



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

Kentucky Families Suffer

Kentucky insurance premiums skyrocket

- ✓ In 1997, family health insurance purchased through an employer cost \$5,197. [Medical Expenditure Panel Survey, accessed [6/15/2009](#)]
- ✓ In 2006, the same family health insurance cost \$9,864. [Medical Expenditure Panel Survey, accessed [6/15/2009](#)]
- ✓ By 2016, the same insurance is projected to cost \$18,721, a 90 percent increase over 2006, which will consume 48.4 percent of projected Kentucky median family income. [New America Foundation, [11/2008](#); New America Foundation, accessed [6/15/2009](#)]

More uninsured Kentuckians

- ✓ Every day, 230 Kentuckians lose their health insurance. [Center for American Progress, [3/23/2009](#)]
- ✓ During the last two years, 1,171,000 Kentuckians under age 65 went without health insurance for some time, which is 32 percent of the under 65 population. [Families USA, [4/2009](#)]
- ✓ In 2007, 604,929 Kentuckians under age 65 were uninsured for the entire year, which is 16.4 percent of the under 65 population. [Kaiser Family Foundation, accessed [8/5/2009](#)]

Kentuckians pay higher premiums due to the uninsured

- ✓ Kentucky families pay a “hidden tax” of \$1,100 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 Kentucky have a combined market share of 69 percent. [Health Care for America Now, [7/15/2009](#)]

Kentucky Businesses Suffer

Fewer Kentuckians have health coverage at work

- ✓ In 2002, 66.6 percent of Kentuckians under age 65 had employer-sponsored health insurance. [Kaiser Family Foundation, accessed [6/15/2009](#)]
- ✓ In 2007, 59.3 percent of Kentuckians had coverage through their employer. [Kaiser Family Foundation, accessed [6/15/2009](#)]

Fewer Kentucky small businesses offer health coverage

- ✓ In 2000, 50.2 percent of small businesses were able to offer health insurance coverage to their employees. [Medical Expenditure Panel Survey, accessed [6/16/2009](#)]
- ✓ In 2006, 42.0 percent of small businesses offered health benefits. [Medical Expenditure Panel Survey, accessed [6/16/2009](#)]

Kentucky Economy Suffers

Health care spending climbs

- ✓ In 2004, Kentucky spent \$22.7 billion on health care. [Centers for Medicare and Medicaid Services (CMS), [9/2007](#); CMS [2/2007](#)]
- ✓ This spending level represents \$5,473 per capita, and is 16.9 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 Kentucky economy will lose \$1.6 billion - \$3.2 billion due to the shorter lives and poorer health of the uninsured. [Center for American Progress, [5/29/2009](#)]