



Living in God's amazing grace

# EVANGELICAL LUTHERAN CHURCH IN AMERICA

## ISSUE BRIEF

### DOMESTIC HEALTHCARE

#### ELCA Policy Base

The ELCA social statement on economic life, *Sufficient, Sustainable Livelihood for All*, calls for “addressing the barriers individuals face in preparing for and sustaining a livelihood (such as lack of ... health care).” It also calls for “public policies that ensure adequate social security, unemployment insurance, and health care coverage.” Consequently, the ELCA believes that all people should have access to basic, affordable physical and mental health care, including substance abuse treatment and dental care.

The ELCA social statement, *Caring for Health: Our Shared Endeavor*, states:

Our search for justice is a call from God, a concern especially for the ‘rights of the needy’ (Jeremiah 5:28). Because health is central to personal well-being and functioning in society, a just society is one that supports the health of all its members. Thus, our common effort to provide access to health care for all is a matter of social justice for all people.

In response to God’s love, therefore, we as the ELCA work to promote the health and healing of all people, which includes advocating for health care policy that will reduce the number of uninsured people and reduce healthcare costs.

#### Background

According to the U.S. Census Bureau, there are currently nearly 50 million uninsured people in the United States. From 2005 to 2006, the number of people without health insurance went up from 46.6 to 47 million, and the number of uninsured children increased from 8 to 8.7 million. Not surprisingly, the poor bear the brunt of this crisis, being twice as likely to be uninsured as those above the poverty level.

Most of the uninsured are working. In a recent study, Families USA reports that four out of five individuals (79.3 percent) who went without health insurance during 2006-2007 were from working families. Many people work in jobs without health coverage, including temporary or contract jobs. Those without employer coverage often find it difficult to secure private coverage. One recent study by the Commonwealth Fund found that nine out of ten people who sought individual coverage never purchased a plan, either because they couldn’t find an affordable plan, they were rejected for coverage, or they were offered a plan that excluded coverage for the very care they were most likely to need.

Skyrocketing insurance premiums also pose formidable problems. Families USA notes that between 2000 and 2006, premiums for job-based health insurance increased by 73.8 percent, while median worker earnings rose by only 11.6 percent. Consequently, employers face tough decisions. Some employers have decided to offer “thinner coverage” or drop coverage



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altogether, while others require employees to pay a greater share of the premiums. According to research by Harvard Medical and Law Schools, illness and medical bills are big reasons behind fully half of all personal bankruptcies.

Not surprisingly, there are numerous unfavorable consequences of being without health insurance. The Kaiser Family Foundation reports that regardless of health condition, uninsured individuals are three times more likely than those with insurance to report problems obtaining needed medical care. Further, those without coverage are unlikely to receive timely preventative care, and cost of care often makes it difficult to follow recommended treatment. Most extremely, Institute of Medicine estimates show that the number of excess deaths among uninsured adults between ages 25 and 64 is in the range of 18,000 a year.

The government safety net for the uninsured primarily consists of Medicaid and the Children's Health Insurance Program (CHIP), which provide health coverage to more than 60 million low-income people, primarily children and families. Although these programs are vitally important and effective, they do not reach all low-income and vulnerable Americans.

### Sample Questions to Ask Your Candidates

- ✓ The rising cost of healthcare in the United States manifests a gap between the haves and the have-nots. According to the Census Bureau, nearly 50 million Americans do not have health insurance, a majority of whom are poor but also working. What would you do to ensure that all Americans have access to adequate healthcare at an affordable cost?
- ✓ According to the Census Bureau, almost 9 million children in America do not have health coverage. How will you ensure that all of our nation's children have access to the health care, mental health services, dental care and other supports they need to grow up strong and healthy?
- ✓ As employers shift a larger proportion of overall health care costs to employees, what do you propose be done to ensure that employer-sponsored health coverage is affordable for employees?

### Sources

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DOMESTIC  
HEALTHCARE  
ISSUE BRIEF

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