



Why Maryland 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 Maryland.

- 230 residents of Maryland are losing health insurance every day, and 14,000 Americans nationwide lose insurance daily.
- The average family premium in Maryland costs \$1,100 more because our system fails to cover everyone—and \$1,100 more nationally.
- Our broken health insurance system will cost the Maryland economy as much as \$3.9 billion this year in productivity losses due to the uninsured—and up to \$248 billion nationally.
- In Maryland there has been a 11 percent increase in the uninsured rate since 2007.
- 810,000 are uninsured today in Maryland.
- In Maryland the combined market share of the top two insurers is 71 percent, limiting employers' and families' health insurance options as well as the care they receive.
- The average family premium will rise from \$13,024 to \$22,225 by 2019 in Maryland without health care reform.
- In Maryland, without health care reform, 114,780 will have lost coverage from January 2008 to December 2010.
- In Maryland, 383,000 people would gain coverage as a result of the House health care reform bill by 2013, and 616,000 would gain coverage by 2019.
- A typical Maryland family will pay \$22,225 for health coverage in 2019 without health care reform.

In their own words

Alexis owns a small software production company that oversees IT for the City of Baltimore and several smaller clients. He's up against much larger companies. Although his firm has the know-how, they're at a competitive disadvantage due to health insurance. Alexis used to offer health coverage to his employees—paying half the cost of the premiums—for a total bill of \$2,000 a month. When his employees asked him to provide full-family coverage, he had to say “No.” Covering their families would have driven costs up “four times,” cutting too deeply into his bottom line. Alexis only has 20 people to cover, but he's competing with companies that have much larger employee pools, which means they can get lower premiums. One of the employees who asked him for family coverage left to work for a bigger company that offered family coverage and paid more of the premium. Alexis can no longer afford to offer healthcare to his employees, and now he feels like his business just can't compete.

Alexis, Baltimore, MD

Families USA, Accessed on 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.