



MICHIGAN'S UNINSURED POPULATION FACT SHEET

Employers/Purchasers

- In 2005, the direct impact of health insurance cost-shifting (from uninsured) on employers/purchasers was estimated to be 6.5% of premium costs. Source: Families USA. *Paying a Premium: The Added Cost of Care for the Uninsured. June 2005.*
- In 2005, there was \$43 billion worth of uncompensated care provided to the 48 million uninsured in the United States. Michigan had \$1.1 billion in uncompensated care. Source: Families USA
- In 2002, a Michigan Economic Development Corporation-commissioned study identified Michigan's employer-based health insurance premiums for individual policies in 1999 as the highest of the benchmark states. Source: Altarum. *Healthcare Costs and Premiums: Michigan Compared with Selected Benchmark States. March 31, 2004.*
- Of the 1,261 businesses that participated in the 2006 Michigan State Planning Project for the Uninsured Report, 40% reported that they do not offer insurance to any of their employees.
- That survey showed 74% of employers who do not offer health insurance to their workers "strongly agree" that they would be more likely to offer coverage of costs were not so high, and 15% "somewhat agree."
- In addition, 62% of employees think it is likely they will shift more of the cost of premiums to their employees in the next year; more than half stated they might switch to another insurance provider; 48% believe they might reduce benefits; and 44% believe they may offer a high deductible plan with a health savings account. More than 16% of employers say they are likely to eliminate or reduce dependent coverage.