



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

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

### **Massachusetts Families Suffer**

#### **Massachusetts insurance premiums skyrocket**

- ✓ In 1997, family health insurance purchased through an employer cost \$5,794. [Medical Expenditure Panel Survey, accessed 6/15/2009]
- ✓ In 2006, the same family health insurance cost \$12,290. [Medical Expenditure Panel Survey, accessed 6/15/2009]
- ✓ By 2016, the same insurance is projected to cost \$26,069, a 112 percent increase over 2006, which will consume 41.3 percent of projected Massachusetts median family income. [New America Foundation, 11/2008; New America Foundation, accessed 6/15/2009]

#### **More uninsured Massachusettsans**

- ✓ Every day, 430 Massachusettsans lose their health insurance. [Center for American Progress, 3/23/2009]
- ✓ In 2007, 498,451 Massachusettsans under age 65 were uninsured for the entire year, which is 8.9 percent of the under 65 population. [Kaiser Family Foundation, accessed 8/5/2009]

#### **Massachusettsans pay higher premiums due to the uninsured**

- ✓ Massachusetts families pay a “hidden tax” of \$500 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 Massachusetts have a combined market share of 67 percent. [Health Care for America Now, 7/15/2009]

### **Massachusetts Businesses Suffer**

#### **Fewer Massachusettsans have health coverage at work**

- ✓ In 2002, 71.1 percent of Massachusettsans under age 65 had employer-sponsored health insurance. [Kaiser Family Foundation, accessed 6/15/2009]
- ✓ In 2007, 68.3 percent of Massachusettsans had coverage through their employer. [Kaiser Family Foundation, accessed 6/15/2009]

#### **Fewer Massachusetts small businesses offer health coverage**

- ✓ In 2000, 58.9 percent of small businesses were able to offer health insurance coverage to their employees. [Medical Expenditure Panel Survey, accessed 6/16/2009]
- ✓ In 2006, 55.5 percent of small businesses offered health benefits. [Medical Expenditure Panel Survey, accessed 6/16/2009]

### **Massachusetts Economy Suffers**

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

- ✓ In 2004, Massachusetts spent \$43 billion on health care. [Centers for Medicare and Medicaid Services (CMS), 9/2007; CMS 2/2007]
- ✓ This spending level represents \$6,683 per capita, and is 14.1 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 Massachusetts economy will lose \$770 million - \$1.85 billion, due to the shorter lives and poorer health of the uninsured. [New America Foundation, accessed 6/16/2009]