



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

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

### **New York Families Suffer**

#### **New York insurance premiums skyrocket**

- ✓ In 1997, family health insurance purchased through an employer cost \$5,901. [Medical Expenditure Panel Survey, accessed 6/15/2009]
- ✓ In 2006, the same family health insurance cost \$12,075. [Medical Expenditure Panel Survey, accessed 6/15/2009]
- ✓ By 2016, the same insurance is projected to cost \$24,709, a 105 percent increase over 2006, which will consume 46.6 percent of projected New York median family income. [New America Foundation, 11/2008; New America Foundation, accessed 6/15/2009]

#### **More uninsured New Yorkers**

- ✓ Every day, 1,190 New Yorkers lose their health insurance. [Center for American Progress, 3/23/2009]
- ✓ During the last two years, 5,195,000 New Yorkers under age 65 went without health insurance for some time, which is 31.4 percent of the under 65 population. [Families USA, 4/2009]
- ✓ In 2007, 2,590,364 New Yorkers under age 65 were uninsured for the entire year, which is 15.4 percent of the under 65 population. [Kaiser Family Foundation, accessed 8/5/2009]

#### **New Yorkers pay higher premiums due to the uninsured**

- ✓ New York families pay a “hidden tax” of \$800 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 New York have a combined market share of 47 percent. [Health Care for America Now, 7/15/2009]

### **New York Businesses Suffer**

#### **Fewer New Yorkers have health coverage at work**

- ✓ In 2002, 61.7 percent of New Yorkers under age 65 had employer-sponsored health insurance. [Kaiser Family Foundation, accessed 6/15/2009]
- ✓ In 2007, 59.9 percent of New Yorkers had coverage through their employer. [Kaiser Family Foundation, accessed 6/15/2009]

#### **Fewer New York small businesses offer health coverage**

- ✓ In 2000, 53.6 percent of small businesses were able to offer health insurance coverage to their employees. [Medical Expenditure Panel Survey, accessed 6/16/2009]
- ✓ In 2006, 50.6 percent of small businesses offered health benefits. [Medical Expenditure Panel Survey, accessed 6/16/2009]

### **New York Economy Suffers**

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

- ✓ In 2004, New York spent \$126.1 billion on health care. [Centers for Medicare and Medicaid Services (CMS), 9/2007; CMS 2/2007]
- ✓ This spending level represents \$6,535 per capita, and is 13.9 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 New York economy will lose \$7.4 billion - \$14.7 billion due to the shorter lives and poorer health of the uninsured. [Center for American Progress, 5/29/2009]