a common human right, instead of a business. The sad reality is that in order for this to happen, the idea of health as business must stop. Corporations must check their hubris and avarice at the door, and envision the bigger picture of a happier and healthier country.