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The Case for Universal Healthcare in the United States

Half a million families file for bankruptcy every year in the United States because of medical bills. In the wealthiest country on Earth, getting sick can cost you everything. The U.S. spends more on healthcare than any other nation, yet tens of millions of Americans are uninsured or underinsured, forced to make impossible choices between medicine and rent. Universal healthcare — a system where medical care is a right, not a privilege — has been dismissed for too long in favor of profit-driven insurance companies. It's time to change that. Universal healthcare would provide equitable access to care, improve public health outcomes, and save the country money in the long run.

Universal healthcare isn't some radical idea. Most developed countries already have it, and their outcomes speak for themselves. In Canada, for example, healthcare is funded through taxes,



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meaning everyone has access to doctors and hospitals without worrying about upfront costs. Meanwhile, 27.5 million Americans are still uninsured (U.S. Census Bureau). That's millions of people skipping check-ups, ignoring warning signs, and hoping their illnesses don't turn life-threatening. Universal healthcare guarantees that no one falls through the cracks.

The benefits go beyond access. When people can see a doctor without worrying about cost, they're more likely to seek preventive care. That means catching chronic conditions like diabetes or heart disease early, before they spiral out of control. A study in *The Lancet* found that countries with universal systems had far fewer preventable deaths than those without (Jones et al. 15). Preventive care doesn't just save lives; it saves money. Treating advanced diseases is expensive — preventing them isn't.

Some say universal healthcare is too expensive. But let's talk about what we're already paying. The U.S. spends more per capita on healthcare than any other nation, with a big chunk of that going toward administrative costs. Think about it: every insurance company has its own system, its own forms, and its own rules. That chaos adds up. Administrative costs eat up 8% of U.S. healthcare spending, compared to just 1-3% in single-payer systems (Healthcare Reform Today 22). According to the Congressional Budget Office, a universal system could save the country \$650 billion a year by streamlining processes and negotiating lower drug prices (Congressional Budget Office).



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A common argument against universal healthcare is that it would lead to longer wait times. But that's not necessarily true. Germany and France have universal systems, and their wait times for critical care are on par with or even shorter than those in the U.S. (Smith and Lopez 78). Plus, Americans with no insurance —or bad insurance — are already waiting, often until it's too late. A universal system prioritizes care based on medical need, not financial status.

Another pushback is that universal healthcare would stifle medical innovation. This claim ignores the fact that much of the research fueling breakthroughs is funded by public grants, not private companies. Countries like the UK have universal systems and still lead in medical research and innovation (Johnson 98). They focus on solutions that benefit the public, not just the bottom line.

The U.S. healthcare system is broken, and universal healthcare offers a way forward. Giving everyone access to care improves health outcomes, prevents financial ruin, and saves money by cutting out waste. Countries around the world have already proven that this works. So why not us? It's time to stop letting insurance companies dictate who deserves care and start treating healthcare as a human right.

We can't keep pretending the current system is working. The question isn't whether we can afford universal healthcare — it's whether we can afford not to.



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