

## **Ethical Issues: Insuring the Uninsured**

We are in crisis as a society. More than 47 million Americans are now uninsured and do not have adequate access to health care. These individuals are unfairly disadvantaged by being at higher risk for illness, impairment, and death than those who do have some form of adequate health insurance. Two-thirds of the uninsured have no college education, half are from ethnic minorities, close to 80% come from working families, and 20% are children.<sup>1</sup> The U.S. spends nearly \$100 billion to provide uninsured patients with health services for conditions that are often for preventable and for diseases that could be efficiently treated with early diagnoses and appropriate management. This burden is shouldered by everyone and contributes to the \$2 trillion we spend each year on health care in this country, amounting to 16% of our nation's Gross Domestic Product (GDP).

In response to this emerging crisis the American Medical Association is putting forth a proposal to encourage policy reform that will lead to all Americans having adequate health care coverage, allowing for individual choice in selecting the appropriate coverage for them and their families, and promoting market reforms to enable this new approach.<sup>2</sup>

The American College of Physicians is also addressing this important issue through a position paper that has just been published, calling for universal health care.<sup>3</sup>

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<sup>1</sup> Kaiser Commission Report. Who are the Uninsured? 2007. <http://www.kff.org/uninsured/upload/7553.pdf>

<sup>2</sup> Expanding Health Insurance: The AMA Proposal for Reform. 2007. <http://www.ama-assn.org/ama1/pub/upload/mm/363/ehi1012.pdf>

<sup>3</sup> Achieving a High Performance Health Care system with Universal Access: What the U.S.A. can learn from Other Countries. *Ann Int Med.* 2007;