$PENDING MONEY IN ALL THE WRONG PLACES:

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The Nation's Voice on Mental Illness

THE UNINSURED

The number of uninsured in America is increasing: The U.S. Census Bureau reported that nearly 44 million people were uninsured in 2002. Between 2001 and 2002, the number of nonelderly uninsured rose by 2.4 million. 81% of the uninsured are in working families. For every 1% increase in health insurance premiums, the U.S. uninsured population grows by 100,000-250,000.

Medical bills must be paid: 36% of the uninsured faced difficulties paying medical bills in 2003; 37% did not fill prescriptions due to cost.

A lack of insurance decreases access: In 2003, nearly 50% of uninsured adults delayed seeking medical care and 35% of uninsured adults needed medical care during the year and did not get it. Uninsured adults are 30% less likely to have an annual check-up than insured adults. One-third of uninsured children did not see a doctor in the past year. Uninsured children are 70% more likely to not receive medical care for a common condition and 30% less likely to receive medical attention when injured.

Lacking insurance is deadly: Mortality rates could be reduced by 5-15% by providing coverage to the uninsured. 18,000 Americans die annually due to a lack of insurance.

Over the course of a year, three-fifths of people with severe mental illnesses did not receive specialty care.

- One in five people with severe mental illness – nearly 4 million – lack health insurance.
- 37% of people with severe mental illness are covered by Medicare of Medicaid.
- People with severe mental illness with Medicare or Medicaid are over six times more likely to have access to specialty care than the uninsured.

People with mental illness who have low incomes and are uninsured have a higher prevalence of many disorders.

- One study found that 35% of low income uninsured patients in the studied clinic had a major mental illness at the time of the study, vs. 15% of the general population.
- 33% of the low-income, uninsured population had a depressive disorder vs. 16% of the general primary care population.
- 36% of the low-income, uninsured population had an anxiety disorder vs. 11% of the general primary care population.

Mental illness may lead to a lack of health insurance – and the lack of insurance exacerbates mental illness due to a lack of care.

- People reporting symptoms of mental illness, in one study, were more likely to lose health insurance in a year than those without a mental illness.
- In another study, 51% of the low income, uninsured population reported psychiatric distress vs. 28% of the general population.
- Treatment rates for depression among the uninsured are half those of the general population.

Overall spending on mental health care for the uninsured is higher than spending for the Medicare or Medicaid population. Ensuring proper health care coverage for people with mental illness would alleviate costs associated with indigent care and would lead to overall improved mental health of this population.