NUMBER OF UNINSURED CONTINUE TO RISE, US CENSUS BUREAU SHOWS

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Press Contact
Shelly Braun or Judi Hilman
Reform Initiatives Director/Executive Director
Utah Health Policy Project
Office: (801) 433-2299
Cell: (801) 419-1186
judi@healthpolicyproject.org

Salt Lake City – More Americans did not have any sort of health insurance coverage in 2010 (49.9 million) compared to 2009 (49 million) according to the US Census Bureau report “Income, Poverty, and Health Insurance Coverage in the United States: 2010” released last week. Over the same period the number of Utahns without health insurance increased slightly, from 11.1% in 2009 to 11.4% in 2010—despite the fact that the state is entering year 4 of state health reform.

PERCENT OF UTAHNS WHO ARE UNINSURED

With most of the coverage expansions not scheduled to start until 2014, the national increase is not surprising in the current economic climate. As median household income has fallen 6.4 percent since 2007, and as unemployment numbers stay high, less people have health insurance in the private market—whether they buy it themselves or their employers sponsor it. However, the percent of the US population without health insurance has stayed steady (at 16.3%). This is the result of two things: 1) the new health law (the Affordable Care Act)—more young healthy adults are covered by private insurance because they can now stay on their parents’ insurance until age 26; and 2) children who have lost
coverage as their parents’ lose jobs and/or the ability to pay for increasing expensive
health insurance premiums have moved into public health insurance options, such as
Medicaid and CHIP. Utah is very much a part of this trend, thanks to policymakers’ wise
decision to fully fund the program.

As for adults, the chance of losing coverage increases as household income decreases:
26.9% of those in households making less than $25,000/year do not have insurance while
only 8% of those with annual incomes of $75,000 or more do.

The cost of health insurance is soaring out of reach for Utahns who buy in the individual or
small business insurance market: individual premiums in Utah have more than doubled in
the last 10 years according to the Utah Department of Insurance 2009 market report.

Says Shelly Braun of UHPP: “Utah needs a real solution to the high costs of health insurance.
Utah’s leaders have been determined to solve the health care crisis in the private market
since 2006, but Utah’s health reform has not yet brought more people into health insurance
coverage nor has it brought prices under control.” The Utah Health Exchange, Utah’s
centerpiece of reform has brought only 33 small businesses (approximately 840 people)
into coverage to date (80% of small businesses that buy insurance in the exchange offered
insurance to their employees before enrolling through the UHE).

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