



## Why Montana 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 Montana.

- 30 residents of Montana are losing health insurance every day, and 14,000 Americans nationwide lose insurance daily.
- The average family premium in Montana costs \$2,100 more because our system fails to cover everyone—and \$1,100 more nationally.
- Our broken health insurance system will cost the Montana economy as much as \$860 million this year in productivity losses due to the uninsured—and up to \$248 billion nationally.
- The uninsured rate is 16.1 in Montana.
- 158,000 are uninsured today in Montana.
- In Montana the combined market share of the top two insurers is 85 percent, limiting employers' and families' health insurance options as well as the care they receive.
- The average family premium will rise from \$12,789 to \$21,822 by 2019 in Montana without health care reform.
- In Montana, without health care reform, 22,920 will have lost coverage from January 2008 to December 2010.
- In Montana, 76,000 people would gain coverage as a result of the House health care reform bill by 2013, and 123,000 would gain coverage by 2019.
- A typical Montana family will pay \$21,822 for health coverage in 2019 without health care reform.

---

### In their own words

Me and my business partner, Lauren Varney, are co-directors of Home Resource, a small nonprofit that dismantles aging buildings, refurbishes the materials, and resells those materials to the public at a significantly discounted price. We have worked hard to provide a living wage and health insurance for all of our employees, but when the premiums we pay jump 20, 30, even 40 percent per year, I cannot budget for steady, sustainable growth of my business. As a business owner, my number one concern is that my insurance costs do not skyrocket unpredictably and my employees stay healthy and get the care they need. To me, that means there needs to be more competition in the market for insurance. I believe we must invest in health care as a nation—even if it raises taxes a little bit—if it will keep my premiums from being raised a lot. Most importantly health care reform must provide stability and predictability in insurance premiums. To me, quality health care must

include affordable preventive care, without having to pick and choose which bills to pay, without risking bankruptcy because of the high costs. Office visits that can cost as much as \$100, even for simple things like strep throat or the flu can mean a family is left with no savings. That care must be provided at very low cost. We should invest in the health of our workforce just like we invest in the education of our workforce. Healthy, strong workers provide better, faster service, and that helps grow my business too. If we were not able to avoid premium hikes by switching providers often, our business would be in a tight spot; we would have to either reduce our workforce or discontinue their practice of providing health insurance to our workers.

*Matt Hisel, Missoula, MT  
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.

---

## References

- American Medical Association. 2007. "Competition in Health Insurance: A Comprehensive Study of U.S. Markets: 2007 Update" ([www.ama-assn.org/ama1/pub/upload/mm/368/compstudy\\_52006.pdf](http://www.ama-assn.org/ama1/pub/upload/mm/368/compstudy_52006.pdf)).
- Center for American Progress. 2009. "Health Care in Crisis: 14,000 Losing Coverage Each Day" ([www.americanprogressaction.org/issues/2009/02/health\\_in\\_crisis.html](http://www.americanprogressaction.org/issues/2009/02/health_in_crisis.html)).
- Cutler, David M. 2009. "Health Care Premiums Run Amok." Washington, Center for American Progress. ([www.americanprogress.org/issues/2009/07/premiums\\_run\\_amok.html](http://www.americanprogress.org/issues/2009/07/premiums_run_amok.html)).
- Families USA. 2009. "Coverage for America: We All Stand to Gain" ([www.familiesusa.org/assets/pdfs/health-reform/coverage-for-america.pdf](http://www.familiesusa.org/assets/pdfs/health-reform/coverage-for-america.pdf)).
- . 2009. "The Clock Is Ticking: More Americans Losing Health Coverage" ([www.familiesusa.org/assets/pdfs/health-reform/clock-is-ticking.pdf](http://www.familiesusa.org/assets/pdfs/health-reform/clock-is-ticking.pdf)).
- Furnas, Ben, and Peter Harbage. 2009. "The Cost Shift from the Uninsured." Washington: Center for American Progress ([www.americanprogress.org/issues/2009/03/cost\\_shift.html](http://www.americanprogress.org/issues/2009/03/cost_shift.html)).
- Harbage, Peter, and Ben Furnas. 2009. "The Cost of Doing Nothing on Health Care." Washington: Center for American Progress ([www.americanprogress.org/issues/2009/05/productivity\\_map.html](http://www.americanprogress.org/issues/2009/05/productivity_map.html)).
- U.S. Census Bureau. 2009. "Income, Poverty, and Health Insurance Coverage in the United States: 2008" ([www.census.gov/prod/2009pubs/p60-236.pdf](http://www.census.gov/prod/2009pubs/p60-236.pdf)).