# Health Care Affordability, Access & Quality

# Facts and Questions for Political Candidates

### **Affordability**

- In 2006, the average annual cost of a family's share of group health insurance (i.e., through an employer) was \$2,973. That's more than the entire monthly income for a family of three at 200% of the federal poverty level.
  - o Is it time for universal health care, and if so what is your plan? If not, how would you fix the system?
- In the U.S., over 41% of adults without health insurance, compared to roughly 9% of adults with health insurance, were unable to see a doctor when needed due to cost.
  - Often, this means the worsening of health conditions and higher costs for all of us. What would you do to make health insurance more affordable?
- Every year since 1999, employer-sponsored health insurance premium costs have risen at rates that far exceed increases in workers' earnings.
  - o What is government's responsibility in reversing this trend, and what would you do?
- The absence of pharmaceutical price containment in the United States leaves consumers paying two to three times as much as consumers in other countries, including our neighbors, Canada and Mexico.
  - What changes do you recommend to ensure that people can afford the medicine they need?

#### **Access**

- Nine million children lack health care coverage that helps ensure they get a healthy start.
  - What would you do to decrease this number?
- This September, the State Children's Health Insurance Program (S-CHIP) is due for reauthorization by Congress.
  - Which of the reauthorization bills do you support and why?
- Young adults, ages 21 to 24, make up the largest portion (33.3%) of uninsured, non-elderly people in America.
  - How will you ensure that this population gets the coverage they need?
- Low Medicare reimbursement rates mean fewer doctors in states like Iowa where the number of elderly is rising and where doctors already face challenges associated with practicing in low population areas. (Iowa is 49th in physicians per capita.)
  - What incentives would you provide to increase the number of doctors in states like Iowa?

### Quality

- Chronic diseases, such as diabetes and high blood pressure, account for three out of every four dollars spent on health care in the U.S., or about \$4,700 for every man, woman and child in the country. Many believe that aggressive disease management could greatly reduce these costs.
  - What incentives would you create to support active disease management?
- In 1999, it was estimated that 44,000 to 98,000 people die each year from avoidable medical errors, the equivalent of a jumbo jet crashing daily. Eight years later, the U.S. still only gets a C+ in terms of patient safety.
  - What does government need to do to raise the bar of patient safety and how will you support that?
- Research shows that low health literacy is a stronger predictor of a person's health than age, income, employment status, education level, and race.
  - o What would you do to change the way health information is communicated to patients?
- The U.S. spends more per capita and devotes more of its national income toward health care than any other country. And yet, we rank last out of six industrialized nations in four of six quality assessment criteria.
  - What would you do to ensure that we are getting the most for our money in our health care system today?
- Only 68% of obese adults age 20 and over reported being told by their provider that they were overweight. Obese blacks and Mexican Americans were less likely to be informed than obese non-Hispanic whites.
  - What is government's role in combatting this type of prejudice and eliminating barriers to quality health care and how will you support that role?