

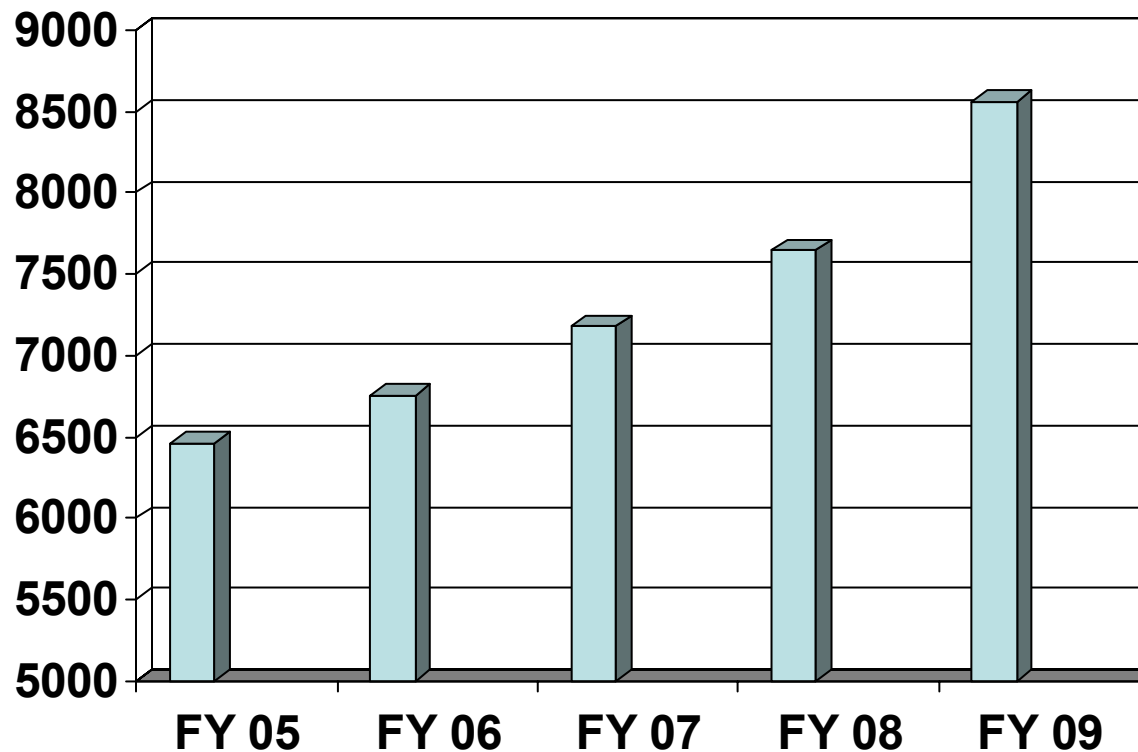
# The Uninsured and Uninsured Patients at Carle Foundation Hospital

**Percent of Private Sector Establishments That Offer Health Insurance to Employees, 2008**

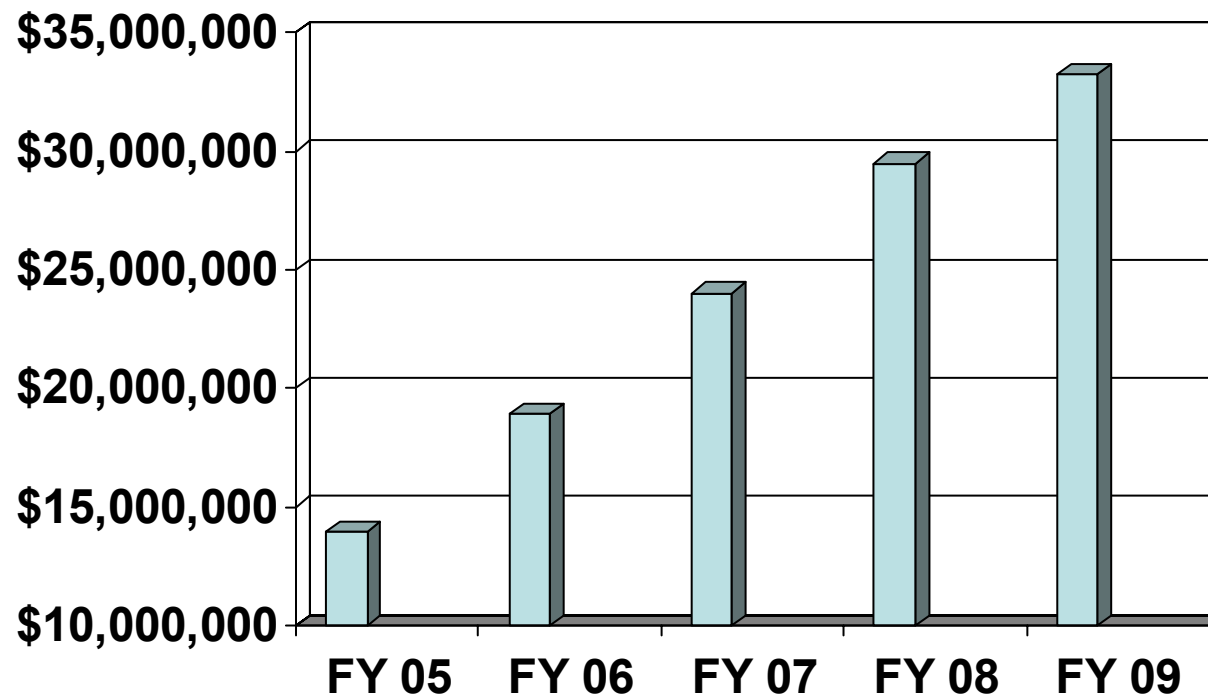
	<b>IL</b>	<b>US</b>
	<b>55.60%</b>	<b>56.40%</b>

# Carle Statistics on the Uninsured Patients...

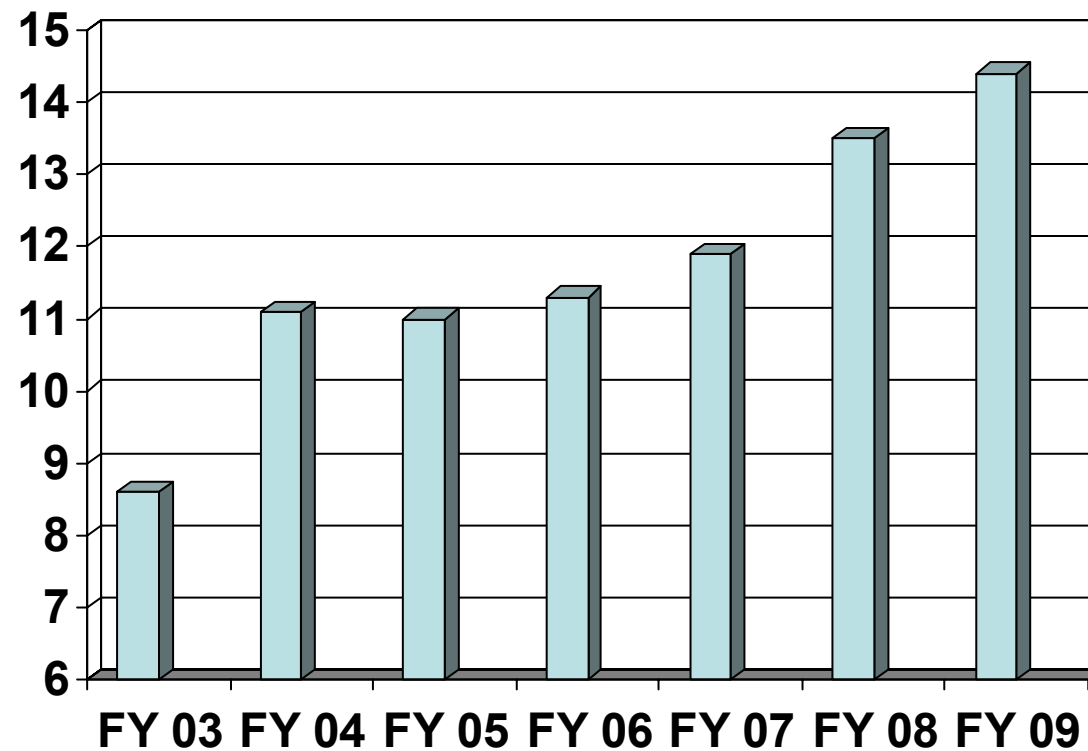
# Uninsured Patients at CFH Total Inpatient and Outpatient Cases



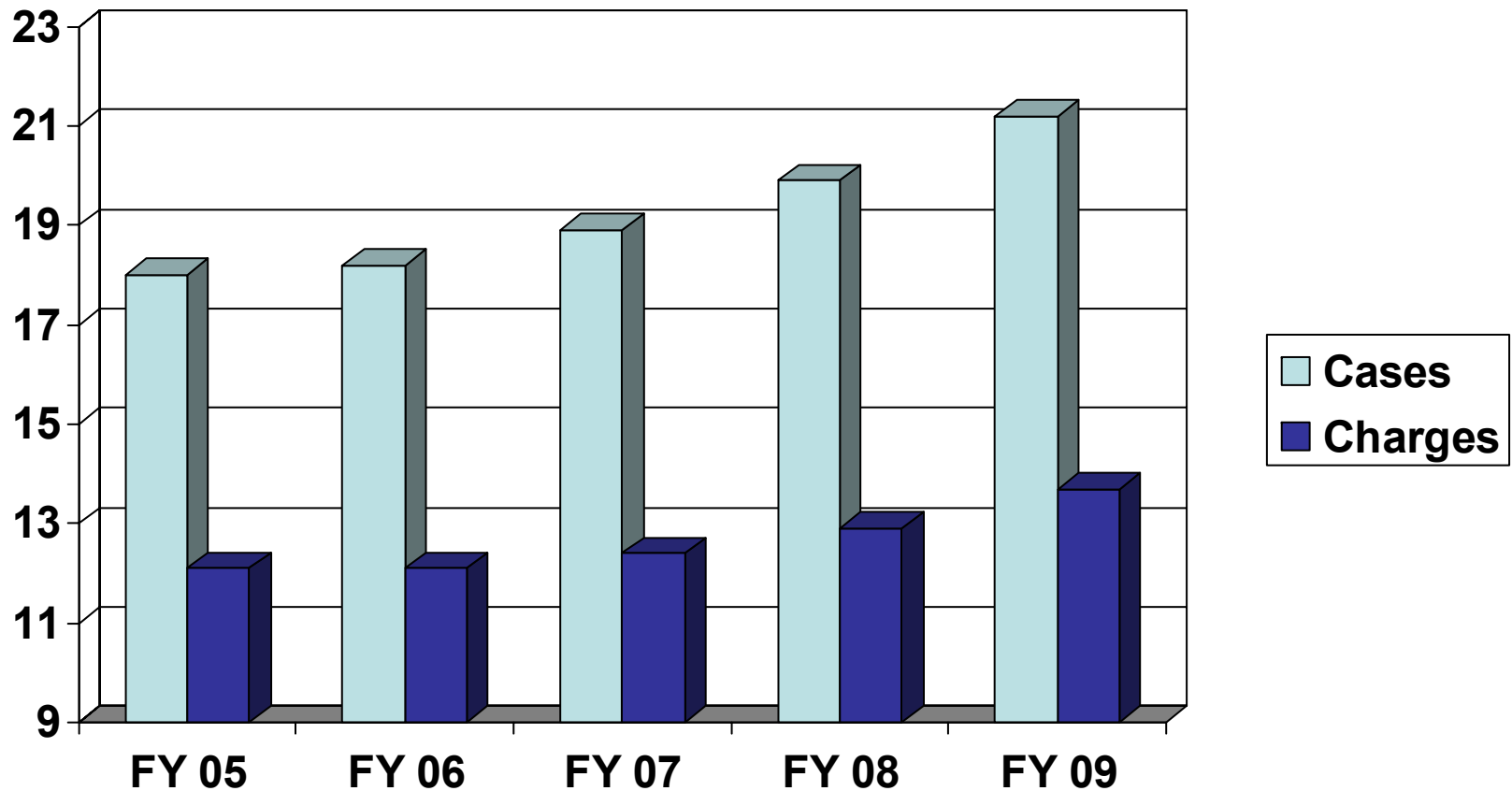
# Total Charges for Uninsured Patients



# Uninsured Patients at CFH as a % of Non-Government Cases



# Medicaid as a % of Total CFH Cases and Charges



# Uninsured at CFH

	FY 2005	FY 2006	FY 2007	FY 2008	FY 2009
<b>TOTAL CHARGES</b>	<b>\$13,980,571</b>	<b>\$18,921,385</b>	<b>\$24,012,213</b>	<b>\$29,491,260</b>	<b>\$33,232,490</b>
<b>PAYMENTS</b>	<b>\$507,256</b>	<b>\$747,819</b>	<b>\$975,365</b>	<b>\$1,036,901</b>	<b>\$499,940*</b>
<b>PAYMENTS AS % OF CHARGES</b>	<b>3.6%</b>	<b>4.0%</b>	<b>4.1%</b>	<b>3.5%</b>	<b>1.5%</b>

\*Additional payments will be received.



# CFH Uninsured Cases FY 2004-2009

	FY 2004-2007		FY 2008		FY 2009	
<b>Total Uninsured Cases</b>	26,737	100%	7,652	100%	8,586	100%
<b>Total Not Working*</b>	11,455	43%	3,505	46%	3,884	45%
<b>Total Employed</b>	<b>15,282</b>	<b>57%</b>	<b>4,147</b>	<b>54%</b>	<b>4,702</b>	<b>55%</b>

\*Includes Children, Retirees, Students, Disabled

# CFH Uninsured & Not Employed

	FY 04-07	FY 2008		FY 2009	
<b>Total Uninsured Cases</b>	<b>100%</b>	<b>7,562</b>	<b>100%</b>	<b>8,586</b>	<b>100%</b>
<b>Total Employed</b>	<b>56%</b>	<b>4,147</b>	<b>54%</b>	<b>4,702</b>	<b>55%</b>
<b>Unemployed</b>	<b>29%</b>	<b>2,473</b>	<b>32%</b>	<b>3,207</b>	<b>37%</b>
<b>Children</b>	<b>6%</b>	<b>341</b>	<b>4%</b>	<b>7</b>	<b>.1%</b>
<b>Students</b>	<b>5%</b>	<b>463</b>	<b>6%</b>	<b>406</b>	<b>5%</b>
<b>Retired</b>	<b>1%</b>	<b>97</b>	<b>1%</b>	<b>89</b>	<b>1%</b>
<b>Disabled</b>	<b>1%</b>	<b>131</b>	<b>2%</b>	<b>175</b>	<b>2%</b>
<b>Total Not Employed</b>	<b>44%</b>	<b>3,505</b>	<b>46%</b>	<b>3,884</b>	<b>45%</b>

# Who are the Uninsured?

## Some Employed Examples

- Uninsured employees of restaurants and bars had \$3,194,240 in charges and paid .8%. Charges doubled in 1 year and encounters increased 27%. Their average age was 26.2.
- Government and school district employees had \$2,018,351 in charges. Paid 3.6% and their average age was 34.7.
- Nursing homes, assisted living facilities and other health care organizations had 159 encounters \$640,948 in charges. Paid 6.0%. The average age was 30.5.
- Students had \$1,981,577 in charges and paid 3.6%
- Leading local private employers had 363 cases with \$1,094,154 in charges, an average age of 30.1 and paid 3.6% of charges.

# Uninsured Patients Additional Statistics

- 49% of the uninsured cases were less than 30 years old.
- The average age of an uninsured patient admitted to the hospital was 37.
- The average age of an uninsured patient admitted and staying more than 7 days was 42.
- There were 44 uninsured patients with charges greater than \$100,000. 9 patients were under 30 years old and the average age was 43.
- There were 126 inpatient admissions of uninsured patients that stayed longer than 7 days.

# Conclusions

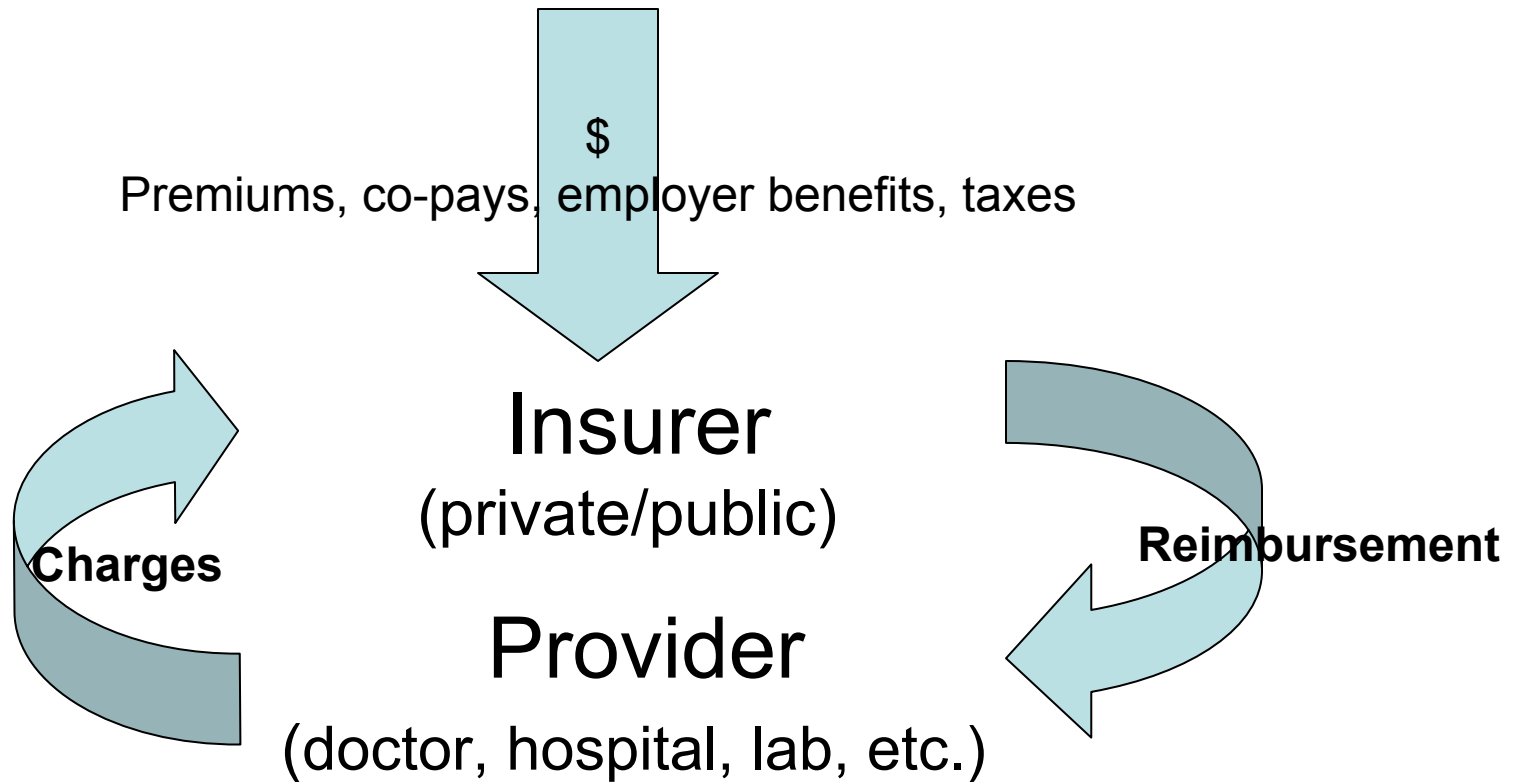
- The number of uninsured patients is rising significantly
- Most of the uninsured patients are employed
- Uninsured patients come from a wide range of employers
- All age categories are included in the uninsured, but the uninsured tend to be younger

Thanks.

# Health Insurance Basics

# Your ticket to health care: How insurance works

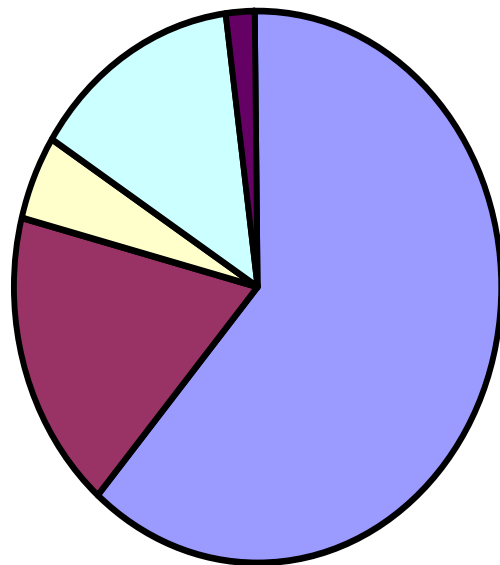
**YOU**



sometimes you never see the actual total cost of your care



# Insurance sources for non-elderly (2006)



- Employer
- Uninsured
- Individual
- Medicaid
- other

# Basic principles of reform legislation

Health insurance should be ...

- *Universal* — everyone in, nobody out
- *Comprehensive* — pays for all basic services, including preventative care
- *Affordable and effective* — works when needed and won't cause bankruptcy