

## **New Uninsured numbers in CT – good news and bad news**

Still one in eleven residents is without health coverage

According to new survey results from the US Census Bureau, 326,000 Connecticut residents did not have health coverage in 2007, including 43,000 children. These numbers are largely unchanged from 2006 when Connecticut made large gains with 55,000 fewer uninsured than the year before. While we didn't repeat the gains from 2005 to 2006, we didn't backslide either.

The number of Connecticut residents who purchased insurance directly increased by 12,000 to equal the number of uninsured residents. There was little change in the number with employer coverage and the number with government coverage dropped. The number of uninsured Americans dropped by 1.3 million from 2006 to 2007.

### **Connecticut's uninsured 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, reporters, and legislators.

The number of uninsured in Connecticut is larger than the combined populations of New Haven plus Hartford plus Middletown plus New London.

The number of uninsured in Connecticut is larger than five counties.

Most uninsured adults in Connecticut are working.

### **Are things going to get better?**

Not likely.

It is expected that health insurance premiums will rise by 8% next year and into double digits in 2010 and beyond.

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 fewer than fifty employees; small businesses are less likely to offer health benefits.

Connecticut families' health premiums grew nineteen times faster than hourly manufacturing wages from 2002 to 2005.

### **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 ten times less likely to get care for an injury or illness and seven 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.

## **Bottom Line:**

**One in eleven Connecticut residents lacks any health coverage, risking long term damage to their health and economic well-being. Directly purchased policies are growing in importance as a source of coverage for Connecticut residents.**

### **Sources:**

Current Population Survey, US Census Bureau, August 2008, Illness and Injury as Contributors to Bankruptcy, Himmelstein, et. al., Health Affairs Web Exclusive, Feb. 2006, Care Without Coverage, Institute of Medicine, 2002, Kaiser Commission on Medicaid and the Uninsured, Federal Reserve Bank of Boston, MEPS, Agency for Health Care Research and Quality, Kiplinger Business Resource Center, CT State Depts. of Labor, Public Health and the Office of Health Care Access.