Unequal Access to Care: The Dilemma of the Uninsured

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Abstract

In 2004, approximately 43 million Americans do not have any health care insurance. Of this number, 80% live in households in which at least one of the individuals works. The working poor are hit hard, but middle class families also have trouble paying for insurance. The number of uninsured with incomes less than $25,000 has fallen by 17% as Medicaid and SCHIP programs have stepped in to cover more people. But since 1993, the number of uninsured in households with an annual income above $75,000 has increased by 114%. Households earning more than $50,000 account for approximately three-quarters of the increase in the number of uninsured.

This brief will analyze the effect of being uninsured and what the political candidates Bush and Kerry have to offer to address this critical problem. Both men support expanding the ability of small businesses and individuals to join larger purchasing pools, known as associated health plans, in order to help take advantage of group discounts. Both favor refundable tax credits for individuals who purchase their own health care insurance. Senator Kerry’s plan would insure approximately twenty seven million people at a price tag of $653 billion over a ten-year period, while President Bush’s plan would cover 2.5 million uninsured people and would cost $90 billion.

The plan as proposed by Senator Kerry is more comprehensive and would be a better plan for all Americans in terms of increasing access to health care.