



HEALTHCARE IN AMERICA: Critical Thinking Worksheet

1. Pam and Jimmy decided to get a Covid-19 test after feeling sick for a couple of days. They went together to a local emergency hospital and had the same test. The emergency room charged Jimmy \$199 in cash. Pam used her private health insurance to pay for the test and received a bill for \$6,408. She negotiated with her health insurer and got her bill down to \$1,128. Pam ended up having to pay \$928 for the same test that Jimmy paid \$199.

This is a true story. What do you think it says about healthcare in America?

2. Robert has Type 1 diabetes and lives in Canada. His friend Derick also has Type 1 diabetes and lives in the U.S. They both use the same brand of insulin, a medication to control their diabetes. In the U.S., Derick pays roughly \$300 for a vial (bottle) of insulin without any insurance. In Canada, Robert pays less than \$50 for the exact same dose of insulin.

This is also a true story. Why do you think the cost of insulin in the United States is so high compared to Canada?

What do you think could be a possible solution to the high cost of prescription drugs in America?



ANSWERS/DISCUSSION

Meet with a partner or small group to discuss your responses. Please ensure that everyone has a chance to express his or her opinion. Remember to follow the rules of civility: Speak in a quiet voice, listen respectfully to others, and do not interrupt. The information below may be helpful to your discussion.

1. The United States is the only profit-motivated healthcare system in the world, and it is also the country that has the most expensive healthcare of any nation. (Branning & Valter, 2016). “Canadians have a universal health insurance system, which publicly funds the cost of physicians’ visits and hospitalization at the point of care.” (Rawson & Binder, 2017)

Jimmy paid cash; Pam used her private health insurance. Cash payments or a cash- pay model provides up-front pricing. Private health insurers’ prices vary considerably and can have additional fees such as deductibles.

2. “Prescription drug spending in the United States exceeds that in all other countries, largely driven by brand-named drug prices that have been increasing within recent years at high rates beyond the consumer price index.” (Kesselheim, Avorn, & Sarpatwari, 2016). In Canada, all prescription drugs are regulated by the Patented Medicine Price Review Board (PMPRB), which sets prices for all prescription drugs. The U.S doesn’t regulate drug prices.

a: “One of the most realistic short-term strategies to address the high prices within medicine includes more effective education for patients, prescribers, payers, and policy makers about these choices, enhancing competition by ensuring timely generic drug availability, providing greater opportunities for price negotiation by government payers, and more.” (Kesselheim, Avorn, & Sarpatwari, 2016)

Your feedback is important to us. Please answer the questions below.

- Was the discussion civil?
- Do you agree with the answers on the back of the page?
- What did you like best about the exercise?
- Was there a part of the exercise that you did not like? Why?
Would you like to suggest additional topics? If yes, please list.

NAME: _____

CONTACT INFORMATION: _____