



Rising crisis

Uninsured Tom Green County residents jumped by 20 percent from 2000 to '05

By KENNETH L. STEWART and JOEL L. CARR, Special to the Standard-Times

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The nation's health insurance dilemma is strikingly close to home in Tom Green County.

Earlier this year at the Rotary Club, San Angelo's business and community leaders heard from officials of the Texas Hospital Association, which has declared that dealing with the rising number of uninsured Texans will be its top priority for 2008.

The association notes that 5.7 million Texans are without health insurance and argues that part of the challenge is making people aware of how serious the uninsured situation is.

In fact, the problem is serious right here in Tom Green County. The most recent statistical information from the U.S. Census Bureau is for the year 2005. According to the census estimates, the population of Tom Green County grew by 4.7 percent between 2000 and 2005. However, the number of people without medical insurance increased by 20 percent, from about 19,000 in 2000 to almost 22,600 in 2005.

Tom Green County was one of 175 out of 254 Texas counties that saw an increase in uninsured residents over the first half of this decade.

Angelo State University's Community Development Initiatives recently examined the state of health insurance in Tom Green County. CDI aims to involve ASU's students and faculty in studies that inform citizens about the needs of area communities and to support business and government leaders, nonprofits, charities and community organizations in developing the best available information for solving community problems.

CDI applauds the Rotary Club and the Texas Hospital Association for taking on the pressing problem of medical insurance for our community, state and nation. Esperanza clinics, San Angelo Health Foundation, Shannon Medical Center and several other local organizations also deserve a salute for their important efforts in confronting this dilemma.

Solving the health insurance problem requires a balance between the needs of health care providers and consumers. Medical insurance, like any other insurance, is fundamentally about pooling risk. Every member of the pool of people who share a risk pays premiums so the possible losses suffered by any particular pool participant will be covered. Because health care is costly and because everyone shares the risks of injury or illness, it is especially important for health care consumers to make the insurance pool as large as possible.

Like the Texas Hospital Association, numerous groups and political candidates are putting forward proposals to address the medical insurance crisis in 2008. Some are proposing a government mandate that everyone must be covered by health insurance, with measures to subsidize those who cannot afford it on their own. Others oppose such a mandate, suggesting instead a universal tax credit to be used as a supplement for each taxpayer or household to apply toward their personal insurance needs.

There are different ways of going about pooling risk from the perspective of the medical insurance business. However, consumers need to be informed of the importance of keeping their eyes on creating the biggest possible risk pool, that being the entire nation.

Dicing up the population into fully insured groups, underinsured groups and uninsured groups is how we got into the current problem. Any solution that creates yet another way of slicing and dicing the risk pool is a prescription for continuing the crisis.

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