

The Anniston Star

Unemployment, pricey coverage resulting in more uninsured adults

by Laura Camper

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According to numbers released last week, the percentage of Alabamians without health insurance, while still barely below the national average of 16.2 percent, has risen 4.3 percent in the last two years to 15.9 percent.

The numbers, compiled by the U.S. Census Bureau, reflect a national trend. But the increase was much steeper in Alabama, which averaged 11.8 percent uninsured in 2007 and 2008 versus the national rate of 14.8 percent.

The jump is probably due to the economy, said Jim Carnes, communications director for Alabama Arise, a nonprofit advocacy group. The state was late feeling the effects of the recession, and job losses probably caused the sharp rise in the uninsured. As adults lost their jobs, they lost their insurance, Carnes said.

The increase has implications for the entire state.

“It makes life harder for the affected people,” Carnes said. “It ratchets up the cost across the entire system.”

Uninsured people tend to delay health care. They may come into work while they are sick. They wait until their condition is past basic care and have to make a trip to the emergency room. Then, if they can't pay, medical providers and insurance may pass the losses on to other consumers in the form of higher health care costs and possibly in lost opportunities for care.

Regional Medical Center in Anniston is not surprised by the census numbers; it is seeing the effects.

The hospital is the “nonprofit, safety-net medical provider for the community,” said Louis Bass, the hospital's chief financial officer.

“As we see more and more patients without the ability to pay, it puts a growing financial strain on the hospital to continue to provide new technology, recruit physicians, and retain and recruit a highly skilled work force,” Bass said. “We have to focus on effective ways to make the reimbursement dollar stretch further.”

Adults between the ages of 18 and 64 in Alabama are feeling the brunt of the increase, because “we do such a good job covering children and the federal government does such a good job covering seniors,” Carnes said.

Alabama has a model program for children's insurance, he said, and the state beats the national average for children covered. The average rate of uninsured people under the age of 65 is 18.3 percent, the same as the national average, Carnes added. That leaves some 733,000 people in Alabama without health care insurance, he said.

It's an ongoing issue that Anniston's Dr. Carla Thomas has seen in her own practice.

"We all have patients who just can't pay their bills and at the end of the year, you just write it off," she said.

There are some programs available for the uninsured in the community, such as the Quality of Life program, which charges based on income. Some doctors, including Thomas, have clinics to treat those who don't have insurance. But the care is limited.

"It's only for basic medical care," she said.

According to the bureau, nationally, 64 percent of Americans had some type of private insurance in 2010 and 31 percent had some type of government plan such as Medicare, Medicaid or military health care. The numbers are not mutually exclusive, and people could have had one or both types during the year.

Families USA, a nonprofit, non-partisan agency promoting high-quality health insurance and care for all Americans, cites the increasing cost of health insurance as a major cause of the rising numbers of uninsured.

"Between 2000 and 2009, the average cost of family premiums for job-based health coverage more than doubled, rising from \$6,438 to \$13,375," the agency stated in a news release last week. "As a result, more and more employers — especially those running small businesses — have found it unaffordable to provide health coverage, and there has been a steady increase in the number of employees who work on a contractual basis without job-based health coverage."

At the same time, participation in safety net programs such as Medicaid has nearly doubled from 29.5 million to 47.8 million people and well over half of the increase, 56 percent, was children, the news release stated.