

# Forum

A monthly publication reporting on issues affecting the insurance industry in Ohio

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Representing Ohio's property/casualty insurance industry

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Lack of insurance coverage was the No. 1 reason why Americans said they don't seek mental health services, according to a survey commissioned by the American Psychological Association.

Lack of insurance coverage was the reason 87 percent of the 1,000 Americans surveyed between the ages of 18 and 64 said they didn't seek mental health services. Cost came in second, with 81 percent saying it was the reason they don't see a mental health professional.

It is estimated that more than 44 million Americans have a mental health disorder. Only one-third of the people suffering from a mental health disorder receive treatment, according to a report by the U.S. Surgeon General. □

The Fourth of July is the deadliest day on the calendar for drivers, pedestrians and motorcycle riders. But it is not much worse than the average Saturday, according to a study of highway deaths by the Insurance Institute for Highway Safety.

On average over the study period, 1986 to 2002, 117 people were killed on the nation's highways each day, year-round. On the 17 Fourths of July studied, 161 people were killed each day. In the same period, 158 were killed on the average Saturday. □

The percentage of U.S. children who have health insurance rose to the highest level ever in 2003, but the total number of uninsured Americans was up slightly, according to government figures.

Researchers for the Centers for Disease Control's National Center for Health Statistics, found that 10.1 percent of children (under the age of 18) lacked health insurance, a figure that has steadily declined since 1997. The CDC credited the improvement in children's health insurance coverage to increases in funding for public programs such as the State Children's Health Insurance program.

The percentage of working-age Americans ages 18 to 64 without health insurance rose to 20.1 percent in 2003 from 19.1 percent in 2002. In total, 46.3 million Americans lacked health insurance, accounting for 15.2 percent of the population, up from 14.7 percent in 2002. □

## Mental Health Services

Lack of insurance keeps Americans from seeking mental health services

## Holiday Accidents

Fourth of July deadliest for drivers, pedestrians, motorcycle riders

## Health Insurance

More children than ever have health insurance

## Air Bags

Safety device becomes  
weapon if drivers, passengers  
aren't "buckled up"

In a crash, those choosing not to wear their seat belts are more likely to suffer neck injuries in a car equipped with air bags than in one without air bags, according to a study conducted by the University of Pittsburgh.

Without seat belts holding drivers and front-seat passengers in the correct position, the air bag becomes a weapon that deploys at 140 to 220 miles an hour, according to Dr. William F. Donaldson III, chief of spinal surgery at the University of Pittsburgh School of Medicine.

Researchers analyzed 86,000 people injured in frontal collisions in Pennsylvania from 1990 to 2002. They found that unbelted occupants in cars with air bags were 1.7 times more likely to suffer a broken neck and 2.4 times more likely to have spinal cord injury than those who used both seat belts and air bags.

People who didn't use seat belts or didn't have air bags also did poorly — 1.3 times greater risk of neck fracture; 1.8 times greater risk of spinal cord injury — compared with belted drivers who had air bags. But they didn't fare as poorly as unbelted drivers and passengers in cars with air bags. □

## Product Recalls

Fail to reach consumers' ears

While the number of consumer products recalled by manufacturers has risen sharply in recent years, a large percentage of those potentially dangerous items remain in the home or on the road, according to a Consumer Reports study. Researchers found almost one-third of all recalled vehicles, more than half of toys, appliances and other household items and three-quarters of child car seats aren't being repaired or returned to stores.

Many recalled products aren't returned or repaired, the study found, because consumers often aren't aware they own a faulty product. Companies are required to make a "good faith" effort to track down people who bought defective products, but that standard is negotiated case by case.

Consumer Reports found that nearly 19 million vehicles were recalled in 2002 and that last year, recalls of products such as packaged food, drugs and medical devices were up nearly 24 percent from 1999. More than 5,000 recalls were initiated last year. □



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