



Why South Carolina 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 South Carolina.

- 340 residents of South Carolina are losing health insurance every day, and 14,000 Americans nationwide lose insurance daily.
- The average family premium in South Carolina costs \$600 more because our system fails to cover everyone—and \$1,100 more nationally.
- Our broken health insurance system will cost the South Carolina economy as much as \$3.6 billion this year in productivity losses due to the uninsured—and up to \$248 billion nationally.
- In South Carolina there has been a 17 percent increase in the uninsured rate since 2007.
- 760,000 are uninsured today in South Carolina.
- In South Carolina 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 \$12,659 to 21,602 by 2019 in South Carolina without health care reform.
- In South Carolina, without health care reform, 104,750 will have lost coverage from January 2008 to December 2010.
- In South Carolina, 349,000 people would gain coverage as a result of the House health care reform bill by 2013, and 562,000 would gain coverage by 2019.
- A typical South Carolina family will pay \$21,602 for health coverage in 2019 without health care reform.

In their own words

John lost his job in the IT field last November. The family was entitled to stay in their health insurance plan, but they couldn't afford it, so they tried to shop in the individual insurance market. No one would offer them coverage without excluding all of the health conditions they had: his daughter's mild psoriasis, his wife's sleep apnea and his oldest son's allergies. Everyone in the family is trying to contribute to the household income. John has been diligently searching for a job but says, "There's no work to be found." His 18-year-old son contributes a little, and his wife is looking for work for the first time in six years. But she and the middle child, 17, are discouraged by the terrible job market: She had just gone to interview for an administrative position and found that 50 other people were interviewing for the same job. John's family tried to maintain coverage through the individual market, but it completely cleaned them out. Now, like many families, they're just trying to keep their heads above water without insurance.

*John Moore, South Carolina
Families USA, Accessed on 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.