



Paying a Premium:

The Added Cost of Care for the Uninsured in Nebraska

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 Nebraskans?

Health Insurance Premiums on the Rise

- In 2005, health insurance premiums in Nebraska for a family with private, employer-sponsored coverage are \$918 higher due to the unpaid cost of health care for the uninsured. Premiums for individual health insurance coverage in Nebraska are \$343 higher in 2005.
- By 2010, health insurance premiums for families in Nebraska with private, employer-sponsored coverage will be \$1,465 higher due to the unpaid cost of health care for the uninsured. Premiums for individual health insurance coverage in Nebraska will be \$530 higher in 2010.

Year	Individual	Family
2005	\$343	\$918
2010	\$530	\$1,465

Uncovered Costs

- In Nebraska, the cost of health care for the uninsured not paid out-of-pocket by the uninsured will be nearly \$197 million in 2005.
- By 2010, the cost of health care for the uninsured not paid out-of-pocket by the uninsured in Nebraska will be nearly \$276 million.

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

2005	2010
\$196,926,000	\$275,697,000

A Growing Problem

- More people are becoming uninsured in Nebraska each year. In 2005, 191,000 Nebraskans will be uninsured for the entire year.
- By 2010, 211,000 Nebraskans will be uninsured for the entire year.

Uninsured in Nebraska

Year	Total Population	Number Uninsured	Percent Uninsured
2005	1,771,000	191,000	10.8%
2010	1,851,000	211,000	11.4%

The report, *Paying a Premium: The Added Cost of Care for the Uninsured*, is available online at www.familiesusa.org.



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