

Health care reality check

Thursday, September 17, 2009

James H. Buford

Americans spend more on our public-private health care system than any other country in the world. Yet, statistically our country ranks 38th in life expectancy, 29th in infant mortality and 32nd in overall performance of our healthcare system, according to the World Health Organization. Apparently, money can't buy good health care.

To get an idea of the current debacle, we need to understand our present system. The U.S. health care system is comprised of a mix of public and private medical care.

The public side of health care consists of Medicaid for low-income individuals, families and disabled persons and Medicare, which covers our nation's retirees. Medicaid serves as the largest source of funding for health care for those in poverty in this country. Medicare is a social health insurance program that operates as a single-payer health care system. So, when we look at those who are in opposition to public health care, we must keep in mind that our country already administers public health care on a smaller scale.

For those who do not qualify for Medicare or Medicaid, healthcare is financed by health insurance or by the patients themselves. Roughly 84.7 percent of all citizens have some form of health insurance, whether it is public, employer-sponsored or direct purchase. Despite this figure, over 45 million people live without health insurance in this country. Those who live without health insurance face staggering odds. Medical debt is the principal cause of more than half of all bankruptcies in the U.S. with sharply rising medical costs averaging \$7,500 per person; many are unable to afford consistent quality health care and often forgo needed testing and annual exams.

For those who are covered with employer-sponsored insurance, many have to worry about the stability of their jobs in the present economic climate where unemployment now stands at 9.7 percent. For those who have been terminated from their jobs, they have to worry about being able to pay expensive COBRA coverage to maintain their health care. In addition to these groups, there is a population of 11 million Americans who have been excluded from being able to obtain health insurance due to pre-existing conditions.

In the African-American community, the numbers are even more disappointing. The average life expectancy of blacks is five years less than whites, and blacks are 53 percent less likely to have health insurance than whites and are 29 percent more likely to die from hypertension, diabetes, stroke and cancer, according to the National Urban League's 2009 State of Black America. Additionally, it is well-documented that African Americans receive less care and lower quality treatment than whites.

Presently, there are more than 45 million people who are struggling to maintain their financial and physical health without medical insurance. With the rising costs of medical care and the unsettling condition of the economy, it would be wise for the government to fix the system before it becomes a strain on the entire country.

James H. Buford is president and CEO of the Urban league of Metropolitan St. Louis.