



Why New Hampshire 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 New Hampshire.

- 30 residents of New Hampshire are losing health insurance every day, and 14,000 Americans nationwide lose insurance daily.
- The average family premium in New Hampshire costs \$900 more because our system fails to cover everyone—and \$1,100 more nationally.
- Our broken health insurance system will cost the New Hampshire economy as much as \$710 million this year in productivity losses due to the uninsured—and up to \$248 billion nationally.
- In New Hampshire there has been a 12 percent increase in the uninsured rate since 2007.
- 150,000 are uninsured today in New Hampshire.
- In New Hampshire the combined market share of the top two insurers is 75 percent, limiting employers' and families' health insurance options as well as the care they receive.
- The average family premium will rise from \$14,658 to \$25,013 by 2019 in New Hampshire without health care reform.
- In New Hampshire, without health care reform, 21,500 will have lost coverage from January 2008 to December 2010.
- In New Hampshire, 72,000 people would gain coverage as a result of the House health care reform bill by 2013, and 115,000 would gain coverage by 2019.
- A typical New Hampshire family will pay \$25,013 for health coverage in 2019 without health care reform.

In their own words

I was diagnosed with Hodgkins Disease in 1988. I was a young mother; I went through aggressive chemo and radiation treatments. Thanks to excellent doctors and hospitals, I went into remission. My oncologist warned me that although there would be a lot more good days, my course of treatment meant that other problems would arise, especially with my heart. I was young. I thought he meant the problems would arise when I entered the next half of my life. Instead, only 10 years later, I started noticing that I was having difficulty walking and shortness of breath. My bones were deteriorating, my knees didn't have the padding they needed, and most of my body had arthritis. I went through a total knee replacement and many other surgeries. Thank God for my husband's health insurance. Healing took some time, but it didn't eliminate the pain in my chest, or the shortness of breath. Sometimes the pain would come on so suddenly and intensely, but it would leave just as quickly. One day my husband noticed me having one of these spells, and insisted I call the doctor, who insisted I go right to the hospital. At the hospital, the doctor decided that the problem was my gallbladder. He said he would like to remove it the next day. When I went in for surgery and pathology examined my gallbladder they found there was nothing wrong. I was transferred to recovery, but they couldn't regulate my blood pressure, so I was moved to Intensive Care. Then I unexpectedly went into distress and had to have a Quadruple Bypass. I woke up in Intensive Care days later, thankful that I was alive and had insurance. Recovery was swift. I was put on many expensive medications and had to have routine blood work and tests, but everything was covered by my husband's insurance. Then in 2004 my world fell apart. My husband committed suicide. Dealing with this was hard enough, but then COBRA told me I would be dropped because I was not a high risk. Other companies would cover my children, but not me. I applied for many different programs but was turned down because I owned a house. For the next couple of years I went without insurance. It became a struggle to purchase my medications. The doctors were generous in providing me with samples when they could.

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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.