

IMMIGRATION REFORM WITHOUT HEALTH CARE = A RISKY PROPOSITION

Immigration reform and access to health care cannot be a zero sum game. The economic and human toll is too great.

To have a more sustainable and prosperous future, America's health care system must work for everyone, regardless of immigration status. Our nation is stronger and healthier when everyone has access to affordable health care and coverage.

Uninsurance leads to poor health outcomes and economic costs for everyone.

- The uninsured receive little to no preventive health care, have worse physical and mental health outcomes and are diagnosed at later stages for treatable conditions.¹ Shorter lifespans and bad health results in a loss of \$65 - 130 billion annually.² Keeping people insured when they are younger and healthier would keep costs down in the long term for everyone.
- America's health care spending is upside down. Seventy-five percent of our health care expenditures are used to treat preventable conditions, a huge expense that would be mitigated with better access to affordable preventive care and health insurance.
- Health care is too expensive without insurance, which is why the uninsured receive roughly half the amount of care as an insured person.³ The average hospital stay in the U.S. costs over \$15,000 and the average cost for a doctor's visit is \$89—expenses that can add up quickly.⁴
- Uninsurance translates into lost economic productivity and economic insecurity. For a low-wage earner in New York for example, getting sick with the flu could put a person out of work for a week—a loss of \$290, or almost the average cost of a week's groceries for a family of four.⁵ It's no wonder individuals and families across the country live in fear of what might happen if they get sick.

Everyone pays the price for the nation's uninsured.

- Everyone needs health care, and health care needs don't just disappear if you don't have insurance. Eighty-five percent of the costs of uncompensated care fall on the government, with the overwhelming majority footed by the federal government alone.⁶

HEADQUARTERS
450 Sutter Street, Suite 600
San Francisco, CA 94108
(P) (415) 954-9988
(F) (415) 954-9999

NATIONAL POLICY OFFICE
1828 L Street, NW, Suite 802
Washington, DC 20036
(P) (202) 466-7772
(F) (202) 466-6444

FOLLOW US ONLINE
www.apiahf.org
[@APIAHF](http://www.facebook.com/apiahf)
[@APIAHFpolicy](http://www.facebook.com/apiahf)
www.youtube.com/apiahf

MARCH 2013

¹ "The Cost of Care for the Uninsured: What do We Spend, Who Pays and What Would Full Coverage Add to Medical Spending?" Kaiser Family Foundation, May 2004, available at <http://www.kff.org/uninsured/upload/the-cost-of-care-for-the-uninsured-what-do-we-spend-who-pays-and-what-would-full-coverage-add-to-medical-spending.pdf>.

² Estimated costs for bad health and shorter life spans resulting from being uninsured. "Hidden Costs, Value Lost: Uninsurance in America," National Academies Press, 2003, available at http://www.nap.edu/openbook.php?record_id=10719&page=1.

³ The Cost of Care for the Uninsured: What do We Spend, Who Pays and What Would Full Coverage Add to Medical Spending?"

⁴ "Survey Shows that Americans Pay a Lot More for Healthcare," National Journal, March 25, 2012, available at <http://www.nationaljournal.com/healthcare/survey-shows-americans-pay-a-lot-more-for-health-care-20120304>.

Calculation based off New York minimum wage, currently set at \$7.25/hour for a 40 hour workweek. The USDA estimated the average cost of groceries for a family of four in 2012 was \$236.60/week.

⁵ Calculation based off New York minimum wage, currently set at \$7.25/hour for a 40 hour workweek. The USDA estimated the average cost of groceries for a family of four in 2012 was \$236.60/week.

⁶ "The Cost of Care for the Uninsured: What do We Spend, Who Pays and What Would Full Coverage Add to Medical Spending?"

- We all pay an “uninsurance tax.” When an individual without health insurance can’t pay for care, hospitals and doctors shift the costs to those who have insurance coverage, increasing premiums for everyone. The result: a “tax” of more than \$1,000 on family coverage.⁷
- Everyone should have the opportunity to pay their fair share and play by the same rules. Hard working immigrants are committed to this country and want health insurance, but are often subject to eligibility restrictions that bar them from coverage. Eliminating these barriers could reduce costs for everyone.

Access to health care for all reduces costs for everyone.

- Immigrants are often younger, healthier and have lower health care expenses than native-born Americans. Making sure these aspiring Americans are insured would help them stay that way and help reduce costs for everyone.
- Maximizing the number of people with health insurance reduces the cost of uncompensated care and creates larger, more efficient risk pools that spread costs across a larger population.
- Shutting out undocumented immigrants and young people granted deferred action from the new health insurance marketplaces undermines state efforts to reduce costs and uninsurance rates. Limiting access to health insurance pools could lead to adverse selection, causing premiums to rise for all Americans and shifting costs to local and state governments.

Everyone, regardless of immigration status, should play by the same rules and take responsibility for their health, but that requires access to affordable health insurance and care. Immigration reform must ensure fair access to health care. It’s the practical, economical and commonsense thing to do.

For questions, contact Priscilla Huang, APIAHF Policy Director, at phuang@apiahf.org or Paulo Pontemayor, Advisor for Government Relations and External Affairs, at ppontemayor@apiahf.org.

HEADQUARTERS
450 Sutter Street, Suite 600
San Francisco, CA 94108
(P) (415) 954-9988
(F) (415) 954-9999

NATIONAL POLICY OFFICE
1828 L Street, NW, Suite 802
Washington, DC 20036
(P) (202) 466-7772
(F) (202) 466-6444

FOLLOW US ONLINE
www.apiahf.org
www.facebook.com/apiahf
[@APIAHF](https://twitter.com/APIAHF)
[@APIAHFpolicy](https://twitter.com/APIAHFpolicy)
www.youtube.com/apiahf

⁷ Estimate based off of health insurance for family of four. “Hidden Health Tax: Americans Pay a Premium,” Families USA, 2009, available at <http://familiesusa2.org/assets/pdfs/hidden-health-tax.pdf>.