

Good News - 55,000 fewer uninsured in CT last year

Still one in eleven residents is without health coverage

According to new survey results from the US Census Bureau, 325,000 Connecticut residents did not have health coverage in 2006, including 49,000 children. This a significant improvement over 2005 when 381,000 were uninsured - the first significant improvement in Connecticut's uninsured rate since 2000.

Unfortunately, the number of uninsured Americans rose by 2.2 million from 2005 to 2006.

The improvement was due to an increase in Medicaid coverage; private health insurance rates were largely unchanged. Coverage improved among both children and adults. The number of Connecticut residents directly purchasing health insurance dropped.

Connecticut's uninsured, while better, is not a small problem

The number of uninsured Connecticut residents is greater than the combined total number of accountants, auditors, computer programmers, architects, economists, chief executives, social workers, clergy, lawyers, judges, librarians, writers and authors, photographers, dentists, doctors, pharmacists, registered nurses, veterinarians, dental hygienists, fire fighters, security guards, crossing guards, chefs and cooks, waiters and waitresses, dishwashers, janitors, tree trimmers and pruners, hairdressers, child care workers, insurance sales agents, travel agents, file clerks, mail carriers, electricians, painters, bakers, butchers, machinists, tool and die makers, commercial pilots, air traffic controllers, bus drivers, parking lot and service station attendants, fitness trainers, flight attendants, and legislators.

The number of uninsured in Connecticut is larger than the combined populations of New Haven plus Bridgeport plus Middletown plus Norwich

The number of uninsured in Connecticut is larger than five counties

Two out of three uninsured Connecticut adults are working

Are things likely to continue to get better?

Not likely

From 2005 to 2006, health insurance premiums in the US rose by 7.7% more than twice the rate of general inflation and more than twice the increase in wages.

The ten Connecticut industries expected to generate the most jobs by 2014 are all in the service sector; service sector jobs are less likely to come with health benefits.

95% of Connecticut firms have under 50 employees; small businesses are less likely to offer health benefits

Connecticut workers' health premiums grew four times faster than wages from 2000 to 2004

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 residents with insurance.

Uninsured cancer patients are far more likely to be diagnosed at later stages of the disease and are far more likely to die

Uninsured car accident victims are 37% more likely to die of their injuries than victims with insurance, receiving 20% less care including fewer X-rays, drugs and shorter hospital stays

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

Half of all bankruptcies are due to high medical bills

The costs of caring for the uninsured adds \$257 to each Connecticut individual's health premium and \$882 for families

Bottom Line:

325,000 Connecticut residents lack health coverage, risking long-term damage to their health and economic well-being. Medicaid is growing in importance as a source of coverage for Connecticut residents.

Sources: Current Population Survey, US Census Bureau, August 2007, Illness and Injury as Contributors to Bankruptcy, Himmelstein, et. al., Health Affairs Web Exclusive, Feb. 2006, C. Borger, et al, Health Affairs Web Exclusives Feb. 2006, Care Without Coverage, Institute of Medicine, 2002, Kaiser Commission on Medicaid and the Uninsured, Health Care: Are you better off today than you were four years ago?, Families USA, Sept. 2004, Paying a Premium: The Added Cost of Care for the Uninsured, Families USA, July 2005, CT State Dept.s of Labor, Public Health and Office of Health Care Access.