



Why Alabama 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 Alabama.

- 180 residents of Alabama are losing health insurance every day, and 14,000 Americans nationwide lose insurance daily.
- The average family premium in Alabama costs \$600 more because our system fails to cover everyone—and \$1,100 more nationally.
- Our broken health insurance system will cost the Alabama economy as much as \$3.4 billion this year in productivity losses due to the uninsured—and up to \$248 billion nationally.
- In Alabama there has been a 19 percent increase in the uninsured rate since 2007.
- 720,000 are uninsured today in Alabama.
- In Alabama the combined market share of the top two insurers is 88 percent, limiting employers' and families' health insurance options as well as the care they receive.
- The average family premium will rise from \$12,215 to \$20,842 by 2019 in Alabama without health care reform.
- In Alabama, without health care reform, 91,710 will have lost coverage from January 2008 to December 2010.
- In Alabama, 306,000 people would gain coverage as a result of the House health care reform bill by 2013, and 492,000 would gain coverage by 2019.
- A typical Alabama family will pay \$20,842 for health coverage in 2019 without health care reform.

In their own words

It was a typical afternoon at cross country practice. I could not figure out why I was having so much trouble running, until my coach realized that I had turned blue. The paramedics came and administered oxygen to me. They were able to stabilize me at the scene, circumventing a ride in the ambulance and a trip to the emergency room. The paramedics' efficiency saved my family about \$1000—and we had health insurance. The ensuing couple of years were filled with doctors' appointments and emergency room visits. I went through over 10 doctors before we could get anywhere near a correct diagnosis. I have a nervous system disorder called postural orthostatic tachycardia syndrome. Overlapped with obstructive sleep apnea and migraine headaches, it proved to be a disabling condition. The doctor who made the diagnosis is one of the best cardiologists in the nation. We could not have afforded to see either him or the chain of doctors leading up to him without having health insurance. As a low-income family—about \$30,000 a year—health insurance allowed for me to continue my education and my life. Without it, I would still be unable to walk, I would sleep almost 20 hours a day, and I could become a high school drop-out. Instead of preparing to attend college, I would be waiting on the arrival of my 18th birthday in order to apply for disability and possibly welfare. My life, without health insurance, would result in poverty due to disability. For all but high class society, not having health insurance is either a sign of poverty or a harbinger of it to come. I happen to have a very rare condition that would have yielded me disabled without the proper treatment. A lack of health insurance, however, could turn anyone's life upside down. A simple infection could result in the loss of a limb or even an untimely, unnecessary death. In my father's case, a neglected sinus infection resulted in frontal lobe brain damage. He eventually sought treatment and had brain surgery. Without health insurance, his surgery would have driven our family further into debt. Then, had there been any complications with his operation, he may have been left severely paralyzed or dead and unable to pay for the surgery. Health insurance is a life-affecting necessity. It not only prevented my father and me from being permanently disabled, but also kept our family in a house. I have the opportunity to pursue my dreams because affordable health care was available to me. Health insurance also prevented me from losing my father and his support. I am an example of how health insurance has kept a family on the productive side of life, for it is a part of progressive American society.

*Andrew, Helena, AL
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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.