



|| The Uninsured

Debra A. Miller, Book Editor

GREENHAVEN PRESS

A part of Gale, Cengage Learning

 **GALE**
CENGAGE Learning®

Detroit • New York • San Francisco • New Haven, Conn • Waterville, Maine • London

Contents

Foreword	15
Introduction	17
Chapter 1: Is the Lack of Health Insurance a Serious Problem in America?	
Chapter Preface	22
Yes: The Lack of Health Insurance Is a Serious Problem in America	
Children Who Lack Health Insurance Are More Likely to Die in Hospitals	25
<i>Karen Pallarito</i>	
A study by the Johns Hopkins Children's Center found that children without health insurance were 60 percent more likely to die in the hospital than children who had insurance. Overall, the study found that an estimated seventeen thousand children in the United States may have died during the last twenty years because they didn't have health insurance.	
The Lack of Adequate Health Insurance Is a Leading Cause of Bankruptcies in America	28
<i>ConsumerAffairs.com</i>	
A nationwide survey of bankruptcy filers showed that more than 60 percent of personal bankruptcies in the United States in 2007 were caused by health care costs associated with a major illness. This finding means there has been a 50 percent increase in the number of bankruptcies caused by medical expenses since a similar study in 2001.	
The Recession Is Increasing the Number of Uninsured	31
<i>Nayla Kazzi</i>	

The majority of Americans still rely on employer-provided health care insurance, but the recession has caused the loss of hundreds of thousands of jobs each month. The Center for American Progress estimates that this loss of jobs has caused 2.4 million workers to lose their health insurance, adding to the 46 million of uninsured Americans.

No: The Lack of Health Insurance Is Not a Serious Problem in America

People Without Health Insurance
Are Not More Likely to Die

35

Megan McArdle

Many commentators cite the link between the lack of health insurance and the risk of death, but the studies supporting this claim are based on relatively old data and do not completely control for factors that may cause the uninsured to have more health risks than the rest of the population. Also, other studies support the opposite conclusion—that the uninsured do not have a higher risk of death than insured people.

Most of the Uninsured Are Young, Healthy,
and Financially Well-Off

42

Michael D. Tanner

The number of uninsured is driving the health care debate but the reality is that most of the uninsured are young, in good health, and 43 percent have annual incomes higher than \$55,125. In addition, a quarter of the uninsured are eligible for government-paid health programs and another 10 million uninsured are immigrants, including approximately 5.6 illegal immigrants—categories that should not be counted in the numbers of uninsured Americans.

The Majority of Voters Say Cost,
Not Lack of Coverage, Is the Biggest
Health Care Problem

45

Rasmussen Reports

A March 2010 national telephone survey found that 54 percent of Americans polled think cost is the biggest problem with health care, while only 24 percent say the lack of universal coverage is the main problem. Eleven percent cite the quality of care as their concern, 2 percent note scheduling problems, and 10 percent are undecided.

Chapter 2: Does Access to Health Insurance Improve People's Health?

Chapter Preface 49

Yes: Access to Health Insurance Improves People's Health

Health Insurance Is Important to the Health and Well-Being of Both Children and Adults 52

Institute of Medicine

Research clearly shows that both children and adults benefit greatly from health insurance. Children with health insurance are more likely to have a stable source of medical care; to get immunizations, prescriptions, asthma care, and dental services; and have fewer hospitalizations and sick days. Adults without insurance are more likely to delay or forgo doctor's visits, be diagnosed with late-stage cancers, suffer poorer health outcomes, experience a lower quality of life, and die from acute medical conditions.

Insurance Coverage Is Strongly Related to Better Health Outcomes 58

Jill Bernstein, Deborah Chollet, and Stephanie Peterson

Health insurance coverage improves health outcomes for consumers by reducing health care costs; helping people secure preventive care, prescription drugs, mental health treatment, and other services; and improving continuity of health care. Insurance coverage also improves the nation's social and economic strength by preventing developmental problems in children, increasing workforce productivity, decreasing hospitalizations, and reducing the costs of government programs.

**Not Having Health Insurance Increases
the Risk of Cancer Death** **65**

Walter Jessen

The lack of adequate health insurance coverage correlates with reduced access to care and poorer outcomes for cancer patients. Uninsured people are less likely to be screened for cancer, more likely to be diagnosed at an advanced disease stage, and more likely to die from their cancers than insured patients.

**No: Access to Health Insurance Does Not
Improve People's Health**

**Health Insurance and More Medical Care
Do Not Necessarily Produce Health Benefits** **69**

Maggie Mahar

The studies linking the lack of insurance to death are inconclusive. The uninsured may not receive proper management of chronic diseases, but they do receive emergency room treatment once they are seriously ill. The real reason behind most premature deaths is poverty and related factors such as social issues, personal behaviors, and environment.

**The Lack of Health Care Is Not Responsible
for Low US Life Expectancy** **76**

Ronald Bailey

Low life expectancy in the United States is often cited as a sign that the nation's health insurance system is failing, but studies show that America provides good care for many diseases and medical conditions. It is more likely that bad health habits of Americans, such as smoking and obesity, are the reason for low longevity rankings.

**High Deductibles and Benefit Limits Can
Diminish Health Care Coverage, Even for
the Insured** **79**

Drew Altman

The focus of the health care debate has been on large premium hikes by health insurance companies, but families often mitigate these premium increases by agreeing to higher deductibles and limits on benefits. After many years of this pattern, even insured people end up with insurance that pays only about half of their health care bills.

Expanded Access to Health
Insurance Is Not the Only Tool
to Improve Population Health

83

Harold Pollack

Studies have reached opposite results concerning whether health insurance is linked to mortality; health insurance probably does save lives, and universal health insurance no doubt makes people healthier. However, there are more cost-effective ways to improve health and save lives—for example, by increasing cigarette taxes, preventing the spread of infectious diseases, providing reproductive health services, devoting funds to substance abuse prevention and treatment, and reducing child poverty.

**Chapter 3: Should the Purchase
of Health Insurance Be Mandated
by the Government?**

Overview: How the Individual Mandate in
the 2010 Health Reform Law Will Work

90

Alec MacGillis

The Patient Protection and Affordable Care Act—health reforms enacted in 2010—requires all citizens and legal immigrants to have health insurance, either through their employers or by purchasing plans through new state-based insurance exchanges. Those who fail to comply with this individual mandate must pay a fine. However, there will be legal challenges and resistance to the mandate, and no one knows whether it will succeed.

**Yes: The Purchase of Health Insurance Should
Be Mandated by the Government**

Americans Should Support the Individual
Insurance Mandate Because It Is Necessary
to Make Health Reform Work

97

Jonathan Cohn

Requiring everyone to have health insurance—called the individual mandate—is a feature of health care systems throughout the world and is necessary to make health reform work in the United States. In order to require insurance companies to cover everyone, including people with preexisting medical conditions, it is necessary to enlarge the insured population to also include healthy people. Otherwise, people could game the system by waiting until they are sick before buying insurance.

The Individual Insurance Mandate in Health Reform Is Not Unprecedented in American History **101**

Maggie Mahar

Some commentators argue that requiring people to buy health insurance is unprecedented and that the government has never required people to buy any good or service. This is not true; the Militia Act of 1792 required every able-bodied white male citizen to enroll in his state's militia and arm himself with a gun and other equipment to defend the country. The problem of uninsured Americans threatens our economy and our society just as much as an attack from abroad.

An Individual Insurance Requirement in Health Reform Will Be Constitutional **107**

Erwin Chemerinsky

Health care reform opponents argue that the individual mandate is unconstitutional, but they are wrong. Congress is clearly authorized to require people to purchase health insurance or pay a fine under its power to regulate commerce among the states. Congress also could justify this as an exercise of its taxing and spending power since it is similar to Social Security taxes, which everyone is required to pay.

No: The Purchase of Health Insurance Should Not Be Mandated by the Government

The Individual Insurance Mandate in Health Reform Is Bad Public Policy **111**

Jon Walker

The individual mandate is neither good politics nor good policy. If progressives want to create universal health insurance in the most cost-effective way, there are other policy solutions that are better. The most ideal solution is a universal single-payer health care system, similar to Medicare, along with other options.

There Are No Precedents for the Individual Insurance Mandate in the New Health Reform Law **114**

Julia Shaw

The second Militia Act of 1792 is not a precedent for creating an individual health insurance mandate, not only because the act only applies to a narrow subset of society, but also because the act is founded on a solid constitutional basis—the power of Congress to organize a militia. Also, the Commerce Clause does not support the mandate because it does not authorize requiring individuals to purchase a specific service.

The Supreme Court Is Likely to Find the Individual Insurance Mandate Unconstitutional **118**

Randy Barnett

Supporters of health reform quickly dismissed constitutional challenges to the law's individual insurance mandate, claiming that it is justified under the Commerce Clause of the US Constitution. However, the law's defenders have shifted their constitutional theories and are now claiming constitutional authority under Congress's power to tax. This switch is too late, since the Supreme Court will not consider the penalty enforcing the mandate to be a tax because Congress did not call it or treat it as a tax in the legislation.

Chapter 4: Will the PPACA Improve Medical Care for the Uninsured?

Chapter Preface **124**

Yes: The Patient Protection and Affordable Care Act (PPACA) Will Improve Medical Care for the Uninsured

The Health Care Reform Law Creates
Tremendous Opportunities to Improve the
Quality of US Health Care 128

Mark B. McClellan

The new health care reform legislation will give millions of Americans access to health care, but it also includes provisions designed to improve the quality of health care. For example, the law will collect information on the quality and cost of care, improve payment systems to avoid paying quantity of care rather than quality, and create pilot and demonstration projects to test other reform ideas.

Uninsured Women Will Benefit Greatly
from the PPACA's Reforms 131

Sara R. Collins, Sheila Rustgi, and Michelle M. Doty

Women have always faced higher health care costs than men and are just as likely to be uninsured. The Patient Protection and Affordable Care Act (PPACA) will insure up to 15 million women who are now uninsured, reduce women's health care costs, and provide improved coverage due to various insurance industry reforms.

Health Insurance for the Uninsured Will
Improve Care for All Americans 136

Eric B. Larson

Providing universal access to health insurance is important for all Americans, because the high number of uninsured Americans even has negative effects on people with good health insurance. For example, medical providers have shifted from providing valuable basic health care to providing more profitable procedures and tests, making it harder for everyone to access quality health care.

**No: The Patient Protection and Affordable Care
Act (PPACA) Will Not Improve Medical Care for
the Uninsured**

Health Care Reform Expands Coverage
in the Wrong Way, by Sacrificing Quality
of Care 139

Kathryn Nix

The new health care reform law will not help the uninsured for a variety of reasons. The law will leave 23 million Americans without coverage; expand coverage largely by expanding eligibility for Medicaid—a reform that will result in less choice and lower quality of coverage; and impose new insurance regulations that will cause insurance premiums to skyrocket.

The PPACA Will Not Remedy Access and Quality Problems in Cancer Care 145

John Geyman

Health care reform is unlikely to remedy many of the systemic problems facing cancer patients. At least 23 million people will still be uninsured or underinsured; the costs of cancer care will continue to rise; and health insurance will only become more unaffordable. In addition, choice of coverage will be limited for some people, and the new reforms will not prevent insurers from gaming the new system to maximize profits.

The History of Health Coverage Expansion Shows That It Leads to Runaway Costs 151

Peter Suderman

Even before passage of the Patient Protection and Affordable Care Act (PPACA), various states have enacted health care reforms, but each time they ended up being more expensive than projected. The Congressional Budget Office has said that the PPACA would lead to a reduction in the national deficit, but these projections are uncertain, and the PPACA could wreck the federal budget.

Health Care Reform Is a Disaster for All Americans 155

Peter Ferrara

Obamacare will be disastrous for US health care. It is a federal government takeover of health care that will increase health costs for families, businesses, and government; cut Medicare payment rates for doctors and hospitals by 30 percent; and impose new taxes on Americans.

Organizations to Contact 164

Bibliography 169

Index 174