Posted on Sat, Sep. 30, 2006

VERBATIM

Toward universal healthcare that works

By **HEALTHCARE**

Below are excerpts from ''Healthcare That Works for All Americans,'' a report issued this week by the Citizens' Health Care Working Group (www.citizenshealth care.gov).

Americans want a healthcare system that works for everyone. But the reality is that the healthcare system that captures vast amounts of America's resources, employs many of its talented citizens and promises to both promote health as well as relieve the burdens of illness is failing far too many of us.

Over the past year, the number of uninsured has grown by more than one million, and tens of millions more are underinsured and at immediate risk of financial ruin if they are seriously ill or injured.

Individuals, families, employers and every level of government are feeling the financial pressure of rising healthcare costs. More often than not, people do not receive the best care that science has to offer. Many are bewildered by the complexity of healthcare and insurance coverage. As one citizen voiced to us, you cannot ``navigate the healthcare system without luck, a relationship, money and perseverance.''

The need for change is clear, but transforming healthcare so that it works for all Americans is a daunting prospect. It will involve difficult decisions about how healthcare is organized, delivered and financed.

The Citizens' Health Care Working Group was established by Congress to ''engage in an informed national public debate to make choices about the services they want covered, what healthcare coverage they want and how they are willing to pay for coverage.'' What we heard was that many Americans believe that public policy designed to address the growing crisis in healthcare cannot succeed unless all Americans are able to get the healthcare they need, when they need it.

Recommendations

• **Establish** public policy that all Americans have affordable healthcare. This public policy should be established immediately and implemented by 2012.

• **Guarantee** financial protection against very high healthcare costs. A national public or private program must be established to ensure participation by all Americans, protection against very high out-of-pocket medical costs; financial assistance to pay for this coverage based on ability to pay.

• **Foster** innovative integrated community health networks. The federal government will provide leadership and financing for a national initiative to develop integrated public/private networks of healthcare providers.

• **Define** core benefits and services. Establish a nonpartisan public/private group to define America's core benefits and services and update them on an ongoing basis. Core health services will cover the continuum of care throughout the individual's life span.

• **Promote** efforts to improve quality of care and efficiency.

• **Restructure** end-of-life care so that people of all ages have increased access to these services in the environment they choose.