



Uninsured Workers Deserve New Ideas in Health Care Coverage

By Carl Camden

There is a widespread misperception that the uninsured and the unemployed are pretty much one in the same group. But according to CoverTheUninsured.org, which is promoting Cover the Uninsured Week this year from April 23 to 29, research indicates that more than 80 percent of the non-elderly uninsured live in families where the head of the family works.

Furthermore, our current system of paying for health care shortchanges the more than 22 million American workers who are by choice “free agents” – the freelancers, contract and temporary workers, independent consultants and entrepreneurs who are playing an increasingly important role in today’s economy. The tax system treats them unfairly by forcing them to purchase health insurance with after-tax dollars. And the insurance system compounds the problem by relegating them to the expensive individual market and by making it difficult for them to otherwise qualify for group rates.

As a result, a large segment of the uninsured are working men and women who are suffering tangible, real-world disadvantages imposed by our current system of paying for health care. It is becoming increasingly obvious that this system cannot be sustained. Created in an era when most American workers were in traditional employer-employee relationships, our current approach is based on a model that serves large segments of our current population badly and a growing segment not at all.

If we do nothing, the situation will only get worse, because the nature of the workplace and the workforce is changing rapidly, and our current system actually works to increase the rate of medical inflation.

Although many people have yet to acknowledge it, America’s employer-provided health care system is dead. That is why there must be changes in the traditional link between health care coverage and employer sponsorship. As a nation, we need to demand a more flexible system that reflects the realities of today’s mobile workforce

and provides access to group coverage outside the traditional employment relationship.

As it stands, reliance on employer-provided health care is keeping untold numbers of individuals locked into unsatisfactory jobs solely for health insurance purposes, and leaving millions of non-traditional workers without quality, affordable coverage. At its core, this is not only a health care issue; it is a competitive disadvantage for U.S. companies and workers alike. Job-locked employees are less productive because they are held captive by jobs they do not like or cannot perform well, simply because it is their only option for health insurance.

For a week again this year, Americans are talking about this crisis in health care. Cover the Uninsured Week, which has been growing in scope and building momentum every year since 2003, is filled with events and oratory intended to raise awareness of this national concern.

What we do next week and every week thereafter, however, will be even more important in solving the crisis.

At Kelly Services, we are pleased to take a leadership role among business, labor and civic organizations committed to making health care reform a reality. Our company is a founding member of the “Better Health Care Together” campaign, which earlier this year issued four “common sense principles for achieving a new American health care system by 2012”:

- We believe every person in America must have quality, affordable health insurance coverage.
- We believe individuals have a responsibility to maintain and protect their health.
- We believe that America must dramatically improve the value it receives for every health care dollar.
- And we believe that businesses, governments and individuals all should contribute to managing and financing a new American health care system.

While there is no quick fix for the 45 million Americans who are without insurance today, many creative proposals are being put forth. We do not lack ideas. We lack the political will to move on this critical issue.

If I were ill or injured, I would rather be treated in the United States than anywhere else. Our challenge is to increase access to the health care system and work to ensure that outcomes here are as consistently positive as in other countries.

We look forward to helping shape the debate and fixing a health care system that is hopelessly broken.

Ultimately, the right solution will be the one that does the best job of balancing the need to expand insurance coverage to more people; encourage efficiency among providers; foster competition and encourage innovation such as electronic recordkeeping and transparency among service providers; and recognize and accommodate the evolving needs of the workplace and the workforce of tomorrow.

Carl Camden is president and chief executive officer of Kelly Services, Inc.