International Healthcare Systems

Author Note

# Medicare

Healthcare services in Canada are delivered dynamically with a more decentralized, provincial and national system of health care insurance plans, which are publicly funded. Canada has a universal health care system guided by the Canadian Health Act 1948. Basic medical services are provided to the citizens based on needs, regardless of what someone’s ability to pay is. The system displays the social and moral values of fairness and equity in sharing responsibility and resources. The system continues to modify the change in the country's population and circumstances due to the evolving nature of healthcare.

In Canada, about 75 percent of the population avails the facility of health insurance, either through their employees or state-owned social services programs, focused on family coverage, senior citizens, minors and disables. The Canadian healthcare system is typically designed for its citizens and permanent residents, however, visitors and tourists have to pay out of pocket to avail these medical facilities.

The Canadian healthcare system is both publicly funded as well as privately delivered. For consulting a healthcare specialist, citizens can choose a primary caregiver who will arrange their visits. These private visits are either reimbursed or billed directly to the government. A specialist gives their services in both public hospitals and private clinics. Public healthcare programs, including vaccination campaigns, breastfeeding drop-in centers, needle exchange centers for safe drug use and childhood recreation programs, are financed by the government and are administered by Canadian municipalities.

According to the ‘Canadian Institute of Healthcare’, Canada’s healthcare system accounts for 11 % of its Gross Domestic Product, however, 71% of total healthcare expenditures are financed by the federal and provincial governments through fiscal transfers. Approximately 27% of Canadian Healthcare is paid by the private sector; most of it goes to the services not covered by Medicare, such as drugs, dentistry, prescription and optometry (Canada 2011).

E-Health is now a days an evolutionary concept in the Canadian healthcare system. E-health includes telehealth service and electronic health records, to enhance the efficiency of the healthcare system by improving the access and delivery of healthcare (Skinner 2016).

Canadian Healthcare system is called Medicare which is one of the most renowned healthcare systems in the world. Canadians are mostly satisfied with their healthcare system, still they demand better one. People say that the Canadian healthcare system is socialized and provides economical insurance plans, which cover basic medical services for free. Thirty percent of expenditures under private health services are covered by state-owned insurance plans. There is a variety of healthcare delivery models such as solo consultancy of a physician, group practice, team-based health service delivery and services by nurse practitioners.

The recent report of Health Council highlights that Canada now ranks almost at the bottom among ten high-income countries for healthcare. Some flaws highlighted by the citizens in the Canadian Healthcare system include wait times in OPD (Out Patient Department) procedures (Duckett and Kempton 2012). They claim that there is an infant mortality rate in rural areas as compared to urban areas because of less availability of physicians, and long traveling distances. Instead of proactive Canada's Healthcare system is reactive which limits the scope of health service delivery, and lack of information for the patients.

## United States versus Canadian Healthcare System

Canadian healthcare system works on the same pattern of US healthcare. In both the countries, insurance is the primary way of funding health expenditures. The main difference is how the two systems fund the insurance plans (Comparing the U.S. and Canadian Health Care Systems n.d.).

Individuals in the United States fund their health insurance themselves, however, there is an exception for those who meet the eligibility criteria for one of the states provided insurance schemes. On the other hand, Canada's health insurance is fully funded by the federal government.

In the United States, private enterprises are responsible for primary health insurance and service delivery only, whereas, in Canada, most of the medical services are provided by private sectors.

The United States health insurance covers emergency services, ambulatory patient services, maternal care, and newborn services, hospitalization, rehabilitative services, prescription drugs laboratory and preventative care services and prescription drugs. While Canadian health insurance covers hospitalization, specialist consultancy, surgical and dental services provided in a government hospital. Overall the system is well structured but required to be updated in terms of technology and should be proactive instead of reactive, to maintain the delivery standard.

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