



# RESPONSIBLE REFORM FOR THE MIDDLE CLASS DEMOCRATS . SENATE . GOV / REFORM

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

### **Nebraska Families Suffer**

#### **Nebraska insurance premiums skyrocket**

- ✓ In 1996, family health insurance purchased through an employer cost \$4,680. [Medical Expenditure Panel Survey, accessed 6/15/2009]
- ✓ In 2006, the same family health insurance cost \$10,777. [Medical Expenditure Panel Survey, accessed 6/15/2009]
- ✓ By 2016, the same insurance is projected to cost \$22,976, a 113 percent increase over 2006, which will consume 42 percent of projected Nebraska median family income. [New America Foundation, 11/2008; New America Foundation, accessed 6/15/2009]

#### **More uninsured Nebraskans**

- ✓ Every day, 40 Nebraskans lose their health insurance. [Center for American Progress, 3/23/2009]
- ✓ During the last two years, 460,000 Nebraskans under age 65 went without health insurance for some time, which is 29.5 percent of the under 65 population. [Families USA, 4/2009]
- ✓ In 2007, 224,689 Nebraskans under age 65 were uninsured for the entire year, which is 14.4 percent of the under 65 population. [Kaiser Family Foundation, accessed 8/5/2009]

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

- ✓ Nebraska families pay a “hidden tax” of \$1,000 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 Nebraska have a combined market share of 69 percent. [Health Care for America Now, 7/15/2009]

### **Nebraska Businesses Suffer**

#### **Fewer Nebraskans have health coverage at work**

- ✓ In 2002, 76.8 percent of Nebraskans under age 65 had employer-sponsored health insurance. [Kaiser Family Foundation, accessed 6/15/2009]
- ✓ In 2007, 65.5 percent of Nebraskans had coverage through their employer. [Kaiser Family Foundation, accessed 6/15/2009]

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

- ✓ In 2000, 35.1 percent of small businesses were able to offer health insurance coverage to their employees. [Medical Expenditure Panel Survey, accessed 6/16/2009]
- ✓ In 2006, 27.2 percent of small businesses offered health benefits. [Medical Expenditure Panel Survey, accessed 6/16/2009]

### **Nebraska Economy Suffers**

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

- ✓ In 2004, Nebraska spent \$9.8 billion on health care. [Centers for Medicare and Medicaid Services (CMS), 9/2007; CMS 2/2007]
- ✓ This spending level represents \$5,599 per capita, and is 14.5 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 Nebraska economy will lose \$500 million - \$1 billion due to the shorter lives and poorer health of the uninsured. [Center for American Progress, 5/29/2009]