



Three Threats

What Will Happen If There Is No Health Care Reform

Without reform, Americans will face three threats to their well being and financial livelihood:

First, your personal, out-of-pocket spending on health care will skyrocket. A [new report](#) from the Center for American Progress shows that without reform, health care costs will eat up fully one-third of the average family's income by 2019—equivalent to a second rent or mortgage payment every month for many families.

Second, you will have a 50-50 chance of losing your insurance. A [new report](#) from the Treasury Department shows that about half of all Americans under age 65 will lose their health coverage at some point over the next 10 years. The report also found that more than one-third of Americans will go without coverage for longer than one year.

Third, your employer could cut back on benefits, increase your out-of-pocket costs, or stop offering you coverage altogether. A new report from the Robert Wood Johnson Foundation found that even in the most conservative scenario, [employers in 46 states would see premiums increase by more than 60 percent](#). And a [new report](#) from the Kaiser Family Foundation found that 41 percent of employers said they are “somewhat” or “very” likely to increase the amount employees pay in premiums, and 40 percent of employers are likely to increase out-of-pocket costs for employees, including costs for doctors' visits.

Opponents of reform are opposing solutions to these issues.