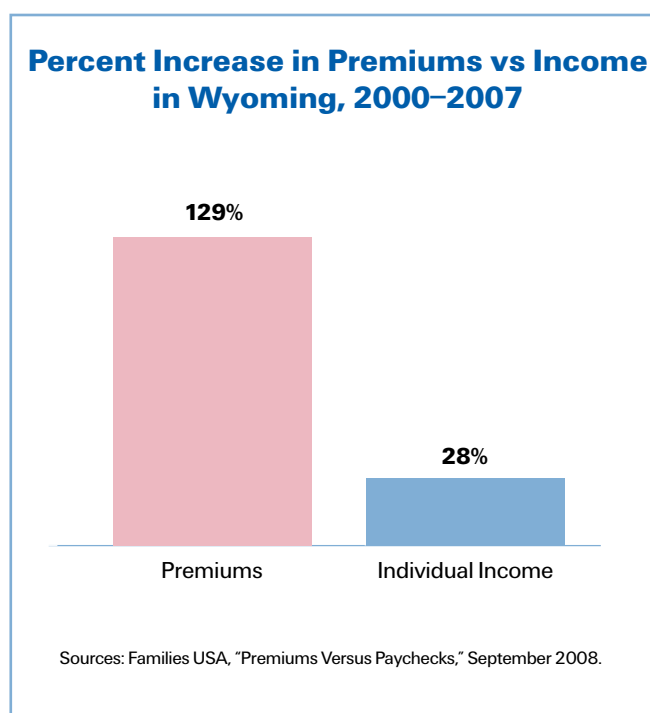
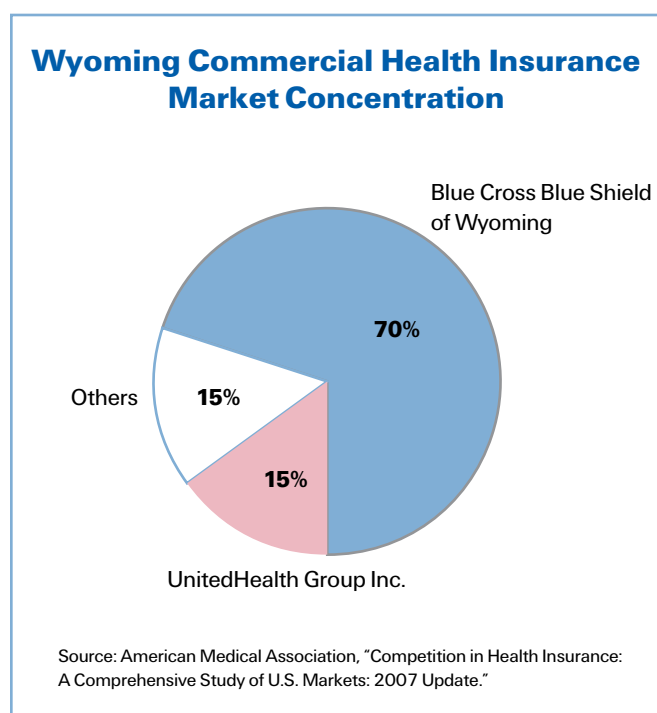


Wyoming Consumers Pay the Price For Health-Insurance Market Failure

- The state's top insurer, Blue Cross Blue Shield of Wyoming, holds 70 percent of the commercial market. The second biggest, UnitedHealth Group Inc., controls 15 percent.¹
- Health insurance premiums for Wyoming working families have skyrocketed, increasing 129 percent from 2000 to 2007.²
- For family health coverage in Wyoming during that time, the average annual combined premium for employers and employees rose from \$5,605 to \$12,824.³
- For family health coverage in Wyoming, the average employer's portion of annual premiums rose 121 percent, while the average worker's share increased 167 percent.⁴
- From 2000 to 2007, the median earnings of Wyoming workers increased 28 percent, from \$20,765 to \$26,561. During that time health insurance premiums for Wyoming working families rose 4.6 times faster than median earnings.⁵



ENDNOTES

¹AMA data in this report are based on combined enrollment in preferred provider organizations (PPOs) and health maintenance organizations (HMOs) in states and metropolitan statistical areas (MSAs) as defined by the U.S. Census Bureau. The AMA calculates market share by dividing an insurer's enrollment in a given product by the total enrollment across all insurers in a market multiplied by 100. Total enrollment is for commercial products only, including self-insured employer-sponsored PPO plans and individual coverage, and does not include Medicare, Medicaid, or Children's Health Insurance Program enrollments. Self-insured employer plans refer to PPOs only. Accessed at <http://www.ama-assn.org/go/competition2007>.

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

³Ibid.

⁴Ibid.

⁵Ibid.

This report makes use of data published by the American Medical Association (AMA), which is not a member of the Health Care for America Now coalition. The AMA did not collaborate with HCAN on this report.