



The Patient Protection and Affordable Care Act West Virginia: The Cost of Inaction

West Virginia Families Suffer

West Virginia insurance premiums skyrocket

- ✓ In 1996, family health insurance purchased through an employer cost \$5,056. [Medical Expenditure Panel Survey, accessed 6/15/2009]
- ✓ In 2006, the same family health insurance cost \$11,282. [Medical Expenditure Panel Survey, accessed 6/15/2009]
- ✓ By 2016, the same insurance is projected to cost \$25,529, a 126 percent increase over 2006, which will consume 53.1 percent of projected West Virginia median family income. [New America Foundation, 11/2008; New America Foundation, accessed 6/15/2009]

More uninsured West Virginians

- ✓ Every day, 30 West Virginians lose their health insurance. [Center for American Progress, 3/23/2009]
- ✓ During the last two years, 497,000 West Virginians under age 65 went without health insurance for some time, which is 32.2 percent of the under 65 population. [Families USA, 4/2009]
- ✓ In 2007, 249,384 West Virginians under age 65 were uninsured for the entire year, which is 15.9 percent of the under 65 population. [Kaiser Family Foundation, accessed 8/5/2009]

West Virginians pay higher premiums due to the uninsured

- ✓ West Virginia families pay a “hidden tax” of \$2,000 on their health insurance premiums due to the unpaid costs of care for the uninsured. [Center for American Progress, 3/23/2009]

Fewer choices due to consolidated market

- ✓ The two largest health insurance companies in West Virginia have a combined market share of 54 percent. [Health Care for America Now, 7/15/2009]

West Virginia Businesses Suffer

Fewer West Virginia small businesses offer health coverage

- ✓ In 2000, 41.8 percent of small businesses were able to offer health insurance coverage to their employees. [Medical Expenditure Panel Survey, accessed 6/16/2009]
- ✓ In 2006, 31.4 percent of small businesses offered health benefits. [Medical Expenditure Panel Survey, accessed 6/16/2009]

West Virginia Economy Suffers

Health care spending climbs

- ✓ In 2004, West Virginia spent \$10.8 billion on health care. [Centers for Medicare and Medicaid Services (CMS), 9/2007; CMS 2/2007]
- ✓ This spending level represents \$5,954 per capita, and is 20.3 percent of the Gross State Product. [CMS, 9/2007; CMS 2/2007]

Lost economic output of the uninsured due to shorter lives and poorer health

- ✓ This year, the West Virginia economy will lose \$690 million - \$1.4 billion due to the shorter lives and poorer health of the uninsured. [Center for American Progress, 5/29/2009]