

## **AMA seeks mandatory health insurance for all**

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CHICAGO -- The nation's largest physicians' group yesterday urged the government to require all Americans to have health insurance.

American Medical Association delegates meeting in Chicago ratified a proposal that individuals making \$49,000 or more, or families who make \$100,000 and up, face tax penalties if they don't buy insurance. Lower-income individuals should get tax credits and subsidies so they can afford insurance, the AMA said.

While any such change would require action by Congress or state legislatures, the AMA -- which spent \$19.5 million lobbying in Washington last year -- has been an effective force in supporting government action on its policy statements. The vote comes two months after a Massachusetts law mandated that all its residents get health insurance.

"The AMA just took a huge step toward supporting universal healthcare for all Americans," said Dr. Jack Lewin, executive vice president of the California Medical Association, which sponsored the proposal. "Historically, the AMA has supported voluntary approaches, but never a mandate."

About 45 million people lacked health insurance in 2004 in the United States, and the number is rising as healthcare costs exceed employers' ability to pay them. In 2004, employers covered just 61 percent of the non elderly, compared with 66 percent in 2000, the Kaiser Family Foundation said in January.

The AMA plan would not affect the current system of employer-sponsored private health insurance. It only suggests that the United States shouldn't count on employers to move the country in the direction of universal coverage.

The AMA backed a mandate on employers to provide health insurance until 2000, when that support was dropped. The measure passed yesterday recommends that Americans be required to purchase a minimum insurance benefit package that includes catastrophic and preventive health coverage.

Health policy experts interviewed last week before the physicians' meeting convened welcomed the AMA's attention to the issue and mostly agreed that an individual mandate may be necessary to achieve universal coverage.

"It's really amazing how quickly the individual mandate went from an occasional discussion among policy wonks to something advocated by major players, such as the AMA," said Paul Ginsburg, president of the Center for Studying Health System Change, a nonpartisan research group. "Broader acceptance of this idea may be the key to government's moving more aggressively to expand health insurance coverage." ■