

Increasing Access to Health Insurance Benefits Everyone *Health Consequences of Being Uninsured*

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Access to health care coverage improves well-being and saves lives. As compared to people with health insurance, people who are uninsured are more likely to

- receive an initial diagnosis in the advanced stages of a disease
- die or suffer permanent impairment after an accident or sudden-onset condition
- live with a chronic condition that could be managed if diagnosed

Many uninsured people avoid seeking medical care unless they are faced with an emergency or delay care until their symptoms become intolerable.¹ As a result, **uninsured people are less likely to receive a diagnosis in the early stages of a disease** and more likely to suffer complications from aggravated medical conditions. For example, people who don't have insurance are more likely to receive an initial diagnosis of cancer in a late stage of the disease and to die within less time after being diagnosed.²

The uninsured also tend to have poorer medical outcomes following accidents and sudden-onset conditions. As compared to people with insurance, uninsured adults who are injured in accidents are more likely to die because of their injuries or to report subsequent declines in their health.

People without insurance are also more likely to die from other acute conditions. Uninsured adults who experience a stroke, respiratory failure, hip fracture, or seizure are more likely to face poorer health outcomes and are more prone to premature death.³ Among patients hospitalized with acute ischemic stroke (characterized by a sudden loss of blood flow to an area of the brain), those who were uninsured had a higher level of impairment to the central nervous system and a 24 percent higher rate of mortality.⁴

Uninsured adults are more likely than the insured to suffer from an undiagnosed chronic condition that could be controlled with appropriate management.⁵ Studies of expanded Medicaid eligibility have shown an increase in testing for diabetes, high cholesterol, HIV, and cancers.⁶

Access to coverage improves health. A study of the effects of acquiring health coverage found that people with cardiovascular disease or diabetes reported significantly improved health when they turned 65 and qualified for Medicare. The improvements were attributed to improved access to care, better use of effective treatments, and improved management of health conditions.⁷

Access to coverage saves lives. A study of the effects of three states' early Medicaid expansions found a statistically significant reduction in mortality as compared to a control group of counties with similar pre-expansion mortality rates and demographic

LOS ANGELES (Headquarters)
3450 Wilshire Blvd. #108 – 62
Los Angeles, CA 90010
213 639-3900
213 639-3911 fax



WASHINGTON, DC
1121 14th Street, NW, Ste. 200
Washington, DC 20005
202 216-0261
202 216-0266 fax

characteristics. The most significant reductions were observed in deaths from conditions amenable to medical intervention, such as heart disease, infections, and cancer, demonstrating the connection to access to medical care.⁸

ACCESS TO HEALTH COVERAGE reduces unnecessary suffering and saves lives. No one should be excluded from access to health coverage and the programs that make it affordable.

SOURCES

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³ *Id.*

⁴ *America's Uninsured Crisis: Consequences for Health and Health Care* (The National Academies Press, 2009), www.iom.edu/Reports/2009/Americas-Uninsured-Crisis-Consequences-for-Health-and-Health-Care.aspx.

⁵ Michael McWilliams, "Health Consequences of Uninsurance among Adults in the United States: Recent Evidence and Implications," *The Milbank Quarterly* 87.2 (2009): 443–494.

⁶ Benjamin D. Sommers, Atul A. Gawande, and Katherine Baicker, "Health Insurance Coverage and Health: What the Recent Evidence Tells Us," *New England Journal of Medicine* 377:6 (2017).

⁷ *Id.*

⁸ Benjamin D. Sommers, "State Medicaid Expansions and Mortality, Revisited: A Cost-Benefit Analysis," *American Journal of Health Economics* 3(3): 1-30.