

Report: Uninsured Utahns at risk of dying young

Lisa Rosetta - The Salt Lake Tribune

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For most of Joseph Guyer's life, health insurance has been a luxury he couldn't afford.

Between 1996 and 2007, he saw doctors only five times that he can remember: twice for bronchitis and one time each for a chemical burn and pneumonia.

The fifth appointment was in December, when his left lymph node ballooned from his ear to his collar bone and he was diagnosed with metastatic squamous cell cancer. Now the 47-year-old, who survived paycheck-to-paycheck working for temporary agencies, is unemployed and broke and may soon be evicted from the motel where he is living.

"My rent is past due and I don't know what to do," he said. "[I'm] nervous as heck."

Uninsured Utahns like Guyer are sicker and are dying sooner than their insured counterparts, according to a report released Tuesday by Families USA, a consumer health care advocacy group.

Every week, it estimates, three working-age Utahns die because they aren't covered by a health insurance plan. The uninsured, who now number 47 million in the U.S., face a lack of necessary medical care, growing medical debts, and in some instances, premature death. To understand what this means, Families USA generated the first-ever state-level estimates of the number of deaths due to a lack of health insurance.

In 2006, the New York-based nonprofit found, there were nearly 1.25 million people between the ages of 25 and 64 living in Utah, of which 19.4 percent were uninsured. An estimated 150 people died because they were uninsured; between 2000 and 2006, that number was more than 800.

The nation's uninsured, says the report, "Dying for Coverage in Utah," are less likely to have a usual source of care outside of the emergency room and are going without regular health screenings and preventive care. Adults without insurance, for example, are more than three times as likely as insured adults to delay seeking medical care [47 percent versus 15 percent.]

The result is the uninsured are 25 percent more likely than those with private insurance to be diagnosed with diseases in an advanced stage, the report says. No one knows that better than the clinicians at the Fourth Street Clinic, who see about 6,000 people - 90 percent of whom are uninsured - each year. In 2007, said Jennifer Hyvonen, the clinic's communications director, 50 homeless patients died from chronic diseases. Their average age at death: 46.

"We have a lot of patients who are being treated," she said. "They're diabetic, and then they have high cholesterol and then they have hypertension and then it just compounds from there because they haven't received any treatment."

Uninsured Americans between 55 and 64 years of age are at an even greater risk of premature death, the report says. The organization estimates that not having insurance to cover various illnesses is their third leading cause of death - behind heart disease and cancer.

The group includes Donna Doty, who was diagnosed with late-stage breast cancer in July 2007 and was dead by Nov. 14, said her sister, Pamela Buss. The 60-year-old Salt Lake City woman worked as a waitress for most of her life and was uninsured.

"By the time she was diagnosed, she had extensive lung and brain cancer as well," Buss said. Had her sister had health insurance, "I'm pretty sure she would have had more regular screenings had it not been such a financial issue."

Because uninsured adults are unable to negotiate the discounts on hospital and doctor charges that insurance companies do, they also pay more -up to two-and-a-half times more - for their care, the report says. About 60 percent of uninsured adults under the age of 65 reported struggling with medical bills.

"Our safety net for many people is more holes than webbing," said Ron Pollock, executive director of Families USA. In most states, the eligibility level for public health coverage is up to 200 percent of the federal poverty level, or roughly \$34,000 in annual income for a family of three. "If you're an adult but you're not a parent, in 42 states you can literally be penniless and you are ineligible for public coverage like Medicaid," Pollock said.

Expanding eligibility for public health insurance programs is a move Families USA supports, he said. "Many people who are uninsured and in clear need of help could be assisted and that would be a significant improvement in terms of mortality."

Data released by the state last month shows that the number of uninsured Utahns has actually dropped for the first time since 2001. About 287,200 Utahns, or 10.6 percent of the population, were uninsured last year. That's 19,300 fewer uninsured than 2006.

Several groups remain the hardest hit, however, including the poor, Latinos and people without a high school diploma. About 87,800 Utah children were also without insurance, as well as 101,900 adults who had full-time jobs.

Beginning this month, the Legislature's newly formed health reform task force will begin meeting to consider 16 action items, including legislation that would allow health insurers to offer cheaper, portable health plans, and require them to change their ratings practices.

"Most of us know someone who delays care because they are uninsured or under-insured and can't afford to get care," said Judi Hilman, executive director of the Utah Health Policy Project. Ensuring that Utahns have timely and affordable access to primary and preventive care "not only saves the state dollars, but in the end can save actually lives."

By the numbers

* **Every week**, an estimated three working-age Utahns die because they are uninsured.

* **In 2006**, an estimated 150 Utahns died because they were not covered by a health insurance plan; between 2000 and 2006, that number was more than 800.

* **Nationwide**, not having insurance for a variety of serious illnesses is estimated to be the third leading cause of death - behind heart disease and cancer - for uninsured adults between the ages of 55 and 64.

Source: "Dying for Coverage in Utah," Families USA