



Why Connecticut 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 Connecticut.

- 100 residents of Connecticut are losing health insurance every day, and 14,000 Americans nationwide lose insurance daily.
- The average family premium in Connecticut costs \$700 more because our system fails to cover everyone—and \$1,100 more nationally.
- Our broken health insurance system will cost the Connecticut economy as much as \$2.0 billion this year in productivity losses due to the uninsured—and up to \$248 billion nationally.
- In Connecticut, the uninsured rate grew from 9.3 percent in 2000 to 10 percent today.
- 343,000 are uninsured today in Connecticut.
- In Connecticut the combined market share of the top two insurers is 66 percent, limiting employers' and families' health insurance options as well as the care they receive.
- The average family premium will rise from \$14,346 to \$24,480 by 2019 in Connecticut without health care reform.
- In Connecticut, without health care reform, 48,660 will have lost coverage from January 2008 to December 2010.
- In Connecticut, 162,000 people would gain coverage as a result of the House health care reform bill by 2013, and 261,000 would gain coverage by 2019.
- A typical Connecticut family will pay \$24,480 for health coverage in 2019 without health care reform.

In their own words

My name is Daisy Carrasco, and I am writing you to share my hopes for how we can improve the health care situation in this country. I work in my home eight hours a day as a licensed child care provider and a foster parent. I am licensed to care for nine kids with my assistant. Child care involves a lot of responsibility. I have many roles. At times I am a nurse; often I am an educator. I provide “my” kids with nutritious meals and snacks. I was doing so even before a law was passed requiring this. I have been a child care provider for 20 years because I love kids. The only problem is that I don't have health insurance, so I constantly worry that I will get sick and not be able to fulfill my obligations to these kids. My need for health care weighs on me because I have several

personal health issues. Doctors' bills, as well as the cost for eyeglasses, dentists, different lab tests, and medications are very high. I have to skip routine preventative examinations, like colonoscopies that doctors recommend for all women at 50 because of cost. I am 52 now. I have high blood pressure and I need to get a blood analysis. I would also like to get a flu shot. Several months ago I had an infection, but I didn't go to the doctor because I was afraid it would cost too much. I even took medication without getting my doctors' advice first. As an in-home child care provider, my income is very unpredictable. My earnings can drop at any time without much warning. The reimbursements from the state for child care providers can vary a great deal, and I worry about how I'll pay my bills. I know many child care providers who face these problems...I believe that Congress has the power to help us and the families and kids we care for by making it is easier for all of us to obtain the care we need.

*Daisy Carrasco, Hartford, CT
SEIU*

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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