47 Million Americans have no Health Insurance

For most of us, going to the doctor is not a big deal. You make an appointment, go see the doctor, perhaps you are given a prescription, you pay a co-pay, and leave. However, for 47 million Americans, it is not so simple. In fact, most of these uninsured Americans don’t go to the doctor at all. The only time many Americans see a doctor is at the emergency room, only in emergencies.

Most all Americans obtain Health Insurance through their employers. Therefore, one might expect the number of uninsured to correlate with the number of unemployed in America. However, as of August 2007, the Bureau of Labor Statistics estimated the number of unemployed in America to be around 7 million (http://www.bls.gov/news.release/empsit.nr0.htm). However, 7 percent of this 7 million actually does have health insurance! What about the working uninsured? In fact, 80% of the uninsured are from working families. Even more surprising is that fact that “nearly 40% of the uninsured population reside in households that earn $50,000 or more,” that’s nearly $30,000 above the poverty line for a family of four – more than double (http://aspe.hhs.gov/poverty/07poverty.shtml). This problem is not just affecting the destitute of America; it’s a problem that is spreading to the middle class, as well.

Lack of Health Insurance in America is growing every year. Since 2000, the number of uninsured Americans has grown by almost 7 million, from just under 40 million in 2000, to 45 million in 2003, to nearly 47 million today. And this number continues to rise. The National Coalition on Health Care introduces the problem as follows: “As America continues to move from a manufacturing based economy to a service economy, and employee working patterns continues to evolve, health insurance
coverage has become less stable. The service sector offers less access to health insurance than its manufacturing counterparts.” Also, because health insurance premiums are on the rise, many small businesses cannot afford to provide their employee with health insurance. Other companies are asking that employees pay an increasingly large portion of their coverage. Many workers simply cannot afford it anymore.

Uninsured individuals are much less likely to receive preventative care or to be diagnosed at an early, less dangerous stage. They are also much less likely to receive quality care once diagnosed. This results in a higher mortality rate for those 47 million uninsured. So how does this affect everyone else? The National Coalition for Health Care reports that, “the United States spends nearly $100 billion per year to provide uninsured residents with health services, often for preventable diseases or diseases that physicians could treat more efficiently with earlier diagnosis.” Therefore, this is not just a problem for the poor of America, but for the entire social structure. $100 billion of United States money – what else could we use this money for? America has the power to take care of all of its citizens, yet she continues to let the weak fall.

47 million Americans are without Health Insurance. The stratification of our economy leaves us with a healthy upper class and a lower class with limited access to taking care of themselves, health care in case of emergency only. That simple luxury of a check-up is something 47 million of us do not have.

Source:

http://www.nchc.org/facts/coverage.shtml