



## **Resolution National Health Care**

*Adopted September 6, 2006*

**Whereas** the United States is the only major industrialized country without a universal system of health care; and

**Whereas** the United States spends more money on health care per capita than any other industrialized country; and

**Whereas** health care costs continue to out-pace inflation, rising 2 to 3 times faster than both the overall rate of inflation and workers' wages; and

**Whereas** half of individual bankruptcies in the United States are attributable to illness and medical bills; and

**Whereas** the United States ranks near the bottom among industrialized nations on many indicators of health—such as infant mortality and life expectancy; and

**Whereas** the United States spends \$2 trillion on health care each year yet American patients get appropriate treatment for their health care needs only about 50 percent of the time; and

**Whereas** 98,000 Americans die each year because of medical errors and 1.5 million are the victims of medical errors; and

**Whereas** 18,000 Americans die every year because they lack adequate health insurance coverage; and

**Whereas** over 46 million Americans are uninsured and 9 million of the uninsured are children; and

**Whereas** more than 8 out of 10 of the uninsured are members of working families; and

**Whereas** 41 percent of moderate-income Americans earning between \$20,000 and \$40,000 annually did not have health insurance for at least part of the year in 2005, up from 28 percent in 2001; and

**Whereas** premiums for families with employer-provided health insurance approach \$11,000 annually, nearly one-third of the gross earnings of a full-time average-wage worker; and

**Whereas** employers are requiring greater cost-sharing by employees and retirees for health coverage or eliminating health insurance altogether for one or both groups; and

**Whereas** the proportion of employers offering health care coverage for employees decreased from 69 percent to 60 percent over the last five years; and

**Whereas** the percentage of companies with 200 or more workers that offered retiree benefits decreased from 66 percent in 1988 to 33 percent in 2005; and

**Whereas** only one-third of early retirees, those retiring before age 65, have health care coverage based on their prior employment; and

**Whereas** many employers are beginning to offer health savings accounts (HSAs)—so-called consumer directed tax-sheltered accounts linked to high deductibles and advantageous for healthy and higher income workers—to employees; and

**Whereas** HSAs undermine employer-provided health coverage leading to higher costs and less coverage for other workers and their families; and

**Whereas** Medicaid, a federal-state program providing health care coverage for many low-income individuals and families who otherwise would not have it, is increasingly limiting benefits and eligibility; and

**Whereas** a survey of physicians showed that 49 percent support national health insurance; and

**Whereas** a national survey of patients found that 65 percent favor universal health insurance even if it means raising taxes; and

**Whereas** a January 2004 report by the Institute of Medicine called for universal health care coverage in the United States and recommended that health care coverage be continuous and affordable to individuals, families and society. According to the report, such coverage would promote access to high-quality care that is effective, efficient, safe, timely, patient-centered, and equitable; and

**Whereas** the Citizens' Health Care Working Group, created by the Medicare Modernization Act (MMA), after holding hearings throughout the country in 2006 on financing and coverage of health care services, recommends "a public policy that all Americans have affordable health care" and a "core benefits package for all Americans" by 2012; and

**Whereas** Medicare is the nation's largest and most successful health insurance system efficiently serving the health needs of nearly 43 million senior and disabled beneficiaries; and

**Whereas** Medicare's administrative cost is just 3 percent compared to 13 percent for private insurers; and

**Whereas** the Medicare system is built upon shared financing, funded by payroll taxes, general revenues and enrollee premiums; and

**Whereas** the Medicare system is a prime model for universal coverage.

**Therefore, be it resolved** that the Alliance for Retired Americans supports the creation of a high quality, affordable, universal health care system, which provides comprehensive services, including long-term care, and is based on a sound financing model similar to Medicare such as the legislation for universal health care proposed in H.R. 15, H.R. 676, H.R. 1200, and H.R. 5886, introduced by Representatives John Dingell, John Conyers, Jim McDermott, and Pete Stark respectively; and

**Be it further resolved** that the Alliance for Retired Americans also supports other proposals, such as employer mandates or extending eligibility in other existing federal and state programs, that would move toward the achievement of these goals; and

**Be it further resolved** that the Alliance for Retired Americans carry out an educational campaign to promote the benefits of a universal health care system and ways to achieve it through political and social action; and

**Be it further resolved** that the willingness of political candidates to address the national health care crisis be an important criterion for the Alliance for Retired Americans in making political endorsements; and

**Be it finally resolved** that until the United States has a national health care system, the Alliance for Retired Americans supports universal health coverage efforts in the states based on the principles outlined in this resolution.

---

The Alliance for Retired Americans is a nationwide organization of three million union retirees and other older and retired Americans working together to make their voices heard in the laws, policies, politics and institutions that shape our lives.

815 16<sup>th</sup> Street, NW, 4<sup>th</sup> Floor — Washington, DC 20006 — (202) 637-5399 — (888) 373-6497  
[www.retiredamericans.org](http://www.retiredamericans.org)