

New Uninsured numbers in CT – good news and bad news

17,000 more uninsured but it could be worse

According to new survey results from the US Census Bureau, 343,000 Connecticut residents, one in ten of us, did not have health coverage in 2008, including 44,000 children. These numbers are up by 17,000 from the year before. The 10% uninsured rate in 2008 is up slightly from 9.4% in 2007.

Without increases in government coverage, including Medicaid and Medicare, the rise in uninsured would have been far worse for Connecticut. Over 100,000 state residents lost private employer-based coverage between 2007 and 2008, continuing a trend of shifting coverage from employers to government over the last ten years.

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, health educators, actors, dancers, funeral directors, budget and financial analysts, loan officers, chemists, historians, 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 plus Bloomfield.

Just the increase in uninsured last year is larger than over 60% of Connecticut municipalities.

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 6% next year and into double digits in future years without reform.

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.

96% of Connecticut firms have fewer than fifty employees; small businesses are less likely to offer health benefits.

Connecticut families' health premiums grew 17.4 times faster than median earnings from 2000 to 2009.

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.

62% of all bankruptcies are due to high medical bills and that proportion is rising.

Bottom Line:

One in ten Connecticut residents lacks any health coverage, risking long term damage to their health and economic well-being. Connecticut needs to address rising rates of uninsured and the accelerating shift from employer sponsored insurance to government coverage.

Sources:

Current Population Survey, US Census Bureau, 9/10/09, D. Himmelstein, et. al., Medical Bankruptcy in the United States, 2007: Results of a National Study, American Journal of Medicine, August 2009, Care Without Coverage, Institute of Medicine, 2002, Kaiser Commission on Medicaid and the Uninsured, Families USA, Agency for Health Care Research and Quality, National Business Group on Health, CT State Depts. of Labor, Public Health and the Office of Health Care Access.