

UNDERAGE... A Niche Market

The statistics are staggering. According to the U.S. Census Bureau, 43.6 million people were uninsured in 2002. That figure shows an increase of 5.8 percent over 2001 and represents an estimated 15.2 percent of the population. Be assured, that figure will not go down for 2003.

Why are so many people uninsured? What are the causes?

Cause #1. Inadequate Employer-Sponsored Plans:

- Due to the tremendous increase in premium costs, many employers have cut back on the insurance options they offer employees.
- Employees may want different or additional coverages.
- Employers have substantially increased employee premium contributions.
- Some employers have totally eliminated company health plans.

Cause #2. High Unemployment:

- Unemployment means loss of health insurance for most workers.* The unemployed wander in the maze of the uninsured until they find a new job and, hopefully, employer-sponsored health coverage.

Cause #3. No Available Coverage:

- They are young people right out of college who are looking for work and currently uninsured.
- They are working at a job where they don't yet qualify for the company plan.
- If there is no company plan, they don't make enough to purchase private major medical coverage on their own.
- They are self-employed and can't afford insurance coverage.
- They are affluent Baby Boomers with existing health problems.
- They are the statistically poor and unemployed, only able to get coverage through the government.



Healthcare issues are very much on the mind of the American people. When asked, *“Thinking about the next six months, please tell me how worried you are that each of the following might happen to you...”*

Subject	Percent saying “very worried.”
1. Your income might not keep up with rising prices.	33%
2. The amount you pay for healthcare or insurance will increase.	33%
3. Your health plan is more concerned about saving money than about the best treatment for you.*	33%
4. You might not be able to afford needed prescription drugs.	26%
5. The quality of healthcare services will get worse.	25%
6. You might not be able to get the healthcare services you need.	22%
7. You might lose your health insurance coverage.**	17%
8. You might not be able to pay your rent or mortgage.	16%
9. You will have to stay in your current job for fear of losing health benefits.**	14%
10. You might lose your savings in the stock market.	13%
11. You might lose your job.***	12%
12. You might be the victim of a violent crime.	9%
13. You might be the victim of a terrorist attack.	8%

(Source: The Kaiser Foundation and Health Research and Educational Trust, August 2003)

*Based on those with health insurance coverage

**Based on those who are employed with health insurance coverage

***Based on employed only

ing Opportunity!



Where does
this confusing
healthcare
environment leave
United American?

The market potential for UA products is greater now than at any time in the history of insurance protection. Today's healthcare crisis is a wakeup call to the tremendous possibilities that exist in the underage market with supplemental policies and products: Annuities, Life, Hospitalization, Cancer, Final Expense Protection, Critical Illness and Long Term Care. Remember, UA offers individual coverages, not group-sponsored plans, nor do we replace major medical.

UA's specialized supplemental offerings are well-designed for this explosive new market. They complement existing policies, satisfy a policyholder's individual and family needs at an affordable price, and provide peace of mind during times of stress. UA marketing materials are available to assist you in your marketing efforts and are designed to address these changes within the marketplace.

Given the diverse product line we offer and the superior talent and skills of our Agents, United American is well positioned to provide much-needed solutions to the challenges facing today's underage market.

Can United American
supplement this vast market?

**The answer is
a definite yes!**

