

Within Our Reach: Health Care for All



Practical solutions for providing affordable health coverage to every West Virginian.



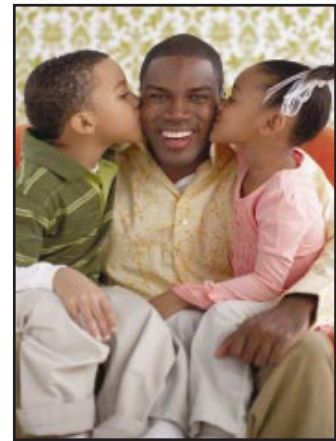
WVAHC

West Virginians for Affordable Health Care

Within Our Reach: Health Care for All

During the past century, we've built powerful networks that propel our economy and quality of life - expansive power grids, sophisticated phone systems, and far-reaching interstate highways. We've experienced immense progress, overcoming challenges that once seemed insurmountable.

But we have never built a modern infrastructure for health care. Our health care "system" is more like having a different phone company in every town. If we applied the same ingenuity to health care that we have to building highways, we could provide quality and affordable health care to all West Virginians.



Doing nothing is no longer an option. More than 300,000 state residents have no health insurance and the numbers continue to grow. Every year, an estimated 200 uninsured people die from conditions that could have been treated if they had health coverage.

We believe that solutions are within our reach. While some of these may be found in federal programs like Medicare, many others can be pursued within West Virginia right now. And everyone has a role to play - individuals, health care providers, insurance companies, government agencies, and faith and community-based organizations.

Health dollars and sense

The key to guaranteeing health care for everyone is not to spend more money. Health care expenditures already consume one sixth of our Gross Domestic Product, a percentage that's tripled in less than fifty years. Rather than spend more money, we need to spend it differently in three specific areas:



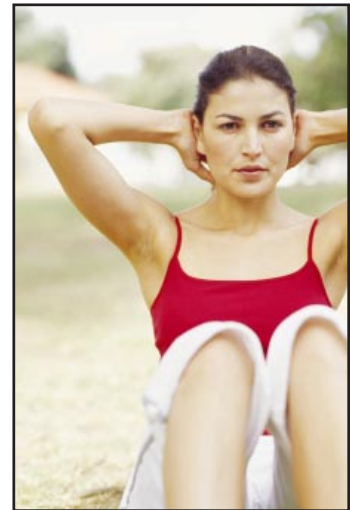
Prevention: Early detection of disease saves both money and lives. For example, regular mammographies are critical to the timely and successful treatment of breast cancer, yet a quarter of the female population aren't getting them at the recommended times. Likewise, colorectal screenings every few years for people over 50 would prevent 19,000 deaths each year. More smoking cessation programs would go a long way to improving health and reducing the \$75 billion spent each year on medical care for tobacco-related conditions.

Chronic diseases: We need to manage long-term conditions - like heart disease, diabetes and asthma - more effectively. Treatment of chronic disease consumes three quarters of our health care dollars and costs West Virginia businesses billions in lost productivity. Helping patients to better manage these illnesses is key to maximizing health and controlling costs. Health plans need to be revamped to include more time for patient education.



We also need to support people in making informed decisions about end-of-life care through advance directives, such as living wills and medical power of attorney. It's important that we talk with our family members and physicians about end of life issues, consider our options and make our wishes known.

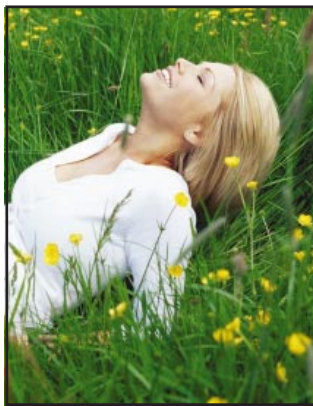
Technology: We must use technology wisely. In most industries, new technology drives down cost. In health care the opposite is true. CT scanners and other technologies are effective tools for early diagnosis. But their overuse inflates cost and can have negative health consequences - for example, increasing the risk of cancer from exposure to radiation. We need better guidelines for using technology when it makes a real difference and when the benefits outweigh the risks.



A health plan for everyone

The more we're able to control and reduce health care costs, the better positioned we'll be to expand coverage to the uninsured. Much progress has been made in expanding coverage for children and for adults who are elderly or disabled. But there are few options for working-age adults who don't have insurance through their employers.

Our current system of financing health care involves four main groups - employers, insurance companies, government and individuals. Each is a necessary part of the solution in our proposed plan for universal coverage in West Virginia:



Employers with more than ten people would be required to offer an affordable health plan or pay into a public fund to help cover people without insurance. This action would extend health coverage to at least 75,000 working West Virginians who are currently uninsured.

Insurance companies would be required to enroll all eligible applicants, regardless of their medical conditions or family history. Insurance plans would be required to charge premiums within a reasonable range to individuals, with differentials only for age and gender, but they could not charge different premiums based on an individual's health status.

Government would continue its current role in providing health coverage to our most vulnerable citizens - children, the elderly, people with disabilities and the poor. Our plan would expand the state's Medicaid program to cover an additional 95,000 uninsured adults who have incomes below the federal poverty level. It would also raise the income limits for the Children's Health Insurance Program - or CHIP. West Virginia pays only a quarter of the cost of CHIP and Medicaid. The rest comes from the federal government. Using predominantly federal dollars to insure low-income West Virginians makes sense.

Individuals would contribute to the cost of their health plans through premiums, deductibles and co-payments - as they do now. Those who aren't covered by employer health plans, Medicaid or Medicare would be required to purchase an affordable insurance policy. Low and middle income people would be eligible for subsidies to help offset the cost.



Solutions are within our reach...

Affordable health coverage for all West Virginians - Sound far-fetched? We don't think so. Neither did the citizens and legislators in Maine, Massachusetts and Vermont, where plans for universal coverage have already been approved. Neither do the people in Pennsylvania, where a similar plan is being actively considered.



We're already on the right path with recent reforms we've made in West Virginia, including allowing parents to keep their sons and daughters on their health plans until age 25.

We've made important first steps, but we have much more work to do. Here are some ideas for how we all can make a difference:

Take charge of our own health.

- Take action to improve and maintain your health through diet, exercise and healthy behaviors. There are dozens of good Web sites with helpful information. A good place to start is with Healthy People 2010, a national initiative to promote better health, at www.healthypeople.gov/BeHealthy.

- Be an informed consumer of health care. Examine your health care options and choose care that you feel will provide the best service at the lowest price. Ask in advance what the service will cost, even if you have insurance that will pay for it. The Health Care Authority has comparisons of hospital costs on their web site www.comparewv.org. Check and see if a hospital near you offers a lower cost for a procedure.



- Talk with your family members about your and their wishes for end of life care. Complete living will and medical power of attorney forms, which can be downloaded from our web site at: www.wvahc.org.

Advocate for health care for all.

- Share this guide and the Within Our Reach DVD with people where you work, in your community and at your place of worship. Order and download copies for free at www.wvahc.org.

- Register for free e-updates online at West Virginians for Affordable Health Care www.wvahc.org, or call or write for more information at WVAHC, 1544 Lee Street, Charleston, WV 25311, (304) 344-1673.

- Speak out about the problems with health care and some of WVAHC's proposed solutions. Contact your state Senators and House of Delegates members. Send a letter to the editor of your local newspaper.

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