



Why Missouri 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 Missouri.

- 210 residents of Missouri are losing health insurance every day, and 14,000 Americans nationwide lose insurance daily.
- The average family premium in Missouri costs \$400 more because our system fails to cover everyone—and \$1,100 more nationally.
- Our broken health insurance system will cost the Missouri economy as much as \$3.7 billion this year in productivity losses due to the uninsured—and up to \$248 billion nationally.
- In Missouri there has been a 16 percent increase in the uninsured rate since 2007.
- 770,000 are uninsured today in Missouri.
- In Missouri the combined market share of the top two insurers is 79 percent, limiting employers' and families' health insurance options as well as the care they receive.
- The average family premium will rise from \$12,908 to \$22,025 by 2019 in Missouri without health care reform.
- In Missouri, without health care reform, 112,310 will have lost coverage from January 2008 to December 2010.
- In Missouri, 374,000 people would gain coverage as a result of the House health care reform bill by 2013, and 602,000 would gain coverage by 2019.
- A typical Missouri family will pay \$22,025 for health coverage in 2019 without health care reform.

In their own words

Kerry Rose knows firsthand the risks farmers face when they gamble on working in one of the nation's most dangerous occupations without health insurance. The Liberal grain farmer was a young man without insurance when he was injured in a fiery explosion in 1990 that left him in a burn unit for six weeks. Medical bills came in at just less than six figures, he said. "It took me years to catch up," said Rose, who is now 45 years old. Trying to pay off medical bills for a similar injury today without insurance would be "laughable," he said. But even with insurance, health-care costs are no laughing matter. The family plan he now has for himself, his wife and three children costs \$700 a month with a \$5,000 deductible, which means, like many Americans, he's paying for insurance he won't use unless there is a serious illness or injury.

Kerry Rose, Liberal, MO

Missouri farmers face tough choices getting health insurance, The Joplin Globe, 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.