



Michigan League FOR Human Services

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The Case for Health Care Reform – In Brief

- Health care is a basic right in every industrialized nation except the United States.
- There were 46 million people without health care coverage for all of 2007; but 86.7 million people were without coverage for all or some of the two-year period 2007 and 2008.
- With most health care coverage tied to employment, rising unemployment results in increased numbers of uninsured. Higher levels of unemployment and increased uninsured equate to more need for public programs, but reduced state revenues to support them.
- Employees [and employers] are being priced out of coverage with premium increases of 119 percent over the last 10 years, while wages increased 34 percent. Without change, premiums are projected to increase to 24 percent of median family income by 2020.
- Health care coverage does not provide financial security from medical debt. Over 62 percent of bankruptcies in 2007 were related to medical debt, with 75 percent of filers having some type of medical insurance.
- 14.3 million non-elderly Americans who are insured will spend more than 25 percent of their gross income on health care in 2009.
- We are not getting the bang for our bucks – the U.S. spends twice as much per capita as any other industrialized country, but has poor outcomes.
- The current employer-sponsored model does not guarantee stability in coverage, providers, or protection from catastrophic costs.
- The current private insurance model is focused on profits, not human outcomes, and often denies payment for needed treatment or terminates coverage when an expensive diagnosis is made.

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