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## Healthcare Trends are Good News for UA Agents!

Have you heard the news? A study released by *Families USA* found that the number of uninsureds is probably higher than most people think — almost 75 million, twice as high as previously estimated!

The study, which examined Census Bureau surveys, found that 74.7 million Americans were uninsured at some point over the past two years. According to a March 5 article in *USA Today* about the study, “Typically, the number of uninsured Americans is reported at about 41 million — those without health insurance for all of 2001. That was up from 2000 after dropping for two years. But the figure is ***much larger*** when a longer time span is examined and when people who are uninsured for only a fraction of the period are counted.”

Another study, conducted jointly by the Kaiser Family Foundation and consulting firm Hewitt Associates, interviewed 435 large private-sector firms, which collectively have 7.4 million employees and 3.3 million retirees. Twenty-two percent of the employers surveyed said they are likely to eliminate health coverage for future retirees within the next three years.

Thirteen percent said they had already terminated benefits for future retirees in the last two years. As Tricia Neuman, vice president and director of the Medicare Policy Project for the Kaiser Family Foundation, stated, “Working men and women cannot count on retiring with the same employer health benefits offered to many in their parents’ generation.”

What these studies mean to us in the Branch Offices is our prosperity is guaranteed well into the future, in both the Underage and Senior markets. For the uninsured, UA’s portfolio of basic and supplemental health products is a desirable and beneficial alternative to enormous premiums or going without coverage. For increasing numbers of Seniors who are not offered retiree benefits, UA’s ProCare product line eases the expense of traditional Medicare. These are trends not expected to change without a radical overhaul of healthcare. For today and tomorrow — it’s a great time to be with United American!

### Number of Uninsureds by State

Alabama	1,159,000	Louisiana	1,391,000	Oklahoma	997,000
Alaska	169,000	Maine	254,000	Oregon	890,000
Arizona	1,635,000	Maryland	1,123,000	Pennsylvania	2,449,000
Arkansas	770,000	Massachusetts	1,249,000	Rhode Island	184,000
California	11,090,000	Michigan	2,290,000	South Carolina	981,000
Colorado	1,243,000	Minnesota	941,000	South Dakota	138,000
Connecticut	674,000	Mississippi	870,000	Tennessee	1,382,000
Delaware	153,000	Missouri	1,181,000	Texas	7,583,000
D.C.	144,000	Montana	217,000	Utah	651,000
Florida	4,626,000	Nebraska	345,000	Vermont	120,000
Georgia	2,365,000	Nevada	607,000	Virginia	1,585,000
Hawaii	269,000	New Hampshire	252,000	Washington	1,480,000
Idaho	365,000	New Jersey	1,954,000	West Virginia	420,000
Illinois	3,188,000	New Mexico	602,000	Wisconsin	1,094,000
Indiana	1,401,000	New York	4,977,000	Wyoming	125,000
Iowa	548,000	North Carolina	2,317,000		
Kansas	604,000	North Dakota	133,000	Nation Total	74,704,000
Kentucky	963,000	Ohio	2,556,000		