

It seems that one of the hot topics in the news for the past several years is the changing of corporate America. There have been many changes in the economy and with the changes have come cut backs as well as corporate down sizing. Many people are finding themselves in unemployment situations as well as huge changes in life style. For the people in upper level jobs they can fall back on savings, stock investments and their education, however for the laborer this is a time of crisis.

Many people would be able to make ends meet on a lower end salary, except for the cost of health insurance. There are also many people that would be willing to take an early retirement; however they need to continue to work to take advantage of group health insurance. The high cost of medical care adds to the crisis that many people find themselves in financially. Group health insurance is a benefit that people no longer take for granted when looking for employment. There are many talented people that would like to work for small business owners; however they cannot afford the premiums for health care coverage. For small business owners the cost of providing employees with group health insurance is putting them out of business.

There are many countries's that have socialized medicine. The national coverage does take away some choices from the patient, however having everyone insured does take away the passed on cost of the uninsured or underinsured which adds to the costs in our country. The large insurance companies are dictating the type and amount of coverage the average person has, so this does not seem that different than a nationalized system. Many Americans are becoming more and more angry with the insurance companies making huge profits every year as they watch their pay checks dwindle from the premiums that they have to pay for group health insurance or individual coverage. This also affects seniors that need to have a supplemental policy to cover the costs that medicare does not cover. This crisis of lack of medical coverage in the most powerful nation in the world is ridiculous. Our nation needs to address the high cost of group health insurance in the very near future. Having people go with out medical attention and having to utilize emergency room medical services only add to the cost of the medical care in our country. People should not have to go without medical services because they cannot afford them.