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Options for U.S. Health System Reform: A Critical Analysis

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OPTIONS FOR U.S. HEALTH SYSTEM REFORM: A CRITICAL ANALYSIS

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This research examines the options for American health policy and health system reform. The United States market-based health care system, involving over 1500 private insurance companies, is failing. Fewer and fewer Americans are able to afford insurance and the overall cost of the system has increased at a rate well beyond the national inflationary rate. As a result, health care in the United States has become a privilege for those able to pay. Primary objectives for reform, then, include universal access and cost-containment. The three most common types of proposals for reform include 1) tax reform proposals, 2) pay-or-play proposals, and 3) national health insurance proposals. This study compares each proposal type using key indicators, including their effect on private insurance, health care providers, businesses and consumers. Emphasis is placed on America's historic reluctance to enact national health insurance, despite its advantages for universal access and cost-containment.