

Comparison of Health Care Systems

Country	Management	Role of Employer	Role of Individual	Role of Government	Universal Coverage	Financing	Insurance Premiums	Private Physicians
Australia	• Managed by the Commonwealth and at state level	• No significant role	• Can purchase private health insurance to supplement Medicare	• Provides Medicare universally	• Yes	• General taxation	• Individuals pay medical levy based on taxable income	• Majority of doctors are self-employed • Some employed by the Commonwealth
Canada	• Managed at Federal, provincial and territorial levels	• Can provide supplemental coverage	• Pay premiums in some provinces • Can purchase supplemental private insurance	• Responsible for delivery of health and social services • Sets standards for health system	• Yes	• General taxation • 30% through private sector	• Some provinces require premiums.	• Yes
France	• Managed at Federal level	• Provides supplemental insurance	• Portion of salary goes to funding insurance	• Health insurance is a branch of the social security system	• Yes	• Taxes • Portion of salaries proportional to income • Low income population receive health care funded by the government	• No premiums	• Most are employed publicly
Germany	• Managed at state level	• Contribute equal amounts as employees	• Required to pay into health insurance plans until retirement	• Responsible for upkeep of delivery system • Covers people who are unemployed or low-income	• Yes	• General taxation • Mandated premiums	• Yes	• There are both publicly employed doctors and self-employed doctors.
Japan	• High regulation by government	• Pay from 50% to 80% of costs	• Pays premium, and co-payments • Assigned to insurers through employment	• Insures unemployed, elderly, and self-employed.	• Yes	• Funded by employers insurance, government, and patient premiums and co-pays.	• Yes	• The majority of doctors are self-employed
UK	• Government is responsible for National Health Service (NHS)	• No significant role	• Can purchase private insurance	• Provides universal coverage • Manages NHS	• Yes	• General taxation, value-added taxes, and employee income contributions	• No	• Hospital physicians are employed by the NHS • Most other doctors are self-employed or contractors of the NHS
USA	• Managed at Federal and State levels and in private sector	• Manages employees insurance • Pays majority of premiums	• Pays portion of insurance from employers • Can purchase private insurance • Medicaid for low-income • Medicare for 65+ and disabled	• Manages public programs: Medicaid and Medicare • Collects taxes for public programs	• No; 47 million uninsured	• Public programs funded through taxation • Private insurance funded by employers, employees, and individuals	• Yes • Paid completely or in part by employers, employees or individuals • Some public program premiums	• Yes

Core Health Indicators: Highlighted Statistics

Country	Life expectancy	Infant mortality rate per 1000 live births	Physicians per 1000 people	Nurses per 1000 people	Per capita expenditure on health (USD)	Healthcare costs as a percent of GDP	% of government revenue spent on health	% of health costs paid by government
Australia	80.5	5	2.47	9.1	3,123	9.6	18.5	67.5
Canada	80.5	5	2.14	9.95	3,037	9.8	17.1	69.8
France	79.5	4	3.37	7.24	3,464	10.5	15.4	76.3
Germany	80	4	3.37	9.72	3,521	10.6	17.3	76.9
Japan	82.5	3	1.98	7.79	2,823	7.8	17.2	81.3
Sweden	80.5	3	3.28	10.24	3,532	9.1	13.6	84.9
UK	79.5	5	2.3	12.12	2,900	8.1	15.9	86.3
USA	77.5	6	2.56	9.37	6,096	15.4	18.9	44.7

Source: World Health Organization, 2007.