



## More Americans got health insurance in 2011, Census says

By: Maggie Fox

September 12, 2012

More Americans got health insurance coverage in 2011 as young adults jumped onto their parent's health insurance plans, the U.S. government said Wednesday. More people also got public health insurance under the Medicare and Medicaid programs.

The number of people going without health insurance fell, from around 50 million in 2010 to 48.6 million in 2011, the Census Bureau's David Johnson said. In 2010, 16.3 percent of the population went without health insurance. In 2011, that fell to 15.7 percent of the population, the Census said in its [latest report on poverty](#), employment and health insurance.

One of the main goals of the 2010 health reform was to get more people covered by health insurance, but most of the provisions meant to do that don't kick in until 2014. One of the most popular requirements did, however – the requirement that health insurance companies let parents keep their adult children on their plans until they're 26. Johnson said the numbers show 500,000 young adults took advantage of that.

"You can see a lot of the fall is due to the 19-25 year-old age group," Johnson told reporters on a conference call. "We also see a large increase in coverage for public coverage. I think those two things are driving the uninsured rate falling."

About a million more people got coverage under Medicare, Medicaid, the Children's Health Insurance Program (CHIP) and military health care, the report shows.

The Census report suggests that people stopped losing health insurance because they lost their jobs – the report shows more people were working full-time in 2011, compared to 2010.

"This is the first time in the last 10 years that the rate of private insurance coverage has not decreased," Johnson said. As has been the case for years, most Americans are covered by a private plan -- about 55 percent were in 2011.

Liberal groups said the data showed that fears health care reform would cause employers to stop offering health care coverage are unfounded.

"In fact, the law has expanded coverage, even as we are still recovering from an economic downturn," said Neera Tanden, a former adviser to the Obama administration who is now president of the Center for American Progress. "These numbers also underscore just how important it is to move forward with implementation of the rest of the law, especially Medicaid expansion which will cover millions of low-income Americans."

Looking at the numbers another way, 260.2 million people had health insurance in 2011, up from 256.6 million in 2010.

Even critics of the administration said the numbers were good news. [Devon Herrick](#) of the [National Center for Policy Analysis](#) said 30 million Americans would remain without health insurance even after the Affordable Care Act is fully implemented.

"This is largely because the penalties for forgoing health coverage are less than the cost of coverage," Herrick said in a statement.

"Moreover, maybe up to one-third of businesses will find it to their advantage to drop the employee health plan once their workers have access to subsidized coverage in the state Health Insurance Exchanges. Another unintended consequence of the ACA is that many people will quite rationally wait until they become sick to enroll in health coverage due to new federal regulations that require insurers to accept all applicants regardless of health status."

Many studies show that people who go without health insurance have poorer health in general. They go without regular checkups and wait until there's an emergency, such as a heart attack or a stroke, to get medical care. This ends up costing everybody more, because it's far more expensive to treat someone for a heart attack, for instance, than to see them early and prescribe cholesterol or blood-pressure drugs.

Physicians for a National Health Program, a group that advocates for universal health insurance, says the Census numbers show 48,000 Americans died needlessly in 2011.

"The estimated death toll is based on a peer-reviewed Harvard [study](#) published in the American Journal of Public Health in 2009, widely cited during the health reform debate, which found that for every 1 million persons who were uninsured there were about 1,000 related, preventable deaths," the group said in a statement.

"We should adopt a zero-tolerance policy toward lack of health coverage," the group's Dr. Steffie Woolhandler said. "Today's Census Bureau report underscores the urgency of going beyond the federal health law and swiftly implementing a single-payer, improved-Medicare-for-all program."