



## Why Vermont 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 Vermont.

- 30 residents of Vermont are losing health insurance every day, and 14,000 Americans nationwide lose insurance daily.
- The average family premium in Vermont costs \$500 more because our system fails to cover everyone—and \$1,100 more nationally.
- Our broken health insurance system will cost the Vermont economy as much as \$380 million this year in productivity losses due to the uninsured—and up to \$248 billion nationally.
- In Vermont, the uninsured rate grew from 8.3 percent in 2000 to 9.2 percent today.
- 57,000 are uninsured today in Vermont.
- In Vermont the combined market share of the top two insurers is 90 percent, limiting employers' and families' health insurance options as well as the care they receive.
- The average family premium will rise from \$13,439 to \$22,932 by 2019 in Vermont without health care reform.
- In Vermont, without health care reform, 9,970 will have lost coverage from January 2008 to December 2010.
- In Vermont, 33,000 people would gain coverage as a result of the House health care reform bill by 2013, and 53,000 would gain coverage by 2019.
- A typical Vermont family will pay \$22,932 for health coverage in 2019 without health care reform.

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### In their own words

A man in Swanton, VT, told the story of his younger brother, a combat-decorated veteran of the Vietnam conflict, who died three weeks after being diagnosed with colon cancer. “He was laid off from his job and could not afford COBRA coverage. When he was in enough pain to see a doctor, it was too late. He left a wife and two teenage sons in the prime of his life at 50 years old. The attending doctor said that if he had only sought treatment earlier he would still be alive.”

*Anonymous, Swanton, VT*

*The Health Care Crisis: Letters from Vermont and America, 7.23.09*

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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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