



Covering The Real Cost Of Medical Care

(NAPSA)—Health insurance may not be a cure-all for a family's medical expenses.

A Commonwealth Fund survey revealed that over two-thirds of families with medical bill problems have health insurance. The trend is being referred to as “sticker aftershock” for families when they seek medical care. An estimated 77 million Americans have difficulty paying medical bills, have accrued medical debt or both.

Dealing With Debt

Policy experts argue that rapidly rising health care costs take a toll on quality of life and financial security for middle-income families. One in four people who experience medical debt problems say that it leads to the inability to make rent or mortgage payments. Due to high health care costs, more middle-income families say they have cut back on savings and normal household spending for items such as food. Rising medical costs also affect the adequacy of pensions and retirement income.

Outpacing Salaries

Significant increases in health care premiums have offset salary gains for middle-income workers. The employees' share of premiums for health insurance offered by employers has risen 143 percent since 2000—wages have increased only 15 percent. At the same time, workers' average out-of-pocket costs for prescription drugs, doctor visits, hospital stays, and deductibles have risen by 115 percent.

Weighing American Concerns

Americans were questioned about what made them “very worried”:

Losing savings in the stock market

██████████ 14%

Losing your job

██████████ 16%

Being the victim of a terrorist attack

██████████ 22%

Paying more for health care/insurance

██████████ 40%

Source: Kaiser Family Foundation Health Poll Report Survey.



“It is clear that rapidly rising costs are a threat to this country's economy and to the well-being of its citizens. We need systemwide health care reform to assure that all Americans have affordable, quality medical care,” said Henry E. Simmons, M.D., President of the National Coalition on Health Care. “No one should have to worry about whether to pay their mortgage or pay their health insurance premium or medical bills. Health care costs must be contained and our elected officials must take action to do so,” Simmons said.

The National Coalition on Health Care is the nation's largest nonpartisan, nonprofit alliance of groups working for comprehensive health care reform. For more information about the impact of health care costs on consumers and on the economy, go to www.nchc.org or call (202) 638-7151.