



Why Virginia 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 Virginia.

- 320 residents of Virginia are losing health insurance every day, and 14,000 Americans nationwide lose insurance daily.
- The average family premium in Virginia costs \$1,000 more because our system fails to cover everyone—and \$1,100 more nationally.
- Our broken health insurance system will cost the Virginia economy as much as \$5.5 billion this year in productivity losses due to the uninsured—and up to \$248 billion nationally.
- In Virginia there has been a 16 percent increase in the uninsured rate since 2007.
- 1,150,000 are uninsured today in Virginia.
- In Virginia the combined market share of the top two insurers is 61 percent, limiting employers' and families' health insurance options as well as the care they receive.
- The average family premium will rise from \$13,284 to \$22,668 by 2019 in Virginia without health care reform.
- In Virginia, without health care reform, 158,700 will have lost coverage from January 2008 to December 2010.
- In Virginia, 529,000 people would gain coverage as a result of the House health care reform bill by 2013, and 851,000 would gain coverage by 2019.
- A typical Virginia family will pay \$22,668 for health coverage in 2019 without health care reform.

In their own words

A health care worker who cannot afford coverage for herself, Athena understands the need to fix the broken health care system. Even though she works to provide her patients with the care they need, she is unable to afford the high premiums that are available in private health insurance plans in Virginia. Athena was recently injured and required stitches in her foot. Not having health insurance, she contemplated skipping a trip to the hospital, but when her foot did not stop bleeding, she went to the Emergency Room. Athena was seen by a resident who put six stitches in her foot. A doctor came by and examined the stitches, leaving Athena with a \$1,500 bill at the end of the day. Even if she had gotten one of the health care plans available, the deductibles ranged from \$3,000 to \$10,000, and would not have covered her stitches and checkups related to her injury. Athena regularly weighs health procedures, such as regular doctor's visits, against paying her monthly bills. Since she doesn't have health coverage, she often is forced to pick and choose what she can get done and what she must put off for a later date. Since she works in the health care industry, Athena knows how other people struggle to stay healthy and receive proper treatment. One friend of hers has been waiting 10 years to get her 12-year-old son on Medicaid. The waiting list in Virginia is so long, that many like Athena's friend are unable to get their loved ones the treatment that they so desperately need.

*Athena Jones, Portsmouth, VA
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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.