

# How will the uninsured fare in swine flu outbreak?

May 4 2009, By RICARDO ALONSO-ZALDIVAR , Associated Press  
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(AP) -- Swine flu could shine a glaring light on the best and worst about American-style health care.

At top labs, scientists are optimistic they can make a vaccine that's effective against the [new virus](#). But in a country where one in seven [people](#) lack medical insurance, doctors worry that some individuals won't get needed protection because of cost.

It could leave the rest of society more vulnerable.

In a [flu epidemic](#), the uninsured face the worst options: flooding the emergency rooms or self-medicating with cold preparations and hoping for the best. Many might not be aware they can also go to a federally-funded community health center and see a doctor or nurse for little or no cost.

Helping the estimated 50 million uninsured will mean more than just paying for their health care. For example, if they're here as [illegal immigrants](#), should taxpayers still cover the costs?

Public health experts say obstacles to getting medical attention are counterproductive if you're trying to stop an infectious disease in a highly mobile society like the United States.

"The person I'm most worried about is the one who decides to delay

getting care, and does it in such a way that they infect others or put themselves at greater risk," said Dr. Georges Benjamin, executive director of the American Public Health Association. "To have an epidemic with millions of people who may not go to the doctor because they can't afford to pay remains one of the unique challenges of our system."

Lawmakers are already proposing fixes. The big health care overhaul Congress is working on probably won't be ready if a bad flu strikes later this year.

Sen. Dick Durbin, D-Ill., and Rep. Lois Capps, D-Calif., have introduced legislation to pay for temporary medical treatment for uninsured people during a public health emergency. It could be a natural disaster such as an earthquake or hurricane, a bioterror attack, or a medical emergency such as a [flu pandemic](#).

"We can't afford to have barriers that keep people from getting care when an epidemic is sweeping the community," Capps said.

Separately, Sen. Tom Harkin, D-Iowa, has proposed to offer all individuals a free flu shot each year.

The Obama administration has not taken a position on either bill. But it has started shipping anti-flu medicines to community health centers, which provide basic medical care to the uninsured.

Trust for America's Health, a public health group that has focused on pandemic flu preparedness, is supporting the Durbin-Capps bill.

"During a [public health](#) emergency, the federal government would step in and take care of the needs of the people who are affected by that emergency," said Jeff Levi, executive director of the group. "[Health care](#)

providers would not be left holding the bag for people who are uninsured. It will be a 'win' for individuals because they'll be able to get the care they need."

Many details of the legislation are still being worked out. Government coverage would be limited to treatment for problems that are related to the public emergency.

Dealing with immigrants could be one of the most difficult issues.

The uninsured are mostly native born. But immigrants are more than twice as likely to be uninsured as people born here.

When Congress was under Republican control it sharply restricted safety net benefits for immigrants, even legal ones. The Democratic-controlled Congress reversed that trend for legal immigrants when it expanded health insurance earlier this year for children in low-income families.

It would be another issue to cover illegal immigrants, even if only for a short time. But since Mexico is the epicenter of the outbreak, some experts say that may be prudent.

"We don't want to have a policy that drives people underground," Benjamin said. "It's better to have them present for care so that they don't put anybody else at risk."

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