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### Why Uninsured Americans Burden The Health Care System

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#### Recommended Citation

Mckim, Lindsay, "Why Uninsured Americans Burden The Health Care System" (2020). *Student Research Poster Presentations 2020*. 11.

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# Why Uninsured Americans burden the Health care System: Lindsay Mckim

## INTRODUCTION

Despite the growing efforts of the Affordable Care Act, many Americans are still uninsured/underinsured. The lack of health insurance impacts the health care system significantly. The impact is seen by using emergency resources on patients that could have had their diseases controlled with preventive medicine. Which resulted in increased wait times in emergency departments, and forcing a poorer delivery of care due to lack of resources that are allotted for patients without insurance.

## SIGNIFICANCE

“On the national level, the Urban Institute estimates that 27.1 million people who live in the U.S. will remain uninsured by 2016’ (Nilc, 2014, p.2).

“Uninsured adults are more than 25% more likely to die prematurely than adults with health insurance” (Nilc, 2014, p.2).

“Lack of health insurance led to the death of 18,000 adults, making it the sixth most frequent cause that year of death among people aged 18 to 64”(Nilc,2014, p.2).

## POSITION STATEMENT

The underinsured population creates a burden on the American health care system. This population is forced to seek medical treatment via emergency rooms for all health concerns. This creates longer wait time in emergency rooms taking away from seriously ill patients that may have time sensitive medical conditions such as myocardial infarction and strokes. If there was access to health care for everyone the burden that is being placed on emergency department and the health care system would be greatly decreased.

## SUPPORT FOR POSITION

The underinsured population refrains from seeking medical help until the problem becomes unavoidable,” emergency resources are expended on medical issues that could have been prevented or managed through less costly primary care” (Nilc, 2014, p. 5).

Since this population does not have the resources to keep their medical problems controlled, it results on the “reliance on emergency services can lead to overcrowding, which often results in the diversion of ambulances from overtaxed hospitals to facilities that are further away” (Nilc, 2014, p.5).

“Hospitals in areas with high rates of uninsured struggle with recruiting on-call specialists, resulting in longer wait times for emergency room visitors regardless of their health insurance status” (Nilc, 2014, p.5).

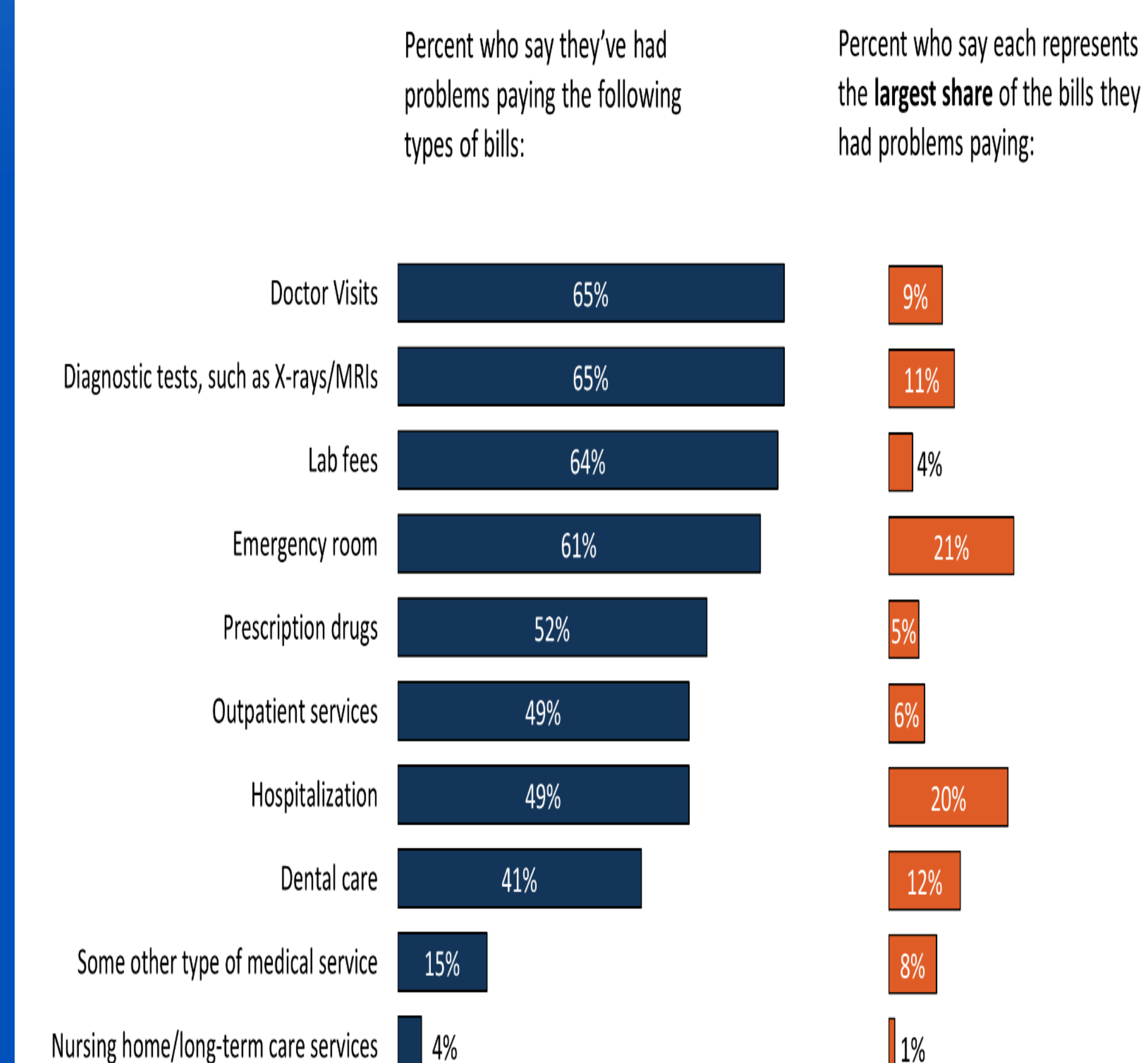
## IMPLICATIONS FOR PRACTICE

Creating access to health care for everyone would create more job opportunities for nurses at the primary care level. It would also decrease the emergency room census, because people would be only coming to the ED for emergencies. This would ultimately increase patient satisfaction as patients are able to be seen much faster because the department would not be overcrowded. A primary role of a nurse is to a patient advocate. With less patients coming in for non-emergent situations it would give nurses more time with their patients allowing them to perform more detailed assessments ultimately being able to advocate to a greater level on their patients behalf.

Figure 4

### Doctor Visits, Tests, Lab Fees Are Most Common Source of Bills, But Hospital and ER Make Up Largest Dollar Amount

AMONG THOSE WHO HAD PROBLEMS PAYING HOUSEHOLD MEDICAL BILLS IN THE PAST 12 MONTHS:



SOURCE: Kaiser Family Foundation/New York Times Medical Bills Survey (conducted August 28-September 28, 2015)

## CONCLUSION

The uninsured/underinsured population puts a significant burden on the American health care system. This burden stems from this populations inability to get access to health care,. The burden the underinsured creates is clearly seen in overcrowded emergency departments. For example , a simple medical condition such as strep throat would normally be seen in a primary care office for someone who has insurance. However emergency department census are increasing do to the uninsured because this population does not have the luxury to go to a primary physician, forcing them to seek their medical help from emergency department, even for a simple case of strep throat. If there was access to health care for everyone, the burden that is being experienced in the emergency department and the health care system would be greatly minimized.

## REFERENCES

- National immigration Law Center, (2014). The Consequences of Being Uninsured. *NILC.org*, 2-7.
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