



Why Delaware 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 Delaware.

- 30 residents of Delaware are losing health insurance every day, and 14,000 Americans nationwide lose insurance daily.
- The average family premium in Delaware costs \$1,000 more because our system fails to cover everyone—and \$1,100 more nationally.
- Our broken health insurance system will cost the Delaware economy as much as \$520 million this year in productivity losses due to the uninsured—and up to \$248 billion nationally.
- In Delaware, the uninsured rate grew from 8.9 percent in 2000 to 10.8 percent today.
- 94,000 are uninsured today in Delaware.
- In Delaware the combined market share of the top two insurers is 65 percent, limiting employers' and families' health insurance options as well as the care they receive.
- The average family premium will rise from \$14,560 to \$24,845 by 2019 in Delaware without health care reform.
- In Delaware, without health care reform, 15,030 will have lost coverage from January 2008 to December 2010.
- In Delaware, 50,000 people would gain coverage as a result of the House health care reform bill by 2013, and 81,000 would gain coverage by 2019.
- A typical Delaware family will pay \$24,845 for health coverage in 2019 without health care reform.

In their own words

My name is Kathy De Vincentis. I am a retired hospice nurse. A few years ago, my husband suffered a debilitating stroke. I had to take a leave from work to help care for him. I didn't think about what would happen if I became ill. The next year a routine mammogram showed a significant tumor was growing in my breast. I needed both surgery and chemotherapy. I had COBRA insurance available through my work, but no income. My husband and I owned a small business, which my son has taken over. I thought about getting my husband and me on the insurance plan for the business, but we were told they would cancel the insurance for the whole business if they added us. I did not want my son to lose coverage because of his parent's illness so we had to look at other options. Although I had not planned on it, I decided I needed to apply for my Social Security benefit at age 62. I was lucky: When I finally got the care I needed it saved my life. Unfortunately, most of the medications that I needed were not covered by

my insurance plan. Moreover, in addition to the \$900 a month I paid in premiums there were high deductibles. My plan had a \$5,000 deductible for care and another \$5,000 for medications. I paid for my medications from the small income my husband and I have from the business. I was very lucky to survive breast cancer, but the life-saving treatments I got required me to spend a great deal of my retirement savings.

*Kathy De Vincentis, Newark, DE
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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