

# Dwindling health coverage leaves 43 million uninsured

Eighteen to 24-year-olds are the least likely to have health insurance, according to a new census report

By Bruce Japsen  
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CHICAGO — The number of Americans without health insurance rose in 2002 for the second consecutive year as more workers lost jobs and many who remained employed lost medical coverage, a new report says.

The ranks of the uninsured rose to 43.6 million; an increase of 2.4 million from 2001, according to a U.S. Census Bureau report scheduled to be released on Tuesday. That meant 15.2 percent of the U.S. population had no health insurance last year, compared with 14.6 percent in 2001.

The national trend is particularly troubling for workers, who are shouldering more of the cost of health care as employers look for ways to reduce expenses and improve their bottom lines in a slow economy.

With job cuts affecting nearly all industries last year, it was only natural that the number of uninsured would rise. Without a surge in hiring, health benefits expired for many out-of-work Americans.

But even those who kept their jobs lost health insurance at an unprecedented pace. The percentage of people covered by employer-based health insurance dropped to 61.3 percent from 62.6 percent in 2001, the Census Bureau report says.

"This is a reflection of a recession," said Robert Mills, lead author of the report on the uninsured and a survey statistician for the Census Bureau. "We are seeing that the most

obvious reason for the drop in the insured rate is the drop in rate of people covered by employment-based plans."

By comparison, census officials said employers enriched health benefits during the late 1990s when unemployment was low, corporate profits were high and stock prices soared in an unprecedented bull market.

"We had seen a significant increase in the overall coverage rate to mirror the economic period of the late 1990s," Mills said.

Eighteen- to 24-year-olds were the least likely of any age group to have health insurance in 2002. Nearly 30 percent of this group didn't have coverage.

The rate of Hispanics who were uninsured was higher than any other racial or ethnic group at 32.4 percent, or 12.7 million Hispanics, the report says. The rate for Hispanics was largely unchanged from 2001.

"There doesn't seem to be an end in sight to this," said Katie Barnickel, spokeswoman for Access to Care, a Westchester, Ill.-based group that tries to link uninsured residents in suburban Cook County to low-cost medical services. "Seventy percent of our clients are working and do not have benefits."

Access to Care and other medical-care providers fear that the increasing number of uninsured Americans will further stress the existing health-care safety net, making it more difficult for such groups to provide benefits.

Access to Care has had to put more than 3,000 people on a waiting list that will keep those on the list from benefits for at least a year.

"We have never had this many people on the waiting list, ever," Bar-

nickel said.

Access to Care lets patients pay \$5 for certain doctor's office visits, \$5 for basic lab tests and X-rays and \$10 to \$30 for certain prescription drugs. Last year, the group helped more than 13,000 people.

"There is an increasing need out there, and we are unable to fill that need," Barnickel said.

Given the increasing plight of the uninsured, key lawmakers in Washington said Congress needs to give the issue the same attention as the proposal to add a prescription drug benefit to the Medicare health insurance program for the elderly.

"For the uninsured, health care often is catch as catch can," said Sen. Charles Grassley, R-Iowa, chairman of the Senate Finance Committee, which oversees financing of health-care issues. "That's no way to live."

"Congress needs to show the same commitment to addressing this problem as it has to delivering a prescription drug benefit in Medicare. There's no one-size-fits-all solution, so we have to look at a lot of different initiatives."

But federal and state officials face the challenge of crafting a solution in the face of a troubled economy that continues to create more demand for government health services.

In fact, the census report said, the percentage of Americans covered by government health insurance programs rose to 25.7 in 2002 percent from 25.3 percent in 2001, largely as the result of increased demand for services from Medicaid health insurance program for the poor.

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