



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

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

### **North Dakota Families Suffer**

#### **North Dakota insurance premiums skyrocket**

- ✓ In 2000, family health insurance purchased through an employer cost \$6,124. [Medical Expenditure Panel Survey, accessed 6/15/2009]
- ✓ In 2006, the same family health insurance cost \$10,060. [Medical Expenditure Panel Survey, accessed 6/15/2009]
- ✓ By 2016, the same insurance is projected to cost \$20,443, a 103 percent increase over 2006, which will consume 41.7 percent of projected North Dakota median family income. [New America Foundation, 11/2008; New America Foundation, accessed 6/15/2009]

#### **More uninsured North Dakotans**

- ✓ Every day, 10 North Dakotans lose their health insurance. [Center for American Progress, 3/23/2009]
- ✓ During the last two years, 150,000 North Dakotans under age 65 went without health insurance for some time, which is 27.9 percent of the under 65 population. [Families USA, 4/2009]
- ✓ In 2007, 68,412 North Dakotans under age 65 were uninsured for the entire year, which is 12.7 percent of the under 65 population. [Kaiser Family Foundation, accessed 8/5/2009]

#### **North Dakotans pay higher premiums due to the uninsured**

- ✓ North Dakota families pay a “hidden tax” of \$1,000 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 Dakota have a combined market share of 69 percent. [Health Care for America Now, 7/15/2009]

### **North Dakota Businesses Suffer**

#### **Fewer North Dakotans have health coverage at work**

- ✓ In 2002, 66.7 percent of North Dakotans under age 65 had employer-sponsored health insurance. [Kaiser Family Foundation, accessed 6/15/2009]
- ✓ In 2007, 64.2 percent of North Dakotans had coverage through their employer. [Kaiser Family Foundation, accessed 6/15/2009]

#### **Fewer North Dakota small businesses offer health coverage**

- ✓ In 2000, 37.5 percent of small businesses were able to offer health insurance coverage to their employees. [Medical Expenditure Panel Survey, accessed 6/16/2009]
- ✓ In 2006, 36.0 percent of small businesses offered health benefits. [Medical Expenditure Panel Survey, accessed 6/16/2009]

### **North Dakota Economy Suffers**

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

- ✓ In 2004, North Dakota spent \$3.7 billion on health care. [Centers for Medicare and Medicaid Services (CMS), 9/2007; CMS 2/2007]
- ✓ This spending level represents \$5,808 per capita, and is 17.6 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 Dakota economy will lose \$170 million - \$330 million due to the shorter lives and poorer health of the uninsured. [Center for American Progress, 5/29/2009]