



Why Tennessee 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 Tennessee.

- 390 residents of Tennessee are losing health insurance every day, and 14,000 Americans nationwide lose insurance daily.
- The average family premium in Tennessee costs \$900 more because our system fails to cover everyone—and \$1,100 more nationally.
- Our broken health insurance system will cost the Tennessee economy as much as \$4.3 billion this year in productivity losses due to the uninsured—and up to \$248 billion nationally.
- In Tennessee, the uninsured rate grew from 10.4 percent in 2000 to 15.1 percent today.
- 931,000 are uninsured today in Tennessee.
- In Tennessee the combined market share of the top two insurers is 62 percent, limiting employers' and families' health insurance options as well as the care they receive.
- The average family premium will rise from \$11,550 to \$19,709 by 2019 in Tennessee without health care reform.
- In Tennessee, without health care reform, 126,880 will have lost coverage from January 2008 to December 2010.
- In Tennessee, 423,000 people would gain coverage as a result of the House health care reform bill by 2013, and 680,000 would gain coverage by 2019.
- A typical Tennessee family will pay \$19,709 for health coverage in 2019 without health care reform.

In their own words

Mark and his family own a small lumber company that has operated in the community since 1873. When the family acquired the company, they kept the previous benefits and continued to pay two-thirds of all employee and family medical coverage costs. Mark worked alongside his employees for years and makes sure they have the health care coverage they need to stay healthy. Each year health insurance premiums have increased significantly and the company has had to cut back on the coverage they offer and transfer more of the cost to employees. Eventually, Mark ran out of options and had to lay people off, partly due to rising health care

costs. “I get annoyed with all the ‘small business is the backbone of America’ rhetoric with no real help,” Mark says. Mark knows that our national leaders have addressed the issue, but feels more needs to be done to make sure his employees are able to get the quality care they need and deserve.

*Mark Jacobs, McMinnville, TN
Robert Wood Johnson Foundation, 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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