America n Health Care

Public Health Insurance

1) Most Americans ages 65 and older rely on Medicare. It is funded from payroll taxes.
2) For very poor people, Medicaid is also available. This program is funded from both federal and state tax dollars.

Problems:

- About 47 million U.S. residents have no health insurance, and the numbers keep growing.
- Of the 47 million Americans without health insurance, 8.7 million are children.
- Employers increasingly shift health care costs to employees: America's workers struggle to pay higher premiums（保険料）and co-payments. Many Americans cannot afford it at all.
- For families whose employers don't pay for health insurance, the cost of buying insurance is skyrocketing: more out-of-pocket costs for doctor visits
- ➢ Skyrocketing prices for prescription drugs

Result: This forces many to delay getting needed medical care or ……
……..even worse—to not get coverage for themselves or their families because of cost.

Conclusion: In America, people with good jobs usually have good health care coverage (insurance). In America, if you lose your job, you also lose your health care coverage. This is a crazy system.

However, many Americans don't have such good insurance plans and can't afford good insurance coverage. Since medical costs in America are so high, they can be financially destroyed when they get sick. In American, one of the leading causes of personal bankruptcy is from illness.