

Health care costs taking growing bite out of farm incomes

More uninsured farmers using savings, loans to pay for care, report shows

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Too many farmers don't have enough -- if any -- health insurance simply because it costs too much. And, for those without adequate insurance, health care costs are taking a growing bite out of their wallets.

As a result, one group says it's Congress' job 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 Boston-based health care watchdog group The Access Project on Wednesday released a report entitled [*Who is Uninsured?*](#) that shows a growing number of farmers and ranchers are having trouble making ends meet while keeping adequate health insurance coverage. It's causing either excessive debt or delays in seeking care, which can exacerbate medical conditions.

Ten percent of farmers don't have health insurance, and on average, the uninsured are spending 10% of their income on health care costs. While the prior number is slightly lower than the percentage of those uninsured in the U.S. population in general, growing expenses are making it tougher for farmers to get by without insurance.

"Those most reliant on income derived from the family farm or ranch are least likely to be able to afford private health insurance" says Carol Pryor, lead author of the report and Policy Director at The Access Project. "This threatens both their health and their livelihoods."

The report that's based on a survey of farmers and ranchers in Iowa, Minnesota, Missouri, Montana, Nebraska, North Dakota and South Dakota, also found:

- Farmers and ranchers delayed care more than twice as frequently as those with insurance;
- 40% of uninsured use savings or take out loans to pay for health care costs;
- 34% of the uninsured spend 10% or more of their income on health care;
- 32% say health care costs "contributed to financial problems";
- 32% accrued medical debt.

Because of the trend these numbers show, Center for Rural Affairs director of rural research and analysis at the Center for Rural Affairs in Lyons, Nebraska Jon Bailey says plans to reform the health care system nationally must take into account the needs of rural businesses and communities.

"Health reform that continues to rely solely on the private insurance market and attempts to strengthen employer-provided insurance, no matter how regulated or reformed, will be irrelevant to a large number of rural people," Bailey says in an Access Project report. "If you want farmers to continue growing the food for our families, and if you want rural communities to thrive, then availability of affordable and quality health insurance must be effectively addressed."