



National Association of Health Underwriters

America's Benefits Specialists

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Number of Uninsured Americans Continues to Rise *NAHU Offers Solutions*

(Arlington, VA) – Today, the U.S Census Bureau released new figures on the number of Americans without health insurance and unfortunately the numbers continue to rise. In 2005, 46.6 million people were without health insurance coverage, up from 45.3 million people in 2004. The percentage of people without health insurance coverage increased from 15.6 percent in 2004 to 15.9 percent in 2005.

“This increase in the number of the uninsured is directly tied to the increase in the cost of health care,” stated Janet Trautwein, NAHU CEO and EVP. “Americans’ understanding of health insurance has evolved over the years from protection from catastrophic or unexpected accidents or illnesses to a pre-paid health care system. These are two very different concepts, and as a result, the cost of health insurance has increased dramatically, in lock step with increases in the cost of medical care.

"With health care costs continuing to rise, it is now more important than ever to address the problem of the uninsured and to support marketplace initiatives that will reduce costs while providing greater flexibility and more choices for consumers. Many of the uninsured are hard-working Americans who simply earn too much to qualify for Medicaid, yet not enough to afford health insurance.

“Some of the public policy components that NAHU feels would ensure that more Americans have access to affordable health insurance coverage include refundable tax credits and state high-risk pools. Refundable tax credits are simple and realistic way to extend private health insurance coverage to uninsured individuals and their families who are in most need of assistance. We strongly believe that the tax credit should be made available in both the individual market as well as through the employer-based health insurance system. Another way to insure more Americans is to encourage all states to have a high-risk pool. High-risk pools provide health care coverage, price protection and choice of high-quality health plans for people who cannot get health insurance because of a health reason or high cost of coverage.

“We feel it is important to elevate the issue of the uninsured every day and we will continue to work with members of Congress, state legislators and the administration to find sensible solutions to this national crisis. Insuring America is in everyone’s best interest.”

The National Association of Health Underwriters represents over 20,000 health insurance agents, brokers, consultants and professionals. Its members serve employers and individual consumers in accessing and purchasing affordable health insurance and related products. For more information, please contact Kelly Loussedes, vice president of public relations, at 703-273-3816 or kloussedes@nahu.org, or Brandi Travis, manager of communications, at 703-276-3815 or btravis@nahu.org.

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