Pandemic Exposes Need for Universal Health Coverage

Kassandra Casso

BEFORE YOU READ:
1. What does universal health coverage mean?
2. Describe a time when you didn't have health insurance. What was it like?

We Are All Safer If We All Have Health Care

The Covid-19 pandemic has magnified the inequities in the healthcare system. A key inequity in U.S. healthcare is that many people are uninsured or underinsured. If you have no insurance or your insurance is not very good, you might not get the medical care you need. During a pandemic, this could cause the virus to spread more rapidly. This pandemic has shown us that we need universal health coverage. This highly contagious virus is teaching us that if we all have access to healthcare, we will all be safer.
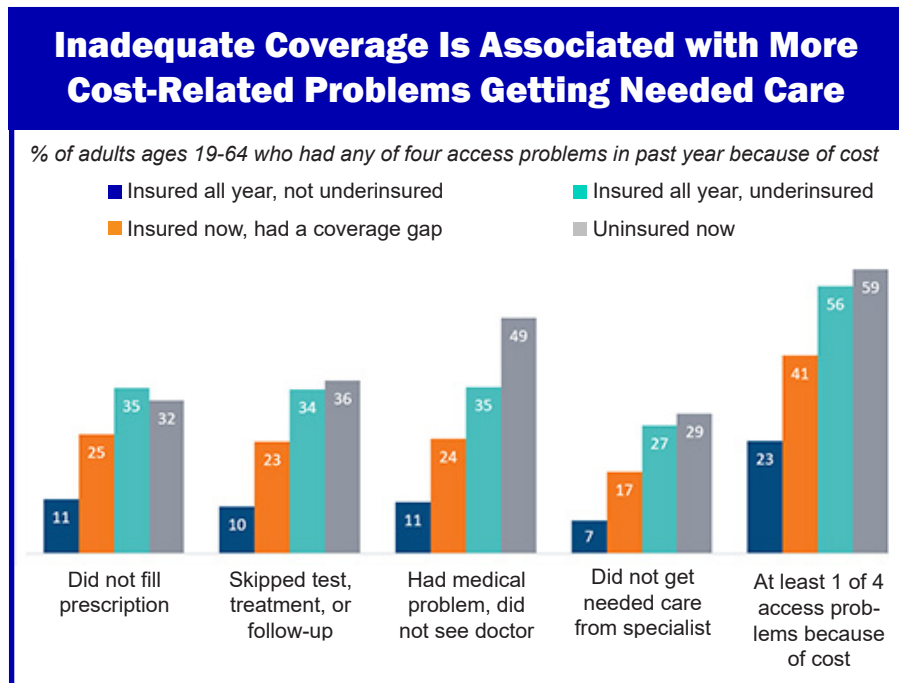
According to Hillary Hoffower with *Business Insider,* there are "27 million Americans without health insurance." If you don't have health insurance, you might not get tested or see a doctor. The coronavirus can be deadly. If you get it, you need to see

> **This highly contagious virus is teaching us that if we all have access to healthcare, we will all be safer.**

your doctor. You may have to be admitted to the hospital. Hoffower states that people with no insurance who end up in the hospital have medical bills of $73,000 on average for Covid-19 treatment. Even insured Americans are paying about $7,500, depending on their coverage. For most people in the U.S., paying $7,500 worth of medical bills is almost impossible.

When people have pre-existing health conditions (such as heart disease, diabetes, and obesity), they are more likely to suffer complications or die because of Covid-19. According to the Centers for Disease Control (CDC), "Anyone 65 and older or with a pre-existing health condition should be considered high risk." Many

Inadequate Coverage Is Associated with More Cost-Related Problems Getting Needed Care

% of adults ages 19-64 who had any of four access problems in past year because of cost

- Insured all year, not underinsured
- Insured now, had a coverage gap
- Insured all year, underinsured
- Uninsured now

	Insured all year, not underinsured	Insured now, had a coverage gap	Insured all year, underinsured	Uninsured now
Did not fill prescription	11	25	35	32
Skipped test, treatment, or follow-up	10	23	34	36
Had medical problem, did not see doctor	11	24	35	49
Did not get needed care from specialist	7	17	27	29
At least 1 of 4 access problems because of cost	23	41	56	59

Study the chart above. Write several true statements about the information you see. Is this data meaningful in the context of the pandemic? If so, how? Source: https:// www.commonwealthfund.org/publications/issue-briefs/2019/feb/health-insurance-coverage-eight-years-after-aca.

What Is Universal Health Coverage?

Universal health coverage ensures that all people have access to needed health services (including prevention, promotion, treatment, rehabilitation and palliation) of sufficient quality to be effective while also ensuring that the use of these services does not expose the user the financial hardship.

— World Health Organization

What do you think of the idea of universal health coverage? Research the WHO and share what you learn. Find out what their role is during a global pandemic. What is the U.S. relationship to the WHO?

U.S. Needs Affordable Health Care
Medicare for All: A Plan that Protects Families

Mariko Takeda

BEFORE YOU READ: How is health insurance and the cost of health care working out for your family?

A key issue in the next election is health care. Health care is important, but insurance is very expensive. One year ago, I had surgery. At that time, I worried more about paying the bills than I did about my body. I have insurance, but some of the tests and treatments (for example, the anesthesia), were not covered. The hospital outsourced these things to another facility that was not covered by my insurance. I didn't want to care more about money than about my health.

> **I didn't want to care more about money than about my health.**

In my country, Japan, schools and companies provide free check-ups. They also provide healthy food. Also, Japan has National Health Insurance. It covers 70% of medical and dental costs for us. It is great because we know exactly how much we will pay in advance. Even if the charges are expensive, we can receive a subsidy to help cover the costs.

In the next election, people should vote for candidates who will be more concerned with the cost of health care. I support candidates who want Medicare for All. Medicare for All would protect families from worrying about medical bills when they are sick.

AFTER YOU READ:

1. What is the problem that Mariko poses? What solution does she propose?

2. See "Health: The Big Picture" (Issue #28) of *The Change Agent* for more articles about health and health insurance.

Mariko Takeda is a student at the Community Learning Center in Cambridge, MA. She has been in the U.S. for two years and lives with her five-year-old son and husband in Cambridge.

Read another article about affordable health care in "Stand Up and Be Counted," issue #50 of The Change Agent, *p. 25. This article is by Mariko Takeda, who is also published on p. 6 of this issue.*

people with underlying health issues avoid going to the doctor because they do not have health insurance or their insurance has high co-pays or deductibles, which many cannot afford. As a result, their health suffers, and the virus takes a bigger toll on them.

Problem Could Get Worse

The problem of being uninsured or underinsured will probably only get worse. The coronavirus pandemic has caused an economic downturn, and people are losing their jobs and their insurance. If you start a new job, the health insurance might not start for 90 days. Many jobs do not offer any health insurance or the health insurance they do offer is not affordable, so people decline it.

Universal health coverage would go a long way to decreasing the inequities in our healthcare system. During a pandemic, universal healthcare could help reduce the numbers of infections because more people would be likely to get the healthcare they need. By supporting a system that covers everyone, you are not just helping others. You are also protecting yourself and your whole community.

Works Cited:

Hoffower, Hillary. "If You're Hospitalized with Covid-19 and Don't Have Insurance, You'll Likely Owe $73,000. One Chart Shows How Broken the System is for the Most Vulnerable." Business Insider, 27 Mar. 2020, https://www.businessinsider.com/coronavirus-Covid-19-treatment-testing-costs-2020-3. Accessed 19 April 2020.

"Hospitalization Rates and Characteristics of Patients Hospitalized with Laboratory-Confirmed Coronavirus Disease 2019 - Covid-NET, 14 States, March 1–30, 2020." CDC, 17 Apr. 2020, vol. 69, no. 15, pp. 458-464, www.cdc.gov/mmwr/volumes/69/wr/mm6915e3.htm. Accessed 19 April 2020.

Myhre, James. and Sifris, Dennis. "The Facts about Covid-19 and Pre-Existing Conditions." Verywell Health. www.verywellhealth.com/Covid-19-pre-existing-conditions-4801962. Accessed 20 April 2020.

AFTER YOU READ:

1. The author claims that the pandemic exposes the need for universal health coverage. What evidence does she use to make her case?

2. Explain how, as the author asserts, we will all be safer if we all have access to healthcare. Do you agree? Why or why not?

Kassandra Casso is from Laredo, Texas. She currently lives in San Antonio, Texas, and is a student at Northwest Vista College majoring in Psychology.