



The Patient Protection and Affordable Care Act

Alabama: The Cost of Inaction

Alabama Families Suffer

Alabama insurance premiums skyrocket

- ✓ In 1997, family health insurance purchased through an employer cost \$4,823. [Medical Expenditure Panel Survey, accessed 6/15/2009]
- ✓ In 2006, the same family health insurance cost \$10,571. [Medical Expenditure Panel Survey, accessed 6/15/2009]
- ✓ By 2016, the same insurance is projected to cost \$23,171, a 119 percent increase over 2006, which will consume 55.6 percent of projected Alabama median family income. [New America Foundation, 11/2008; New America Foundation, accessed 6/15/2009]

More uninsured Alabamians

- ✓ Every day, 180 Alabamians lose their health insurance. [Center for American Progress, 3/23/2009]
- ✓ During the last two years, 1,222,000 Alabamians under age 65 went without health insurance for some time, which is 30.9 percent of the under 65 population. [Families USA, 4/2009]
- ✓ In 2007, 618,913 Alabamians 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]

Alabamians pay higher premiums due to the uninsured

- ✓ Alabama families pay a “hidden tax” of \$600 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 Alabama have a combined market share of 88 percent. [Health Care for America Now, 7/15/2009]

Alabama Businesses Suffer

Fewer Alabamians have health coverage at work

- ✓ In 2002, 66.6 percent of Alabamians under age 65 had employer-sponsored health insurance. [Kaiser Family Foundation, accessed 6/15/2009]
- ✓ In 2007, 63.8 percent of Alabamians had coverage through their employer. [Kaiser Family Foundation, accessed 6/15/2009]

Fewer Alabama small businesses offer health coverage

- ✓ In 2000, 49.9 percent of small businesses were able to offer health insurance coverage to their employees. [Medical Expenditure Panel Survey, accessed 6/16/2009]
- ✓ In 2006, 48.3 percent of small businesses offered health benefits. [Medical Expenditure Panel Survey, accessed 6/16/2009]

Alabama Economy Suffers

Health care spending climbs

- ✓ In 2004, Alabama spent \$23.2 billion on health care. [Centers for Medicare and Medicaid Services (CMS), 9/2007; CMS 2/2007]
- ✓ This spending level represents \$5,135 per capita, and is 16.2 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 Alabama economy will lose \$1.7 billion - \$3.4 billion due to the shorter lives and poorer health of the uninsured. [Center for American Progress, 5/29/2009]