

America's Uninsured

In 2009, 50.7 million people in the United States were uninsured. The vast majority were between ages 19-64 and more than three quarters were from working families earning low to moderate incomes. That was before the recession and the largest rise in unemployment since the great depression. Since then, with health insurance costs rising and unemployment skyrocketing, millions more find themselves without health insurance and, therefore, without health care. People who were considered "middle class" now find themselves without a job, a home, and health insurance. They are the latest addition to the nation's growing ranks of the uninsured.

The recent passage of the historic health care reform legislation (Patient Protection and Affordable Care Act) will have a positive effect on some of the uninsured in this country. However, reform provisions will be implemented only incrementally through 2014. With the raising cost of health insurance, additional people joining the ranks of the uninsured, undocumented residents being excluded from purchasing health insurance coverage and the impending shortage of primary care doctors, millions of people across the country will remain uninsured and, therefore, without accessible, affordable health care.

What happens to those forced to live without health care?

People who are uninsured are far more likely to postpone or forgo health care; consequently, they are sicker when diagnosed, receive fewer therapeutic services and are more likely to suffer disability. The uninsured are five times less likely to have a regular source of care than those with health insurance. For the uninsured, the emergency room is the usual source of care. Preventive care--the opportunity to have a mammogram or immunization--is virtually unknown. Thus, the number of preventable deaths among uninsured adults age 25-64 is estimated at 18,000 a year, making "uninsurance" the sixth leading cause of death.

Yet the uninsured pay more for what little health care they do receive. The cost of medical care to the uninsured is higher than for those with insurance. These out-of-pocket costs, even for relatively minor problems like dental care, have an enormous financial impact on these families. Being less healthy, the uninsured are more often absent from their jobs, further lowering their ability to rise out of poverty. Spotty school attendance, reduced academic achievement and cognitive development plague their children. Thus the community at large is affected.

Primary Care in Crisis

Not only are the uninsured affected by the health care crisis but all Americans face an impending crisis in the primary care system. More than one-third of physicians nationwide are over the age of 55. And faced with high patient loads, increasing costs of providing care, and lower reimbursement rates many are choosing to retire early. At the same time, medical students, burdened with huge loans, are choosing specialty care over primary care and younger physicians are opting to work fewer hours. As the demand for primary care physicians is increasing, the supply is decreasing with a crisis predicted by 2020. Even if all the uninsured became suddenly insured, there would not be enough primary care physicians in the current system to provide care.