



## Why Wyoming 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 Wyoming.

- 10 residents of Wyoming are losing health insurance every day, and 14,000 Americans nationwide lose insurance daily.
- The average family premium in Wyoming costs \$1,300 more because our system fails to cover everyone—and \$1,100 more nationally.
- Our broken health insurance system will cost the Wyoming economy as much as \$430 million this year in productivity losses due to the uninsured—and up to \$248 billion nationally.
- The uninsured rate is 13.6 percent in Wyoming.
- 72,000 are uninsured today in Wyoming.
- In Wyoming 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 \$13,966 to \$23,832 by 2019 in Wyoming without health care reform.
- In Wyoming, without health care reform, 10,950 will have lost coverage from January 2008 to December 2010.
- In Wyoming, 37,000 people would gain coverage as a result of the House health care reform bill by 2013, and 59,000 would gain coverage by 2019.
- A typical Wyoming family will pay \$23,832 for health coverage in 2019 without health care reform.

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### In their own words

When my daughter Kenzie sustained an acute brain injury after an injury on the job, she was given outpatient treatment and eventually was told to return to work. When she wasn't able to work, she had to return home and was added as a disabled adult back onto my own insurance plan that I have through the state. Acute brain injuries like Kenzie's aren't easily "fixed". The 50-pound boxes that fell from 20 feet onto her head left her in of need inpatient treatment, but my group health and the private workers comp insurance policy held by her employer refused to pay for it. So I began selling property and cashing in my retirement savings to pay for her treatment. To date I have spent close to \$250,000 on care that insurance refused to provide. I have paid money into my insurance plan for over 17 years. During that time they were always good about paying for

checkups and minor health problems. But when I needed them most they weren't there. In fact, three different insurance companies have refused to pay for the treatment that my daughter needs, despite letters from several of her doctors saying that she needed neuro-stabilization in an inpatient setting. In my job with the state I deal with folks who are having problems with their insurance companies, but I've never seen a worse case of profiteering than what these companies have done in denying my daughter the care she needs. If I could say one thing to Congress and President Obama, I'd ask them to create a system where the patients' needs, not the pockets of the insurance companies, are what matter most. I'm sure there are hundreds of thousands of parents like myself who have had to sell everything and go into debt to pay for their child's medical care. I ask you to please create a system where this doesn't have to happen.

*Ruth Case, Cheyenne, WY*  
*SEIU*

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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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