



Why Maine 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 Maine.

- 70 residents of Maine are losing health insurance every day, and 14,000 Americans nationwide lose insurance daily.
- The average family premium in Maine costs \$800 more because our system fails to cover everyone—and \$1,100 more nationally.
- Our broken health insurance system will cost the Maine economy as much as \$810 million this year in productivity losses due to the uninsured—and up to \$248 billion nationally.
- The uninsured rate is 10.4 percent in Maine.
- 137,000 are uninsured today in Maine.
- In Maine the combined market share of the top two insurers is 88 percent, limiting employers' and families' health insurance options as well as the care they receive.
- The average family premium will rise from \$14,285 to \$24,376 by 2019 in Maine without health care reform.
- In Maine, without health care reform, 17,840 will have lost coverage from January 2008 to December 2010.
- In Maine, 59,000 people would gain coverage as a result of the House health care reform bill by 2013, and 96,000 would gain coverage by 2019.
- A typical Maine family will pay \$24,376 for health coverage in 2019 without health care reform.

In their own words

When Carpenter Greg Douglas rolled his pickup truck, his toolbox hit him and smashed his ribs and collarbone. After a month in the hospital, the medical bills hit him even harder, totaling \$165,000. In Maine, Douglas' wife, Pam, is a waitress, lobster supplier and seller of Christmas wreaths. Like others in their coastal community, she and Greg work several jobs to make ends meet. "We're working people. We don't expect someone to give us something," she said. They have health insurance through the hotel and restaurant company that employs her as a waitress. But the company changed insurance carriers recently and one carrier balked at paying Greg's claim for 29 days in the hospital after the truck accident, leaving the couple owing \$165,000.

*Greg Douglas, Harpswell, ME
MSNBC "Real health care tales fuel debate on YouTube" 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.

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