Compare US and Japanese Healthcare System

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Healthcare Financing

A1. Country to Compare

Japan seems to be the best country for its healthcare system as compared to the US. There are many interesting points that make Japan's healthcare system different and unique from the US. Firstly, Japan is one of the top in performing the healthcare services for its citizens as compared to the US with the longest life expectancy. In addition, most interestingly, in Japan no one has become insolvent due to its medical bills however, the US go become insolvent every year because of its medical bills. The Healthcare system may seem to be high in Japan but the total cost US spends on its health-related infrastructure is double what Japan is spending in total. Although all these statistics may point out the fact that citizen of Japan lives a much healthier lifestyle than the citizens of the US surprisingly Japanese people smoke and drink slightly more than Americans on average (Townsend, 2018).

A1. Access

The United States of America has provided various insurance policies in order to facilitate the children, unemployed and elderly. A health program called 'Medicaid' has been launched in order to extend medical care for the elderly over the age of 65, the poor, and children. Moreover, underprivileged families with ill children who do not qualify for the Medicaid program get the advantage of the State Children's Health Insurance Program (*Comparing International Health Care Systems*, 2009). However, in Japan, the scenario is a bit changed. All habitants of Japan are supposed to secure themselves under any of the medical insurance companies regardless of their financial status. All children, the elderly, and the unemployed are fully covered by various health insurance in Japan. They also have the plus point of selecting the specialist they want to get treated from(*Retirement Around the World – Japan*, 2015). Schools and institutions are equipped with health care facilities for children whose families are poor (Umeda, 2012).

A2A. Coverage of Medications

Although medications and healthcare overall are quite a low cost in Japan, the medications are partially covered by the insurance companies such that the customers only have to pay 30% of the total amount in order to refill their prescription medications (*Healthcare in Japan*, n.d.). High-cost medicines might fully be covered in the insurance policy depending upon the condition of the patient and the situation. Whereas, in the United State of America the consumer might buy the drug of his choice with copayment which he would reimburse after a certain period of time. There are insurance policies that might cover 100% of medication prescriptions in the States depending on the situation. America being the country that sells high-cost drugs, there are insurance policy makers that cover up to 93% of drug prices for orphans (*Orphan Drug Pricing And Reimbursement: Challenges To Patient Access:: In Vivo*, n.d.).

A2B. Referral to See a Specialist

Around one-third of the patients in the US are referred every year to specialists and primary care physicians. The only drawback to this excessive flow of referrals is the hectic and frustrating process that patients, as well as physicians, have to go through. This has been overcome by implementing different strategies such as hiring gatekeepers and providing guidelines to ease the referrals. In Japan, however, the process is the opposite (Mehrotra et al., 2011). The residents of Japan can get any type of medical facility from any kind of specialist without involving themselves in any kind of hectic and overwhelming procedures. But this ease in acquiring medical facilities is accompanied by yet another loophole. The people in Japan would have to pay additional fees in order to get an appointment of a specialist without any referral (*Japan Healthcare Market | Social Survey Research Information Co., Ltd.*, n.d.).

A2C. Coverage for Preexisting Conditions

Health insurance in Japan is free for all of its citizens given the fact that they have been habituating the country for less than three months(*Demystifying Health Care in Japan, Part 1: Types of Health Insurance – WaNavi Japan*, n.d.). Regardless of any preexisting medical conditions, the government of Japan allows free health insurance for them. Similarly, the government of the United States of America offers free medical facilities to children as well as adults irrespective of their pre-insurance comorbidities as the insurance companies have no right to restrain the citizens from any sort of medical care on this basis (*Pre-Existing Conditions | HHS.Gov*, n.d.). The healthcare providers have no right to charge extra for the children who access them with a preexisting medical condition.

A3. Finance Implications for Healthcare Delivery

Healthcare facilities by the insurance companies and the government vary according to the citizen and the situation in America ranging from basic over-the-counter medications to complicated surgeries. The price of health insurance is less for employee-based plans whereas other private plans differ according to the age, financial status, and condition of the client (*Comparing International Health Care Systems*, 2009). On the other hand, Japan not only offers high-quality healthcare facilities to all of its citizens but also facilitates them with low-cost care. The citizens are free to choose their own type of specialists at a very affordable rate and the doctors are justifiably paid by the government itself. This has led Japan to be one of the healthiest countries in the world. A controlled free structure implementation has led to affordable and highly accessible medical care in the country (*Comparing Health Care Systems*, 2011).

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