

FACT SHEET: HEALTHCARE ACCESS

Health Is a Right and Not a Privilege

43.6 million U.S. residents, more than one in six, were uninsured during 2002. As insurance costs are skyrocketing, most Americans are worried about future costs, declining coverage and the problems of people who lack insurance; they worry about losing their job for fear of losing insurance. Almost one-third of those who make less than \$20,000/year are uninsured, compared with 8% of those who make more than \$50,000/year. In a recent poll, 62% of Americans said they prefer a universal system that would provide coverage to everyone under a government program, as opposed to the current employer-based system.

Who Gets What For Health Care:

- * Dental benefits are less common: 32% of workers receive them, down from 39% in 1992.
- *Racial and ethnic minorities in the U.S. receive lower quality medical care than whites, even when their insurance and income levels are comparable (disparities begin with higher infant mortality and end in a lower life expectancy).
- *While half of workers in blue-collar jobs have health insurance, only 22% of low-wage workers, the majority single women with children, are covered in service occupations such as waitresses, dental assistants, security guards, or childcare workers.
- *Low-wage workers are less able to pay for insurance even if their employer offers it.
- *Since 1991, average retail prices for prescription drugs have grown twice as fast as average monthly Social Security benefits for elderly couples.

Employer-sponsored coverage has traditionally been the mainstay of the US healthcare system.

- *Yet Americans who receive health insurance through their employers have dropped to less than one half of all workers.
- * Employer-based insurance premiums increased by an average of 14% in 2002 - far outpacing employee earnings and inflation. Over the past decade premiums paid by employees for their share of health coverage increased 75%. This trend is expected to continue.
- *A recent trend among large corporations has been to hire more employees on contract or to offer coverage to only a select group of workers
- *Prescription drug prices are out of control, accounting for as much as 44% of all health insurance increases last year. Getting prescription drug prices under control will help rein in overall health costs.

Iowa is no exception

- *In Iowa, only 40% of businesses with less than 50 employees offer health insurance.
- *227,601 Iowans have no health coverage. Tens of thousands more Iowa residents have inadequate coverage.
- *76% of Iowa's uninsured have at least one full time worker at home.

Big Drug Companies Increase Ads, Profits

- *In many cases, the big drug companies are now spending two to three times more on advertising than research and development.
- *While drug companies charge price increases upwards of 12% a year and their CEOs receive huge compensation packages, Iowa's families struggle to pay ever-larger co pays and Iowa's small businesses struggle to continue to provide coverage to their employees.

"Health is a place where the failures of our social system appear with the greatest clarity and the most urgency," said Whitaker, an internist from the South Side of Chicago. "... To the extent we don't invest in providing access to health care, education and employment, we will pay for it on the back end in emergency rooms and prisons."

Resources:

Henry J. Kaiser Family Foundation, a health care policy and research organization.

Henry J. Kaiser Family Foundation and Sonderegger Research Center, "Prescription Drug Trends: A Chartbook - Update", Nov. 2001.

Alliance for Health Reform. "Health Costs and Health Coverage." August 2002.

U.S. Action, "Impossible Choices," Oct. 2000.

B. Strunk, P. Ginsburg, J. Gabel. "Tracking Health Care Costs." (Sept. 2001) Center for Studying Health System Change.

Millman & Robertson. Health Cost Index, reported in the HSC Data Bulletin, No. 20.

"Small businesses hit particularly hard by rising health insurance costs". *Boston Business Journal*. May 24, 2002.

Families USA.

U.S. Black Caucus Seeks Better Care - Coverage For All Seen As Answer. By John Biemer; *Chicago Tribune*. June 9, 2003.

Poll: Public Supports Health Care for All, Will Lester, Published October 19, 2003 by the Associated Press. <http://www.commondreams.org/headlines03/1019-10.htm>

Institute of Medicine, agency of the National Academy of Sciences, Health Care study prepared at Congress' request.

Kimberly Blanton, Fewer get workplace health plans. Premiums rise, coverage drops over decade. *Globe* 9/19/2003. blanton@globe.com.

See Also: Web site: Iowa for Health Care. www.iowaforhealthcare.com and that for I-CAN, Iowa Citizens Anction Network, especially their page, Health Care for All at: <http://yawp.com/ican/program/healthcare.shtml>.