



7521 Main St., Suite 103
Omaha, NE 68127
P: (402) 597-3100
F: (402) 597-2705
www.opportunityatwork.org

To: Health and Human Services Committee

From: Annemarie Bailey Fowler, Representative of the Opportunity@Work Coalition Advocacy Subcommittee

Re: Support of LB 656 - Adopt the Health Care Accessibility and Affordability Act

Opportunity@Work is a coalition dedicated to strengthening the financial stability of Nebraskans. The Coalition operates through public/private partnerships that balance the needs of working families, businesses and communities among diverse populations across the state.

Opportunity@Work supports LB 656 as we believe that now, more than ever, it is critical to the long-term success of Nebraskans and Nebraska's businesses to address the increasing costs and inaccessibility of health care coverage.

According to The Kaiser Family Foundation, the costs of health insurance premiums in the United States increased by 119% between 1999 and 2008, affecting the contributions of employers and workers¹.

Data for Nebraska show that the average premium costs for Family Employer-Sponsored Health Insurance in 2006 was \$10,777 and is projected to increase to \$22,975.87 by 2016 - a 7.86% annual rate of growth². This is compared to the expected 1.15% annual rate of growth for the median household income in Nebraska during the same time period - from \$48,820 in 2006 to \$54,712 in 2016³.

Without doubt, the costs of health care can be detrimental to the economic well-being of a family and a company; the costs can also be a deterrent in accessing health care coverage.

In addition to the concerns over costs are the consequences of workers and families not having access to health care coverage. The rising number of those without health insurance impacts individuals, families, companies and communities. These impacts manifest themselves in costs associated with family financial uncertainty and

¹ *Employer Health Benefits, 2008 Survey*. The Kaiser Family Foundation and Health Research & Educational Trust. 2008. Chicago, Illinois.

² *Nebraska: The State of State Health*. New America Foundation. 2007.

³ *Nebraska: The State of State Health*. New America Foundation. 2007.



7521 Main St., Suite 103
Omaha, NE 68127
P: (402) 597-3100
F: (402) 597-2705
www.opportunityatwork.org

the depletion of assets; workplace productivity losses; diminished population health; diverted revenues to cover uncompensated care costs; and, diminished workforce productivity⁴.

The Opportunity@Work Advocacy Subcommittee urges the Health and Human Services Committee to approve LB 656, allowing for a thorough task force study into how Nebraska can practically and appropriately ensure that all Nebraskans are provided with affordable and quality health care coverage.

⁴ Wilhelmine Miller et al., *Covering the Uninsured: What is it Worth?* Health Affairs - Web Exclusive. 2004. Project HOPE - The People-to-People Health Foundation, Inc.