

Mother Jones

Obamacare Saves Lives, But That's Not Really Its Big Benefit

By Kevin Drum

May 12, 2014

Ed Kilgore points me to a recent piece by Harold Pollack that takes a look at the recent study of Romneycare in Massachusetts and tries to extrapolate [what it means about Obamacare](#):

The Massachusetts estimates imply that the ACA will prevent something in the neighborhood of 24,096 deaths every year (simply: 20 million divided by 830). That's more than twice the number of Americans killed in gun homicides. It's considerably more than the number of Americans who die from HIV/AIDS.

The Cato Institute's Michael Cannon rightly notes that these mortality reductions won't come cheap. My own faux-precise back-of-the-envelope calculation suggests that the cost per averted death is about \$3.3 million. That seems like a lot of money—and it is. Yet it actually compares favorably in cost-effectiveness with other widely accepted medical, public health, product safety and workplace interventions....**And of course this \$3.3 million only captures the impact of health reform on reducing mortality rates. It doesn't count so many other important health, financial and personal benefits of health coverage, from regular preventative care to peace of mind.**

I'd very strongly emphasize that last sentence. The effect of Obamacare on mortality is always going to be contentious. The Massachusetts study might be wrong. Medicaid might be less effective than private insurance. And there's no telling how long these medical interventions delay death. Six months? Six years? More?

But nobody should hang too much on these results. Obviously, preventing death is important, but it's by no means the primary value of health insurance, especially in the non-elderly population. The primary value is (a) financial and (b) the ability to get routine health care that improves your life even if it doesn't prolong it. Knee surgery. Hip replacements. Antidepressant prescriptions. Pain management. Diabetes control. And on and on. The vast majority of the non-elderly rarely receive life-saving health care. But so what? Even if health insurance had zero impact on mortality, we'd still want it. It provides us with medical care that makes life more livable and it prevents us from living with the constant fear that we're one expensive treatment away from bankruptcy. That's the *real* benefit of Obamacare. Obsessing about mortality misses the point.