Center for American Progress

## Why Georgia 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 Georgia.

- 430 residents of Georgia are losing health insurance every day, and <u>14,000</u> Americans nationwide lose insurance daily.
- The average family premium in Georgia costs \$900 more because our system fails to cover everyone—and \$1,100 more nationally.
- Our broken health insurance system will cost the Georgia economy as much as \$9 billion this year in productivity losses due to the uninsured—and up to <u>\$248 billion</u> nationally.
- In Georgia there has been a 18 percent increase in the uninsured rate since 2007.
- 1,880,000 are uninsured today in Georgia.
- In Georgia the combined market share of the top two insurers is 69 percent, limiting employers' and families' health insurance options as well as the care they receive.
- The average family premium will rise from \$12,471 to \$21,280 by 2019 in Georgia without health care reform.
- In Georgia, without health care reform, 248,160 will have lost coverage from January 2008 to December 2010.
- In Georgia, 827,000 people would gain coverage as a result of the House health care reform bill by 2013, and 1,331,000 would gain coverage by 2019.
- A typical Georgia family will pay \$21,280 for health coverage in 2019 without health care reform.

## In their own words

My college-educated daughter has worked for several small businesses that either did not provide an option for health insurance or offered very limited insurance benefits. At her last job, when she became pregnant and was going to use the insurance for the first time, she was told she was no longer needed at the job. She was unable to find a job while pregnant; it may not be lawful to not hire pregnant women but it happens in reality. Her husband had access to benefits that would take half his paycheck, so they had to opt for rent instead of insurance. Medicaid was her only option. It is obscene in this country that this can happen. The year before this happened to her, she tried to purchase insurance on her own, but since she had recently broken her ankle, she was denied coverage. Our economy would be in better shape if insurance was not such an issue. People could be entrepreneurs without fear and employers could pay a decent wage. I worry about the ability of all of my children to safeguard their health.

> Deborah, Marietta, GA <u>Guaranteed Health Care, 7.23.09</u>

## 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 <u>\$15,000</u> for health care this year—and they'll pay <u>\$18,000</u> next year.
- The typical household will be paying <u>\$36,000</u> for health care by 2020.
- We can save <u>\$600 billion</u> by modernizing our health care system.
- <u>Twenty-five million</u> 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 <u>87 million people</u>—one in three Americans—went without health insurance for some period during 2007 and 2008.