

# UNIVERSAL HEALTH CARE

HEALTH TIP #13 • NOVEMBER 19, 2006

HEALTH WORKER PROGRAM



UNIVERSITY HEALTH SERVICES @ Cal

Universal health care refers to the idea that every American should have access to affordable, high-quality health care. Over the last few decades, the United States has witnessed skyrocketing health care costs. Health insurance premiums have been rising on average by double-digit percentage points over the past five years, a rate of increase that is 2-3 times the rate of inflation. Because of these out-of-control health care costs, there has been a steep rise in the number of uninsured Americans. Currently, more than 45 million Americans lack any form of health insurance, and millions more are “underinsured” – they have insurance but lack adequate financial protection from health care costs.

## Facts on California Health Care:

- California spends \$3,429 per person and nearly \$112 billion total on health care each year.
- Despite this, 24% of adults and 15% of children were uninsured for all of 2002, and 37.1% of people under the age of 65 went without insurance for all or part of 2002 – 2003.

## Overview of the American Health Care System

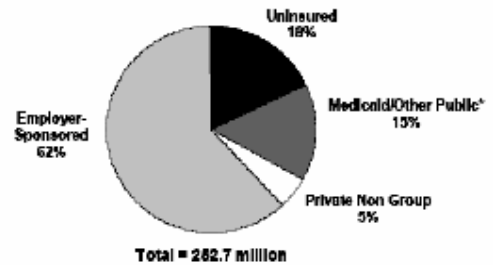
### Public Programs:

- **Medicare** is a publicly funded health insurance program generally for the elderly and disabled.
- **Medicaid** is the US health insurance program for individuals and families with low incomes and resources. It is jointly funded by the states and federal government, and is managed by the states. Among the groups of people served by Medicaid are eligible low-income parents, children, seniors, and people with disabilities. Medicaid is the largest source of funding for medical and health-related services for people with limited income.
- **S-CHIP** is to cover children whose families make too much money to qualify for Medicaid but make too little to purchase private health insurance.
- **VA** is for veterans of the military, funded by taxpayer dollars and generally offering extremely affordable (if not free) care.

### Private Programs:

- **Employer-sponsored insurance** represents the main way in which Americans receive health insurance. Employers provide health insurance as part of the benefits package for employees.
- **The individual market** covers part of the population that is self-employed or retired. In addition, it covers some people who are unable to obtain insurance through their employer. In contrast to the group market (employment-based insurance), the individual market allows health insurance companies to deny people coverage based on pre-existing conditions.

## Health Insurance Coverage of the Nonelderly Population, 2003



Notes: \*Medicaid/Other Public includes Medicaid, S-CHIP, other state programs, Medicare and military-related coverage.  
SOURCE: Kaiser Commission on Medicaid and the Uninsured (KCMU) and Urban Institute analysis of the March 2004 Current Population Survey.

## One out of Many Debates

One of the many arguments against Universal Healthcare include that individuals need to take responsibility for being insured or uninsured. There are about 45 million Americans who lack insurance simply because they cannot afford it. In contrast to prevailing stereotypes, 80% of the uninsured are hardworking Americans who are employed or come from working families. However, they are unable to obtain insurance through their work either because their employer does not offer it or they are not eligible for health insurance (e.g. they are part-time or have not worked long enough at the job).

## International Glimpse:

### The French Connection...

Ranked first for overall health system performance, 16<sup>th</sup> - 17<sup>th</sup> for responsiveness, and third for level of health attainment by the World Health Organization in 2000, France's healthcare system arguably serves as the benchmark for all other world systems. Of particular note is the system's ability to provide universal care for all legal residents, choice of providers, free health programs for the poor/disabled, model child/adolescent care, and significant cost reimbursement. With a strong ethos of solidarity pervading its cultural history, France has attempted to balance the societal value of collectivity with the traditional French respect for the sanctity of freedom and individual choice. Combining elements of both the public and private sectors, France possesses a multi-payer insurance system with which over 65% of the population expresses satisfaction. Moreover, France offers a considerable health safety net for its population through charitable *Médecins sans Frontières* organizations that supply care to illegal immigrants and through 2000 clinics that provide free consultations for health education, screening, prevention, and checkups.

## Resources You Can Use:

1. **Berkeley Public Health Clinic**- (510) 981-5350  
<http://www.ci.berkeley.ca.us/publichealth/publichealthclinic/phc.html>  
830 University Ave at Sixth St., Berkeley
2. **Berkeley Free Clinic**- 1-800-6-CLINIC  
2339 Durant Avenue (near Dana) Berkeley, CA 94704  
[www.berkeleyfreeclinic.org](http://www.berkeleyfreeclinic.org)

## This Health Tip based on:

1. <http://www.amsa.org/uhc/uhcres.cfm>
2. <http://www.uhcan.org/>
3. [www.wikipedia.com](http://www.wikipedia.com)

## Visit the Tang Center for Information on Universal Health Care.

**Appointments** (M-F 8-4:45): 642-2000  
**Social Services** (M-F 8-5): 642-6074 or stop by 2280 Tang.  
**Advice Nurse** (M-F 8-4:30): 643-7179  
**Self-Care Resource Center- Second floor of Tang** (M-F 11-4): 642-7202  
[www.uhs.berkeley.edu](http://www.uhs.berkeley.edu)

**Reminder:** All students can use Tang even if they waived out of Student Health Insurance Plan (SHIP).

## Your Health Worker is:

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**Office Hours:**  
**Special Clinic on Sexual Health**  
4-6pm Wed.

**Health Tip Archive:**  
<http://ihouse.berkeley.edu/l/residents/healthtips.html>