



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

The Patient Protection and Affordable Care Act Tennessee: The Cost of Inaction

Tennessee Families Suffer

Tennessee insurance premiums skyrocket

- ✓ In 1997, family health insurance purchased through an employer cost \$5,153. [Medical Expenditure Panel Survey, accessed [6/15/2009](#)]
- ✓ In 2006, the same family health insurance cost \$9,996. [Medical Expenditure Panel Survey, accessed [6/15/2009](#)]
- ✓ By 2016, the same insurance is projected to cost \$19,390, a 94 percent increase over 2006, which will consume 44.3 percent of projected Tennessee median family income. [New America Foundation, [11/2008](#); New America Foundation, accessed [6/15/2009](#)]

More uninsured Tennesseans

- ✓ Every day, 400 Tennesseans lose their health insurance. [Center for American Progress, [3/23/2009](#)]
- ✓ During the last two years, 1,722,000 Tennesseans under age 65 went without health insurance for some time, which is 32.4 percent of the under 65 population. [Families USA, [4/2009](#)]
- ✓ In 2007, 845,728 Tennesseans under age 65 were uninsured for the entire year, which is 16.2 percent of the under 65 population. [Kaiser Family Foundation, accessed [8/5/2009](#)]

Tennesseans pay higher premiums due to the uninsured

- ✓ Tennessee families pay a “hidden tax” of \$900 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 Tennessee have a combined market share of 62 percent. [Health Care for America Now, [7/15/2009](#)]

Tennessee Businesses Suffer

Fewer Tennesseans have health coverage at work

- ✓ In 2002, 61.8 percent of Tennesseans under age 65 had employer-sponsored health insurance. [Kaiser Family Foundation, accessed [6/15/2009](#)]
- ✓ In 2007, 58 percent of Tennesseans had coverage through their employer. [Kaiser Family Foundation, accessed [6/15/2009](#)]

Fewer Tennessee small businesses offer health coverage

- ✓ In 2000, 40.6 percent of small businesses were able to offer health insurance coverage to their employees. [Medical Expenditure Panel Survey, accessed [6/16/2009](#)]
- ✓ In 2006, 36.7 percent of small businesses offered health benefits. [Medical Expenditure Panel Survey, accessed [6/16/2009](#)]

Tennessee Economy Suffers

Health care spending climbs

- ✓ In 2004, Tennessee spent \$32.2 billion on health care. [Centers for Medicare and Medicaid Services (CMS), [9/2007](#); CMS [2/2007](#)]
- ✓ This spending level represents \$5,464 per capita, and is 15.6 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 Tennessee economy will lose \$2.2 billion - \$4.3 billion due to the shorter lives and poorer health of the uninsured. [Center for American Progress, [5/29/2009](#)]