



Why Indiana 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 Indiana.

- 480 residents of Indiana are losing health insurance every day, and 14,000 Americans nationwide lose insurance daily.
- The average family premium in Indiana costs \$1,200 more because our system fails to cover everyone—and \$1,100 more nationally.
- Our broken health insurance system will cost the Indiana economy as much as \$4.6 billion this year in productivity losses due to the uninsured—and up to \$248 billion nationally.
- In Indiana, the uninsured rate grew from 10.8 percent in 2000 to 12.3 percent today.
- 772,000 are uninsured today in Indiana.
- In Indiana the combined market share of the top two insurers is 75 percent, limiting employers' and families' health insurance options as well as the care they receive.
- The average family premium will rise from \$13,235 to \$22,583 by 2019 in Indiana without health care reform.
- In Indiana, without health care reform, 109,040 will have lost coverage from January 2008 to December 2010.
- In Indiana, 363,000 people would gain coverage as a result of the House health care reform bill by 2013, and 585,000 would gain coverage by 2019.
- A typical Indiana family will pay \$22,583 for health coverage in 2019 without health care reform.

In their own words

We've all seen the statistics about skyrocketing unemployment in northern Indiana. Those statistics are real people, and I'm one of them. But losing your job doesn't just mean losing your income—it means losing your health care, too. And that's just wrong. I have a family of six, four of them under age 10. My husband and I both lost very good-paying RV production jobs and our health insurance, as well. We received a letter in the mail stating we could purchase COBRA for \$1,200 a month. Now we have no jobs, four children and a mortgage payment. How in the world can we afford \$1,200 a month for health insurance? Families like mine should never have to make a decision between paying our mortgage or health care premium. We have no health coverage now because we have to provide a home for our children. What if something was to seriously go wrong with us? Do we go to the doctor or hospital and file bankruptcy because the medical bills

will be thousands of dollars that we cannot afford to pay, or do we just not get medical attention because we can't afford it? Health care costs are out of control. It's shameful that Americans like me have to fear medical expenses. It's sad that we live in a nation where some people can't take the medications they need because they cannot afford them.

Jessica Reynolds, Bristol, IN
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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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