

109TH CONGRESS  
1ST SESSION

# S. CON. RES. 30

To express the sense of Congress concerning the provision of health insurance coverage to all Americans.

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IN THE SENATE OF THE UNITED STATES

APRIL 28, 2005

Mr. DURBIN (for himself, Mr. REID, Ms. STABENOW, Mr. SCHUMER, Mr. FEINGOLD, Mr. LIEBERMAN, Mrs. LINCOLN, Mr. BINGAMAN, Mr. DAYTON, Mrs. MURRAY, Mrs. CLINTON, Mr. CORZINE, and Mr. KENNEDY) submitted the following concurrent resolution; which was referred to the Committee on Health, Education, Labor, and Pensions

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## CONCURRENT RESOLUTION

To express the sense of Congress concerning the provision of health insurance coverage to all Americans.

Whereas the United States is the only major industrialized country that does not have universal access to health insurance among its citizens;

Whereas the number of Americans without health insurance has increased steadily over the past decade from 37,000,000 to 45,000,000;

Whereas 7 in 10 people without health insurance live in families where at least one person works full-time;

Whereas 20 percent of uninsured Americans are children;

Whereas members of racial and ethnic minority groups at all income levels are more likely to be uninsured than their White counterparts;

Whereas the percentage of private-sector employers offering health benefits to retirees has declined by more than 40 percent since 1997 to just 13 percent in 2002;

Whereas in 2003, 1,700,000 veterans and 3,900,000 dependents of veterans did not have access to health insurance or veterans medical care;

Whereas uninsured Americans receive less preventive care and are diagnosed at a more advanced stage of disease than Americans with health insurance;

Whereas uninsured adults have mortality rates approximately 25 percent higher than those of privately insured adults;

Whereas the financial consequences of uninsurance can be disastrous for families, as demonstrated by a recent study that found medical problems were a factor in nearly half of all personal bankruptcy filings;

Whereas the increase in average health insurance costs since 2000 was five times the increase in average worker wages;

Whereas the total cost of job-based health insurance has risen 72 percent in the past 5 years;

Whereas employers are struggling to keep up with rising health insurance costs;

Whereas a recent study by the Commonwealth Fund concluded that small employers that provide health insurance to their employees pay more but receive less for their money while suffering faster increases in premiums and steeper jumps in deductibles than large firms;

Whereas the market for individual insurance policies can be prohibitively expensive and allows for discrimination based on health status;

Whereas rising health insurance costs undermine United States competitiveness in the global market;

Whereas despite spending the most per capita on health care (\$4,887 compared to Germany which is the next highest at \$2,808), the United States ranks 12th out of 13 industrialized nations in 16 top health indicators such as infant mortality; and

Whereas members of Congress and their families have the opportunity to select among many benefit choices and to purchase high quality, group health insurance coverage at reasonable rates: Now, therefore, be it

1        *Resolved by the Senate (the House of Representatives*  
2 *concurring), That—*

3            (1) Congress should enact legislation that will  
4            ensure that all Americans have access to affordable,  
5            quality health insurance coverage by 2010, regard-  
6            less of income, age, employment or health status;

7            (2) such legislation should utilize private and  
8            public sector solutions;

9            (3) rather than shifting greater costs to con-  
10           sumers, such legislation should constrain underlying  
11           health care costs, including by assuring appropriate  
12           utilization, and lowering prescription drug costs and  
13           administrative expenses; and

1           (4) such legislation should assure high quality  
2 health care by promoting the utilization of informa-  
3 tion technology, reducing medical errors, providing  
4 for care coordination, and through other methods  
5 designed to improve quality.

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