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Problem identification Problem: Lack of access to health care is one of the most critical health care concerns in recent times. The percentage of individuals who are uninsured / underinsured is increasing at a rapid rate, and coupled with the rising cost of healthcare services the access to health care is become more and more elusive. Furthermore, it has also been observed that differential access to health care is rampant in the U. S., whereby people of color are disproportionately affected.   
Extent and Impact of the problem:   
The problem is faced on account of three basic reasons. These include:   
a.) Rising number of uninsured and underinsured people   
b.) Rising healthcare costs and   
c.) Differential access to healthcare with regard to people of color   
a. Rising number of uninsured and underinsured people:   
According to statistics, approximately 50. 7 million people in the U. S. are currently uninsured, which is estimated to be at a record high and reflects the magnitude of health crisis that has befallen the average American citizen in present times (msnbc, 2010). One out of every three adults in the U. S. are either uninsured or underinsured (AAOS. org, 2010).   
Figure 1: Percentage of uninsured and underinsured people: 2003-2010   
Research suggests that this is one of the most crucial problems facing public policy makers. The people facing such problem are considered to be at a high health risk when faced with a serious illness, and may even face death due to delay in receiving primary care or prompt medical assistance (Hammaker & Tomlinson, 2010).   
b.) Rising healthcare costs:   
Statistics suggest that there is a significant rise in the cost of health insurance in the current year, which is estimated to be about 9 per cent over the previous year (NYTimes, 2011). This is likely to have a negative impact on the public healthcare system, since most of the people depend upon company sponsored insurance. With the rise in healthcare insurance, coupled with weakening of the economy has led to loss of jobs, and hence rise in number of uninsured people. The poor and uninsured populations mostly depend on the public healthcare system which increases the financial demand on it, thus leading to uneven access to healthcare and poor clinical outcomes (Lundy, Janes, 2009).   
c.) Differential access to healthcare:   
Currently access to healthcare is highly disparate across various socio-cultural groups. Such setbacks, act as a hindrance to the provision of good quality healthcare services, and restrict the performance of the sector (Williams, 2007).   
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Figure 1:   
Science Daily (2011). Insured and Still at Risk [Online] Available at: http://www. sciencedaily. com/releases/2011/09/110908081303. htm [Accessed: November 17, 2011]