

# Dispelling Myths About Health Insurance

(NAPSA)—One in seven Americans lacks health insurance of any kind. If you don't think this is a serious problem, keep reading, because the risks of having no health coverage are great for both the uninsured and for all Americans. Many of the nation's most prominent organizations—including AARP, United Way of America, the AFL-CIO and the U.S. Chamber of Commerce—are coming together to raise public awareness about the issue and dispel eight common myths about the uninsured.

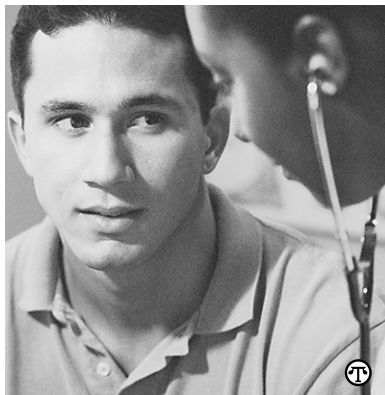
"Just about everyone has a friend, neighbor or family member who does not have health insurance," says Risa Lavizzo-Mourey, M.D., M.B.A., president and CEO of The Robert Wood Johnson Foundation, the largest health foundation in the country and the leader of the Cover the Uninsured educational campaign. "Not having insurance takes a terrible toll on the physical and financial health of individuals, as well as on the health of our national economy. That's why Americans from every walk of life and point of view should care about this problem."

Dr. Lavizzo-Mourey, also a practicing physician, explains eight common myths about the uninsured:

## **Myth 1:**

Not many Americans are uninsured.

Not true. The U.S. Census Bureau reports that more than 41 million Americans do not have health insurance. That's one out of every seven Americans.



## **Myth 2:**

Most uninsured people are unemployed.

Not true. Nearly eight out of 10 uninsured people are in working families, but are either not offered health insurance benefits or cannot afford to pay their portion of the cost.

## **Myth 3:**

There are no serious health consequences when someone lacks health insurance.

Not true. Uninsured women with breast cancer and men with colon cancer are twice as likely to die from these diseases as insured people with the same health problems.

## **Myth 4:**

The uninsured can always get care if they really need it.

Not true. Unfortunately, uninsured people delay getting care, live with illnesses longer and even die younger than those with health insurance.

## **Myth 5:**

There is no economic risk to going without health insurance.

Not true. Not having health insurance is a leading cause of personal bankruptcy, because most families cannot afford to pay for medical care out of pocket.

## **Myth 6:**

The number of uninsured has not increased over the past decade.

Not true. The number of uninsured has increased by nearly 10 million over the past decade, and rose by 1.2 million between 2000 and 2001.

## **Myth 7:**

The number of uninsured Americans does not affect those who have health insurance.

Not true. No one is immune from the consequences of so many Americans not having health coverage. While many hospitals provide charity care to uninsured patients, studies show that insured patients often pay for this care indirectly through higher charges. Moreover, the large number of uninsured patients often overwhelms hospital emergency rooms and other health facilities.

## **Myth 8:**

The uninsured are mostly care-less young people.

Not true. Three out of four uninsured adults are over the age of 25. In fact, middle-aged and older Americans are among the fastest growing group of Americans with no health insurance coverage.

To learn more about the issue, find resources for the uninsured, or add your voice to the growing number of Americans who are speaking out for their uninsured neighbors, go to [www.CoverTheUninsured.org](http://www.CoverTheUninsured.org).