

The Health Care Crisis: The Uninsured

More than six million Californians are uninsured, out of 35 million. These are families that work hard, play by the rules, and pay their taxes, yet don't get basic health coverage.

- More than 80% of the uninsured are in working families – either a worker themselves, or the dependent of a worker.
- Being uninsured is not a choice. More than 85% of the uninsured are either not offered or not eligible for health insurance from their employer.¹
- Nearly 90% of the uninsured are in low income or moderate income families, making less than \$34,300 for an individual or \$70,000 for a family of four.¹
- Insurance is expensive. Buying health insurance as an individual is often not an option since premiums can cost \$4,000 for an individual and \$11,000 for a family.²
- Coverage is often denied to individuals because of “pre-existing conditions” -- from bunions to ear infections as well as conditions such as hay fever, asthma or serious illness like cancer or heart disease³

Uninsured families live sicker and die younger.

- The uninsured often delay or avoid getting needed care, including screenings and preventive care, ongoing treatments for chronic conditions, and emergency care, resulting in severe health impacts.⁴
- The uninsured are more likely to die prematurely than insured patients with similar problems, for every type of ailment or problem, from emergency trauma to cancer.⁵

Uninsured families are one health care crisis away from financial ruin.

- Nearly half of all uninsured respondents reported having unpaid bills or being in debt to the facility where they received care.⁶
- Around 40% of uninsured families had to "change their way of life significantly" to pay medical bills.⁷
- Nearly half of all personal bankruptcies involve health problems or large medical bills.⁸

Take ACTION to win policy solutions for the uninsured and insured

These problems are not unsolvable. We can make a difference. Through legislative bills, the budget, or the ballot box, Californians can take action to help all health care consumers in California – including the uninsured and underinsured -- have access to health care, without financial barriers or consequences.

¹ UCLA Center for Health Policy Research

² California HealthCare Foundation and Kaiser Family Foundation

³ Families USA

⁴ American College of Physicians

⁵ Institute of Medicine

⁶ Rukovina, Access Project

⁷ Commonwealth Fund

⁸ Warren, Harvard Law School

Next Steps for Health Care Reform in 2007-2008: SUPPORT Steps Forward & OPPOSE Steps Back

Expand Coverage by Pooling Together

Of 36 million Californians, 19 million get health coverage through employers, and another 10 million get coverage through public insurance programs like Medicaid (Medi-Cal in California) and Medicare. The common theme is that we come together to share the risk and cost of health care, either at the worksite, or through a public program. We need to expand coverage to all, either by expanding existing pools, such as employer-based coverage and public insurance programs, or by create a new statewide health plan.

- **Support the California Health Insurance Reliability Act.** Urge legislators to support legislation by Senator Sheila Kuehl that would create a statewide universal health care system that is publicly financed, provides coverage for all medically necessary services and controls costs by eliminating insurance company overhead and using the purchasing power of the state to negotiate better prices.
- **Support proposals to set a standard for health benefits on the job,** just as the minimum wage does for pay. Earlier efforts included the successful local effort in San Francisco by Mayor Newsom and Supervisor Ammiano as well as legislation which would require employers to pay for health benefits for workers.
- **Support the Campaign for Healthy Kids,** an ongoing effort to expand existing programs to cover *all* California children. This fight now shifts to legislative and budget action in 2007.
- **Support other reforms** to expand access to and control the cost of health care, including, for example, additional oversight over insurers so they can't deny people because of pre-existing conditions.

Prevent Cuts to Public Health Programs

Along with employer-based coverage, public insurance programs are an important and cost-effective pillar of our health system. Over 6.8 million children, seniors, and people with disabilities rely on Medi-Cal health coverage, and another 800,000 children get Healthy Families coverage.

- **Oppose cuts or caps to Medicaid at the state and federal level,** which would restrict access to care on millions of children, seniors, and people with disabilities, and threaten our state's safety-net hospitals.
- **Oppose state tax cuts and tax credits,** such as Health Savings Accounts, that spend public dollars to benefit high income families while reducing funding for public programs needed by working families.

Oppose "Solutions" that Punish People for Getting Sick

- **Oppose efforts to make individuals bear more of the cost of getting sick** through high deductibles, Health Savings Accounts, and defined contribution proposals which undermine access to timely, quality care.
- **Oppose individual mandates that place the entire responsibility for obtaining insurance on the individual** without creating social insurance to help those that cannot afford it, or creating other reforms to make health coverage truly affordable and available for the working poor.