



UNIVERSAL HEALTH INSURANCE NOW!

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Families are working hard everyday but continue to be hurt in their efforts to reach financial security or improved health because of a lack of health insurance coverage. Over 47 million American do not have health insurance and millions more are underinsured and are paying much more out-of-pocket for care. Nearly one-half of financial debt is a direct result of the high cost and unaffordable health care to working families. Most of the uninsured are low-income and people of color, particularly Latinos who show to have the highest uninsured rates across the country.

- The U.S. is the only industrialized country with no universal access to health care. The U.S. must develop a Universal Health Care System that provides health insurance coverage, improves the quality of health care, and reduces the run-away costs we now have.
- We must not be fooled by the promotion of so-called “Consumer-Market Driven ” approaches which purport more “choice” and “personnel responsibility”. The reality is that the health care market has yielded less choice, less competition, higher costs, lower quality of care, and has added millions more to the uninsured and under-insured numbers.
- The estimated \$47 billion needed to cover the uninsured is modest compare to the waste and profiteering greed that currently exists, and the loss in economic productivity affecting our communities and country.
- There are 6 million, 25% of the population, uninsured people in Texas. Only 51% of the state’s population is currently using private health insurance; 4% is “individual” and 47% is Employer Sponsored Insurance (ESI). The remaining 24% of the insured are covered through Medicaid (includes SCHIP) or Medicare.
- The Medicaid and CHIP program are not a success story in Texas because they continue to have stringent eligibility requirements that leave millions of Texans without the security of health insurance.
- In Texas, health insurance premiums for working families increased by 86.8% from 2000 to 2007, while the median earnings of Texas workers increased by only 15% (\$23,032 to \$26,484) - health insurance premiums rose 5.8 times faster than median earnings.
- Less than half of the employees working in small businesses work for an employer offering coverage, compared to 93% in large firms.
- Of the 1.9 million employees working in small firms, less than 800,000 (42%) are eligible for coverage and less than 650,000 (32%) are enrolled. Most Latinos work in small businesses and are 22% less likely to have ESI.
- Many Texans, particularly Latinos and African Americans are not making a living wage, most of which work in small business who cannot afford health insurance coverage for their employees.
- The disparities in health insurance coverage impact Latinos and African Americans at 2 and 3 times that of Non-Latino Whites. Latinos represent 60% of the State’s total uninsured population. Their uninsured rate remains twice that of White Non-Latinos after adjusting for Non-Citizen, i.e. 29% versus 15%.
- Latinos and African Americans are experiencing increases in number of uninsured since 2002 – children have jumped to 27% and 23% respectively in 2006 compared to a decline to 11% for Non-Latino Whites. Higher percentages of uninsured are shown among adults – 38% Latinos, 31% African American, and 17% White Non-Latinos.
- Latinos and African Americans in Texas are facing early death and morbidities every day as a direct result of inequalities in health care particularly because of a lack of access to health insurance coverage.
- If consumers had real control over their health care we would already have some form of a national health insurance system. The American public is ready and willing to support a universal health insurance program that is available and accessible to “all” when needed regardless of income status.

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