

HEALTH CARE MYTHS AND FACTS

MYTHS:

FACTS:

The quality of health care in the United States is the best in the world.

- In 2006, based on current trends, 18% of the U.S. population under the age of 65 – over 47 million people – will have no health insurance.
- The U.S. ranks 37th in the world in the quality and performance of our health care system.*
- U.S. health care is the most expensive in the world.
- The U.S. infant mortality rate is still the highest among industrialized countries and our life expectancy is one of the lowest, despite recent improvements.
- Only 40% of Americans surveyed are satisfied with their health-care coverage.

I don't have to worry because I have health insurance through my employer.

- Existing medical benefits through your employer are not guaranteed.
- In 2004, only 60% of employers offered health care coverage to workers, a 6% decrease from 2000.
- Increasingly, employers are limiting coverage and shifting premium costs to employees and/or switching to plans with higher deductibles and co-pays.
- While health insurance premiums are rising at a rate of 8-10% a year, wages are rising at a rate of only 3%.
- 50% of all personal bankruptcies are due to unpaid medical bills, and 75% of those medical bankruptcies are among people who had health insurance when they got sick.

Most people can afford health insurance, and those who cannot are on Medicaid.

- In New Jersey, 15% of the population under age of 65 – over 1 million residents – have no health insurance. This includes 238,000 children under the age of 18 – that's 11% of children in the state.
- 78% of uninsured New Jerseyites have at least one family member who is employed.
- The average cost of health insurance for a family of four is over \$12,000.
- Uninsured Americans routinely forego necessary health care.

Universal health care will be more expensive and provide less than our current system.

- Medicare is a highly popular government-funded and -administered program that provides high-quality health care coverage to all Americans over the age of 65.
- Medicare overhead costs are about 3%, compared to administrative costs of 15-30% for private insurers.
- The evidence indicates that if we were to replace our current system with single-payer universal coverage, the savings would be so large that we could cover all of the uninsured and still spend less than we do now.

FACT: UNIVERSAL HEALTH CARE IS ABOUT BASIC HUMAN RIGHTS, NOT ABOUT PROFITS.

* Performance was measured on how well a country's health system is performing compared to how well it could perform given its levels of resources.

SOURCES

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