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Survey finds pre-existing health conditions may limit job flexibility

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NEWS RELEASE

June 22, 2009

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**SURVEY FINDS PRE-EXISTING HEALTH
CONDITIONS MAY LIMIT JOB FLEXIBILITY**

MISSOULA –

Nearly 47,000 Montanans identify themselves as having pre-existing health conditions that limit their ability to either buy insurance or switch health insurance carriers, and some say this restricts their job flexibility, according to a recent University of Montana survey.

Because of pre-existing conditions such as diabetes, high blood pressure, cancer, heart conditions and even pregnancy, a significant number of Montanans feel they may need to stay in their current jobs because of their health insurance situation, the survey found.

Researchers at UM's Bureau of Business and Economic Research conducted the survey using a random sample of nearly 6,300 respondents, including both landline and cell phone-only households. The survey assessed labor market status, availability, training and other information, such as health care issues that are relevant to current and future employers.

Taking a new job has risks for those with pre-existing health conditions, said Gregg Davis, the bureau's health care director, though the risks are not as severe for employees with employer-based plans as for those with individual plans. New employers may not offer the same benefits, but the worst-case scenario is that employees may be excluded from coverage for up to a year because of pre-existing conditions.

Under individual policies, insurers may turn the person down if pre-existing conditions are evident. The insurer may even impose an elimination rider whereby pre-existing conditions are permanently excluded from coverage.

“The lack of health insurance poses significant economic hardship for many Montanans,” Davis said. “For employees, the prevalence of pre-existing health conditions may limit their ability to pursue new employment; for employers, it may limit their ability to recruit new hires. On either count, this situation limits mobility of a crucial resource – labor.”

Of these 47,000 Montanans, pre-existing health conditions that make it difficult to change or to obtain health insurance are more pronounced for Native Americans and women, Davis said. Nearly 8 percent of the Native population and 7 percent of the adult female population report pre-existing health conditions.

One of many issues behind national health care reform is the number of Americans with pre-existing health conditions, Davis said. If a government-sponsored health plan emerges, it may be an alternative for Montanans facing these issues.

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