

Health Care Reform: Can We Live without it?

By Nancy Rudner Lugo

America is facing a health care crisis caused by a combination of skyrocketing costs and an insurance system that leaves millions of Americans without any coverage. The health care crisis is crippling not only individuals and families, but also cripples the economy.

Health care expenses are the leading cause of bankruptcy. The US spends more than 17 percent of the GNP on medical care - more than any other nation - but we rank 40th among nations for health systems performance. In the past 10 years, employment-based medical care insurance premiums increased 120 percent, compared to an inflation rate of 29 percent and wage growth of 34 percent. The average out-of-pocket costs for deductibles and copays rose 115 percent.

One in five, or 20 percent, of Floridians does not have insurance, higher than the national average of 15 percent and more working Floridians - 22 percent - do not have health coverage. Compared to the rest of the nation, Floridians are more likely to not have preventive care and more likely to be hospitalized.

We are paying for preventable hospitalizations but not for prevention.

The League of Women Voters, after extensive study of the issues, supports health care reform, with the public option as an essential component.

"The current health care system is endangering our economy, our health, and our national security," LWV President **Mary Wilson** said. "Last fall, voters elected a Congress and President that promised to reform our health care system. Voters made it clear that they want a change in our health care system.Health care reform must provide effective cost controls, equitable distribution of services and allow for efficient and economical delivery of care. Offering everyone the choice of a government administered health insurance plan like Medicare that would compete with private health insurance plans is key to lowering costs."

"It is universal coverage that will determine the humanity of our system and a public option will make that possible for Americans who cannot obtain coverage through the traditional employer-sponsored plans," Wilson said. "We believe that health care reform legislation must guarantee access to comprehensive and essential benefits to all U.S. residents."

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