

## Introduction

NEW YORK (Reuters Health) Feb 20 - One in four uninsured working-age Americans have chronic health conditions for which they were unable to get needed medical care, yet recent proposals to expand health insurance coverage in America don't focus on the problem, a new national study shows.

Chronic conditions like diabetes, heart disease and depression are often seen as primarily a problem facing the elderly. But the study released today by the nonpartisan Center for Studying Health System Change (HSC) finds that at least 60 million Americans age 18 to 64 have at least one chronic condition and at least 7.4 million of them are uninsured.

"We found cost was the overwhelming reason why uninsured (working-age) people with chronic conditions have difficulty getting care," Alwyn Cassil, an HSC spokeswoman, told Reuters Health.

Two-thirds of that population--about 4.7 million people--had incomes below 200% of the federal poverty level, which is about \$35,000 a year for a family of four. These Americans "face the triple threat of low income, ongoing health problems and no health insurance," said HSC President Paul B. Ginsburg.

HSC's study findings are detailed in two issue briefs released today. The study focuses on people aged 18 to 64 who have been diagnosed with at least one of about 20 different chronic conditions and who have been seen by a physician for that problem in the last two years.

The study found that uninsured working-age people with ongoing health problems were three times more likely not to get care, or to delay needed care, than people with private insurance. Included among the nearly 5 million uninsured working-age people with chronic conditions are some 1 million people with diabetes, 900,000 with asthma and 1.6 million with high blood pressure, Cassil said. "And they have the kinds of conditions...that we know left untreated or without appropriate medical management, they will get worse," she added.

Yet none of the different proposals for helping people buy coverage or to expand public health insurance programs focus on this vulnerable group, HSC noted.

For example, tax credits are unlikely to help people with chronic conditions find affordable coverage in the individual market unless those subsidies are adjusted to reflect their higher expected medical costs.

Another proposal is to offer subsidies targeted to employees to help them pay their share of premiums. But that fix would reach few of the uninsured because just one in five has access to employer-sponsored insurance, the study found.

Expanding public programs, such as the State Children's Health Insurance Program, to cover the parents of eligible children, is another option. Such a plan might reach about a third of the uninsured with chronic health problems.

Acknowledging the problem, Don Young, president of the Health Insurance Association of America, said that policymakers must consider the link between healthcare costs and lack of health insurance as they wrestle with options for expanding health insurance coverage.