

## Is Healthcare a Privilege or a Right?

Healthcare is much in the news these days. Congress is working to pass a replacement for the Affordable Care Act (also known as the ACA or Obamacare). Passage has been problematical because of the differing views of what a healthcare bill should contain. Multiple surveys indicate that the public's perception of Obamacare has improved as the debate over health care has addressed what should or should not be in any bill. [Gallup Poll on the ACA](#)

When asked, the only piece of Obamacare that people really object to is the individual mandate, which requires everyone to be covered by health insurance or pay a penalty. The other major parts of Obamacare have widespread support—coverage for preexisting conditions, coverage for children until they reach a certain age, and financial support for people who otherwise could not afford coverage. The other significant piece of Obamacare—the expansion of Medicaid—has been more controversial. Left to the states, but paid for by the Federal government, the decision to expand coverage for lower income groups has been more controversial. Thirty-two states expanded coverage, 18 did not. [Medicaid expansion under the ACA](#)

The Affordable Health Care Act (also known as the AHCA or Trumpcare) eliminates the individual mandate, but leaves the other, widely supported, pieces of Obamacare intact—with two significant differences. First, The waiver system included in the bill would leave it to the states to define the coverages under the AHCA or leave the ACA intact—what counts as a preexisting condition, for example. Prior to the ACA, many insurance companies defined conditions such as pregnancy, birth defects and mental health and substance abuse issues as preexisting conditions and refused to cover them when insurance changed. Thus, under the AHCA, coverages could vary widely depending on decisions made by individual states. [AHCA Specifics](#) Second, funding for Medicaid would be curtailed and parceled out to the states on a basis that would reduce both total benefits now and any future growth in benefits. [ACHA Effects on Medicaid](#)

Fifty-four percent of Americans with health insurance get it from their employers, 15% are on Medicare and 22% are on Medicaid. [Who Has Insurance?](#) A few things are worthy of note regarding Americans' insurance coverage. The majority of people get their coverage subsidized by their employers, who get a tax write off for the premiums they pay. Medicare and Medicaid cover 37% of the insured. Only eight percent of insured Americans are in non-group plans—people buying private insurance and those purchasing insurance on the exchanges set up under the ACA. In 2015, 87% of the people purchasing insurance on the exchanges received assistance of some amount. Ten percent of Americans have no insurance, either by choice or because they can't afford it. Texas, at 16%, has the highest percentage of uninsured in the country.

The non-partisan Congressional Budget Office estimated that an earlier version of the AHCA would remove 24 million Americans from the insured over the next decade. The current version of the bill was rushed through the House before a similar analysis could be

performed, but given that the basic outlines of the two bills are the same they should produce similar results.

Underlying the debate over health care is the club's topic today. How do we/should we regard healthcare? Is some basic level of care (and how do we decide that level) a right and is some level of care above that a privilege? As a starting point, I think we have generally agreed that some level of care is a right, even if its merely access to emergency rooms—after all no one wants to see people dying in the streets—but where do we draw the line for both cost and coverage?

Some additional views on Healthcare and health insurance:

[What Spain Gets Right About Healthcare](#)

[Who Should Provide Health Insurance?](#)

[The Dilemma of High Risk Pools](#)

[Healthcare Repair](#)