



Why Pennsylvania 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 Pennsylvania.

- 510 residents of Pennsylvania are losing health insurance every day, and 14,000 Americans nationwide lose insurance daily.
- The average family premium in Pennsylvania costs \$900 more because our system fails to cover everyone—and \$1,100 more nationally.
- Our broken health insurance system will cost the Pennsylvania economy as much as \$6.9 billion this year in productivity losses due to the uninsured—and up to \$248 billion nationally.
- In Pennsylvania, the uninsured rate grew from 8 percent in 2000 to 9.9 percent today.
- 1,211,000 are uninsured today in Pennsylvania.
- The average family premium will rise from \$13,628 to \$23,254 by 2019 in Pennsylvania without health care reform.
- In Pennsylvania, without health care reform, 178,520 will have lost coverage from January 2008 to December 2010.
- In Pennsylvania, 595,000 people would gain coverage as a result of the House health care reform bill by 2013, and 957,000 would gain coverage by 2019.
- A typical Pennsylvania family will pay \$23,254 for health coverage in 2019 without health care reform.

In their own words

Kim Klinger is a nurse. She also has very ill parents. Kim has seen how our broken healthcare system works, or more often does not work, from both sides. Both of Kim's parents live with her because of medical problems. They could not make it on their own financially or medically anymore. Kim's father was a coal miner. He has Black Lung Disease and a vascular problem from working in the mines. Black Lung Benefits only pay for his yearly chest x-ray and his pulmonary function test. He is on his own for the other medical care he needs. Although he is stable now, Kim knows that as he gets older his lungs will weaken and he will need to go on oxygen. Kim's mother was diagnosed with Stage IV ovarian and endometrial cancer in 1997, from which very few people survive. They were very lucky. After surgery and chemotherapy her mother's cancer has been dormant. Nevertheless, they have had to deal with other complications connected with the cancer treatment

and surgery. She needs have a total hysterectomy and a colostomy. She has also faced repeated problems with bowel obstruction and hernias. Kim works two jobs to cover their Medicare supplement insurance each month. She had to take a second job because the cost of the supplement goes up so much every year. That's money Kim can't save for her own retirement, but she has to do that because otherwise she pays out of pocket. Last year, Kim paid thousands of dollars because her parents don't qualify for medical assistance and they didn't have the supplement yet. As a nurse, Kim knows that the health care providers are also stretched too thin. When the Medical-Surgical unit she works in opened seven years ago, they had 19 patients. Now they have 26. Kim is only supposed to have four patients at a time, but more often she has 6 and sometimes even more than that. They are seeing patients who used to go to the ICU because insurance companies now send acute cases to them instead of the ICU. Kim's unit also sees more return patients than they used to. People go home, but they can't afford their medication so they have no choice but to come back to the hospital.

*Kim Klinger, Mountain Top, PA
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.

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