Why New Jersey 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 New Jersey.

- 650 residents of New Jersey are losing health insurance every day, and 14,000 Americans nationwide lose insurance daily.

- The average family premium in New Jersey costs $1,000 more because our system fails to cover everyone—and $1,100 more nationally.

- Our broken health insurance system will cost the New Jersey economy as much as $6.3 billion this year in productivity losses due to the uninsured—and up to $248 billion nationally.

- In New Jersey there has been a 11 percent increase in the uninsured rate since 2007.

- 1,330,000 are uninsured today in New Jersey.

- In New Jersey the combined market share of the top two insurers is 59 percent, limiting employers' and families' health insurance options as well as the care they receive.

- The average family premium will rise from $14,135 to $24,119 by 2019 in New Jersey without health care reform.

- In New Jersey, without health care reform, 199,110 will have lost coverage from January 2008 to December 2010.

- In New Jersey, 664,000 people would gain coverage as a result of the House health care reform bill by 2013, and 1,068,000 would gain coverage by 2019.

- A typical New Jersey family will pay $24,119 for health coverage in 2019 without health care reform.

You could call me one of the lucky ones, I have health care. But I don't feel lucky. Every year I have watched premiums climb, but also co-pays. You see, I suffer from diabetes and I'm being treated for high blood pressure. In order to live a healthy life, I need to take about 10 prescriptions a day. But today, the cost of prescription medications are soaring faster than my paycheck and $25 co-pays mean I can't afford to purchase all those medications. So yes, I "have healthcare." But out-of-pocket expenses are preventing me from taking full advantage of that care. My next story is also mine, but it is mostly about my son, Albert. At 22, he should be worried about girls and parties and whatever else 22- year-old boys could possibly have to worry about. Albert, however, is not as 'lucky' as me. His 22-year-old heart has already failed three times. He has no insurance. His heart medications are very expensive. Every day I worry if he'll make it one more day. Reforming health care would control the costs of my care and allow me to take all the medications I need to stay healthy. But, more importantly, I think I could smile at my son again. I would know he would always have the care he needed, the prescriptions to keep his heart healthy, and a chance at being just like his friends. I know we can't afford to do nothing to fix healthcare, because I see it in my son's face every time I look at him.

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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.