

## 50,000 more CT residents lack health insurance in 2004

One in nine residents uninsured

*According to a new survey by the US Census Bureau, there were 407,000 Connecticut residents living without health coverage in 2004. That is up from 357,000 in 2003.*

### 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 plus Middletown

Just the one-year increase in the number of uninsured is larger than the total populations of 90% of Connecticut's towns and cities

The number of uninsured in Connecticut is larger than five counties

Two out of three uninsured Connecticut adults are working

### Are things likely to get better or worse?

Probably worse

Health insurance premiums are rising by 13.7% this year; employers are shifting many of those costs onto workers

Service sector jobs are expected to grow 66% faster than the rest of Connecticut's economy through 2010 - service 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 have grown four times faster than their wages since 2000

**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 this year to each Connecticut individual's health premium and \$882 for families

**Bottom Line:**

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

Sources: Current Population Survey, US Census Bureau, Illness and Injury as Contributors to Bankruptcy, Himmelstein, et. al., Health Affairs Web Exclusive, Feb. 2005, 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, Hewitt Associates, June 2005, Aug. 2005, CT State Dept.s of Labor, Public Health and Office of Health Care Access.