



Why Nevada 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 Nevada.

- 220 residents of Nevada are losing health insurance every day, and 14,000 Americans nationwide lose insurance daily.
- The average family premium in Nevada costs \$1,300 more because our system fails to cover everyone—and \$1,100 more nationally.
- Our broken health insurance system will cost the Nevada economy as much as \$2.7 billion this year in productivity losses due to the uninsured—and up to \$248 billion nationally.
- In Nevada there has been a 21 percent increase in the uninsured rate since 2007.
- 570,000 are uninsured today in Nevada.
- In Nevada the combined market share of the top two insurers is 57 percent, limiting employers' and families' health insurance options as well as the care they receive.
- The average family premium will rise from \$11,261 to \$19,216 by 2019 in Nevada without health care reform.
- In Nevada, without health care reform, 69,940 will have lost coverage from January 2008 to December 2010.
- In Nevada, 233,000 people would gain coverage as a result of the House health care reform bill by 2013, and 375,000 would gain coverage by 2019.
- A typical Nevada family will pay \$19,216 for health coverage in 2019 without health care reform.

In their own words

I'm a personal care attendant. My job means that people can stay in their homes as they grow older or become ill. Without us they wouldn't survive—it's as simple as that. They'd be at a nursing home or a hospital. Patients have fewer health problems at home because they get really personal care, unlike in a nursing home. They also cost the government less money than they would in a nursing home. I take my job very seriously. The senior citizens I care for took care of us. Now we should take care on them. But, it's hard. The wages I earn are so low I can't afford a physical exam for my children. In an emergency I can't afford a hospital or a doctor here in the States. I have to go out of the country to afford it. I had a liver problem that took over my legs, due to job responsibilities. I couldn't go to the doctor here, so I had to drive to Mexico. I had to drive five hours to Mexicali, Mexico, even though the pain in my legs made it extremely painful to drive. I went to see a specialist, and they found a chronic infection in my liver. Paying a doctor in Mexico is cheaper than being in debt here in Nevada. If I did not receive medical treatment quickly, I would have developed gangrene in my legs. I spent three days in Mexico and a total of \$1,000. It's shameful not being able to take care of myself while taking care of others.

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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.