

HEALTHCARE UNDER SCRUTINY: GOVERNMENT OVERSIGHT AND THE ETHICS OF MEDICAL PRICING

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ABSTRACT

Medical pricing has become a focal point of ethical debate and policy reform across the globe. As healthcare costs continue to rise, governments are intensifying oversight to ensure affordability, transparency, and fairness. This article explores the ethical dilemmas surrounding medical pricing, the role of government regulation, and the tension between profit-driven healthcare models and public welfare. By examining international approaches and policy interventions, it highlights the need for balanced frameworks that protect patients while sustaining innovation and quality care.

Keywords: Healthcare Regulation, Medical Pricing, Ethics, Government Oversight, Affordability, Transparency, Pharmaceutical Costs, Health Policy, Price Control, Universal Healthcare.

INTRODUCTION

Healthcare is a fundamental human right, yet access to affordable medical services remains a challenge in many countries. Rising costs of treatment, diagnostics, and pharmaceuticals have placed immense financial strain on patients and healthcare systems. As public outrage grows over opaque billing practices and price gouging, governments are stepping in to regulate medical pricing. This scrutiny raises critical ethical questions: Who sets the price of health? How do we balance innovation with accessibility? And what role should the state play in protecting its citizens? (Bovens et al., 2014).

Medical pricing is not just an economic issue—it's a moral one. When life-saving treatments are priced beyond the reach of average citizens, the ethical foundation of healthcare is compromised. Disparities in pricing can lead to unequal access, especially for marginalized populations. Patients often face unclear billing structures, hidden fees, and surprise charges. Pharmaceutical and hospital systems may prioritize revenue over patient outcomes. Patients may agree to treatments without fully understanding the financial implications. Ethical healthcare pricing should reflect fairness, necessity, and respect for human dignity. Governments play a crucial role in regulating healthcare markets to prevent exploitation and ensure public health. Oversight mechanisms vary widely across countries (De Hert et al., 2016).

The U.S. healthcare system is largely privatized, with minimal price controls. However, recent legislation like the Inflation Reduction Act (2022) allows Medicare to negotiate drug prices, marking a shift toward stronger regulation. Most EU countries operate under universal healthcare models with centralized price negotiation. Agencies like the

National Institute for Health and Care Excellence (NICE) in the UK assess cost-effectiveness before approving treatments (Eom et al., 2022).

India faces challenges with affordability and access, especially in rural areas. The National Pharmaceutical Pricing Authority (NPPA) regulates drug prices, and schemes like Ayushman Bharat aim to expand coverage for low-income families. These countries maintain single-payer systems where government agencies negotiate prices and reimburse providers, ensuring cost containment and equitable access (European Foundation, 2021).

Drug pricing is one of the most contentious areas of healthcare regulation. Breakthrough therapies often come with exorbitant costs, justified by research and development (R&D) expenses. However, critics argue that R&D costs are often exaggerated. Public funding contributes significantly to early-stage research. Patent monopolies limit competition and inflate prices. Governments are increasingly demanding transparency in pricing models and encouraging generic alternatives to reduce costs. Beyond pharmaceuticals, hospital billing practices are under scrutiny (Expert-Foulquier, 2024).

CONCLUSION

Medical pricing is a complex intersection of ethics, economics, and governance. As healthcare systems evolve, government oversight must ensure that pricing reflects both the value of innovation and the imperative of accessibility. Ethical pricing is not just about numbers—it's about lives. By fostering transparency, accountability, and fairness, policymakers can build systems that serve both patients and progress.

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Received: 02-Jul-2025 Manuscript No. JLERI-25-16216; **Editor assigned:** 03-Jul-2025 Pre QC No. JLERI-25-16216(PQ); **Reviewed:** 16-Jul-2025 QC No. JLERI-25-16216; **Revised:** 21-Jul-2025 Manuscript No. JLERI-25-16216(R); **Published:** 28-Jul-2025