



## **The Patient Protection and Affordable Care Act**

### **Iowa: The Cost of Inaction**

#### **Iowa Families Suffer**

##### **Iowa insurance premiums skyrocket**

- ✓ In 1997, family health insurance purchased through an employer cost \$5,192. [Medical Expenditure Panel Survey, accessed 6/15/2009]
- ✓ In 2006, the same family health insurance cost \$10,550. [Medical Expenditure Panel Survey, accessed 6/15/2009]
- ✓ By 2016, the same insurance is projected to cost \$21,436, a 103 percent increase over 2006, which will consume 38.6 percent of projected Iowa median family income. [New America Foundation, 11/2008; New America Foundation, accessed 6/15/2009]

##### **More uninsured Iowans**

- ✓ Every day, 70 Iowans lose their health insurance. [Center for American Progress, 3/23/2009]
- ✓ During the last two years, 686,000 Iowans under age 65 went without health insurance for some time, which is 26.6 percent of the under 65 population. [Families USA, 4/2009]
- ✓ In 2007, 291,009 Iowans under age 65 were uninsured for the entire year, which is 11.4 percent of the under 65 population. [Kaiser Family Foundation, accessed 8/5/2009]

##### **Iowans pay higher premiums due to the uninsured**

- ✓ Iowa families pay a “hidden tax” of \$600 on their health insurance premiums due to the unpaid costs of care for the uninsured. [Center for American Progress, 3/23/2009]

##### **Fewer choices due to consolidated market**

- ✓ The two largest health insurance companies in Iowa have a combined market share of 80 percent. [Health Care for America Now, 7/15/2009]

#### **Iowa Businesses Suffer**

##### **Fewer Iowa small businesses offer health coverage**

- ✓ In 2000, 40.5 percent of small businesses were able to offer health insurance coverage to their employees. [Medical Expenditure Panel Survey, accessed 6/16/2009]
- ✓ In 2006, 38.6 percent of small businesses offered health benefits. [Medical Expenditure Panel Survey, accessed 6/16/2009]

#### **Iowa Economy Suffers**

##### **Health care spending climbs**

- ✓ In 2004, Iowa spent \$15.9 billion on health care. [Centers for Medicare and Medicaid Services (CMS), 9/2007; CMS 2/2007]
- ✓ This spending level represents \$5,380 per capita, and is 13.7 percent of the Gross State Product. [CMS, 9/2007; CMS 2/2007]

##### **Lost economic output of the uninsured due to shorter lives and poorer health**

- ✓ This year, the Iowa economy will lose \$740 million - \$1.5 billion due to the shorter lives and poorer health of the uninsured. [Center for American Progress, 5/29/2009]