

BIOE 301

Lecture 20



Obama Principles for Health Reform

- Reduce long-term growth of health care costs for businesses and government.
- Protect families from bankruptcy or debt because of health care costs.
- Guarantee choice of doctors & health plans.
- Invest in prevention and wellness.

Obama Principles for Health Reform

- Improve patient safety & quality care.
- Assure affordable, quality health coverage for all Americans.
- Maintain coverage when you change or lose your job.
- End barriers to coverage for people with pre-existing medical conditions.

Update on US Health Care Reform

- Interactive Tool:

What Health Care Overhaul Means For You????

Which Category Are You?	Which Category Are You?							
Can't Afford Insurance?	<p>President Obama has challenged Congress to come up with a bill that provides quality, affordable health insurance to all Americans — without adding to the deficit. See how key proposals would affect you.</p> <table border="1"><tr><td rowspan="2">employer insured 164 million</td><td>uninsured 46 million</td></tr><tr><td>by choice? 9 to 18 million</td></tr><tr><td></td><td>under-insured 25 million</td></tr><tr><td></td><td>self-insured 17 million</td></tr></table>	employer insured 164 million	uninsured 46 million	by choice? 9 to 18 million		under-insured 25 million		self-insured 17 million
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Want Better Coverage?								
Happy With Your Coverage?								
Self-insured And Worried?								
Don't Want Insurance?								
Key Proposals								

NOTE
* Numbers listed above refer to the non-elderly U.S. population.

Sources: 2007 U.S. Census, Commonwealth Fund, Kaiser Family Foundation
Credits: Editors: Vikki Valentine/Joe Neel | Interactive Designer: Alyson Hurt

Which Category Are You?	Can't Afford Insurance?
Can't Afford Insurance?	Problems Paying Medical Bills In the past 12 months, did you or another family member in your household have any problems paying medical bills, or not? Source: Kaiser Family Foundation Health Tracking Poll
Want Better Coverage?	
Happy With Your Coverage?	If you're among the 46 million Americans without health insurance, chances are you worry about your health — with good reason. Studies show uninsured people are more likely to die after a heart attack or stroke, more likely to get diagnosed with cancer at a later stage, and less likely to have their diabetes or high blood pressures under control. You are also part of the reason for spiraling costs. With no affordable alternative, the uninsured often seek treatment at a late stage in an illness — and in emergency rooms, where costs are highest.
Self-insured And Worried?	
Don't Want Insurance?	
Key Proposals	How Overhaul Could Affect You <ul style="list-style-type: none">▼ SUBSIDIZING COVERAGE▼ MANDATING INSURANCE▼ PUBLIC PLAN▼ EXPANDING MEDICAID▼ EXPANDING MEDICARE

Which Category Are You?

Can't Afford Insurance?

Want Better Coverage?

Happy With Your Coverage?

Self-Insured And Worried?

Don't Want Insurance?

Key Proposals

Want Better Coverage?

Is your health insurance OK, unless you get sick? Worry about going bankrupt if you get really sick? You're among the 25 million to 37 million Americans younger than 65 who are under-insured. You're at risk of spending more than 10 percent of your income on medical care. Because costs are going up and coverage is eroding, your numbers are growing. "If you are sick and earn a modest income, then you are probably under-insured, even if you have employer-sponsored coverage," says Jon Gabel of the National Opinion Research Center.

How Overhaul Could Affect You

- NEW COVERAGE STANDARDS
- PUBLIC PLAN
- INSURANCE EXCHANGES
- EXPANDING MEDICAID
- EXPANDING MEDICARE
- SUBSIDIZING COVERAGE

Which Category Are You?

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Don't Want Insurance?

Key Proposals

Happy With Your Coverage?

Worker Contribution To Health Plans On The Rise

Year	All small firms (2-199 workers)	All large firms (200+ workers)
1999	\$1,831	\$1,306
2008	\$4,101	\$2,982

Source: Kaiser Family Foundation

If you're in this category, chances are you're one of about 164 million people in America who get coverage through their employer. But trouble could be closing in. Your premiums, and the contribution by your employer, have more than doubled since 1999. And chances are good that your company is planning to reduce its premium contribution and increase the amount you have to pay out of pocket when you need a doctor or fill a prescription. If you lose your job (more than 10 million people are currently unemployed), you lose your health coverage — something that happens nowhere else in the industrialized world.

How Overhaul Could Affect You

- PUBLIC PLAN
- INSURANCE EXCHANGES
- EXPANDING MEDICARE

Which Category Are You?

Can't Afford Insurance?

Want Better Coverage?

Happy With Your Coverage?

Self-Insured And Worried?

Don't Want Insurance?

Key Proposals

Self-Insured And Worried?

Health Care Spending: Employer-Insured Vs. Self-Insured, 2007

Percent of privately insured adults ages 19-64

Income Category	Employer	Individual
\$1,000+ deductible per person	39	11
Premiums total 5% or more of income	27	65
Out-of-pocket costs total 5% or more of income	44	72
Out-of-pocket costs total 10% or more of income	29	51

Source: Commonwealth Fund

If you buy health insurance on your own — because you're self-employed or your employer doesn't offer it — you know how expensive it can be. For example, you're likely to pay 17 percent more for health insurance than those who buy it through their employer. And you're likely to face high premiums, large deductibles and copayments, and the risk that your insurance won't be renewed if you get sick.

How Overhaul Could Affect You

- NEW COVERAGE STANDARDS
- PUBLIC PLAN
- INSURANCE EXCHANGES
- EXPANDING MEDICARE
- SUBSIDIZING COVERAGE

Which Category Are You?

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Key Proposals

Don't Want Insurance?

Percentage Of Uninsured Young Adults

Year	Percentage
2000	~10%
2001	~10%
2002	~10%
2003	~10%
2004	~10%
2005	~10%
2006	~10%
2007	~10%

Source: Commonwealth Fund

If you're uninsured but your income is more than 2.5 times the federal poverty level (\$27,075 for an individual), you might be uninsured by choice. At least 40 percent of the 40 million people without coverage may fall in this category. They're often young, healthy, and single. Some kind of coverage, signing you up is essential to making the insurance system cost-effective. Those who can afford insurance yet opt not to need to be young, healthy and single. But an insurance system works best when there is a mix of people: the low-cost healthy — and the highest-risk.

How Overhaul May Affect You

- MANDATING INSURANCE
- PUBLIC PLAN
- INSURANCE EXCHANGES
- EXPANDING MEDICARE
- SUBSIDIZING COVERAGE

Which Category Are You?

Can't Afford Insurance?

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Key Proposals

Key Proposals

A refresher on the main proposals before Congress:

- EXPANDING MEDICAID
- EXPANDING MEDICARE
- INSURANCE EXCHANGES
- MANDATING INSURANCE
- NEW COVERAGE STANDARDS
- PUBLIC PLAN
- SUBSIDIZING COVERAGE

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Public Debate

- YouTube... www.entsosure.org
- Blog-o-Sphere... <http://thoughtbubble.org>

Healthcare Overhaul Summarized Via Massive Pig

