



Why Nebraska 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 Nebraska.

- 40 residents of Nebraska are losing health insurance every day, and 14,000 Americans nationwide lose insurance daily.
- The average family premium in Nebraska costs \$1,000 more because our system fails to cover everyone—and \$1,100 more nationally.
- Our broken health insurance system will cost the Nebraska economy as much as \$1 billion this year in productivity losses due to the uninsured—and up to \$248 billion nationally.
- In Nebraska, the uninsured rate grew from 8.3 percent in 2000 to 11.9 percent today.
- 211,000 are uninsured today in Nebraska.
- In Nebraska the combined market share of the top two insurers is 69 percent, limiting employers' and families' health insurance options as well as the care they receive.
- The average family premium will rise from \$12,453 to \$21,249 by 2019 in Nebraska without health care reform.
- In Nebraska, without health care reform, 33,630 will have lost coverage from January 2008 to December 2010.
- In Nebraska, 112,000 people would gain coverage as a result of the House health care reform bill by 2013, and 180,000 would gain coverage by 2019.
- A typical Nebraska family will pay \$21,249 for health coverage in 2019 without health care reform.

In their own words

I'm a graphic designer, and I've been self-employed for a little while. I've had health insurance for most of my life, but because I'm a self-employed businesswoman, I've had to depend on my husband's health coverage. Recently, though, he was laid off. We've had to depend on COBRA because of that - turns out that paying a third of the COBRA costs is cheaper than paying for private health insurance. The fact that the Administration has to subsidize COBRA [because of the current economy] is unfortunate. I think that everyone should have basic health insurance, and that's why I'm here tonight.

Jenny

Health Care Reform: What Motivates you? 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.

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).
- 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).
- Cutler, David M. 2009. "Health Care Premiums Run Amok." Washington, Center for American Progress. (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).
- . 2009. "The Clock Is Ticking: More Americans Losing Health Coverage" (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).
- 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).
- U.S. Census Bureau. 2009. "Income, Poverty, and Health Insurance Coverage in the United States: 2008" (www.census.gov/prod/2009pubs/p60-236.pdf).