

Uninsured Utahns dying prematurely

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At least three working-age Utahns die every week because they either have no medical insurance or not enough.

The consequences of having no coverage have been regarded as a huge financial risk, but now they're turning fatal, according the first-ever state-by-state review of premature deaths due to no insurance by Families USA.

The report found that 150 Utahns die annually due to lack of insurance, and more than 800 Utahns between age 25 and 64 died between 2000 and 2006.

Across the state and the country, two to three times as many people died from lack of health insurance as died from homicide.

As elsewhere in the country, uninsured Utahns get sick more often and die sooner than those who have coverage. The report is based on analysis of the Urban Institute's estimates that at least 22,000 people in the 25-to-64 age group died due to lack of coverage in 2006.

The numbers come just as Utah is set to begin a floor-to-ceiling remodel of the health care delivery system in the state. Estimates of how many Utahns are uninsured by state agencies ranges from about 285,000 to 306,000. Estimates released last month by the state Department of Health showed that the number of uninsured Utahns had actually declined for the first time in six years.

One of Utah's top health policy analysts and a veteran advocate for low-income Utahns said the report couldn't have come at a better time for Utah, in large part because it shows the measurable difference in people who die as a result of no coverage and those who delay care or forego cost-effective preventative care because they have no insurance.

Affordable access to primary and preventative along with specialty and inpatient hospital care must be part of the coverage solutions developed in the reform plan, said Judi Hilman, executive director of Utah Health Policy Project.

"It's easy to move everyone into high-deductible, 'consumer-driven' health plans, but these arrangements won't do a person any good if they end up avoiding preventative care as a result."

Over the past decade, Utah's uninsured population grew at an average annual rate of 6.9 percent — three times the rate of the state's overall 2.3-percent annual population growth, according to health department figures.

More than 100,000 uninsured Utahns are employed full time, and more than 53,000 are self-employed. Most Utahns — 79.5 percent — are covered by a medical insurance benefit plan offered through their workplace.

