

Uninsured farm, ranch families feel pinch of health care costs

Some are being priced out of private health insurance market

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A new report released June 24 by The Access Project found that farm and ranch operators, like many self-employed Americans, cannot afford the cost of health insurance offered to small business owners. While family farmers and ranchers are insured at a rate higher than the general population, still one in ten (10%) was uninsured, or had an uninsured family member, sometime during the previous year.

The report, *Who is Uninsured?*, is based on data gathered through the 2007 survey of farm and ranch operators in seven Great Plains states. It found that uninsured farm and ranch operators were more likely to say that their principal occupation was farming or ranching than their insured counterparts. They also had lower incomes and were more likely to live alone.

“Those most reliant on income derived from the family farm or ranch are least likely to be able to afford private health insurance,” said Carol Pryor, lead author of the report and policy director at The Access Project. “This threatens both their health and their livelihoods. Washington must act to develop alternatives to a private market that is unwilling or unable to provide affordable protection to the self employed and small business owners.”

The survey found that more than one-third of the uninsured farm and ranch operators spent more than 10% of their income on health care costs. They were also four times more likely to have incomes under \$20,000 than those with insurance.

The report finds that uninsured farmers and ranchers face much greater barriers to getting care and suffer higher levels of financial hardship than those with insurance. They delayed needed care more than twice as frequently as those with insurance—more than a third of the uninsured delayed care (34%) versus 15% of the insured. Compared to the insured, the uninsured were also more likely to:

Draw down resources, such as withdrawing money from savings or taking out loans, to pay for health care (40% vs. 25%);

Spend more than ten percent of their income on health care (34% vs. 29%);

Report that health care costs contributed to financial problems (32% vs. 22%);

Accrue medical debt (32% versus 16%).

While these figures demonstrate the challenges faced by uninsured farm and ranch operators, they cannot describe the fear and frustration they face.

Isa Kirk, who owns a horse ranch in South Dakota with her husband Jack, was uninsured when she was diagnosed with cervical cancer. It was only because she was able to get coverage from All Women Count, a program run by the South Dakota Department of Health, and from Medicaid, that she was able to afford care.

“If not for All Women Count, Jack and I might have lost our home, ranch and livelihood due to medical bills,” she said.

But now that she no longer qualifies for those programs, she is once again uninsured.

“We are determined to continue to live a healthy lifestyle and have faith, since it seems very unlikely for me to obtain health coverage, at least affordable coverage,” she said.