

Getting married for health insurance

Seven percent of Americans say they or someone in their household decided to tie the knot in the last year so they could receive healthcare benefits, a poll finds.

By Ricardo Alonso-Zaldivar *Los Angeles Times* Staff Writer April 29, 2008

WASHINGTON – Some people marry for love, some for companionship, and others for status or money. Now comes another reason to get hitched: health insurance.

In a poll released today, 7% of Americans said they or someone in their household decided to marry in the last year so they could get healthcare benefits via their spouse.

"It's a small number but a powerful result, because it shows how paying for healthcare is reflected not only in family budgets but in life decisions," said Drew E. Altman, president of the Kaiser Family Foundation, which commissioned the survey as part of its regular polling on healthcare.

On a broader scale, the survey found that healthcare costs outranked housing costs, rising food prices and credit card bills as a source of concern. Twenty-eight percent of those surveyed said they had experienced serious problems because of the cost of healthcare, compared with 29% who had problems getting a good job or a raise. Gasoline prices were the top economic worry, with 44% saying they had serious problems keeping up with increases at the pump.

A companion poll also detected an important shift among voters: Independents in particular say they are more concerned about reducing medical costs than about increasing the number of Americans with health insurance.

A Kaiser poll from February found that 37% of independents wanted the presidential candidates to address costs first, while 32% cited the problem of getting coverage for the 47 million uninsured.

But in the latest poll, 46% of independents said the candidates should deal with costs, and 25% said expanding coverage should come first.

"The general election is going to be a contest for independent voters," Altman said. "To appeal to independent voters, the candidates are increasingly going to have to frame healthcare as an economic issue."

Among the three presidential candidates, Republican Sen. John McCain of Arizona has emphasized reducing costs ahead of expanding coverage. Of the two Democrats, Sen. Hillary Rodham Clinton of New York has stressed coverage for all as the main goal, and Sen. Barack Obama of Illinois has talked about gradually expanding coverage while trying to better control costs.

Healthcare inflation has been rising at about twice the rate of economic growth, and it's

unclear how much of a difference better prevention, computerized medical records and other ideas for containing costs might prove to be.

But with employer-based health insurance averaging \$12,000 for family coverage and \$4,500 for individuals, the public concern with costs is understandable. Nearly a fourth of Americans said they had decided to keep or change jobs in the last year because of health insurance.

What surprised researchers was that such costs had become a factor in marriage decisions. "We should have asked about divorce," said Altman, joking.

Those who cited health insurance as a factor in deciding to marry tended to have modest incomes. About 6 in 10 were in households making less than \$50,000 a year, said Mollyann Brodie, who directs Kaiser's opinion research. They also were younger, with 4 in 10 between 18 and 34.

"We don't know a lot more about them," Brodie said. "Just that they answered that of all the reasons for getting married, [health insurance] was also a reason, was surprising."

Most employers do not offer health insurance to unmarried domestic partners of employees.

The Kaiser polling, conducted April 3-13, surveyed a nationally representative sample of 2,003 adults, and has a margin of error of plus or minus 3 percentage points.