

Dr. Huffman's Q&A On Health Care Reform

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Okay, I know it's not perfect, but isn't the American health care system still the best in the world?

No. Not by a long shot. By almost every measure, America is much less healthy than a modern nation, arguably the most modern nation on the planet, should be. Our system of health care is so dysfunctional and unjust that we spend more and get less than almost every other developed nation.

We have the worst of both worlds: complexity, restrictions, and skyrocketing cost increases, all without the redeeming benefit of health coverage for every American. What craziness that our health care "system" today leaves us organizing charity breakfasts and pizza parlor fundraisers to help our neighbors in need with their unexpected medical expenses. What a bad deal that we spend so much on a "system" that leaves so many out in the cold.

What do you mean, "less healthy"?

Remember first that the U.S. is the *only* rich country that does not guarantee health care for all its citizens.

In all other wealthy countries, health care is fairer and cheaper and, in most cases, produces better results. Though the U.S. has far and away the most expensive per person health care system in the world, we lag behind most developed, and some not so developed, countries on virtually every health statistic you can name.

We're 67th in childhood immunization rates, right behind Botswana. We do worse than 32 countries in child mortality under age 5. Our infant mortality rate is more than twice as high as in Japan and Sweden, and worse than in Cyprus and Cuba. And black infant mortality in this country is still twice the white infant mortality rate.

We have fewer primary care physicians, fewer nurses, and fewer hospital beds per person than most other wealthy nations. We are well behind other developed countries on measures from cancer survival to diabetes care. Our citizens are the most likely among rich nations to delay or forego treatment because of cost. We're seven times more likely, in fact, to report going without needed tests or prescriptions due to cost than our neighbors to the north, Canada.

We are so far down the list in medically preventable deaths that the U.S. is just 45th among world nations in life expectancy, down from 1st in 1945, and 17th in 1960. When it comes to life expectancy, we rank barely ahead of Albania and Kuwait, and way behind Japan, France, Italy, Sweden, and Canada, countries whose governments (gasp!) pay for the lion's share of health care.

And then there is the fact that lack of health insurance leads to lack of health care, which leads to a higher risk of death at an earlier age. Lack of health insurance is certainly killing more Americans than terrorism. The number of excess deaths among uninsured adults age 25 to 64 is conservatively estimated to be 18,000 each year! The real wolf at the door is clearly not the one hiding in a cave in eastern Pakistan.

Bottom line: **We're paying more and dying more, or at least sooner.** Crazy.

What do you mean, "paying more"?

Again, contrary to public myth, the U.S. does not have the world's best care. It has the costliest. It is by far the world's most expensive. When it comes to health care, the United States is #1 in only one sense: the amount we shell out for health care as individuals, and as a nation. If only it bought better care.

We spend more than \$2.5 trillion annually as a nation, almost \$7000 per person per year for health care, the highest medical bill in the world. One dollar in every six generated by our economy is spent on health care, twice the average for rich countries. And yet one American in every six lacks medical coverage.

At 17 percent of our Gross Domestic Product, health care is the biggest sector of the economy; it's a monster that is consuming a larger and larger proportion every year, and without reform could one day bankrupt the country. It's a monster that has become the king of all budget busters, slowly but surely eating up state and local budgets.

And family budgets, too. Private insurance now costs more than \$13,000 a year for the average family of four. Health insurance premiums are rising 3 times faster than wages. Expensive premiums have the effect of depressing workers' wages: More for health insurance, less for everything else.

Even with health coverage, Americans are paying more and more out of pocket for health care. Americans are far and away the most likely citizens of any nation to spend more than \$1000 per person out of pocket on medical expenses over the course of a year.

And unanticipated medical costs are the leading cause of personal bankruptcies. Two of every three personal bankruptcies are a direct result of individuals and families being buried under a mountain of medical bills. And three of every four bankruptcy filers had private health insurance. Nuts.

Aren't most people without health care coverage uninsured by choice?

Yes, if by "choice" you understand that it is because they simply cannot afford it that they choose not to pay.

Some 47 million Americans lack any form of health coverage, being neither poor nor old enough to qualify from government-funded health insurance (Medicaid, Medicare), and having neither a generous enough employer nor sufficient resources of their own to pay for private health insurance. Forty-seven million: an obscene number in so rich a country.

The uninsured don't fit any stereotype. They come from every community, every walk of life, every race and ethnic group, and every income level. More than eight out of ten of the uninsured are in working families, in which one or both adults are in the labor force but are either not offered health insurance, or cannot afford offered plans.

One out of three American adults below the age of 65 lack health insurance for all or part of the year. One in six lacks it year-round. That means when they get sick, they don't go to the doctor. They wait, and hope that they'll get better. People without health care don't treat their diabetes. They don't get a Pap smear, or a mammogram. They ignore the pain in their chest.

That so many people should be without medical coverage in the world's richest country is a disgrace. Worse is that the number of Americans without health insurance is growing, not declining. As our recession has deepened, unemployment has grown, which has led to 14,000 Americans losing their health insurance coverage every day.

And how will they pay for their health care? And who will pay for their health care, when it is finally sought at the local urgent care, or emergency department?

What's wrong with the status quo? I'm happy with my plan.

Here's what the status quo means, what doing nothing means: health premiums will continue to soar, as will the numbers of employers deciding to drop coverage for their workers, or going out of business, leading to more and more uninsured Americans.

It means Medicare and Medicaid costs will double within 5 to 7 years, and within 15 years will swamp the economy, skyrocket the deficit, and break the federal budget.

It means more and more Americans getting too little care, too late, and getting sicker and dying sooner. Think of 50 million people leaving nagging conditions untreated until they potentially explode into catastrophes. Simple high blood pressure, which could have been controlled by medication, leads to a stroke. Uncontrolled diabetes results in a coma. Both result in expensive hospitalization, the costs of which are passed on to you in the form of higher taxes and insurance premiums.

It means more and more families suffering the double whammy of financial and health crises, and more people forced to go on disability.

It means private insurers, faced with rising health care costs, will continue to preserve profits by cutting benefits, raising premiums, co-pays, and deductibles, and further restricting prescriptions, referrals, and diagnostic tests.

It means more and more people, faced with higher deductibles and co-pays, deciding to delay care or go without. It means more regular physicals will be postponed, more screening tests will be canceled, more prescriptions left unfilled, more dental needs left unmet.

It means no change to a system that prevents lots of people from changing jobs for fear they'll lose their health insurance, or won't get the benefits they do now. It means no change to a system that invites employers to game it by seeking young, healthy employees who pose low risks of ill-health, while rejecting older employees who are likely to have more costly health needs.

And it means no end to Wall Street-run health care. It means no end to health insurance companies making more money by delivering less care. Profit-run medicine is not, and cannot be, full care. Private insurers maximize profit by authorizing as minimal care as they can get away with. And our current system of profit-maximizing health insurance forces our nation to choose among its citizens: who will get care, and who will not, who will suffer and who won't, who will live and who will die.

What do you think about health care reform, about Obama's plan?

I think that it's no secret that our health care system in America is sick. The U.S. leaves the health of its citizens at the mercy of a crazy, hodgepodge system where some get great care while others get none at all. Many millions are uninsured, and millions more go without care because of cost.

The American health care system is expensive, inefficient, profit-driven and treacherous, and it is a drag on business, on government, and on growth. Health care costs are already staggering, and unless something changes, they will only get worse.

Americans and American businesses deserve and want a better system, one that remains innovative, strives for the highest quality, and becomes truly for all. The current system is not meeting our nation's needs, and is getting worse day by day. Neither our families nor our firms can prosper in an economy with so much uncertainty around health care.

The overwhelming majority of Americans support health care reform, supports making health care affordable and available to everyone. I believe that President Obama is committed to this goal, to reforming the health care system for the benefit of the American people, not private for-profit companies.

And while the reform legislation that we get in the end may not be perfect, even an imperfect reform plan beats the status quo.

So, please ignore the naysayers, the mythmakers, the defenders of the status quo that makes private insurance companies billions in profit year in and year out by denying care to the sickest among us. Please support health care reform, and show your support by calling Congressman DeFazio, and Senators Wyden and Merkley today.