

Why Rhode Island 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 Rhode Island.

- 50 residents of Rhode Island are losing health insurance every day, and <u>14,000</u>
 Americans nationwide lose insurance daily.
- The average family premium in Rhode Island costs \$100 more because our system fails to cover everyone—and \$1,100 more nationally.
- Our broken health insurance system will cost the Rhode Island economy as much
 as \$620 million this year in productivity losses due to the uninsured—and up to
 \$248 billion nationally.
- In Rhode Island there has been a 22 percent increase in the uninsured rate since 2007.
- 130,000 are uninsured today in Rhode Island.
- In Rhode Island the combined market share of the top two insurers is 95 percent, limiting employers' and families' health insurance options as well as the care they receive.
- The average family premium will rise from \$13,789 to \$23,530 by 2019 in Rhode Island without health care reform.
- In Rhode Island, without health care reform, 15,160 will have lost coverage from January 2008 to December 2010.
- In Rhode Island, 51,000 people would gain coverage as a result of the House health care reform bill by 2013, and 81,000 would gain coverage by 2019.
- A typical Rhode Island family will pay \$23,530 for health coverage in 2019 without health care reform.

In their own words

I see many patients who suffer because of lack of insurance. One particular 60-year-old Latina woman comes to mind. I see her in my Asthma and Allergy Clinic at the Capitol Hill Health Center. She has had asthma for many years, but it is well controlled on her maintenance medications, which include Advair and Signulair. Unfortunately, but not surprisingly, whenever she runs out of medicines due to financial issues and lack of insurance she comes in to see me a week or so later with a serious asthma attack. These asthma attacks require multiple nebulizer treatments as well as oral Prednisone, which has serious side effects if taken too often. Once she goes back on preventive asthma meds, she is able to function and breathe well. Then she runs out once again, and the cycle begins again. It must be terrifying for her to know that her financial situation and lack of insurance so often causes her to have asthma attacks and difficulty breathing. Although we have helped this lady with samples and patient assistance programs, she still comes in from time to time when her meds run out. Wouldn't it be wonderful if she had insurance and could stop worrying about running out of meds and not being able to breathe?

Stan Block, Providence, RI 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.
- <u>Twenty-five million</u> 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 <u>52 million</u> Americans are uninsured.
- Approximately <u>87 million people</u>—one in three Americans—went without health insurance for some period during 2007 and 2008.