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Congressional Quarterly HealthBeat

July 20, 2009 Monday

LENGTH: 436 words

HEADLINE: Former CBO Director Says Many Americans Choose to Remain Uninsured

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BODY:

A former director of the Congressional Budget Office on Monday said as many as 43 percent of the nation's 47 million uninsured choose to go without insurance, even if they could afford to purchase policies.

June O'Neill, director of the CBO from 1995 to 1999, discussed at a forum sponsored by the libertarian Cato Institute a recent analysis of the uninsured that she co-wrote for the Employment Policies Institute, a non-profit research firm tied to business interests. The plight of the uninsured is one key reason why lawmakers are moving ahead aggressively with a health care overhaul in Congress, along with concerns about rapidly escalating health care costs for everyone.

In the study, O'Neill said most people assume that those Americans who lack health insurance can't afford to buy policies and so suffer from poor health and early deaths. But this is "based on a distorted characterization of the facts," the study says, and "many uninsured individuals and families appear to have enough disposable income to purchase health insurance yet choose not to do so and instead self-insure." The study says that these "voluntarily uninsured" make up 43 percent of the uninsured population.

In a question-and-answer session, O'Neill estimated that about 12 to 13 million Americans over the age of 18 and under 64 involuntarily lack health insurance. Michael Tanner, a senior fellow at Cato, said the number would rise to about 20 million if children are taken into account.

While the uninsured receive fewer services than the insured, they still obtain health care from government programs, private charities, physicians or hospitals who donate care and their own out-of-pocket expenditures, the study says. And though the involuntarily insured by some estimates appear to have a significantly shorter life expectancy than those with private insurance or those who are voluntarily uninsured, "it is difficult to establish cause and effect," the study says.

O'Neill at the forum also questioned the lack of scrutiny with which the overhaul plan has gone through Congress. "Where is the analysis that went into these plans?" asked O'Neill. "You would think if you wanted to come up with a plan you would get somebody who is separated from Congress or the administration" to complete an evaluation, she said. "But that was never done. . . a lot of it seems to be from the old Hillary care. It isn't really totally new. It's something like the Massachusetts plan."

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Source: **CQ HealthBeat**

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LOAD-DATE: July 21, 2009