



spotlight on health care

Saving Jobs, Economy And Middle Class Security

(NAPSA)—A new set of reforms could provide health care coverage for all Americans and prevent a fiscal crisis that threatens jobs, benefits, pensions, wages, and the overall economy, says a national health care group.

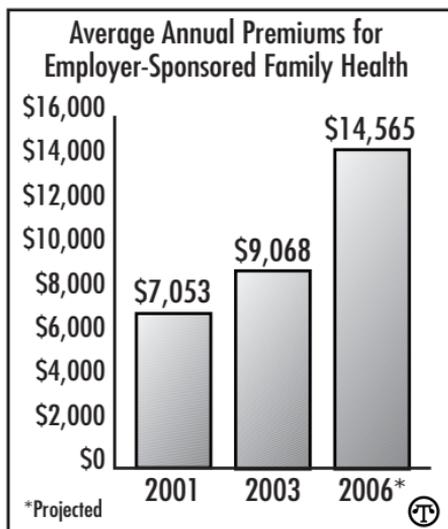
The majority of Americans receive their health insurance coverage through their employers. Yet such coverage is rapidly decreasing because the cost of health insurance is rising.

In 2001, the average health insurance premium for employer-sponsored health care coverage was \$7,053, according to the National Coalition on Health Care. But premiums are rising so quickly that the Coalition predicts that the same health care coverage will cost \$14,545 in 2006—an increase of more than 50 percent in just five years.

Insurance costs are rising for a number of reasons, including the rising cost of health care, poor quality care and waste. Doctors and patients are also using more and new technologies and prescription drugs, which are generally more expensive than existing therapies, although not always more effective. For these reasons and others, America spends more on health care than any other industrialized nation in the world and yet generally receives no better outcomes.

These rising costs aren't just a health care issue—they also affect America's economy and create huge budget deficits.

As costs rise and health insurance premiums increase, many companies are forced to increase the deductibles, co-payments, or contributions for their company health care plans. Many have had to reduce or eliminate their employee health care coverage,



As the cost of health insurance premiums rise, some companies may drop coverage.

adding to the 45 million Americans without health insurance.

Others have been forced to reduce the number of people they planned to hire or limit wage, pension, and benefits increases. Still others have found that on the global market their companies are less competitive than those from countries with lower health care costs.

In its most recent report, "Building a Better Health Care System," the National Coalition on Health Care lays out an ambitious and comprehensive set of reforms which, if enacted, would provide universal insurance coverage, dramatically improve the quality, safety, and value of health care, and control costs.

The National Coalition on Health Care is the nation's largest and most broadly representative non-partisan, non-profit alliance of groups working for comprehensive health care reform. To learn more about the Coalition and its work, go to its Web site at www.nchc.org or call 202-638-7151.