



Why Iowa 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 Iowa.

- 70 residents of Iowa are losing health insurance every day, and 14,000 Americans nationwide lose insurance daily.
- The average family premium in Iowa costs \$600 more because our system fails to cover everyone—and \$1,100 more nationally.
- Our broken health insurance system will cost the Iowa economy as much as \$1.5 billion this year in productivity losses due to the uninsured—and up to \$248 billion nationally.
- In Iowa, the uninsured rate grew from 8.4 percent in 2000 to 9.5 percent today.
- 283,000 are uninsured today in Iowa.
- In Iowa the combined market share of the top two insurers is 80 percent, limiting employers' and families' health insurance options as well as the care they receive.
- The average family premium will rise from \$12,190 to \$20,801 by 2019 in Iowa without health care reform.
- In Iowa, without health care reform, 43,800 will have lost coverage from January 2008 to December 2010.
- In Iowa, 146,000 people would gain coverage as a result of the House health care reform bill by 2013, and 235,000 would gain coverage by 2019.
- A typical Iowa family will pay \$20,801 for health coverage in 2019 without health care reform.

In their own words

Darla, 49, was diagnosed with early stage breast cancer in October 2008. After meeting with the surgeon, Darla decided to have a mastectomy and found that she needed to have no other treatment for her cancer. Darla's reconstructive surgery was scheduled for April 2009. However, in March she learned that she was laid off from her job along with everyone else in the office. Darla, who was still scheduled for surgery chose to continue her health coverage through COBRA and was eligible for the premium subsidy through the economic stimulus package. However, six days before her reconstructive surgery, she received word that the corporate office filed for Chapter 11 bankruptcy and was closing completely. Because the plan no longer existed due to the company closure, Darla lost access to her group health insurance. Darla recently found out that she may be responsible for \$25,000 to \$30,000 in medical bills related to her reconstruction. For the first

time in her life, Darla is uninsured and facing serious financial debt. Darla contacted her local insurance agent to look into buying coverage in the individual market, but was denied because of her pre-existing condition; despite the fact that her cancer was caught early and treated successfully. She was told to apply for Iowa's high-risk insurance pool, but at a cost of \$688 she cannot afford that coverage.

Darla Snyder, Walnut, IA
ACS Cancer Action Network, Families USA, Accessed on 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.

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