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# Access and Ability to Pay The Ethics of a Tiered Health Care System

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The American health care system is a mess. At least 45 million Americans are uninsured. The demands of Medicaid are forcing states to cut other services, especially education, and to ensure Medicare's long-term solvency would require an immediate halving of benefits or doubling of the Medicare tax. Although major reforms of the American health care system are not imminent or inevitable, escalating deficiencies make an extensive overhaul more likely. Indeed, leading conservatives, including former Senate majority leader Bill Frist; Bill Thomas, former chair of the House Ways and Means Committee; and Bill McGuire, former CEO of UnitedHealth Group, have publicly called for comprehensive health system reform to repair inefficiency and undercoverage in the current health care system. A-6

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