



## Sample Op-Ed

**A**mericans know when they try to balance their family budgets and when they look at their pay stubs that the health care system in our country is broken. It is unfair, inefficient, and costs are spiraling out of control.

The number of Americans without health insurance stands at nearly 46 million people. These 46 million people live without the basic economic security that health insurance provides — the security that allows them to save for retirement, their children’s education, or to buy a home, without worrying that they are one health problem away from a financial crisis. And this kind of crisis can devastate a family — nearly half of all Americans who file for bankruptcy do so because of medical expenses.

But those of us lucky enough to have health insurance also cope with our broken health care system. Over the last five years, health insurance premiums have increased five times faster than wages, which means that employers struggle to bear these costs and workers go without wage increases to retain their benefits. Sometimes, employers can’t manage to absorb these premium increases – nearly half of all small businesses no longer provide health coverage to their employees.

This crisis affects American businesses in other ways. Large and small businesses alike are struggling to compete in a global marketplace while bearing the burden of our broken health care system. They compete against foreign firms that don’t need to pay on average \$8,200 per employee for health care benefits because their health care is fairly and broadly financed. The United States has lost its ranking as the world’s leader in innovation and business climate, in part because American businesses must choose between providing health benefits and creating jobs or investing in technology. In fact, *The Economist* called General Motors a “pension hedge fund and health insurance business that happens to make cars.”

These problems are not accidental. They are the result of inaction by a White House and Congress that have failed to address our nation’s health care crisis. Instead, our leaders have promoted policies — such as the new Medicare prescription drug law, or the President’s proposal to expand tax breaks for Health Savings Accounts — that create record profits for health insurance and drug companies while leaving Americans with higher costs, fewer benefits, and millions without health insurance.

We need fundamental change.

Fundamental change requires real reform of our health care system. We must provide affordable health coverage for all Americans and exert control over health care costs. We must make prevention a national priority, which will enable us to improve our health as well as control costs. And we should do this while retaining the features Americans value in our health care system, such as choice of doctors and health plans. With American workers, businesses and health care providers as partners in the solution, we can provide affordable health coverage for all Americans within the current system — and strengthen American businesses, improve individual health, and lower health care costs for everyone.

**References for these examples are:**

D. Himmelstein, E. Warren, D. Thorne and S. Woolhandler, “Illness and Injury as Contributors to Bankruptcy,” *Health Affairs Web Exclusive*, February 2, 2005

Kaiser Family Foundation and Health Research and Educational Trust, *Employer Health Benefits 2005 Annual Survey*  
World Bank, *Doing Business in 2005* and World Economic Forum, *Global Competitiveness Report, 2005*.