

Duh: More people covered when insurers forced to sell to everyone

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The U.S. Census Bureau threw more fuel on the health insurance reform fire Monday when it released its statistics on which states have the most uninsured people.



Only 4.1% of people in Massachusetts don't have health insurance, making it the most-insured state, thanks, at least in part, to a law passed two years ago that requires residents to buy health insurance.

"Massachusetts is a microcosm of what the Democrats want to do on a national level," Michael Cannon, director of health policy studies at the Cato Institute, told [CNNMoney.com](#)

Texas got the booby prize with 24.1% of its residents uninsured. Why so many uninsured? The Cato Institute's Cannon suggested that the high number of illegal immigrants could be skewing the numbers. But [statistics from the Kaiser Family Foundation](#) showed that in 2008, 68.7% of companies in Massachusetts offered insurance as a benefit for employees, while 48.8% of companies in Texas did. That accounts for almost the entire difference.

So if that's the issue, why doesn't Texas require insurance companies that do business in the state to offer plans for those who are not insured by their employers? Kaiser has a [detailed chart](#) that reports on how states handle the sale of health insurance to individuals.

In Massachusetts and in Idaho, Maine, Montana, Nevada, New Jersey, New York, North Dakota, Ohio, Oregon, Utah and Vermont there is at least some provision, according to the Kaiser chart, for requiring insurers that do business in the state to provide standardized policies that prevent them from avoiding high-risk individuals by designing and offering benefit packages that are only attractive to healthy people.

If you look at [Kaiser's statistics](#), having these kinds of plans doesn't necessarily put these states at the top of the list of those that have the fewest people uninsured, but it comes close. Massachusetts leads the list and most of the rest are in the top-10 of states with the fewest uninsured. None of them are even close to Texas, which anchors the list, followed by New Mexico, Florida, Louisiana and Mississippi.

Without exception, the healthcare [reform proposals](#) now before Congress are all expensive and complex. If no one can agree on these ideas or we decide we can't afford them, then maybe we should look at how states like Massachusetts and others currently are handling the issue of broad-based coverage and at least consider adopting some of the things they are doing right.

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