

Who Really Buys and Sells Healthcare?

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Buy a loaf of bread and the transaction is obvious: you are the customer, the bakery is the seller, you see the price and decide whether to buy. Try describing a hospital visit that way.

Start With the Patient

The patient is examined, diagnosed, medicated or operated upon. Without the patient's medical need, there is no healthcare service to finance. Yet the patient often does not negotiate the principal price.

An employer may finance insurance, but the employer is not receiving the operation. An insurer may negotiate rates and pay covered claims, but the insurer is not lying in the hospital bed. Those organizations are financially important without being the person receiving the medical service.

One Service, Several Financial Relationships

Consider a \$10,000 stated hospital charge. An insurer-provider contract might establish a lower allowed amount. The insurer may pay part. The patient may owe a deductible, fixed copayment or percentage coinsurance. The remaining difference may appear as a contractual adjustment.

Why Copayments Matter

A fixed copayment separates the patient's immediate payment from the full negotiated price. Percentage coinsurance ties the patient's payment more closely to that amount. Neither arrangement is automatically improper, but each changes incentives differently.

America Already Has a Mixed System

American healthcare is not purely capitalist. Private doctors and businesses operate beside nonprofit hospitals, public programs, tax subsidies, private insurers and extensive government regulation. A large share of hospital care is delivered by nonprofit institutions, although the exact percentage depends on the measure and should be verified before publication.

The patient receives the healthcare. The provider supplies it. The insurer finances or administers covered obligations. The employer finances coverage. Confusing those roles makes the system harder to understand.

NEXT IN THE SERIES: When Everyone Does It, Who Asks Whether It Is Right?

Editor's note: This series distinguishes documented facts and established law from allegations, disputed interpretations and the author's proposed legal, tax and economic theories.

Media Contact

Saving the World

*****@comcast.net

954-790-9407

14893 American Eagle Ct.

Source : Roy J. Meidinger

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