

May 14, 2004

SCHAKOWSKY RECOGNIZES "COVER THE UNINSURED WEEK"

WASHINGTON, D.C. - In recognition of "Cover the Uninsured Week," U.S. Representative Jan Schakowsky (D-IL), a member of the Energy and Commerce Committee, inserted the following statement into the Congressional Record:

Mr. Speaker, I rise today to recognize May 10-16 as "Cover the Uninsured Week." This is an important opportunity to put the spotlight on those individuals without access to coverage as well as those with inadequate coverage. Over 44 million people - 15% of the U.S. population - lack health insurance coverage of any kind over the entire year. It has been said many times, but it must be said yet again - the United States is the only industrialized nation which fails to provide universal health care to its people. I hope the "Cover the Uninsured Week" will not just stimulate discussion, but action, so that soon that statement will no longer be true.

Individuals without health insurance are more likely than insured Americans to postpone health care, not getting the care they need and not filling prescriptions. Access to health insurance also has a major impact on the financial well-being of families - over a third of the uninsured had a serious problem paying medical bills in the past year and nearly a quarter was contacted by a collection agency. The alarming fact is that this disturbing trend is only worsening. Throughout most of the 1990s, the number of uninsured has been steadily increasing by about 1 million people every year. This problem persists despite the fact that a recent Kaiser Family Foundation poll found that 78 percent of all Americans believe that the government has a responsibility to expand health insurance coverage to more Americans. This strong sense of national support for expanding health care to the uninsured is a mandate to the government to act now on this urgent problem that is profoundly affecting the ability of Americans to live healthy and productive lives.

The lack of affordable health care and the national epidemic of the uninsured is not a problem with a single face. The uninsured are a diverse group of people - they are young professionals, small business owners, laborers and service employees. They are children, parents, and the near elderly. Any working person in this country can end up being uninsured at some point in their life. Today, I would like to look beyond the

numbers and present before you snapshots of two people from my state of Illinois who are living without insurance.

□ Jocelyn Graf of Oak Park, Illinois had to give up her health insurance when she started her own small English language training business and discovered that she could not afford the insurance plans available on the market. Jocelyn has received discounted medical care with assistance from the Campaign for Better Health Care.□ Jocelyn explained that she has been willing to risk living without insurance because she is young and healthy, but the lack of coverage would have been harder to deal with if she had ongoing health needs or was injured.

□ Uyles Singleton of Chicago, Illinois worked for an envelope manufacturing company for 35 years.□ When the company went out of business last July, Uyles had only one month's notice before losing his employer coverage insurance, which provided him and his wife access to medical care.□ Uyles quickly discovered that he could not afford to pay the exorbitantly high private insurance premiums and now has to pay for all of his medical and prescription drug expenses out-of-pocket. Uyles pays \$300 a month for his monthly medications to treat a chronic condition and can no longer afford to visit his regular primary care physician.□ In February, Uyles went to Cook County Hospital after separating his shoulder where he was x-rayed, but was not treated because he was unable to pay for the costs of care.□□□

□ Unfortunately, the problem runs much deeper than just the uninsured.□ Perhaps the sleeping giant of our health care coverage crisis is the population of Americans who are underinsured and lack access to urgent and necessary care.□ If you have a chronic medical condition and your employer changes health insurance providers or you change jobs and your new policy does not cover a preexisting condition, then you or your family may experience a serious gap in coverage.□ If you are in need of mental health coverage that your insurance does not cover, you will be unable to access appropriate care.□ And if you are self-employed or unemployed for even a small stretch of time, you may find yourself priced out of the health insurance market or paying high premiums for an insurance policy that may only cover catastrophic costs.□ Even temporary gaps in coverage affect the health and financial stability of the so-called "insured population."□ A 2002 Kaiser Foundation study found that 38 percent of insured individuals report that they or their families experienced at least one problem accessing medical services in the past year, nearly one-fifth (18 percent) reported that they postponed seeking medical care and 15 percent had a problem paying medical bills.□□

□ These numbers have real meaning to the people I represent.□ I have been contacted by a constituent who, although being insured, suffers from breast cancer, a condition not covered by her insurance provider.□ The very expensive cost of fighting this disease falls squarely on her shoulders with no help from her insurer.□ I am greatly troubled by the many constituents that I have heard from who struggle to pay the high premiums for their insurance, only to have to ration the medical care they need for themselves and their children because of deductibles that reach \$5,000.□ Insurance available in today's market is clearly not a full-proof guarantee that people can access the care they need.□

Given the very thin line distinguishing the underinsured from the uninsured, Congress needs to act to guarantee comprehensive, quality care for both the uninsured and the badly insured.

□ Any of us could become uninsured and face similar problems in obtaining medical care. Action on this critical issue is long since overdue.□□ I urge my colleagues in Congress to not delay.□ We must act to make health care a right entitled to each and every single American.