



# The Added Cost of Care for the Uninsured in Washington

Nearly 48 million Americans will be uninsured for the entire year in 2005. What happens when some of these 48 million Americans get sick? Research has shown that the uninsured often put off getting care for health problems—or forgo care altogether. When the symptoms can no longer be ignored, the uninsured do see doctors and go to hospitals. Without insurance to pay the tab, the uninsured struggle to pay as much as they can: More than one-third (35 percent) of the total cost of health care services provided to people without health insurance is paid out-of-pocket by the uninsured themselves.

Who pays the rest? Families USA answers this question in *Paying a Premium: The Added Cost of Care for the Uninsured*. The remaining sum (almost \$43 billion in 2005) is primarily paid by two sources: Roughly one-third is covered by a number of government programs, but *two-thirds is paid by people with health insurance through higher premiums*.

Across the nation, the premium costs for family health insurance coverage provided by private employers will include an extra \$922 in 2005 due to the cost of care for the uninsured; premiums for individual coverage will cost an extra \$341.

## What does this mean for Washingtonians?

### Health Insurance Premiums on the Rise

- In 2005, health insurance premiums in Washington for a family with private, employer-sponsored coverage are \$1,206 higher due to the unpaid cost of health care for the uninsured. Premiums for individual health insurance coverage in Washington are \$428 higher in 2005.
- By 2010, health insurance premiums for families in Washington with private, employer-sponsored coverage will be \$2,144 higher due to the unpaid cost of health care for the uninsured. Premiums for individual health insurance coverage in Washington will be \$691 higher in 2010.

Year	Individual	Family
2005	\$428	\$1,206
2010	\$691	\$2,144

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## Uncovered Costs

- In Washington, the cost of health care for the uninsured not paid out-of-pocket by the uninsured will be more than \$948 million in 2005.
- By 2010, the cost of health care for the uninsured not paid out-of-pocket by the uninsured in Washington will be more than \$1.3 billion.

**Cost of Care for the Uninsured Not Paid Out-of-Pocket by the Uninsured in Washington**

2005	2010
\$948,359,000	\$1,327,703,000

## A Growing Problem

- More people are becoming uninsured in Washington each year. In 2005, 856,000 Washingtonians will be uninsured for the entire year.
- By 2010, 948,000 Washingtonians will be uninsured for the entire year.

**Uninsured in Washington**

Year	Total Population	Number Uninsured	Percent Uninsured
2005	6,244,000	856,000	13.7%
2010	6,527,000	948,000	14.5%

The report, *Paying a Premium: The Added Cost of Care for the Uninsured*, is available online at [www.familiesusa.org](http://www.familiesusa.org).



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