



Why West 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 West Virginia.

- 30 residents of West Virginia are losing health insurance every day, and 14,000 Americans nationwide lose insurance daily.
- The average family premium in West Virginia costs \$2,000 more because our system fails to cover everyone—and \$1,100 more nationally.
- Our broken health insurance system will cost the West Virginia economy as much as \$1.4 billion this year in productivity losses due to the uninsured—and up to \$248 billion nationally.
- In West Virginia there has been a 5 percent increase in the uninsured rate since 2007.
- 290,000 are uninsured today in West Virginia.
- The average family premium will rise from \$13,036 to \$22,244 by 2019 in West Virginia without health care reform.
- In West Virginia, without health care reform, 37,480 will have lost coverage from January 2008 to December 2010.
- In West Virginia, 125,000 people would gain coverage as a result of the House health care reform bill by 2013, and 201,000 would gain coverage by 2019.
- A typical West Virginia family will pay \$22,244 for health coverage in 2019 without health care reform.

In their own words

My husband is a small business owner and I work part-time so that I can care for our two-and-half-year-old son, who is the only person in our household with health insurance. As a family, we have done the math a million ways to try and figure out how to afford a decent individual health insurance policy. As it is, we could only afford a policy with a high deductible (\$1,000 each), which essentially means we would pay for our own care and pay an insurance premium. It simply doesn't make any economic sense for us, even though we know we are risking our home and property in the event of a major medical crisis. We need health care reform now (well, many years ago) because there are more and more people like us: people who work full-time ... but not for a company that provides a health benefit.

Kate

[HealthReform.gov, 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.