

## NTDB™ data points

# Can we insure the future of trauma?

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The increase in the number of uninsured Americans is alarming and the magnitude of this national public health crisis shows no signs of slowing down. The U.S. Census Bureau announced that in 2003 the number of Americans without health insurance coverage rose by another million to 45 million, or 15.6 percent of the population. As providers of health care, we face this issue on a daily basis. Uninsured patients present to the emergency department of our hospitals with advanced stages of disease, significant comorbid factors from lack of preventive care, and are often victims of traumatic injuries. When looking at the records in the National Trauma Data Bank™ *Annual Report 2004*, we find that the single largest source of payment is self-pay. Self-pay accounts for

more than one out of every five records. Source of payment by age is displayed in the figure below.

The line representing the self-pay group is labeled by the number one and has a tall peak in the younger years. This peak is most likely composed of students and the working uninsured. Health insurance premiums continue to escalate. According to a 2003 employer health benefits report, average annual increases in health insurance premiums for all firms rose from 0.8 percent in 1996 to 13.9 percent in 2003. During this same period, the percentage of workers without health insurance increased as well. In fact, 83 percent of the nonelderly uninsured live in households where the head of the family works. Faced with these rising premi-

ums, small business owners are left with the decision to decrease or eliminate their benefits package, offload a greater share to the employee, or reduce the number of employees in order to maintain their bottom line.

The rise in health care premiums is multifactorial. A Price-WaterhouseCoopers report outlined several factors including medical advances, rising provider expenses, inflation, increased demands, government mandates, impact of litigation, and fraud/abuse. We need a multifactorial solution; otherwise, the future of trauma care and health care in general will suffer the consequences.

If you are interested in submitting your trauma center's data, contact Melanie L. Neal, Manager, NTDB, at [mneal@facs.org](mailto:mneal@facs.org).

