

Texans Need Sustainable Health System

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The new health care reform law, the Patient Protection and Affordable Care Act, or PPACA, is under scrutiny by Congress just as some of the modest benefits are kicking in for Texans. PPACA, well intended but deeply flawed, will not lead to sustainable health care reform because it builds upon our outdated, employer-based for-profit health insurance system. Lose your job? Lose your health insurance. No health insurance? No access to health care. What's the easiest way to fall into poverty? Get sick – even if you have health insurance at the time of your illness.

Yet, health insurance is rapidly becoming unaffordable. In Texas, insurance premiums increased by 38% for family coverage from 2003 to 2009 rising to an average cost of \$13,221.00 per year. During the same time period, deductibles and co-pays went up considerably without an accompanying enhancement of health benefits in return. If these trends continue the average premium for family coverage will rise 79 percent by 2020 to more than \$23,000.00 per year (Commonwealth Fund, 2010). Continuing to rely on an employer based for-profit health insurance system as a solution to our health care crisis fits the informal definition of insanity – doing the same thing over and over again and expecting a different result.

Texas desperately needs a sustainable healthcare system. According to the Census Bureau's 2010 report, at a rate of 26.1 percent, Texas has the highest number of uninsured people in the nation. Americans without health insurance are 40 percent more likely to die from preventable illness than those with private insurance (American Journal of Public Health 2009). The Harris County Hospital District reports a death rate for mothers of 31.3 percent per 100,000 live births from childbirth and pregnancy-related complications – a rate comparable to many developing nations. That's more than double the U.S. rate of 15.1 percent and four times greater than single-payer Canada's 7 percent rate. Proposed cuts to health services by the Texas legislature will only intensify and expand suffering and death.

To end this health care crisis, we must abandon the status quo and preconceived notions of how health care systems work. We must take a long hard look at research data from credible institutions such as the World Health Organization, the Commonwealth Fund, and the Organisation of Co-operative and Economic Development (sic) that compare international health systems. Study after study unequivocally shows that nations with national health programs are able to provide high quality, affordable health care to all their citizens. And contrary to the popular myth of "socialized medicine," nations with national health insurance mostly have *less* interference in medical practice and *less* government involvement in health care than we do. The established truth is that on most measures of quality health care, the U.S. comes in dead last or near dead last when compared with the top industrialized countries despite the ironic fact that the U.S. spends twice as much per person on health care than any other nation. Of course, all of us can

point out individual exceptions to these starkly disturbing statistics but when populations are compared instead of individuals, the U.S. health system fairs poorly.

To be affordable, health care should be a “public good” for all of us the way our phenomenal military and fire and police departments are. It’s time to quit blaming our health care crisis on bloated government, greedy doctors, whiney patients or “freeloaders.” No other industrialized nation allows for-profit health plans to play central roles in financing its health system. Neither should we. Research shows that for-profit health insurance companies are unnecessary middlemen who cost us about 400 billion dollars each year in wasteful administration (PNHP.org). PPACA does not go far enough to protect consumers from excessive costs and skimpy coverage.

Winston Churchill famously said, “You can always count on Americans to do the right thing - after they've tried everything else.” Well, we’ve tried everything else and our health care crisis only worsens. It’s time for the U.S. to adopt national health insurance and limit for-profit health insurance to a supplementary role in our health care system.