

I'm uninsured. **This is Christie Gorsline with an Idaho Perspective.**

Despite the fact that I'm perfectly healthy, my monthly health insurance premium ballooned from \$94 to \$340 in just three years. I was diligent about making the increasingly huge payments on time. And the company was consistent, too. Every spring, a monster packet arrived in the mail with a notice that the premium had increased. So **I voluntarily joined the ranks of America's 45 million uninsured citizens.**

My 'no frills' policy had a \$7,500 deductible and no vision or dental coverage. With the premium and deductible totaling nearly \$12,000, I determined that if I had a \$25,000 calamity every other year I'd be about even.

My insured friends react with horror at my cavalier choice to be uninsured. "What if you ruin your knee skiing?" The short answer is that I'll save \$4,000 a year by not paying premiums, so about every 4 years I could afford some knee surgery. "But what if you get cancer?" I smile sheepishly. I really don't know. No one in my family has ever had cancer. I eat healthy food, exercise, and maintain a low stress lifestyle. I keep tabs on my cholesterol, glucose levels, and blood pressure.

Being uninsured makes navigating the medical waters as treacherous as kayaking through Class 5 rapids. The industry has its pricing wrapped in mystery. Even my bargain hunting pals don't have any idea what a visit to their doctor costs. Why would they? The insurance company pays. When I call to make an appointment for an X-ray, Pap smear or colonoscopy, I now ask "How much will that cost?" The medical community visibly shudders at such a tacky question. But buying without any idea of price seems fool hardy.

The primary reason my former insurance carrier gave for their escalating rates was laid at the altar of the pharmaceutical companies. The representative said, "The skyrocketing cost of prescriptions has forced us to raise premiums."

Prescription drug costs spiraled when expensive advertising came into vogue. Direct to the consumer drug advertising exploded in 1997 when the Food and Drug Administration first permitted prescription drug ads directed at the consumer. In Europe the practice is illegal. But in America prescription advertising proliferates, with drug companies encouraging consumers to advise their doctors what prescriptions to write. I'd rather have my doctor decide what medicines I need and pocket the savings.

So, for now, I've made the decision to be uninsured and spend my monthly health premium dollars on health care and wellness. It's not something I mention at parties. I change the subject or stammer in embarrassment because of the implied fiscal irresponsibility.

If I'm diagnosed with something terrible I hope that I'm over 65 and on the government's dime. Or, I could get government supported health care by running for Congress or going to prison. Failing those options, I'll continue to avoid speeding buses and keep taking good care of myself.