

38.7 degrees... I always picture this typical process in my mind when I have a fever: tell my mom, get dressed up, and head straight to the hospital. There, the doctor will measure my temperature again and ask a few questions on how I feel and if I have any appetite. Soon, he will give a diagnosis, write down what medicines I need, and tell me to revisit if I still don't feel well after taking the medicine. I reckoned this process as "ordinary." However, when I discovered that in other countries, many people struggle and postpone medical treatment because of the lack of public health coverage and the absence of universal health care, I started to regard it as a valuable and an essential privilege. Considering the countless victims who could not afford medical treatment, the government should pursue universal health care or at least have significant health coverage in order to prevent epidemics from spreading and to increase the life expectancy rate.

In May 2016, a body was found deceased in an apartment, affected by a curable flu. The son of the victim expressed his shock: "they got the landlord to open it up, went in and found she had passed away. It came as a complete surprise to everybody. It just came out of nowhere." The quote sparked a pang of empathy from millions of others. Susan Finely, one of the millions of victims of costly medical treatment, was found dead in her apartment, suffering from a perfectly curable flu. According to her family and friends, Susan Finely was laid off from her job at Walmart just before she contracted the flu, struggling with financial issues and searching for a new job opportunity. Cameron Finley, a family member, said, "She gets what appears to her as a basic cold or flu, didn't go to the doctor and risked spending money she didn't have, and as a consequence she passed away."

As the cost of medical care consistently increases, the proportion of citizens postponing medical care is skyrocketing. In 2022, 44% of American residents (122 million) responded to a survey saying that they had decided to forgo medical treatment because of unaffordable costs, and 93% of them stated that they feel what they do pay is not worth the cost (Morse, 2022). As a consequence of countries with meager public health coverage, death rates have substantially increased. Susan Finely was one of many such victims.

The correlation of life expectancy at birth and the percentage of public health coverage substantiates the need for universal health care. According to a figure by Pearson et al. (2016), it shows a correlation between the percentage of public health coverage with life expectancy at birth in a concave relationship. Further, the paper demonstrates that countries possessing 10-20% of public health coverage have an average life expectancy of little under 65 years old, while the life expectancy of countries which have 90-100% public health coverage have an average life expectancy of 80 years old (Pearson et al., 2016). According to ten principles of economics, people respond to incentives, aiding our understanding of why people forgo medical treatment because of financial issues. Forgoing medical treatment even if it is necessary could lead to devastating consequences or prolonged

struggles, or even death, eventually leading to lower life expectancy and lower quality of life. Even with the advanced modern medical treatment, having no access to it because of its extravagant cost hinders our attempts to enhance people's lives with advanced medical technology. These issues demonstrate the ineffectiveness of our current strategy: prioritizing developing medical technology rather than making these treatments more accessible, validating the need for universal health care.

Preventing the spread of epidemic or disease is another reason for the necessity for universal health care. The need for universal health care has manifested time and time again by its effectiveness in preventing disease, epidemic, or even global pandemics. One of the many successful outcomes of universal health care in preventing the spread of disease is the diminished mortality rate via disease in Germany. After Germany's social health insurance was introduced, the mortality rate caused by ischemic heart disease (IHD) declined approximately 50%, and the mortality rate of cerebrovascular disease declined by 63% (Pearson et al., 2016). This example shows that if medical treatment becomes cheaper and more accessible, if not free, people will undergo treatment more often and, therefore, decrease the mortality rate of a certain disease. A lower mortality rate also prevents the spread of disease because of the proper treatment patients are receiving and faster healing time, hindering the disease to further spread. Also, with the prevention of various diseases and rapid treatment, the country will also face a minimum economic crisis even during a global pandemic.

On the contrary, some might consider themselves better off without universal health care due to higher taxes and extended waiting time for the treatment. They might feel that the government will reap massive taxes from them. They would consider a hospital as a perpetual waiting room and also speculate that the quality of medical treatment will plummet. However, the increment on taxes is minor compared to the hefty cost of medical treatment required. Some also speculate that universal health care could lessen the deficit between rich and poor because of the higher tax rate for the rich compared to the poor because of differing percentages depending on their income.

As we unravel the stories of the unspoken, the painful losses of those who were less fortunate, and the suffering of people like Susan Finely because of the lack of money to even afford basic treatment, we are left in genuine shock on how some people suffer or even die from their incapability to afford basic medical treatment, their desperate need, hope and plead for survival. We are acknowledged with the potential risk and the cons of universal health care but are greatly informed on numerous benefits of universal health care that outweigh the cons. Therefore, we need and must pursue a substantial percentage of health coverage if not universal health care for longer life expectancy, for prevention of the widespread disease, and most essentially, for saving countless human lives.

Works Cited

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