



THE COST OF INACTION

The rising cost of health care is straining the wallets of American families, the balance sheets of our businesses, and the long term health of our federal budget. If we don't act now, the situation will only get worse:

FOR FAMILIES AND INDIVIDUALS

In the last 10 years of Republican inaction:

- Americans with employer-sponsored insurance have seen their **premiums more than double**—a rate 3 times faster than wage increases.
- From 2004 to 2007, 12.6 million adult Americans—36 percent of those who tried to purchase a policy from an insurance company in the individual market—were **denied coverage, charged a higher rate, or discriminated against because of a pre-existing condition.**
- **8.6 million more Americans are uninsured**—from 38.4 million to 47 million.

If we don't act, in the next 10 years:

- The cost an employer-sponsored family health insurance plan reaches \$24,000 by just 2016 – an increase of 84%. That means most American households **spend 45% of their income on health insurance.**
- Family premiums are expected to **rise an average of \$1,800 each year.**
- **14 million more Americans are expected to be uninsured**—from 47 million to 61 million.

FOR SMALL BUSINESSES

In the last 10 years of Republican inaction:

- American small businesses have seen their **premiums rise 129%**

If we don't act, in the next 10 years:

- Businesses will see **premiums increase—more than doubling in most states**, and rising by 60% in the best cases.
- Small businesses are projected to **lose more than \$52 billion in profits** due to high health costs.

FOR TAXPAYERS

In the last 10 years of Republican inaction:

- Our national **health care spending increased 90%.**

And if we don't act, in the next 10 years:

- National health care spending is estimated to increase (6.1% per year) faster than our economy is expected to grow (4.4% per year) and is expected to be account for nearly **one-fifth of the nation's GDP (19.3%)** by 2018.