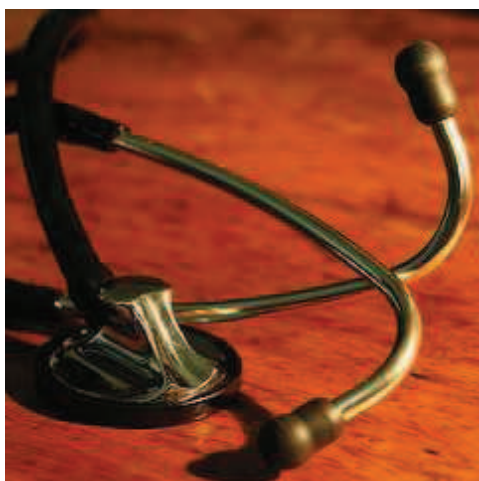


Matt Yglesias

Dec 14th, 2009 at 4:44 pm

Health Insurance and Death



Cato's Michael Cannon has a post up which, unlike Charles Lane's writings on the matter, actually attempts to [engage on the merits](#) with the argument that lack of health insurance leads to people dying. But even though he cites a number of studies on the subject, only one, [the Richard Kronick study](#), actually address the point the Institute of Medicine study was referring to. Kronick concludes that the approximately 20,000 deaths per year is an overestimate due to a failure to control for relevant demographic variables. Conversely, Andrew P. Wilper, Steffie Woolhandler, Karen E. Lasser, Danny McCormick, David H. Bor, and David U. Himmelstein found in their "[Health Insurance and Mortality in US Adults](#)" that the IOM study is a serious [underestimation](#):

The study, which analyzed data from national surveys carried out by the Centers for Disease Control and Prevention (CDC), assessed death rates after taking education, income and many other factors including smoking, drinking and obesity into account. It estimated that lack of health insurance causes 44,789 excess deaths annually.

Previous estimates from the IOM and others had put that figure near 18,000. The methods used in the current study were similar to those employed by the IOM in 2002, which in turn were based on a pioneering 1993 study of health insurance and mortality.

A separate study indicated that individuals lacking health insurance were [more likely to die](#) even in the context of emergency room visits:

The researchers took into account the severity of the injuries and the patients' race, gender and age. After those adjustments, they still found the uninsured were 80 percent more likely to die than those with insurance — even low-income patients insured by the government's Medicaid program.

“I’m really surprised,” said Dr. Eric Lavonas of the American College of Emergency Physicians and a doctor at Denver Health Medical Center. **“It’s well known that people without health insurance don’t get the same quality of health care in this country, but I would have thought that this group of patients would be the least vulnerable.”**

If “no health insurance means bad health care” or “bad health care can lead to death” were some kind of wildly counterintuitive propositions at odds with sound theory, then I think we might have good reason to doubt these results. But in fact they’re perfectly intuitive results that accord perfectly with, among other things, the elementary economic theory that says people wouldn’t pay for health insurance unless it provided something of value. The bulk of empirical studies also seem to confirm this. Lack of insurance is associated with low-quality health care which is associated with enhanced risk of death.

- [Comments](#)
- [61](#)

61 Responses to “Health Insurance and Death”

1. *Dems lose huge in 2010* Says:
[December 14th, 2009 at 4:52 pm](#)

There is uncertainty concerning the issue, therefore, the issue is invalid and never to be mentioned again. Back to praising Holy Joe and attacking his disgusting left wing attackers!

2. *JohnMcG* Says:
[December 14th, 2009 at 4:57 pm](#)

The failure of the Nelson amendment significantly reduced the odds of health care reform passing.

Yet, most Democratic Senators voted against it, and it was defeated.

Can we now consider them all the moral equivalent of mass murderers?

I recall MY acknowledging that without Nelson, health care reform did not have the votes, but he said voting against it was the right thing to do.

Is he also complicit in thousands of deaths?

3. *pseudonymous in nc* Says:
[December 14th, 2009 at 4:59 pm](#)

Furthermore, the Cato-ites are arguing against the standard American [Health Calvinism](#) rationalization, whereby access to health insurance and thus healthcare is a motivator, and having timely, appropriate, affordable healthcare is an indicator of one’s worthiness:

It’s fascinating to watch well-educated secularists who recoil at the Protestant obsession with personal virtue, prosperity as a cardinal sign of election by God, and