



Why Texas 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 Texas.

- 480 residents of Texas are losing health insurance every day, and 14,000 Americans nationwide lose insurance daily.
- The average family premium in Texas costs \$1,800 more because our system fails to cover everyone—and \$1,100 more nationally.
- Our broken health insurance system will cost the Texas economy as much as \$30 billion this year in productivity losses due to the uninsured—and up to \$248 billion nationally.
- In Texas there has been a 10 percent increase in the uninsured rate since 2007.
- 6,240,000 are uninsured today in Texas.
- In Texas the combined market share of the top two insurers is 59 percent, limiting employers' and families' health insurance options as well as the care they receive.
- The average family premium will rise from \$13,507 to \$23,049 by 2019 in Texas without health care reform.
- In Texas, without health care reform, 866,580 will have lost coverage from January 2008 to December 2010.
- In Texas, 2,889,000 people would gain coverage as a result of the House health care reform bill by 2013, and 4,647,000 would gain coverage by 2019.
- A typical Texas family will pay \$23,049 for health coverage in 2019 without health care reform.

In their own words

Sarita lost her health coverage when she left her county and city government job to start her own printing business. At the height of her business, Sarita had 10 employees but could not afford to provide health coverage for them. She has since had to change her business model and now contracts only with independent contractors for the printing work she does. To subsidize her income, Sarita also works full time as an office manager. However, she is not offered coverage through her job. Sarita says she often feels forced to delay care such as going for the annual exams that her doctor recommends. Sarita has had to rely on visiting the emergency room to take care of what would otherwise be trips to her doctor. At one point, Sarita became ill and had to visit the local ER, where she was treated, but now has some debt she must pay off.

Sarita Scarbrough, Houston, TX
Robert Wood Johnson Foundation, 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.