United Service Association For Health Care (USA+) is a non-profit corporation chartered in Washington, D.C., in 1983. In November of 1987, the USA+ Membership program became one of the first group association Benefit Programs set up to provide the small business owner, his family and employees with a quality benefits package previously available only to employees of large corporations.

USA+ is committed to the promotion of equal access to health care for all citizens of the United States, but more specifically, for members of our association. We stay abreast of legislation proposed by state regulators that may have an adverse or favorable impact on our membership population. When necessary, we contact regulators in order to have an opportunity to convey the views of the association's members.

Since the last presidential campaign, the subject of the cost of health care has been one of the most debated subjects among Americans and Congress has been involved in an intense debate over health care policy. The debate has included discussions as to whether or not;

- o All Americans should be forced to carry insurance or pay a penalty
- o Insurance companies should be forced to accept all applicants regardless of health history, lifestyles and pre-existing conditions
- o Employers should be forced to pay a portion of the premium for all employees
- o Employees that loose their jobs should be able to obtain health care from the state or federal government.

There are individuals that adamantly agree with some or all of these requirements, just as there are individuals that are vehemently opposed to some or all of these requirements. Regardless of which side of the aisle you're on, we probably all agree that health care is a very sensitive subject, but it's not one that most people really think about every day. Most people do not wake up in the morning and say, "I'm going to exercise today, make sure that I eat nutritional foods only, I will not drink alcohol, I will not smoke, etc."

We generally think about health care when we are not feeling well and need to see a doctor. If we see a doctor and receive despairing news regarding a debilitating or life threatening disease, we become concerned about who is going to pay for the care that we will need, not being there for our families and loved ones and it's a terrifying position.

So what's the solution? Americans are fortunate to have one of the most advanced and innovative health care systems in the world. Students from around the world come to America to attend its colleges and universities. Whether you believe that our nation should move away from, or to, government-run health care, there is one thing that we can all do to take control of our own health care and that is to live a healthy lifestyle. Make the commitment to make necessary changes in your own life in order to improve and or maintain your health position.

Remember that together, we can make a difference.