

The American healthcare system has always had its issues. Problems such as inequalities, inequities, and expensiveness affect many Americans and prevent them from receiving the care they deserve. Residents from Alton Illinois are a prime example of how the set up of the American healthcare system is negatively impacting the lives of areas such as theirs. There are many barriers within the American healthcare system that affects the residents of Alton. Some primary ones specifically affecting Alton residents are affordability, low health literacy, and quality of care. All three of these barriers play a part in preventing the residents of Alton from getting the best quality of healthcare services they need.

Starting off with affordability which plays a big role in healthcare since it is not free in America. According to new research, the average annual cost of insurance premiums for single coverage is \$7,739 and \$22,221 for family coverage (*2022 Employer Health Benefits Survey - Section 1: Cost of Health Insurance, 2022*). While this may seem like a responsible price for some, it can be a financial burden for others, especially low income households. The median household income of Alton, as of 2020, is \$43,291 and its poverty rate is 25.5% within a population of 25,422. That calculates to about 6,482 people in poverty. (*U.S. Census Bureau QuickFacts: Alton City, Illinois, n.d.*). Low income is considered to be less than \$52,000 annual income (Snider & Kerr, 2022), which means that Alton's average income falls under the low income category. So not only is 25.5% of Alton residents living in poverty, but the average annual income itself places the city within the low income radar. This data shows how much of a burden affordability can be to the residents of Alton since a considerable amount of them are in poverty and the average of their income is low. It is also important to mention that 8% of the Alton population under the age of 65 are uninsured (*U.S. Census Bureau QuickFacts: Alton City, Illinois, n.d.*). That's about 2,033 uninsured individuals. The healthcare.gov website describes the potentially devastating financial impacts of medical costs for uninsured patients, noting that they "can sometimes lead people without coverage into deep debt or even into bankruptcy" (*Health Coverage Protects You From High Medical Costs, n.d.*). It also gives examples of some medical costs, "The average cost of a 3-day hospital stay is around \$30,000." it states. Prices like these are outrageous for someone who is uninsured, making it unfair access for those who need medical attention. Therefore taking into account the data presented previously, we can concur that Alton residents are negatively impacted by the affordability of the American healthcare system.

Affordability is not the only issue affecting the residents of Alton. Low health literacy is also an issue for them. Health literacy is "the degree to which individuals have the capacity to obtain, process, and understand basic health information and services needed to make appropriate health decisions." (Mahadevan & Center for Health Care Strategies, 2021). "Low health literacy is associated with patients who are older, have

limited education, lower income, chronic conditions, and those who are non-native English speakers. Approximately 80 million adults in the United States are estimated to have limited or low health literacy.” (Hickey et al., 2018). People who have publicly-financed health insurance are also associated with low health literacy (Mahadevan & Center for Health Care Strategies, 2021). We already established that Alton’s average income falls under low income which is associated with low health literacy. (*U.S. Census Bureau QuickFacts: Alton City, Illinois*, n.d.). 88.6% of Alton residents have an educational level of highschool or above and only 19.8% have a Bachelor’s degree or higher (*U.S. Census Bureau QuickFacts: Alton City, Illinois*, n.d.). This means that the majority of the Alton population have a relatively low educational level, which is associated with low health literacy. Alton residents over the age of 65 is that of 16.5% (*U.S. Census Bureau QuickFacts: Alton City, Illinois*, n.d.). Elderly is within the list of people associated with low health literacy as well. Therefore, with the data and information provided, we can see exactly how low health literacy is a factor affecting a lot of lives within Alton. According to an article, titled “*Health Literacy Education Key to Rural Population Health Care Access*” it states “More than 59 million people currently live in rural areas, NQF noted, and residents in these communities are more likely to experience poor health, chronic disease, and insufficient access to care.” (Kent, 2018). It also says that “Improving patient health literacy and reducing out-of-pocket healthcare costs can support improved rural population health.” (Kent, 2018). This all shows how low health literacy directly impacts Alton residents.

Lastly, health care inequality is another factor within the American healthcare system that is negatively impacting the residents of Alton. Health care inequality is defined as one group of people in an economy having worse health than another group, with limited access to care (Amadeo, 2022). It is no surprise that those who are wealthier receive better healthcare quality than that of the poor. Data shows that the life expectancy of the wealthiest Americans is higher by 10-15 years than that of the poorest (Dickman et al., 2017). Data like this shows that people with higher incomes have better health due to them having the money to pay for the best healthcare treatment while those who are low income cannot pay for high quality healthcare. As mentioned earlier, affordability is a problem for Alton residents and now we see that even if they are able to pay for it, the quality of the care they received is unequal to that of their counterparts.

In conclusion, Alton residents are directly negatively impacted by the American healthcare system due to affordability, low health literacy, and quality of care. All three of these factors correlate with one another to create barriers for the Alton population due to certain demographics that makes receiving healthcare a difficult hurdle for them. As stated earlier, the American healthcare system has always had its issue, but that doesn’t mean it has to stay that way.

Works Cited

2022 Employer Health Benefits Survey - Section 1: Cost of Health Insurance. (2022, November 9). KFF.

<https://www.kff.org/report-section/ehbs-2022-section-1-cost-of-health-insurance/>

Amadeo, K. (2022, January 6). *How Health Care Inequality Increases Costs for Everyone*. The Balance. Retrieved December 6, 2022, from

<https://www.thebalancemoney.com/health-care-inequality-facts-types-effect-solution-4174842>

Dickman, S. L., Himmelstein, D. U., & Woolhandler, S. (2017). Inequality and the health-care system in the USA. *The Lancet*, 389(10077), 1431–1441.

[https://doi.org/10.1016/s0140-6736\(17\)30398-7](https://doi.org/10.1016/s0140-6736(17)30398-7)

Health coverage protects you from high medical costs. (n.d.). HealthCare.gov.

<https://www.healthcare.gov/why-coverage-is-important/protection-from-high-medical-costs/>

Hickey, K. T., Masterson Creber, R. M., Reading, M., Sciacca, R. R., Riga, T. C., Frulla, A. P., & Casida, J. M. (2018). Low health literacy. *The Nurse Practitioner*, 43(8), 49–55.

<https://doi.org/10.1097/01.npr.0000541468.54290.49>

Kent, J. (2018, September 19). Health Literacy Education Key to Rural Population Health, Care

Access. <https://Healthitanalytics.Com>. Retrieved December 6, 2022, from

<https://healthitanalytics.com/news/health-literacy-education-key-to-rural-population-health-care-access>

Mahadevan, R. & Center for Health Care Strategies. (2021, November 10). *Health Literacy Fact Sheets*. Center for Health Care Strategies.

<https://www.chcs.org/resource/health-literacy-fact-sheets/>

U.S. Census Bureau QuickFacts: Alton city, Illinois. (n.d.). Census Bureau QuickFacts.

<https://www.census.gov/quickfacts/fact/table/altoncityillinois/EDU635220>