



Ensuring Access to Care

Comprehensive, Affordable and Quality Health Care for All

All Americans deserve comprehensive health coverage. A report based on Census Bureau data found that 74.7 million Americans under 65 years of age -- almost one out of three (30.1 percent) -- were uninsured at some point during 2001-2002. Almost two-thirds (65 percent) of these uninsured people were without health coverage for at least six months, and nearly one-quarter (24 percent) were uninsured throughout the two-year period. The federal government provides health coverage to some Americans through the Medicare and Medicaid programs. Unfortunately, many Americans still lack any health coverage.

What is needed:

- **Oppose Association Health Plans, Health Savings Accounts, and tax credits for the individual market.** All three of these proposals and ideas hurt the concept of universal health coverage and result in shifting costs to those who are not healthy and wealthy. APHA supports comprehensive, affordable and quality health care for all Americans.
- **Oppose efforts to block grant the Medicaid program and efforts to cut Medicaid spending.**
- **Support improvements to the Medicare prescription drug bill passed during the 109th Congress,** including H.R. 376/S. 445 that would allow the government to negotiate lower drug prices.
- **Support expanded access to publicly financed insurance programs,** including legislation to help individuals age 55-64 years of age buy into the Medicare program.
- **Support mental health parity legislation,** which would eliminate financial disparities for mental health treatment including co-payments, deductibles and other out-of-pocket costs, and restrictions on the frequency of treatments.
- **Support legislation that would allow for the importation of prescription drugs.**

Why it is important:

- The Medicare and Medicaid programs provide health insurance coverage to millions of Americans. Medicare now provides health insurance to virtually every American over 65 and millions of younger people with disabilities. Medicaid is the nation's health insurance program for low-income and vulnerable populations, serving an estimated 47 million people in today's economic downturn. It is often the only source of health coverage available for low-income children, a critical support for people with disabilities in the community, and the main source of financial assistance for nursing home care.
- Many uninsured workers are low-income, part-time/flextime workers. They usually work for small firms that offered no employer-based health insurance. Association Health Plans, Health Savings Accounts, and tax credits for the individual market are not viable solutions for the vast majority of the uninsured.
- Millions of Americans with mental disorders do not have equal access to health insurance. Many health plans discriminate against these people by limiting mental health and substance abuse health care by imposing lower day and visit limits, higher co payments and deductibles and lower annual and lifetime spending caps. Congress must ensure the same health insurance coverage for mental disorders as physical disorders.
- Americans need help with drug costs. Prices for brand name prescription drugs in 2003 increased three times the rate of inflation.