



Why Michigan 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 Michigan.

- 620 residents of Michigan are losing health insurance every day, and 14,000 Americans nationwide lose insurance daily.
- The average family premium in Michigan costs \$900 more because our system fails to cover everyone—and \$1,100 more nationally.
- Our broken health insurance system will cost the Michigan economy as much as \$6.5 billion this year in productivity losses due to the uninsured—and up to \$248 billion nationally.
- In Michigan, the uninsured rate grew from 8.5 percent in 2000 to 11.7 percent today.
- 1,151,000 are uninsured today in Michigan.
- In Michigan the combined market share of the top two insurers is 73 percent, limiting employers' and families' health insurance options as well as the care they receive.
- The average family premium will rise from \$13,232 to \$22,579 by 2019 in Michigan without health care reform.
- In Michigan, without health care reform, 162,100 will have lost coverage from January 2008 to December 2010.
- In Michigan, 540,000 people would gain coverage as a result of the House health care reform bill by 2013, and 869,000 would gain coverage by 2019.
- A typical Michigan family will pay \$22,579 for health coverage in 2019 without health care reform.

In their own words

I work 20 hours a week as an administrative scheduling clerk at a health care facility in West Branch, and I make decent wages, but I still can't afford the cost of medical benefits for my 1-year-old daughter...The \$400 monthly premium quickly consumes my part-time wages and little money is left for other basic necessities. I also lack prescription coverage, so I have to pay out-of-pocket for my migraine and thyroid medications. I had to move in with my parents to keep costs down, and I'm forced to keep my daughter on Medicaid—stifled by paperwork and the ever-present threat of being denied access to care. It's heartbreaking sometimes. Although I worked full time at the same facility for several years before taking another job, I had to accept a part-time

position until they have an opening in my department. Of course I want to work full time, but I don't think my daughter's health care should depend on that. I don't want to be a burden to the state. No one wants that for themselves or their children. I want to work for a living. I want to be able to provide for my family. It would be great to have affordable, quality care for my daughter.

*Malinda Hohendorf, West Branch, MI
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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