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# What's News In Insurance

## ***Committee to Congress: Americans Want Universal Health Coverage***

### **TERMINOLOGY:**

#### **WHAT DO YOU KNOW ABOUT GROUP INSURANCE?**

#### **GROUP INSURANCE**

A single policy covering a group of individuals, usually employees of the same company or members of the same association and their dependents. Coverage occurs under a master policy issued to the employer or association.

**Resource:** [Insurance Journal](#),  
June 8, 2006

The federal government should guarantee that all Americans have basic health insurance coverage, says a committee set up by Congress to find out what people want when it comes to health care.

“Assuring health care is a shared social responsibility,” says the interim report of the Citizens’ Health Care Working Group, a 14-member committee that went to 50 communities and heard from 23,000 people.

The committee describes its recommendations as a framework. The recommendations don’t say who would pay for universal health coverage or how much it would cost. The concept of government-guaranteed coverage runs counter to the Bush administration’s position that consumers should bear more responsibility for their initial medical expenses.

The group’s findings will be officially presented to the President and Congress in the fall, but first comes 90 days of public comment. The President will submit to Congress his response, and then five congressional committees will hold hearings.

Sen. Ron Wyden, D-Ore., said he and Sen. Orrin Hatch, R-Utah, came up with the idea for establishing a group that would work outside of Washington to find out what Americans want. He said they were tired of years of gridlock on health care issues.

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