



## THE DEBATE OVER UNIVERSAL HEALTH CARE

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*Who should pay the bill when you go to the doctor? That is a question that promises to come up a lot in the next few months, as Democrats vie for President Bush's job.*

In a report released Wednesday, the Institute of Medicine, an organization sponsored by Congress, recommended that the government consider universal health insurance, insurance that would cover all Americans regardless of their employment status or financial situation.

Currently, most Americans must be employed to receive partially covered health insurance. Employers choose an insurance plan, paying a certain amount per worker, and then workers do not have to pay full price for doctor visits or medicine.

Those who do not have jobs must either pay for private insurance, which is very expensive, cover their own medical bills, which can rise into the hundreds of thousands of dollars depending on the treatment, or simply go without care because they can't afford it.

According to the Census Bureau, 43.6 million Americans had no health insurance in 2002, an increase over the 39.8 million people who had none in 2000.

"I believe we're reaching the point where the system is unsustainable," said Dr. Arthur Kellermann, an Emory University School of Medicine professor who helped write the Institute of Medicine report.

The report called for major reform of the health care system and said the government should consider universal coverage by the year 2010.

### **Democrats offer different health care proposals**

So far, some of the Democrats campaigning for president, such as the Rev. Al Sharpton and Rep. Dennis Kucinich of Ohio, have said they support universal health care.

Kucinich has called for "Medicare for All." He would eliminate private insurance and create a government-run health care system.

"Currently, there's over a trillion dollars in the health care system from local, state and federal sources," Kucinich said. "Today, Americans are paying for universal health care. They're just not getting it. They're not getting it, because insurance companies are guaranteed to be able to jack up the price of health care with the paperwork transactions they have."

Candidate Missouri Rep. Dick Gephardt's program would guarantee health care for everyone who has a job, while Sens. Joe Lieberman of Connecticut, John Kerry of Massachusetts, John Edwards of North Carolina and retired Gen. Wesley Clark have focused on providing health insurance for all children.

Former Vermont Gov. Howard Dean's proposal calls for universal health coverage for all people under 25. It would also ease health insurance costs for small businesses who can't afford to pay the high price of group health plans.

Dean's plan includes the importation of prescription drugs from Canada, where they are cheaper – a feature very unpopular with American companies that manufacture medicine. It also penalizes large businesses if they refuse to pay for health coverage for their employees – a feature business leaders say restricts their ability to make profits and could harm the economy.

### **The politics of health care**

Critics of universal health care say it simply costs too much, and with tight budgets, there isn't enough money to cover all uninsured Americans. Meanwhile, health insurance companies have strong connections to both parties in Congress and would fight any attempt to regulate or eliminate their business.

Health and Human Services Secretary Tommy Thompson called the plan “unrealistic.”

“I just don't think it's in the cards,” he said. “I don't think that administratively or that legislatively it's feasible.”

In the early 1990s, President Clinton called for a complete overhaul of the American health care system, but Congress rejected the plan saying it would be too expensive.

President Bush's plan for increased health care coverage includes offering \$89 billion in health care tax credits to people whose employers do not pay their insurance.

In response to the Institute of Medicine report, White House spokesman Trent Duffy said the president is working toward "a host of measures, without creating a government-run health care system that rations and may ultimately be counterproductive to the high quality of care that Americans enjoy today."

### **Who would pay the bill?**

Many European countries have universal, government-run programs, but they come at the cost of higher taxes. Such systems also result in varying health care quality.

In Britain, for example, all residents are covered, but many people complain of lower standards of care and lengthy waits – of sometimes years -- to see certain doctors.

But a recent survey conducted by the American Hospital Association showed that some Americans said they would be willing to pay higher taxes.

"Nearly seven in ten respondents go so far as indicating they would be willing to pay more in federal taxes to assure that every American citizen has health care coverage," said AHA President Dick Davidson. The survey, randomly polled 800 registered voters across the country.

President Bush is expected to comment on health care coverage during his State of the Union address on Tuesday.

*By Kristina Nwazota, Online NewsHour*

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