



HEALTH CARE REFORM ISSUE BACKGROUNDER FEBRUARY 2009

ISSUE

The Catholic tradition affirms that health care is a basic right flowing from the sanctity and dignity of human life. Yet millions of Americans continue to go without health care coverage in this, the most prosperous of nations. In 2007, 46 million people, nearly 16 percent of the population or one out of six people, lacked health insurance. Fewer people were covered by employer-based plans, while the number of people enrolled in public health plans increased. These trends are expected to continue, and the number of the uninsured to increase, as the current economic downturn worsens.

BACKGROUND Why the increase in the uninsured? A sluggish economy and job market contributed to increases in the number of the uninsured in the early 2000's, although the number continued to increase after the economy recovered. The percentage of Americans with employer-sponsored health insurance has continued to decline. Several factors contribute to this: fewer employers offering benefits; increases in premiums making employer coverage unaffordable; and some shift in employment towards smaller firms (which are less likely to offer insurance) and self-employment. If this trend continues, the number of the uninsured will continue to grow.

Who are the uninsured? By and large, they are working Americans or their family members.

- Eight out of 10 of the uninsured are from working families – 70 percent are in families with at least one full-time worker - and more than half are in low-wage earning families with incomes below 200 percent of the federal poverty level.
- More than nine million children are uninsured - and more than 80 percent of them live in households headed by a working adult. President Obama signed a bill reauthorizing the children's health insurance program on February 4, 2009. This new law should reduce the number of uninsured children.

What are the consequences of being uninsured or underinsured? People who lack health insurance are far less likely to receive basic health care services, and are generally in poorer health as a result. They may delay seeking needed medical care and filling prescriptions, or have trouble paying medical bills while meeting other basic and essential needs. The uninsured receive less preventive care, are diagnosed at more advanced disease stages, and once diagnosed, tend to receive less care. Uninsured people with an injury or a new chronic condition are half as likely to receive follow up care as their insured counterparts. Babies whose mothers are low-income and uninsured are 60 percent more likely to die in infancy. The Institute of Medicine estimates that 18,000 Americans die unnecessarily each year due to

the lack of health insurance coverage.

The prospects for action: The 2008 election made affordable and accessible health care a topic of significant national attention. The new Administration and Congress have committed to making reform of the health care system a priority. Broad based coalitions of policy experts, faith leaders, health care providers, business leaders, labor and the insurance industry are advocating for national health care reform.

USCCB, CHA and CCUSA POSITION

The Catholic community has consistently worked for access to affordable health care for all that reflects these principles: Respect for Life; Priority Concern for the Poor; Universal Access; Comprehensive Benefits; Pluralism; Quality; Cost Control; and Equitable Financing. (See USCCB statements *Health and Health Care* and *A Framework for Comprehensive Health Care Reform*).

The Catholic Bishops of the United States have worked for decades to assure health care for all, insisting that access to decent health care is a basic human right and a requirement of human dignity. The bishops support comprehensive action to ensure health care for all that protects all human life at all stages, and provides access for everyone, with a special concern for the poor. Health care policy ought to respect pluralism by offering a variety of options that ensures respect for the moral and religious convictions of patients and providers. Such an approach should seek to restrain costs while sharing them equitably.

The Catholic Health Association (CHA), in consultation with the USCCB and supported by Catholic Charities USA, has issued “*Our Vision for U.S. Health Care.*” The vision calls for health care that is 1) available and accessible to everyone; 2) health and prevention oriented; 3) sufficiently and fairly financed; 4) transparent and consensus-driven; 5) patient centered; and 6) delivered with the greatest possible quality. CHA is working with Catholic health care providers, other Catholic ministries, and local and national partners to create the momentum for real, sustainable change in our health care delivery and financing systems.

ACTION

- **Contact your Senators and Representatives and urge them to take action to achieve affordable, accessible health care for all that addresses health needs at all stages of life, from conception to natural death.**
- **Take steps to make sure your community is aware that covering the uninsured remains a serious and growing problem. The USCCB and CHA are participating in a public awareness campaign called *Cover the Uninsured Week*. The week-long series of events from March 22-28, 2009 is intended to increase awareness of the crisis of the uninsured. Check out the USCCB and CHA websites for more information on how to participate in your area.**
- **Contact USCCB, CHA, CCUSA and other community resources to learn about what bills are active in Congress and whether they will protect life and affirm human dignity and will truly help more uninsured people gain health coverage.**

For more information, contact

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