



# The Healthcare Divide

By Abbie Cornett



**HEALTHCARE IN THE** United States has become a battlefield. Political parties have drawn their battle lines and entrenched themselves in their ideologies. Sadly, to date, these ideologies have not addressed many of the issues overwhelming patients and their families — mainly the rising cost of medical care.

While the number of uninsured has steadily declined due to the Affordable Care Act (ACA), many still are unable to pay their medical debt due primarily to two factors. The first is that healthcare in the United States is the most expensive in the world. Compared with other countries, the

second factor is that the burden of payment is being shifted increasingly to the patient through increases in out-of-pocket expenses. Health plans often require hundreds or thousands of dollars in out-of-pocket payments. In a recent poll conducted by *The New York Times* and the Kaiser Family Foundation, roughly 20 percent of people under age 65 with health insurance reported having problems paying their medical bills in 2015. And, those who are sick or who are prescribed more drugs are much more likely to report problems paying for medication.

Unfortunately, this is where the policymakers and patient population diverge. While the policymakers have been concentrating on access to insurance, the public's priority remains the high cost of medical care, particularly the rapidly increasing cost of medications.

With the price of drugs increasing at a much faster rate than the relatively flat wages, and an upsurge in out-of-pocket expenses, many people feel that the cost of drugs is the main barrier to care. In 2014 alone, prescription spending increased by a staggering 11.4 percent — an almost 2 percent rise over the projected amount. And, while much of this increase was due to spending on specialty drugs, it reflected an overall growth in spending. According to the Kaiser Health Tracking Poll conducted in April 2015, 76 percent of the public blame drug companies for high drug prices; just 10 percent blame insurers.

The question now is how the federal government will deal with these issues in the upcoming months. As patient advocate for *IG Living* magazine, I will closely monitor and keep our readers updated on any changes in policy that may affect patients and their families. ■

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## Sources

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U.S. spends the most per person on healthcare, and that amount has steadily increased. In 2010, the average cost of healthcare per capita was \$8,233. In 2015, that amount increased to more than \$10,000. While this growth rate has been fairly low at about 3 percent a year, Kaiser Health System projects it to increase to 4.9 percent a year on a per-capita basis through 2024. If that projection is correct, per person spending on healthcare will reach \$15,618.

These costs weigh heavily on Americans. The move toward cost sharing through higher out-of-pocket expenses has left many at risk for devastating medical debt or the inability to access care or much-needed medications. In the Times-Kaiser poll, 75 percent of respondents cited the cost of medications as their No. 1 concern about healthcare. Government action to lower drug prices was the No. 2 concern for 60 percent.