



Why Kentucky 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 Kentucky.

- 230 residents of Kentucky are losing health insurance every day, and 14,000 Americans nationwide lose insurance daily.
- The average family premium in Kentucky costs \$1,100 more because our system fails to cover everyone—and \$1,100 more nationally.
- Our broken health insurance system will cost the Kentucky economy as much as \$3.2 billion this year in productivity losses due to the uninsured—and up to \$248 billion nationally.
- In Kentucky there has been a 15 percent increase in the uninsured rate since 2007.
- 670,000 are uninsured today in Kentucky.
- The average family premium will rise from \$11,398 to \$19,448 by 2019 in Kentucky without health care reform.
- In Kentucky, without health care reform, 90,260 will have lost coverage from January 2008 to December 2010.
- In Kentucky, 301,000 people would gain coverage as a result of the House health care reform bill by 2013, and 484,000 would gain coverage by 2019.
- A typical Kentucky family will pay \$19,448 for health coverage in 2019 without health care reform.

In their own words

My name is Carol Selvage. I am a medical records clerk. I have worked in the health care industry for 22 years. Over the years, I have seen how good, honest, hard working Americans have been hurt because they or their families do not have health insurance. Everyone from the very young to the very old is affected—there is no discrimination when it comes to bad health. I have worked with elderly people who have to choose whether to pay their electric bill or buy medication needed to sustain their health. That is a big problem. I have seen newly wed couples who both work over 40 hours a week unable to afford the high cost premium for their companies' insurance. This hurts their ability to start planning for a family and save for their future. That is a big problem. Worse yet, millions don't even have access to health care. When their health fails them or an accident occurs, they are admitted to the hospital and leave with thousands and thousands of dollars in medical bills. Suddenly their credit plummets and they stand to lose everything. This is a real problem. I see all this every day in my work.

*Carol Selvage, Ashburn, KY
SEIU*

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.