Something Borrowed, Something Blue...Cross/Blue Shield: Are American Couples Rushing to the Altar to Say “I Do” for Health Insurance?

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In a recent Kaiser Family Foundation Health Tracking Poll, almost one in four (24%) Americans are having significant difficulty in paying for health care.¹ The August 2008 poll asked 1,517 random adults (the majority being registered to vote) by telephone between July 29 and August 6, 2008, where health care ranks among their present concerns. Health care was the third most important voting issue mentioned by registered Democrats and the fourth for independents; however, among Republicans, health care concerns fell to fifth place. The top issues remained the economy as a whole and the war in Iraq.²

When asked about specific health care issues that may matter in their choice for president, most of those polled (53%) stated that making health care/insurance more affordable topped their list with expanding coverage for the uninsured (18%) and improving the quality of delivered health care (6%) following.³ Some groups appear to be more affected than others, according to the poll. Those in poorest health and those with the most need for health care are the people that are more often than not leading the way with health care concerns. Exactly 50 percent of those with no health insurance coverage said affording health care was a serious problem.⁴ About 42% of those living with someone who requires care cited serious health care concerns.⁵

Although most of those polled named the economy as the most important issue, the Kaiser survey suggests that health care, as well as a host of other economic issues, dominates Americans’ concerns. In a question about the impact of recent downturns in the economy on people’s personal financial pocketbooks, about six in ten (58%) reported they are having at least one serious personal financial problem.⁶ Those that were most often mentioned included paying for gas, finding employment, and paying for health care and insurance coverage.

One response by some Americans to the cost of health care and insurance coverage, according to one poll, is to get married. Yes, married. Ahhhh….romance. However, Americans rushing to the altar for co-pay coverage may not be as rampant as you think. In an April 2008 Kaiser Family Foundation poll, seven percent (7%) of those polled stated, in the past year, they or someone in their household decided to get married in order to have access to their spouse’s

³ Id.
⁴ Id.
⁵ Id.
⁶ Id.
health care benefits, or so their spouse could have access to their benefits. The Foundation cautioned, however, to take the surprising number with a grain of salt.

“The bottom line: we don’t recommend translating it literally into a concrete number of insurance-fueled unions, but rather treating it as a signal that the cost of health care is affecting people’s personal decisions in ways we might not have previously considered.”

The specific question asked in the survey stated as follows:

“In the past year, have you or anyone in your household...

a. Decided to get married, mainly to have access to your spouse’s health care benefits
b. Decided to get married, mainly so your spouse could have access to your health care benefits.”

The Foundation then combined those who answered “yes” to either (a) or (b) to arrive at the seven percent figure. The Foundation further stated that fewer than seven percent of the population actually got married in 2007 suggesting “the seven percent figure cannot be taken literally.”

But the notion of people saying “I do” for their prospective-spouse’s health care plan is certainly not a new phenomenon. In 2004, the Los Angeles Times published an article touting the increasing number of couples marrying to gain access to health benefits.

“Love and marriage may go together like a horse and carriage, but for some couples a dance down the aisle these days may have more to do with dollars and cents. Although no one keeps statistics on how many couples marry each year to gain access to health benefits, there are signs the arrangements are growing among people who can’t afford medical coverage and those struggling under the burden of rising insurance premiums.”

The article noted several varying rationales as to why people may be seizing the opportunity to marry and obtain health coverage. Topping the list included the legalization of gay marriage in Massachusetts, individuals with long-term illnesses needing to pay medical bills and obtain coverage, and using a potential two-person income to help pay medical bills.

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9 Id.
10 Id.
11 Daniel Costello, Saying ‘I do’ – for a health plan; With medical costs rising, gaining access to benefits is becoming a factor in some couples’ decisions to wed, LOS ANGELES TIMES, June 28, 2004, Home Edition, Section Health, Part F, Page 1.
12 Id.
But the article warned that couples may be faced with some tax burdens that they had not planned for. “Although the long-maligned ‘marriage tax’ has been reduced in recent years, financial experts say some couples may still pay significantly more income tax once they’re married.”

Regardless, the article gave the appearance that a significant number of couples were choosing the “old ball and chain” designation for health coverage.

“Advertisements on the New York City subway this month by a group promoting affordable health insurance read, ‘Get Married for Love, Not Health Insurance.’ Internet chat rooms are filled with people communing about the benefits of marrying for health benefits and trading tips on how to do it right. (Fees for marriage licenses and other costs can vary considerably depending on where people get married.)”13

Even recently, with the health care concerns of Americans growing, the media has picked up on the marriage option. In a New York Times article published last month, the central theme appeared to be, “[i]n a country where insurance is out of reach for many, it is not uncommon for couples to marry, or even to divorce, at least partly so one spouse can obtain or maintain health coverage. There is no way to know how often it happens, but lawyers and patient advocacy groups say they see cases regularly.”14 The article cited the Kaiser “7 percent” survey mentioned earlier.

“Though money and matrimony have been linked since Genesis, marrying for health coverage is a modern convention. For today’s couples, ‘in sickness and in health’ may seem less a lover’s troth than an actuarial contract. They marry for better or worse, for richer or poorer, for co-pays and deductibles.”15

Certainly, there does not appear to be a mad dash by most couples to the courthouse to obtain a marriage license before completing health insurance enrollment information. But it makes sense, and it may be a necessity for some who do say “I do.” Whatever the case, the trend of couples marrying for health insurance coverage may continue to rise if the current health care problems faced by Americans also increases.


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13 Id.
15 Id.