



Critical Care

America has the best medical facilities on earth, but a growing percentage of the country does not have health insurance. Why is happening and what - if anything - can be done about it?

By Nick Kolakowski

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Imagine an America where medical treatment is either low-cost or free altogether, where people don't have to worry about how to get preventative care for their children or be forced to take jobs whose health benefits seem to shrink by the year.

Such a place might exist in the future, but it's not the case in today's United States, where roughly one in six don't have health insurance. The number of uninsured has been making a slow but steady climb in recent years, rising by 600,000 people between 2002 and 2003, the last year for which U.S. Census Bureau statistics are available. The most affected: blue-collar and service workers, children living in poverty and minorities.

This rise comes at a time when there's a greater need than ever for health insurance, which usually absorbs the bulk of peoples' medical costs in exchange for a set fee. This year, the nation's spending on health care will equal over \$6,400 for every man, woman and child. In less than a decade, that figure is expected to double. Since 2000, prices for brand-name prescription drugs have risen three times faster than inflation, according to the AARP and the consumer group Families USA. For the uninsured, a multi-day hospital stay can come with a price tag of tens of thousands of dollars.

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For Dr. Georgianna Donadio, a health expert and director of the New England School of Whole Health Education in Wellesley, Mass., the problem isn't just the uninsured, it's that America's health system is more about treatment than prevention. "You have inflated and bloated services, you have defensive medicine," she says. "Some 89 percent of health care is chronic care. In other words, most of the money is on diabetes and heart disease."

If people were more educated about the factors that contribute to their health,

Donadio argues, it would help head off the diseases that keep the tab for America's health care system so high. In turn, that would help keep the costs down on expensive technological medicine, and perhaps help mitigate the need for health insurance.

In the meantime, the problems of rising medical costs and millions of uninsured will still need to be dealt with - likely gradually, and almost certainly painfully. For America's youngest workers, though, it's a more pressing question. As Indiana's Ben Hatton says, "If I get hurt, how will it affect my life?"