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100,000 Americans Die Prematurely Annually Due To Poor Insurance Plans

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By Davis Liu

It's that time of year again when many Americans have the opportunity to choose their insurance plan for the year. Open enrollment. Most of us approach the time with indifference, dread, boredom, and often with a flick of a wrist, sign some papers and move on to more important things.

We would be wrong. All insurance plans are NOT created equal. Some are far better than others in keeping you healthy and well even though on the surface they appear the same. **Research consistently shows that within the U.S. about 100,000 Americans die prematurely because they didn't have the basic things done like blood pressure, cholesterol control, vaccinations, or cancer screenings like mammograms.**

The stunning fact? They all had health insurance.

Had they received care from the health insurance plans rated in the top 10 percent in the nation, they would be alive today. It wasn't that the top 10 percent had the "best" hospitals or "best" doctors, but that insurance plans used their dollars to ensure that their enrollees got the right care that every medical student knows about during training. People over 65 years old should get a pneumovax vaccine to prevent 23 varieties of bacterial pneumonia. Ideally blood pressure should be controlled to less than 140 / 90 or in some cases even less than 130 / 80.

Somehow, this doesn't occur outside the academic classroom. Studies note that Americans only get a little more than half of the recommended treatments and preventive testing noted by organizations like the American Heart Association, American Cancer Society, and doctor groups like the American Academy of Family Physicians. Result? People dying sooner than necessary, not because they didn't have access to the latest medication or imaging test, but because they didn't choose a health insurance plan focused on keeping them healthy.

So during open enrollment, make sure you choose wisely. There are plenty of places to research to help guide your decision.

In California, the [Office of the Patient Advocate](#) rates all of the [HMO plans](#). Note the wide range of ratings from 2 stars to 4 stars. If you are going to spend a lot of money on health insurance to stay healthy and well, why would you chose a plan that is lower ranked? PPO plan ratings will occur in 2010.

For others, the [National Committee for Quality Assurance](#) has an [excellent report card](#) system as well ranking Commercial programs (health insurance companies), Medicare, and Medicaid programs. Fortune 500 companies use these reports to determine which plans to offer their employees. So perhaps the decision of offering you the best health insurance plan has been made for you already!

100,000 Americans with health insurance died prematurely because they didn't choose wisely. If you have a choice, then make an educated one so more likely than not you will be here another year to spend with family and friends.

Check out [NCQA's Health Plan Report Card](#) to see ratings for various health plans. Also visit [Health Plan Accreditation](#) Web site to see how NCQA accredits health plans.

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