



JENNIFER M. KOHNKE

Insurance for all

As a family physician, I see the effects of our broken health-care system on the patients I assist every day. It is heartbreaking and frustrating to care for patients who are uninsured or underinsured because they can't afford adequate coverage or are denied private insurance for any reason.

Even those of us with "good" insurance suffer from the effects of not having health coverage for all citizens. Patients often forgo tests or medication because they cannot afford the deductibles and co-insurance they have to pay for basic services. Those who end up going to the emergency room must wait for hours and hours for care due to the overcrowding that is made worse by those without a source of primary care.



Tranmer

What does it take to build a system that works? We need legislation that really covers everyone. That includes requiring insurance companies to sell plans to all applicants, regardless of family history and pre-existing conditions. And they must guarantee that patients can renew their coverage even if they've become sick.

Health care that is only available to some of us hurts all of us. We also need a system that connects patients to a source of primary care, with referrals as needed. This structure has been shown to both lower costs and improve health-care outcomes.

It simply makes sense to make it right. We can make America a much healthier and economically vibrant nation. We must start now.

—Patrick A. Tranmer, MD, Department of Family Medicine, University of Illinois College of Medicine, Chicago