



Focus on the Uninsured

Overview

One of the key drivers of health care reform is the estimated 47 million Americans who are currently uninsured. Studies have shown the following behavior patterns in the uninsured. The uninsured:

- Postpone necessary care and receive less preventive care such as immunizations and routine check-ups
- Are diagnosed at a more advanced disease stage
- Tend to receive less therapeutic care
- Have higher mortality rates
- Are more likely to be hospitalized for conditions that could have been avoided than insured individuals

Coverage for pre-existing conditions, continuity of coverage for individuals between jobs and maintaining affordability for those with insurance are the main concerns about access to health care and affordable health insurance.

HCSC Position

Health Care Service Corporation (HCSC), is dedicated to promoting access to cost-effective and quality health care. As a result, we are committed to reducing the number of uninsured in each of the states HCSC serves through its Blue Cross and Blue Shield Plans by 2010. While the specific approaches are tailored to the local situation, we have established general principals for addressing the challenge and judging proposed solutions for the uninsured issue.

To help reduce the number of uninsured Americans:

- HCSC is committed to bringing its expert knowledge to the public policy table. HCSC joins frequently with many organizations and levels of government to search for workable solutions.
- HCSC will assist in educating consumers to make informed choices from among available government programs and private insurance. It's estimated that 30% of the uninsured qualify for existing government health care programs, but don't know about them. In addition, there are affordable private health plans within the reach of many other Americans.
- HCSC will promote appropriate private and public solutions that provide affordable access to high quality health care. We believe that both the government and the private sector have important roles to play in addressing the uninsured issue.
- HCSC will work with health care providers, the business community and government to develop appropriate solutions that reduce uncompensated care. When uninsured Americans receive routine medical care in hospital emergency rooms, which is the most expensive type of health care, the costs are partly shifted to those who already have insurance coverage.

We believe that solutions for the uninsured must:

- Provide access to appropriate levels of care
- Offer real insurance benefits that actually pay for health care
- Continue to promote access to high quality care and existing provider networks for those who already have private health insurance
- Provide affordable coverage that can be sustained over time
- Address the needs of a diverse population

In addition, HCSC works to educate policymakers on public/private solutions that address the uninsured. For example, our Blue Cross and Blue Shield plan in Oklahoma helped develop and launch a premium subsidy program for low income employees at small businesses. [This is video](#) of a Capitol Hill briefing on the program's success, which includes our plan's president and a program participant.

About Health Care Service Corporation

Health Care Service Corporation, a Mutual Legal Reserve Company, is the largest customer-owned health insurer in the United States and the fourth largest health insurer in the country overall, with 12.4 million members in its Blue Cross and Blue Shield plans in Illinois, New Mexico, Oklahoma and Texas. The company is an independent licensee of the Blue Cross and Blue Shield Association. HCSC also has a rating of AA- (Very Strong) from Standard and Poor's, Aa3 (Excellent) from Moody's and A+ (Superior) from A.M. Best Company. For more information, visit www.HCSC.com.