



## Bills pile up when uninsured eligible for Medicare

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By Gene Emery

BOSTON (Reuters) - Americans who previously had no health insurance rack up some expensive medical bills once they are old enough to be covered by Medicare, researchers said on Wednesday.

The reason: uninsured people put off the care they need, which makes it more expensive to treat them once Medicare is available to pay, Michael McWilliams of Brigham and Women's Hospital and Harvard Medical School in Boston found.

And those people continue costing more for the first eight years they are in the program, McWilliams and colleagues reported in the New England Journal of Medicine.

"The implication is that expanding (Medicare) coverage to uninsured near-elderly

The study compared Medicare expenses for 1,385 people without health insurance and 3,773 who had private insurance coverage. The uninsured with heart disease, diabetes, stroke or high blood pressure had costs on average 51 percent higher than the insured people who had been diagnosed with those ailments before age 65.

Those uninsured before getting Medicare reported 13 percent more doctor visits and 20 percent more hospitalizations.

"However, among adults without these conditions, adjusted health care use and expenditures after age 65 did not differ significantly between previously insured and uninsured adults," the McWilliams team wrote.

U.S. health care reform is one of the top issues in the 2008 election campaign and members of Congress have been offering tentative ideas.

The American College of Physicians has endorsed the idea of allowing insured adults to purchase Medicare coverage before age 65.

Medicare accounts for 14 percent of the federal budget, or 2.7 percent of the U.S. gross domestic product.

"This study highlights the importance of health insurance coverage for all Americans to improve the efficiency of our health care system, as well as the quality of our

health care and health outcomes," Commonwealth Fund President Karen Davis said in a statement.

"Despite spending more than any other country on health care, the U.S. does not do as well on quality, health outcomes, equity, or access to care, due to our fragmented health care system," added Davis, whose group paid for the study.