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PHR 530

Part I

In “Market-Based Reforms in Health Care Are Both Practical and Morally Sound,” James Stacey Taylor argues that the commercial provision of health care is more practical and morally sound than the state provision of health care. Taylor argues that the commercial provision of health care is more practical because it is more efficient. In this paper, I will examine this premise and outline an argument to support the assertion that the commercial provision of health care is more efficient than its provision by the state. Without a commercial provision of health care, consumers lack a financial incentive to efficiently use medical resources. I will argue that this financial incentive, under a commercial provision of health care, will result in a more efficient outcome.

Part II

1. [Assumption] Inefficiency in allocating resources alleviates less suffering.
2. [Assumption] A commercial organization’s survival depends on its ability to efficiently allocate resources.
3. [Assumption] A state organization’s survival does not depend on efficiently using resources.
4. [By 2, 3] Commercial organizations will allocate resources more efficiently than state organizations.
5. [Assumption] Special interest groups, collections of people with a similar interest, exist in a system of health care provisioned by the state.
6. [Assumption] Special interest groups have political power through their money.
7. [Assumption] Special interest groups use their political power to lobby politicians.
8. [By 5, 6, 7] Special interest groups utilize their political power in lobbying politicians to allocate resources that fulfill their interests.
9. [Supported by the UK NHS example.] Pressured by the political power of a special interest group, politicians may allocate resources to less efficient services.
10. **[By 4, 9] The commercial provision of health care is more efficient than its provision by the state.**
11. [By 1, 10] Therefore, the commercial provision of health care is more morally sound than its provision by the state.

Part III

1. [Assumption] Under a commercial provision of health care, using medical resources costs money.
2. [By 1] Consumers, under a commercial provision of health care, have a financial incentive to use medical resources only when necessary.
3. [Assumption] Under a state provision of health care, medical resources are free.
4. [By 3] Consumers, under a state provision of health care, do not have an incentive to visit the doctor only when necessary.
5. [By 4] Consumers, under a state provision of health care, will use medical resources more flippantly.
6. [By 4, 5] Under a state provision of health care, consumers will inefficiently allocate resources to themselves.
7. [By 2, 6] Therefore, under a commercial provision of health care, consumers more efficiently use health care.