

Universal Access to Health Care (2008) Background Information

Our government, which has the responsibility to provide for the common needs of the people in a just, equitable, and compassionate manner, has failed to provide such a guarantee at both the federal and state levels. The United States is alone among the industrialized nations in not providing some form of universal health coverage for its citizens. Currently U.S. taxpayers provide health care or insurance coverage for those in extreme poverty (Medicaid), the elderly (Medicare), veterans (VA) and federal employees, yet 46 million people in the U.S.ⁱ have no health insurance. Sixty-nine percent of those who are uninsured live in a household with one or more full time wage-earners.ⁱⁱ The result is that although the U.S. might have the gold standard of health care for those who can afford it, our life expectancy has declined, and our medical costs have soared. The U.S. spends twice as much on medical costs per person as the largest industrialized countries that have national health care. In the 1970's the costs of health care in the US consumed about 7% of GNP; in 2001 that figure was 14.1%ⁱⁱⁱ. Employer-sponsored health insurance is adding to the costs of manufactured goods to an extent that many US-produced goods are uncompetitive in the global marketplace. The real cost, however, is in unnecessary human suffering and premature loss of life. Nearly 70% of uninsured adults in poor health fail to see a physician in any given year and, as a result, they die earlier than people in other industrialized countries having national health care systems. The Institute of Medicine estimates that lack of health insurance is responsible for 18,000 unnecessary deaths in the U.S. annually^{iv} and in 2007, the U. S. ranked 20th in infant mortality and 16th in life expectancy^v

This is also an equity issue. Among those households with a family income at 400% or more of the poverty level, only 4% did not have employer-sponsored health insurance available. That figure for those at or below the poverty level was 55%. Thus those with the least ability to pay for coverage are those with the least coverage provided by employers.^{vi} This does not reflect the inherent worth and dignity of all people.

According to SPAN Ohio, in 2007:

- 1.5 million Ohioans have no health insurance and millions more have inadequate coverage.
- People who do have insurance are only one illness or job change away from losing it.
- 46% of personal bankruptcies are related to medical expenses and bankruptcy laws were just changed to make that recourse less possible.
- The World Health Organization ranks the U.S. health care system 37th in quality compared to other countries.
- \$11.6 billion is wasted annually in Ohio by a complex and inefficient private health insurance system with 20% to 30% administrative overhead.

The General Resolution of the Unitarian Universalist Association of Congregations adopted in 1992 states that an equitable health care system should provide:

1. equitable access, cultural sensitivity, and basic treatment for all people;
2. adequate preventative care, including prenatal and holistic health care;
3. comprehensive treatment for long-term care and catastrophic illness;
4. access to medications and prosthetics;
5. a complete range of voluntary and confidential health care, including family planning and reproductive services; and freedom for individuals to choose their health providers.

- i Rowland, D. (2007). Health care: squeezing the middleclass with more costs and less coverage (Testimony Before the U.S. House of Representatives Ways and Means Committee “Economic Challenges Facing Middle Class Families” January 31, 2007). Menlo Park CA: Kaiser Family Foundation, The Kaiser Commission on Medicaid and the Uninsured, page 1. Accessed at <http://www.kff.org/uninsured/upload/7612.pdf> 8/19/2007.
- ii Rowland, Ibid., p. 16
- iii Kaiser Family Foundation (2007). Health Insurance/Costs. Accessed at <http://www.kff.org/insurance/index.cfm> 8/19/2007.
- iv Rowland, Op. cit., p. 1
- v Infant Mortality and Life Expectancy for Selected Countries, 2007; Accessed at <http://www.infoplease.com/ipa/A0004393.html> on 8/19/2007.
- vi Rowland, ibid., p. 21.