



## IN THE ABSENCE OF HEALTH CARE REFORM, THIRD WORLD HEALTH CARE FOR AMERICA'S POOR

WITH DR LESLEY RUSSELL

The loss of momentum in Washington in moving forward health care reform does nothing to help the millions of Americans struggling to get access to the health care they need.

Last year, the privately-sponsored, volunteer-operated Remote Area Medical (RAM) Expedition, a service originally set up to deliver health care services to isolated third world communities, delivered 14 multiple-day health clinics in poor counties in Kentucky, Tennessee, Virginia and California and the Northern Ute Tribes Reservation in Utah. In scenes that might be expected in a Third World country, thousands of desperate people travelled long distances and camped out for days in order to get the free treatment these clinics offer.

During the summer, RAM was in the Virginia Appalachian mountains. The local fairgrounds were transformed into a makeshift field hospital: sanitised horse stalls became draped examination rooms, a poultry barn had optometry equipment, and a large, open-air pavilion was crammed with 70 portable dental chairs and lamps. There was a converted 18-wheeler with a mobile X-ray room and two massive trailers where technicians ground hundreds of lenses for new eyeglasses. About 1,800 volunteers provided the medical, dental and logistical help, including hundreds of doctors, dentists, nurses, assistants and technicians. RAM organisers say that they spent about US\$250,000 providing care worth about \$1.5 million.

This was the tenth year that RAM visited Wise County, and 2,700 people came seeking treatment, more than any previous year. Just over half of the people attending had no insurance at all and 47% were underinsured. Only 11 patients had dental insurance, and just seven had vision coverage.

One man who had come with his family seeking medical care described how he had earned a six-figure income working for an international industrial supply firm until an accident five years before left him disabled. In America in 2010, that's an increasingly common story.

A recent Harvard study showed that 62% of all bankruptcies in 2007 were medical; 92% of these involved medical debts more than US\$5000 or 10% of pre-tax income. The rest met the criteria for medical bankruptcy because people had lost significant income because of illness or had mortgaged a home to pay medical bills. Most medical debtors were well educated, owned homes and had middle-class occupations. Three-quarters had health insurance. There was a 49% increase in medical bankruptcies as a proportion of all bankruptcy filings between 2001 and 2007. The total number of medical-related bankruptcies is likely higher as the data were compiled before the recession began in 2008.

However, bankruptcy is only the tip of a medical-debt iceberg. In 2005, medical debt affected about 29 million

non-elderly adult Americans, with and without health insurance.

The presence of medical debt, even for the insured, appears to create health access barriers akin to those faced by the uninsured because health providers often refuse to provide services without at least partial payment and debtors may be too embarrassed or ashamed to return to providers knowing they owe money.

Meanwhile, the five biggest health insurance companies in the United States have collectively reported a record profit for 2009, even as they covered fewer customers. The economic crisis is making it increasingly difficult for middle-class families to keep up their health insurance payments. Anthem Blue Cross, a California health insurance company has announced premiums increases of 39%.

For America's hospitals, the cost of doing nothing in Washington translates into tens of billions of dollars each year in medical bills that go unpaid by patients with little or no insurance. Nationwide, the cost of unpaid care for hospitals, which includes charity care as well as money that could not be collected from patients, was around US\$36 billion in 2008. It is expected to spiral higher. The number of people without insurance in the US could increase to as high as 58 million by 2014, from about 49 million now.

It is against this background that Democrats must struggle to drive health care reform forward. While the public are angry, confused, bewildered and too often misled, there are still surprising levels of support for health care reform - largely because every American who's ever been sick knows how tenuous his or her health coverage really is.

A *Washington Post* - *ABC News* poll published in early February showed that 63% of Americans thought that lawmakers in Washington should keep trying to pass a comprehensive health care reform plan. Eighty percent of Democrats polled thought this and 56% of Independents, but only 42% of Republicans wanted health care reform to proceed.

By the time this article is published, we may know whether President Obama and the Democrats have regained the momentum in health care. Failure to do so will have serious impacts on people's health, family budgets, the ability of health care providers to keep delivering services and the nation's economy.

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