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## Lawmakers Need to Rethink How to Help Uninsured

October 27th, 2009

by **Ralph Spagnuola**

As a member of the New York State Health Underwriters Association, I was eager to learn what the cost of the proposed health care reform package would be. More importantly, I wanted to make sure that any taxpayer dollar invested in this endeavor would be directed toward the greatest good.

I was stunned to learn that the proposed bill released from the Senate Finance Committee would cost \$829 billion, but would just minimally increase the number of insured Americans.

Look at the numbers: It is widely reported that there are 45.7 million uninsured people living in America. About 10 million are here illegally and shouldn't be covered by a taxpayer-funded plan.

Another 11 million of the uninsured already qualify for free health insurance through the government, but haven't signed up. That leaves 24.7 million Americans truly without health insurance – 8 percent of the population. Also, remember 10 million of the uninsured earn \$75,000 or more annually, but choose not to buy insurance.

So, in seeking "universal" health care, we are clearly not on the right track? Rather than spend \$829 billion for the sake of doing *something*, our lawmakers need to rethink about how to insure the uninsured, while improving the health system for all Americans.

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Ralph Spagnuola lives in Manhattan.

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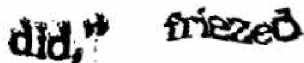
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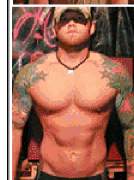
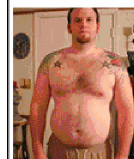


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