



Why Oklahoma 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 Oklahoma.

- 50 residents of Oklahoma are losing health insurance every day, and 14,000 Americans nationwide lose insurance daily.
- The average family premium in Oklahoma costs \$1,900 more because our system fails to cover everyone—and \$1,100 more nationally.
- Our broken health insurance system will cost the Oklahoma economy as much as \$3.4 billion this year in productivity losses due to the uninsured—and up to \$248 billion nationally.
- The uninsured rate is 14 percent in Oklahoma.
- 498,000 are uninsured today in Oklahoma.
- In Oklahoma the combined market share of the top two insurers is 71 percent, limiting employers' and families' health insurance options as well as the care they receive.
- The average family premium will rise from \$12,239 to \$20,884 by 2019 in Oklahoma without health care reform.
- In Oklahoma, without health care reform, 96,730 will have lost coverage from January 2008 to December 2010.
- In Oklahoma, 322,000 people would gain coverage as a result of the House health care reform bill by 2013, and 519,000 would gain coverage by 2019.
- A typical Oklahoma family will pay \$20,884 for health coverage in 2019 without health care reform.

In their own words

When Travis was diagnosed with advanced testicular cancer in 2004, he didn't have any idea how inadequate his coverage through his employer was. The insurer was responsible for 80 percent of the medical expenses, leaving Travis and his wife, Glynda, responsible for the remaining 20 percent. However, there was no out-of-pocket maximum for the Loffers. Travis's life-saving treatment quickly left the couple in financial ruin. After the insurance paid, the Loffers owed more than \$36,000 to the oncologist who treated Travis as well as other bills from the many providers from whom he received care. The Loffers used up their family's savings, including their son's college savings. Sometimes during their battle with cancer, the Loffers utilities were cut

off because they simply did not have enough money to pay all the bills. The Loffers borrowed money, but in the end there was just not enough money; Travis and Glynda filed for bankruptcy. Now five years later, Travis is doing much better, though he was laid off in November 2008, and his family was without insurance until he got a new job in April 2009. During those six months, he put off some of his regular appointments designed to catch any recurrences.

Travis Loffer, Tulsa, OK
ACS CAN, 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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