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# America's Health Insurance Crisis - Talking Points

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## Peter Jennings Reporting: Breakdown - America's Health Insurance Crisis

By Derek Wilmott

This last documentary by Peter Jennings aims the lens on the country's health insurance system. Why is there a growing number of uninsured in this country? Why do people, who can afford the ever-increasing prices, cannot get insurance? Peter Jennings finds that spiraling costs and the growing number of uninsured are all part of a health insurance system in a state of crisis.

The report begins with the struggle that hospital administrators face with the growing number of patients seeking emergency room care. In 1983, the Emergency Medical Treatment and Labor Act, was enacted to provide a "medical screening examination" to determine if a patient has an emergency medical condition. The hospital then was required to provide treatment to stabilize the patient's condition. Patients could then be transferred to another institution if the expected benefits outweighed the risks. As more uninsured turned to emergency rooms for medical care, emergency care for the insured and uninsured alike suffered. Jennings attributes the rising cost of healthcare, for both insured and uninsured, to a number of issues. One issue is the increase in the type of care as well as the number of people needing emergency and non-emergency care. Other areas that Jennings reports is the denial of coverage, even to people who are able to afford healthcare insurance and the cost to businesses attempting to purchase health insurance plans for their employees.

### Where the candidates stand:

- **John McCain** - McCain calls for measuring the quality of care provided by doctors and hospitals by basing payments, in part, on how successfully they manage chronic conditions like diabetes or asthma. Ratings would be made available to the public. McCain would also replace the current tax-free status of coverage provided by employers with refundable tax credits worth \$2,500 for individuals and \$5,000 for families to help purchase insurance. McCain would allow the sale of insurance policies across state lines, rather than state by state, as is currently the case.
- **Barack Obama** - Obama would create a new plan for those who lack other access to coverage, as well as a National Health Insurance Exchange to help pool the purchasing power of small businesses and individuals. Obama would also offer a combination of subsidies and tax credits to help make coverage more affordable. He would mandate health insurance coverage for children but not adults. Obama would create a federally sponsored health insurance plan, similar to Medicare that would compete with private plans for those under 65.
- **Ron Paul** - Paul has not unveiled a formal plan but has endorsed more free market competition. He has also called for full tax deductibility of all un-reimbursed medical expenses and insurance premiums. Both are subject to limitations under current law.

Sources: NPR website, 2008 Election Issues: Health Care

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<http://www.npr.org/news/specials/election2008/issues/healthcare.html>

**Some questions to consider:**

- Do we have a moral obligation to provide healthcare to everyone as needed or is healthcare a commodity that should be subject to the same marketplace influences as other commodities?
- What should the government's role be in providing access to healthcare for Americans?
- Do insurance companies and HMOs use unfair practices to control spending?
- Should everyone be required to have health insurance, much as drivers are required to have auto insurance?
- Our system of health insurance is linked to employment. Coverage is usually provided by the employer, with some contribution from the employee. We now have many people working part-time, or freelance, or working through other non-traditional arrangements.
- Who should decide when a healthcare service is medically necessary: the doctor who is treating the patient or the insurance plan who is paying the bill?