



## Why Hawaii 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 Hawaii.

- 50 residents of Hawaii are losing health insurance every day, and 14,000 Americans nationwide lose insurance daily.
- The average family premium in Hawaii costs \$700 more because our system fails to cover everyone—and \$1,100 more nationally.
- Our broken health insurance system will cost the Hawaii economy as much as \$670 million this year in productivity losses due to the uninsured—and up to \$248 billion nationally.
- The uninsured rate is 7.8 percent in Hawaii.
- 98,000 are uninsured today in Hawaii.
- In Hawaii the combined market share of the top two insurers is 98 percent, limiting employers' and families' health insurance options as well as the care they receive.
- The average family premium will rise from \$10,891 to \$18,585 by 2019 in Hawaii without health care reform.
- In Hawaii, without health care reform, 15,160 will have lost coverage from January 2008 to December 2010.
- In Hawaii, 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 Hawaii family will pay \$18,585 for health coverage in 2019 without health care reform.

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### In their own words

I told my son that I'd be trying to get health insurance for him and he said, "You mean when I have aches and pains I won't have to say, 'Oh, it's nothing, mom.'" I felt terrible when he said that.

*Anonymous, Kauai, HI  
Hawaii Uninsured Project, accessed 7/30/09*

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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.

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