The Unemployed Fare Worse Even With Health Insurance

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People who don't have jobs but do have health insurance arestill less likely to get medical care or prescription drugs than those who are employedand have the same level of health coverage, according to an analysis by the U.S.Centers for Disease Control and Prevention and reported by HealthDay News.

For the analysis, researchers looked at data from the 2009and 2010 U.S. National Health Interview Survey. Specifically, they compared thehealth insurance status, health and access to health care of employed andunemployed adults.

Researchers found that the unemployed were more likely to beblack, lack a high school education, and earn incomes below the poverty level.In addition, only 48 percent of these unemployed adults had health insurance.What's more, their physical and mental health was worse than that of theemployed, whether or not they had insurance.

Findings also showed that the uninsured were less likely toget medical care and prescription drugs because of cost than people with publicor private insurance, regardless of whether or not they had jobs. The decidingfactor? Health care costs too darn much!

"That's a uniquely American issue because we have such highco-payments, deductibles and uncovered services that people can't afford to use[health] care," said Anne Driscoll, a senior fellow at the CDC's NationalCenter for Health Statistics, and a study author.

When you don't have a job, deductibles and co-payments arethe reasons you can't use your insurance to the fullest, even though you'rebetter off having insurance than no insurance, she added. "But it's not apanacea. A job and insurance is the most advantageous category to be in, notjust being insured."

Although experts doubt that the Affordable Care Act, a.k.a.health care reform, will do much to change the current situation of highdeductibles and co-pays, they do say that getting more people into care isbetter than the current options.

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