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by R R

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Response 1

I acknowledge that the National Health Service (NHS) is funded publicly by the national government to provide extensive healthcare services to individuals from different ethnic backgrounds, gender, races, and religions. It caters to citizens' medical needs rather than their ability to pay for their received health care services. I also concur that the National Health Insurance (NHI) system is a legal-based agency that insures patients against healthcare costs. The system is managed by private, public, or both sectors. Taxpayers mostly contribute NHS funds, and it allows anyone to get diagnosed and treated to share the burden of paying for medical diagnosis and treatment. NHI is mostly common in ¹the United States since it does not promote a universal healthcare system. Hence the reason why most people are unable to pay for medical services since they cannot afford the hefty hospital bills. However, the NHI system has proven to reduce out of pocket expenditures.

Response 2

I agree that the NHS system is adopted in countries like Britain, Cuba, New Zealand, and Spain. The NHS system is also practiced in the United Kingdom, Wales, Northern Ireland, and Scotland. In countries like England, the NHS is slightly different from the above countries as it requests its patients to pay for medical prescriptions partly. Second, NHS is funded by taxpayers' money and private financing, just like any other government-run organizations. Third, the NHS focuses more on the patient's medical needs and well-being since appointments and treatments are free. On the other hand, NHI is funded by private, public, or both organizations, and they focus more on the payments of rendered medical services since it is based on the premiums from the insured. It can also be funded through the deduction of payroll between the employer and the

employee. The NHI costs can be regulated by negotiating prices with health care providers to keep the reimbursement prices lower.

Response 3

I agree that the United States follows the NHI model through insurance funds. This is because healthcare providers cover limited medical conditions and later charge hefty prices on the insurance policy. Compared to other wealthy countries that embrace NHS and NHI systems, the United States healthcare system spends a lot of money due to political, social, and economic characteristics. In addition, in the United States, healthcare premiums depend on the individual's risk. Healthy young people pay less premiums than older adults who pay more since they are in the risky category (Peter G. Peterson Foundation, 2020). Both NHS and NHI models cover all individuals equally regardless of age or gender, unlike in the United States healthcare system. I agree that the United States provides healthcare systems like Medicare for individuals in the low income demographic to cater to their medical needs. It also uses the Affordable Care Act as its main healthcare system.

Response 4

I agree that the United States devotes its national income to improve its healthcare systems to care for everyone in need of medical care compared to other countries. However, this does not translate to better healthcare services because better healthcare results are not noticeable. This outcome undermines the country's economic well-being. According to Tikkanen & Abrams (2019), the United States' per capita health spending surpasses \$10,000, which is higher than Canada and the United Kingdom. Public spending through private insurance or governmental funding in other wealthy countries is similar to those of the United States as they contribute to the largest producer of healthcare spending. In addition, I agree that healthcare

spending in the United States increased from 16.3% to 17% compared to Switzerland. The above comparison proves that the United States does spend a lot improving its healthcare services compared to other countries. This is because, in 2019, the United States spent more than \$10,000 per person on healthcare alone.

References

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