



Why Oregon 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 Oregon.

- 270 residents of Oregon are losing health insurance every day, and 14,000 Americans nationwide lose insurance daily.
- The average family premium in Oregon costs \$1,400 more because our system fails to cover everyone—and \$1,100 more nationally.
- Our broken health insurance system will cost the Oregon economy as much as \$3.1 billion this year in productivity losses due to the uninsured—and up to \$248 billion nationally.
- In Oregon there has been a 18 percent increase in the uninsured rate since 2007.
- 660,000 are uninsured today in Oregon.
- In Oregon the combined market share of the top two insurers is 48 percent, limiting employers' and families' health insurance options as well as the care they receive.
- The average family premium will rise from \$13,419 to \$22,897 by 2019 in Oregon without health care reform.
- In Oregon, without health care reform, 96,900 will have lost coverage from January 2008 to December 2010.
- In Oregon, 323,000 people would gain coverage as a result of the House health care reform bill by 2013, and 520,000 would gain coverage by 2019.
- A typical Oregon family will pay \$22,897 for health coverage in 2019 without health care reform.

In their own words

Lula is a health care worker who understands the struggle of being uninsured. She works as a home health care worker and thus is considered “self-employed.” Lula has not had health insurance for most of her adult life, and has been very lucky up to now. She has friends with high blood pressure and worries that hers might be high as well, but without health insurance, she lacks the means to see a doctor. Since Lula works with little children, she is in constant fear of catching an illness from them, which, if major, could cost her all of her savings. Out of fear of what might happen should she become ill, Lula has begun to save money for life insurance, not health insurance which she cannot afford. Knowing that health insurance is completely unaffordable, she wants to be sure that life insurance would “leave my kids a little something should anything happen to me.

*Lula Jackson, East County, OR
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.