

The High Cost of Lacking Health Care Newsweek Oct 29,2007

The most commonly cited reason for not having insurance is its price tag. According to a recent survey by the Kaiser Family Foundation, the cost of insurance rose less rapidly this year than in the past, but was still way ahead of the very slight increase in wages, and more than double the rate of inflation. As rates soar, many families cannot afford health insurance, even when it's partly paid for by employers, who, in any event, are increasingly less likely to provide it, due to its cost.

It's a serious economic problem, but for the 47 million uninsured Americans, the challenges and risks are both more subtle and more serious than we might realize. For one thing, the financial uncertainty of being uninsured often limits options in ways not directly related to health. An uninsured family may be less likely to encourage children to participate in sports, fearing the expense of even relatively common childhood injuries, such as simple fractures. Many people stay in unsatisfactory jobs because their insurance is tied to their employment. And financial problems due to medical bills, even the fear that financial ruin could be only a serious illness away, can create enormous stress on the uninsured, as well as on the estimated 16 million adults who are underinsured against catastrophic health expenses.

The uninsured not only risk personal distress and financial ruin as a result of serious or chronic illness. They also face a much greater risk of premature death. According to estimates by the Institute of Medicine (IOM), the uninsured have a mortality rate 25 percent higher than those with insurance; some 18,000 people between the ages of 25 and 64 die each year as a result of lack of insurance—roughly the same number of Americans who are victims of homicide. A study in the Journal of the American Medical Association found that the uninsured are less likely to receive attention for accidental injuries or newly discovered chronic illnesses, and when the uninsured do get seen, they are less likely to pursue follow-up care, causing them to take "longer to return to full health, if at all."

The uninsured skimp on preventive care, as well. According to a 2005 Kaiser survey, 42 percent have reported skipping a recommended medical test or treatment, and almost a third have neglected to fill a prescription because of cost. And despite years of public messages about the importance of early detection of cancers, only 16 percent of uninsured women received a mammogram during the 12 months preceding the survey, compared to 40 percent of insured women; 12 percent of uninsured men had a prostate screening test versus 20 percent of insured men. This lack of testing contributes to our lack of progress in reducing cancer deaths, John R. Seffrin, head of the American Cancer Society, recently suggested.

The problem is not going to be solved by simply adding more people to the rolls of the insured, according to Kevin A. Schulman, M.D., professor of medicine at Duke University School of Medicine and professor of business administration at Duke's Fuqua School of Business. 'At the end of the day," he says, "we have to experiment with different ways to get health care to people at a lower cost."