

# Average Americans Without Health Insurance Are Young and Healthy With Above Average Incomes

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The following is being issued by Norman Traverse, M.D., Editor, HealthMadeEasy.com:

Recently there has been a frenzy of articles in the news media about a crisis in our healthcare delivery system. We are told there are 46 million people without health insurance.(1) Because of this believed "crisis" many are calling for immediate government intervention with a nationalized healthcare rescue plan passed within ninety days of President Obama's inauguration.

According to the United States Census Bureau in 2006, there were 45.7 million people in the U.S. (15.3 percent of the population) who were without health insurance. Another way of saying this is that 84.7% of the American people do have health insurance! (2)

Does this mean that 15.3% of the population can't afford health insurance or don't have access to healthcare? Based on the Census Bureau data almost 18 million of the uninsured make more than \$50,000 per year and almost 10 million of them have an income of more than \$75,000 per year!(3)

It may come as a surprise to many, but the Census Bureau data shows that the average uninsured person in the United State makes an above-average income. A great many young Americans who are financially well off and are not covered by their employer, voluntarily choose not to purchase health insurance.

According to the Commonwealth Fund, Americans aged 19 to 29 comprise one of the largest and fastest-growing segments of the uninsured population. (4)

The Census Bureau Survey breakout shows that over 10 million of the people considered uninsured are not U.S. Citizens.(5) Even though they don't have health insurance there is a federal law that says that all hospital emergency rooms must treat anyone who comes into the emergency room. Thus, if they can't pay, they still can get free care.

Many of the 14 million of the uninsured poor and low-income Americans are eligible for either Medicaid or SCHIP (children's health program), but have no knowledge of these programs and have not been signed up.

It is clear that there are many programs that are not being fully utilized. Is a government that has not fully implemented its existing programs, after so many years, capable of writing new and cost effective healthcare legislation? Can the 535 members of Congress control their own "earmarks" spending to implement the needed improvements or changes in our healthcare system without runaway costs?

Any major proposed changes in our healthcare system should be tested in at least 3 states that volunteer to see if it is cost effective and does not create additional problems. There should be a bipartisan committee containing practicing physicians, nurses, hospital administrators, auditors, statisticians and citizens evaluating the outcomes. Let us fix our healthcare system, but not destroy it.

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