



## Why California 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 California.

- 2190 residents of California are losing health insurance every day, and 14,000 Americans nationwide lose insurance daily.
- The average family premium in California costs \$1,400 more because our system fails to cover everyone—and \$1,100 more nationally.
- Our broken health insurance system will cost the California economy as much as \$36.7 billion this year in productivity losses due to the uninsured—and up to \$248 billion nationally.
- In California, the uninsured rate grew from 18.1 percent in 2000 to 18.6 percent today.
- 6,822,000 are uninsured today in California.
- In California the combined market share of the top two insurers is 44 percent, limiting employers' and families' health insurance options as well as the care they receive.
- The average family premium will rise from \$13,280 to \$22,660 by 2019 in California without health care reform.
- In California, without health care reform, 995,200 will have lost coverage from January 2008 to December 2010.
- In California, 3,317,000 people would gain coverage as a result of the House health care reform bill by 2013, and 5,337,000 would gain coverage by 2019.
- A typical California family will pay \$22,660 for health coverage in 2019 without health care reform.

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### In their own words

Linus worked for Rockwell International as a software engineer for 16 years. He left the company 13 years ago, in part due to suffering from chronic fatigue syndrome. When he became a software consultant, he was denied individual health insurance due to his high blood pressure and other pre-existing conditions. He was able to qualify for the California's Major Risk Medical Insurance Program, a 36-month program that provides health insurance for Californians who can't get individual insurance on their own because they are considered

to be “high risk.” The state subsidizes a portion of the premiums. His insurance costs went up when he turned 50. The costs also increased last year by more than 25 percent to \$768 per month. As an independent contractor, he says he can’t afford it if insurance costs continue to climb at those rates.

*Linas, Huntington Beach, CA  
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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.

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