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Opinion

No crisis ahead for uninsured

The Eagle editorial "At risk: Too many Kansans are uninsured" (June 22 Opinion) deserved two comments:

First, it is important to understand just who comprises the uninsured. The Flint Hills Center for Public Policy has shown that the number of uninsured includes many who are able to afford insurance but choose not to have it. Indeed, those at the upper end of the income scale have seen the largest increase in uninsured rates in recent years, while those at the lower end have been declining.

Second, while it is often asserted that additional government assistance is needed to address the problem, it may actually be the case that less would be an improvement. For instance, state mandates for coverage of certain conditions increase the cost of insurance.

The Kansas Legislature passed legislation in 2000 that endorsed a nonprofit agency to work on increasing insurance affordability for small business. Though the Kansas Health Partners Benefit Association has the authority to waive certain mandates, it currently offers a low-cost insurance option that includes all state mandates.

With further efforts in this area and with the introduction of health savings accounts, the uninsured need not be a crisis issue in Kansas.

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