

# Health care options abound in the U.S., but many don't take advantage of them

The "government solutions to everything" crowd preaches that there are 47 million-plus uninsured Americans.

The fact of the matter is, the U.S. already has universal health care. What it does not have is universal (government-mandated, single-payer) health insurance.

As many as 20 million uninsured people between the ages of 18 and 35 could purchase health insurance, but choose not to.

Then there are reportedly 18 million people who earn between \$50,000 and \$75,000 who can afford it and are insurable, but choose not to buy health insurance.

So, of the 47 million cited, about 38 million — 80 percent — actually choose not to be insured. That leaves only about 9 million who need some kind of health insurance safety net.

People who lack health insurance, either voluntarily or involuntarily, have several options.

Medicaid programs spend hundreds of billions on health care for low-income Americans. The benefits often exceed what is available through private health insurance. Yet millions choose not to use these programs, either by choice or through ignorance.

There also is an extensive system of low-cost community care centers, charitable care facilities and free health care clinics from which to choose.



## IN FOCUS

Henry C. Groslean

623-435-8400

In Arizona alone, there are 16 federally qualified health care centers and five rural health care clinics. Even those with insurance can visit these clinics.

They typically charge \$25 to \$50 for an office visit, as long as your income does not exceed 250 percent of the federal poverty level. The cost for Kids Care in Arizona, for example, is \$25 for one child or \$35 per month, no matter how many children are in the household.

Nationwide, hospitals and physicians provide nearly \$50 billion a year in charitable or uncompensated care.

Even pharmaceutical companies help low-income people find affordable medicines, or provide them at little or no cost.

A recent study by the Kaiser Family Foundation dealt with people under age 65 or the self-employed who purchased individual health insurance coverage.

It was no surprise that those who had low income were nonpurchasers. But the study also revealed that only one-quarter

of those at four times the poverty level (\$38,292 for an individual) purchased coverage. And, among those earning 10 times the poverty level or more (\$95,730 for an individual), only about half purchased coverage.

There are numerous cases of employees who declined to be covered by their group health insurance plans, even though the employer paid 100 percent of the cost.

This is called freedom of choice. The World Health Organization ranks

**People who lack health insurance, either voluntarily or involuntarily, have several options.**

the U.S. health care system 37th in the world. Some of its reasons are politically subjective, such as not having a "sufficiently progressive tax system," and having a "general scarcity of social welfare programs."

Shame on you, freedom of choice!

Henry C. Groslean has been an independent insurance agent since 1979 and is the legislative chair of the Arizona Association of Insurance & Financial Advisors.