

365,754 CT Residents Uninsured in 2003

Over one in ten Connecticut residents did not have health coverage in 2003, according to the US Census Bureau.

Connecticut's uninsured is not a small problem

- The number of uninsured in Connecticut is larger than the combined populations of **New Haven Plus Hartford Plus Waterbury**
- If all uninsured residents in Connecticut moved to form their own county, it would be larger than 5 other Connecticut counties.
- **Eight in ten of Connecticut's uninsured are from working families.**
- American workers making under \$15/hour paid \$5.17 **more** per month for health benefits than those making over \$15/hour last year.

Are things getting better or worse?

Probably worse.

- **HMO premiums are rising 12.2% this year**
- **Employers are shifting two thirds of those costs onto workers**
- **Job growth has been strongest in the service sector – jobs least likely to offer health benefits**
- **Job growth has been strongest in small businesses, 77% of CT firms have under 10 workers, and small businesses are less likely to offer health benefits**
- **Unless the state takes action, 16,204 HUSKY parents and grandparents will lose coverage next April**

What does it mean to be uninsured?

The uninsured receive fewer medical services and are 25% more likely to die prematurely

- **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 those with insurance**
- **Uninsured cancer patients are far more likely to be diagnosed at later stages of the disease and far more likely to die**
- **Uninsured car accident victims are 37% more likely to die of their injuries than victims with insurance** – uninsured accident victims receive 20% less care including fewer X-rays, drugs and shorter hospital stays
- **One in eight uninsured Americans was hospitalized for an “avoidable condition”** in 1998, one that could have been prevented with adequate primary care – that rate has more than doubled since 1980

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

Half of all bankruptcies involve high medical bills

Bottom line:

One in ten Connecticut residents lacks any health coverage,
risking long-term damage to their health and economic well being.

Sources: *Income, Poverty and Health Insurance Coverage in the United States: 2003*, US Census Bureau, 8/26/04, 2001 *Household Survey*, OHCA, 2004 *Small Employer Health Insurance Survey Findings*, OHCA, *Care Without Coverage*, Institute of Medicine, 2002, *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, Hewitt Associates, Employee Benefit Research Institute, Kaiser Commission on Medicaid and the Uninsured, US Census Bureau, US Bureau of Labor Statistics, CT State Depts. of Social Services, and Labor.