



# CRS Issue Statement on Health Care Reform

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Interests in health care reform are driven by growing concern about several widely discussed problems, most especially health insurance coverage, health care costs, and patients' access to quality care. Commonly cited figures indicate that more than 46 million people have no insurance, which can limit their access to care and their ability to pay for the care they receive. Costs are rising for nearly everyone, and the country now likely spends over \$2.6 trillion, more than 16% of gross domestic product (GDP), on health care services and products, far more than other industrialized countries. For all this spending, the country scores but average or somewhat worse on many indicators of health care quality, and many may not get appropriate standards of care.

These concerns raise significant challenges. Each of the concerns is more complex than might first appear, which increases the difficulty of finding solutions. For example, by one statistical measure, far more than 46 million people face the risk of being uninsured for short time periods, yet by another, substantially fewer have no insurance for long periods. Insurance coverage and access to health care are not the same, and it is possible to have one without the other. Having coverage does not ensure that one can pay for care, nor does it always shield one from significant financial loss in the case of serious illness. Similarly, high levels of spending may be partly attributable to the country's wealth, while rising costs, though difficult for many, may primarily mean that less money is available for other things.

Solutions to these concerns may conflict with one another. For example, expanding coverage to most of the uninsured would likely drive up costs (as more people seek care) and expand public budgets (since additional public subsidies would be required). Cutting costs may threaten initiatives to improve quality. Other challenges include addressing the interests of stakeholders that have substantial investments in present arrangements and the unease some people have about moving from an imperfect but known system to something that is potentially better but untried. How much reform might cost and how to pay for it is also an issue.

Health care reform proposals often rekindle debate over perennial issues in American health care policy. These include whether insurance should be public or private; whether employment-based insurance should be strengthened, weakened, or left alone; what role states might play; and whether Medicaid should be folded into new insurance arrangements. Whether changes to Medicare should occur at the same time may also be considered. Concerns about coverage, cost and spending, and quality are likely to be addressed within the context of these issues.

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