**Healthcare Financing**

**Compare the U.S. healthcare system with the healthcare system of Great Britain, Japan, Germany, or Switzerland, by doing the following:**

**Identify one country from the following list whose healthcare system you will compare to the U.S. healthcare system: Great Britain, Japan, Germany, or Switzerland.**

I have identified Britain as the country of my choice in this assignment. Since the US was once a British colony, most of its governmental and legal aspects are traced back to the British colonial rule.

**Compare access between the two healthcare systems for children, people who are unemployed, and people who are retired.**

However, the healthcare systems of both countries are quite different. For instance, the UK offers its citizens a socialized, need-based and free healthcare system (Boyle, 2008). On the other hand the healthcare system in the US is much different. The United States government has some supported medical programs such as Medicare but a significant part of the healthcare system is from the private sector and operates in the principle of supply and demand instead of meeting the requirements and the needs of the patient (Woolhandler, & Hammerstein 2015). In short the US healthcare system is closely tied into the idea of capitalism. Thus, the private sector dominates the healthcare system in the US and thus most Americans have not access to affordable and free medical care and support. Like a number of businesses and industries in the US, an essential or basic requirement such as healthcare is subjected to the capitalism mechanisms (Woolhandler, & Hammerstein 2015). This implies that the US private healthcare is interested in profit maximization and is subjected to supply and demand and other capitalism forms as opposed to the UK healthcare Systems

The US expenditure in the healthcare is the so far the highest in the world. The US spends 15% of its GDP on health while UK spends only about 9% of its GDP on the healthcare. The UK NHS takes care of 59million people which are 100% of the England population whereas the US healthcare covers around 83 million people which are only 28% of the total population of the US (Boyle, 2008). This implies that the UK public healthcare is accessible to all UK citizens while the US healthcare access is based on income and age requirements. In terms of healthcare access, the UK healthcare system offers it citizens more access to healthcare than that of the US. In the US, the healthcare system has been highly privatized. Thus, most of the healthcare services cannot be afforded by the majority of the population.

**Discuss coverage for medications in the two healthcare systems**

In the US, the healthcare system provides coverage for persons over the age of 65. Moreover, younger people that have some illnesses or injuries are qualified for medical coverage (Cebul, Rebitzer, Taylor, & Votruba 2008). Children and the Unemployed are also catered for in the medical coverage. For instance, people who are under the age of 65 and who do not possess a health insurance because of the poverty factor are legible for medical coverage through a programme called Medicaid (Cebul, Rebitzer, Taylor, & Votruba 2008). Therefore, medical insurance in the US can be provided to those who cannot be able to pay. This is done through taxes.

Thus for most part of the US population, healthcare has been privatized through the governments programmes; Medicaid and Medicare that provide services to certain sections of the population. This implies that in the US Healthcare facilities and workers operate in a private manner whereas in the UK the facilities are publicly used as well as workers are regarded as public employees. Therefore, in the UK medical coverage is universal. All the ordinary citizens in the UK are automatically which is available at the point of need through the NHS. Although, the US does not provide universal healthcare to it whole population, the federal government provides a comprehensive healthcare services to specific sections of he population such as those that have qualified for Medicaid and Medicare

**Determine the requirements to get a referral to see a specialist in the two healthcare systems**

In the UK, one is entitles to get a referral for specialist care or treatment .However this is depends on what your Doctor or GP thinks is clinically suits your case. Therefore the UK NHS advocates of referrals for further or special treatment (Boyle, 2008). In the same case, in The US one can wish to be referred to a specialist of a certain filed like a gynecologists or a surgeon but one has to see the GP that he or she is registered with. This is important since all the medical record are with the GP who has a better understanding of your medical history than any other person and thus the knowledge is basis for any decision made my by the specialist.

**Discuss coverage for preexisting conditions in the two healthcare systems.**

In the case of the US, the government has Pre-existing Conditions Insurance Plan (PCIP) for people with a pre-existing condition and had no coverage. The affordable Care Act has enabled health insurance plans not to deny people coverage for pre-existing conditions. Under the current law, the healthcare insurance companies cannot refuse to offer you medical coverage or charge someone more just because they have a pre-existing condition. Likewise, in the UK, no person is denied the coverage that is due to pre-existing conditions (Boyle, 2008). Access to healthcare is not limited employment or any health conditions. Thus both healthcare systems provide for the coverage of pre-existing conditions.

**Explain two financial implications for patients with regard to the healthcare delivery differences between the two countries.**

In the US medical services and the healthcare facilities are majorly funded by a combination of payers such as patients and employers (Public or private).almost 45% of the healthcare services in the US are funded by both private organizations and the public (Boyle 2008). The funds are essentially obtained from taxes, payroll deductions and donors. On the other the funding of the healthcare system in the US is government controlled while in the US b is majorly private controlled therefore both systems are made people by the contribution of the public. The UK provides access to healthcare by the use of  a similar healthcare delivery system like that of the US whereas the US government is carrying the economic burden of the uninsured persons. Nevertheless in both cases patients directly or indirectly are involved in financing both the healthcare systems.

**References**

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