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No Correlation Between Poor Health And Lack Of Insurance, Say Experts

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By Laura Woodhead – Talk Radio News Service

Lacking insurance is often voluntary and does not cause poor health, economics and health experts said Monday. Speaking at a forum held by Cato Institute, the panel argued that the often quoted number of 47 million grossly overestimates the problem of those who cannot afford health insurance in the United States.

Micheal Tanner, Senior Fellow at the Cato Institute, argued that it was important not to focus on "hard cases" when it comes to making health care policy. He explained that many uninsured Americans choose to be so voluntarily, and estimated that only about 5 million Americans fall into the category of being involuntarily uninsured for 2 years or more.

"You always get this impression that the uninsured is composed of people who are middle class, working two jobs, have seven kids all of whom are handicapped and suddenly they both lost their jobs and both lost their health insurance, will never see it again and will probably die in the next few months. The reality is vastly different," Tanner said, adding that many people choose not to have health insurance even though they can afford it.

Former Congressional Budget Office Director Dr. June O'Neill said it was important to look at factors besides lack of health care that contribute to health issues. O'Neill said that if you compare the mortality rates of those with health insurance to those that are involuntarily uninsured, those with health insurance live longer. However, O'Neill argued that variables such as smoking, obesity and income contribute more to this statistic than does a lack of insurance.

"When one hears about how lack of insurance causes death, you might think about all the other things that we could do to help people improve their health" she said.

Echoing this sentiment, Tanner said that there was no evidence to suggest that giving people health insurance will make them healthier.

"We tend to equate in this debate the idea that health insurance equals health care which equals health." Tanner said. "We can think of a lot more things that would have a greater impact on the health of the nation than providing health insurance."

"We need to take a deep breath, step back and try to get this right rather than get it through quickly," he said.

July 20, 2009

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