



Why Utah 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 Utah.

- 110 residents of Utah are losing health insurance every day, and 14,000 Americans nationwide lose insurance daily.
- The average family premium in Utah costs \$900 more because our system fails to cover everyone—and \$1,100 more nationally.
- Our broken health insurance system will cost the Utah economy as much as \$2.0 billion this year in productivity losses due to the uninsured—and up to \$248 billion nationally.
- In Utah, the uninsured rate grew from 11.5 percent in 2000 to 13.2 percent today.
- 364,000 are uninsured today in Utah.
- In Utah the combined market share of the top two insurers is 68 percent, limiting employers' and families' health insurance options as well as the care they receive.
- The average family premium will rise from \$12,681 to \$21,639 by 2019 in Utah without health care reform.
- In Utah, without health care reform, 58,450 will have lost coverage from January 2008 to December 2010.
- In Utah, 195,000 people would gain coverage as a result of the House health care reform bill by 2013, and 313,000 would gain coverage by 2019.
- A typical Utah family will pay \$21,639 for health coverage in 2019 without health care reform.

In their own words

Jim Gueck [is] co-owner of A Touch of Class in Orem. He and wife Dana have run the company for 27 years; they employ mostly family members. “When we say small, we’re small,” he said. For years the company had regular health insurance that covered doctor’s visits and prescriptions, but Gueck found that they could never get a good rate on premiums locked in for a long time. When they renewed every two or three years, their rates almost always went up. “The biggest thing is that the premiums skyrocket even if you don’t have any claims,” he said. A year ago they were paying about \$1,400 a month in premiums for six or seven people. The rate increase came along, and he and his wife looked at the situation and realized they couldn’t keep paying those premiums and run their business. So they canceled the traditional policy and got a high-deductible plan instead. Monthly premiums now run about \$500 a month; the money that used to go to the higher premiums

now goes into a savings account to pay for visits and prescriptions. They'll also continue hoping there won't be any emergencies. Gueck said they'll pay between \$5,000 and \$10,000 out of pocket before insurance kicks in. "You just hope you don't have a whole lot of doctor's visits," he said. "That's the only way we can exist; that's the only way most small businesses I know can exist, is that way."

Jim Gueck, Orem, UT

Utah small-business owners struggling for health coverage, Daily Herald, 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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