



## Why Alaska Needs Health Reform: By the Numbers

Our broken health care system forces families and businesses to struggle with skyrocketing costs and puts millions of Americans at risk of losing the insurance they have now. Here is how our broken health care system affects people in Alaska.

- 20 residents of Alaska are losing health insurance every day, and 14,000 Americans nationwide lose insurance daily.
- The average family premium in Alaska costs \$1,900 more because our system fails to cover everyone—and \$1,100 more nationally.
- Our broken health insurance system will cost the Alaska economy as much as \$670 million this year in productivity losses due to the uninsured—and up to \$248 billion nationally.
- In Alaska there has been a 8 percent increase in the uninsured rate since 2007.
- 140,000 are uninsured today in Alaska.
- In Alaska the combined market share of the top two insurers is 95 percent, limiting employers' and families' health insurance options as well as the care they receive.
- The average family premium will rise from \$14,094 to \$24,050 by 2019 in Alaska without health care reform.
- In Alaska, without health care reform, 17,360 will have lost coverage from January 2008 to December 2010.
- In Alaska, 58,000 people would gain coverage as a result of the House health care reform bill by 2013, and 93,000 would gain coverage by 2019.
- A typical Alaska family will pay \$24,050 for health coverage in 2019 without health care reform.

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## In their own words

We have been without adequate health care coverage for the past four years. We have managed to pay for catastrophic insurance which gives us some peace of mind that we wouldn't be financially destroyed by a major medical problem. But having to come up with the \$10,000 deductible for anything less than major would set us back a great deal. Not having basic health care coverage means that my husband's back pain has gone without a full evaluation and MRI for the past three years. It means having to go on a payment plan to afford the \$700-lab bill that came with my last well-woman checkup. My family is very lucky to be as healthy as we are, but I also know that without health insurance we can't afford not to be.

*Ranya, Galena, AK  
Alaska Dispatch, 7.23.09*

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## Additional national statistics

- 128,000 small business jobs and \$84 billion per year can be saved with health reform.
- At least 62.1 percent of bankruptcies in 2007 were medical bankruptcies.
- The typical household will pay \$15,000 for health care this year—and they'll pay \$18,000 next year.
- The typical household will be paying \$36,000 for health care by 2020.
- We can save \$600 billion by modernizing our health care system.
- Twenty-five million Americans are underinsured, meaning that out-of-pocket health care costs absorbed 10 percent or more of a family's income or 5 percent of an adult's income.
- Almost 52 million Americans are uninsured.
- Approximately 87 million people—one in three Americans—went without health insurance for some period during 2007 and 2008.