

**Doctors & Hospitals**
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## Six prescriptions for change

### Our survey shows what Americans demand of health reform

Americans have lost confidence in the U.S. health-care system and yearn for reforms that will free them from worry about losing coverage if their circumstances change or if they fall ill.

Our new national survey plumbs people's opinions about those elements they consider essential in a reformed system.

Among the 1,200 Americans age 18 and older who responded to the November 2007 telephone poll, more than 80 percent said that a reformed system should guarantee the following:

- Coverage for all uninsured children.
- Protection against financial ruin due to a major illness or accident.
- The ability to obtain coverage regardless of a pre-existing condition.
- Coverage that continues even when people are laid off, changing jobs, or starting their own business.
- Premiums, deductibles, and out-of-pocket expenses that are affordable relative to family income.
- The ability of people to keep their current health insurance if they choose.

Poll respondents agreed broadly that reform should improve access and coverage, but there's less consensus on how to achieve it.

Right now, pessimism about U.S. health-care costs prevails among consumers regardless of age, gender, political orientation, or family income.

Fifty-three percent said they are paying more for health care than they were a year ago, while only 5 percent report declining costs. Seventy-seven percent expect costs to be higher still in five years.

Overall, 81 percent say they are concerned about being able to afford health care in retirement, 68 percent worry about being bankrupted by medical bills following a serious illness or accident, and 65 percent fear losing their job-related health coverage.

Pressured by rising costs, 35 percent of respondents say they skipped or postponed medical care to control expenses over the previous 12 months.

Respondents laid the blame for America's health-care problems mainly on drug and insurance companies. For more details on those findings, see [High health care costs](#).

*Consumer Reports* also invited subscribers to share their health-insurance stories online, and hundreds responded.

"We worry about the future," said Jeff Averill, a 40-year-old self-employed construction inspector from Billings, Mont., in a phone interview. He's had to raise his health-insurance deductible for his family of four to \$14,000 just to keep premiums affordable. "The current system is broken," he said. "It's just not working."

[Share your health reform stories with us.](#)



**"The American health-care system is expensive, unfair, and inadequate, and needs a complete overhaul."**

**Andrea Hanson**  
Murphy, Texas

Photo by Dan Sellers



**"Health-care costs keep going up and you wonder where it's going to end."**

**Jeff Averill**  
Billings, Mont.

Photo by Gregory Miller