

# 12 Things You Need to Know About Tennessee's Health Care Troubles

1. 1 in 6 Tennesseans are uninsured – meaning that they do not have affordable access to health care.<sup>1</sup>
2. Nearly 1 in 6 are under-insured – meaning that they have some sort of health insurance, but it does not cover their needs; therefore, they are paying large out-of-pocket costs for premiums, deductibles, co-pays, and non-covered services.<sup>2</sup>
3. The 6th leading cause of death is “being uninsured.” Without insurance you won’t receive the care you need, and, if admitted to a hospital, you’re more likely to die as opposed to a person with health insurance.<sup>3</sup>
4. The State’s termination of nearly 200,000 sick and poor Tennesseans from TennCare in 2005 was the single largest creation of uninsured in our nation’s history.<sup>4</sup>
5. Costs for treating 200,000 people cut from TennCare in 2005 haven't gone away—cuts did not cure. The insured are paying those costs through higher insurance premiums, and doctors and hospitals are providing millions of dollars in uncompensated care. In addition, those cut are paying with poorer health, some with their lives, thousands of dollars in medical debt, and loss of homes and work.
6. The administration’s TennCare cuts and its new Cover Tennessee scheme simply shift health care costs from the state’s ledger page to the ledger page of hospitals, local governments, local doctors, etc. Annually, over \$1 billion in medical care is being shifted from the state to someone else.
7. In 2003, Tennessee taxpayers were being charged about \$2 billion for state public health care and there were 600,000 uninsured. Today, the bill is almost \$3 billion and there are 1 million uninsured.<sup>5</sup>
8. Tennesseans have been led to believe that the main reason for the TennCare cuts was fraud and abuse. This is a lie. By the state’s own numbers, fraud is about 1/1000<sup>th</sup> of a percent.<sup>6</sup> The single largest health care cost problem we had and still have is the over prescribing and over utilization of prescription drugs. This is a problem in both public and private programs. It is manageable, but there is no political will to take on the drug industry. For too many, it is much easier to blame poor, sick people.
9. Tennessee ranks #1 in personal bankruptcies<sup>7</sup> and half of all personal bankruptcies are due to medical debt.<sup>8</sup>
10. One in 50 who sign up for CoverTN (small biz), will get in serious medical debt each year with a \$25,000/year total care limit. It is unconscionable that our state government says it’s acceptable for 1 of every 50 people to get into serious medical debt. The state mandates better insurance for cars. Its solution? Don’t get sick!
11. Tennessee cannot care for a significant number of citizens (let alone all) without federal money. CoverKids is the only Cover Tennessee program drawing down federal money.
12. By the state’s own numbers, the Cover Tennessee programs aren’t helping many. At this writing, enrollment in the programs are: Access TN (high-risk pool), less than 5,000 ; CoverTN (workers of small businesses), less than 20,000; Cover Kids (SCHIP), less than 35,000. Again, 1 in 6 or nearly 1 million Tennesseans are uninsured.

<sup>1</sup>US Census; <sup>2</sup>Covering the Uninsured; <sup>3</sup>U.S. Dept of Health & Human Services; <sup>4</sup>Centers for Medicare & Medicaid; <sup>5</sup>US Census; <sup>6</sup>Bureau of TennCare; <sup>7</sup>Morgan Quitno; <sup>8</sup>Harvard University

***We can do better. Join THCC in our efforts for sensible health care solutions.***

**Tennessee Health Care Campaign**

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