

## Everyone Needs Health Care Coverage



By Penny J. Gardner

Rochester and the rest of the nation's employers and employees and their insurers are now actively engaged in the ritual dance of open enrollment for health insurance.

In the face of the annual commotion made about the area's health insurers' rate increases (Health insurers' rates surge – D&C, Nov. 29, 2005), it's time again to take a hard look at where this annual ritual is getting us.

Our point of view – that of a non-profit facility that offers the means for uninsured individuals to seek free medical care and social support – is that we're dancing year after year to the same old tune, a dance of futility.

Rochester and the rest of the nation is pricing itself out of the ability to care for our citizens, *all of them*. The problem, and the solution, is with the basis on which health insurance is provided.

For most people between the ages of 19 and 64, health insurance is based on the status of employment. In recent years, however, we've seen employment rates go down, just recently in announcements of major down-sizings from General Motors and Ford, and similar announcements by Kodak, Delphi and other Rochester corporations.

Employees and their families previously insured through their employers are now out in the cold and left to their own devices. Sometimes they come to Mercy Outreach Center and other facilities that facilitate medical care at no cost.

We conduct approximately 5,000 clinical visits a year, both walk-in and by appointment, up significantly from previously years. We rely on the generosity of physicians, dentists, nurses, chiropractors and other providers who donate time and expertise to make this happen. Unfortunately, calendars fill up quickly and many uninsured people must be turned away; sometimes they go to emergency departments when all they really need is some basic primary care.

Employers large and small are now trying to figure out how they'll pay for all or part of their employee's insurance coverage and the accompanying rate increases. Raise their prices to consumers? Shift more costs to the employee? Lay people off? (It was recently estimated that General Motors adds \$1,500 to every vehicle it sells just to cover the cost of health insurance for its employees. This cost was one of several factors that led GM to announce its downsizing.)

Smaller businesses must make similar decisions, perhaps opting not to offer health insurance at all. And despite various state-sponsored insurance programs, we still see the number of uninsured rising, not getting smaller.

The stakeholders again make their usual claims about the rising rates and about which sectors drive up costs the most. We're told that the rising premiums are prompted by increased use of health care by an older and aging population as well as the introduction of new medical equipment and

technologies, and the availability of new drugs. We hear these same rationalizations every year. There has to be a better way.

I believe we must take a look at why the United States is the only industrialized nation on earth that does not provide universal health insurance that covers *all* of its citizens. Diabetes, hypertension and other chronic diseases, breast cancer and other crisis conditions, infections and other short-term illnesses, and accidents and emergencies happen to everyone, not just those covered by insurance.

We know that hospitals, health care professionals, drug and equipment manufacturers, and insurers must be financially solid and cannot operate at a deficit, and universal health insurance makes no claim that they wouldn't or shouldn't be.

Providers, insurers, local and state governments, employers, and employees have become quite expert in the micro-calculation of rates, premiums, risk, reimbursement, outcomes, and all the other factors.

Is there a leader out there – from any of these sectors -- who can help direct this medical and administrative expertise toward the nobler goal of assuring health care for everyone? From a financial perspective and a moral perspective, it's the right thing to do.

Should universal health care coverage come into being, perhaps it will signal an end to the activities of facilities like ours. Should that day come, I will be happy to close our doors for good.

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