

# Health Care for the Homeless Mobilizer

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Vol. XI No. 2

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2/3/06

## Building a More Perfect Union

Advocate now for *real* health care reform

On Tuesday, January 31, President Bush delivered to Congress and the nation his fifth annual report on the state of the union ([transcript](#)). Though the President indeed referenced the rising costs of health care in his 51-minute speech, he unfortunately neglected to address the unmet needs of at least 45.8 million uninsured Americans, many of whom risk experiencing homelessness. While tax cuts and Health Savings Accounts (HSAs) may indeed benefit upper-income households, they do little to expand access to services for those with little or no ability to purchase health care. The National Health Care for the Homeless Council calls upon *Mobilizer* readers to respond now to the President's address and advocate for the comprehensive health insurance reform capable of ensuring high quality health care for all Americans, even and especially for those experiencing homelessness.

### What to do when it's already raining?

The President's State of the Union health care proposals would benefit those who already are active participants in the nation's market economy – to the exclusion of a growing number of extremely low-income individuals and families. In advocating policies (such as low-premium, high-deductible HSAs) to “help people afford the insurance coverage they need,” the President is promoting personal “rainy day” accounts for those who can afford to invest in them. Indeed, the Administration's proposal would allow wealthy households (who can perhaps already afford insurance) to use HSAs for tax-sheltered retirement savings. Lower-income households not covered by comprehensive health insurance would remain at extreme risk of homelessness. Consider, for example, a family of four at 200% of the Federal poverty level. If covered by the type of health plan that accompanies an HSA, a sudden medical emergency and the accompanying out-of-pocket expenses would consume more than *five weeks pay* before reaching the \$4070 average family deductible.

HSAs actually threaten an *increase* in uninsurance. Although roughly 1.1 million individuals would become newly insured because of tax deductible premiums, Jonathan Gruber of MIT finds that 1.4 million individuals would actually lose their coverage under the plan. (This and other facts about HSAs are explained by the Center for Budget and Policy Priorities – [http://www.cbpp.org/1-31-06health.htm#\\_ftn8](http://www.cbpp.org/1-31-06health.htm#_ftn8)) Clearly a move in the wrong direction, HSA expansion should be rejected by the Congress.

### Finding common ground

The State of the Union address contained just 150 words to discuss solutions to the health care crisis (zero for homelessness). The President did acknowledge the necessity of affordable health care in order to keep America competitive, stressing the importance of controlling costs and making coverage portable. Not only does the National Council wholeheartedly agree, but we

suggest a solution – one that has proven itself in Canada, Australia, Denmark, Finland, Iceland, Sweden, and Taiwan. This solution would save money. This solution would honor the human right to health care. This solution would be affordable, portable, and would keep America competitive. Each of the ideas promoted by the President is realized in House Resolution 676 – the U.S. National Health Insurance Act. Congress should move swiftly to enact it.

## ACTION

*“Conventional wisdom dictates that universal single payer health care is politically impossible. That perception is accurate, of course, but only if nobody has the courage and wit to mobilize the anger of dissatisfied voters.” (Joe Conason)*

An increasing number of Americans are sick, dying, and burdened with outrageous health care costs due to a failing system. Though the majority of Americans favor a health care program that covers everyone, even if it means higher taxes for some, sufficient pressure does not yet exist in our nation’s capital. During this coming election year, advocates can and must do more than wait for *someone* in *Washington* to *utter* the words “Medicare for All.” We must have the courage and wit to mobilize our constituencies throughout the country. Dissatisfied with the current state of our union? Here’s what you can do:

- **Write a letter or op-ed piece for your local newspaper.** Concisely make your case for health care reform. Make it relevant by referencing to the President’s HSA proposals, Medicaid cuts in the budget reconciliation, massive layoffs in the automotive industry, or another current event. Please consult the National Council’s single payer web page ([www.nhchc.org/singlepayer.html](http://www.nhchc.org/singlepayer.html)) for helpful background information, or contact our Health Policy Specialist at 410/837-5533 or [djohnson@hchmd.org](mailto:djohnson@hchmd.org) with additional questions about Medicare for All, Health Savings Accounts, or other policy issues.
- **Place a quick, simple phone call to your Member of Congress.** It doesn’t take much. Just dial 202/224-3121 and ask for the office of your Senator or Representative. Tell his or her staffer about yourself and what you do, and express your support for H.R. 676 and the human right to health care. (As you do so, consider that Congressional staffers often say that one phone call is thought to represent the opinions of 20,000 constituents!)
- **Ask candidates for elected office to support health care for all.** In this election year, meet with candidates for public office and participate actively in public candidate forums. Ask questions about candidates’ positions on extending comprehensive health insurance to all Americans. While nonprofit organizations cannot endorse specific candidates, they can provide education about necessary policy changes.

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