

# Issue Brief: Access Overview

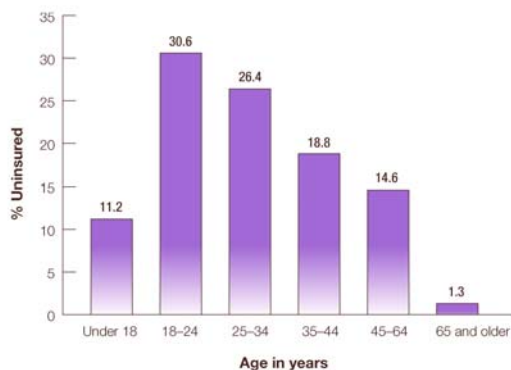
## WHAT FUTURE DOCTORS NEED TO KNOW ABOUT THE UNINSURED

### The Cost of US Health Care:

- **High-cost system: 1.9 trillion dollars in 2004<sup>1</sup>**
- **Higher health expenditures than other nations: 40% more per capita and ~16% of our overall GDP**
- **Costs and premiums continue to increase**
- **Major cost drivers: Intensity of Services, Prescription Drugs & Technology, Defensive Medicine, and an Aging Population**
- **70% of uninsured adults say that high health premiums are what keeps them uninsured<sup>4</sup>**

### The Uninsured:

Population likelihood of being uninsured by age, 2005



Source: U.S. Census Bureau, "Income, Poverty, and Health Insurance Coverage in the United States: 2005," August 2006, Table 8

- **~46.7 million people in the US are uninsured**
- **The majority of uninsured individuals are working American citizens<sup>5</sup>**
  - **2/3 of Americans receive health care through their employers, yet up to 25% of working Americans are not provided sufficient plans<sup>4</sup>**
  - **Without any leverage, individuals are forced to cope with unsubsidized premiums that can reach 10% of their annual incomes<sup>4</sup>**
- **Medicare and Medicaid cover 87.8 million low-income individuals and people over the age of 65, however:**
  - **Without children, some of the poorest are ineligible<sup>5</sup>**
  - **Neither program has reached enrollment potential<sup>5</sup>**
- **People at risk for being uninsured:**
  - **Low income workers (<200% FPL, or \$26,400 and under for a family of two) comprise 2/3 of the uninsured population**
  - **Adults under 65, especially between ages 18-35**

### Uninsured Consequences:

- **Half as likely to get treatment when injured<sup>2</sup>**
- **More likely to receive substandard care<sup>2</sup>**
- **25% higher risk of dying sooner (due to delayed diagnoses)<sup>2</sup>**
- **Less likely to receive preventive care<sup>2</sup>**
  - **30% less likely to have received check-up in the past year<sup>2</sup>**
  - **More likely to be hospitalized for avoidable conditions (e.g. – pneumonia)<sup>2</sup>**
  - **Gaps in chronic health management (e.g. – DM, HTN, HIV)<sup>2</sup>**
- **25% spend much of their life savings on their medical bills, resulting in unnecessary loans that often force personal bankruptcy<sup>4</sup>**

### Covering the Uninsured:

- **Estimated cost of uninsured care: \$41 billion per year<sup>6</sup>**
  - **Estimated cost of covering the uninsured: \$34-69 billion<sup>2</sup>**
  - **Increased health care access results in better health outcomes<sup>2</sup>**
- Covering the Uninsured is a top priority of the AMA!**

### More Information:

- **The AMA Proposal for Reform:**  
<http://www.ama-assn.org/go/insurance-reform>
- **The Cover the Uninsured Week Website:**  
<http://covertheuninsuredweek.org/issue/>
- **The AMA-MSS Website on Health Care Access:**  
<http://www.ama-assn.org/ama/pub/category/11453.html>

### Contact Us:

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