

Good News: 94,000 fewer uninsured in Connecticut last year

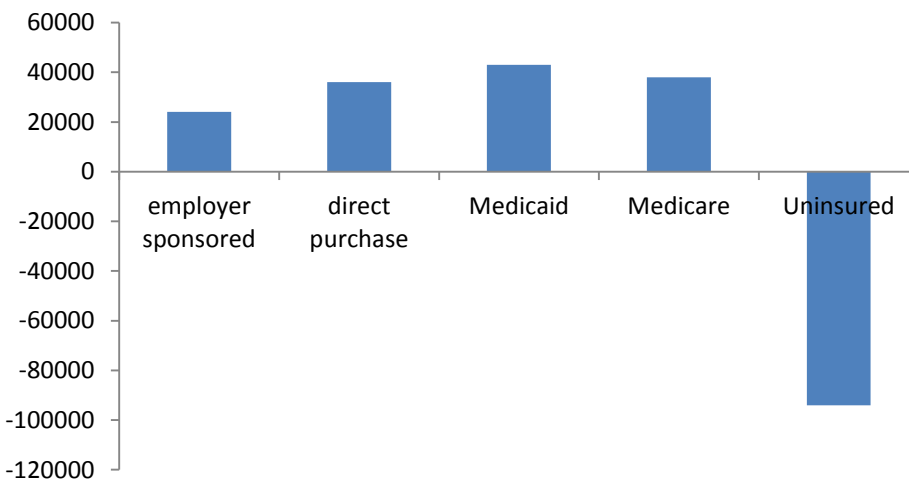
New numbers from the US Census Bureau find that between 303,000 or 8.6% of state residents remained uninsured last year, down from 397,000 or 11.2% in 2010. The decrease, the first in six years, likely due to the Affordable Care Act, which among other benefits allowed 23,000 young Connecticut adults to remain on their parents' policies to age 26.

While progress was made despite continuing high unemployment, uninsurance is still too high. The number of uninsured Connecticut residents is larger than the combined populations of Hartford plus New Britain plus Middletown.

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

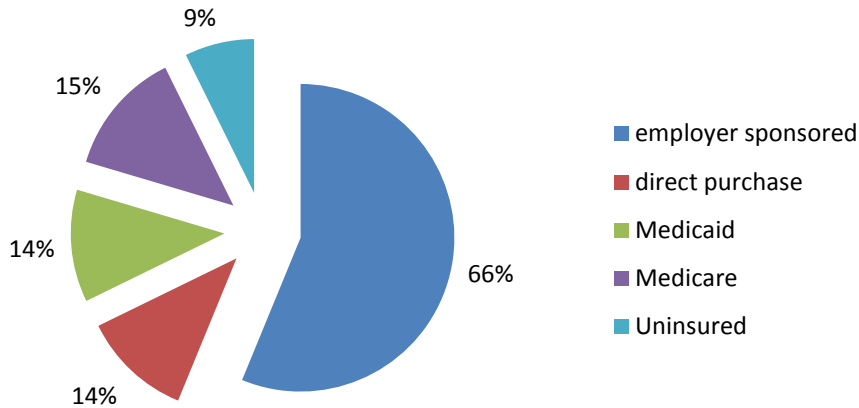
Employer-sponsored coverage accounted for 24,000 of the increase, but the majority was due to increases in people directly purchasing coverage (36,000), Medicaid (43,000) and Medicare (38,000).

CT coverage change, 2010 to 2011



However, it remains true that the majority of Connecticut residents receive coverage through an employer.

CT health coverage, 2011



National and state reforms are needed more than ever

It is expected that health insurance premiums will rise 6.5% next year.

The ten Connecticut industries expected to generate the most jobs by 2014 are in the service sector; service sector jobs are the least likely to offer health benefits.

76% of Connecticut firms have fewer than fifty employees; small businesses pay the highest health insurance premiums.

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 seven times less likely to get care for a medical emergency than residents with insurance.

In 2008, there were 12,134 hospitalizations of uninsured patients in Connecticut. Charges for those hospitalizations were over \$239 million.

Between 2006 and 2008, the number of emergency room visits for uninsured patients in Connecticut rose by 3,939.

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 than HMOs and government pay.

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

Bottom Line:

While we made progress last year in reducing the number of uninsured state residents, much more remains to be done.

Sources: Current Population Survey, US Census Bureau, 2011, Mercer Health Benefits Survey, September 2012; D. Himmelstein, et. al., Medical Bankruptcy in the United States, 2007: Results of a National Study, American Journal of Medicine, August 2009; 2011 Medical Expenditure Panel Survey, US Agency for Healthcare Research and Quality; CT unemployment rate, US Bureau of Labor Statistics; Care Without Coverage, Institute of Medicine, 2002; Kaiser Commission on Medicaid and the Uninsured; CT State Dept. of Public Health; CT Office of Health Care Access.