

Evidence review shows that having health insurance saves lives

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A review of published evidence shows that having health insurance reduces the risk for death. The findings are published in *Annals of Internal Medicine*, just as Congress prepares to vote on the fate of the nation's health care.

In 2002, an Institute of Medicine (IOM) review of 130 (mostly observational) studies concluded that "the uninsured have poorer health and shortened lives" and that gaining coverage would decrease their all-cause mortality. Investigators from the City University of New York School of Urban Public Health at Hunter College and Harvard Medical School reviewed evidence published since the IOM report to further assess the relationship between health insurance and mortality.

Data was obtained from a review of several different types of studies, including [randomized controlled trials](#) of varying quality, mortality follow-ups of population-based health surveys, and quasi-experimental studies of state and provincial coverage expansions. The bulk of evidence accumulated since the IOM's 2002 report supports the conclusion that health insurance reduces the risk for death. The few studies with null results were found to have employed confounded or questionable adjustments for baseline health, making their conclusions less clear.

In addition to its mortality benefit, the evidence shows that [health insurance](#) improves self-rated [health](#) and financial protection, and reduces the likelihood of depression. According to the authors, insurance

is the gateway to medical care, whose aim is not just saving lives, but also the relief of human suffering. In summary, the case for insurance coverage is strong.

At present, about 28 million Americans are uninsured. Repeal of the Affordable Care Act (ACA) would probably increase this number, while enactment of proposed single payer legislation would reduce it.

More information: *Annals of Internal Medicine* (2017).
<http://annals.org/aim/article/doi/10.7326/M17-1403>

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