

The Economics of Health Care

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Fundamentals of Communication

General Purpose: To Inform

Specific Purpose: To inform my classroom audience about the health care industry, and the problems associated with it.

Thesis Statement: I want my listeners to know what the health care industry is, and the common criticisms of the industry.

Organizational Structure: Topic Order

- I. Explanation of the Health Care Industry
- II. Problems Associated with the Cost of Health Care
- III. Problems Associated with the Access to Health Care

I. INTRODUCTION

Rarely can you read a newspaper article or watch the television news without encountering a story about the high costs of health care in the United States, or seriously ailing people with little or no health insurance, or government health insurance programs draining Federal and state budgets. News stories also document disputes between employers and employees over sharing the cost of health insurance and cite instances of insurance companies dictating the medical care which doctors will provide. Today I am going to be discussing the United State's health care industry and some of the major problems associated with it.

II. PROPOSITION

After this speech, my listeners will have an understanding of the U.S. health care industry, and know the problems that are associated with this industry.

III. BODY

- A. Explanation of the United States Health Care Industry

1. The health care industry includes services provided in hospitals, nursing homes, laboratories, and physicians' and dentists' offices. (show visual aide)
 2. Health care is on of the United State's largest industries.
 - a. It employs 9 million people, including over 600,000 physicians.
 - b. There are more than 6000 hospitals containing over a million beds.
 - c. Americans make more than 680 million visits to physicians a year.
- B. Problem #1: The Cost of Health Care
1. The cost of health care is high and rising rapidly. (show visual aide)
 2. There are 4 main reasons for rising costs in health care.
 - a. Improved technology through such things as diagnostic equipment has increased costs.
 - b. There is a rising demand due to the amount of older citizens (1960: 9% 65+; 1997: 13%)
 - c. Substance abuse of alcohol and drugs has increased demand for health care.
 - d. Doctors have also caused some of the rising costs.
 - i. Doctors have a tendency to over-suggest health care services, because they are paid for the amount of service that they give.
 - ii. Doctors have to practice defensive medicine by ordering more tests and other things than are necessary to protect against malpractice lawsuits.
- C. Problem #2: Access to Health Care
1. Many Americans have limited or no access to health care.
 - a. In 1996 42 million Americans, that is 16% of the population, had no health insurance.
 - b. Interestingly also, those with out health insurance are most likely to be those with excellent health and those with very poor health.
 2. Rising costs have caused health insurance to rise decreasing the access to health care. (show visual aide)
 - a. Many low- or minimum- wage employees can't afford health insurance, but earn to much to qualify for Medicaid.

- b. Employee wage growth has also slowed due to increased health insurance payments by employers.
- c. Businesses hire more part-time and temporary workers which don't require benefits.

IV. CONCLUSION

As you can see, the United States health care industry is very important, but there are definite problems relating to the costs and access to the industry. We should feel fortunate, however, that even with newspaper articles, the television news, and even me pointing out the major problems with health care, America, many agree, is still the healthiest country in the world.