

# Medical leaders say individual health insurance mandate is important for patients/physicians

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(Medical Xpress) -- While the battle over the legality of the Affordable Care Act's mandate requiring most individuals to purchase health insurance continues to be fought, its impact on the quality and cost of care and what it would mean for patients and their physicians has been largely overlooked.

According to a commentary in this week's [Journal of the American Medical Association](#), the individual mandate would have tangible benefits for patients and their physicians. According to commentary by authors Edward D. Miller, M.D., dean/CEO of Johns Hopkins Medicine, and Scott A. Berkowitz, assistant professor of [medicine](#) and medical director for Accountable Care for Johns Hopkins, the mandate would strengthen the patient-physician relationship, increase access to [health insurance coverage](#), stabilize insurance premiums, and largely eliminate the problem of "free riding"—where individuals who can afford health insurance choose not to purchase it but still obtain health care services, without the intention of covering the costs of their care.

"It should be clear to objective observers that the manner in which our nation has historically dealt with health care insurance coverage is unfair, inequitable and unsustainable," says Miller. "Ensuring that the maximum number of people possible have health insurance is crucial in improving access to, and the quality of, care."

"The potential positive impact of the individual mandate on the patient-physician relationship is underappreciated," says Berkowitz. "We know from research that patients with insurance are more likely to have [physicians](#) routinely involved in coordinating their care, are more apt to receive regular screening and preventative services, and have an increased life expectancy."

The authors also note that by increasing the number of insured individuals, the mandate should reduce the cost of routine health care services and help provide financial security from potentially devastating health care costs.

"Health care costs are reaching crisis levels and inadequate health insurance is a significant contributor," says Miller. "According to the federal Department of Health and Human Services, in 2008 alone, an estimated \$73 billion in uncompensated health care was provided in the United States, resulting in as much as a \$1,000 increase in annual family [health insurance](#) premiums. The individual mandate should greatly reduce the level of uncompensated care and the resulting need to pass these costs on to those with [insurance](#)."

The authors also note that the individual mandate addresses the issue of fairness, pointing out that the [health care](#) market is unique in that while virtually everyone will require medical care during their lives, many do not pay for that care. "For those individuals for whom health coverage is unaffordable, there is a societal obligation to create remedies. On the other hand, for those who could afford to purchase coverage, yet choose not to, it should be made clear that 'free riding' cannot be sanctioned," says Berkowitz.

"As policymakers and the judiciary consider these challenging issues, the focus should and must remain on patients," Miller concludes. "In the end, the health of patients relies on the health of the system providing

their care, so it is imperative to get it right, and the individual mandate is an important step in that direction."

Provided by Johns Hopkins Medical Institutions

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