



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

The Patient Protection and Affordable Care Act North Carolina: The Cost of Inaction

North Carolina Families Suffer

North Carolina insurance premiums skyrocket

- ✓ In 1997, family health insurance purchased through an employer cost \$5,633. [Medical Expenditure Panel Survey, accessed 6/15/2009]
- ✓ In 2006, the same family health insurance cost \$10,950. [Medical Expenditure Panel Survey, accessed 6/15/2009]
- ✓ By 2016, the same insurance is projected to cost \$21,288, a 94 percent increase over 2006, which will consume 53.3 percent of projected North Carolina median family income. [New America Foundation, 11/2008; New America Foundation, accessed 6/15/2009]

More uninsured North Carolinians

- ✓ Every day, 510 North Carolinians lose their health insurance. [Center for American Progress, 3/23/2009]
- ✓ During the last two years, 2,772,000 North Carolinians under age 65 went without health insurance for some time, which is 34.5 percent of the under 65 population. [Families USA, 4/2009]
- ✓ In 2007, 1,547,212 North Carolinians under age 65 were uninsured for the entire year, which is 19.5 percent of the under 65 population. [Kaiser Family Foundation, accessed 8/5/2009]

North Carolinians pay higher premiums due to the uninsured

- ✓ North Carolina families pay a “hidden tax” of \$1,400 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 North Carolina have a combined market share of 73 percent. [Health Care for America Now, 7/15/2009]

North Carolina Businesses Suffer

Fewer North Carolinians have health coverage at work

- ✓ In 2002, 63.6 percent of North Carolinians under age 65 had employer-sponsored health insurance. [Kaiser Family Foundation, accessed 6/15/2009]
- ✓ In 2007, 57.4 percent of North Carolinians had coverage through their employer. [Kaiser Family Foundation, accessed 6/15/2009]

Fewer North Carolina small businesses offer health coverage

- ✓ In 2000, 47.4 percent of small businesses were able to offer health insurance coverage to their employees. [Medical Expenditure Panel Survey, accessed 6/16/2009]
- ✓ In 2006, 43.0 percent of small businesses offered health benefits. [Medical Expenditure Panel Survey, accessed 6/16/2009]

North Carolina Economy Suffers

Health care spending climbs

- ✓ In 2004, North Carolina spent \$44.3 billion on health care. [Centers for Medicare and Medicaid Services (CMS), 9/2007; CMS 2/2007]
- ✓ This spending level represents \$5,191 per capita, and is 13.8 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 North Carolina economy will lose \$4.2 billion - \$8.3 billion due to the shorter lives and poorer health of the uninsured. [Center for American Progress, 5/29/2009]