
Liberal Democracy in America and Socialism in Vietnam Impact on Health Insurance Policy

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Abstract

The world is distinguished by various economic and social systems, which have several distinctive features, including obvious benefits and implications. The comparison of Capitalism that dominates in the United States of America and Vietnamese socialism, presented in this work, made it possible to draw certain conclusions regarding the effectiveness of both political directions. Their definitions and introductory provisions inherently contain some pitfalls, the negative consequences of which can be observed in the social spheres of the United States and Vietnam. The United States has traveled its unique development path, which allowed it to reach a quality level in health care. Vietnam is at the beginning of its evolution, which can lead the country to any result. This study also drew attention to the functioning of the medical sector during the global pandemic that affected all countries without exception. The paper also looked at the health insurance systems existing in these countries and their ability to respond to the needs and demands of the citizens. In general, it is pretty difficult to compare the United States and Vietnam because of the fundamental differences in lifestyles and the general approach to medical care. In the context of this pandemic, which has not yet passed its active phase to a greater extent, it is reckless to make long-term forecasts. However, it is possible to identify greater adequacy of the American health insurance approach than the Vietnamese system after using combined research methods.

Keywords: Liberal Democracy; Socialism; health insurance; Capitalism; public policies; Covid –19.

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1. Introduction

All kinds of economic systems often face several challenges, including determining the states' future direction, development, and transformations. Periodically, any condition and society need to examine different strategies for distributing raw materials, capital, labor, and profits to find the most acceptable option. This process arises because countries may find themselves in a state of crisis at different stages of their historical evolution, which is often provoked by the inefficiency of the existing socio-economic system. Since achieving the well-being of a nation is always an urgent task, the construction of an acceptable framework can have a decisive impact on economic security. This article compares two political theories, namely liberal democracy, and socialism, on health insurance and services in America and Vietnam. More specifically, it dives deeper into the relationship between the different types of economy in each social formation and the quality of the health care system development as expressed in specific policies. The mixed research turned out to be the most suitable method for conducting this study since the analysis took into account the statistical data regarding the effectiveness of medical systems, the cultural and historical background, and the experience of the two countries. The American version of health insurance implemented under Capitalism shows more productive, positive, and constructive results compared to the Vietnamese experience.

2. The Research Methods

As indicated earlier, the research method used in this paper is of a mixed nature, allowing one to consider the explored units, namely the United States of America and Vietnam, in more detail and from different angles. It includes the following types of data collection and evaluation of information:

- qualitative research;
- and quantitative research.

In turn, the qualitative method was implemented in the case study, which involved the transfer of the capitalism theory to the American practice and, accordingly, the adaptation of Vietnamese realities to socialist ideals. This type of research consists of a thorough examination of the characteristics and functioning of the subject in certain situations. So, this phase of the study helped to verify the compliance of these two countries with their national policies, in other words, to assess the degree of implementation of socialism in Vietnam and Capitalism in the United States. In this case, quantitative research provides strong support for the assumptions outlined in this article and focuses on confirming or refuting certain statements using empirical data. It involves referring to statistical data, information summaries, and any other information that can be quantified. In that manner, this article proves that no solid research aimed at achieving tangible results can be implemented based on only one of these research methods.

The quantitative method helps the exploration become more accurate and meaningful, while the qualitative approach interprets the research results and stimulates further observations and conclusions. Also, the most optimal and reliable method for extracting information is to analyze the information contained in books, articles, and other sources.

3. Discussion

Liberal Democracy and Capitalism in the United States. The United States of America was destined to become a model of capitalist foundations: planters and slave owners did everything to get the maximum benefit from any enterprise. At the same time, workers adapted and tried to survive in the most challenging accommodation for living. Currently, the United States of America represents an ultimately successful symbiosis of liberal democracy and Capitalism. At the same time, they cultivate the same values, meaning that each person has the right to decide their destiny, especially when it comes to vocation and business. Stable growth of citizens' incomes and their high purchasing power are necessary conditions for flourishing democracy and the successful functioning of Capitalism. Those economic and social diffusion lends itself to a completely logical explanation: democracy provides all people with equal opportunities that must be realized in one form or another while being in a competitive environment, but the result of efforts and diligence must be the result of actions and diligence obvious and felt. Otherwise, a person will experience class inequality. In addition to universal equality, liberal democracy relies on the rule of law, expressed in the adopted regulations, the constitution, and other legal documents. The critical feature of this form of government is that public authorities elected by the inhabitants have much greater rights, freedoms, and powers than the citizens themselves. Still, it is understood that the ruling class will act in the entire nation's interests in any case. Further, it is rather difficult to give a unified and exhaustive definition to Capitalism since this phenomenon covers all spheres of human life and has an all-encompassing influence on them. Nevertheless, it becomes more apparent as soon as one analyzes the countries that follow this path. Hired labor, private property, and the priority of capital are the most basic tenets of Capitalism. At the same time, all other features are a direct consequence of such economical relations or the attendant characteristics of American Capitalism. It is also worth noting that the mechanisms and methods used in the conditions of Capitalism are often created to protect the system itself, including the rights of owners and entrepreneurs. Nigel Thrift [9] interprets this concept as follows: "a vital intensity, continually harvesting ideas, renewing people, reworking commodities and recasting surfaces – for the sake of profit, of course, but also because capitalism is now in the business of harnessing unruly creative energies for its own sake." At the same time, it determines the essence, patterns, and principles of the American economy itself and the political course and social sphere, and their main distinguishing feature is always individualism, which is manifested in broad-ranging details. All political influence and power are accumulated in the hands of the ruling class, which is usually concentrated in the capital of the country or its large cities, while various firms and organizations acting independently of any generally accepted course of the country is capable of maneuvering and finding solutions even in the most crises. This leads to the fact that companies represented by their leaders and shareholders and ordinary people get the opportunity to create something new and move forward thanks to healthy competition and freedom of choice in all areas. From the point of view of social relations, any capitalist society based on the principles of liberal democracy is focused on production and consumption, which often causes criticism of Capitalism. However, the higher the level of consumption, the greater the need to increase industrial production, which stimulates the country's economy. The transformation of such basic needs as medical services to market footing implies that a person can pay for these services, or the state will compensate for these monetary expenses. For example, "members of households spent \$224.7 billion (35 percent of the total), whereas federal, state, and local governments together spent \$212.9 billion (33 percent)" [6]. So, the Americans must either earn

enough money to receive medical care or prove that they are entitled to any benefits for obtaining various services. Besides, "since education and health care are privately financed to a much greater extent than elsewhere, the growing demand of affluent consumers for high-quality educational and medical services increases the number of well-paid jobs at the professional level" [4]. Each capitalist country, including the United States, structures the social sphere in its way and has several distinctive features discussed in more detail later. *Socialism in Vietnam*. The socialist worldview is fundamentally different from Capitalism. However, their tasks are identical in principle and are to provide people with the opportunity to improve their lives and, most importantly, to convince everyone that any goal is achievable. The main principle of this political philosophy lies in the fact that all means of production are in public ownership, which is distributed among the country's citizens on equal terms. "According to Anton Menger, Socialism usually assumes three basic economic rights – the right to the full product of labor, the right to existence, and the right to work" [8]. In addition, most often, adherents of this method of state organization insist on achieving universal equality and the complete eradication of injustice in all spheres of activity. In the theory of Marx and his followers, socialism is one of the stages towards communism, which is the ultimate goal of a developing society gradually freeing itself from Capitalism. The center of such socio-economic relations is labor and its value and the distribution of remuneration following the amount of work produced. "Socialisation is thus asserted as a class relationship, a political relationship, a relation of domination" [1] Jacques Bidet rightly considers these assertions to be "... a questionable historical – teleological perspective..." [1], adding that "... its development fuelled the great utopia of the twentieth century" [1]. It is not surprising that there is such an attitude towards socialism and communism since the desire for general prosperity is commendable but challenging to achieve from many points of view. Moreover, the primary cause of obstacles to the successful establishment of socialism is human psychology, or rather the biologically programmed features. It is common for anyone to stand out from the crowd, achieve any success, become better than his colleague, classmate, or relative, and show some spirit or other distinctive features. That is why any initiative, the goal of equalizing everyone in rights, gradually becomes a dictatorship of a specific class and ideas that are very aggressively implanted among the population. Vietnam is a socialist state evidenced by its name, which reads as follows: the Socialist Republic of Vietnam. The Communist Party of Vietnam has come a long way from its formation to the present, trying to liberalize its economy slightly. In the case of Vietnam, the establishment of socialist principles aggravates the economy, preventing the development of the social sphere and the improvement of people's lives. At the same time, Vietnam gradually made a relatively sharp turn towards market relations back in the eighties of the last century, which allowed them to increase the rate of industrial growth gradually. "... Economic growth in Vietnam has been rapid and sustained by international standards, averaging around 7–8% per year" [5]. So, Vietnam's economy and political sector smoothly regain their places on the world stage, but the social sphere remains under the influence of socialist principles.

The problem is compounded by the Vietnamese traditions and way of life, many of whom prefer to live in the countryside. Part of their customs involves using natural medicines, which in principle excludes the desire to seek help from doctors in many cases. The essence of socialist obligations lies in the state's ability to provide its citizens with the necessary services. Still, such promises are an idealized model which often has nothing to do with reality.

4. Health Insurance. Covid – 19

In general terms, medical insurance is a form of insurance that allows a citizen to use medical services, such as professional specialty consultations, and reimburse for expenses on medicines and medical manipulations of varying degrees of complexity. Countries provide several insurance options for their citizens, depending on the capabilities of the country's economy and the social status of citizens. The types of insurance can include the essential part, which is paid by the state, the employer, or any charitable foundations, and the fee-based part, which, as a rule, represents complex specialized medical services that are not covered by the budget. The nation's health is a priority for any country that wants to develop and adequately compete with other states. Non-disabled people or even pensioners are of value to any state since they are the engines of the economy one way or another, realizing their purchasing interests. "Consumers value health both for its own sake and because being sick is assumed to take time away from the market and non – market activities" [3]. In this regard, any state is forced to solve problems associated with the medical field; otherwise, it will lose its labor force. In addition, it is essential that insurance companies are also honest and responsible, have a good reputation, resources, and the ability to use the most advanced technologies. However, this area is always challenging to operate, so insurance systems are always imperfect. For insurance companies to meet high standards, most often the authorities seek to strengthen their responsibility for non-compliance with contractual conditions and the provision of medical services of poor quality, as well as create a rating for both medical organizations and insurance companies so that patients realize at every stage of their treatment that the state or other responsible structure controls the entire process. When determining the required capacity scale of the compulsory insurance system, most often, the priority is given to the able-bodied population, no matter how cynical it may sound. However, some features reduce the quality of the services provided in a significant way. For example, the non – urban area is always a hard-to-reach part of Vietnam, where various doctors are often reluctant to work. On average, about 60% of the population in Vietnam has health insurance, while this figure rises to almost 80% among Americans. The provinces of both Vietnam and the United States are more likely to receive less money and medical equipment than the capitals of the countries, states, or regions. Such economic stratification can be observed regardless of the existing system and is a hallmark of socialism and Capitalism. In addition, financiers and insurers often point out that the financial burden placed on employers is excessive and unbearable. That is why mixed insurance models are becoming increasingly important both in the United States and in Vietnam. Levy and Meltzer also note that "... health insurance improves the health of vulnerable subpopulations such as infants, children, and individuals with AIDS and that it can improve specific measures of health such as control of high blood pressure for a broader population of adults, especially those with low income" [7], which implies further research on the effectiveness of different types of medical insurance.

5. COVID- 19

Moreover, the sudden coronavirus epidemic has proven to be another additional stressor for health systems worldwide. The practice has shown that those who had health insurance, regardless of its funding source, coped with this calamity with fewer losses. It allowed them to count on at least minimal assistance during widespread lockdowns. In one of the researches, Tran and other specialists demonstrated "... a high rate of household income loss as well as impairment on some quality-of-life domains among the general population in Vietnam

due to the impact of COVID – 19" [10]. The researchers also noted that the less protected categories of Vietnamese were at a greater risk of being unable to afford expensive medical procedures or emergencies, severely undermining their economic well-being during the COVID epidemic. In addition to the United States facing a similar lack of insurance, Americans have experienced another negative consequence of this massive disaster. "A sudden surge in unemployment – exceeding 20 million workers – has caused many Americans to lose employer-sponsored insurance" [2]. In such unpredictable conditions, it is much more profitable to have medical insurance that will cover any monetary expenses, but only if the person manages to stay in employment. However, there may be pitfalls even when the situation is resolved in a more or less favorable way for citizens: "even workers who keep their jobs may find their coverage dropped or curtailed as financially strained employers cut costs." Nevertheless, the American health care system has already turned these shortcomings into the experience. It has developed methods to allow for more rational allocation of funds: "...capitation for selected services (e.g., primary or specialty care) or a combination of capitation with the fee for service for certain types of care (e.g., preventive services), that might otherwise undersupply or are particularly valuable" [2].

6. Health Insurance

The American health insurance system started in the sixties of the twentieth century when the country faced the fact that private companies could not cover all the demand for medical services. At that time, it was decided to create three types of programs aimed at providing qualified assistance to all citizens of the country who fall under the requirements of medical insurance:

- Medicaid;
- Medicare;
- and Tricare.

In truth, these types of insurance were suitable only for a small part of the population, which was entirely satisfactory for the state. Still, the situation began to change over the years, as the US nation was rapidly aging. Medicaid is available to those citizens who earn below the official poverty income. It may also include such sections of the community as children from low-income families, pregnant women, and some categories of disabled people, including those who live in care homes. Medicare is designed for senior citizens, especially those who suffer from various diseases, but it does not always cover all the necessary services. Both Medicaid and Medicare are funded partly at the federal level and at the expense of the state budget. Still, Medicare also functions through tax payments from working citizens and small contributions from consumers of medical services. Tricare provides medical care for veterans of various military operations and their families. Other categories of the population can receive health insurance from their employers or purchase it on their own. Different companies offer their employees several insurance options. For example, one can obtain collective insurance and renew it if necessary. In addition, there is no such phenomenon as compulsory health insurance in the USA, but a person can purchase it in the form that suits him best. "Among employers with more than 5000 workers, 82 percent funded their employees' medical expenditures directly" [6]. Otherwise, a citizen will have to pay extra for certain medical services or medicines. Gradually, the authorities began to understand that the

existing health insurance system was losing its relevance, as there were more and more pensioners, and the working population was gradually decreasing. In 1992, Iglehart wrote that "... most Americans prefer private insurance to plans mandated or operated by the government to finance their medical care" [6]. However, it has become apparent over the years that a reasonably large number of people cannot afford any kind of health insurance, thus leaving themselves unarmed against disease and aging. Barack Obama became the first US president to take drastic measures to transform the medical system, and several important reasons prompted him to implement such measures:

- massive government health – care expenditures;
- increase in the cost of employee's health insurance, which raises the burden on employers;
- a significant part of the population is not provided with health insurance;
- blurred competition among insurance companies;
- lack of control over prices for services and medicines;
- Moreover, lack of ability to protect patients' rights.

The purpose of the reform is to reduce the number of citizens living without medical care. At the same time, the state should help financially disadvantaged citizens get insurance. In addition, Obama's initiative is to reduce the number of loopholes allowing various organizations to complicate obtaining insurance for their employees. People should have more opportunities to receive insurance, regardless of employers, and in general, the whole process should become more straightforward, cheaper, and more affordable. These measures mean that employers and the super-rich, whose taxes partially finance the health care system, will have to allocate more of their money. Such dramatic social changes naturally raised objections to Obama's reform almost immediately, which turned out to be inappropriate in capitalist conditions. Republicans and conservatives believed that such changes would become an unreasonable burden on the country's budget and lead to its deficit. In addition, many believe that medical services are a common element of the market economy which, accordingly, cannot be distributed without any payment. The measures proposed by Obama are the basis of socialism. The state provides the necessary services at its own expense or finances them by levying additional, increased taxes on the oligarchs in such cases. At the moment, Obama's reform has partially been implemented after long public discussions and consultations at all levels of governance. It is not very easy to put these plans into action, not only because universal health insurance requires much money, but mainly because corporations and wealthy people have to reconsider their views on life and how they spend money. In such cases, we are not talking about reshaping the whole society and proclaiming the socialist course in the United States; this is a natural social initiative of the state under free-market conditions. It is much easier for capitalists to urge people to buy health insurance at their own expense, completely removing responsibility from the state and enterprises for providing medical services because healthcare is the same service sector as any store. In addition, there will be no need to update medical technologies and supply different drugs to comply with insurance contracts. Any simplified services system will suit capitalists much more than universal insurance, which implies a certain level of responsibility. People should have the right to choose between types of insurance, but at the same time, they should have direct access to any of the options. Vietnam is a country with a complex history and an unusual way of life, which significantly affects the state of the social sphere. For the Vietnamese, hygiene problems, difficult living conditions, poor quality water, and food, malnutrition, a harsh climate that provokes diseases caused by

various microbes and bacteria have become part of the usual way of life. This persistently difficult situation continues against the backdrop of a rapidly growing population. In addition to reasonably large and densely populated provinces, Vietnam has a large number of overgrowing cities that are outfitted with state-of-the-art equipment. Vietnamese living in cities is quite different from their rural compatriots, especially regarding social well-being. Nevertheless, the country is experiencing many problems in this area, which does not allow one to say that the socialist experience gives an unambiguously qualitative result. In defense of Vietnam, it is worth saying that it went through difficult hardships, such as war, the invasion of American troops, and the consequences of hostilities until recently. In this connection, the country does not have much experience organizing a peaceful life in the modern world, especially in comparison with the United States. For example, Vietnam did not raise health insurance nationwide until 1992 [5], and it is a relatively recent update of the country's health care. The essence of socialism in the health sector of Vietnam is that the state has promised to protect citizens and their health from diseases and provide quality medical services. In practice, it is the case that the state is underfunding the health system, but at the same time pretending that the disadvantages of this approach are part of the plan for achieving well-being. Unfortunately, "little is known about the quality and efficiency of private provision compared with public facilities" [5]. Therefore, it is difficult to make an unequivocal conclusion that the public sector is much worse than private medicine, and most likely, both of them are not of excellent quality. Besides, the population covered by health insurance demonstrates the gaps in medical strategy in Vietnam. Compulsory health insurance is one of the main parts of the health care system in this country; "this is the oldest of the insurance programs, but the population coverage rate of this programs has remained at around 9% throughout the reform period, which is only around half of the target group" [5]. It "...consists of effectively three separated programs: SHI, the HCFP, and free health care for children under 6" [5]. "It "...covers some 41% of the population, including the formally employed (around 9%), the poor (18%), and children under 6 (11%)" [5]. The first one "... is financed by a payroll tax of 3%, to which the employer contributes 2% and 1% is paid by the employee" [5]. The second component of this medical system is "...covers some 18% of the population, including the poor, ethnic minorities in mountainous areas, and people in challenging circumstances" [5]. The situation is approximately the same with voluntary health insurance: "it is estimated that around 11% of the population has purchased this insurance policy, the overwhelming majority of whom are students and school children" [5]. "However, the results of two studies suggest that this program has also met with some success in terms of service utilization and subsequent out – of – pocket spending" [5]. Vietnam is also facing growing health care costs, which are associated with overpopulation and deterioration of their material status, as well as the rise in the cost of medical technologies and materials. The efficiency of the whole work of the Vietnamese government should also be mentioned here: "while the ability of the government to raise the 3% payroll tax from the state-owned enterprises is relatively good, the situation concerning the private companies is very different as less than 20% of eligible private firms contribute to the SHI-fund" [5]. In this case, the country should also pay attention to tax collection, making the economic conditions for private companies more profitable and attractive. The promised socialist well-being in practice turns into irrational functioning of medical facilities, poor equipment and a lack of medicines, and a low level of medical personnel training. The budget for medical expenses does not correspond to the actual costs of the healthcare sector, which also affects the level of services provided. If Karl Marx had had the opportunity, he would have supported Vietnamese socialism, but only until he saw the results of the work of this government. Such a socialist model

would disappoint him because it does not correspond to what Marx called socialism. On the other hand, this confirms that socialism is a utopian concept based on elusive universal equality. The danger of socialism lies in the promises of an ideal and happy society, which will provide all types of goods and services. Still, the total control of the state does not allow companies that are ready to develop and bring new technologies from abroad to enter the market, as a result of which it deprives citizens of freedom and choice.

7. The Impact of Capitalist and Socialist Systems

The number of claims coming from opponents of Capitalism does not decrease through the years, which sometimes plays into the hands of people who want to change social and economic relations radically. Nevertheless, there is neither an adequate alternative to this type of economic relations nor any examples of the successful establishment of socialism, which did not end in its subsequent collapse. It is much easier to criticize the existing health care system than to suggest a more efficient option to provide such services. Socialist initiatives most often end when it comes to the distribution of the budget, the money of which no one wants to spend on social programs. Societies based on capitalist principles also regularly face various dilemmas, especially when it comes to allocating capital. The interest of various sponsors and investors depends on the profit they can get. Still, if an innovative project does not promise good benefits for them, it will be challenging to attract more active financing to the medical sector. Socialist systems often cannot provide the population with high-quality medical services, while capitalists are not ready to waste money without making a profit. In this case, it will be much more effective to allow market relations to dominate in the health sector, intervening only in the cases where there is a significant distortion. "Overall, Vietnam's current health insurance system covers some 50% of the total population, including the formally employed, the poor, and children under 6" [5]. It is significantly less than the medical coverage of all types of insurance in the United States. It suggests that the actions of the Vietnamese leadership cannot be called productive either about the public sector or concerning private business.

8. Recommendation And Further Study

Various changes in Vietnam's social and economic life continue to occur as rapidly as this country is developing. "Accordingly, absolute poverty rates may now be as low as 18% compared with around 75% in the mid-1980s, 58% in 1993 and 37% in 1998" [5]. In this regard, it will be exciting to observe whether socialism will survive in Vietnam or whether the country's leadership will completely transfer it to a capitalist basis. However, given the failed socialist experience of other countries, it is to be expected that the market economy will become a priority for the further development of Vietnam. In addition, all countries of the world, without exception, found themselves in unique conditions not so long ago, when they had to show all their best qualities, namely the Covid – 19 epidemic. Vietnam showed that the person who managed to pay for the insurance received more opportunities to preserve his health. The socialist states were not ready for such events to provide all citizens with high-quality medicine. Further consequences of the Covid - 19 will also be of particular interest for comparing the experience of capitalist countries and those states trying to live according to the principles of socialism. For test purposes, it would also be interesting to compare two capitalist countries, one of which has a high standard of living, including the availability of medical services, and the other country cannot fit into the

conditions of the market-oriented economy. Further, according to the same principle, it would be productive to compare a prosperous country with the socialist system with a country where the teachings of Marx did not lead to a successful result. Combining all these data and their summing-up would be a logical step to identify the most influential political and economic philosophy, since comparing the highly developed United States with Vietnam, which was seriously affected by the actions of the American government and recently received a chance to improve its life, is unscientific.

9. Conclusions

As a global phenomenon in each country, many experts insist that Capitalism is undergoing a severe crisis that threatens its very existence. There is a chance that modified political philosophies and directions will replace it. In any respect, the results of capitalist transformations in the United States are much more impressive compared to the condition of the healthcare system in Vietnam. Even aside from the type of economies in these countries, the level of the Vietnamese medical sector is depressing regardless of any particular circumstances. From this point of view, American Capitalism is a much more honest system of functioning since a person has a great chance of receiving high-quality, timely, and high-tech medical care for a fee, appropriate job seniority, or even receiving any benefits. As in other similar countries, the socialist leaders of Vietnam are making severe commitments that they cannot fully cope with. The US healthcare system is also characterized by the mercantilism and individualism characteristic of Capitalism since medical programs do not always work correctly. Still, it cannot be considered a severe disadvantage compared to the catastrophic lack of welfare spending in Vietnam. Comparing these two countries showed that Capitalism can respond to the challenges of contemporaneity; it only requires delicate and precise tuning, which will satisfy the needs of both businesses and citizens.

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