

Fact Sheet: Health insurance and health care today

1. **Health care premiums have doubled over the past decade** (rising 3 times faster than wages).
2. The **average monthly premium** is now \$400/mo. for an individual, and over \$13,000/year per family.
3. **Sixty percent of US bankruptcies are related to medical bills** and 75% of those families had health insurance! Confused? Research shows that 25% of private insurers cancel coverage immediately when an employee suffers a disabling illness; another quarter do so within a year. (*per Harvard study in the Am J of Med*).
4. The US is the only country in the world with the notion of "**preexisting conditions**" which means if you have diabetes, MS (etc., etc.) you become locked into your job because you can't afford to lose your health insurance. Three of 4 people fail to find affordable insurance in the "Individual Market" because of preexisting conditions. If you try to go without insurance, MS for example costs ~ \$35K/yr., and diabetes about \$26K/yr. for medical care and medicine.
5. If you lose your job when you have a "**preexisting condition**," **COBRA** allows you to pay your premiums for 18 months. But, you're unemployed so can you afford the average \$400 premium for just yourself (or \$1083 for a family of four)? When COBRA runs out, you are essentially uninsurable (unless you're lucky enough to turn 65 and qualify for Medicare during that time).
6. **This country spends double per person per year** what any other industrialized country does, yet we have a high infant mortality rate (ranked about 37th now), don't live as long, and have poorer quality of care scores in multiple areas. Our "report card" used to be better, this however is where we have slid to today. While 35% of Americans think we have the best health care in the world, 65% of Americans do not believe that.
7. **Health care costs now exceed 2.2 trillion per year** (16% of GDP. Up from 12% of GDP in 1990, and 7% of GDP in 1970.) If costs are not reigned in they

- will exceed 25% of GDP by 2025. A single payer plan (essentially expanding Medicare) creates the most savings.
8. From 2000 to 2007 the combined profits of the nations 10 major health insurance companies increased by 428%.
 9. Over the last three decades, the number of administrative personnel (whose job is essentially to deny claims) has grown 25 times the number of physicians.
 10. Forty-seven million Americans are currently uninsured. The average American taxpayer is already putting about \$1100 year toward compensation to hospital ERs and doctors who treat the uninsured.
 11. **Private-for-profit-insurers are currently spending over 1.4 million per day to lobby congress to make sure that nothing changes, so that they can keep making over 13 billion in profits and 12 million in CEO bonuses per year.**
 12. A Public Plan will potentially lower premiums for many Americans by as much as \$1000 per year (according to a study by the Commonwealth Fund from Feb. 2009).
 13. The nine republican Senators on the Senate Finance Committee who oppose any form of public plan have over time pocketed \$17.7 million in contributions from insurance and pharma lobbyists.
 14. Fifty-nine (59) percent of US doctors support a "single payer" plan that essentially eliminates the central role of private insurers (Annals of Health Research).
 15. **Less than one-third of doctors belong to the AMA, and 42% of those favored single-payer reform in 2004. The AMA is now supporting health reform. In the past the AMA had opposed every attempt to reform health care since FDR, including opposing the formation of Medicare in 1965 which has been a blessing to our senior citizens by increasing their life expectancy, quality of life, including no longer facing being bankrupted by medical bills.**

It's time to stop playing politics and solve the health care crisis!

Please CALL your elected officials TODAY,

and ask them to **support single payer**, or at minimum a **strong public option**:

Senator Patty Murray: (202) 224-2621 • (206) 553-5545

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Senator Maria Cantwell: (202) 224-3441 • (206) 220-6400
Representative Dave Reichert: (202) 225-7761 • (206) 275-3438