

Pieces are in place for a real health coverage solution

June 05, 2002

John Burbank; News Tribune columnist

Last Sunday, 20,000 people converged on Seattle for the Susan G. Komen Race for the Cure. The proceeds of the race go to research new breast cancer treatments.

But treatment works only if breast cancer is caught early. That's why women without health insurance have a 50 percent higher likelihood of dying after being diagnosed with breast cancer than insured women. Every year more than 40,000 women die of breast cancer in our country.

Women who don't have health insurance don't get mammograms and screens for breast and cervical cancers. They stay out of the medical system until it's an emergency, and by that time, an often treatable cancer has become more costly and even fatal.

So instead of paying \$100 to help a woman receive an annual mammogram that can detect cancer early, we spend \$100,000 treating her for advanced cancer from which she has less of a chance of recovering than if she had been covered for that initial screening. Currently about 800,000 Washington residents - that is, one out of every seven of us - do not have health insurance coverage. This number will grow as the cost of health insurance continues to increase with double-digit inflation. Many companies are reducing benefits, charging employees more, or both.

Last month, Snokist Growers in Yakima cut off medical and dental insurance for its 200 employees. Snokist employees find themselves faced with the dilemma of paying the entire cost of their health-insurance premiums or going without and hoping for the best.

The end result is more people with no health insurance. They will end up in emergency rooms, getting charity care for major problems that could have been prevented with basic health care. Although the cost of this care is hidden, it is certainly not free. These costs are passed on in higher taxes and premium increases which, in turn, result in more people losing their health coverage. In health care, business as usual is not working.

About 40 percent of Washington residents have health coverage through private employers, 6 percent purchase coverage in the individual market and between 10 and 12 percent are uninsured. The remaining people (almost half of all Washington residents) are covered by some sort of publicly subsidized health insurance.

Medicare shoulders the burden for the elderly, comprising 10 percent of our population. Medicaid, a program for low-income people, covers another 13 percent. Public employees and their families, including teachers and police officers, are covered through state and local health plans, and add another 19 percent. And the Basic Health Plan, designed for low-income working families who don't get coverage from their employers, covers about 125,000 people. All of these publicly financed plans purchase coverage through health insurers, such as Group Health and Premera. They are true public-private collaborations for health.

So we actually have the pieces for comprehensive and universal health coverage already in place in our state. What is missing is the popular will to make short-term sacrifices for big gains in health care, health coverage and peace of mind in the future.

More than 70 percent of uninsured people are from working families. Because of lack of funding, these workers have been squeezed out of the Basic Health Plan. How about reversing this and extending the Basic Health Plan to these families?

We could start with child-care teachers, whose average pay is only a little more than the minimum wage - too much to qualify for Medicaid, but too little to afford insurance in the private market. Home-care workers and laid-off workers could come next - and then everyone else our current system leaves out.

Of course, if everyone without health insurance had the option to buy into the Basic Health Plan, we would have to increase the plan's budget. In addition to the current funding streams, the average worker might have to pay \$100 a month for complete health coverage, and the taxpayers - businesses and individuals alike - would have to agree to the up-front costs of an expanded plan. Until now, it's been easier for us to swallow the huge hidden costs every year - both in money and lives - than to talk about ways to cover everyone. But it is time to face the music. The longer we do nothing to extend health coverage, the more it will cost. And the more mothers and daughters will die who should have lived.


- - -

John Burbank, executive director of the [Economic Opportunity Institute](#), writes every other Wednesday. Write to him in care of the institute at 4738 11th Avenue NE, Seattle, WA 98105. His e-mail address is john@eoionline.org.

© The News Tribune



[PRIVACY POLICY](#) | [USER AGREEMENT](#)
[COPYRIGHT](#) | [ADVERTISING](#) | [CONTACT US](#)

The New Media Division of The News Tribune © 1999 Tacoma News Inc.
1950 South State Street, Tacoma, Washington, 98405,  253-59... 