

Virtual Mentor

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Forced to Play Russian Roulette with Their Health

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There are about 40 million people in the United States without health insurance.

I believe it.

All I have to do is glance around a table of my peers to find the faces to match with the statistics of the uninsured. Many of them are like me: college educated, in their early 20s and working. They are not numbers to me; they are friends and college roommates, my cousin and my neighbor.

We are the generation that graduated into what is called the "new millennium." We finished our high school or college education with "impeccable" timing, entering the job market just after the 1990s economic boom. Although a few years ago employment opportunities seemed limitless and almost anyone could get a job, today the market is highly competitive and flooded with more experienced, laid-off workers and thousands of other new graduates.

In the United States, health insurance is widely linked with employment, and having health coverage is "one of the best known and most common means used to obtain health care."¹ With many young adults struggling to obtain stable employment that includes health coverage benefits, too many are being left uninsured and, as a result, without health care.

There are an estimated 12 million young adults, ages 19 to 29, without health insurance in the United States, accounting for at least 1 quarter of all uninsured Americans.²

"So what," you may say? "You are young, you are healthy, you don't need to worry about health care."

And for lack of another option we, the young uninsured, often tend to agree. We brush off a sinus infection as a cold, treat a urinary tract infection with painkillers rather than the necessary antibiotics. We do not get our cholesterol or our blood pressure checked; women do not get annual exams. We do not go to dentists; they are expensive. Because we are young; and we are healthy; and we are uninsured.

But what is even scarier than the injustice of the current health insurance situation are the long-term consequences of being uninsured. Many people without health insurance don't know that they are putting themselves at serious risk for poorer health by forgoing preventive and sometimes needed medical care. A recent study, "Care Without Coverage: Too Little, Too Late," released by the Institute of Medicine, suggests that Americans with even a short interruption in health care coverage tend to have a decline in their health. Uninsured, working-age Americans are also likely to get sick more often and die sooner than those with health insurance.³

Although young adults are, on the whole, a generally healthy population, when they do need health care, it is oftentimes an acute need. According to the Centers for Disease Control (CDC), the top causes of death for people in this age group are accidents (namely traffic accidents), homicide, and suicide.⁴ Yet when admitted to the hospital for things such as trauma injuries from a car accident "the most acutely ill or seriously injured adults, when uninsured, cannot always obtain needed care."⁵

In addition to physical health care, young adults often need mental health care. This is the time in life when people are establishing their independence, starting careers, perhaps marriages, and moving to new cities. Few people make it through their twenties without experiencing depression or anxiety. But when nearly 1 in 3 young adults has no health insurance and close to half of uninsured adults ages 19-29 received no preventive care in the past year,² these patients will not pay the high fees for mental health treatment even when it may be beneficial or necessary.

The CDC recorded 5,128 suicides by young adults in 1999.⁴ Were some of those unfortunate and untimely deaths not preventable with mental health counseling?

In cases when young adults without health coverage do obtain medical care, paying for the care can become a nightmare, especially in the event of serious health crisis. Many young adults do not have the financial wherewithal to deal with quickly mounting medical bills. New to the working world and at the beginning of their careers, young adults have not accumulated the savings to fall back on in case of injury or illness. As new employees, many are not offered benefits or must wait 6 months to 1 year before becoming eligible. Our health care system is leaving uninsured adults "vulnerable to potentially catastrophic expense in the event of serious illness or injury."²

"Increasingly, the evidence points to harmful health and economic consequences related to being uninsured" which may impact not only the uninsured individual but also the community, and society as a whole.¹ Although there are numerous studies addressing and examining the population of Americans without health coverage, the group of uninsured young adults continues to grow. Why are no alternatives being offered?

As a group, young adults would be relatively inexpensive to insure since they are largely healthy. One solution would be to develop a transitional period in health insurance plans to slowly work young adults off their parents' insurance plans, allowing parents to continue paying extra to cover their children if they so wish. Without some change in the current system, we are forcing young, uninsured adults to play Russian roulette with their health.

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5. Information on medical care for the uninsured is available at the Employee Benefit Research Institute. <https://www.ebri.org/>

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