

# Blog Watch

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## Debating Whether Health Insurance Saves Lives

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A minor blog controversy broke out over the last week following an [Atlantic article](#) by blogger Megan McArdle in which she argued that health insurance doesn't necessarily lead to lower mortality rates. The piece, published in print and online, quickly ignited a firestorm of criticism from academics and journalists who think the evidence shows otherwise.

Harvard health policy expert J. Michael McWilliams on [The Incidental Economist](#) reviews the literature and concludes that McArdle cherry-picked papers and didn't look at enough studies: "The research to date provides consistent and compelling evidence that health insurance coverage significantly improves health outcomes, particularly for adults with treatable conditions."

The Washington Post's [Ezra Klein](#) says the column is "interesting but ultimately misleading." He interviews experts on mortality and health insurance who mostly disagree with McArdle's conclusion, including former George W. Bush administration official Katherine Baicker. Baicker tells Klein, "Policy can't wait for perfect evidence...The evidence we have is strong enough that insurance is important for people's health that one oughtn't use the excuse of the absence of perfect information for not doing something about it."

Klein also [posts an interview](#) with the Urban Institute's Stan Dorn, who authored a [study](#) (pdf) on health insurance and mortality dismissed by McArdle. Dorn argues, "McArdle [sic] erred by presenting the Kronick study as the gold standard for research on this issue to the exclusion of all studies published since 1994 that go against her argument."

But some register their support for McArdle's position.

In lending support to McArdle's premise, economist [Robin Hanson](#) says, "When the data is this noisy, there will always be exceptional studies, and as Megan says, the left prefers to cite exceptions that find more med tied to more health; the right prefers to avoid the issue." [Cato's](#) Michael Cannon and economist [Tyler Cowen](#) also voice their agreement.

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