

Mortality and Lack of Health Insurance

In a 12-year study, adults without health insurance had a 40% higher relative risk for death than did insured adults.

Does lack of health insurance increase risk for death? To answer this question, Harvard researchers retrospectively analyzed data on health and insurance status from the third National Health and Nutrition Examination Survey (NHANES III), conducted from 1988 through 1994, and linked these data to national death statistics through the year 2000. After exclusion of children and recipients of Medicare, Medicaid, and military benefits, 9000 adults (age range, 17–64) remained eligible for analysis.

Three percent of subjects had died by 2000. In a multivariable analysis that controlled for demographic, health, and socioeconomic status, being uninsured was associated with significant excess risk for death (hazard ratio, 1.4). Other independent predictors of death were older age, male sex, current smoking, and both self- and physician-rated poor health.

Comment: One limitation of this study is that insurance status was determined on a single occasion; however, other researchers have shown that point-in-time uninsured status correlates with subsequent uninsured status. In addition, confounding could have occurred if people with poor health habits systematically avoided obtaining insurance; however, the analysis was controlled for unhealthy behaviors, and other data suggest that cost and lack of employer-sponsored coverage are the main reasons that people are uninsured. The bottom line: Lack of universal healthcare coverage almost certainly accounts for a nontrivial proportion of premature deaths in the U.S.

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