

# Plight of uninsured affects us all

Last fall, my wife and I took a wonderful bike trip to Croatia. We enjoyed almost all of our adventure except for the part where we tumbled off our bikes on a steep downhill and were scraped up badly enough to seek help at a local clinic.

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Being injured or sick in a distant place and wondering how and whether to get help is a small approximation of what many millions of uninsured people in this country contemplate every day (often without the happy ending that we had). In Santa Cruz County, almost 20 percent of county residents under age 65, or 45,000 people, were uninsured for all or part of 2005 (the most recent year for which data are available from the California Health Interview Survey).

The plight of the uninsured is something that should concern all of us, insured or not, as health care reform gains momentum at the state and national levels. Expanding health insurance coverage gives us a realistic shot at affecting one of the main problems besetting our broken health care system: spiraling costs.

When the uninsured do not receive needed care or receive it in the most costly way (e.g., after a disease has progressed, or in an emergency room instead of a doctor's office), we all share in those costs as insurance premiums rise. Gov. Schwarzenegger refers to this as "a hidden tax on health care" — a tax that The New American Foundation calculates costs the average California family an additional \$1,186 in health insurance premiums every year, just to cover the uninsured.

In Santa Cruz County, the uninsured receive excellent care in local community clinics, but even these dedicated safety-net providers can't solve the problem alone. One new solution is Healthy Kids, a program that expands coverage for local uninsured children. A local countywide collaborative of health, foundation, government and community leaders, including the Health Improvement Partnership, launched the Healthy Kids program to provide health insurance to thousands of local children who were uninsured and not eligible for other programs. Healthy Kids has enrolled 8,000 children in public insurance programs. It covers an additional 1,650 children through the new Healthy Kids Health Plan. This means that more than 9,000 children in Santa Cruz County have access to the type of routine care that they would otherwise forego, defer or seek in emergency rooms. (For more information about Healthy Kids, please visit [www.schealthykids.org](http://www.schealthykids.org).)

A recent study of nine of these California Children's Health Initiatives (including ours) found that between 2000 and 2005, the programs averted 1,050 preventable hospitalizations each year for asthma, bacterial pneumonia, gastroenteritis and dehydration, and other events that normally are handled through a primary-care doctor rather than a hospital. Like ours, not all of the Healthy Kids programs had been operating for all six years; if they had, the number of prevented hospitalizations would have gone up to 2,050 per year. At an average cost of \$7,000 per child hospitalization, these numbers add up in a hurry — to as much as \$7.35 million in savings each year in nine counties alone.

When we created Healthy Kids, we were optimistic that its success would lead to state and federal funding, which is crucial to its continued operation. The local support has been critical, but was never intended to be permanent. Without external funding, we've had to freeze enrollments and maintain a waiting list. But no matter what happens with state and national health-care reform, the Health Improvement Partnership remains committed to trying new and innovative approaches like Healthy Kids and to strengthening our crucial system of safety net clinics. Stay tuned for more on what's going on in Santa Cruz County, and as you read and listen to more information on health care reform, remember that all of us benefit when fewer of us are uninsured.

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