

Health for all, or not?

European industrialized countries have instituted a publicly supported health insurance system with the idea that everyone, irrespective of income, should have free access to an adequate level of health care. This occurred mainly after the Second World War as part of a comprehensive package known as the welfare state. The individual was to be looked after by the state for his/her entire life.

This may seem idealistic, but the fact is that a reasonable form of universal health care has been achieved. It is undeniable that the quality of life improved dramatically in the United Kingdom, the Benelux countries, Germany, France, and other developed nations. The notable exception is the United States, which remained faithful to the idea that the private sector was better suited to cater to the health needs of the population.

Since the late seventies, there has been a revival of 19th century ideas of early capitalism. Market economy, monetarism, neoliberalism - all meaning the same - are now the talk of the town again. The stupendous fall of the so-called socialist-communist countries has further contributed to a distrust of all state-managed enterprises. It seems that all faith in human altruism and desire for an equitable society have become anachronisms which should be regarded as part of human history. Thus, interest in universal health care, as originally conceived, is declining.

However, it must be emphasized that the quality of health in industrialized Europe today is the result of a state-managed health system. This is more evident in the Scandinavian countries and in the United Kingdom.

In the United States, where a national health service does not exist, there are millions of people without adequate health coverage. Early attempts by the Clinton administration to do something about this have failed. Thus, what we know today is that there is no evidence that a privatized health insurance system alone works. The idea that privatization is a panacea for all ills when financial resources are limited, does not seem to fit the concept of evidence based medicine.

Private health insurance has an important role to play, no doubt, but will not provide for everyone. All insurance policies have a long list of exclusions which leave the individual at the mercy of God. And as the individual ages and his/her individual income falls, insurance policies become more expensive. An elderly person is a liability for an insurance company, and a privatized system, he/she may be asked to leave the insurance scheme or to pay exorbitant fees. And what about the disabled and chronically ill?

It seems therefore that the state must - in some way or another - be involved in health care (as in education, also). If we all believe in this, we must all work to improve the system. In the words of the eminent philosopher of science Karl Popper, "Man has created new worlds - of language, of music, of poetry, of science; and the most important of these is the world of the moral demands for equality, for freedom, and for helping the weak."

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