

# YAHOO! HEALTH

By Taylor Camp and Allison Drury

From the Editors

## Health Insurance: Can You Afford It?

Posted Fri, Oct 10, 2008, 4:37 pm PDT

It's no secret that as health care costs rise in the U.S., more people go without or cut back their health insurance, and even worse, go without treatment.

The numbers can be frightening:

- Nearly 16%, or 47 million people, are uninsured nationally, according to the [U.S. Census](#); Texas has the highest percent of all states at almost 25%.
- Some 90 million people, or 1/3 of the population under 65, were without health coverage during part of 2006 or 2007, according to the group [Families First](#).
- The [Kaiser Family Foundation](#) reported last year that only 60% of employers offer health benefits to employees.

So, what does it mean to you? For starters, you may already be deferring medical visits or perhaps not refilling prescriptions because of the costs. According to [Kaiser](#), a worker pays more than \$3,200 annually out of pocket to cover his or her share of the cost of a family policy. And those costs will likely continue to go up.

### If You Can't Afford Insurance

If you need medical care but have no insurance, be aware that you can negotiate for a lower price with an individual provider. In many cases, a doctor or hospital charges individuals more than insurance companies pay for the same services. So, negotiate up front.

You may also find reduced-cost or free medical services and prescriptions from resources like these; in some cases, eligibility may be affected by whether you have insurance:

- Federally funded [health centers](#), which may be available in your area.
- The [Partnership for Prescription Assistance](#), which provides eligible patients with free or nearly free medications.
- The [HealthWell Foundation](#), which can help eligible patients cover out-of-pocket and other expenses.
- [Families USA](#), which can help consumers locate health care resources and assistance.
- [Patient Advocate Foundation](#), which helps assure patients of access to health care.

### Find Out More

If you would like more information about the state of health care and efforts improve patient access and care, go to:

- The [National Coalition on Health Care](#) - a non-profit and non-partisan group dedicated to health care coverage for all.
- The [Robert Wood Johnson Foundation](#) - an independent philanthropy devoted to improving health policy and practice.
- The [Kaiser Family Foundation](#) - a non-profit, private foundation focusing on the major health care issues facing the U.S.