

The Unemployed Fare Worse Even With Health Insurance

January 31, 2012

People who don't have jobs but do have health insurance are still less likely to get medical care or prescription drugs than those who are employed and 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 2009 and 2010 U.S. National Health Interview Survey. Specifically, they compared the health insurance status, health and access to health care of employed and unemployed adults.

Researchers found that the unemployed were more likely to be black, 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 the employed, whether or not they had insurance.

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

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

When you don't have a job, deductibles and co-payments are the reasons you can't use your insurance to the fullest, even though you're better off having insurance than no insurance, she added. "But it's not a panacea. A job and insurance is the most advantageous category to be in, not just 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 high deductibles and co-pays, they do say that getting more people into care is better than the current options.

[Click here](#) to learn more about the passage of the Affordable Care Act.
