



The Need

The Need ... America's Uninsured

According to Families USA, 89.6 million people under the age of 65 in the United States went without health insurance for all or part of the two-year period 2006-2007. Among the total uninsured, 64.2 million are adults (18 to 64 years of age) and the vast majority (79.3%) were from working families. Many of these individuals are toiling away in blue-color and service area jobs. For them, health insurance is not an option; it is too expensive or simply not available.

The uninsured live in every city and town throughout America. They are more likely to belong to a minority population but almost all are American citizens. Because in our society lack of health insurance equates to lack of health care, this glaring injustice is not just a problem for them, but for all of us.

The Gap is Widening

Changes in the labor market, an underfunded safety net, and rising health insurance premiums contributed to the rising number of those without health insurance. Between 1999-2000 and 2006-2007 more than 17 million people joined the escalating number of uninsured. The number of states where more than one-third of the people are uninsured doubled. Nine states in 1999-2000 jumped to 21 (including the District of Columbia) in 2006-2007.

While the State Children's Health Insurance Program (S-CHIP) insures uninsured children, Medicaid coverage is limited to a small percentage of low-income parents and disabled individuals. The gaps in our private and public health insurance systems left 43.6 million individuals without health insurance coverage in 2006.

What happens to these Americans forced to live without health care?

People who are uninsured are far more likely to postpone or forgo health care; thus, they are sicker when diagnosed, receive fewer therapeutic services and are more likely to suffer serious disability. Nearly half lack a regular clinic or physician to go to when they are sick; for them, the emergency room is the usual source of care. Preventive care--the opportunity to have a mammogram or immunization--is virtually unknown. Thus, the number of preventable deaths among uninsured adults age 25-64 is nearly 18,000 a year, making uninsurance the sixth leading cause of death.

Yet the uninsured pay more for what little health care they do receive. The cost of medical care to the uninsured is higher than for those with insurance. These out-of-pocket costs, even for relatively minor problems like dental care, have an enormous financial impact on these families.

Being less healthy, the uninsured are more often absent on the job, further lowering their ability to rise out of poverty. Spotty school attendance, reduced academic achievement and cognitive development plague their children. Thus the community at large is affected.

America Wants a Solution

When surveyed, Americans consistently support guaranteeing health insurance for most people. Options for reforming the current system--subsidizing the purchase of private individual health insurance or making coverage more affordable with tax credits or deductions--continue to be debated. But health care reform seems to slide further down the national agenda. While all seem to agree that America needs to find creative, effective solutions, there appears to be no answer in sight.

Meanwhile, the crisis deepens.