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Even affluent go uninsured

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Most Americans don't buy health insurance if they don't get it at work, regardless of how much they earn, a new study released last week concluded.

The report from the Henry J. Kaiser Family Foundation found that most people go without health insurance rather than pay for it.

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The most likely to go without insurance are those earning less than \$46,650 a year. But even among families earning as much as \$186,600, only 49% bought their own health insurance.

"Non-group insurance does not appear to be a very popular product, and policy makers may need to make significant changes to improve its attractiveness if non-group coverage rates are to improve dramatically," the report concludes.


Low use of individual insurance suggests "subsidies may be needed" to boost purchases, even among more affluent people, it said.

The report is relevant to Michigan as lawmakers debate four bills sought by Blue Cross Blue Shield of Michigan to change pricing and rate-setting practices for individual health plans purchased by 400,000 Michiganders.

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