

The Uninsured

The Scope of the Problem

The U.S. Census Bureau reported that 46.6 million Americans, approximately 16% of the population, did not have health insurance in 2005, up from 45.3 million in 2004.¹ Studies report that 82 million people spent a portion of 2002 or 2003 without health coverage.² Twenty percent of the uninsured are this country's children.³

The Uninsured and Mental Illness

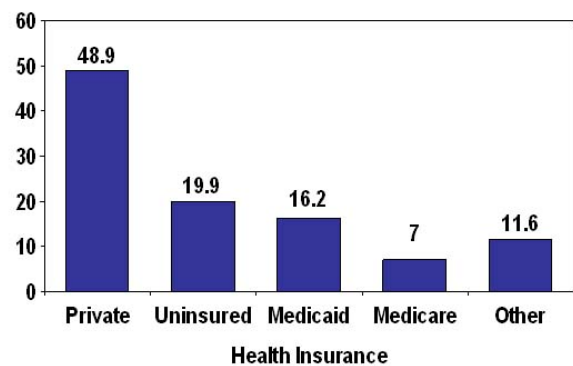
Individuals with serious mental illnesses are prevalent among the uninsured. Lack of insurance coverage leads to negative outcomes for individuals with serious mental illnesses:

- One in five people with a serious mental condition are uninsured.⁴
- People with low income and no insurance are twice as likely to have a psychiatric disorder.⁵
- Approximately 15 percent of the uninsured have a serious mental health condition.⁶
- Without treatment, individuals with a serious mental illness are at an increased risk of hospitalization, poor social and clinical functioning, and diminished quality of life.⁷ If an individual is uninsured, he or she is less likely to use community-based health services and is more likely to

rely on emergency services.⁸

- Untreated mental illness can interrupt careers, resulting in disability, poverty, and long-term dependence.⁹
- Psychiatrists are more likely to limit uninsured and Medicaid patients in their practice than to limit privately insured or Medicare patients. Psychiatrists who used to accept Medicaid patients are seeing fewer of these patients and are shifting to private practice.¹⁰

2005 Health Insurance Status for Individuals with a Serious Mental Health Condition



Note: Serious mental health condition is defined in the survey as "serious psychological distress."

Source: SAMHSA, Office of Applied Studies, National Survey on Drug Use and Health, 2005.

Cost of the Uninsured

Reports indicate that at least 18,000 Americans die prematurely each year solely because they lack health insurance.¹¹ This high number of deaths may be attributed to:

- The uninsured receive less preventative care, are diagnosed at more advanced disease stages, tend to receive less therapeutic care, and have higher mortality rates than the insured.¹²
- Regardless of age, race, ethnicity, income or health status, uninsured children were much less likely to have received a well-child checkup within the last year. One study indicated that nearly 50 percent of uninsured children didn't receive a checkup in 2003, almost twice the rate for insured children.¹³
- One-third of uninsured adults say they didn't fill a drug prescription in 2003 and over one-third went without a recommended medical test or treatment due to cost.¹⁴

The United States is currently spending money on the uninsured that could be reduced if individuals had access to preventive and diagnostic services. It is estimated that in 2005, hospitals and doctors provided approximately \$43 billion of health care to uninsured Americans.¹⁵

Twenty-nine billion dollars worth of this unpaid care was financed by higher premiums for privately insured patients.¹⁶ Specifically, the health insurance premiums of insured American families who received coverage through their private employers were approximately \$900 higher in 2005 due to the cost of health care for the uninsured that is not paid for by the uninsured themselves or by other sources of reimbursement.¹⁷ Twenty percent of this money is used to finance uninsured Americans who use the emergency room as their primary source of health care.¹⁸

References

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