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Who are the uninsured?

By CHRIS PATTERSON

Another horrifying announcement from our newspapers a few weeks ago — millions of Americans are uninsured. It's so often repeated, we no longer have to ask what people are going without. This is about health insurance.

Most articles began with alarming statistics, as the Austin American-Statesman did: "The number of Americans who lack health insurance climbed by nearly six percent in 2002, to 43.6 million, the largest single increase in a decade, according to figures to be released today by the Census Bureau."

Such stories, and agitated editorials that followed, are geared to evoke cries of outrage for the victims. We are led to believe that this "crisis" is "growing" and, like random urban violence, not one of us may be spared.

Editorial pages have been calling on legislators — state and federal — to do something, and do it quickly. They call for more laws, more spending, more taxes, more government.

We need to breath deeply, calm down and look at the facts.

The National Center for Policy Analysis, based in Dallas, recently examined the numbers of "uninsured."

Almost three-fourths of the newly "uninsured" are people who are making over \$50,000, according to the NCPA report, and simply choose not to purchase health insurance. While this decision says many things about the cost of medicine, it does not mean that people without health insurance are poor and desperate for help.

Since 1993 the number of uninsured in households with annual incomes above \$75,000 increased 114 percent, according to the NCPA. On the other side of the economic divide, the study finds the number of uninsured with annual incomes below \$25,000 fell by 17 percent.

The NCPA uncovered some facts that don't make it to the newspapers. For example, young adults are less likely than other age groups to have health insurance, while those over 65 are almost all insured. Americans between the ages of 18 and 34 make up some 41 percent of the "uninsured." This makes sense. We all remember the invincible years of the twenties — that is a healthy age and most young people are making the economic decision not to waste their money for insurance they do not need at the time.

Most interesting of NCPA's findings is the length of time people remain uninsured: just under a year in 75 percent of the cases.

The shrillness of many press releases and news stories disguise the fact that many without health insurance are making a rational choice. Trumping feelings over fact, the uninsured are portrayed as hapless victims of hard employers and greedy insurers.

While passing legislation to create more programs that spend more money might make for good politics, they do no good in the long run and often deflect resources from the truly needy.

Perhaps the only accurate conclusion we can draw from headlines is that a great many Americans are opting to take care of themselves in ways not reflected in insurance headcounts.

Instead of creating more programs, lawmakers should search for ways to make it easier for us all to plan and pay for our individual health care needs. Rather than raising taxes to slay an illusionary dragon, legislators could reduce the mandates making health care — and health insurance — so expensive for every one.

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