

## Paying a Premium:

# The Added Cost of Care for the Uninsured in Kansas

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 Kansans?

### Health Insurance Premiums on the Rise

- In 2005, health insurance premiums in Kansas for a family with private, employer-sponsored coverage are \$729 higher due to the unpaid cost of health care for the uninsured. Premiums for individual health insurance coverage in Kansas are \$245 higher in 2005.
- By 2010, health insurance premiums for families in Kansas with private, employer-sponsored coverage will be \$1,169 higher due to the unpaid cost of health care for the uninsured. Premiums for individual health insurance coverage in Kansas will be \$365 higher in 2010.

Year	Individual	Family
2005	\$245	\$729
2010	\$365	\$1,169

---

## Uncovered Costs

- In Kansas, the cost of health care for the uninsured not paid out-of-pocket by the uninsured will be more than \$299 million in 2005.
- By 2010, the cost of health care for the uninsured not paid out-of-pocket by the uninsured in Kansas will be more than \$419 million.

2005	2010
\$299,336,000	\$419,070,000

## A Growing Problem

- More people are becoming uninsured in Kansas each year. In 2005, 314,000 Kansans will be uninsured for the entire year.
- By 2010, 347,000 Kansans will be uninsured for the entire year.

Year	Total Population	Number Uninsured	Percent Uninsured
2005	2,751,000	314,000	11.4%
2010	2,875,000	347,000	12.1%

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



1201 New York Avenue NW, Suite 1100 ▪ Washington, DC 20005  
202-628-3030 ▪ E-mail: [info@familiesusa.org](mailto:info@familiesusa.org) ▪ Web site: [www.familiesusa.org](http://www.familiesusa.org)

---