



Why North Carolina 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 North Carolina.

- 510 residents of North Carolina are losing health insurance every day, and 14,000 Americans nationwide lose insurance daily.
- The average family premium in North Carolina costs \$1,400 more because our system fails to cover everyone—and \$1,100 more nationally.
- Our broken health insurance system will cost the North Carolina economy as much as \$8.3 billion this year in productivity losses due to the uninsured—and up to \$248 billion nationally.
- In North Carolina there has been a 22 percent increase in the uninsured rate since 2007.
- 1,750,000 are uninsured today in North Carolina.
- In North Carolina the combined market share of the top two insurers is 73 percent, limiting employers' and families' health insurance options as well as the care they receive.
- The average family premium will rise from \$12,652 to \$21,590 by 2019 in North Carolina without health care reform.
- In North Carolina, without health care reform, 230,990 will have lost coverage from January 2008 to December 2010.
- In North Carolina, 770,000 people would gain coverage as a result of the House health care reform bill by 2013, and 1,239,000 would gain coverage by 2019.
- A typical North Carolina family will pay \$21,590 for health coverage in 2019 without health care reform.

In their own words

For Carolyn, the good news is that her breast cancer is in remission; the bad news is she's now stuck with the stigma of a pre-existing condition. Carolyn's husband Craig was on a final interview for a job which provided health insurance benefits and would end a long stint as self-employed and uninsured the same day she was diagnosed with breast cancer at age 45. But the economy began to slow and Craig lost his job just nine months later, while Carolyn was in the midst of her battle with breast cancer. They had no choice but to continue their coverage through COBRA at more than \$1,000 per month in the hopes that he would soon find another job with benefits. Eighteen months later, she was still struggling to make her last COBRA payment as hopes for a job with benefits had faded. They looked to the individual market but found the only policies available would cost more than \$2,000 per month just for Carolyn. She was left with only one option, the North Carolina high-risk pool with a \$400 monthly premium and a \$5,000 annual deductible. She says, "Though recurrence is a major concern on any cancer survivor's mind, I feel very strong and healthy now; living a wonderful life. However, as it stands now, with my routine care I will end up spending almost \$10,000 a year before seeing any real benefit from my insurance."

Carolyn, Asheville, NC

Consumers Union, 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.