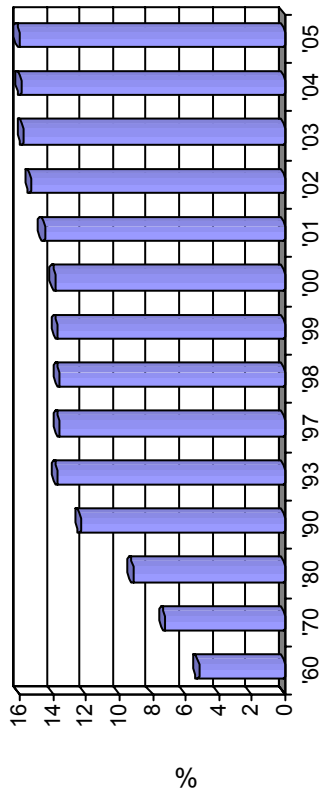


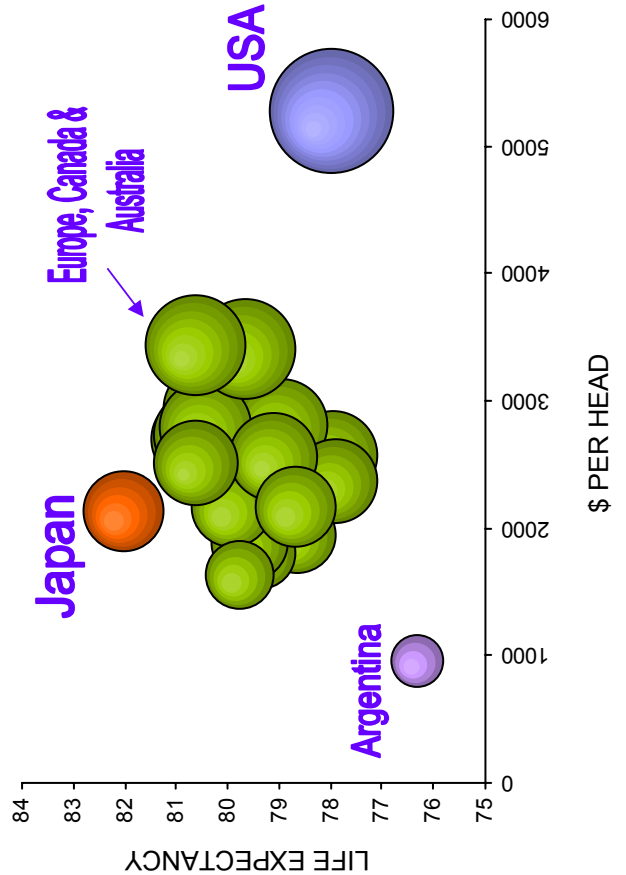
BANG FOR OUR HEALTHCARE BUCK

In 2005, we spent **\$2 trillion** on health care in the US—that's **\$6,607 per head** and **16% of our Gross Domestic Product**.

SHELLING OUT FOR WELLNESS
- how much spend on health—as % of GDP

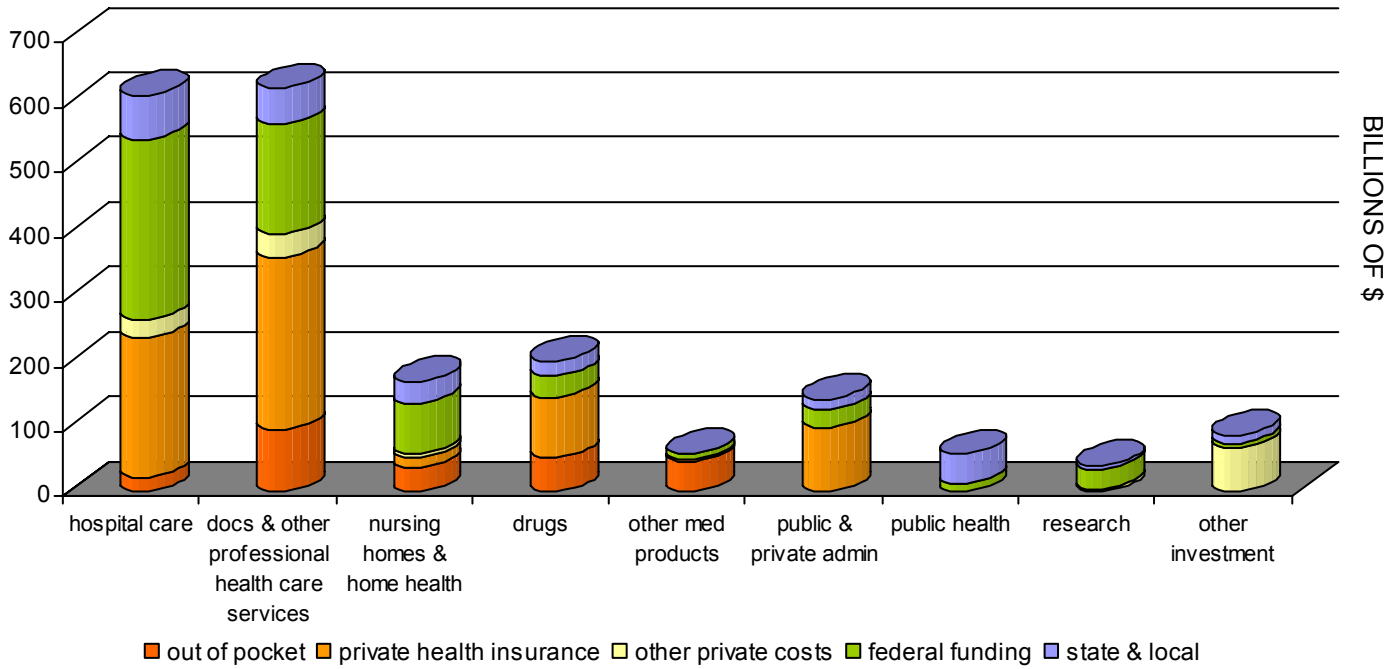


ARE WE GETTING OUR MONEY'S WORTH?
- how much we spend vs. how long we live



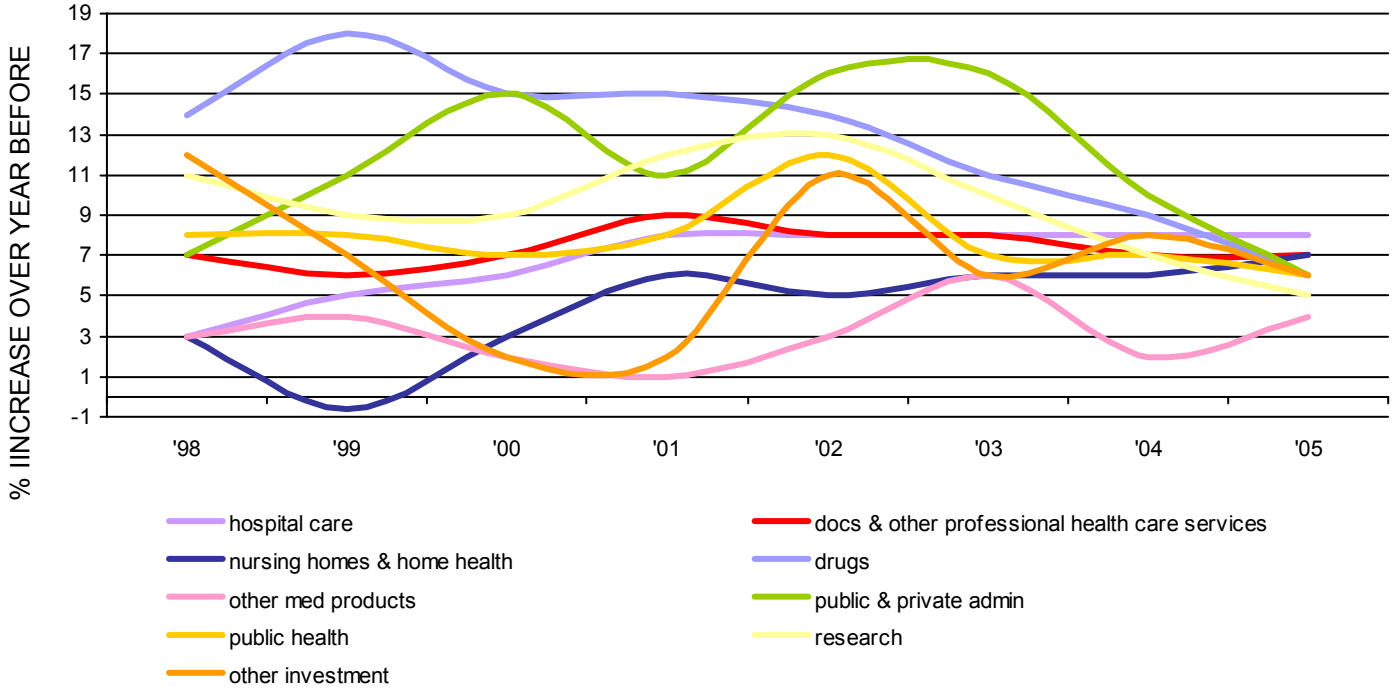
WHERE ALL THE MONEY GOES—AND WHO'S PAYIN'

In 2005, the feds, state and local govts picked up about 45% of our healthcare tab—with the private sector (you, me, our employers) paying for the rest. *Note: the Medicare drug act went into effect since, so the feds account for a larger chunk of the drug market today.*



PRICE PUSHERS

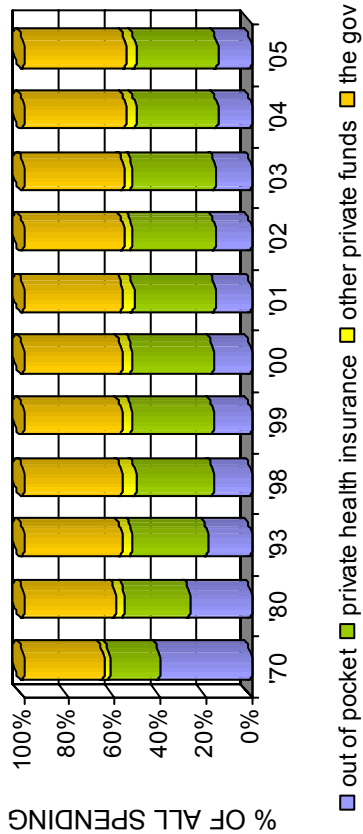
Health spending has been soaring across the board, but some costs have been doing the Icarus thing more than others.



PUBLIC V. PRIVATE V. OUT O'POCKET

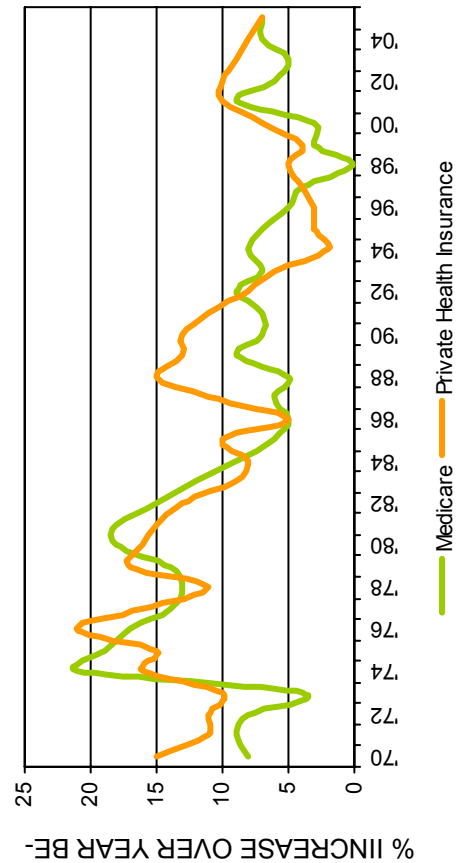
OUT OF POCKET, IN TO MIND

- one explanation for rising costs is that when consumers don't pay for something directly, they won't be a damper on costs. Today out of pocket costs take up a much smaller % of total health spending than 30 years ago.



CONTAINING COSTS

HMOs were supposed to get a grip on spending, but after reining in costs in the early 90s, the spending spree resumed, as this graph—comparing rise in per enrollee spending (on "common benefits") shows.



YOUNG AND UNINSURED?

In its April, 2007 issue, NY Mag offered some advice on where to go if you're living life on the uncovered lane.

You've got a toothache:

The clinic at NYU's College of Dentistry provides care for 30 percent to 50 percent less than what you would pay out of pocket: A checkup and cleaning is \$50 to \$90, a filling is \$70 to \$110.

You want drugs:

Wal-Mart now offers 331 generic prescription drugs at the flat rate of \$4—everything from antidepressants to prenatal vitamins. Worth buying a New Jersey Transit ticket to the big-box store in Secaucus.

You need birth control:

Planned Parenthood is still the gold standard for inexpensive gynecological care. Patients are charged on a sliding scale at the Brooklyn clinic: An exam ranges from \$39 to \$116, birth-control pills from \$5 to \$15.

You have an emergency:

Go to a **city-owned hospital** (for a list, go to nyc.gov/hhc), where, thanks to a sliding scale, single adults earning less than \$38,280 pay \$15 to \$60 for ER services, and \$5,000 max if they are hospitalized.

You decide you need insurance:

If you freelance twenty hours a week, call the **Freelancers Union** (from \$127 a month for catastrophic). If you make less than \$25,000 a year, try the state-run Healthy NY program (from \$145 a month).



Rudy

You get \$15,000 tax credit to buy private insurance. You can put \$2,000 to \$6,000 into health savings account. Can buy plans across state lines.



O

Only kids have to get insured. You can buy into a portable health plan similar to the feds' plan (if self-employed or a small businesses). Gives income-related subsidies so you can buy into a plan.



Mitt

Lets you deduct private health insurance. Expands health savings accounts.



Edwards

You got to sign up. Lets you buy into a Medicare-like plan. Nonprofit state "Health Markets" will offer competing insurance plans.



Hillary

Lets you buy into a Medicare-like plan, fed-like health plan or keep your own. Uniformizes insurance rules across states. You got to sign up. All employers have to chip in. Tax credits for low-income families



McCain

Gives low-income families tax incentives and credits to buy insurance. Makes health savings accounts more available