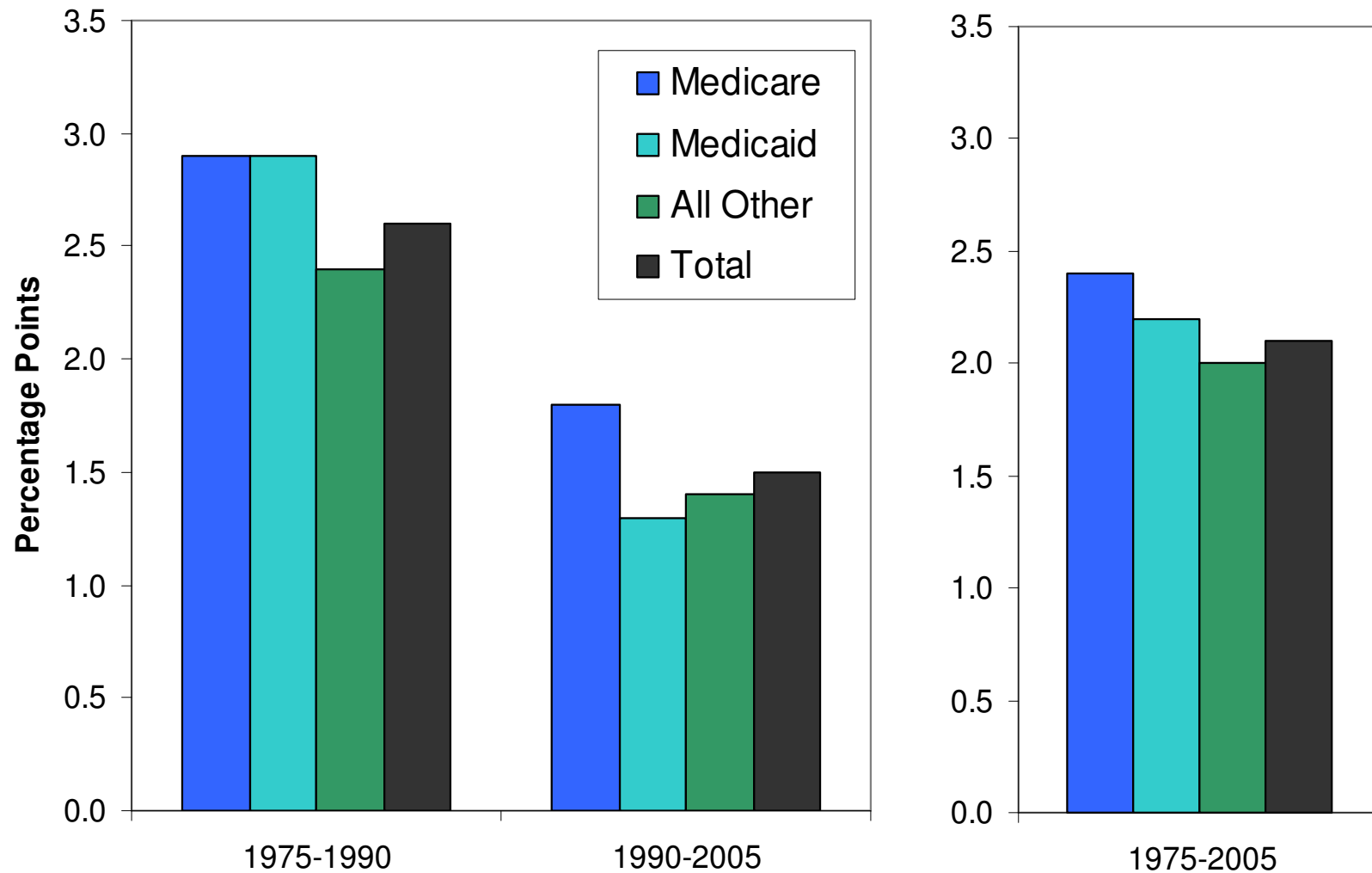
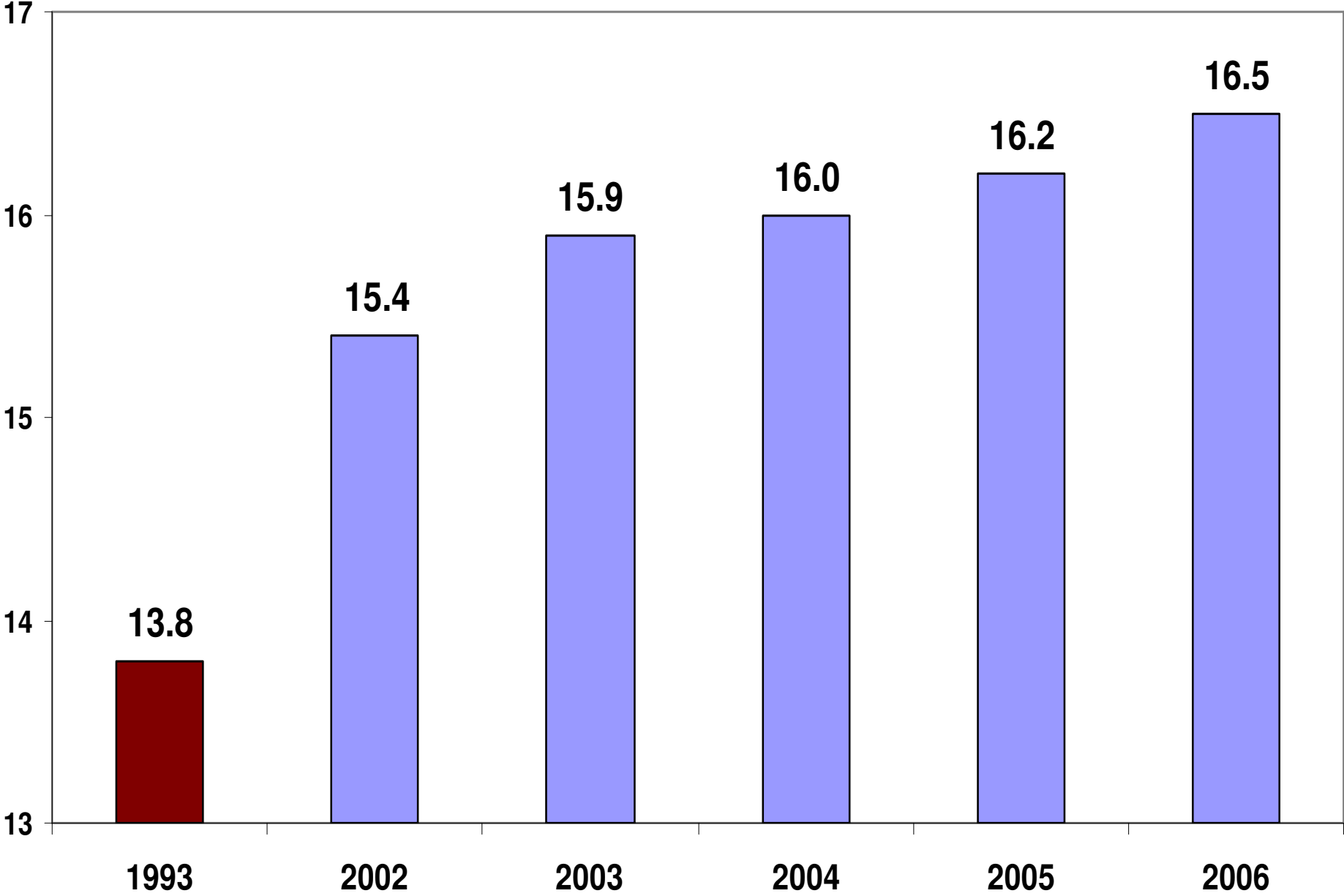


# Excess cost growth in Medicare, Medicaid, and all other health care spending



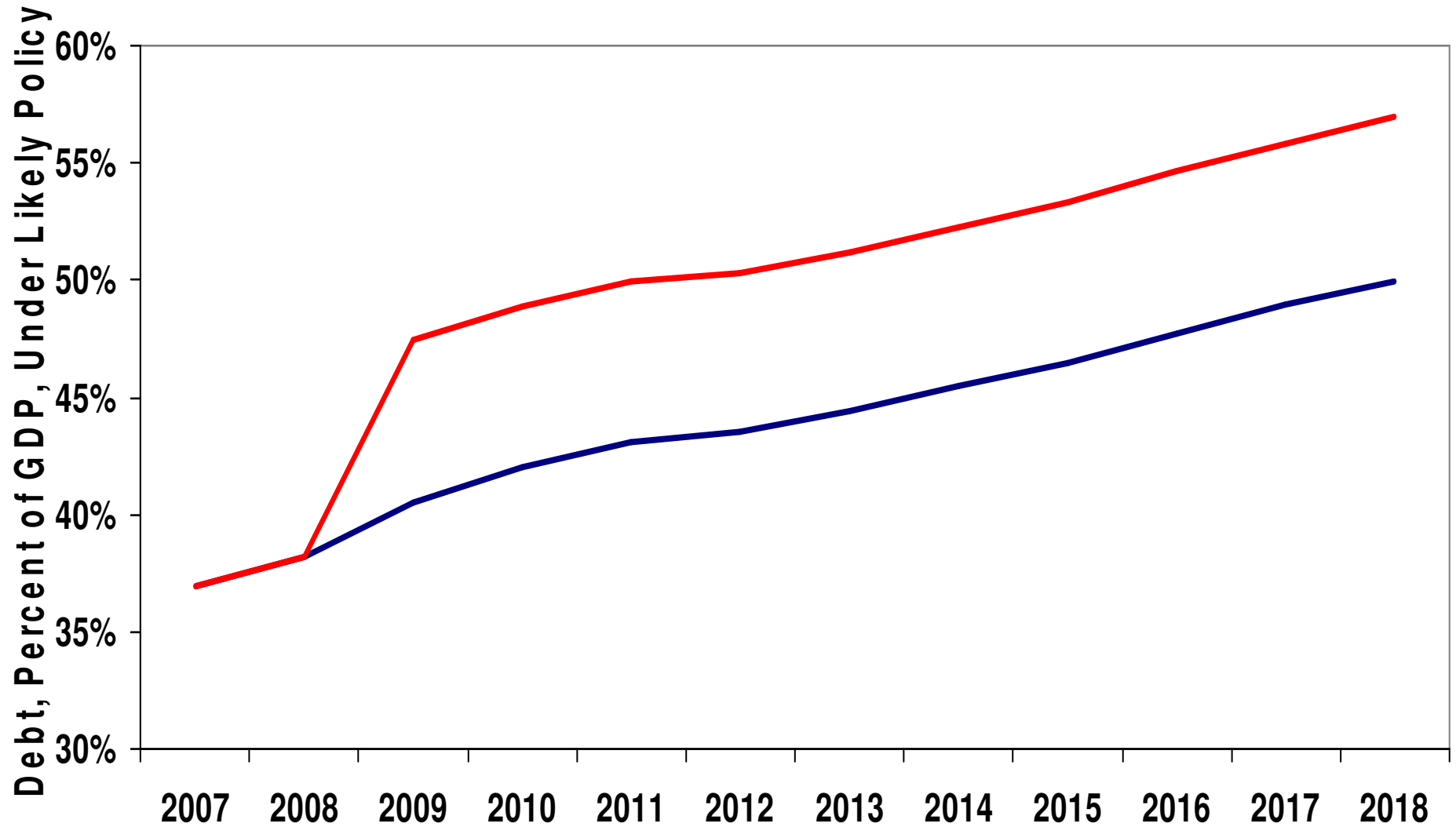
Source: CBO, A Federal Perspective on Health Care Policy and Costs, 2008.

# National Health Expenditures as a Percent of GDP



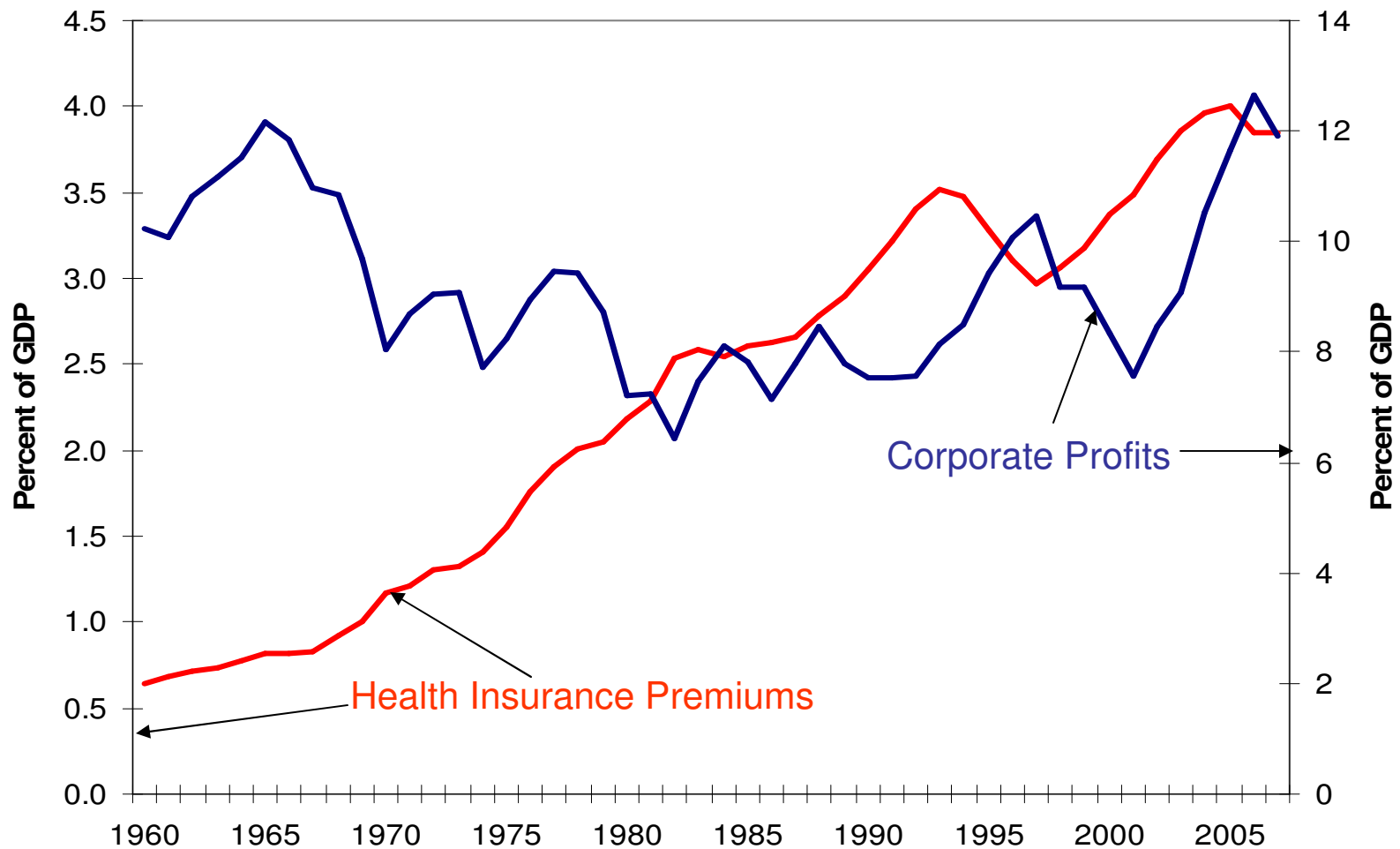
Sources: Center for Medicare and Medicaid Services, Bureau of Economic Analysis

# Crisis Could Add Six Years of Debt



Sources: Congressional Budget Office; Author's calculations

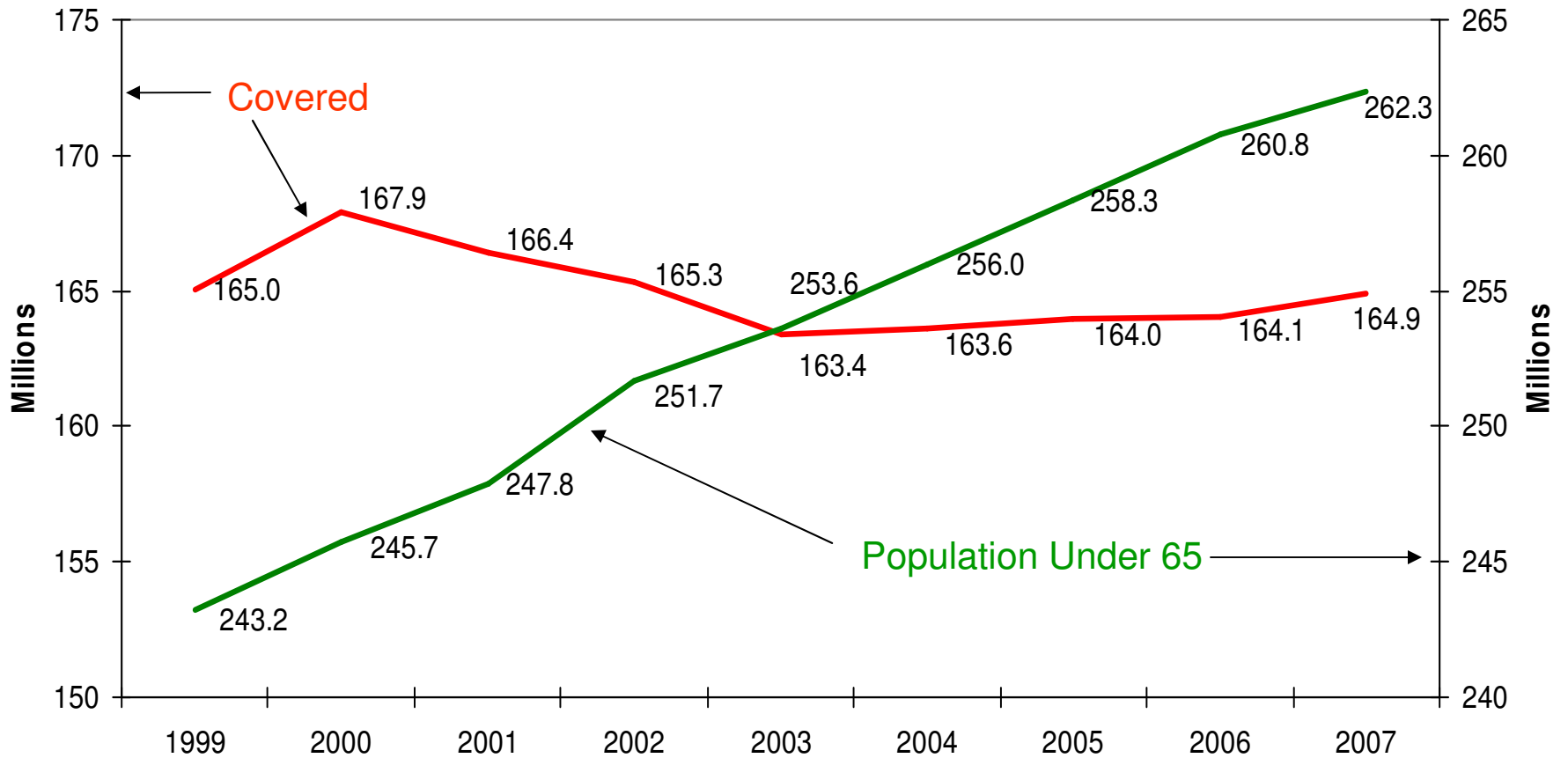
# Employer contributions for health insurance have increased substantially



Source: BEA, National Income and Product Accounts, 2008.

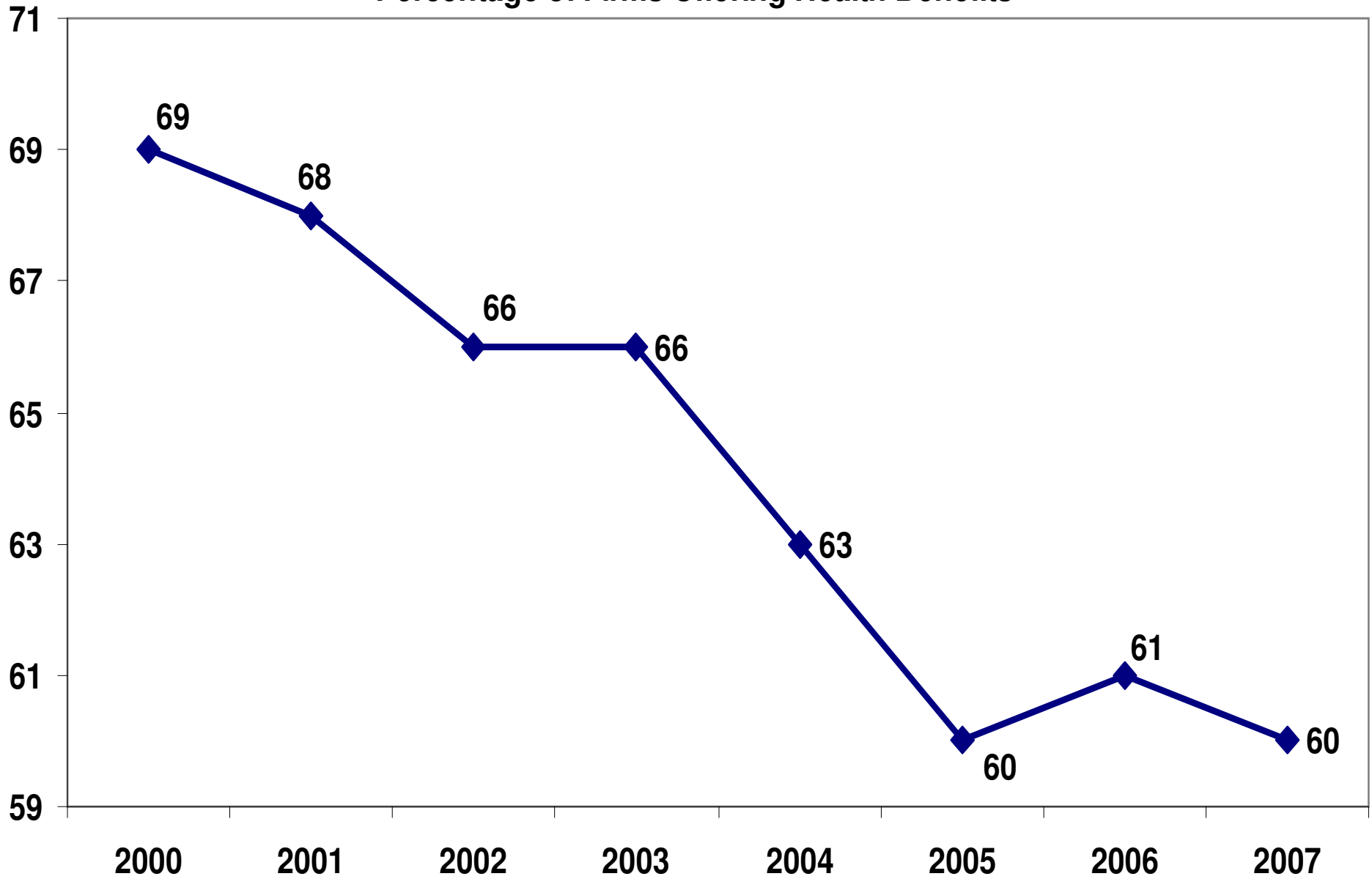
# Employer coverage is flat among a growing eligible population

## Employer Health Care Coverage vs. Eligible Population



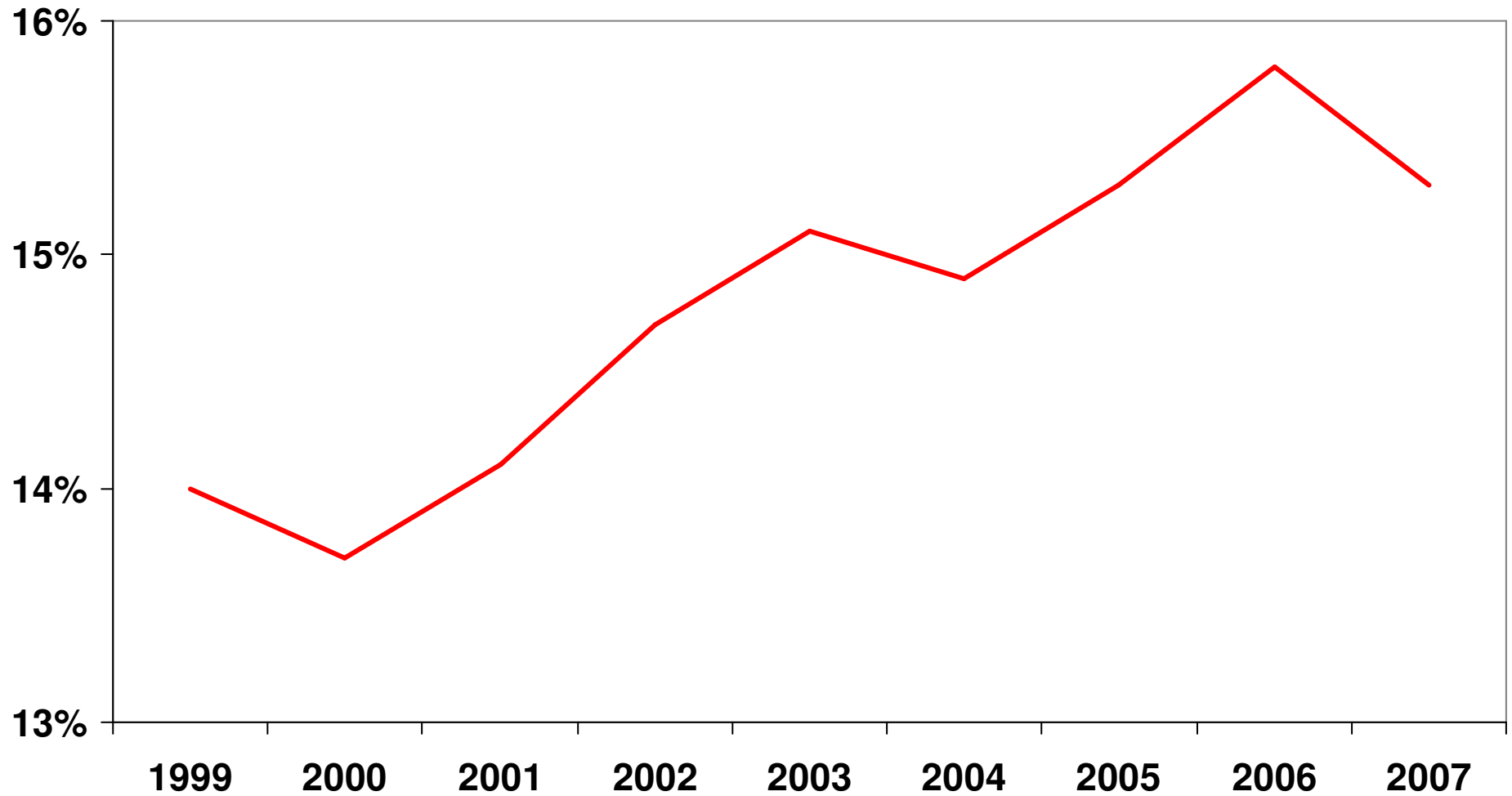
Source: Census Bureau, Current Population Survey, [http://pubdb3.census.gov/macro/032008/health/h01\\_001.htm](http://pubdb3.census.gov/macro/032008/health/h01_001.htm)

### Percentage of Firms Offering Health Benefits



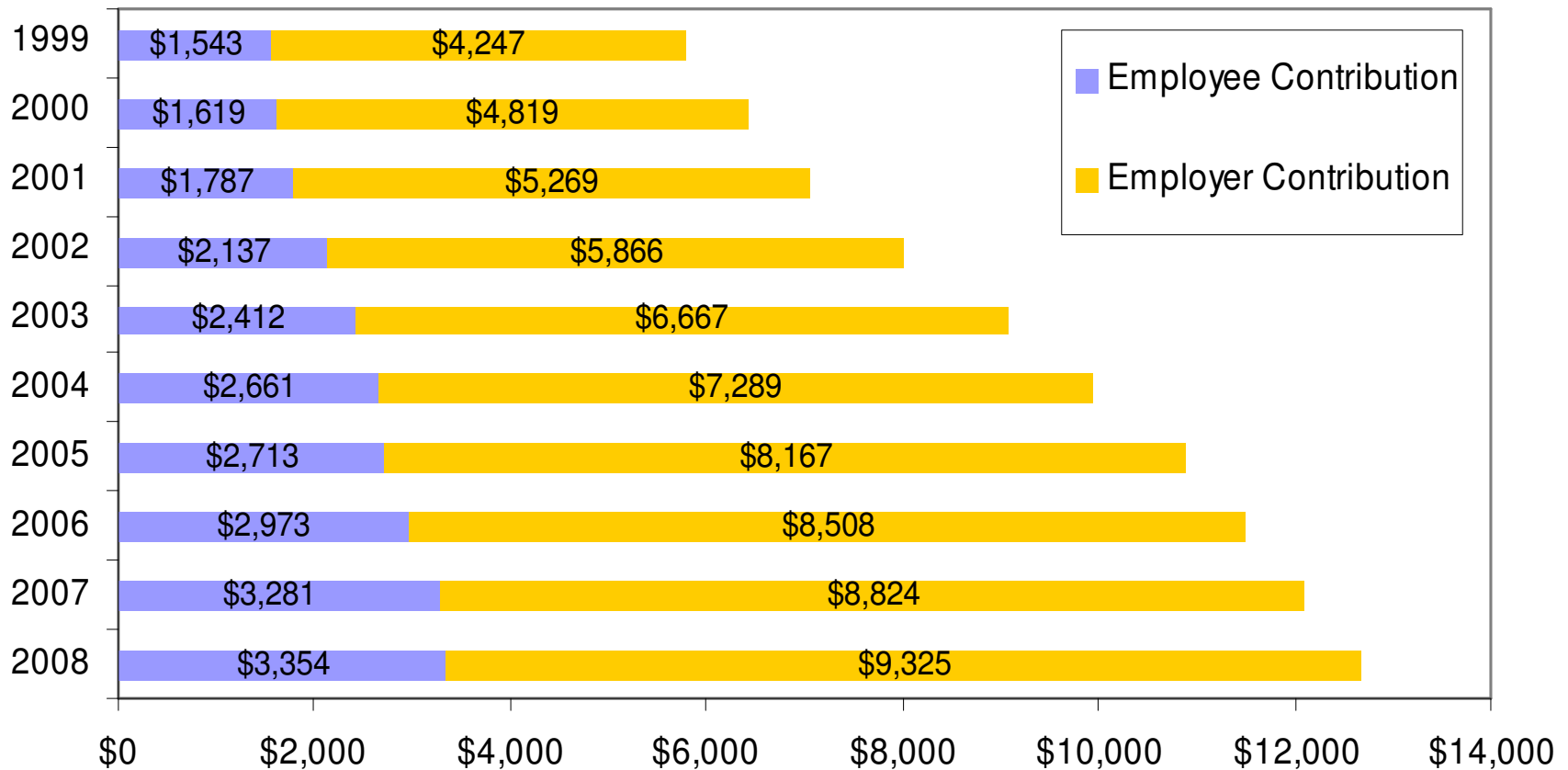
Source: Henry J. Kaiser Family Foundation and the Health Research and Educational Trust

# Percentage of Americans Not Covered



# Employers and employees are spending more on premiums

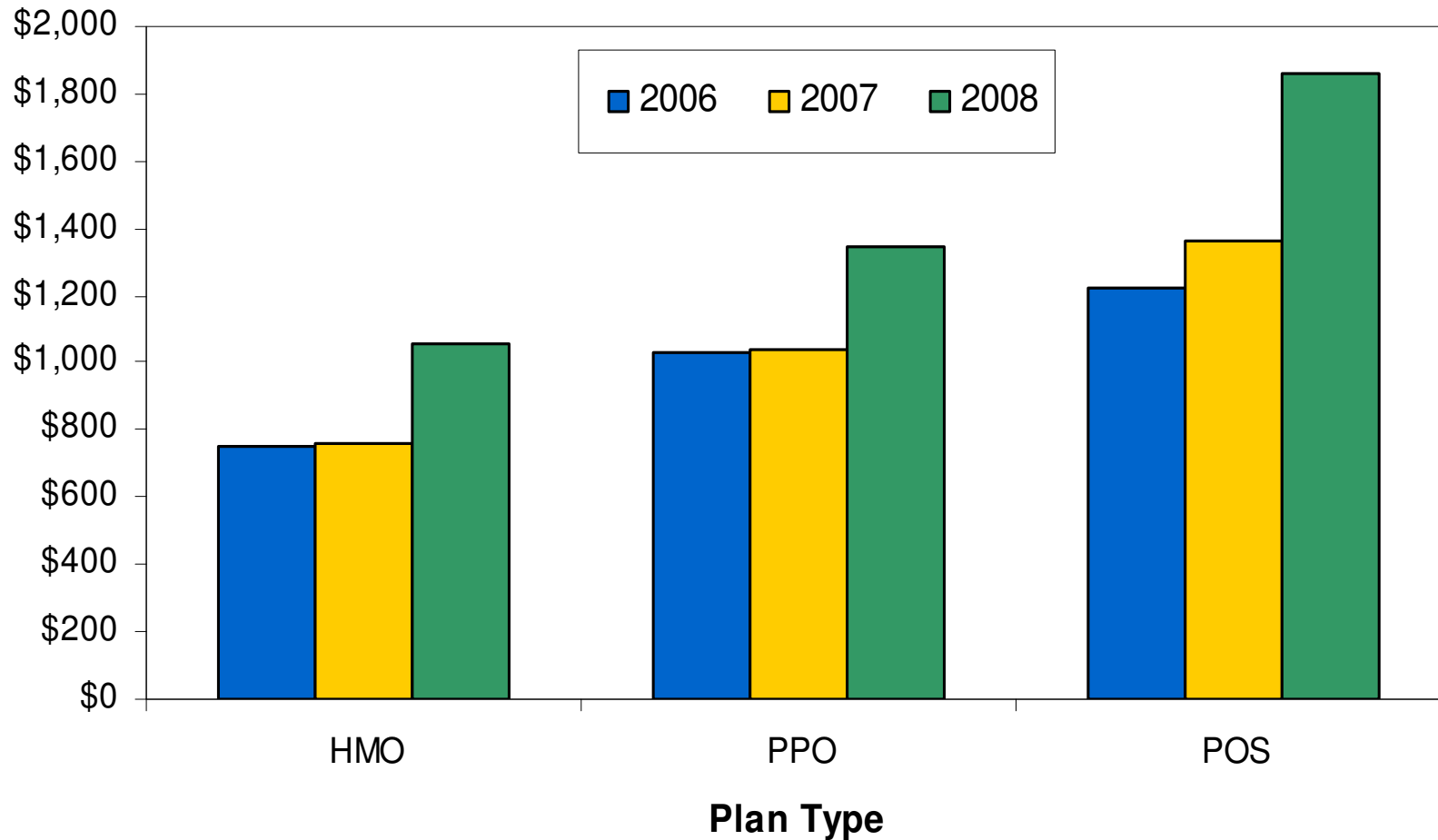
## Average Annual Employee and Employer Contributions to Premiums for Family Coverage



Source: Kaiser Family Foundation, Employer Health Survey, 2008.

# Deductibles are rising

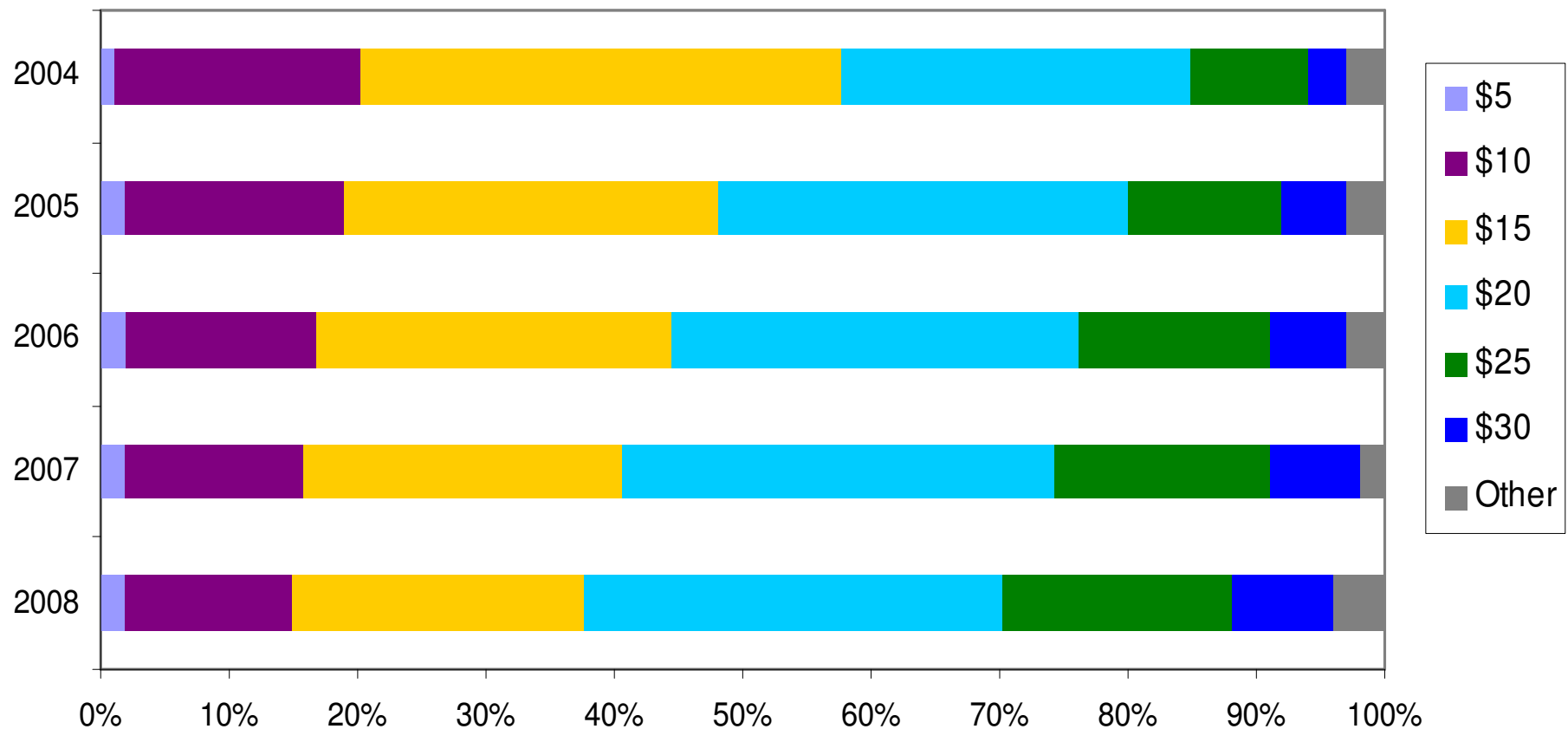
**Average Aggregate Deductible for Workers with Family Coverage, 2006-2008**



Source: Kaiser Family Foundation, Employer Health Survey, 2008.

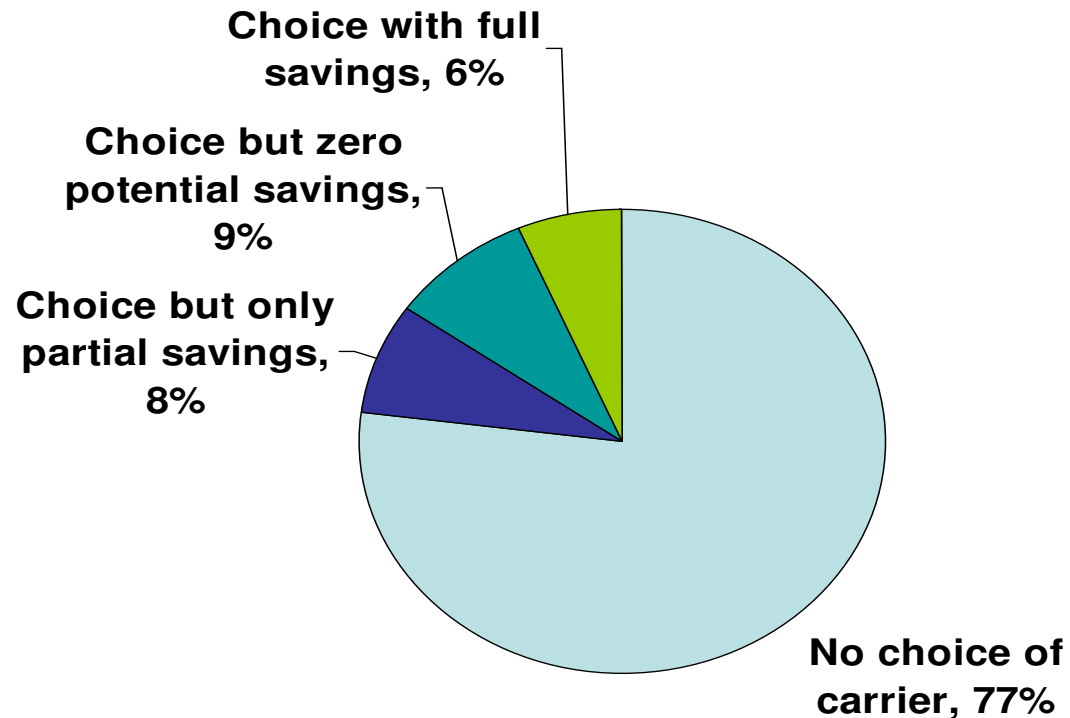
# Higher copayments increase the burden on insured workers

## Distribution of Copayments for an office visit with a Primary Care Physician



Source: Kaiser Family Foundation, Employer Health Survey, 2008.

# Few American Employees Can Save By Choosing a Less-Expensive Insurance Carrier



Source: Marquis and Long, "Trends in Managed Care and Managed Competition, 1993-97," *Health Affairs*, 18, no. 6 (1999).



# **Quality, Affordable Health Care for All**

**Moving Beyond the Employer-Based  
Health-Insurance System**

**A Statement by the  
Research and Policy  
Committee of the  
Committee for  
Economic Development**

