

*"Ill-health, of body or of mind, is defeat. Health alone is victory. Let all men, if they can manage it, contrive to be healthy." — Thomas Carlyle*



Everything hinges on it — the quality and duration of your life, your job, and your pursuit of happiness. Yet, many people see *health* as simply the absence of illness or disease, and it is so much more than that. Health is the active pursuit of nurturing your body and accessing health care when you need it to both prevent and manage illness.

While we are *lucky we live Hawaii*, as the only state in the country that requires employers to provide health coverage to employees who work 20 hours or more a week (Hawaii's Prepaid Health Care Act of 1974), we have seen a rise in the number of residents who are uninsured. Back in the 1980s we proudly held the honor of the lowest percentage of medically uninsured in any state. All that has changed and Hawaii now has nearly 120,000 uninsured people, about 10 percent of the state's population.

The *Hawaii Uninsured Project* is trying to change that by working with researchers and the community to develop workable plans that will cover the uninsured who have fallen through the cracks of the system. They also aim to raise awareness and improve understanding of the problem's magnitude and the consequences of a large, uninsured population.

"Our first summit was back in 2000 when we came up with the different focus and target areas that we needed to look at - the different groups of people that were uninsured," says Virginia Pressler, M.D., MBA, (Hawaii Pacific Health — chair of the project).

They discovered that the main target areas of people who are uninsured are: people who are working two to three part-time jobs; sole proprietors; government workers with incomplete enrollment; and immigrants such as those in Hawaii under the Compacts of Free Association Act (people from Micronesia, the Marshall Islands, and Palau).

"We realized that a lot of the uninsured were gainfully employed, productive members of society. Many of them

worked several part-time jobs, but each part-time job was under 20 hours a week of work, so they were uninsured — working so hard and yet uninsured. We found that many families were having to make really hard decisions about whether or not to feed their kids, pay for them to participate in sports, or choose to pay for health care insurance that is expensive. They were having to make the really sad choice to go without health insurance for their family. And, this had far-reaching affects. People who don't have health insurance delay seeking medical help and then when they do, they are very sick. It's the idea that people are *living sicker and dying younger*," notes Pressler.

What Pressler and The Hawaii Uninsured Project also found was that parents without medical insurance were less likely to enroll their children for health coverage.

"Now that the CHIP program (Children's Health Insurance Program) is up and running, there should be very few children that are not covered. The data shows that even if the parents are uninsured, then they're less likely to get their children covered because the parents may be embarrassed that they aren't covered or that they don't know how to use the system. So, it's really a family problem, and it's not just enough to offer coverage to children. This is why we are also looking at uncovered parents and seeing if they could maybe be covered under the CHIP program alongside their children," explains Pressler.

Pressler strongly believes the real beauty of the project is that it provides good data to the government so they can make informed decisions. The project enables the decision-makers in the government to feel confident that the choices they are making will positively affect those that they are trying to pull up through the cracks of the health care system. -- Kara Fujita Jovic ★