

From the President's Desk May 2009:

News on health care reform of interest to those advocating for the mentally ill

by Hugh Brady

On Saturday April 18, I joined several area NAMI members at a rally for health care reform sponsored by Health Care for America Now (HCAN), held at St. Augustine College in Chicago.

The rally was exciting! We heard speeches from Congresswoman Jan Shakowsky and State Representative Kathy Ryg and a video of President Obama calling for major health care reform. The crowd was enthusiastic and loud, and filled the 400 seat meeting hall to overflowing.

Some interesting facts from the speakers:

- The US spends 16% of its gross national product on health care and health insurance
- Most other advanced industrial countries spend less than 8% of their respective GNP's on health care
- The US has poorer outcomes than most of the other modern industrial countries. We are at or near the bottom of the list when it comes to life expectancy, infant mortality and other measures of the quality of healthcare. We rank 37th overall on the list of positive outcomes!
- Every year more than 1 million families file for bankruptcy due to medical bills
- Every year more than 1.5 million people's homes are foreclosed on because of families have to choose between paying medical bills or making mortgage payments.
- At some time every year 52% of the American people go without needed healthcare because they can't afford it, either because they have no health insurance at the time or because the coverage they have doesn't cover the care they need, or because their deductibles or co-pays are too high.
- There are people who avoid going to the doctor for fear that the doctor will find something that an insurance company will later call a "pre existing condition" which will make them ineligible for future health insurance!

That last point is especially important for people with mental illness. One of the first questions on many applications for health insurance is "Have you ever been diagnosed with a mental illness?" If the answer is "yes," you will most likely be denied coverage.

HCAN has a clear set of organizing principles to remedy the situation. HCAN will use these principles to help guide the healthcare reform Congress is considering. These principles, which have been endorsed by 185 members of Congress and hundreds and hundreds of state and national organizations, including NAMI national and NAMI Illinois, include the following:

- Everyone must have a choice to continue the private insurance they have now or to join a new public health insurance plan set up somewhat along the lines of Medicare. The public option will provide real competition to the private health insurance industry and force carriers to lower their rates.
- But whichever option people choose, coverage must
 1. Be affordable – premiums and out of pocket costs based on ability to pay;

2. Be comprehensive – a strong minimum level standard of benefits to cover all health services from preventive to chronic care; and
3. Provide equal health care access to all regardless of pre-existing conditions, demographic or socio-economic group or history of mental illness.

Congress is expected to pass a health care reform package by August of this year, so speakers at the rally urged everyone to contact their US Congressman and Senators as soon as possible and urge them to sign on to the HCAN principles.

This is especially important to NAM members and supporters because of the current difficulties people face in obtaining adequate treatment for mental illness. It will be difficult to fix mental health care in this country separate from fixing overall health care in this country.

For more information, log onto the HCAN website at <http://www.healthcareforamericanow.org/>