United States Health Care Policy
and the Ethics of Personal Responsibility

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Abstract

Many, if not most of the conditions for which patients in the United States seek treatment have been shown to result from voluntary behavior; yet the model used in health care generally and in U.S. health policy does not require patients to modify their behavior in order to receive treatment that is paid for through either private or government health insurance plans. Holding people personally responsible for their voluntary behavior is an idea that has not achieved great popularity, in large part because of the assumptions that underlie commonly used ethical theories.

This paper reviews the evidence for the connection between health behavior and health conditions as well as the moral problem of personal responsibility. It finds that principles such as autonomy and freedom can be balanced with understanding of the social forces that affect the behaviors of people at lower socioeconomic levels, resulting in a model that achieves justice. It then goes on to evaluate three different methods of incorporating the notion of personal responsibility into U.S. health care policy and concludes that two of these methods could motivate improved voluntary health behaviors leading to better health for U.S. citizens.