

## Forty Percent Of Americans Lack Adequate Health Insurance, Survey Finds - Doctors And Nurses Call For

by Medical-News-Today

A new survey by the influential Consumer Reports organization finding that 40 percent of Americans are inadequately insured adds to a growing body of conclusive evidence that private health insurance is a defective and obsolete product. Recently a group of 15,000 physicians and 75,000 nurses called on Congress to "recall" private health insurance. "A single-payer style Medicare for all bill, HR 676 - that would finally eliminate Americans' financial worries associated with un-payable medical bills, is the only health reform proposal that is proven to work." said the Physicians for a National Health Program and the California Nurses Association/National Nurses Organizing Committee. The Consumer Reports survey underscores the growing crisis faced by the "underinsured," those facing severe economic and health insecurity even though they have health insurance. It found that more than half of the "underinsured" postponed needed medical care due to cost and a third had to dig deep into their savings to pay for medical expenses. Another third of those over 50 said decisions about their retirement were adversely affected by healthcare costs, one quarter had outstanding medical debt, 38% postponed home or car maintenance repairs due to medical bills, and only 37% said they were prepared to financially handle unexpected major medical costs in the next year. "Our healthcare system is disintegrating," said CNA/NNOC President Deborah Burger, RN. "Rather than providing comfort and security for American families, it is causing financial distress and forcing far too many people to postpone needed medical care due to cost." "Private health insurance is a rip off that is failing our country. We are spending far too much money propping up a wasteful, bureaucratic, system that only benefits the insurance industry," said Quentin Young, MD Executive Director of PNHP. The new survey reinforces a year long series of studies and surveys illustrating an accelerating crisis, PNHP and CNA/NNOC noted: -- In January, a vice president of the Kaiser Family Foundation testified to the House Ways and Means Committee that one in six adults who are privately insured have "substantial problems paying their medical bills." She cited an October, 2005 Kaiser survey that 60% of adults with health insurance are worried about being able to afford the cost of that insurance. -- In February, the journal Health Affairs projected that out-of-pocket costs for consumers would jump 76% within the next decade. A Zogby-UPI poll found that 42 percent of insured Americans said their insurer had refused to pay a medical bill. -- In March, the journal of the American Academy of Pediatrics noted that families with high deductible health plans - the centerpiece of the new Massachusetts law and the darling of some Presidential candidates - are far more likely to put off needed care due to the cost. Lower rates of immunizations and other preventive care and less compliance with recommended treatment are increasingly common problems. -- In April, Harvard researchers found that higher healthcare costs place a particularly harsh burden on women who typically have greater medical needs than men due to pregnancy-related care and other common services. -- In July, a Rand study in the Journal of the American Medical Association reported that for each 10% hike in out-of-pocket costs, patients stop buying up to 6% of needed prescription drugs. -- In August, 44% of respondents to a Wall Street Journal/NBC News poll identified "health care costs" as their top economic worry. "Americans have had enough, and they'll tell it to anyone who will listen," said Burger. Other polls, she noted, "have shown that up to two-thirds of people favor the federal government guaranteeing healthcare for all, which happens to be the only way to bring our healthcare nightmare under control. The message seems to be loud and clear to everyone, except apparently some legislators and many Presidential candidates."

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