

UNINSURED IN NORTH DAKOTA

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Before: Interim Health and Human Services Committee
Representative Robin Weisz, Chairman

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TESTIMONY

The most recent uninsured number for North Dakota is 8.2%, or approximately 52,000 people. This number is contained in a study, *An Environmental Scan of Health and Health Care in North Dakota*, published in March 2009 as a joint effort of the Center for Rural Health and the Dakota Medical Foundation.

From this study, specific groups within North Dakota more likely to be uninsured include:

- Rural residents;
- Young adults;
- American Indians; and
- Workers of small employers.

The study also identifies the impacts of the lack of insurance on North Dakota individuals and families to include:

- Limiting access to health care (i.e., less likely to seek medical attention if no insurance);
- Contributing to poorer health outcomes (i.e., less preventive medicine now, more serious medical conditions later) ;

- Increasing inefficiencies within the health care system (i.e., seeking care in more expensive service centers such as the emergency room); and
- Reallocating financial responsibility for the payment of care in inequitable ways (i.e., paying for uncompensated care by insured policyholders through higher claim costs and/or taxpayers through subsidy programs).