



# AN AMERICAN SOLUTION QUALITY AFFORDABLE HEALTH CARE

## HEALTH CARE REFORM THE COST OF INACTION

### THE BURDEN OF HEALTH CARE IN AMERICA NOW

The rising cost of health care is straining the wallets of American families, the balance sheets of our businesses, and the long term health of our federal budget. Right now, America spends nearly 50% more per person on health care than any other country – and all that spending isn't making us any healthier.

- In the last decade the cost of health care for American families has skyrocketed – premiums have doubled and deductibles and out-of-pocket expenses have gone up and up.
- The broken health care system will cost us as much as \$248 billion in lost productivity this year alone.
- Providing health care for the uninsured costs insured American families \$100 billion every year.

THE STATUS QUO IS UNSUSTAINABLE – Things will only get worse if we do nothing. Every American risks losing their health insurance and seeing their costs skyrocket unless we reform health care now.

IF WE DO NOTHING, THE FUTURE OF HEALTH CARE LOOKS LIKE THIS:

### FAMILY BUDGETS ARE CRIPPLED

- The cost an employer-sponsored family health insurance plan reaches \$24,000 by 2016 – an increase of 84%. That means most American households spend 45% of their income on health insurance.
- Families are paying more for less as the average deductible increases 73% to almost \$2,700 by 2016 and copayments go up.
- More families face economic ruin because of illness as the number of uninsured Americans grows to 66 million by 2019. Middle class families are most likely to lose their coverage.

### AMERICAN BUSINESSES FALL BEHIND

- Employer spending on health care premiums more than doubles to \$885 billion in 2019 from \$430 billion.
- As premiums increase 20%, expected in the next four years, 3.5 million workers lose their jobs.
- Because of rising costs, one in five employers stop offering health benefits in the next three to five years. 11 million Americans lose their employer-sponsored health insurance by 2019.

## THE FEDERAL GOVERNMENT GOES BROKE

- As Americans lose their private insurance, many are added to already-strained government programs. Combined with the rising cost of care, spending on Medicare and Medicaid doubles from \$720 billion in 2009 to \$1.4 trillion in 2019.
- By 2017 the fund that pays for Medicare and Medicaid is broke and can't pay for benefits at the current level.
- Within a decade we spend one out of every \$5 we earn on health care. In 30 years, we spend one out of every \$3.