

Meghan Rocheleau

Professor Panaccione

FREN-1010-002

15 December 2015

French vs. American Healthcare

About \$8,000 per year per person compared to about \$4,000 per year per person. Those numbers are half of each other. Which one is France and which one is America? If someone guessed that the \$8,000 was America then that person would be correct. That is correct America spends twice as much per year for each person for healthcare. There are a lot of reasons for the costly spending in the healthcare system in America; such as, insurance costs, pharmaceutical costs, and even time spent with a doctor, but sadly these are just part of the multidimensional problem that is the American healthcare. Lower cost in France can be due to higher taxes, spending on healthcare necessities is cheaper, French people get reimbursement more than half to fully for appointments, and everyone is insured, so there are not a lot of out-of-pocket cost for the French population. There are differences in the French healthcare system with American healthcare system; such as, the type of healthcare systems, who is insured and how the insurance is paid for, the cost of healthcare needs, and the salaries for doctors.

In America, the type of healthcare we have is a hybrid system ("The U.S. Healthcare System: An International Perspective"). This is because of the different types of insurance one can have in America. The types of insurance one can have are Medicaid, Medicare, or from a private insurer, employer provided. In 2012, the total amount of Americans with health insurance was 84.6 percent. This leaves 48 million people without health insurance ("The U.S. Healthcare Sys-

tem: An International Perspective"). Soon everyone in America will have some type of health insurance. This is because of The Affordable Care Act, but we will talk more about that later.

In France, they have a different type of healthcare compared to America, America is moving towards this type of healthcare system. The healthcare that is in France is universal coverage. Universal coverage means every person in France has some type of healthcare insurance plan ("The French Healthcare System"). The people in France are insured under the national health service ("The French Healthcare System"). There's a lot of benefits from having universal coverage; such as, that a person is insured no matter what.

The gross domestic product(GDP) in any country is the sum of services provided and goods produced every year for one country ("Gross Domestic Product-GDP"). In America, 17.7 percent of there GDP was spent on healthcare ("Health Expenditure total(% of GDP)). In America, the cost of doctors appointment, depends on a few things. Those are whether or not the person is insured, the doctors prices, how much one's insurance is willing to pay, and what the deductible is for the person. The cost of an appointment, for a doctor, for an insured person is dependent on how much one's co-pay is. The co-pay for a primary care doctor can range from fifteen to twenty-five dollars (Fay, Bill). If an insured person goes to see a specialist, like a dermatologist, the person's co-pay for the appointment will be thirty dollars to fifty dollars (Fay, Bill). Emergency room visit will cost on average one-hundred dollars for an insured person and it will cost over \$1000 for an uninsured person. The cost for an appointment to go see a doctor for an uninsured person, in America, is very different. The cost for an appointment for a primary care doctor is on average one-hundred and twenty-five dollars. The cost for a specialist Doctor on average ranges from one-hundred to three hundred dollars.

In France, 11.7 percent of their gross domestic product was spent on healthcare ("Health Expenditure total(% of GDP)). In France, the cost is the same for everyone to go to a primary care doctor, which is about twenty-four U.S. dollars ("French Healthcare System"). In France, if one's doctor refers them to a specialist doctor then the person will be fully reimbursed for that appointment ("French Healthcare System"). The cost for an emergency room visit is on average thirty-two U.S. Dollars (John Avavosis). In France, person is reimbursed for what they paid for an appointment. The person will be paying on average less than half to nothing of what they originally paid for the appointment. Reimbursement does depend on a few things. Those things are the type of insurance one has, the age of the person, and the medical condition of the person ("French Healthcare System").

There are a lot of reasons why the healthcare system in America spends more on healthcare. Some of those reasons for the higher spending include time with a doctor, insurance costs, and pharmaceutical prescription costs. America's spending on healthcare is high because of the time we spend with the doctor. On our way to person spends fifteen minutes with the doctor ("Amount of Time U.S. Primary Care Physicians Spent with Each Patient as of 2015"). A doctor in America have to see a patient every 15 minutes. This aspect causes a higher spending on healthcare because the more people that go to the doctors every day will be paying for the doctor which will add up quickly for healthcare spending in America. Insurance companies also affects of healthcare spending because they can choose what to pay for a person's appointment to go see a doctor or emergency room visit. In America, people have to pay insurance premium, money paid to the insurance company from the person who is insured ("Definition of 'Premium'"). A person can either have an employer based insurance for a single person or family or person can also have an individual based insurance for a single person or family. For employer-

based insurance a single person on the paying ninety dollars a month, which is equal to \$1,080 a year ("Here's what the Average American Pays for Health Insurance"). For a family a person will pay \$402, which is equal to \$4,824 a year ("Here's what the Average American Pays for Health Insurance"). For an individual based insurance a single person will pay \$287 a month, which is equal to \$3,444 a year ("Here's what the Average American Pays for Health Insurance"). for a family a person will pay \$727 a month, which is equal to \$8,724 a year ("Here's what the Average American Pays for Health Insurance"). Insurance companies causes high spending in America each year, but unfortunately without Americans would be spending even more. The pharmaceutical companies causes higher spending as well because prescriptions account for 17 percent of American spending per year and 25 percent of Americans out of pocket spending ("Spending on Prescriptions in 2011"). Prescription prices are also influenced by whether or not someone is insured or not. The price of prescriptions are also influenced by insurance companies because those companies decide how much they are willing to pay for your princes prescriptions. The average cost of brand name prescriptions is \$268 ("Spending on Prescriptions in 2011"). The average cost for a generic name prescriptions is \$33 ("Spending on Prescriptions in 2011"). In 2014, each American spent about \$1,172 on prescriptions that year, which equals \$374 billion in total costs for America, in 2014(Sifferlin, Alexandra).

France spends less on healthcare because of a lot of reasons. Some of those reasons are time spent with the doctor, insurance costs, and pharmaceutical prescription cost. In France, a person will spend on average thirty to forty minutes with the doctor. That is two times more time spent with the doctor than in America, so the patient care aspects of healthcare is better in France than in America as well. This time difference means French doctors see less patients in the day, so they see less patients in the whole year than American doctor's do, which will equal less

spending. Insurance cost for the French population is done by having a person who works has to pay about 21 percent of their income, so everyone in France is able to have health insurance. The person's employer pays 13.10 percent of that 21 percent and the employee pays 7.5 percent of the 21 percent ("A Guide to Healthcare in France"). Average salary in France is \$35,000 ("Salary Fate and Career Search Center"), so the average person would be paying \$2,625 for health-insurance per year, which is more than half of what a single person pays for employer based insurance in America, but still less than most insurance plans in America. In France, the cost of any given prescription depends on what percentage of the cost of the prescription is going to be reimbursed to the person. The percentage of the reimbursement depends on the type of medicine and why a person needs the prescription. 75 percent of prescriptions in France are 65 percent reimbursed, the lowest a person can get reimbursed is 15 percent, and the highest a person can get reimbursed is 100 percent, which happens 4 percent of the time ("Headache Over Medicines in France"). In 2011, Each French person spent \$600 on prescriptions that year (Paris, Valerie).

In America, a doctor's salary is higher than most professions. The average salary for an intern, first year out of medical school, is on average \$49,000 (Beale, Catherine). For a person's residency years, between three to five years, is between \$50,000-\$60,000 (Chavers, Mikel). Once the person is done with their intern and residency years a primary care doctor he will make on average \$195,000 (Friedman, Lauren). A specialist doctor will make on average \$284,000 (Friedman, Lauren).

In France, doctor salary is lower than doctors in America. A primary care doctor makes on average \$92,000 (Rampell, Catherine). Specialist doctor in France makes an average \$150,000 (Rampell, Catherine). So, primary care doctors in America make more than half of

what primary care doctor makes in France. Also, specialist doctor, in America, makes almost more than half of what a specialist doctor makes in France.

One might be saying right now that, that is a big difference between the salaries for the doctors in America and France, but American doctors are coming out of medical school with a bigger debt than a person in France. In America, medical school plus four years of undergraduate studies will add up to, on average, \$300,000 to \$400,000 in eight years of schooling ("10 Most Affordable Private Medical School"). In France, a person goes medical school for about the same time, but only spends about \$2,000 ("Tuition Fee at University in France"). Even though doctors in America make more than half, of what French doctors make, American doctor's spend two times less time then with their patients compared to doctors in France. Patient care is not affected by the amount of money a French doctor makes.

This begs the question; which help your system is better? To answer this question one needs to imagine themselves in American and in France. Which healthcare system seems better? France has been voted one of the best healthcare systems. One can tell why just by looking at the facts that have been written in this paper. In France, going to the hospital is easier because no one is concerned and checking whether or not if a person has health insurance. In France, no one is going to look at a person differently, like in America, when a person goes into a hospital with no health insurance because everyone is insured in France. In France, medical school is substantially cheaper than American medical school. This will help the doctors because more debt a person has the more the person will work and the more work hours that person works will lead to stress and tiredness of a person, which leads to malpractice. In France, because everyone has some type of insurance France spends less on healthcare needs; such as, GDP spending, doctors visits, pharmaceuticals, insurance, and this turns into less money spent per person every year on

healthcare, in France. In France, the patient care aspect of medicine is better because they spend more time with their patients.

There are positives in America though. Doctors get paid more and more people are insured then not. Also, in America we are moving towards universal coverage and now, in 2015, almost everyone is insured ("Obama Care Summary"). In 2016, everyone will have some type of insurance because of the Affordable Care Act, also known as Obama Care ("Obama Care Summary"). Obama Care started in October of 2013 ("Obama Care Summary"). The American population must enroll in Obama Care or there will be consequences. There will be fees up to \$700 for anyone who does not get health insurance by 2016 ("Obama Care Summary"). The funding for Obama Care will be very similar to France. The American working class will have an increased tax to the person's income ("Obama Care Summary"). So, essentially taxes pay for Obama Care. Also, if someone prescriptions are not covered under Obama Care the price of the prescription will increase. It is estimated that 10 percent of the population in the United States will not be able to forward any insurance plans ("Obama Care Summary"). So, yes it is true that the healthcare system in America is improving because everyone is going to have some type of insurance soon and hopefully that hope you're spending it in America will go down, but America still has a long way to go into their high spending on healthcare is solved. America can also learn some things from France.

There are a lot of differences between healthcare system in France in the healthcare system in America; for example, the types of healthcare systems, who is insured and how insurance is paid for, the salaries of doctors, and the spending on healthcare necessities. Between the hybrid system and the universal coverage, the one who has the most insured people is universal coverage, in France. The cost of Insurance, in France, is different than in America, but the cost of

insurance in France is still cheaper, the only exception being if someone is a single person with an employer based insurance, in America, then they will pay less than a person in France. The salaries of doctors are quite different, but even though the doctors in France make less they do in America they not let that affect their patient care and the time they spend with patients. Money spent on healthcare is lower in France; where they spent about half of what Americans spent in healthcare. Overall, France has a better healthcare system even though America is moving towards universal coverage and moving towards having everyone having some type of insurance plan. America is hopefully going to improve in healthcare spending with Obama Care, but still American can learn a lot from France.

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