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Universal Health Care Talking Points

The number of individuals without health insurance is increasing, and is having a greater toll on the country.

The Uninsured

- In 2003, there were 45 million people (about 15.6% of the population) uninsured in the United States. This is a jump of 1.4 million from 2002, and an increase of 5.2 million from 2000¹.
- 45 million uninsured means that for every millionaire in the United States in 2003, there were 12 individuals without health insurance².
- The number of uninsured people and the uninsured rate in America has been increasing since the mid 1980's despite periods of strong economic growth.³
- In 2003, 11.4% of all children, which correlates to 8.4 million were without health insurance.⁴
- Half of all the uninsured people are white, and 80% live in a family where one of the individuals work.⁵ About 19.5% of blacks and 18.7% of Asians are without health insurance.⁶
- The uninsured receive a lower quality of medical care while in the hospital compared to those with health care. The lack of medical care that the uninsured have could be improved if these uninsured could be granted health insurance.⁷

¹ Center for American Progress, "Uninsured America", <http://www.americanprogress.org/site/pp.asp?c=biJRJ8OVF&b=173900>, 8/26/04

² ibid

³ The Institute of Medicine, "Insuring America's Health", <http://www.iom.edu/report.asp?id=17632>, 1/14/04

⁴ "Income Stable, Poverty Up, Numbers of Americans With and Without Health Insurance Rise, Census Bureau Reports", US Census Bureau, http://www.census.gov/Press-Release/www/releases/archives/income_wealth/002484.html, 8/26/04

⁵ The Institute of Medicine, "Uninsurance Facts and Figures", The Institute of Medicine, "Insuring America's Health", <http://www.iom.edu/report.asp?id=17632>, 1/14/04

⁶ "Income Stable, Poverty Up, Numbers of Americans With and Without Health Insurance Rise, Census Bureau Reports", US Census Bureau, http://www.census.gov/Press-Release/www/releases/archives/income_wealth/002484.html, 8/26/04

- The uninsured are more likely to die prematurely, die from preventable diseases and suffer from poorer health and development compared to those who have health insurance. Every year lack of health coverage is responsible for 18,000 unnecessary deaths.⁸

Skyrocketing Health Care Costs

- There is no requirement currently for employers to provide health insurance. Approximately a quarter of workers do not receive coverage through their private employer.⁹
- Less people were covered by employment-based health insurance in 2003, compared to 2002. This was a drop of about 1.3 million people, with 175.3 million people covered by employment-based health insurance in 2003, compared to 174 million in 2002.¹⁰
- In 2002 there were 69.5 million Americans who did not have insurance at some point in time during the year. Of those in 2002 who did not have health insurance at all throughout the year—approximately 44.6 million people, the overwhelming majority claimed that health insurance was simply too expensive.¹¹
- An uninsured family member can negatively affect the entire family. A family member without health insurance can cause health services to become more dangerous to the family’s financial well-being, can lessen the ability to receive timely health services, and can negatively effect the long-term development and health of children.¹²

The uninsured create higher premiums for the insured

- The uninsured often delay seeing a doctor during health problems, or simply choose not to be treated altogether. This often causes health problems to become worse, to the point where treatment becomes necessary. About 35% of the bill for the uninsured will be paid out of the pocket, but the rest of the money (about \$43 billion in 2005) will be compensated through other sources. Some of the money

⁷ The Institute of Medicine, “Care Without Coverage”, <http://www.iom.edu/Object.File/Master/4/160/0.pdf>, May 2002

⁸ The Institute of Medicine, “Insuring America’s Health”, <http://www.iom.edu/report.asp?id=17632>, 1/14/04

⁹ *ibid*

¹⁰ “Health Insurance Coverage: 2003”, US Census Bureau, <http://www.census.gov/hhes/www/hlthins/hlthin03/hlth03asc.html>, 12/07/04

¹¹ Center for Economic and Policy Research, “Health Insurance Data Briefs #2: Health Insurance Coverage in the United States”, http://www.cepr.net/health_insurance/hi_2.html, 4/13/04

¹² The Institute of Medicine, “Care Without Coverage”, <http://www.iom.edu/Object.File/Master/4/160/0.pdf>, May 2002

- will come through government compensation, but most of the money will come through higher premiums on those who have health insurance.¹³
- About half of uninsured persons with chronic health conditions forego needed treatment due to the expensive costs.¹⁴
 - On average, health insurance premiums for families covered through private employer's had their premiums increase by \$922 in 2005 to help cover those who are uninsured. For individuals covered through private employers, they have seen their premiums increase on average by \$341 to help cover those who are uninsured.¹⁵
 - In 2010, it is expected that health care premiums for families covered through private employers will have their premiums increase by \$1,502 to cover the costs of those who are uninsured. Individuals covered through private employers are expected to see their premiums rise by \$532 to cover the costs of the uninsured.¹⁶
 - According to the Institute of Medicine after a 3-year study on health insurance. "The estimated value of healthy years of life gained by providing health insurance coverage to all is almost certainly greater than the costs that would be incurred by providing those without coverage the same level of services enjoyed by those who have insurance."¹⁷

The time is now for Universal Health Care

- 65% of all people in the United States want a government guaranteed system of health care¹⁸
- According to the World Health Organization, the United States spends the most per person on health care, but is ranked 37th in Health Care performance.¹⁹
- The life expectancy in the US is lower than 20 other nations.²⁰
- Universal coverage would provide numerous benefits for the country, including lessening the gap in health care coverage, and would lessen the economic pressures on health service providers in areas with large percentages of uninsured people²¹.

¹³ FamiliesUSA, "Paying a Premium: The Added Cost of Health Care for the Uninsured", http://www.familiesusa.org/site/DocServer/Paying_a_Premium.pdf?docID=9241, 7/13/05

¹⁴ Urban Institute, "Uninsured Americans with Chronic Health Conditions", <http://www.urban.org/url.cfm?ID=411161>, 5/02/05

¹⁵ FamiliesUSA, "Paying a Premium: The Added Cost of Health Care for the Uninsured", http://www.familiesusa.org/site/DocServer/Paying_a_Premium.pdf?docID=9241, 7/13/05

¹⁶ *ibid*

¹⁷ The Institute of Medicine, "Insuring America's Health", <http://www.iom.edu/report.asp?id=17632>, 1/14/04

¹⁸ Pew Research Center, "Beyond Red vs. Blue", <http://people-press.org/reports/pdf/242.pdf>, 5/10/05

¹⁹ *Star Tribune*, "Enough to make you ill", 6/12/05

²⁰ Center for American Progress, "Health Care, the Budget and Morality: A Discussion of National Priorities", <http://www.americanprogress.org/atf/cf/{E9245FE4-9A2B-43C7-A521-5D6FF2E06E03}/health%20valued%20background%201-25-05.pdf>, 1/25/05

²¹ The Institute of Medicine, "Insuring America's Health", <http://www.iom.edu/report.asp?id=17632>, 1/14/04