

## **359,892 CT Residents Uninsured in 2002 Up 16,432 from 2001**

*One in ten Connecticut residents did not have health coverage in 2002, according to the US Census Bureau.*

### Connecticut's uninsured is not a small problem

**The number of uninsured in Connecticut is larger than the populations of  
New Haven + Hartford + Waterbury**

**Just the increase in the number of Connecticut residents without health coverage  
from 2001 to 2002 is greater than the population of 64% of Connecticut's towns**

**If all uninsured residents in Connecticut moved to form their own county, it would be  
larger than 5 other Connecticut counties.**

**It is estimated that 196,851 of Connecticut's uninsured are employed -- meaning that  
one in eight Connecticut workers lacks health coverage.**

### Are things getting better or worse?

The number of Connecticut's uninsured will **likely grow worse** in 2003 for several reasons:

- **Unemployment is up** – CT's 2002 unemployment rate was 4.3% -- so far this year the rate has varied from 5.0% to 5.5%
- **Health costs are rising** by 14% this year
- **Employers are shifting most of those increased costs onto workers**
- Employers are shifting **more workers to part-time and temporary positions**, not eligible for health benefits
- **Changes to HUSKY already dropped 5,116 parents and children** from coverage on July 1<sup>st</sup> and, as of this writing, **coverage for another 16,204 is hanging on a federal judge's decision**

## What does it mean to be uninsured?

**Connecticut's uninsured are 10 times less likely to get care for an injury or illness and 7 times less likely to get care for a medical emergency than the rest of us**

**The uninsured often go without screenings and preventive care –**

- The uninsured receive 3 fold fewer screens for hypertension, and half the cholesterol screens than the rest of us
- The uninsured are less likely to be screened for cancer, are diagnosed at later stages of the disease, tend to receive less therapeutic care (drugs, surgery) and are more likely to die of the disease
- Between \$1.2 and \$1.4 billion in hospital stays for the uninsured could have been prevented with early treatment

**Babies with uninsured moms are 1.6 times more likely to die within the first 28 days of life –** studies have linked low birth weight with slow cognitive development, and higher future medical and educational costs

**Uninsured car accident victims are 37% more likely to die of their injuries than victims with insurance –** the uninsured received 20% less care including fewer X-rays, drugs and shorter lengths of stay in the hospital

**Uninsured patients are less likely to receive invasive cardiac procedures after heart attacks, causing between \$6 and \$28 million in excess morbidity and mortality costs**

**Half of bankruptcies are due to high medical bills**

**The uninsured often pay the highest prices for their care –** full retail, not the discounted prices HMOs and government pay

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**Bottom line: One in ten Connecticut residents lack any health coverage, and that number is likely to grow. Lacking health insurance puts people at risk for severe, long lasting harm to their physical and economic health.**

Sources: *Health Insurance Coverage in the United States: 2002*, US Census Bureau, 9/30/03, *2001 Household Survey*, OHCA, *Sicker and Poorer: The Consequences of Being Uninsured*, Kaiser Family Foundation, Feb. 2003, *Understanding the Inpatient Costs of Caring for the Uninsured*, Blue Cross Blue Shield Assoc., June 2003, *Coverage Matters: Insurance and Health Care*, Institute of Medicine, 2001, *The Uninsured and the Benefits of Medical Progress*, The Commonwealth Fund, July 2003, *Into the Red to Stay in the Pink: The Hidden Cost of Being Uninsured*, *Health Matrix: Journal of Law-Medicine*, Case Western Reserve University School of Law, Winter 2002, *2003 Employer Health Benefits Survey*, Kaiser Family Foundation, 9/03, internet and unpublished statistics, CT State Depts. of Social Services, Labor, and Economic and Community Development.