



One Health Insurance, for All, for Life

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By Dr. Jaime Torres

All over this country the crisis in our healthcare system is a burning issue, and people are demanding that politicians resolve it. There are 47 million people without health insurance -- 14 million are Hispanic -- and more than 50 million have inadequate coverage. The Institute of Medicine reported that each year 18,000 people die because of the lack of medical coverage.

When it comes to healthcare, the United States spends more per person than any other industrialized country (almost double than Canada and France). Yet, we have the highest infant mortality and almost the lowest life expectancy in the developed world. It's very clear there is a lot of suffering, and the proposals of recent years "to improve" our system have had little success.

In my years as a doctor, I have seen a man lose a leg because he couldn't pay for antibiotics to treat a foot ulcer; I have fought insurance companies because they denied payment for necessary procedures, and I have seen children receive inadequate care because they had Medicaid—insurance which many see as second class. It's incredible that in the richest country in the world there is such injustice and pain.

But in the rest of the industrialized countries healthcare is provided to everyone. The only reason we don't have universal health coverage is the unbelievable inefficiency of our system. Even though the United States spends two trillion dollars on health costs, \$600 billion never reaches the people of this nation, instead this money is used for administrative expenses and to pay

shareholders and millionaire executives who have never changed a bandage in their lives.

It is very clear that the system needs radical surgery. Eli Siegel, the great philosopher and founder of the education Aesthetic Realism, showed its central failing when he explained that a healthcare system based on profit is unethical because it is based on "contempt for people." He explained that as soon as one is looking to make profits, one cannot be very interested in what other persons deserve, what they feel, because that would limit one's ability to make money from them.

Our system shouldn't depend on some people making profit from the misfortunes of other human beings. For any insurer, hospital or doctor to see patients in terms of how much money can be made from them is sheer contempt, and it is completely opposed to hoping a person be stronger and healthier.

The truth is that we can provide health insurance for everyone in the United States if we expand the Medicare program to all the people living in this country, regardless of their health or immigration status. Medicare is the federal not-for-profit insurance which has efficiently covered our senior citizens with quality care.

This can be achieved by a tax that would cost less than what most employees or employers are currently paying for insurance. In one single step, it would provide coverage for the uninsured, it would lower administrative costs significantly and would improve our efforts at prevention.

We should educate ourselves and demand all the presidential candidates to expand Medicare as our national health insurance program where everyone would be covered, and its only purpose would be to improve our health--and not make profits.

Dr. Jaime Torres is founder of the Latinos for National Health Insurance and is an associate of the Aesthetic Realism Foundation in New York.