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In Life

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50¢

## ANOTHER TAKE

# Everyone pays for the uninsured

By John Bouman

**T**he problem of health coverage concerns all — those with insurance and those without. In addition to the human and social costs, bearing the expense of the uninsured is a major part of the cost of doing business in Illinois. But no matter how steep the price of insuring all, the cost of doing nothing is greater than the cost of investing in the economic health of our state.

Since Gov. Rod Blagojevich announced his historic plan to offer affordable health insurance to everyone in the state, the response has been predictably about the price of the plan. But let's consider the benefit.

Illinois Covered would give everyone the opportunity to obtain health insurance at prices they can afford. Not only does the plan cover individuals, but it also levels the playing field among employers by mandating that employers that do not offer health insurance contribute to a better, healthier work force. Additionally, as healthy employees get help to participate in employer plans, we will begin to see better actuarial performance — which slows premium growth.

This plan is important to everyone because it eliminates the cost shifting caused by the uninsured. Now, the cost of emergency care for the uninsured is built

into hospital rates charged to insured patients, raising insurance by \$1,000 each year. Additionally, we have to consider the true cost of inaction. Staying the course in our health crisis will cost us more than \$30 billion over the next 10 years.

The governor's proposal is a smart investment in the future. He should be applauded for a plan that guarantees health care through a responsible mix of private and public funding. Opponents should recognize that the true crisis lies not in the cost of health care, but in the social and human costs of neglecting real solutions.

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