



***“Our nation’s health care system still serves too few and costs too much. Decent health care is an essential safeguard of human life.”***

Political Responsibility, U.S. Catholic Conference, 1995

## **Some Common Misconceptions about Health Care in the United States**



### **1. If you don’t have health insurance, the government takes care of you.**

In fact, there is no health care safety net for the 45.8 million Americans that are uninsured. Approximately 57% of Americans have employer-based insurance, 4% purchase their own, 23% qualify for government benefits, and more than 15.% are uninsured.

### **2. Anyone uninsured can get health care in Hospital Emergency Rooms.**

While this is true in theory, some hospitals, over burdened with the cost of uninsured walks-ins and reduced government reimbursements are beginning to close their emergency rooms. Another disturbing trend is the practice of dumping patients who are uninsured. Uninsured Americans often delay seeking care, stay sick longer and die younger than those who have insurance. Uninsured children and adults are 30% less likely to receive preventative care, increasing the likelihood that they will be diagnosed with advanced conditions and earlier death. One estimate is that last year as many as 18,000 Americans may have died prematurely due to lack of insurance.

### **3. The best way to get health care insurance is to get a job.**

In fact, 8 out of every 10 of the uninsured are workers and members of working families. The average worker pays 35.9% more for health insurance premiums than they did four years ago despite the fact that worker earnings only rose 12%. Every minute, 5 people lose their health insurance. Forty-five percent of personal bankruptcies are related to medical debt. As health care costs increase, small businesses are finding it harder to provide health insurance for their workers. The following statistics indicate the percentage of *full time* workers for businesses with fewer than 25 employees:

- 88,946 (35.2%) small business employees in Chicago are uninsured
- 157,341 (21.9%) small business employees in the metro area are uninsured
- 94,446 (22.7%) small business employees downstate are uninsured

Statistics are from Families USA ([www.familiesusa.org](http://www.familiesusa.org)) and Universal Health Care Action Network ([www.uhcan.org](http://www.uhcan.org)) and Campaign for Better Health Care ([www.cbhonline.org](http://www.cbhonline.org))