

he United States is the only industrialized country in the world that does not provide universal health care for all of its citizens. Despite this, Americans pay on average twice as much for health care (\$7,129 per capita annually) as do citizens of other industrialized nations, and tax-financed health spending is higher in the U.S. than any other country.

How is it possible that health care taxation and spending in the U.S. is higher than in any other country in the world, while over 50 million Americans have no health insurance and the majority who are insured receive only partial coverage? The answer has to do with the private insurance industry. Between 2002 and 2010, health insurance premiums rose over 97 percent, while the profits of the top ten health insurance companies increased 428 percent in the same period. Huge profits and the high administrative and marketing costs associated with a for-profit health insurance industry (31 cents out of every dollar) make privatized health care in the U.S. the most expensive health care system in the world.

- More than 45,000 adults die annually due to lack of health care coverage.
- Nearly two-thirds of all bankruptcies are caused by unpaid medical bills.
- Three-fourths of those bankrupted had health insurance at the time they got sick or injured.

The Obama Administration's Health Care Reform Act of 2010 not only preserves the private health insurance industry, but it gives \$447 billion in new taxpayer subsidies directly to insurance

companies and mandates that everyone purchase their defective products. Physicians for a National Health Plan (PNHP) estimates that under the legislation at least 23 million people will remain uninsured, translating into 23,000 unnecessary deaths annually. And since there is no cap on premiums, consumer health care costs will likely continue to skyrocket.

A solution to this problem is a universal health care system that eliminates the private insurance industry entirely (often referred to as a "single-payer" system). "By replacing the private insurers with a streamlined system of public financing," writes PNHP, "our nation could save \$400 billion annually in unnecessary, wasteful administrative costs. That's enough to cover all the uninsured and to upgrade everyone else's coverage without having to increase overall U.S. health spending." Single-payer health care is supported by over 60% of the American people—including a majority of physicians—yet President Obama and the congressional leadership are silent on the issue, and the corporate media ignores or ridicules single-payer advocates.

Real change like universal health care will not come through the Democratic party, but rather by building mass movements of public **education**, **protest** and **civil disobedience**, which put direct pressure on corporations and the government.

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