Millions of Americans are losing health insurance as joblessness skyrockets

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Over the course of the past five months, millions of American workers have lost their health insurance as the coronavirus pandemic has ignited a jobs bloodbath and threatened wide layers of the population with destitution.

Ever since mid-March, the United States has seen an exponential spike in joblessness due to the acceleration of the pandemic's spread. For 15 straight weeks, more than a million people have filed for unemployment insurance. An estimated 32 million Americans are currently receiving federal and state financial aid.

These conditions have produced a health care crisis of unprecedented dimensions as more American workers have been stripped of employer-based insurance at a number higher than any recorded full year of insurance losses. The pandemic has left approximately 5.4 million American workers uninsured between February and May, according to an analysis released Tuesday by the nonpartisan consumer advocacy group Families USA. Their data found that the number of uninsured during this period was nearly 40 percent higher than the 3.9 million reported at the peak of the great recession of 2008 and 2009.

The study released under Families USA found that nearly 46 percent of the coverage losses from the pandemic came in only five states: California, Texas, Florida, New York, and North Carolina. In Texas alone, the number of uninsured rose from 4.3 million to nearly 4.9 million, and three out of every 10 residents in Texas are considered uninsured.

For the 37 states that expanded Medicaid under the Affordable Care Act, 23 percent of workers that were laid off became uninsured. This percentage jumps to 43 percent in the 13 states that did not expand Medicaid, including Texas, Florida, and North Carolina. It's worth noting that both Texas and Florida are experiencing massive surges of COVID-19 infections as a result of the reckless and premature reopening plans prosecuted by the political establishment.

Families USA also discovered that five states have experienced increases in the number of uninsured adults that exceeded 40 percent. In Massachusetts, one of the hardest hit states, the number of uninsured rose by 93 percent after business shutdowns and lockdown measures were imposed, which accelerated the massive joblessness and removal from employer-based coverage. Massachusetts has been one of the most significant hotspots for the spread of the coronavirus since mid-March, with confirmed cases currently standing at 112,000 and nearly 9,000 deaths.

The report identifies eight states where 20 percent or more of adults are without health insurance: Florida, Texas, Georgia, Oklahoma, Mississippi, Nevada, South Carolina and North Carolina. Of these states, all except Oklahoma are among the 15 states that are experiencing the highest spike in COVID-19 cases.

In addition to this analysis, Families USA notes that this situation has worsened given the fact there is no federal relief program in place that could reverse the harrowing conditions workers and their families face. This neglect, they acknowledge, is the conscious policy of both capitalist parties, which are well aware of the connection between insurance and improved health outcomes, financial security, and economic recovery.

Even though official data won't be released until 2021 when the federal government produces its report on health insurance enrollments for the previous year, current numbers from medical journals and scientific studies in the US estimate that 16 percent of US adults, or 1 in 7, are without any health insurance at all.

Authors of the Families USA research study borrowed data from the US Bureau of Labor Statistics

and raised alarm in their published paper on the high rates of individuals without health insurance, stressing that this "is particularly problematic during a pandemic involving a highly infectious, deadly disease, especially in states that are allowing residents to be in closer personal contact by attempting to reopen their economies" adding that these are "often the same states that are now experiencing significant spikes in COVID-19 infection rates."

Health scientists and medical professionals have cited the health dangers that the population faces not just due to the unabated spread of the virus from the ruling class' homicidal back-to-work agenda, but also the harmful consequences of delays in diagnosis and treatment because of lack of insurance for individuals and communities.

Diseases such as cancer and heart ailments "are more likely to worsen until hospitalization is required or treatment becomes ineffective." The researchers continue by noting "losing health insurance thus makes permanent health problems—and even early death—significantly more likely for conditions unrelated to COVID-19." These are forcing families that are already under significant economic strain to decide between paying for critical medical treatment out of pocket or buying other essential necessities.

In early May, the non-partisan Kaiser Family Foundation (KFF) conducted an analysis that included workers who lost Employer-Sponsored Insurance (ESI), and the potential consequences for those who lost dependent coverage due to a family member losing a job and ESI benefits. That study estimated that nearly 27 million people, including relatives and spouses, signed on to a worker's ESI could potentially become uninsured in the oncoming months.

KFF noted that some individuals who otherwise lose ESI are able to retain job-based coverage by switching to a plan offered to a family member. This is only viable for a very small portion of people, 1.6 million, who have another source of coverage in their family beyond their own loss of insurance. Even with this maneuver, it's incredibly unlikely in the US for someone to find adequate healthcare coverage, if any at all. Data from the US Census Bureau indicates that 27.5 million Americans had no health insurance in 2018.

Those who are losing coverage would face unsustainable costs if they are struck with COVID-19, which has sent most of the seriously ill to Intensive Care Units for weeks and some even months. The average cost to treat a person with the novel coronavirus can range up to $30,000, according to a released in April by America's Health Insurance Plans, a trade group of insurers.

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