

RESOLUTION

Subject: Achieving Equitable, Affordable, Efficient Healthcare

Submitted by: Greater Louisville Medical Society

Referred to: Reference Committee

WHEREAS, 22¹-51²% of patients forgo medical care secondary to cost; and

WHEREAS, absence of care adversely affects healthcare outcomes; and

WHEREAS, the privatization of the U.S. CDS results in deleterious consequences with regards to cost and access to care. A recent study showed that out-of-pocket delivery costs were higher for privately insured patients than those with Medicaid or even the uninsured, and costs including insurance premiums exceeded 10% of income for 21% of all birth parents³. In a study of gynecologic oncology patients, by a wide margin the largest cohort in each category of financial hardship (severe, moderate, no/mild) were those with private insurance (46, 41 and 54%, respectively)⁴; and

WHEREAS, these problems do not exist in countries which provide universal coverage to their inhabitants; and

WHEREAS, a progressive tax-based system of health insurance financing is more equitable than the current system, would be easier to navigate for patients, and less cumbersome for providers, would ensure that everyone has healthcare coverage, and would improve outcomes; now, therefore, be it

RESOLVED, that KMA support a tax-based system of healthcare financing in the U.S., which would be available to all Americans; and be it further

RESOLVED, that this must not preclude the availability of private payment or private insurance purchase for non-covered services, or for those who can afford and wish to purchase them.

References:

- ¹ Leonhardt M. Nearly 1 in 4 Americans are skipping medical care because of the cost. CNBC. Published March 12, 2020. Accessed April 29, 2022. <https://www.cnbc.com/2020/03/11/nearly-1-in-4-americans-are-skipping-medical-care-because-of-the-cost.html>
- ² Lagasse J. More than half of Americans have avoided medical care due to cost. Healthcare Finance News. Published November 25, 2019. Accessed April 29, 2022. <https://www.healthcarefinancenews.com/news/more-half-americans-have-avoided-medical-care-due-cost>
- ³ Peterson JA, Albright BB, Moss HA, Bianco A. Catastrophic Health Expenditures With Pregnancy and Delivery in the United States. *Obstetrics & Gynecology*. 2022;139(4):509-520. doi:10.1097/AOG.0000000000004704
- ⁴ Esselen KM, Gompers A, Hacker MR, et al. Evaluating meaningful levels of financial toxicity in gynecologic cancers. *International Journal of Gynecologic Cancer*. 2021;31(6). doi:10.1136/ijgc-2021-002475