

Comparing the Health Plans

1 Facts

Distribution of health insurance now (Dubay)

1. Insured through employer: 161 million.
2. Individuals who buy their own insurance: 14 million.
3. Uninsured: 46 million.

Why are people uninsured? (Dubay)

1. 25% (11.5 million) eligible for assistance but don't use it.
2. 56% (25.76 million) because of cost. (And costs are going up.)
3. 20% (9.2 million) not because of cost. But why?
 - a. Is it that 80% (7.36 million) aren't offered insurance? (Dubay)
 - b. Or is it that "many of the uninsured are younger and healthier than the insured" so, presumably, choose not to insure? (Hadley, p. 408)

2 Three ways of getting health insurance

1. Direct purchase market; individuals buy their own insurance.
2. Insurance purchased through employers.
3. Single payer; government-run insurance program.

3 Who has the more radical plan?

"Most Democrats advocate some form of universal access health care. Most Republicans favor some version of the present system." (Conrad, p. 105)

McCain "would move away from our current employment-based insurance system" (Tanner, p. 1)

