

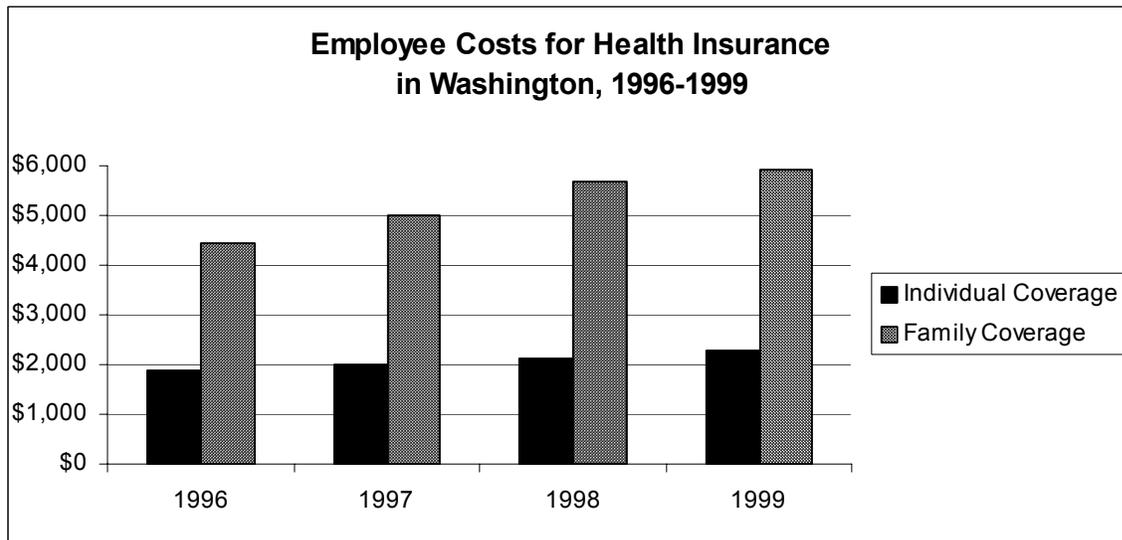
Washington State Health Facts

The number of uninsured in Washington is unacceptable

- 1 in every 7 Washington residents does not have any health insurance.¹
- 65% of these uninsured are from working families.²
- 10% of Washington kids under 18 do not have health insurance.³
- Only 73% of kids between 19-35 months have received their standard immunizations.⁴
- 40% of Hispanics in Washington are uninsured.⁵

The number of uninsured is rising

- Employer coverage is shrinking. Between 1996 and 1999 alone, the average annual out-of-pocket cost of health insurance for Washington employees grew by 21% for an individual policy, and 33% for a family policy.⁶
- Employers have reported plans to pass on an additional 12-14% of health care costs to employees in 2003.



Source: Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey, Insurance Component Index Tables, http://www.meps.ahrq.gov/Data_Pub/IC_Tables.htm.

- As their share of costs increase, many employees must choose to go without health insurance – 57% of the uninsured said they did not have coverage because they could not afford it.⁷

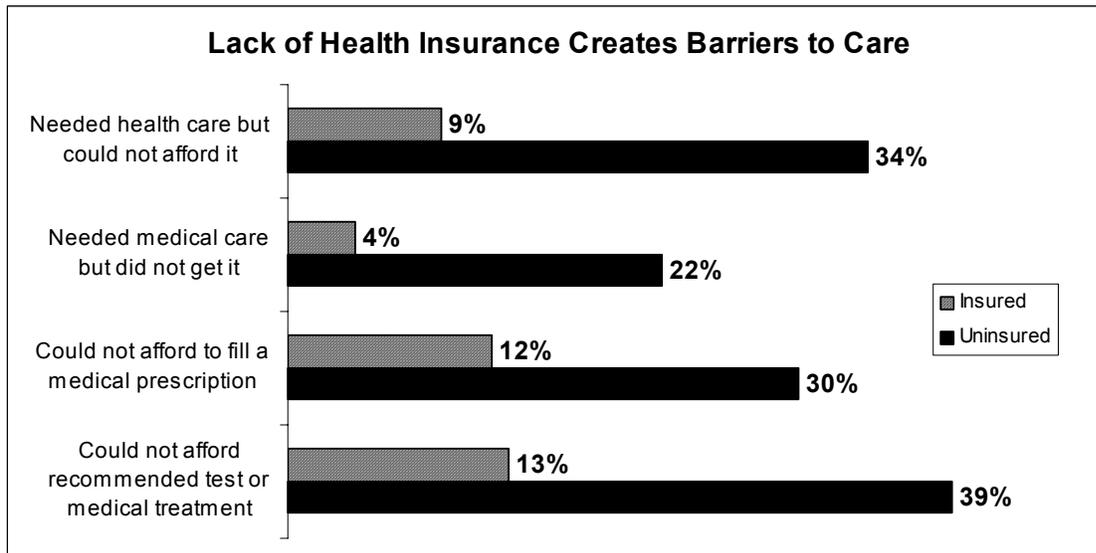
Lack of Health Insurance Threatens Economic Security

- 68% of Washingtonians in a recent poll said they were very worried about finding affordable quality health insurance.⁸
- Medical bills are one of the leading causes of bankruptcy for uninsured families.

Lack of insurance leads to poor health and higher costs

- The uninsured are much less likely than the insured to use cost-saving preventive services like basic screenings and checkups.⁹

- The uninsured delay care for minor problems until they become major ones with high health and economic costs.



Note: Data is for non-elderly adults. The Newshour with Jim Lehrer/Kaiser Family Foundation National Survey on the Uninsured, 2000, as cited in the Kaiser Family Foundation, "Uninsured in America: A Chart Book," 2nd Ed., March 2000.

- Because they delay needed care the uninsured are 3.2 times more likely to die in the hospital than the insured.¹⁰
- Timely mammography screenings among women older than 40 can prevent 15–30% of all deaths from breast cancer.¹¹ Because they postpone screenings, uninsured women have a 50% higher likelihood of dying after being diagnosed with breast cancer than insured women.¹²
- Uninsured diabetics are up to 11 times more likely than their insured counterparts to require emergency hospitalization that could have been avoided with proper medication.¹³
- Uninsured women are 60% more likely to delay prenatal care, 3 times more likely to experience an adverse outcome following pregnancy, and 30% more likely to give birth to infants who die, require a prolonged hospital stay, or require a transfer to another institution for care.¹⁴
- The uninsured are up to four times more likely than the insured to experience an avoidable hospitalization or require emergency care.¹⁵
- The cost of an emergency visit is 3-4 times more expensive than a cost of a regular office visit.¹⁶

We all pay the bills

- When the uninsured turn up in the emergency room, they usually cannot pay for the care they receive. Washington hospitals provided \$102 million in charity care in 1997.¹⁷
- Ultimately, these costs are paid by taxpayers in the form of higher taxes, and the insured in the form of higher premiums.¹⁸
- If 5% of the uninsured use the emergency room for care two times a year, it will cost hospitals, taxpayers and the insured \$32 million every year. This cost is only the tip of the iceberg – it does not include medications, special procedures or hospitalization costs.¹⁹

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- ¹ WA Total Residents = 5,743,490; # uninsured = 800,000.
- ² # of uninsured people with at least one worker in the family = 505,772. (505,772/782,000=65%) Numbers taken from Kaiser Family Foundation State Health Facts Online, <http://www.statehealthfacts.kff.org/cgi-bin/healthfacts.cgi?action=profile&area=Washington>.
- ³ KFF State Health Facts Online, <http://www.statehealthfacts.kff.org/cgi-bin/healthfacts.cgi?action=profile&area=Washington&category=Health+Coverage+%26+Uninsured&subcategory=Nonelderly+Uninsured&topic=Rate+by+Age>.
- ⁴ KFF State Health Facts Online, <http://www.statehealthfacts.kff.org/cgi-bin/healthfacts.cgi?action=profile&area=Washington&category=Health+Status&subcategory=Childhood+Immunizations&topic=Percent+Who+Are+Immunized>.
- ⁵ KFF State Health Facts Online, <http://www.statehealthfacts.kff.org/cgi-bin/healthfacts.cgi?action=profile&area=Washington&category=Health+Coverage+%26+Uninsured&subcategory=Nonelderly+Uninsured&topic=Rate+by+Race%2fEthnicity>.
- ⁶ Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey, Insurance Component Index Tables, http://www.meps.ahrq.gov/Data_Pub/IC_Tables.htm.
- ⁷ 2000 Washington State Population Survey, <http://www.ofm.wa.gov/sps/2000/tabulations/q7p6.htm>.
- ⁸ Poll conducted by Evans/McDonough for the Economic Opportunity Institute, February 2002.
- ⁹ The Newshour with Jim Lehrer/Kaiser Family Foundation National Survey on the Uninsured, 2000, as cited by the Kaiser Family Foundation, "Uninsured in America: A Chart Book," 2nd Ed., March 2000. Available online at: <http://www.kff.org/content/archive/1407/Uninsured%20in%20America.pdf>.
- ¹⁰ Hadley, J., E. Steinberg and J. Feder, "Comparison of Uninsured and Privately Insured Hospital Patients: Conditions on Admission, Resource Use and Outcome," *Journal of the American Medical Association*, 1991, 265: 374-79, as cited at: <http://www.acponline.org/uninsured/index/html>.
- ¹¹ Centers for Disease Control and Prevention, National Center for Chronic Disease Prevention and Health Promotion, <http://www.cdc.gov/cancer/nbccedp/about.htm>.
- ¹² American College of Physicians-American Society of Internal Medicine, "No Health Insurance? It's Enough to Make You Sick – Scientific Research Linking the Lack of Health Coverage to Poor Health," November 1999, <http://www.acponline.org/uninsured/index.html>.
- ¹³ Wilson, B. and A. Sharmen, "Public Cost and Access to Primary Care for Hypoglycemic Emergencies in Clark County, Nevada," *Journal of Community Health*, 1995, 20 (3): 249-56, as cited at: <http://www.kff.org/content/archive/1407/Uninsured%20in%20America.pdf>.
- ¹⁴ Braveman, P., et al., "Adverse Outcomes and Lack of Health Insurance Among Newborns in an Eight-County Area of California, 1982 to 1986," *New England Journal of Medicine*, 1989, 321: 508-13. These are rates after controlling for race and ethnic group.
- ¹⁵ American College of Physicians-American Society of Internal Medicine (ACP-ASIM), "No Health Insurance? It's Enough to Make You Sick: Scientific Research Linking the Lack of Health Coverage to Poor Health," November 30, 1999. Available online at: <http://www.acponline.org/uninsured/index/html>.
- ¹⁶ C.B. Forrest and B. Starfield, "The effect of first-contact care with primary care clinicians on ambulatory healthcare expenditures," *Journal of Family Practice*, 1996 43:40-48.
- ¹⁷ Washington State Department of Health, "Charity Care in Washington Hospitals," July 1999.
- ¹⁸ Copeland, C., "Characteristics of the Nonelderly with Selected Sources of Health Insurance and Lengths of Uninsured Spells," EBRI Issue Brief #198, 1998, cited at <http://www.acponline.org/uninsured/lack-contents.htm>.
- ¹⁹ (5% x 800,000=40,000); (40,000x2=80,000); if average office visit costs \$100, and emergency visit costs 4 times more, then emergency room visit costs \$400; (400 x 80,000=\$32 million).