



Why North Dakota 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 North Dakota.

- 10 residents of North Dakota are losing health insurance every day, and 14,000 Americans nationwide lose insurance daily.
- The average family premium in North Dakota costs \$1,000 more because our system fails to cover everyone—and \$1,100 more nationally.
- Our broken health insurance system will cost the North Dakota economy as much as \$330 million this year in productivity losses due to the uninsured—and up to \$248 billion nationally.
- In North Dakota there has been a 8 percent increase in the uninsured rate since 2007.
- 70,000 are uninsured today in North Dakota.
- The average family premium will rise from \$11,624 to \$19,835 by 2019 in North Dakota without health care reform.
- In North Dakota, without health care reform, 10,260 will have lost coverage from January 2008 to December 2010.
- In North Dakota, 34,000 people would gain coverage as a result of the House health care reform bill by 2013, and 55,000 would gain coverage by 2019.
- A typical North Dakota family will pay \$19,835 for health coverage in 2019 without health care reform.

In their own words

When our son, Devon, was diagnosed with asthma, we did not have health insurance. His prescriptions totaled more than \$600 per month, and an employer-offered group plan would have cost us \$900 per month. An independent plan would have cost \$300-\$500 per month, but that plan would not have covered any costs related to his asthma since it was a “pre-existing condition.” So our only alternative was to pay for his prescription out of pocket. During this time, I spent 35 percent of my income just to cover Devon’s medical conditions. I know our story is not unique. Americans across this country are at the mercy of unreliable employer-based plans. Too many of us fall through the cracks. Reform is about increasing efficiency, lowering costs, and guaranteeing continuity of coverage. Now is not the time for black-and-white arguments. In the debate over healthcare reform, too many people have taken a black-and-white view on what reform might mean. People worry that our current system will be swallowed up by a new one that leaves us without choices, for example, “socialized medicine.” But this isn’t an either-or proposition, and we shouldn’t fall into that trap. We are creative enough to enhance our own system and fill in the gaps to make it work for everybody. We need to find our own American solution to our health care crisis. Now is the time for open minds and better alternatives in health care. Reform is not about replacing our current system; it is about making it work for everyone again.

Amy Ingersoll, Bismark, ND
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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.