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Harvard Study Suggests Health Insurance Saves Lives. The Hill Wonders If That's A Good Thing.

By Jason Linkins

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Researchers at the Harvard School of Public Health have conducted a study of Massachusetts' Commonwealth Care program, and they've found something very interesting: Now that nearly all Massachusetts residents are required to have health insurance, the state's annual mortality rate is declining. This would ordinarily be considered good news, based on the axiom, "More people dying is bad." You wouldn't think there would be a counterpoint to that, but you'd apparently be wrong, because venerable Beltway newspaper The Hill has stepped up to assert that all of those people who are now alive in Massachusetts were unworthy of saving.

This is, at the very least, a bold take. Most of the other newspapers that covered the story shied away from this "these extra people whose lives were saved probably deserved to die" premise. The Los Angeles Times' headline is "Massachusetts study suggests health insurance saves lives." The New York Times went with "Mortality Drop Seen to Follow ’06 Health Law." Reuters opted for "Deaths fell after Massachusetts healthcare overhaul: study." In general, there was this idea that perhaps keeping all these extra people alive was a net societal good.

Closer to home, the Boston Globe's Deborah Kotz, in a piece titled "Study calls wide Mass. coverage a lifesaver," emphasized the good news that the health care law "may have prevented about 320 deaths a year":

The researchers from the Harvard School of Public Health, in a study published Monday, estimated that the law, which expanded coverage to most residents, has saved about one life for every 830 people who enrolled in health insurance.

“This is a strong and credible finding,” said Austin Frakt, a health economist at Boston University School of Medicine who wrote an editorial that accompanied the study. “I think there’s enough evidence at this point to conclude that health insurance does improve health and mortality.”

Fun fact, from Kotz: "During the four years after Massachusetts implemented the 2006 law, death rates in the state dropped by nearly 3 percent among young and middle-age adults compared with similar populations in states that did not expand coverage, the researchers concluded."

Overall, a pretty happy finding. Then along came The Hill to spoil the party by suggesting that really maybe live-saving health care should be rationed exclusively to people who deserve it, because *don't you know that health insurance costs money*?

But the costs of saving those people adds heavy costs to the law. To save one person a year, the study concluded about 830 people would have to sign up for health insurance and pay into the exchanges.

Here's an interesting detail that The Hill omits. When people sign up for health insurance in Massachusetts and start paying premiums, they actually get more than the warm, fuzzy feeling that they have contributed to saving one eight-hundred-and-thirtieth of a life. Though, let's face it, that's pretty neat! They also get *health insurance*, which they can use to see doctors, receive preventive care, acquire prescription medicine, go to hospitals, obtain emergency treatments, and basically have the means at their disposal to potentially save their own lives without going into life-ruining debt.

Another fun fact is that all of the people whose lives have been saved in this scenario have technically paid premiums to receive this care that has allowed them to continue living.

Making the "but maybe those people deserved to die" argument in The Hill's thrilling exposé that health insurance costs money is the Cato Institute's Michael Cannon:

“If we assume the per-person cost of covering those 830 adults is roughly the per-person premium for employer-sponsored coverage in Massachusetts in 2010 (about $5,000), then a back-of-the-envelope calculation suggests that RomneyCare spent $4 million or more per life saved,” Michael Cannon of the Cato Institute wrote on Forbes.

It's probably a good thing that real actuarial math is conducted in serious settings, and not by innumerate people with an envelope and the weird idea that dividing any old large number by any old small number is actually revealing. But for this argument to be correct, it would have to be true that *only the people who failed to die derived any benefit from the money spent*.

I will submit my two-decade history of "having health insurance" and "not dying" as evidence that this is complete horseshit.

No insurance company, to my mind, has ever said, "If you give us this money, we guarantee your immortality." Also, it's terrible to be sick or to watch people you care about sicken and die when you know that the only reason they aren't being saved is money. At least, it's "terrible" from my perspective, anyway. Obviously I can't speak from the point of view of a moral cretin.