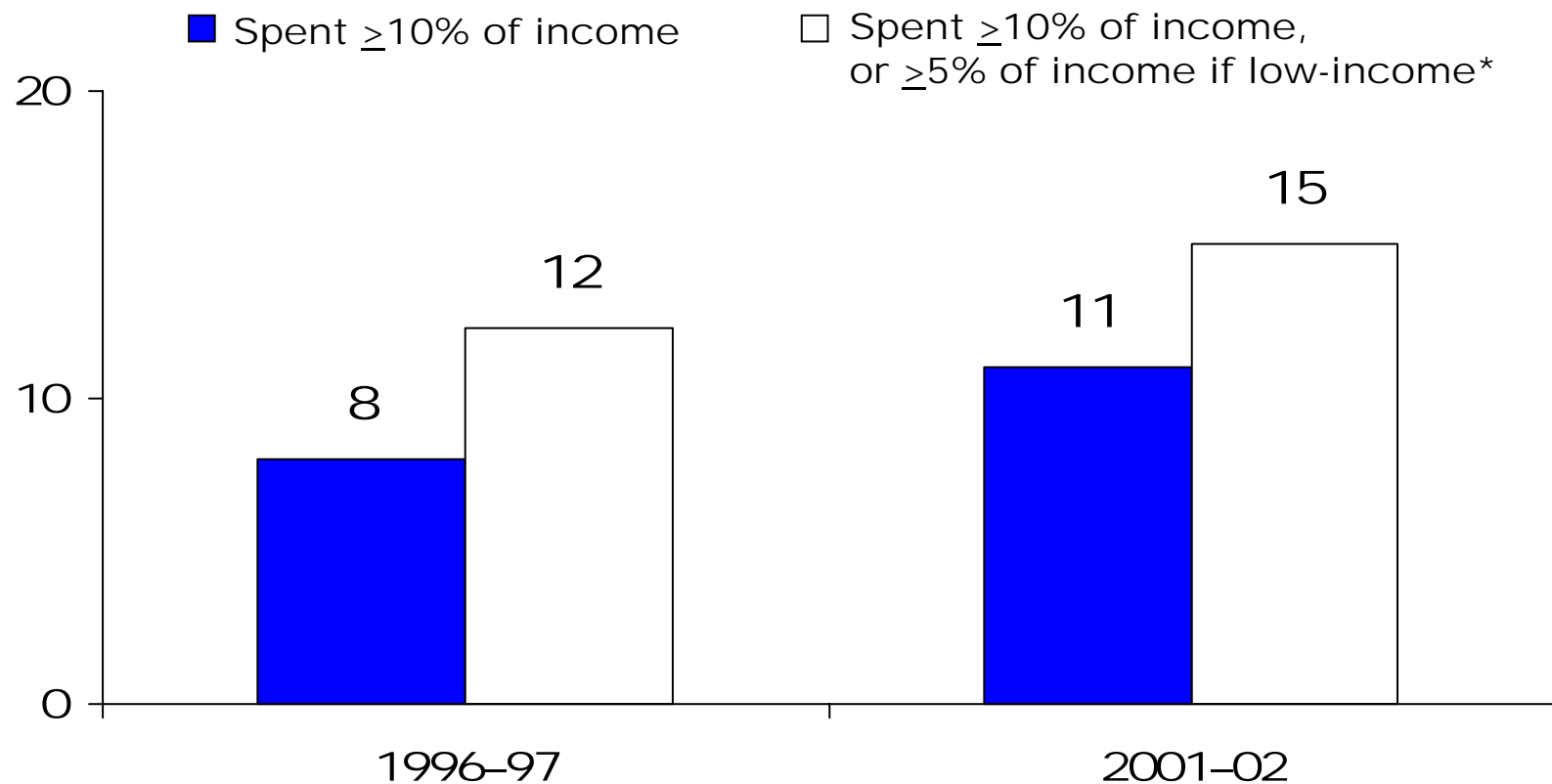


Figure ES-1. Nearly One of Six Families Spent 10% or More of Income (or 5% or More if Low-Income) on Out-of-Pocket Medical Costs, 2001-02

Percent of families with high out-of-pocket medical costs relative to income, *not* including premiums

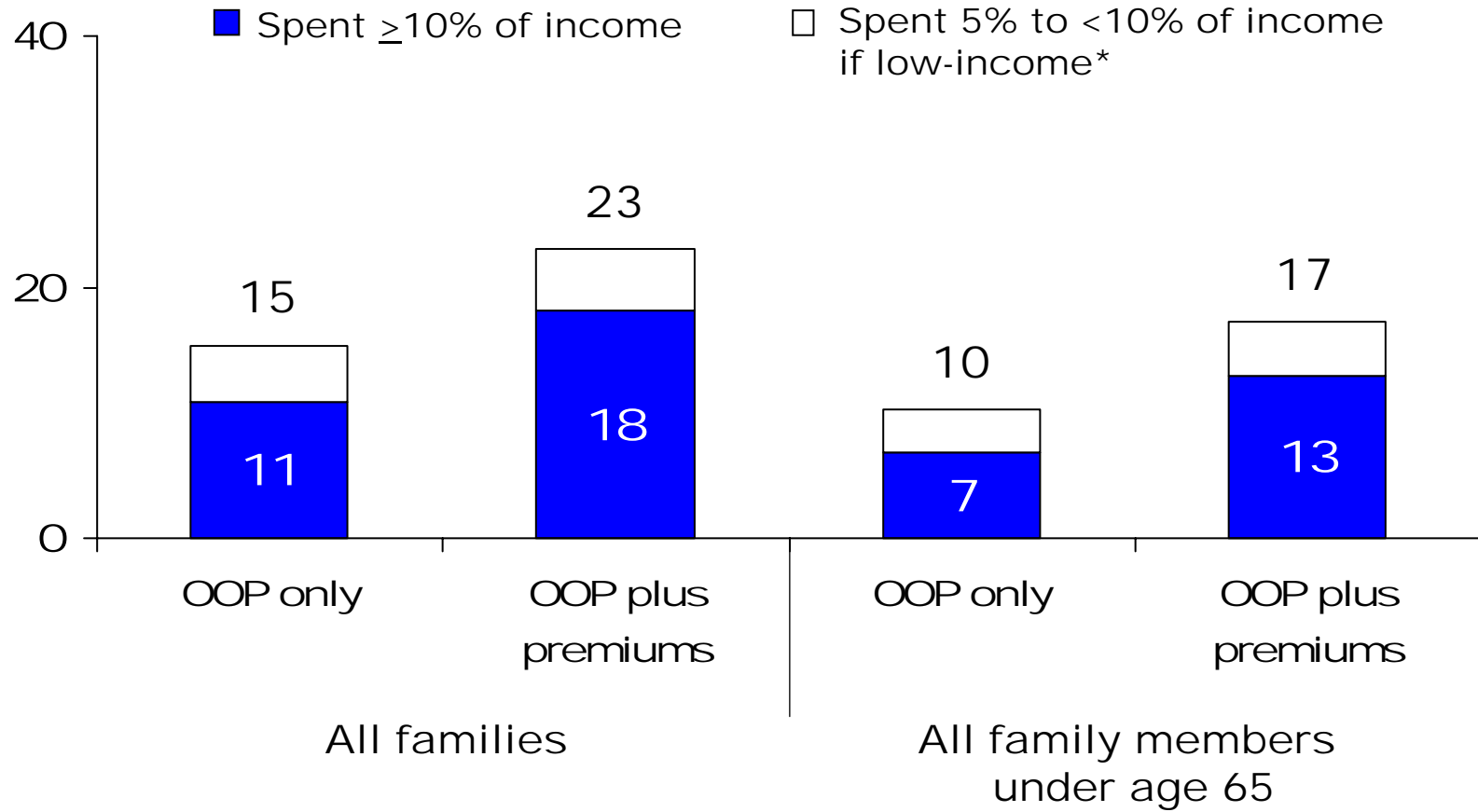


* Low-income includes families with incomes $< 200\%$ of the federal poverty level.

Source: Authors' analysis of data from the Medical Expenditure Panel Survey 1996-97 and 2001-02.

Figure ES-2. Including Premiums, One of Four Families Had High Costs Relative to Income, 2001-02

Percent of families with high out-of-pocket medical costs and premiums relative to income



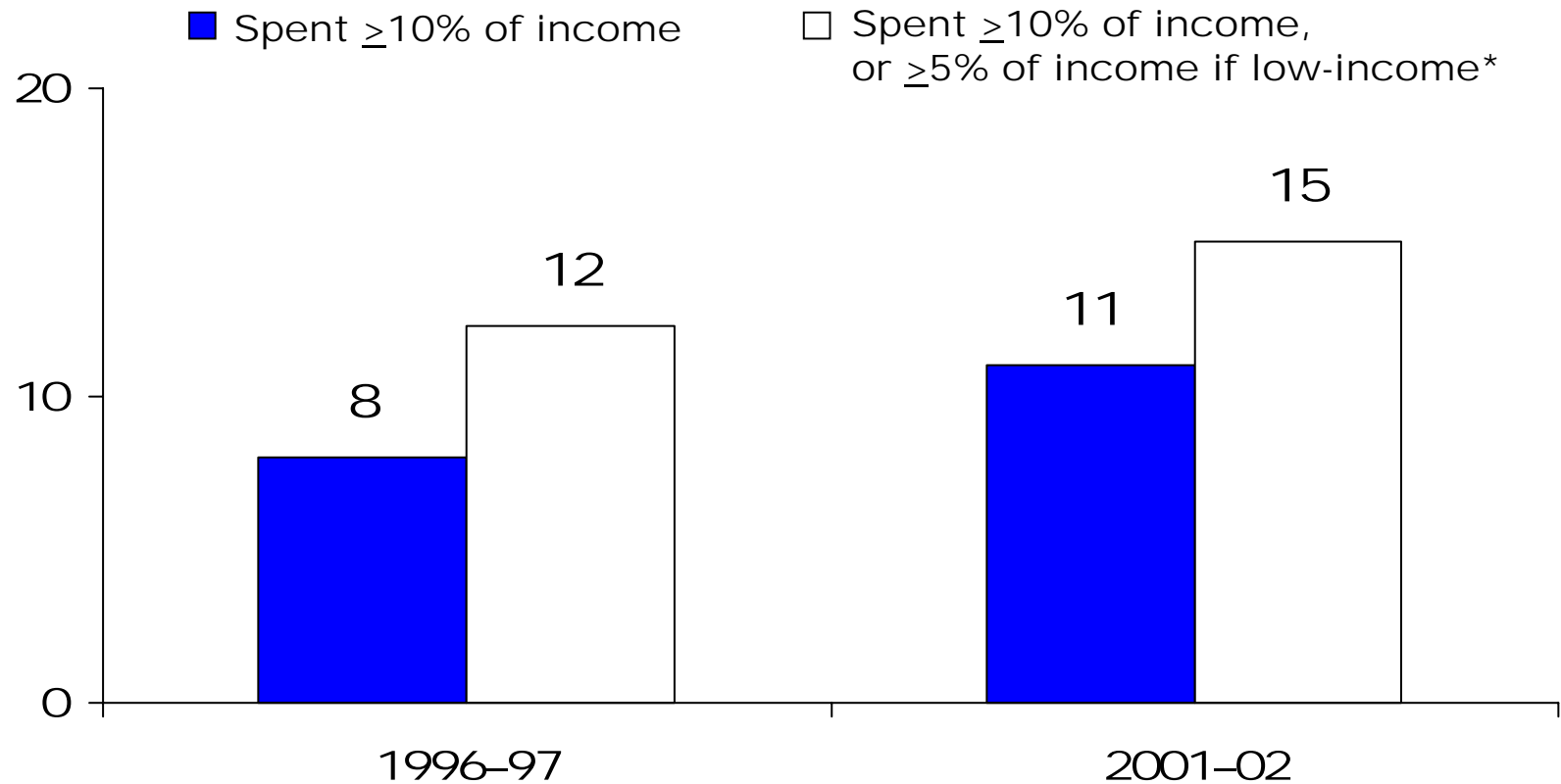
OOP = out-of-pocket.

* Low-income includes families with incomes <200% of the federal poverty level.

Source: Authors' analysis of data from the Medical Expenditure Panel Survey 2001-02.

Figure 1. Nearly One of Six Families Spent 10% or More of Income (or 5% or More if Low-Income) on Out-of-Pocket Medical Costs, 2001-02

Percent of families with high out-of-pocket medical costs relative to income, *not* including premiums

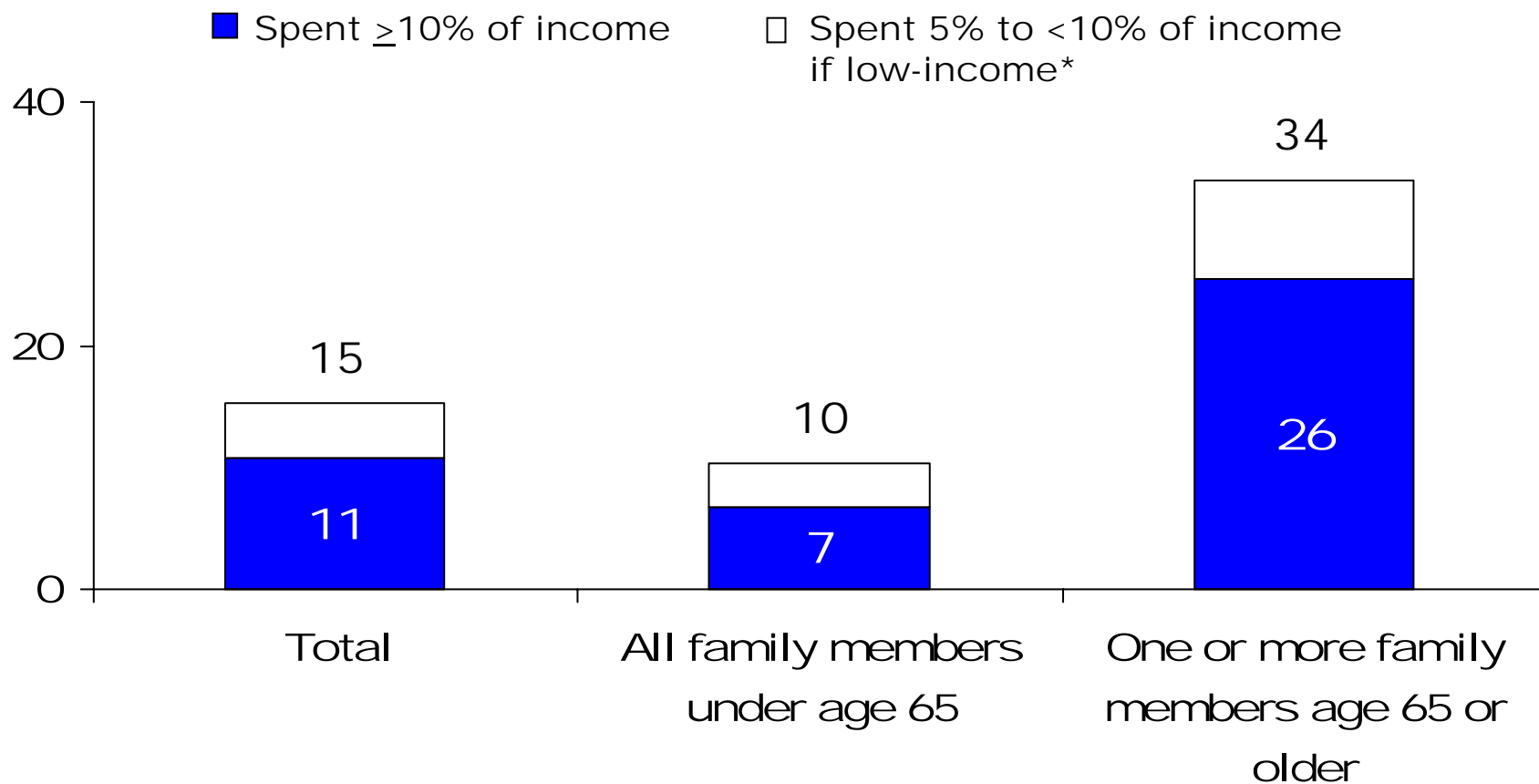


* Low-income includes families with incomes $< 200\%$ of the federal poverty level.

Source: Authors' analysis of data from the Medical Expenditure Panel Survey 1996-97 and 2001-02.

Figure 2. One of Ten Nonelderly Families and One-Third of Elderly Families Had High Out-of-Pocket Health Care Costs Relative to Income, 2001-02

Percent of families

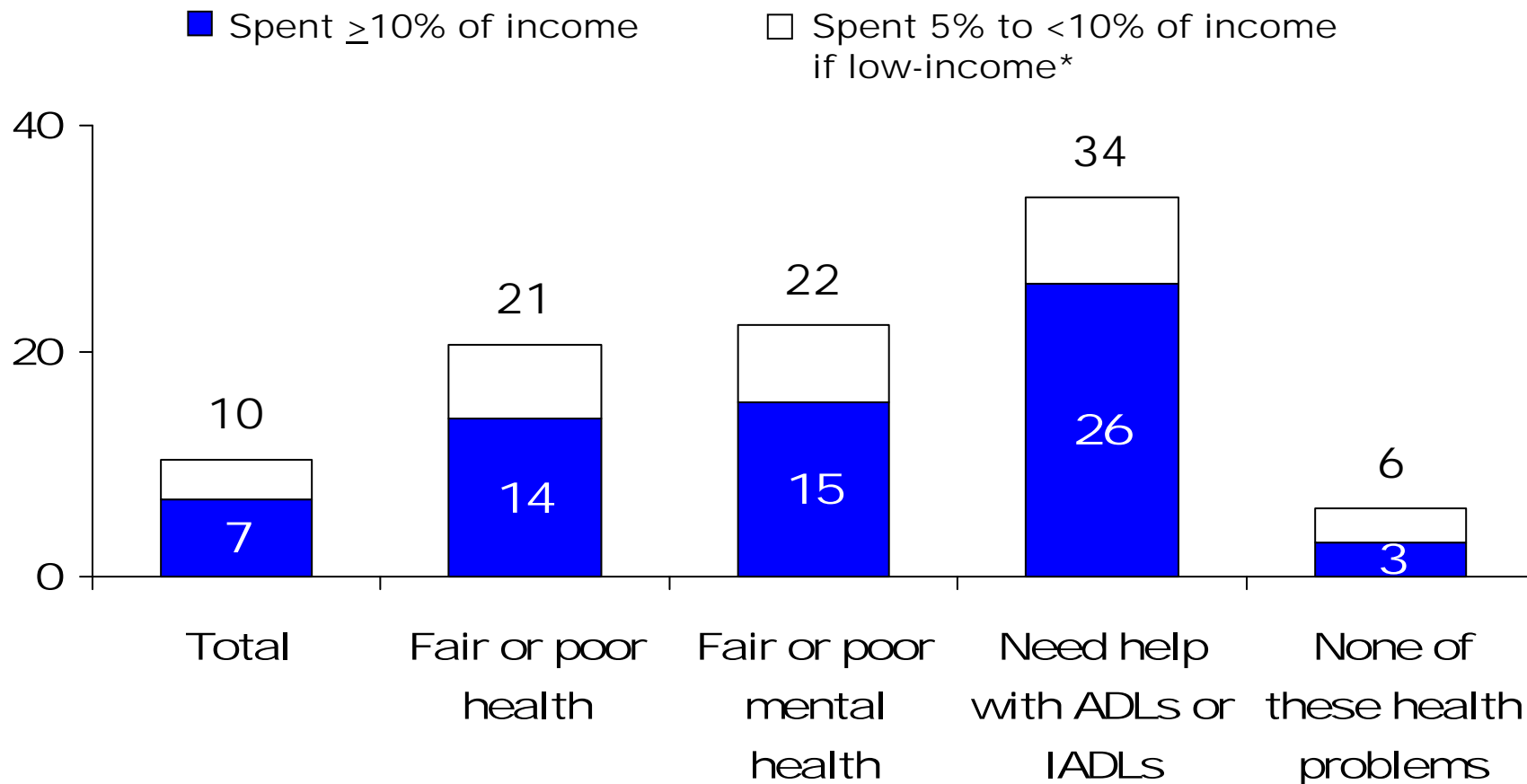


* Low-income includes families with incomes $<200\%$ of the federal poverty level.

Source: Authors' analysis of data from the Medical Expenditure Panel Survey 2001-02.

Figure 3. One-Fifth or More Nonelderly Families with Health Problems Spent a High Portion of Income on Health Care

Percent of nonelderly families



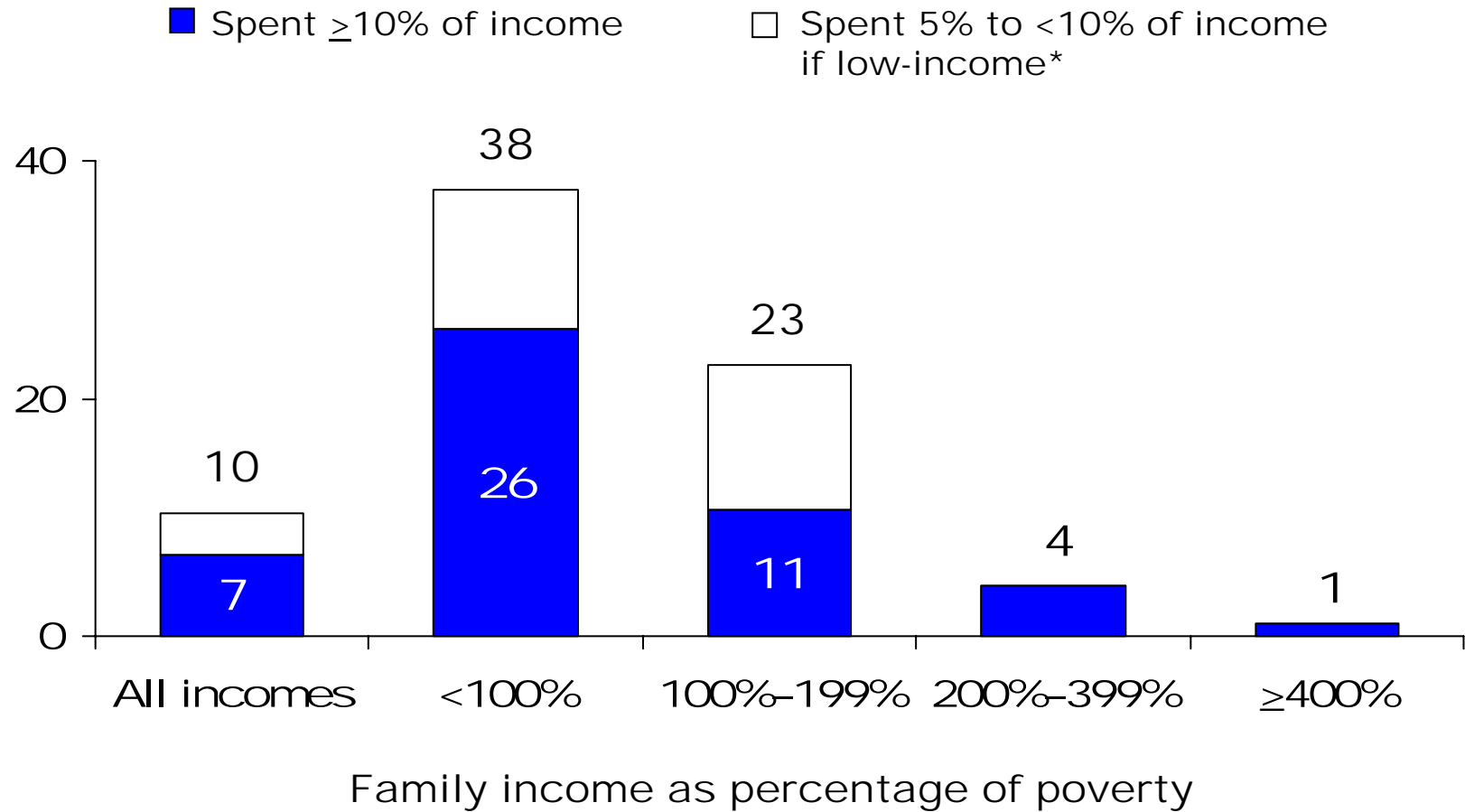
ADLs = activities of daily living; IADLs = instrumental activities of daily living.

* Low-income includes families with incomes $<200\%$ of the federal poverty level.

Source: Authors' analysis of data from the Medical Expenditure Panel Survey 2001–02.

Figure 4. Low-Income Families at High Risk for Burdensome Out-of-Pocket Costs

Percent of nonelderly families

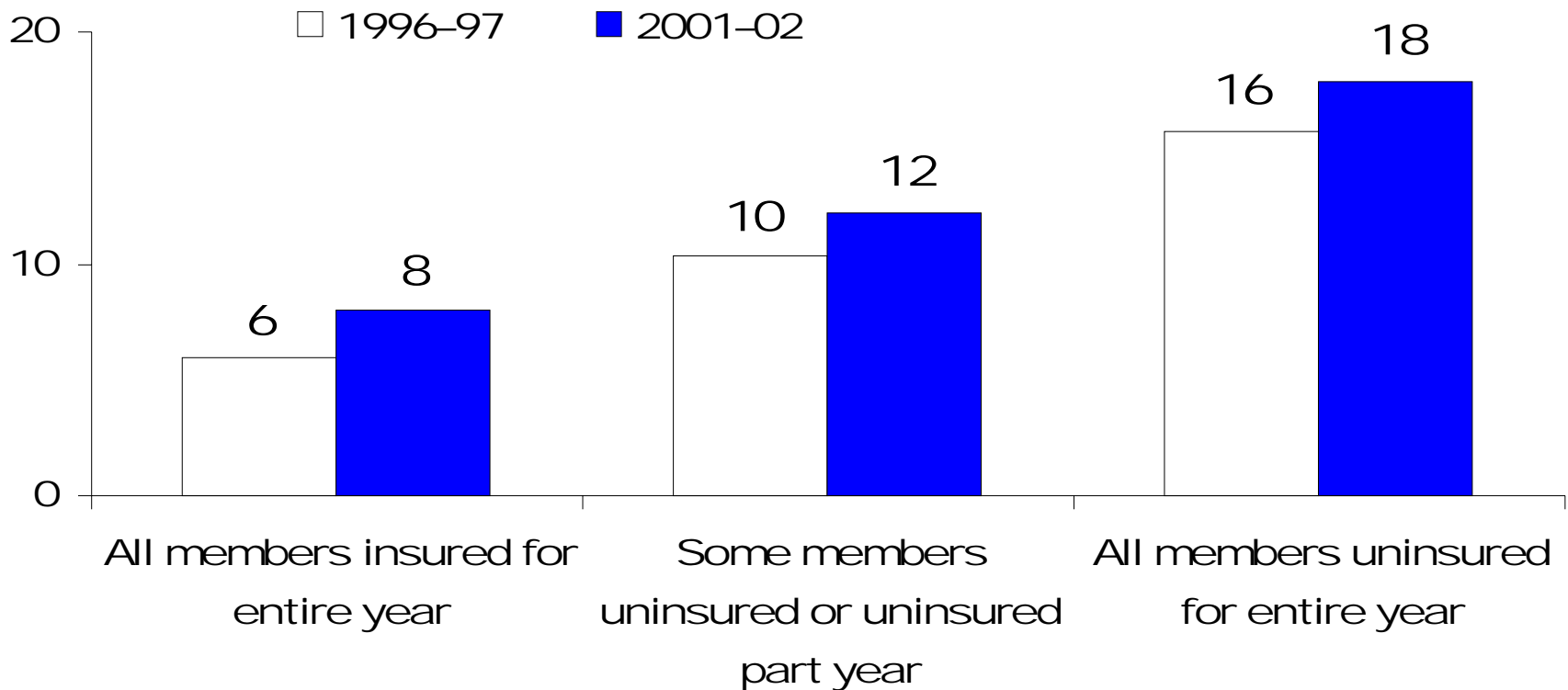


* Low-income includes families with incomes $<200\%$ of the federal poverty level.

Source: Authors' analysis of data from the Medical Expenditure Panel Survey 2001-02.

Figure 5. Out-of-Pocket Exposure Increased over Past Five Years for Insured and Uninsured Families, 1996-97 vs. 2001-02

Percent of nonelderly families who spent $\geq 10\%$ of income, or $\geq 5\%$ of income if low-income*

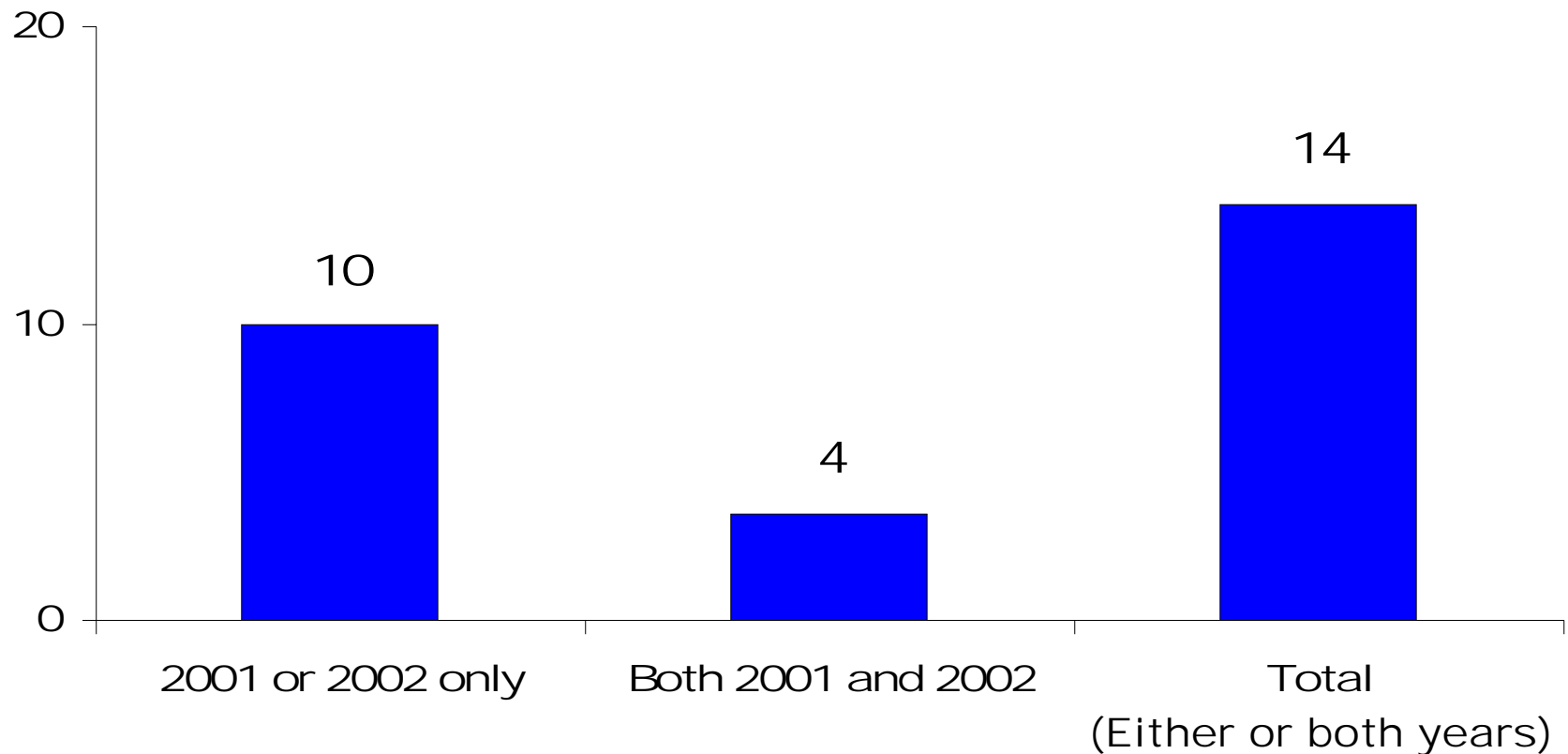


* Low-income includes families with incomes $< 200\%$ of the federal poverty level.

Source: Authors' analysis of data from the Medical Expenditure Panel Survey 1996-97 and 2001-02.

Figure 6. Over the Course of Two Years, One of Seven Individuals in Nonelderly Families Faced High Spending

Percent of individuals in a nonelderly family who spent $\geq 10\%$ of income, or $\geq 5\%$ of income if low-income*

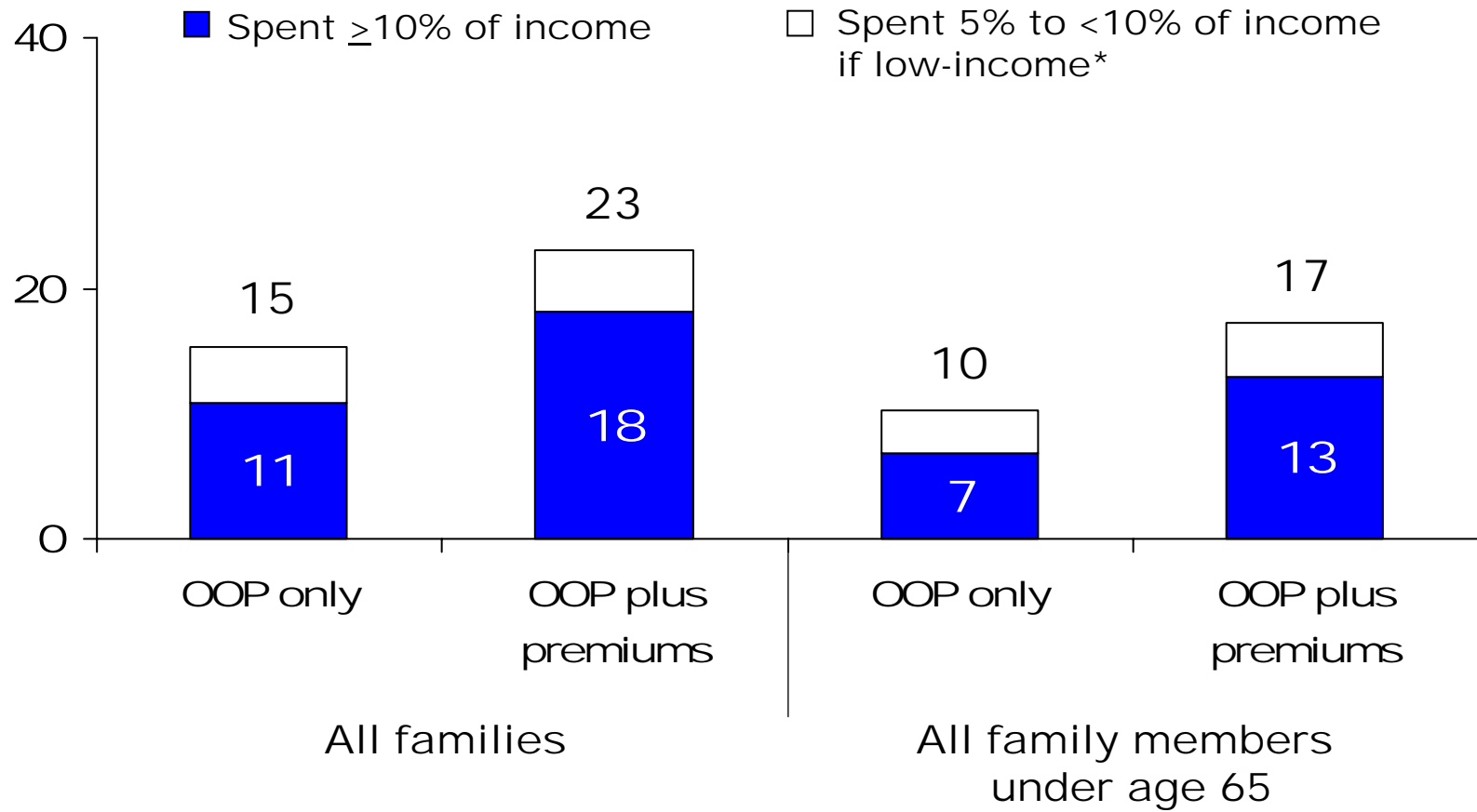


* Low-income includes families with incomes $< 200\%$ of the federal poverty level.

Source: Authors' analysis of data from the Medical Expenditure Panel Survey 2001–02.

Figure 7. Including Premiums, One of Four Families Had High Costs Relative to Income, 2001-02

Percent of families with high out-of-pocket medical costs and premiums relative to income



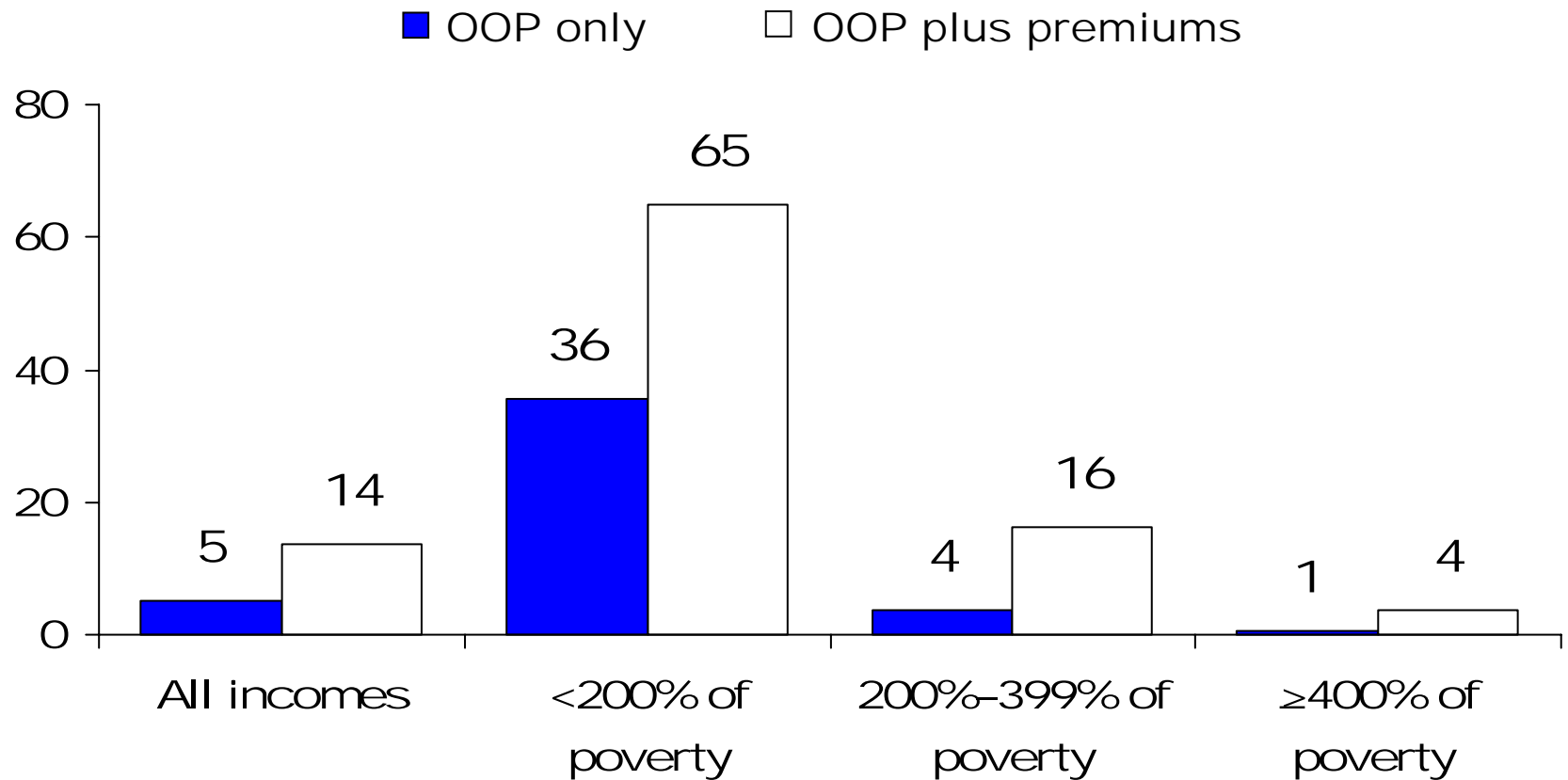
OOP = out-of-pocket.

* Low-income includes families with incomes <200% of the federal poverty level.

Source: Authors' analysis of data from the Medical Expenditure Panel Survey 2001-02.

Figure 8. Total Out-of-Pocket Costs and Premium Costs for Nonelderly Families with Private Health Insurance, 2001-02

Percent of nonelderly families with private health insurance who spent $\geq 10\%$ of income, or $\geq 5\%$ of income if low-income*



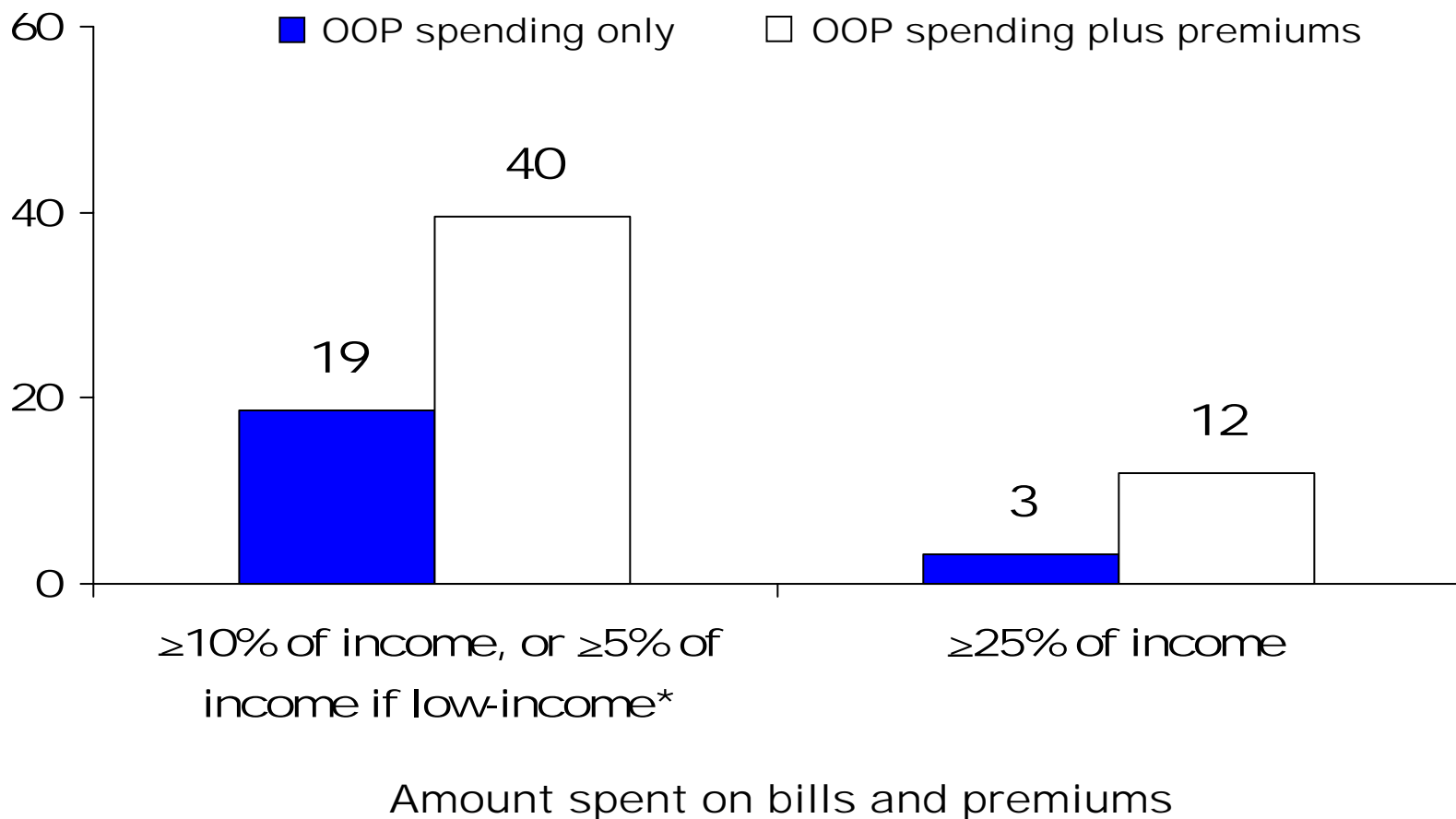
OOP = out-of-pocket.

* Low-income includes families with incomes <200% of the federal poverty level.

Source: Authors' analysis of data from the Medical Expenditure Panel Survey 2001-02.

Figure 9. Two of Five Families with Private Nonemployer Coverage Face High Costs When Premiums Are Included

Percent of nonelderly families with nonemployer coverage



OOP = out-of-pocket.

* Low-income includes families with incomes <200% of the federal poverty level.

Source: Authors' analysis of data from the Medical Expenditure Panel Survey 2001–02.