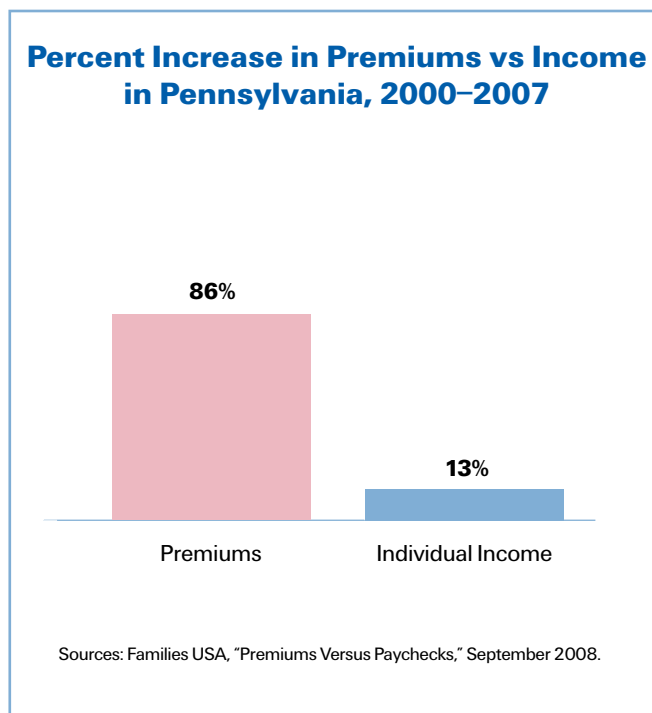
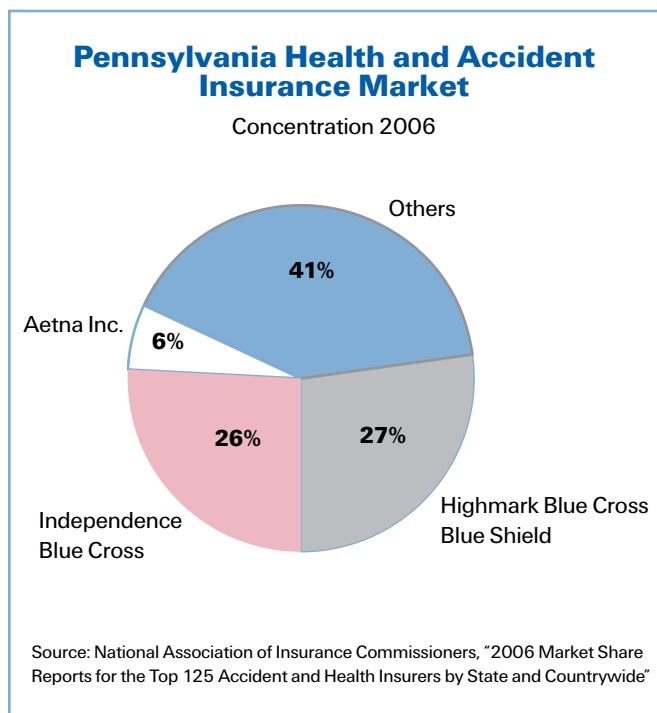


# Pennsylvania Consumers Pay the Price For Health-Insurance Market Failure

- In 2007, the three largest insurers, Aetna Inc., Independence Blue Cross, and Highmark Blue Cross Blue Shield, posted combined profits of \$381 million for business written in the state. From 2004 to 2007 Highmark’s profits increased 22 percent even as membership fell 41 percent.<sup>1</sup>
- Health insurance premiums for Pennsylvania working families have skyrocketed, increasing 86 percent from 2000 to 2007.<sup>2</sup>
- For family health coverage in Pennsylvania during that time, the average annual combined premium for employers and employees rose from \$6,721 to \$12,513.<sup>3</sup>
- For family health coverage in Pennsylvania, the average employer’s portion of annual premiums rose 76 percent, while the average worker’s share grew by 128 percent.<sup>4</sup>
- From 2000 to 2007, the median earnings of Pennsylvania workers increased 13 percent, from \$24,834 to \$28,155. During that time health insurance premiums for Pennsylvania working families rose 6.4 times faster than median earnings.<sup>5</sup>



## ENDNOTES

<sup>1</sup>Northwest Federation of Community Organizations, “Insuring Health or Ensuring Profit?,” 2008. Accessed at [http://www.nwfc.org/pubs/2008.0727\\_insuring.health.or.ensuring.profit.pdf](http://www.nwfc.org/pubs/2008.0727_insuring.health.or.ensuring.profit.pdf).

<sup>2</sup>Families USA, “Premiums versus Paychecks,” September 2008. Accessed at <http://www.familiesusa.org/resources/publications/reports/premiums-vs-paychecks-2008.html>.

<sup>3</sup>Ibid.

<sup>4</sup>Ibid.

<sup>5</sup>Ibid.