

Health Care Day of Action sponsors

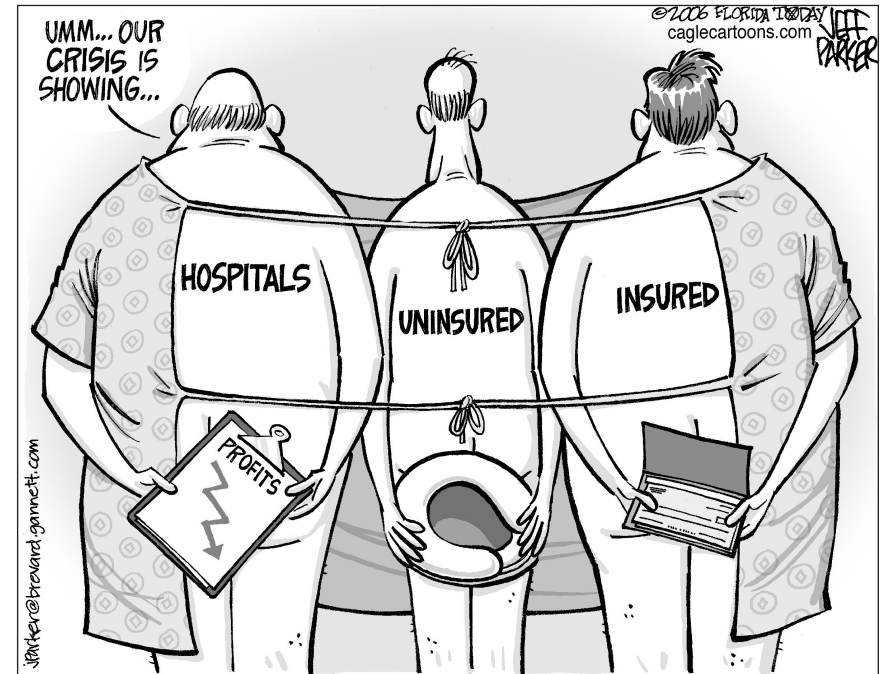
9to5 National Association of Working Women
American Cancer Society • American Diabetes Association
ARC of Arapahoe and Douglas • ARC of Denver
Autism Society of Boulder County • Autism Society of Colorado
The Bell Policy Center
Central Presbyterian Church • The Citizens Project
Colorado Academy of Family Physicians
Colorado ACORN • Colorado AIDS Project
The Colorado Alliance for Microenterprise Initiatives
Colorado Budget Crisis • Colorado Center on Law and Policy
Colorado Children's Campaign
Colorado Children's Health Care Access Program
Colorado Citizens for Accountability
Colorado Coalition for the Homeless
Colorado Coalition for the Medically Underserved
Colorado Consumer Health Initiative
Colorado Cross Disability Coalition
Colorado Developmental Disabilities Council
Colorado for Health Care • Colorado Hospital Association
Colorado Nurses Association
Colo. Organization for Latina Opportunity and Reproductive Rights (COLOR)
Colorado Progressive Coalition
Colorado Society of Clinical Specialists in Psychiatric Nursing
Community Health Charities • Denver Area Labor Federation
Denver Healthy People 2010
Family Voices, Empower Colorado, Parent to Parent
Front Range Economic Strategy Center
GLBT Community Center of Colorado
Health Care for All Colorado
LARASA • Latina Initiative • Look Forward
Lupus Foundation of Colorado • Lutheran Advocacy Ministries
Mental Health Association of Colorado
Metro CareRing • Metro Organizations for People
National Association of Social Workers
ProgressNow • RAIN Colorado/CORA
Rocky Mountain Farmer's Union • Rocky Mountain Stroke Association
Rocky Mountain Synod • Save our Section 8 • Sense of Security
Service Employees International Union Local 105
Sisters of Color United for Education
Smart Start: Colorado's Parent and Family Engagement Task Force
WE CAN! of Colorado • Women's Lobby

Health Care Day of Action

Monday, February 26, 2007

Colorado State Capitol Building

A diverse coalition of health care providers and advocates, businesses, labor unions, faith groups, community organizations and individuals working together to achieve real health care reform



A fact sheet from



The Bell
Policy Center

Research • Advocacy • Opportunity

© 2007, The Bell Policy Center



The facts about Colorado's health care crisis

More than 770,000 Colorado residents don't have health care coverage, including nearly 180,000 children.

- ✓ In general, Americans who don't have health care coverage receive less needed care and have worse health outcomes after treatment than people who have coverage.

"No Health Insurance? It's Enough to Make You Sick - Scientific Research Linking the Lack of Health Coverage to Poor Health," American College of Physicians, 2000; "Care Without Coverage: Too Little, Too Late," Institute of Medicine, May 2002; and "Comparison of uninsured and privately insured hospital patients. Condition on admission, resource use, and outcome," *Journal of the American Medical Association*, Jan. 16, 1991.

- ✓ Children without health care coverage or who are covered only by public health services have worse health outcomes and require more costly treatments than children with private health care coverage.

Todd et. al. "Increased Rates of Morbidity, Mortality, and Charges for Hospitalized Children With Public or No Health Insurance as Compared With Children With Private Insurance in Colorado and the United States." *Pediatrics*, Aug. 2, 2006.

- ✓ Of the working-age Coloradans without health care coverage, 56 percent work full-time, and 95 percent of children without coverage live in a household with at least one working parent.

"Profile of the Working Uninsured in Colorado, 2004," Colorado Health Institute, March 2006; and "No Shelter From the Storm: America's Uninsured Children," Campaign for Children's Health Care, September 2006. Numbers based on CPS data.

- ✓ When asked why they do not have health insurance, most uninsured people cite the high cost.

Kaiser Family Foundation, *Public Opinion Spotlight*, "Public Opinion on the Uninsured," updated January 2006.

Health insurance is expensive and prices keep climbing.

- ✓ While the rise in insurance costs has slowed a bit, cost increases are still more than twice the growth in wages and overall inflation.

In 2006, premiums for workplace insurance increased 7.7 percent, compared to 9 percent in 2005 and 14 percent in 2003. "Employer Health Benefits 2006 Annual Survey," Kaiser Family Foundation and the Health Research and Educational Trust (2006).

- ✓ Health care plans for very small Colorado companies, with one to 10 workers, were among the most expensive nationwide in 2006.

Colorado had average premiums of \$362 per month for single and \$950 per month for family coverage. The national average was \$330 for single and \$864 for family coverage. "Small group health insurance in 2006: A Comprehensive Survey of Premiums, Consumer Choices, and Benefits," America's Health Insurance Plans Center for Policy and Research (2006).

Employers have trouble affording health plans for their workers.

- ✓ Between 1996 and 2002, health care premiums for small businesses in Colorado (firms with up to 50 workers) jumped an average of 84 percent, pricing many small businesses out of the market.

"The Small Group Health Insurance Market in Colorado," Colorado Health Institute, March 2005.

- ✓ Fewer small businesses are purchasing health care plans for their employees. From 2000 to 2005, the number fell by 66 percent.

In 2000, 70,270 small businesses provided coverage in 2000; that fell to 46,368 by 2005. "Fewer Groups Covered by Colorado's Small Group Market," Colorado Division of Insurance, 2006.

- ✓ Nationwide, 74 percent of small firms say the high cost of insurance premiums is the reason why they don't offer health insurance for their workers.

Kaiser Family Foundation, *Public Opinion Spotlight*, "Public Opinion on the Uninsured," updated January 2006.

An accident or an illness can ruin a family financially, even if they have health insurance.

- ✓ Between 1.9 million and 2.2 million Americans had to declare bankruptcy in 2001 because of medical bills. More than three quarters had insurance when they first got sick; their out-of-pocket costs for health care averaged \$11,850.

"Illness and Injury as Contributors to Bankruptcy," *Health Affairs* Web Exclusive, Feb. 2, 2005.

- ✓ In 2005, there were 42,173 personal bankruptcy filings in Colorado. High medical costs from an illness or injury likely contributed to about 11,800 of these bankruptcies, affecting almost 30,000 Coloradans.

American Bankruptcy Institute. Calculations for Colorado by the Bell Policy Center, based on data from the American Bankruptcy Institute and *Health Affairs*.

You may not have as much health care coverage as you think . . .

- ✓ Gaps and loopholes in health insurance plans that leave families financially vulnerable are surprisingly common. More than half of those with deductibles who are enrolled in the two most common types of health insurance plans can't count the cost of prescription drugs toward their deductibles. A patient with an insurance deductible of \$500 could still spend thousands of dollars on prescription drugs needed to treat an illness. Almost half of the patients covered by these plans also can't count the costs of preventive care, such as flu shots or cholesterol tests, toward their deductibles.

"Employer Health Benefits 2006 Annual Survey," Kaiser Family Foundation and HRET.