



## **The Patient Protection and Affordable Care Act Indiana: The Cost of Inaction**

### **Indiana Families Suffer**

#### **Indiana insurance premiums skyrocket**

- ✓ In 1997, family health insurance purchased through an employer cost \$4,980. [Medical Expenditure Panel Survey, accessed 6/15/2009]
- ✓ In 2006, the same family health insurance cost \$11,454. [Medical Expenditure Panel Survey, accessed 6/15/2009]
- ✓ By 2016, the same insurance is projected to cost \$26,346, a 130 percent increase over 2006, which will consume 55.7 percent of projected Indiana median family income. [New America Foundation, 11/2008; New America Foundation, accessed 6/15/2009]

#### **More uninsured Indiana residents**

- ✓ Every day, 480 Indiana residents lose their health insurance. [Center for American Progress, 3/23/2009]
- ✓ During the last two years, 1,594,000 Indiana residents under age 65 went without health insurance for some time, which is 29 percent of the under 65 population. [Families USA, 4/2009]
- ✓ In 2007, 732,256 Indiana residents under age 65 were uninsured for the entire year, which is 13 percent of the under 65 population. [Kaiser Family Foundation, accessed 8/5/2009]

#### **Indiana residents pay higher premiums due to the uninsured**

- ✓ Indiana families pay a “hidden tax” of \$1,200 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 Indiana have a combined market share of 75 percent. [Health Care for America Now, 7/15/2009]

### **Indiana Businesses Suffer**

#### **Fewer Indiana residents have health coverage at work**

- ✓ In 2002, 71.7 percent of Indiana residents under age 65 had employer-sponsored health insurance. [Kaiser Family Foundation, accessed 6/15/2009]
- ✓ In 2007, 69.2 percent of Indiana residents had coverage through their employer. [Kaiser Family Foundation, accessed 6/15/2009]

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

- ✓ In 2000, 44.7 percent of small businesses were able to offer health insurance coverage to their employees. [Medical Expenditure Panel Survey, accessed 6/16/2009]
- ✓ In 2006, 34.0 percent of small businesses offered health benefits. [Medical Expenditure Panel Survey, accessed 6/16/2009]

### **Indiana Economy Suffers**

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

- ✓ In 2004, Indiana spent \$33 billion on health care. [Centers for Medicare and Medicaid Services (CMS), 9/2007; CMS 2/2007]
- ✓ This spending level represents \$5,295 per capita, and is 14.4 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 Indiana economy will lose \$2.3 billion - \$4.6 billion due to the shorter lives and poorer health of the uninsured. [Center for American Progress, 5/29/2009]