



Why Idaho 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 Idaho.

- 70 residents of Idaho are losing health insurance every day, and 14,000 Americans nationwide lose insurance daily.
- The average family premium in Idaho costs \$1,700 more because our system fails to cover everyone—and \$1,100 more nationally.
- Our broken health insurance system will cost the Idaho economy as much as \$1.3 billion this year in productivity losses due to the uninsured—and up to \$248 billion nationally.
- In Idaho there has been a 19 percent increase in the uninsured rate since 2007.
- 280,000 are uninsured today in Idaho.
- In Idaho the combined market share of the top two insurers is 75 percent, limiting employers' and families' health insurance options as well as the care they receive.
- The average family premium will rise from \$12,450 to \$21,245 by 2019 in Idaho without health care reform.
- In Idaho, without health care reform, 32,700 will have lost coverage from January 2008 to December 2010.
- In Idaho, 109,000 people would gain coverage as a result of the House health care reform bill by 2013, and 175,000 would gain coverage by 2019.
- A typical Idaho family will pay \$21,245 for health coverage in 2019 without health care reform.

In their own words

Disjointed. Expensive. Unreliable. Amanda's experience trying to get affordable health coverage for her family has been an ongoing source of stress and frustration. Her husband, Jason, a second-grade teacher, has health insurance through the school system but the cost of adding the family to his plan—about \$800—was out of the question. Amanda opted instead to purchase a separate policy for herself and her 2-year-old son, a relative bargain at \$360 per month—or so it seemed. When Amanda and Jason started thinking about having a second child, they realized her health plan came with a special maternity deductible of \$5,000. Could they even afford to have a baby? They refused to let an insurance company “gotcha” dictate their family choices, and had another son this winter. But the cost was high: In the end Amanda assessed that between premiums, deductibles and the baby's birth, 39 percent of their net income last year was eaten up by health care costs.

Amanda, Weiser, ID
Consumers Union, Families USA, Accessed 7.23.09

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.