

The High Cost of Health Care:



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Since my election to the Multnomah County Board of Commissioners some eight years ago, the rising cost of health care has been a continuing concern. The pool of those who can afford to pay seems to be dwindling as the cost of medical insurance steadily rises. There are many reasons for this trend, of course, but that this crisis coexists with a reported surplus of physicians and hospital beds is disquieting. Something is wrong. What is it and how do we fix it?

To be honest, the moment we pose questions concerning health care "haves" and "have nots," we place ourselves in peril. Advances in medicine and technology have opened a Pandora's Box of ethical questions. What do we mean by "health care?" Is it a basic human right? As a society, how much care do we give? How little? And very importantly, who pays for the care that is given?

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One thing is certain: The number of Americans without basic health care coverage is somewhere between 25 and 37 million. The exact figure is unknown because many of these people are not welfare recipients, but members of the working poor: people

ONE PROBLEM A FEW SOLUTIONS

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engaged in part time or low paying jobs for whom any expense beyond food, shelter and clothing is a luxury. Like most of us, they work, play and take their children to school. Only one fact sets them apart — they don't get medical attention as often as needed.

You won't find these people thumbing the pages of an old *Newsweek* in a doctor's office, waiting for a physical or flu shot. Preventative medicine is out of the question. Ironically, because they ARE employed, they hover above the poverty line, and so are ineligible for traditional assistance programs. As a result, they are most likely to postpone health care until their problems become acute. Then the cost of treatment skyrockets. If THEY can't pay the bill, WE do — those of us who are covered.

That's why insurance premiums are high. Hospitals scramble to spread the cost of the uninsured to those who can pay. That's one reason why the problems of the working poor are our problems.

The Oregon Need

According to a report published in 1986 by the Kaiser Permanente Center for Health Research (*Health Insurance: Access and Choice*), the number of people without health insurance coverage in Oregon probably exceeds previous estimates of 425,000. The Kaiser report found that:

- * more than one-third of uninsured households were headed by persons under age 30;
- * greater than one-third of the uninsured households were headed by a woman compared to approximately one-fifth of insured households;
- * more than 75% of the uninsured reported having annual incomes of less than \$15,000 compared to 24.6% of those who were insured;
- * approximately two-thirds of the employed who were uninsured worked for companies with 25 or fewer employees.

What can we do about this condition? Plenty. Here are a few suggestions. (continued next page)