When it comes to health care, Americans know what they want - they want it all.

The Citizens' Health Care Working Group, created by Congress to determine what Americans want in health care, found people want protection for everybody from high medical expenses and guaranteed coverage for specific checkups and treatments.

And why not? After all, nothing is more important than good health.

Yet, over the past decade fewer and fewer Americans have access to quality health care. About 1 million people who had health insurance in 2003 don't have it now.

As the cost of health care and health-care insurance has soared, the health-care coverage offered by employers has diminished. State governments, including Washington's, have also curbed what is covered.

So why haven't members of Congress and the president jumped at the opportunity to give people what they want?

Because it's very, very expensive to implement a comprehensive universal health-care system. Politicians don't want to be roasted at election time for raising taxes.

Unfortunately, the American people are already paying a whole lot more for their health care - and the health care of their fellow Americans - through higher insurance premiums and increased medical fees.

Since nobody is denied care at a hospital emergency room, those who can't pay for health care use emergency rooms for their basic medical needs. That forces hospitals to recoup the cost of this practice from those who have insurance or who can afford to pay.

It's become a rotten system that needs to be changed.

And, if the Citizens' Health Care Working Group's research is correct, consumers believe there is enough money to overhaul the health-care system to give folks what they want. Consumers want the government to transfer money from other programs to pay for the core health benefits.

"Yet when posed questions about the possible need for new revenues, we found, across the board, that majorities were willing to pay more to ensure that all Americans are covered," the group said.

If this country puts off finding solutions to the growing health-care problems until the system has collapsed, it will be too late.

Now is the time for President Bush and Congress to revamp a system that's failing more and more Americans by the day.