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Health Insurance & Lower Crash Fatality Rates by State

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Dear Care for Crash Victims Community Members:

"Life, Liberty and the pursuit of Happiness" is a well-known phrase in the [United States Declaration of Independence](#).^[1] The phrase gives examples of the various "unalienable rights" which the Declaration says all human beings have been given by their Creator and for the protection of which they institute governments.

We all know that our government is not doing its best protecting us. Now we can thank Ralph Nader once again for warning us of life destroying factors from which we need greater protection. He has a new article voicing the public's need for, and want of, Full Medicare for All. [1] Nader wrote:

"You'd think he (Sen. Ted Cruz, R-Texas) would have used his time to talk specifically about the suffering that uninsured people and their children are going through, especially in the Lone Star State. Or about what could replace Obamacare other than his repeated "free market" solution, which is to say the "pay or die" profiteering, tax-subsidized corporate system.

It was puzzling why he never mentioned that during his two days of talking, over two hundred Americans died, on average, because they couldn't afford health insurance to get diagnoses and timely treatment. (A peer reviewed [study by Harvard Medical School](#) researchers estimated about 45,000 die annually for lack of affordable health insurance every year.)" [2]

Nader's statement caught my eyes "two days of talking, over two hundred Americans died, on average, because they couldn't afford health insurance to get diagnoses and timely treatment." For crash victims, over a two-day period about two hundred die and another 800 suffer serious crash injuries and these losses are valued by DOT at about \$2 Billion. (For comparison purposes the cost of the government shut down for 2 days is \$320 million.)[3] So I decided to see how States were doing on crash fatality rates and their percent of population that was uninsured.

Then Consumer Reports arrived with an excellent article on health insurance under the Affordable Care Act (ACA), or Obamacare, becoming active as of October 1, 2013. The article has a map of States with and without expansion of Medicaid to provide coverage of everyone with income below 133% of federal poverty level. [4]

Ranking and Rating States on Crash Fatality Rates

Table of 2011 Crash Fatality Rates attached shows some interesting correlations (correlation not causation) and patterns. Correlations and patterns however can provide lifesaving insights. Ignorance of correlations and patterns can be perilous. Points of interest:

- Massachusetts is the State with the lowest crash fatality rate (5%) and the lowest percent of uninsured (4%).
- Texas had the highest percent uninsured (24%), the highest number of fatalities, and a worse than average crash fatality rate per 100,000 population (11.75%).
- States with better than average crash fatality rates had a lower average of percent uninsured (12.9%).
- States with worse than average crash fatality rates had a higher average percent uninsured (16.4%).

The States of Medicaid Denial Governance -- Then there are the States that are punishing their poor as measured by the Medicaid Denial Metric.

Care for Crash Victims Community members are aware that:

- Many individuals and families that are poor became so as a result of crash deaths and/or injuries.
- Many poor people are involved in crashes with others who are not poor.
- People need medical insurance and need Medicaid when serious crash injuries occur.

There are state governments that have decided **not** to expand Medicaid in their State to provide insurance coverage to people with an income below 133% of the federal poverty level.

- 6 Medicaid Denial States (3 Red: UT, NE, AK, and 3 Blue: VA, WI, ME) had better than average crash fatality rates and decided not to expand Medicaid coverage to their poor.
- 16 Medicaid Denial States (13 Red: ID, IN, TX, GA, NC, MO, KS, SD, LA, SC, OK, AL, MT, MS, WY, and 3 Blue: DE, FL, NM) had worse than average crash fatality rates and decided not to expand Medicaid coverage to their poor.
- 3 States (Blue NH, OH, and Red TN) have not yet decided on Medicaid Denial.

Caveat: There are many factors that influence the outcomes of serious crashes. Availability of health insurance may be one of many factors. It is just one part of the safety net infrastructure in a State. Studies are needed on the influence that lack of health insurance has on crash outcomes by State.

Where Poor and Uninsured Americans Live and Die and Factors Why

The NY Times reports: *“The 26 states [that have rejected the Medicaid expansion](#) are home to about half of the country’s population, but about 68 percent of poor, uninsured blacks and single mothers. About 60 percent of the country’s uninsured working poor are in those states.”* See article at

<http://www.nytimes.com/2013/10/03/health/millions-of-poor-are-left-uncovered-by-health-law.html#commentsContainer>

“The 26 Republican-dominated states not participating in an expansion of Medicaid are home to a disproportionate share of the nation’s poorest uninsured residents. Eight million will be stranded without insurance.” See Poverty map at

<http://www.nytimes.com/2013/10/03/health/millions-of-poor-are-left-uncovered-by-health-law.html?hp>

See Uninsured map at

<http://www.nytimes.com/interactive/2013/10/02/us/uninsured-americans-map.html?ref=health>

See crash fatality NHTSA maps by State and county that are available at

<http://www-nrd.nhtsa.dot.gov/departments/nrd-30/ncsa/STSI/USA%20WEB%20REPORT.HTM>

What Can People Do to Protect Their Life, Liberty, and Pursuit of Happiness?

Think of the Freedom Riders of the Civil Rights Movement. People could get active politically for their own freedom from harm. People can avoid driving in States with high crash fatality rates.

Imagine the effects on tourism if Americans knew which States were safer for them and which were more dangerous both as motorists and citizens. What if people avoided Red States in favor of Blue States? Imagine people avoiding Louisiana, Texas, Georgia, and South Carolina in favor of Massachusetts, New York, and Minnesota.

Imagine the effects raised by Eugene Robinson. *“Small businesses that cannot afford to offer health insurance may soon worry about losing employees to states offering better coverage for the working poor through local exchanges and expanded Medicaid.”* [5]

Public Citizen is leading an effort showing how we can, and need to, do better than the ACA to cover all Americans with Single-Payer or Medicare for all. See article *“Public Citizen Reignites Single-Payer Movement”*. [6]

NHTSA also could help achieve greater success for both crash victims and the ACA. There is discussion of the importance of getting young people into the ACA program as they are a healthy group in general and may feel they don’t need health insurance. NHTSA statistics show that 21 -24 year olds have the highest crash

fatality rate (27.84 per 100,000 population in 2011 = about 208 American youth crash deaths per month). In addition, NHTSA estimates that the age group 16 – 24 year olds suffer about 250,000 crash injuries in 2011 = about 21,000 per month. So NHTSA should help educate this age group to the importance of health care to themselves and their families. Whether NHTSA Administrator David Strickland will do this, remains to be seen.

We certainly can and must do better protecting people from crash deaths and serious injuries. Lincoln is credited with saying that “you cannot fool all of the people all of the time”. So as we better inform the public of their greater safety in States with lower crash fatality rates, we can hope for better government and better outcomes. See attached Ranking of States.

[1] See <http://nader.org/2013/09/26/people-want-full-medicare-for-all/>

[2] See <http://www.pnhp.org/excessdeaths/health-insurance-and-mortality-in-US-adults.pdf>

[3] See <http://www.businessweek.com/news/2013-10-08/u-dot-s-dot-loses-1-dot-6-billion-from-shutdown-costing-160-million-a-day>

[4] See <http://www.consumerreports.org/cro/magazine/2013/11/showtime-for-health-care-reform/index.htm> or p. 33 in the Nov. 2013 issue of Consumer Reports.

[5] See http://www.washingtonpost.com/opinions/eugene-robinson-obamacare-is-here-get-used-to-it/2013/10/07/486dfbe8-2f7e-11e3-bbed-a8a60c601153_story.html?tid=auto_complete

[6] See http://www.citizen.org/pc_news_issues/2013/current/files/assets/basic-html/page1.html