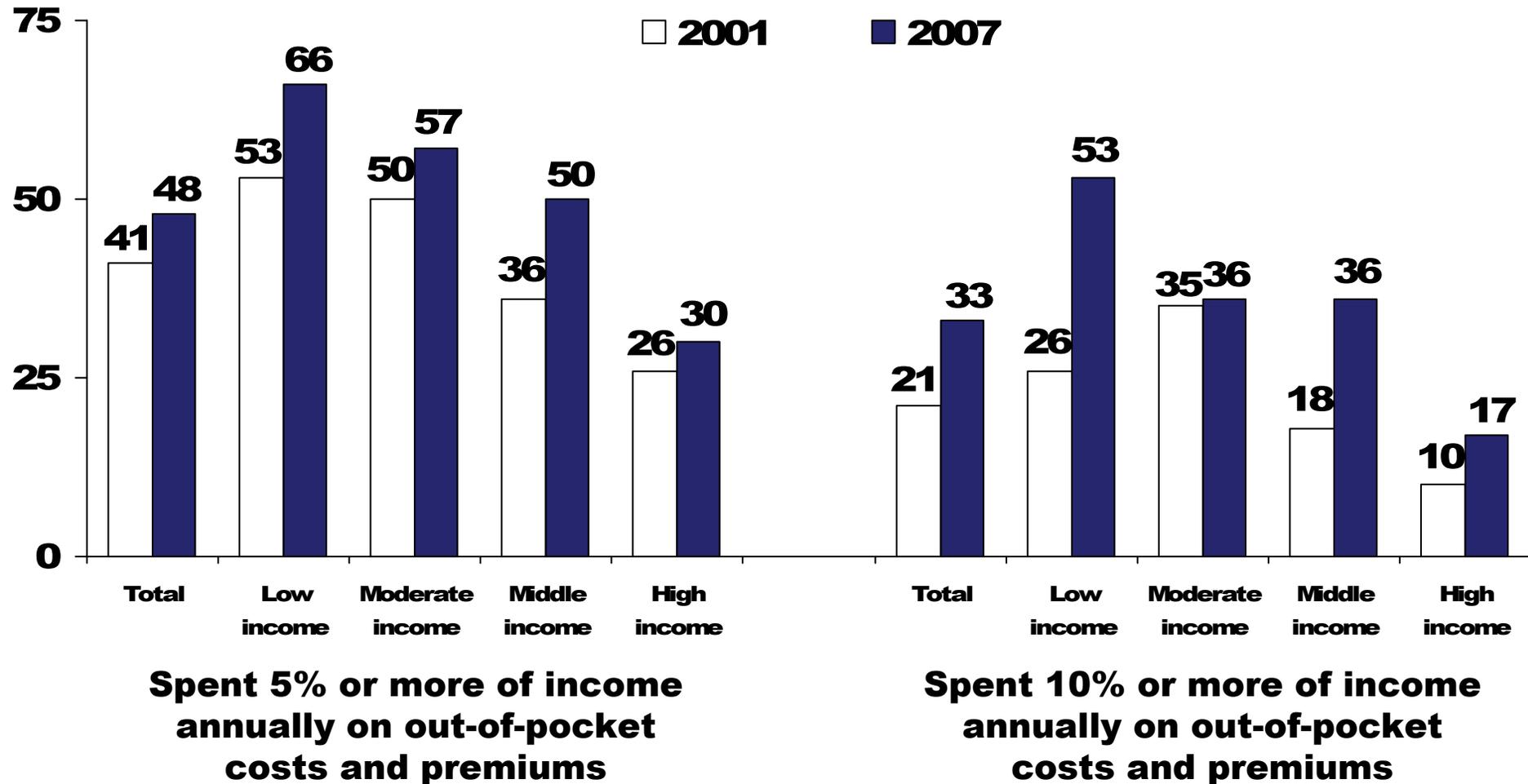


Figure ES-1. High Out-of-Pocket Spending Climbs Across Income Groups, 2001–2007

Percent of adults ages 19–64



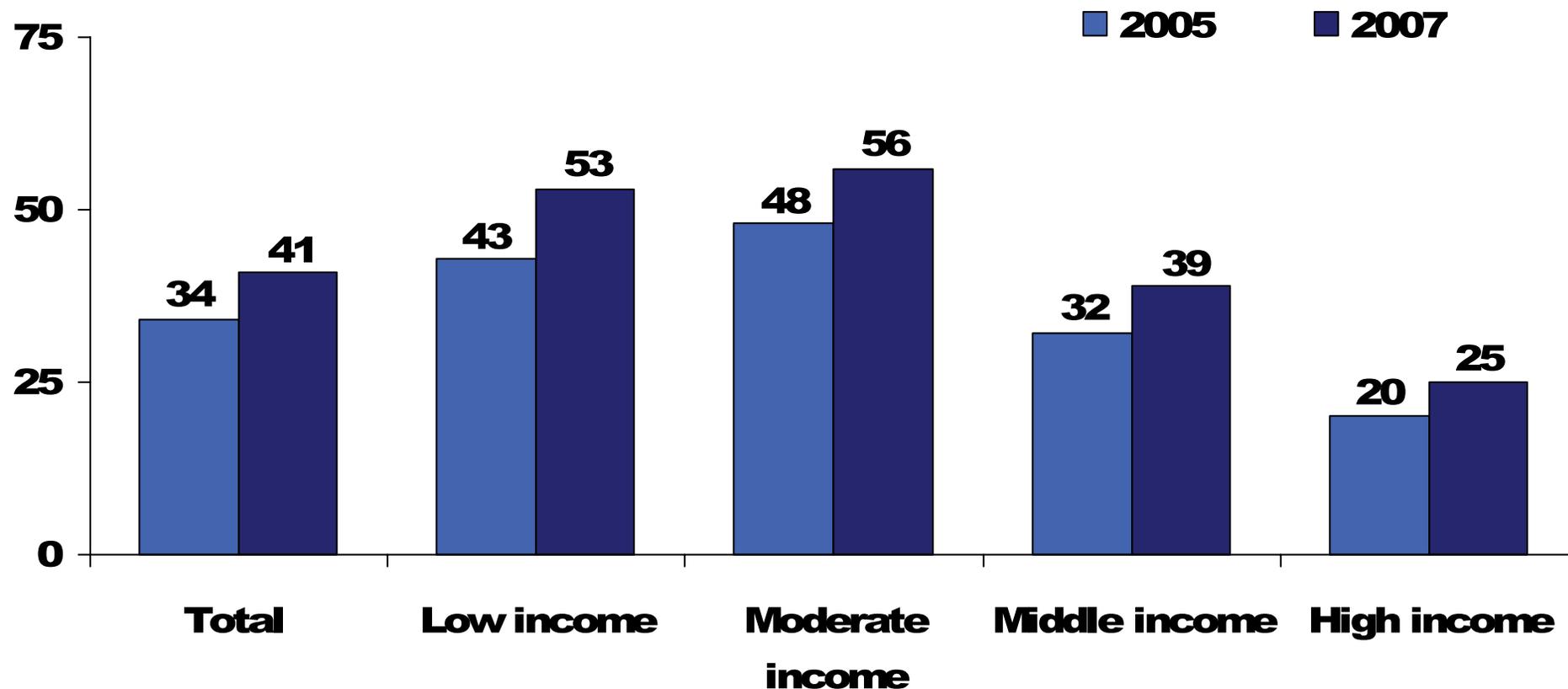
Spent 5% or more of income annually on out-of-pocket costs and premiums

Spent 10% or more of income annually on out-of-pocket costs and premiums

Note: Income refers to annual income. In 2001 low income is <\$20,000, moderate income is \$20,000–\$34,999, middle income is \$35,000–\$59,999, and high income is \$60,000 or more. In 2007, low income is <\$20,000, moderate income is \$20,000–\$39,999, middle income is \$40,000–\$59,999, and high income is \$60,000 or more. Source: The Commonwealth Fund Biennial Health Insurance Surveys (2001 and 2007).

Figure ES-2. Problems with Medical Bills or Accrued Medical Debt Increased, 2005–2007

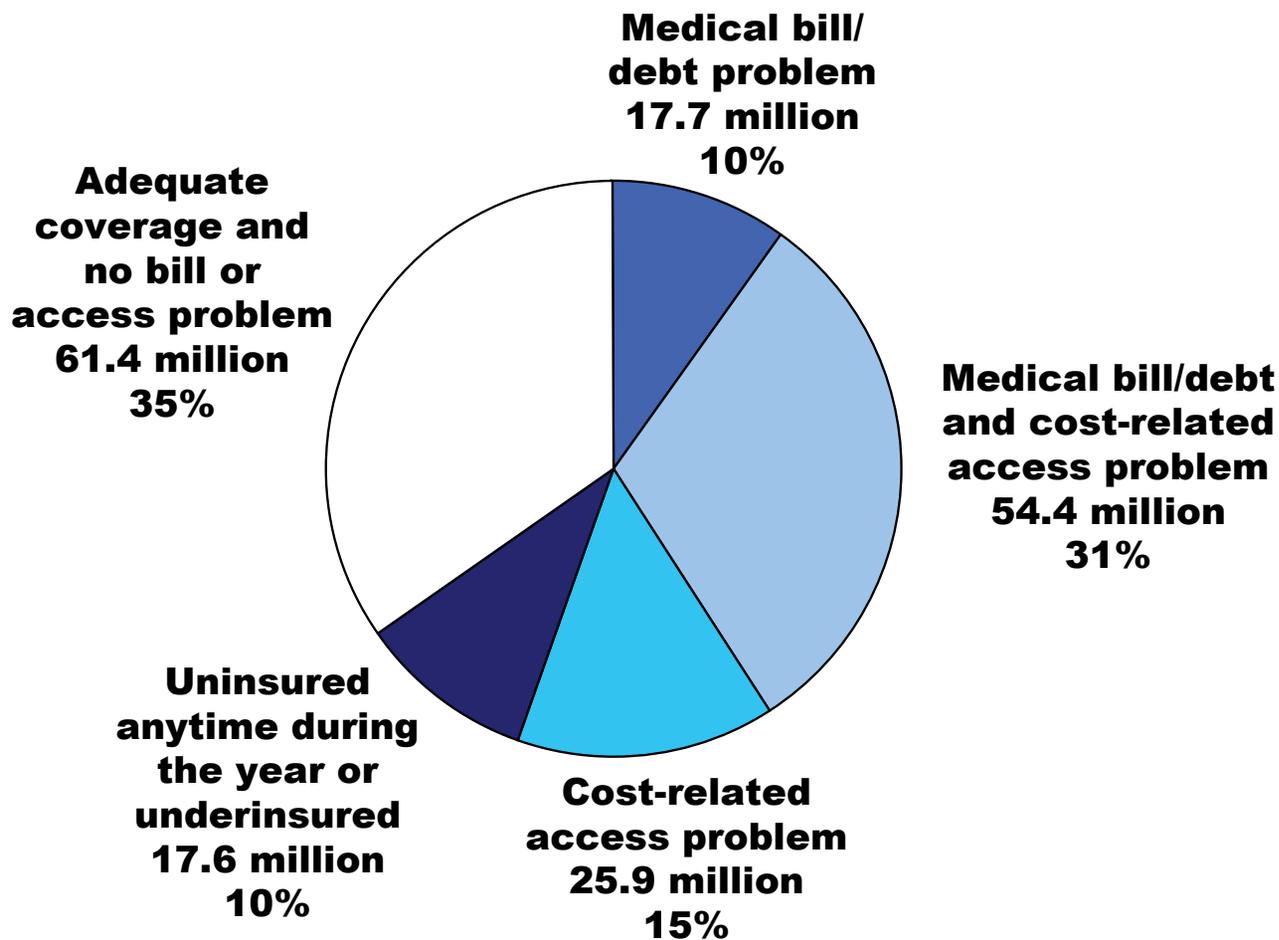
Percent of adults ages 19–64 with medical bill problems or accrued medical debt



Note: Income refers to annual income. In 2005 and 2007, low income is <\$20,000, moderate income is \$20,000–\$39,999, middle income is \$40,000–\$59,999, and high income is \$60,000 or more.

Source: The Commonwealth Fund Biennial Health Insurance Surveys (2005 and 2007).

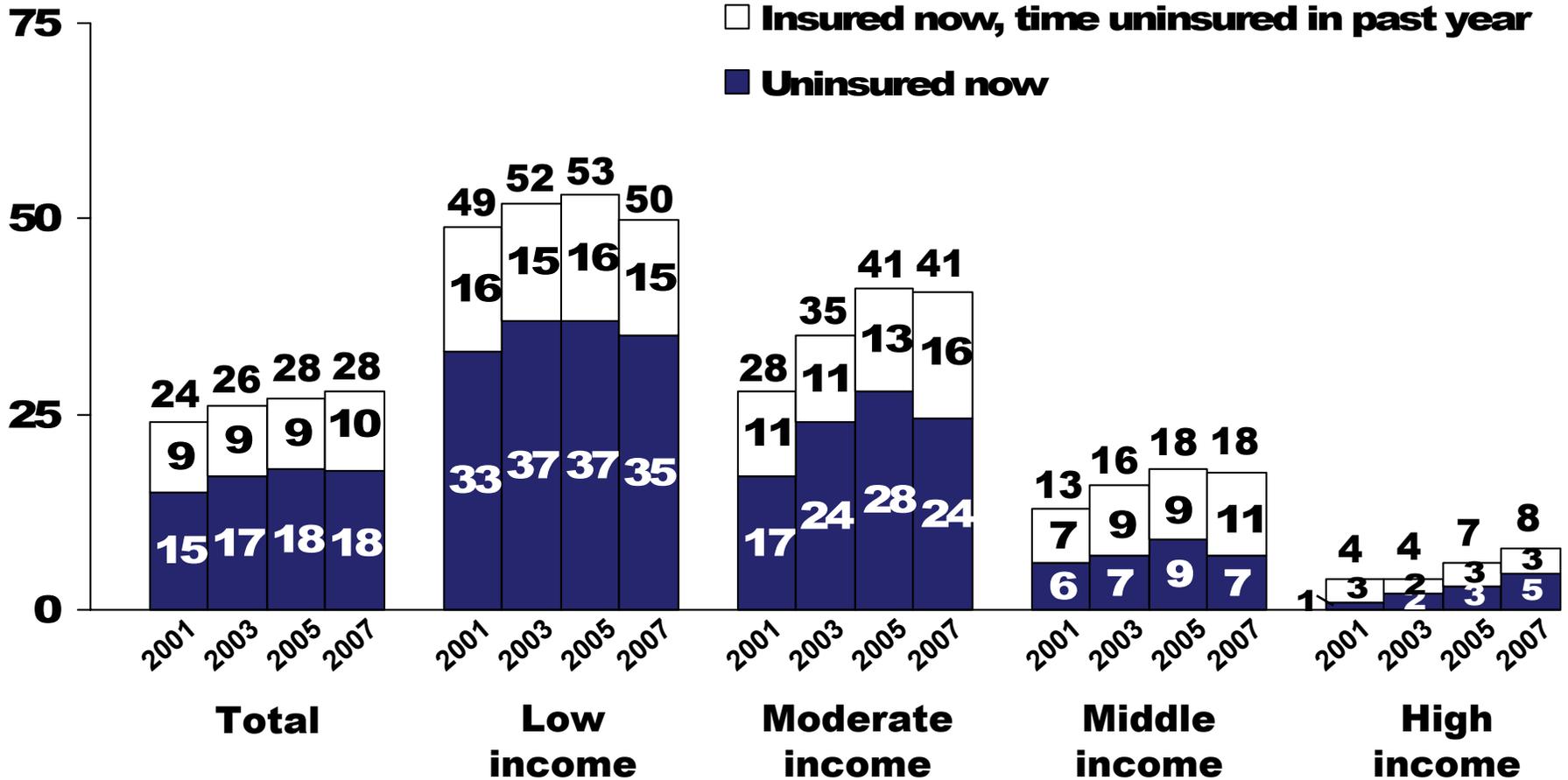
Figure 1. An Estimated 116 Million Adults Were Uninsured, Underinsured, Reported a Medical Bill Problem, and/or Did Not Access Needed Health Care Because of Cost, 2007



177 million adults, ages 19-64

Figure 2. Uninsured Rates High Among Adults with Low and Moderate Incomes, 2001–2007

Percent of adults ages 19–64

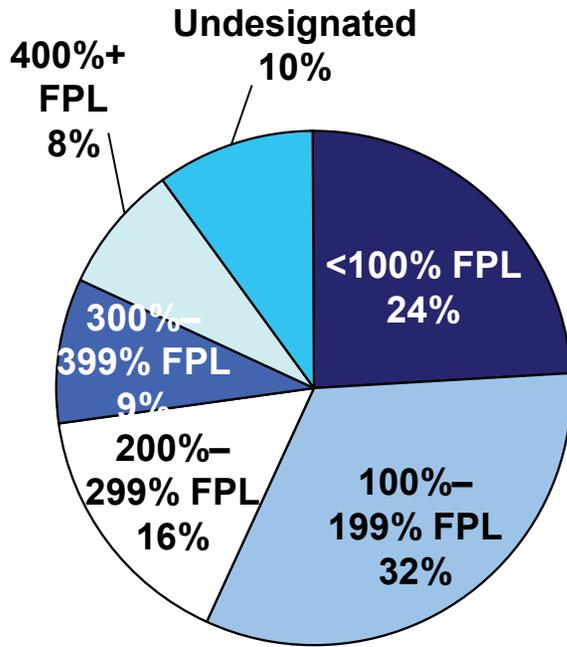


Note: Income refers to annual income. In 2001 and 2003, low income is <\$20,000, moderate income is \$20,000–\$34,999, middle income is \$35,000–\$59,999, and high income is \$60,000 or more. In 2005 and 2007, low income is <\$20,000, moderate income is \$20,000–\$39,999, middle income is \$40,000–\$59,999, and high income is \$60,000 or more. Subgroups may not sum to totals because of rounding.

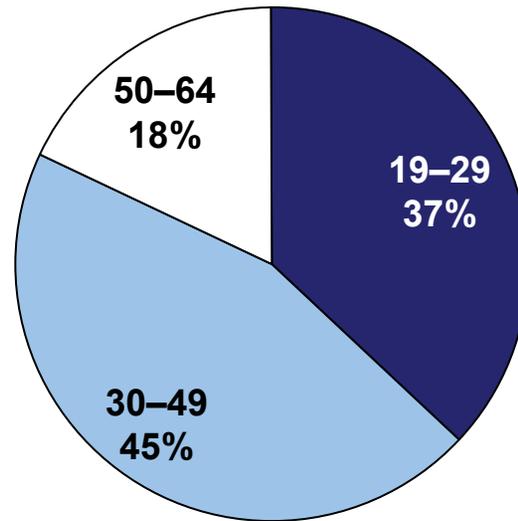
Source: The Commonwealth Fund Biennial Health Insurance Surveys (2001, 2003, 2005, and 2007).

Figure 3. Uninsured Adults Are Disproportionately Poor, Young, and Racial/Ethnic Minorities

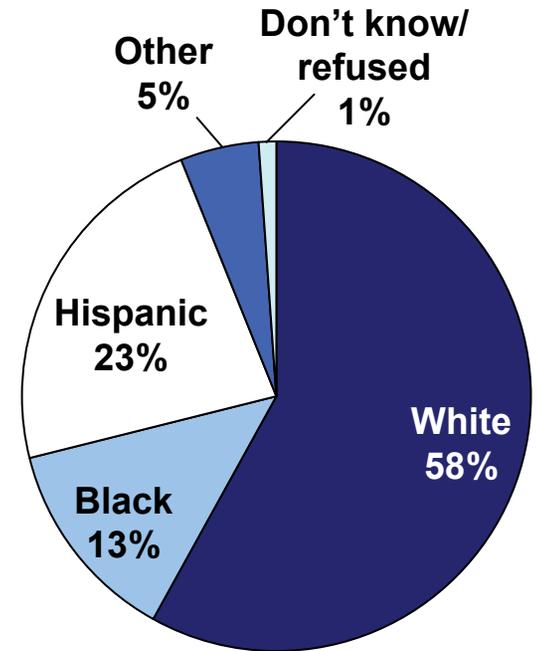
Adults ages 19–64 with any time uninsured



Poverty



Age



Race/ethnicity

Note: Percentages may not sum to 100% because of rounding.
 Source: The Commonwealth Fund Biennial Health Insurance Survey (2007).

Figure 4. Majority of Uninsured Adults Are in Working Families

Adults ages 19–64 with any time uninsured

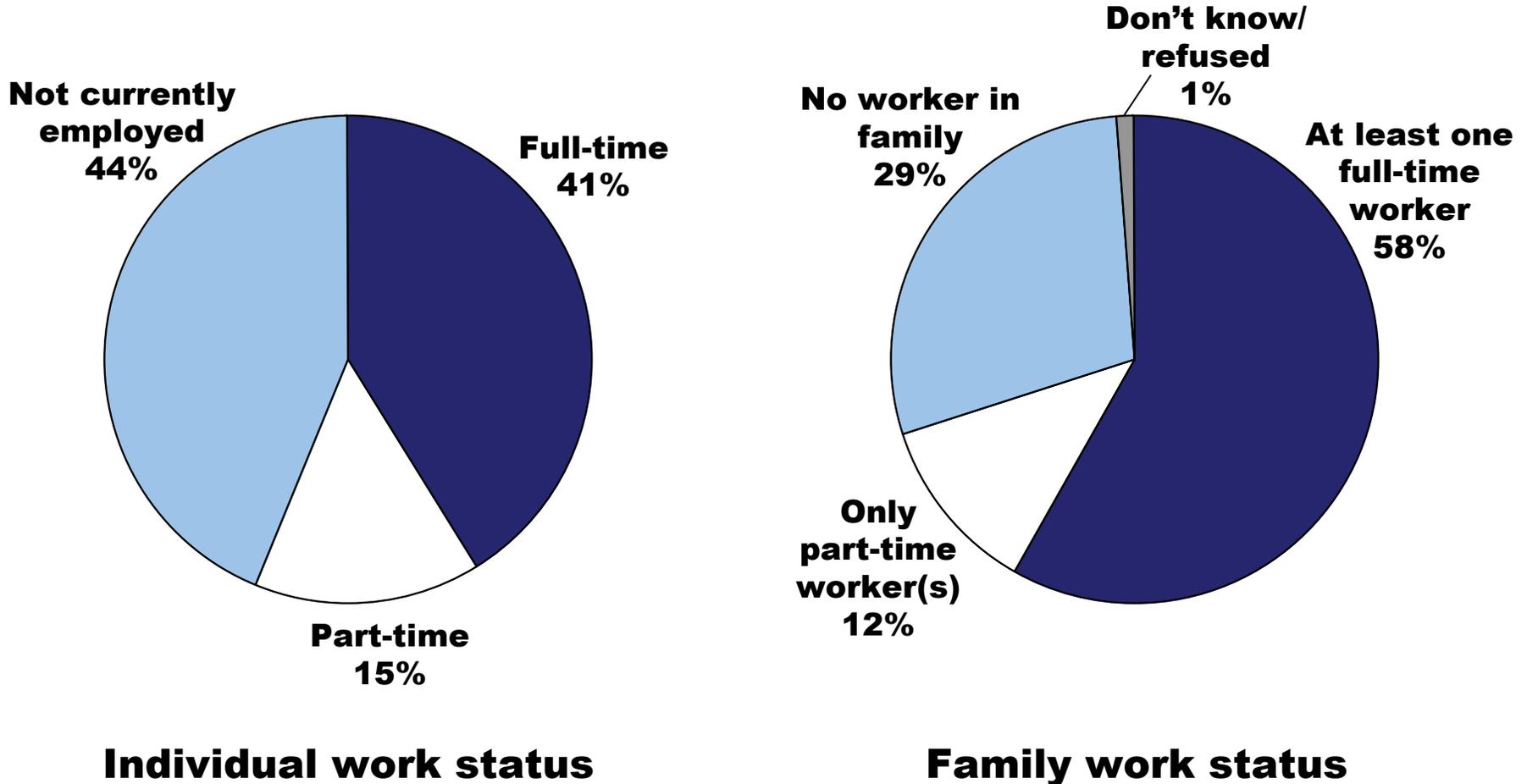
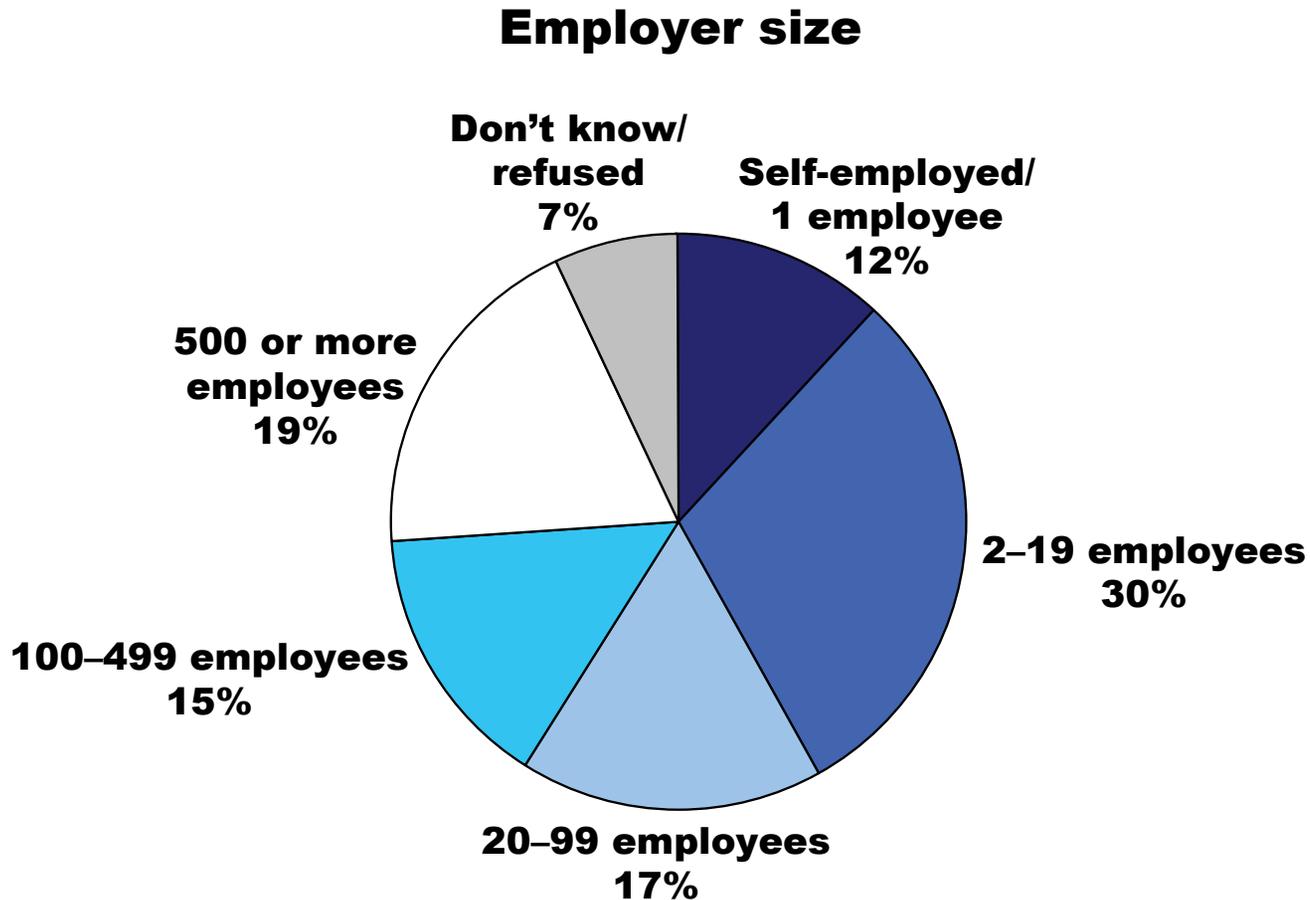


Figure 5. Three of Five Workers with Any Time Uninsured Are Self-Employed or in Firms with Fewer than 100 Workers

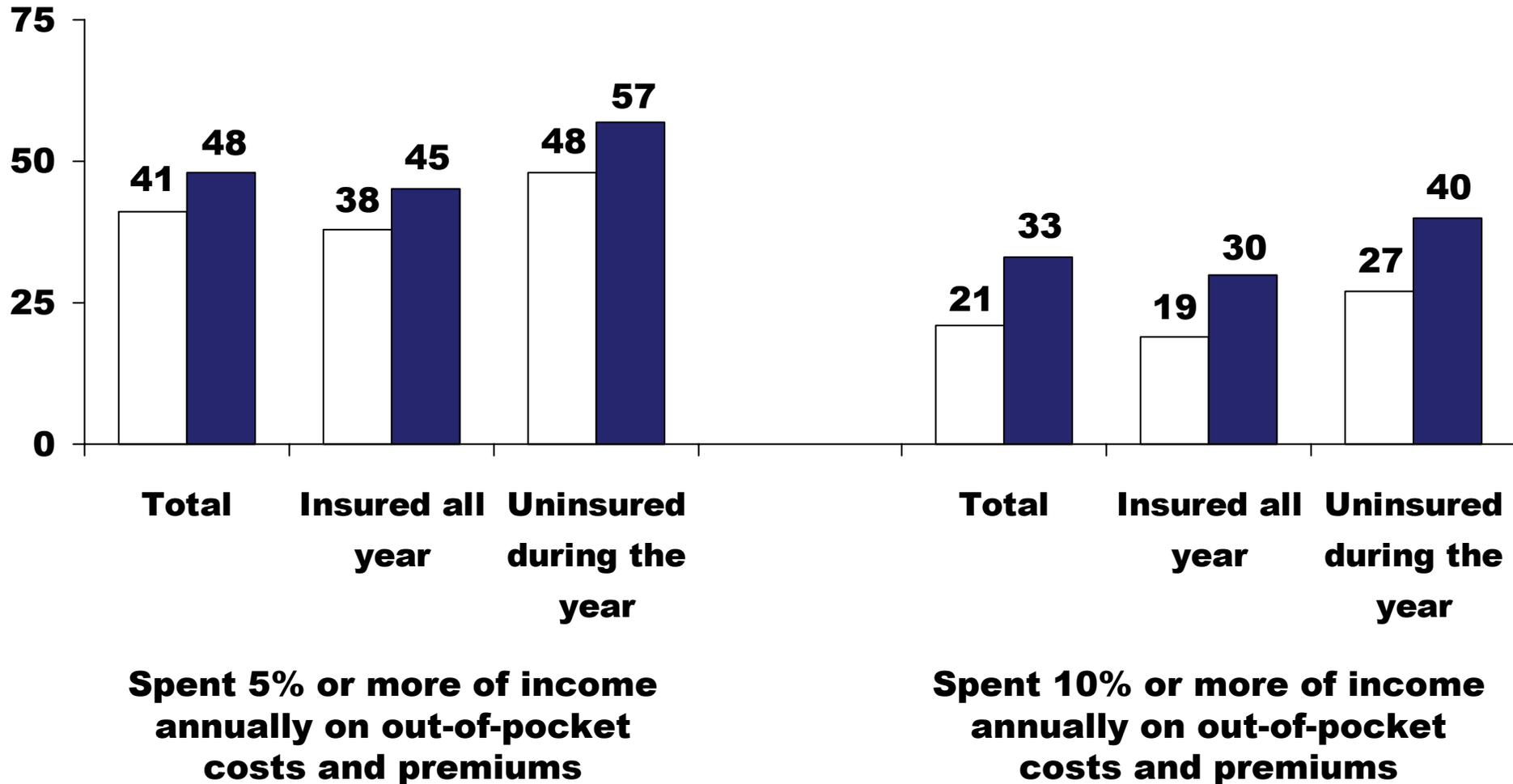


**Full-time or part-time working adults ages 19-64
with any time uninsured
(27.5 million)**

Figure 6. More Adults Spending Large Shares of Income on Out-of-Pocket Medical Expenses, 2001–2007

Percent of adults ages 19–64

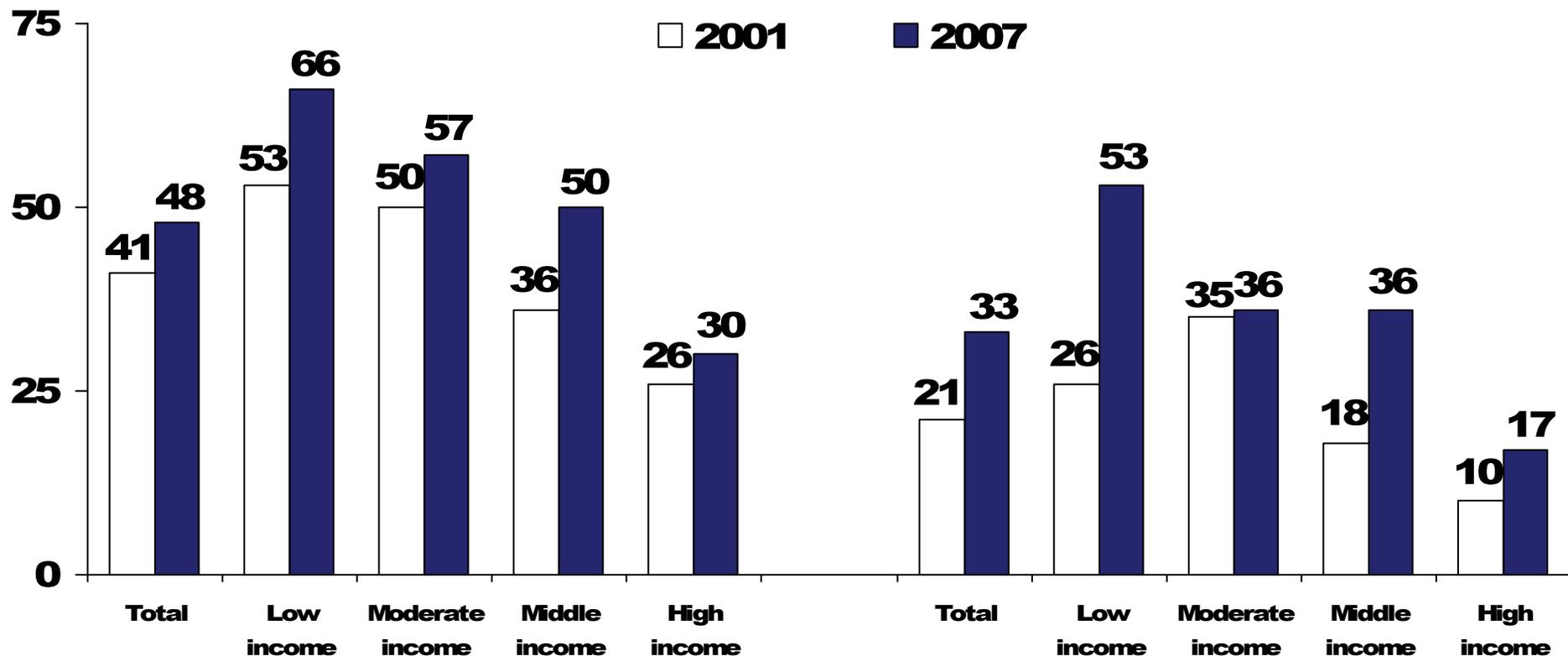
□ 2001 ■ 2007



Source: The Commonwealth Fund Biennial Health Insurance Surveys (2001 and 2007).

Figure 7. High Out-of-Pocket Spending Climbs Across Income Groups, 2001–2007

Percent of adults ages 19–64



Spent 5% or more of income annually on out-of-pocket costs and premiums

Spent 10% or more of income annually on out-of-pocket costs and premiums

Note: Income refers to annual income. In 2001 low income is <\$20,000, moderate income is \$20,000–\$34,999, middle income is \$35,000–\$59,999, and high income is \$60,000 or more. In 2007, low income is <\$20,000, moderate income is \$20,000–\$39,999, middle income is \$40,000–\$59,999, and high income is \$60,000 or more. Source: The Commonwealth Fund Biennial Health Insurance Surveys (2001 and 2007).

Figure 8. Since 2003, Proportion of Adults with High Deductibles Nearly Doubled

Percent of adults ages 19–64 who are privately insured

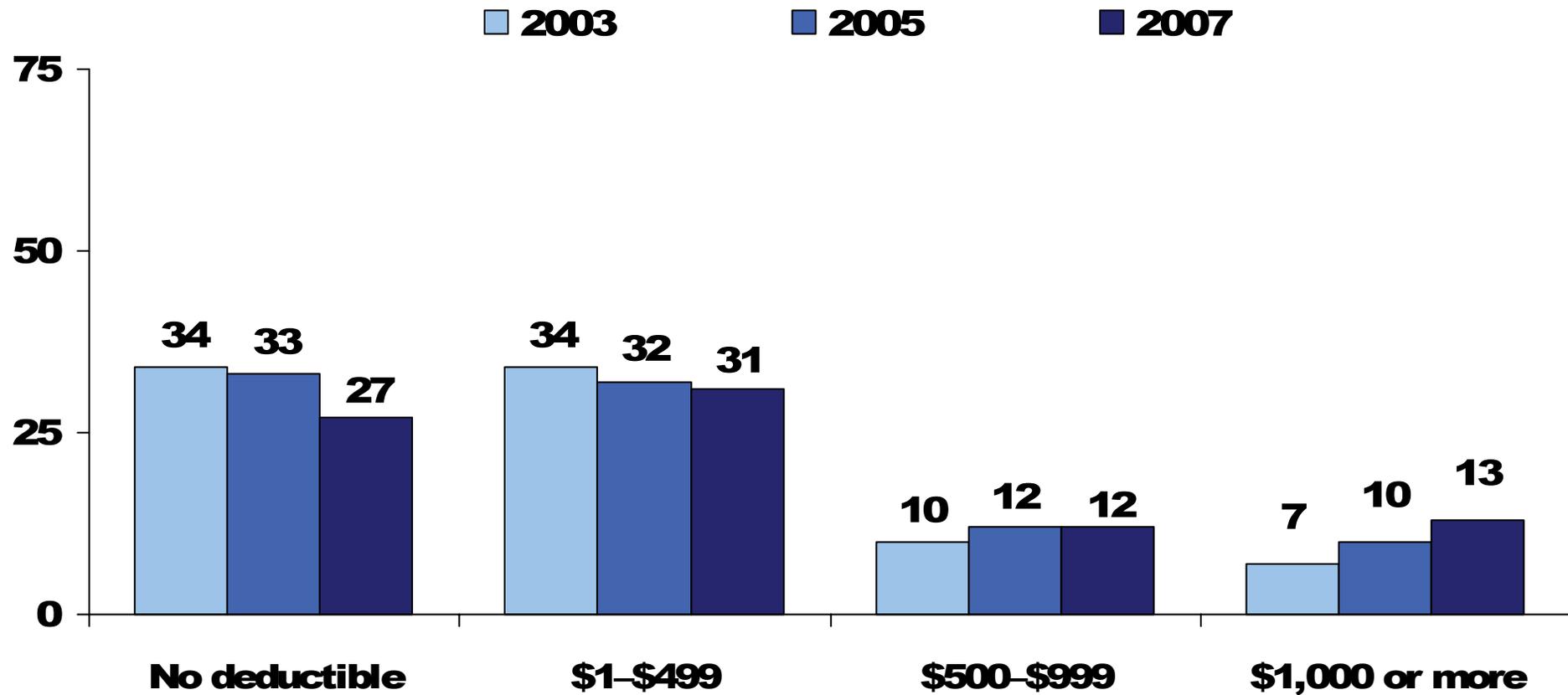
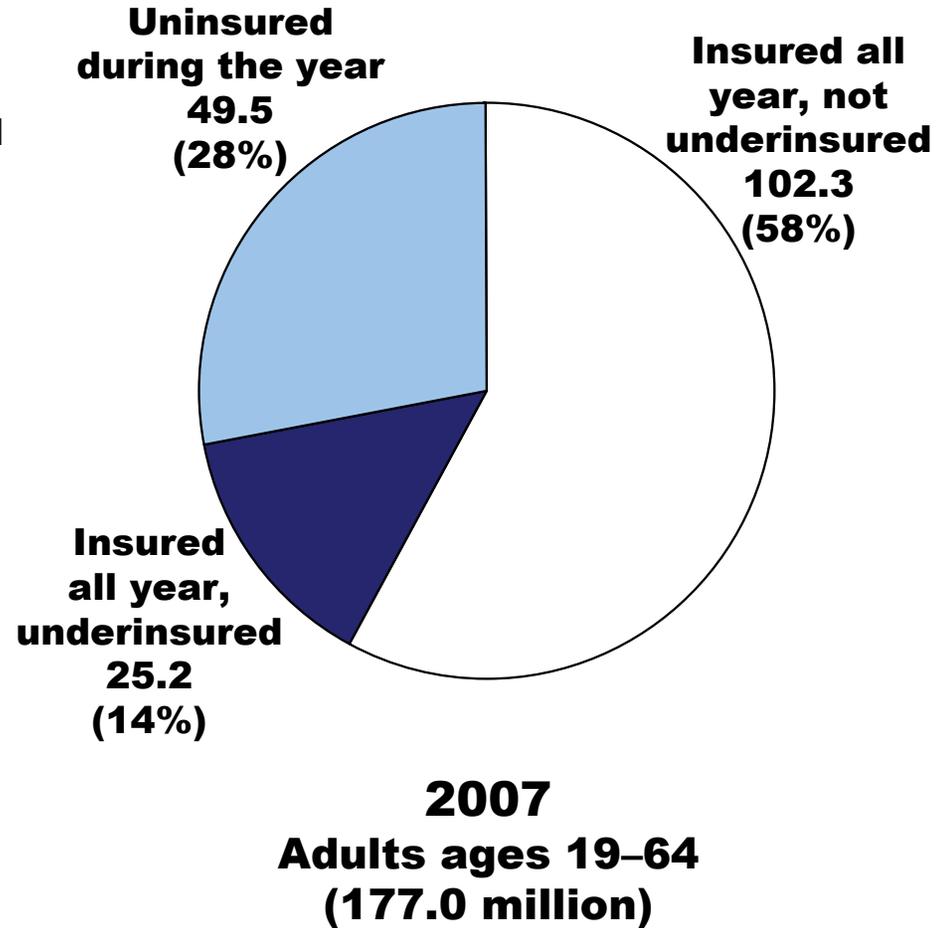
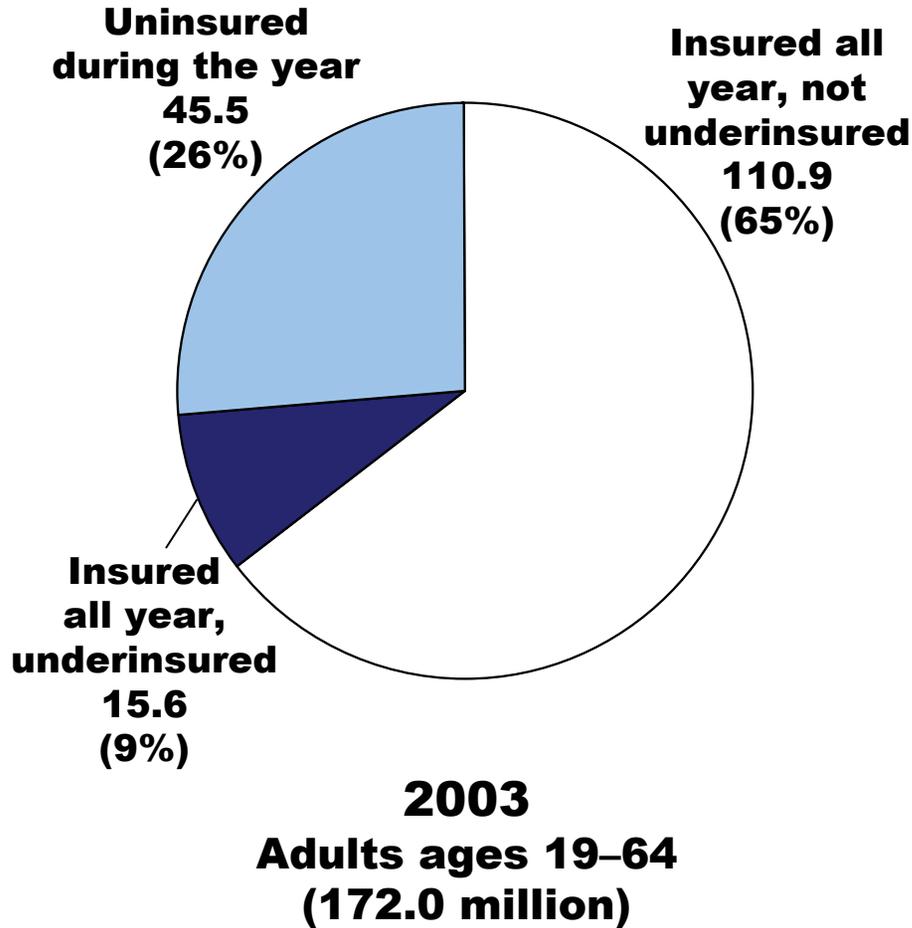


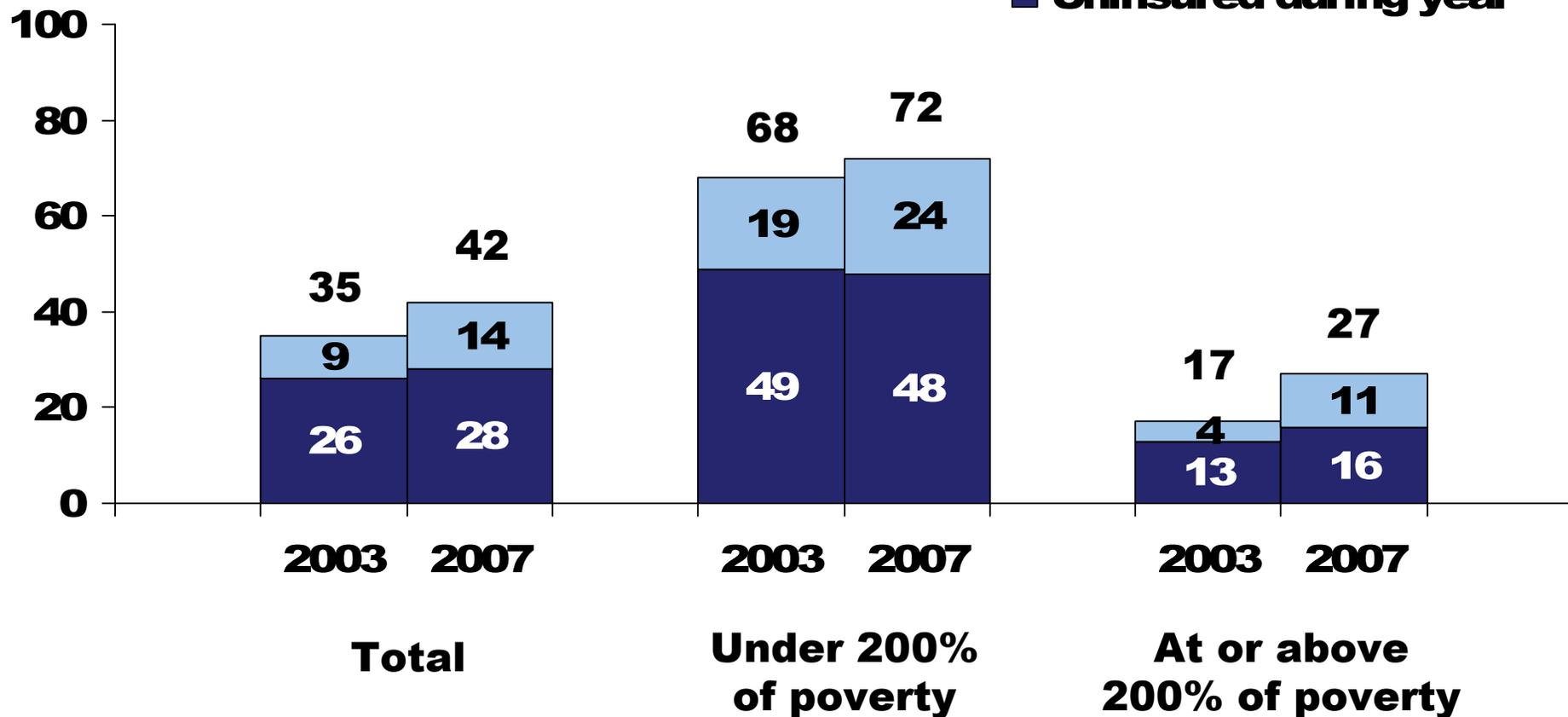
Figure 9. 25 Million Adults Underinsured in 2007, Up from 16 Million in 2003



*Underinsured defined as insured all year but experienced one of the following: medical expenses equaled 10% or more of income; medical expenses equaled 5% or more of income if low-income (<200% of poverty); or deductibles equaled 5% or more of income. Source: C. Schoen, S. R. Collins, J. L. Kriss, and M. M. Doty, "How Many Are Underinsured? Trends Among U.S. Adults, 2003 and 2007," *Health Affairs* Web Exclusive, June 10, 2008. Data: Commonwealth Fund Biennial Health Insurance Surveys (2003 and 2007).

Figure 10. Half of Adults with Low Incomes Lack Coverage During the Year; Another Quarter Are Underinsured

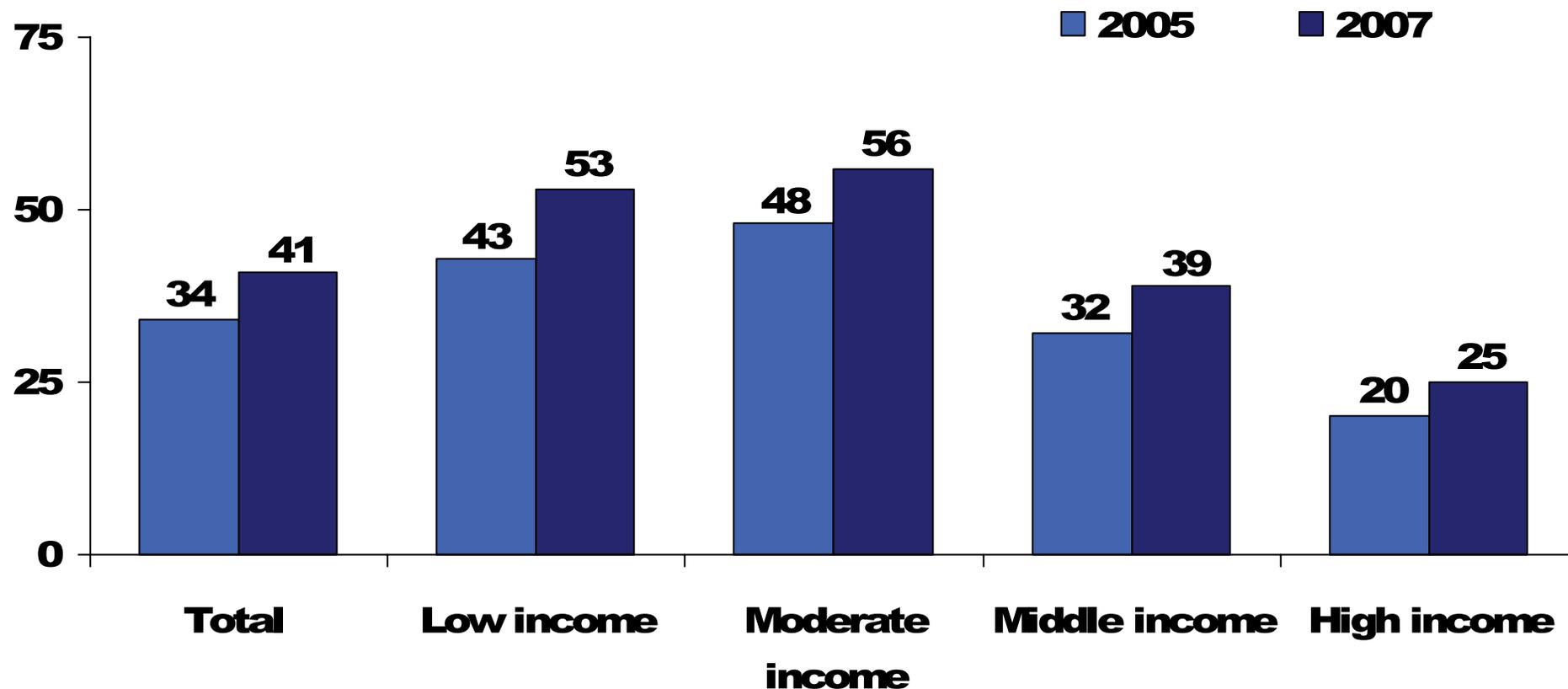
Percent of adults ages 19–64



*Underinsured defined as insured all year but experienced one of the following: medical expenses equaled 10% or more of income; medical expenses equaled 5% or more of income if low-income (<200% of poverty); or deductibles equaled 5% or more of income. Source: C. Schoen, S. R. Collins, J. L. Kriss, and M. M. Doty, "How Many Are Underinsured? Trends Among U.S. Adults, 2003 and 2007," *Health Affairs* Web Exclusive, June 10, 2008. Data: Commonwealth Fund Biennial Health Insurance Surveys (2003 and 2007).

Figure 11. Problems with Medical Bills or Accrued Medical Debt Increased, 2005–2007

Percent of adults ages 19–64 with medical bill problems or accrued medical debt



Note: Income refers to annual income. In 2005 and 2007, low income is <\$20,000, moderate income is \$20,000–\$39,999, middle income is \$40,000–\$59,999, and high income is \$60,000 or more.

Source: The Commonwealth Fund Biennial Health Insurance Surveys (2005 and 2007).

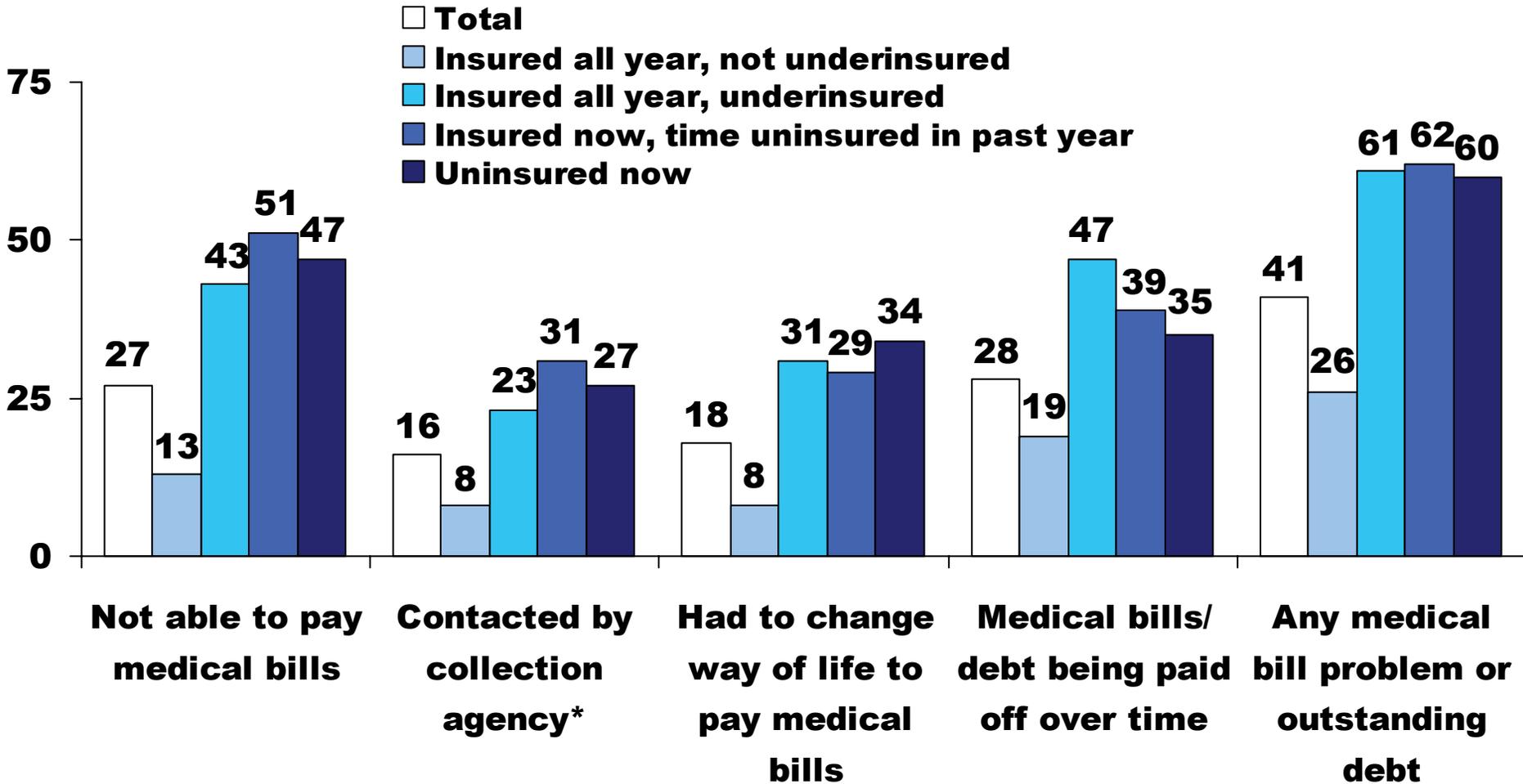
Figure 12. Medical Bill Problems and Accrued Medical Debt, 2005–2007

Percent of adults ages 19–64

	2005	2007
In the past 12 months:		
Had problems paying or unable to pay medical bills	23% 39 million	27% 48 million
Contacted by collection agency for unpaid medical bills	13% 22 million	16% 28 million
Had to change way of life to pay bills	14% 24 million	18% 32 million
<i>Any of the above bill problems</i>	28% 48 million	33% 59 million
Medical bills being paid off over time	21% 37 million	28% 49 million
<i>Any bill problems or medical debt</i>	34% 58 million	41% 72 million

Figure 13. Sixty Percent of Underinsured or Uninsured Adults Reported Medical Bill Problems or Debt

Percent of adults ages 19–64 with medical bill problems or accrued medical debt



*Includes only those individuals who had a bill sent to a collection agency when they were unable to pay it.

Source: The Commonwealth Fund Biennial Health Insurance Survey (2007).

Figure 14. Uninsured Adults Are More Likely to Be Paying Off Large Amounts of Medical Debt Over Time

Percent of adults ages 19–64 who are paying off medical bills over time

	Total	Insured all year	Uninsured Anytime in Past Year	
			Insured now, time uninsured in past year	Uninsured now
How much are the medical bills that are being paid off over time?				
Less than \$2,000	51%	57%	46%	38%
\$2,000–\$3,999	21	20	25	22
\$4,000–\$7,999	12	11	11	14
\$8,000 or more	12	9	13	20
Was this for care received in past year or earlier?				
Past year	54	57	53	43
Earlier year	37	38	37	44
Both	8	7	9	12

Figure 15. More Than One-Quarter of Adults Under Age 65 with Medical Bill Burdens and Debt Were Unable to Pay for Basic Necessities

Percent of adults ages 19–64 with medical bill problems or accrued medical debt

Percent of adults reporting:	Insured All Year			Uninsured Anytime During Year	
	Total	No underinsured indicators	Underinsured	Insured now, time uninsured in past year	Uninsured now
Unable to pay for basic necessities (food, heat, or rent) because of medical bills	29%	16%	29%	42%	40%
Used up all of savings	39	26	46	46	47
Took out a mortgage against your home or took out a loan	10	9	12	11	11
Took on credit card debt	30	28	33	34	26
Insured at time care was provided	61	80	82	46	24

Figure 16. Underinsured Adults Report Higher Rates of Health Insurance Plan Problems than Adults with Adequate Insurance

Percent of adults ages 19–64 who were insured all year and had problems with health insurance plan

■ All insured adults □ Insured all year, not underinsured ■ Insured all year, underinsured

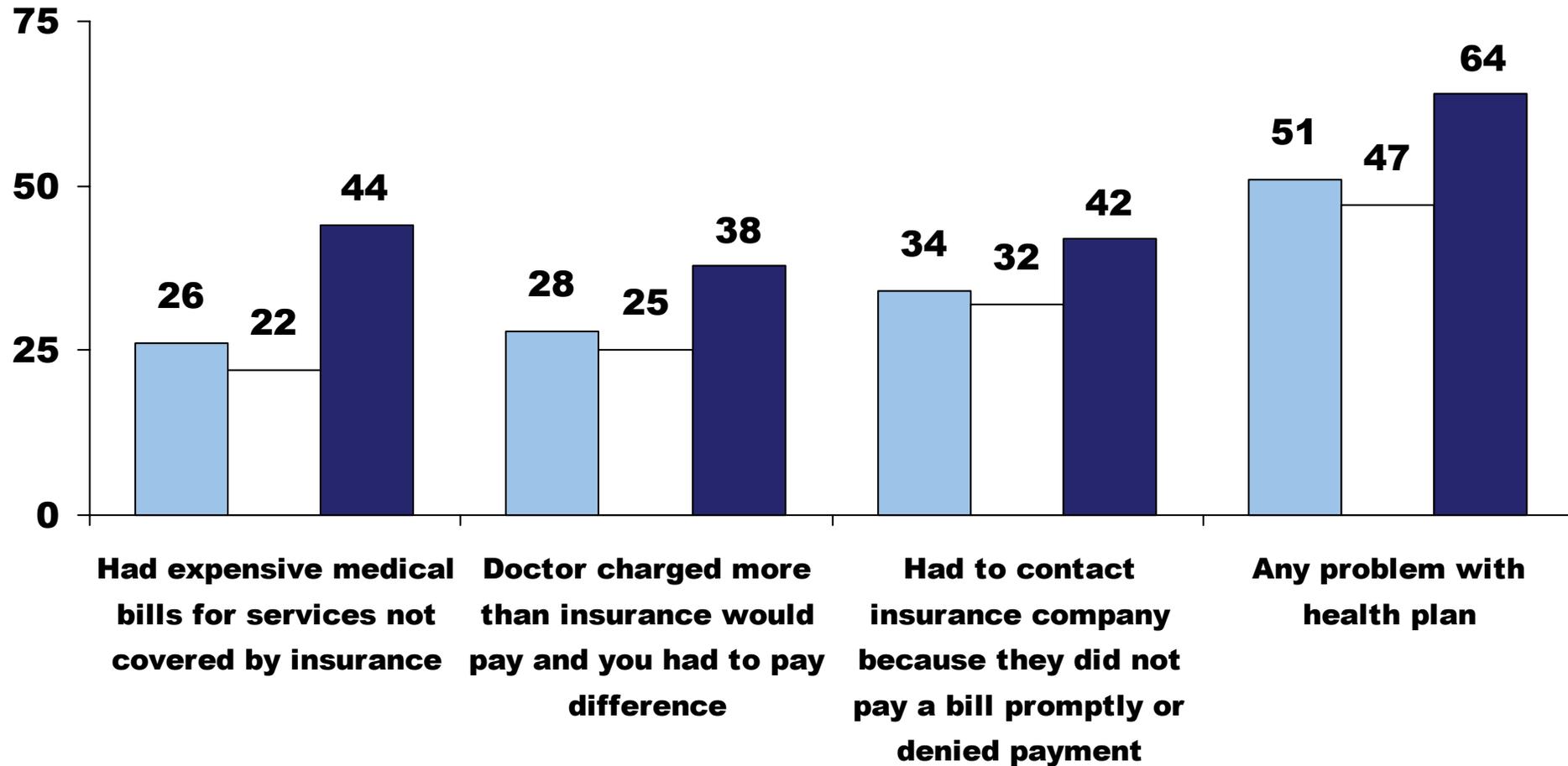
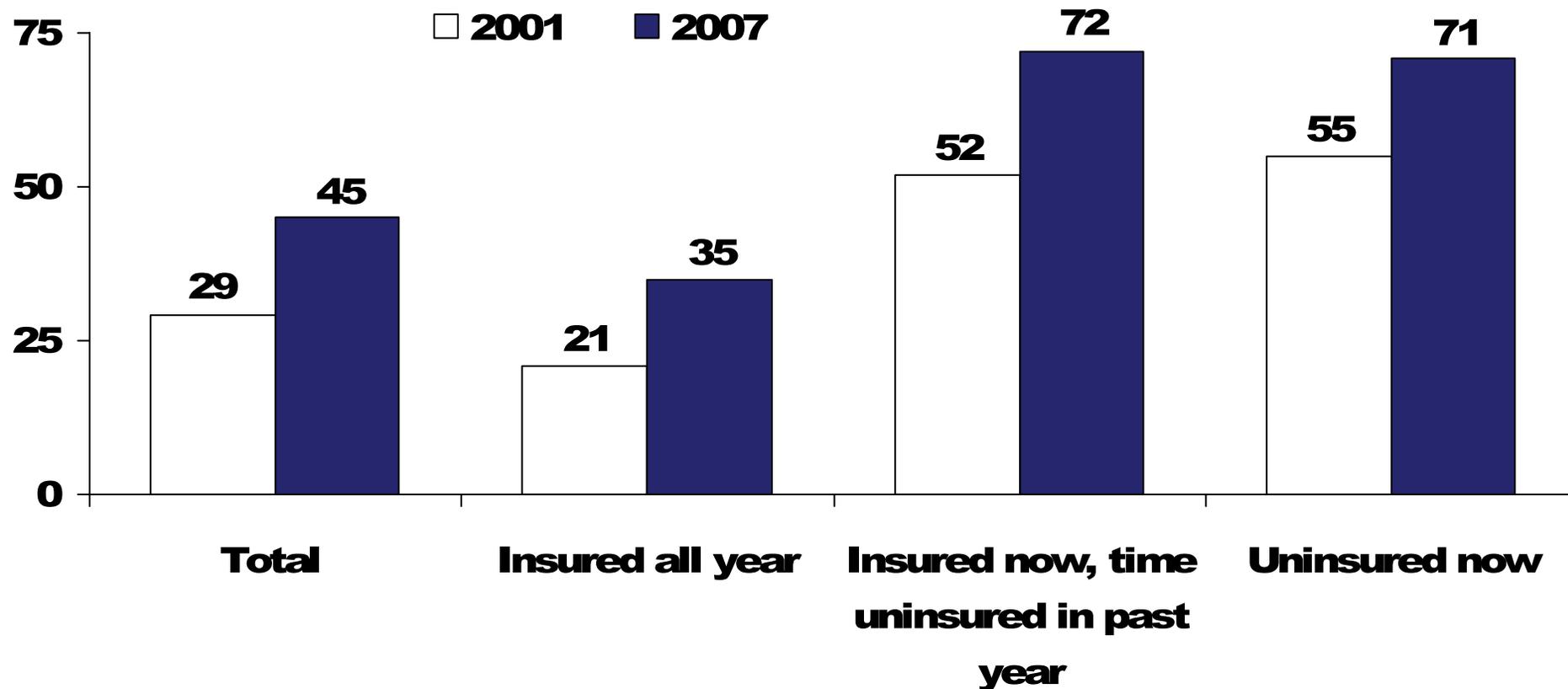


Figure 17. Cost-Related Problems Getting Needed Care Have Increased, 2001–2007

Percent of adults ages 19–64 who had any of four access problems* in past year because of cost

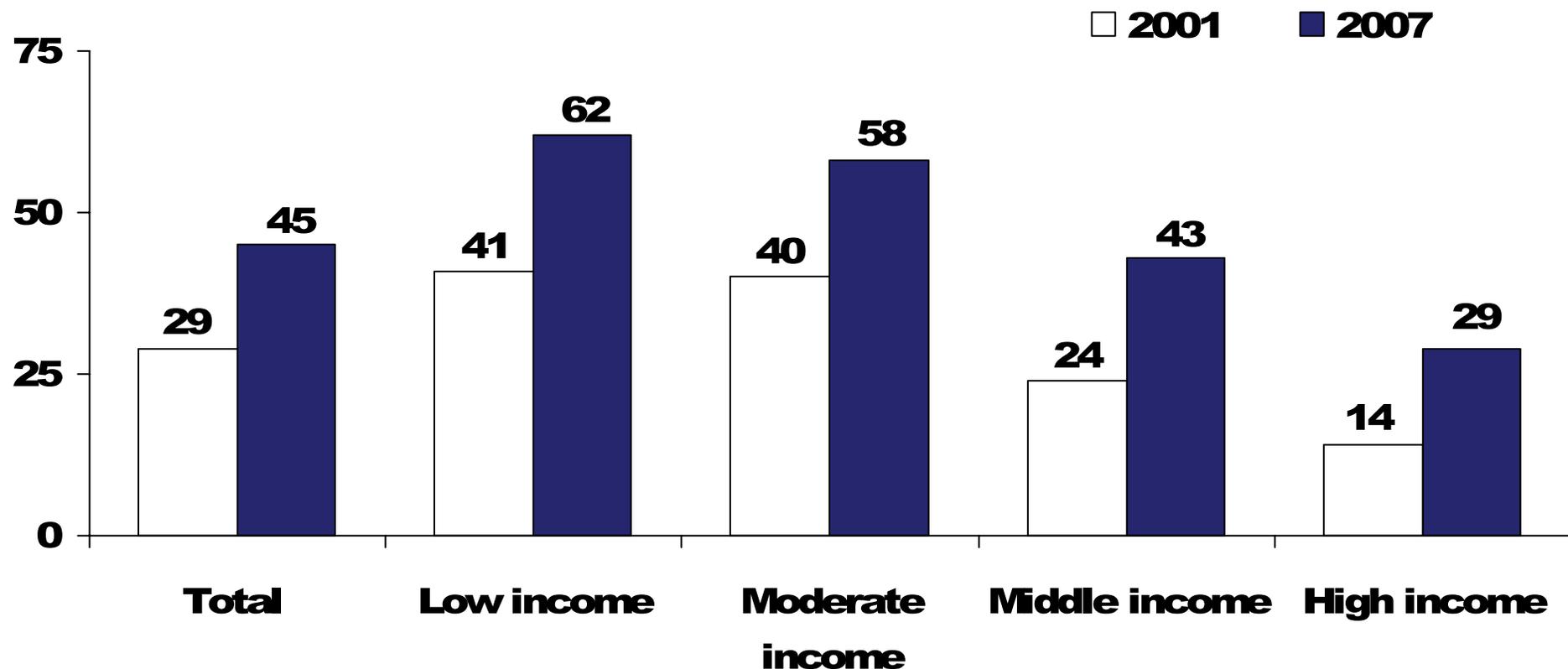


*Did not fill a prescription; did not see a specialist when needed; skipped recommended medical test, treatment, or follow-up; had a medical problem but did not visit doctor or clinic.

Source: The Commonwealth Fund Biennial Health Insurance Surveys (2001, 2003, 2005, and 2007).

Figure 18. Cost-Related Problems Getting Needed Care Have Increased Across All Income Groups, 2001–2007

Percent of adults ages 19–64 who had any of four access problems* in past year because of cost



*Did not fill a prescription; did not see a specialist when needed; skipped recommended medical test, treatment, or follow-up; had a medical problem but did not visit doctor or clinic.

Note: Income refers to annual income. In 2001 and 2003 low income is <\$20,000, moderate income is \$20,000–\$34,999, middle income is \$35,000–\$59,999, and high income is \$60,000 or more. In 2005 and 2007, low income is <\$20,000, moderate income is \$20,000–\$39,999, middle income is \$40,000–\$59,999, and high income is \$60,000 or more.

Source: The Commonwealth Fund Biennial Health Insurance Surveys (2001, 2003, 2005, and 2007).

Figure 19. Uninsured and Underinsured Adults Report High Rates of Cost-Related Access Problems

Percent of adults ages 19–64 who had cost-related access problems in the past 12 months

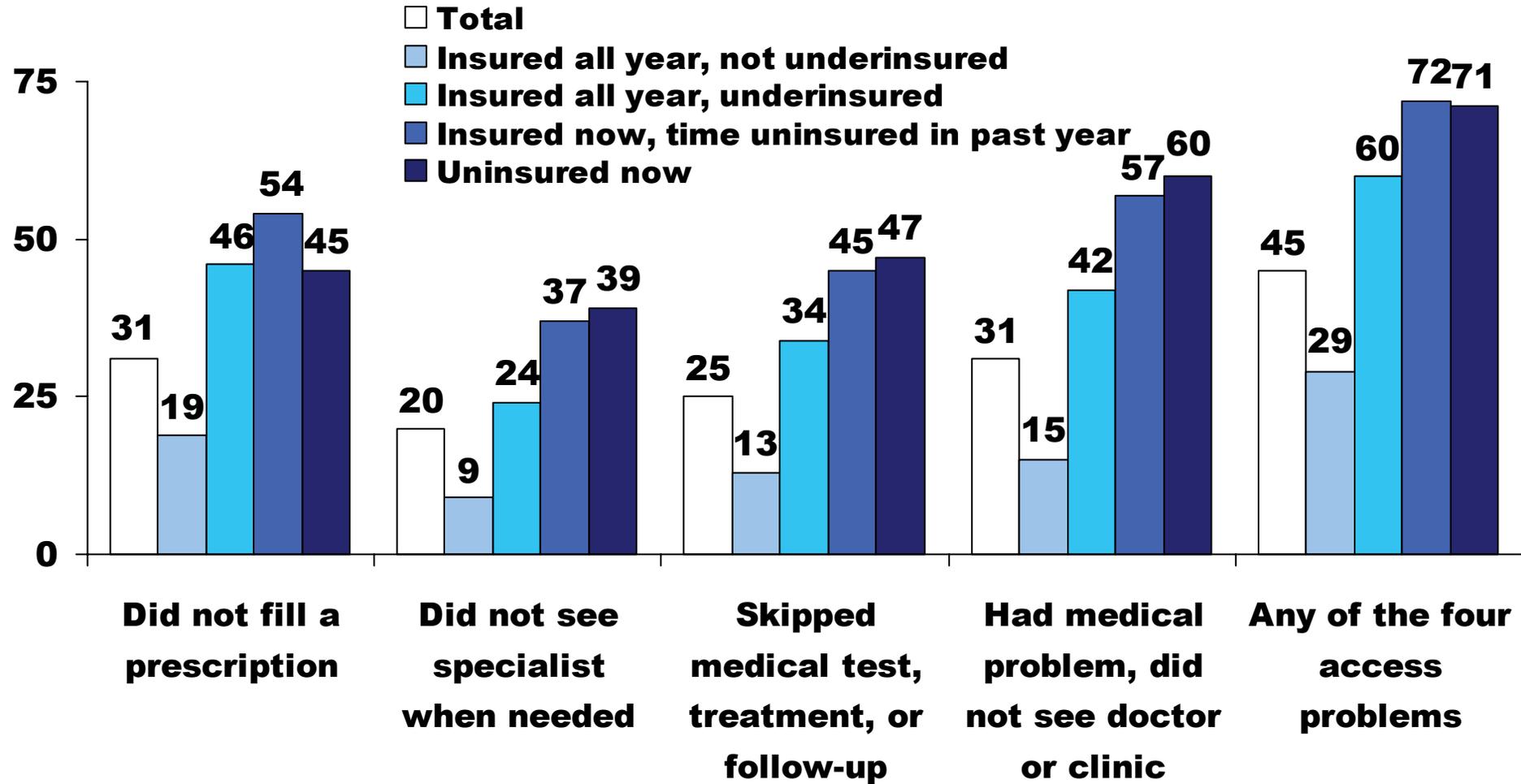


Figure 20. Uninsured Adults Are Less Likely to Have a Regular Source of Care, 2007

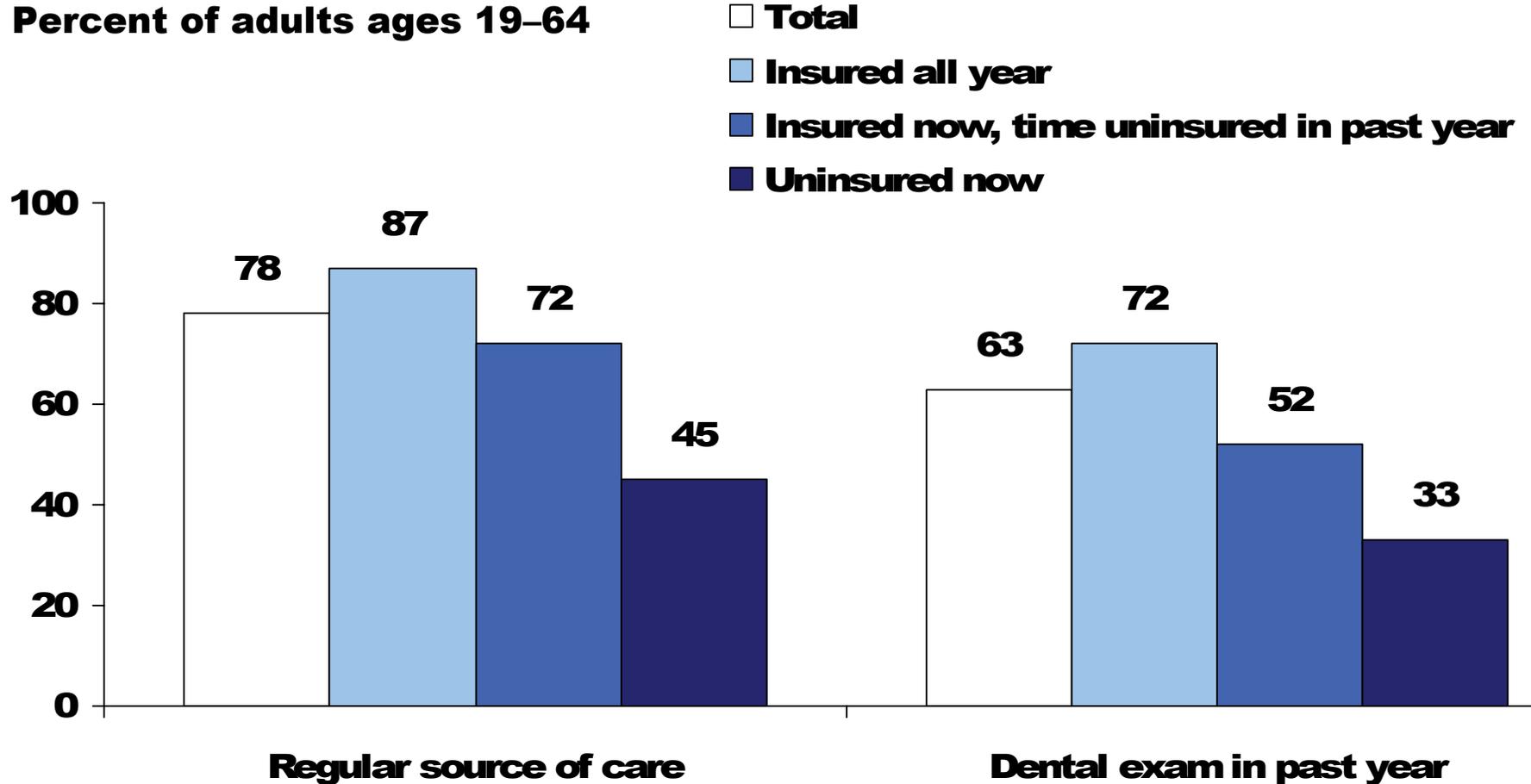
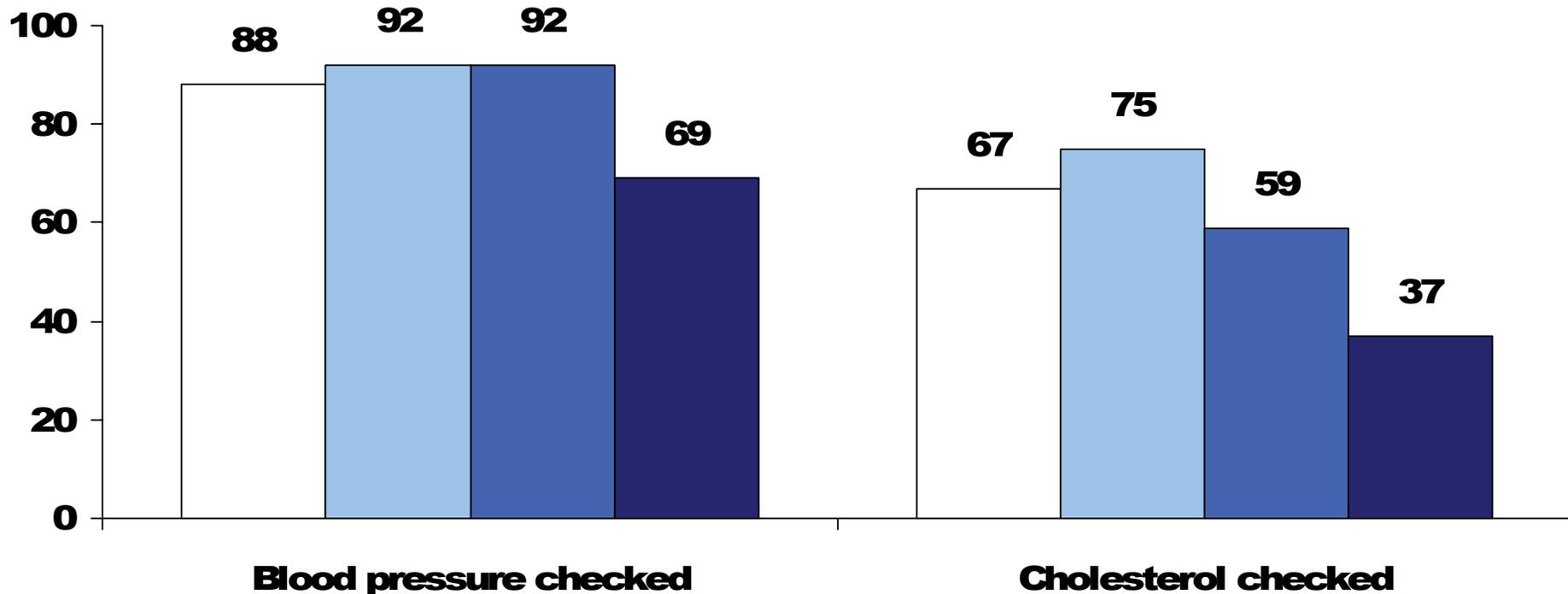


Figure 21. Uninsured Adults Are Less Likely to Get Blood Pressure and Cholesterol Checked, 2007

Percent of adults ages 19–64

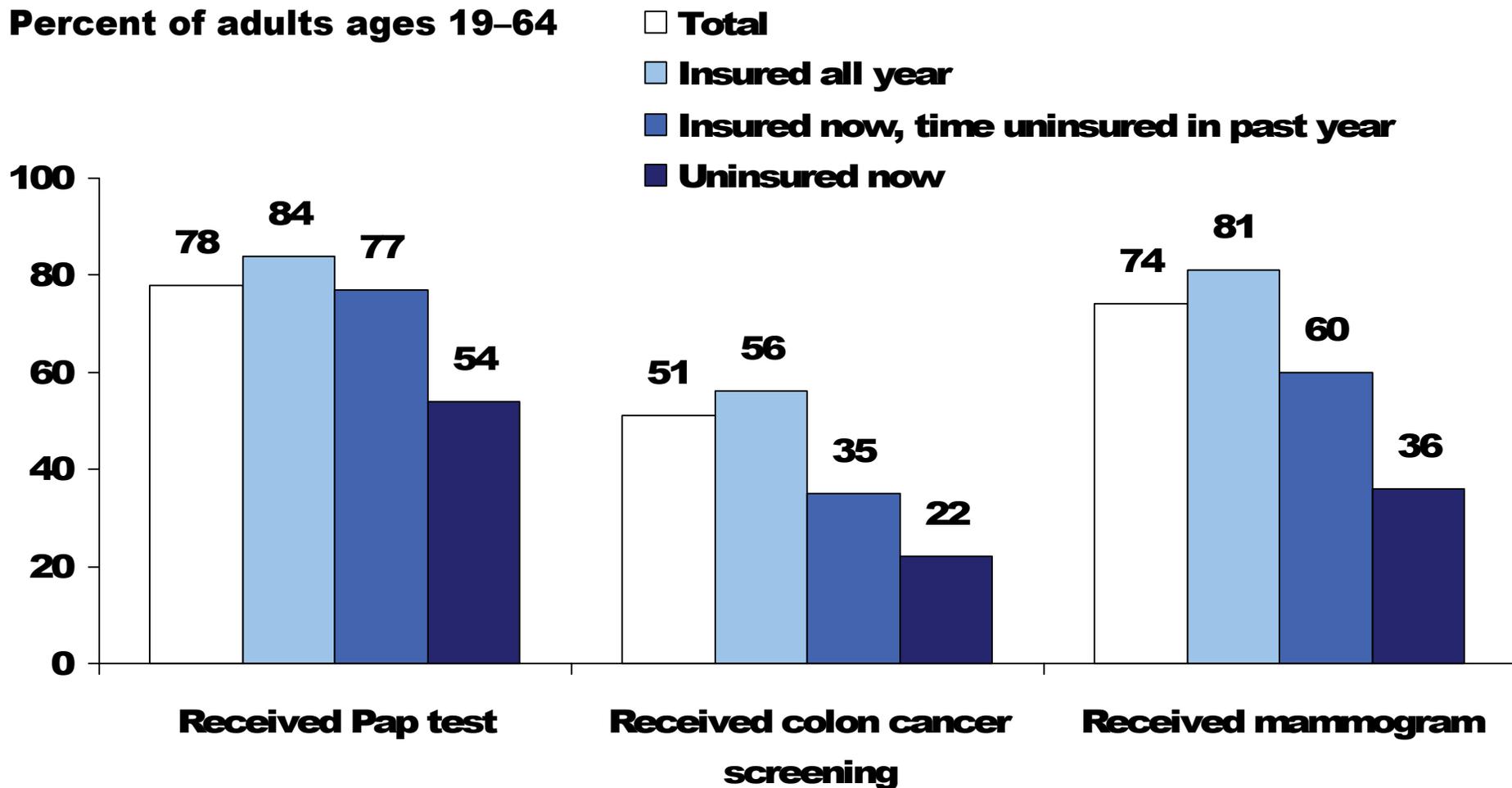
- Total
- Insured all year
- Insured now, time uninsured in past year
- Uninsured now



Note: Blood pressure checked in past year; cholesterol checked in past five years (in past year if has hypertension or heart disease).

Source: The Commonwealth Fund Biennial Health Insurance Survey (2007).

Figure 22. Uninsured Adults and Adults with Gaps in Coverage Have Lower Rates of Cancer Screening Tests, 2007



Note: Pap test in past year for females ages 19–29, past three years age 30+; colon cancer screening in past five years for adults ages 50–64; and mammogram in past two years for females ages 50–64.

Source: The Commonwealth Fund Biennial Health Insurance Survey (2007).

Figure 23. Uninsured Adults and Adults with Gaps in Coverage Have Higher Rates of Delaying Preventive Screening Tests and Needed Dental Care, 2007

Percent of adults ages 19–64

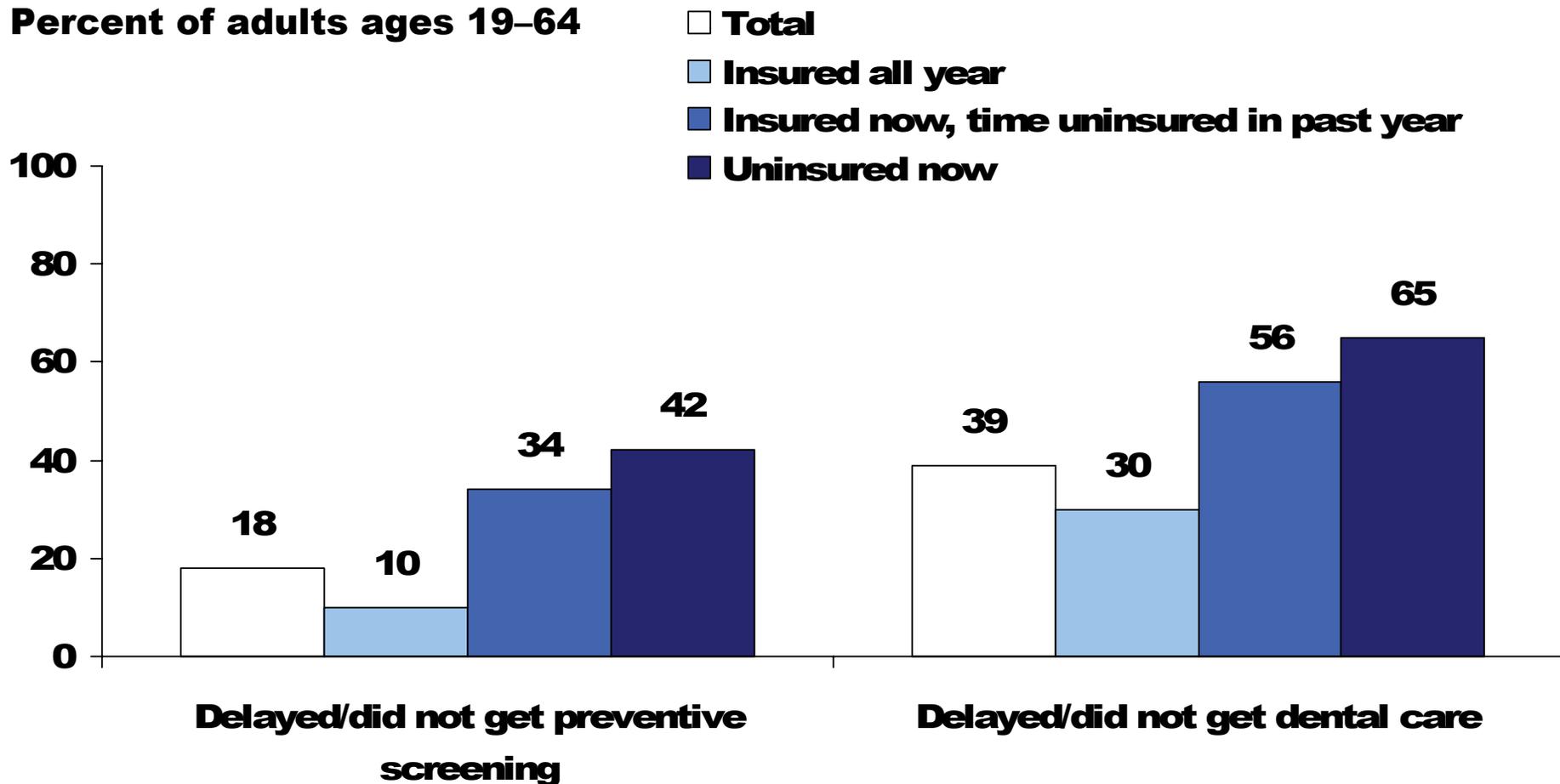
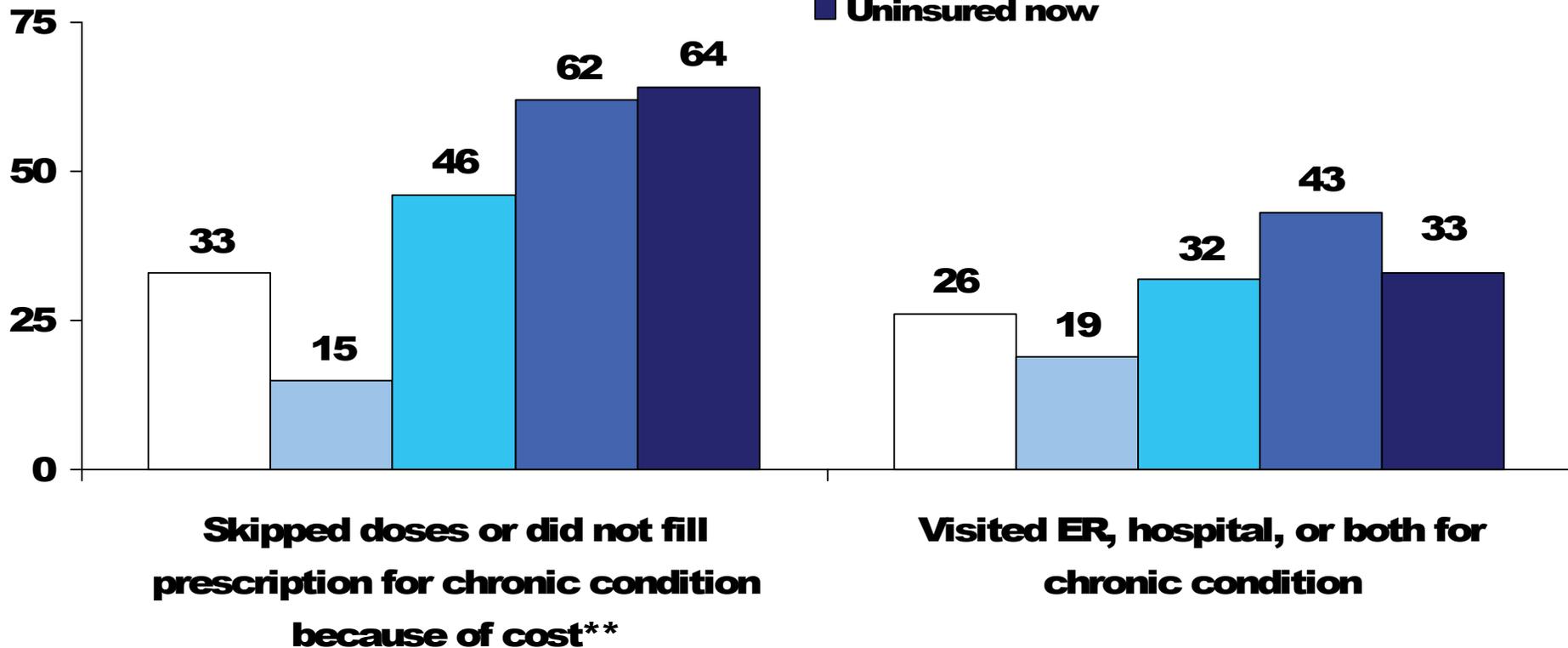


Figure 24. Uninsured and Underinsured Adults with Chronic Conditions Are More Likely to Visit the ER for Their Conditions

Percent of adults ages 19–64 with at least one chronic condition*

- Total
- Insured all year, not underinsured
- Insured all year, underinsured
- Insured now, time uninsured in past year
- Uninsured now



*Hypertension, high blood pressure; heart disease; diabetes; asthma, emphysema, or lung disease.

**Adults with at least one chronic condition who take prescription medications on a regular basis.

Source: The Commonwealth Fund Biennial Health Insurance Survey (2007).

Figure 25. Uninsured and Underinsured Adults Are More Likely to Report Inefficiencies in the Health Care System

Percent of adults ages 19–64 who had a doctor’s visit in past two years

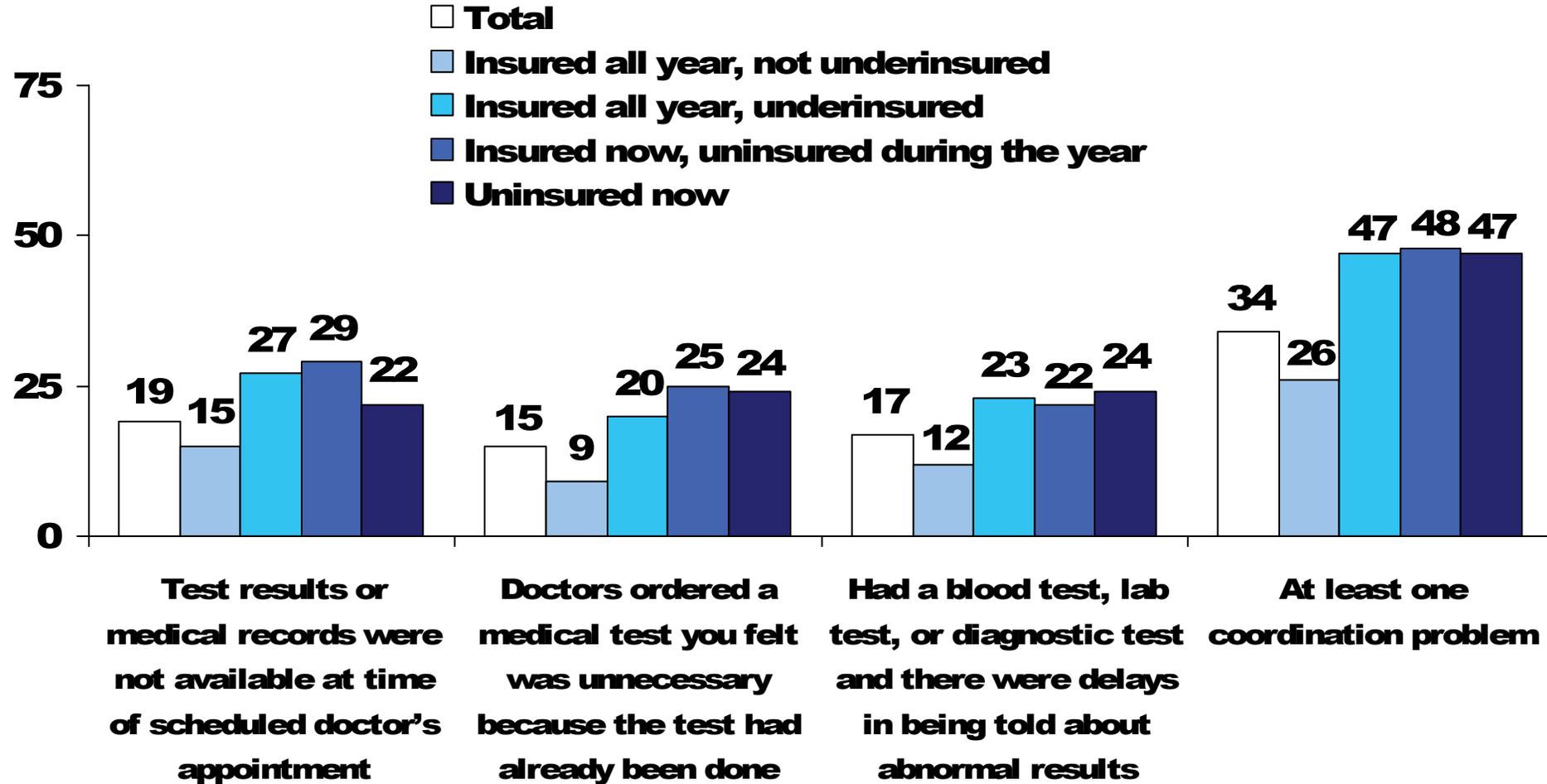


Figure 26. Uninsured and Underinsured Adults Are More Likely to Report Difficulty Communicating with Providers

Percent of adults ages 19–64

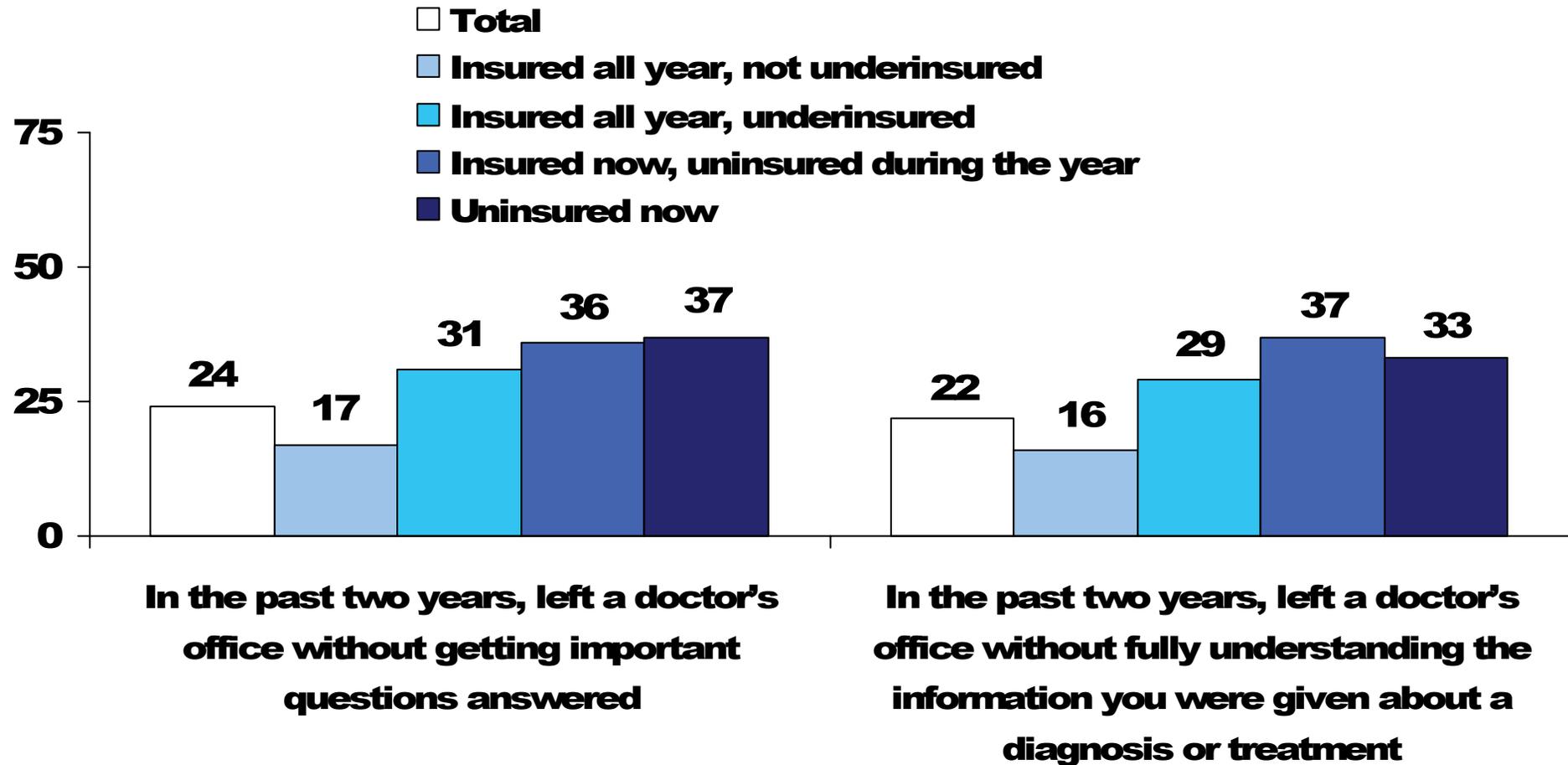


Figure 27. Only Four of Ten Adults Are Very Confident in Their Ability to Get Safe, Effective Care

Percent of adults ages 19–64 who are very confident that they will be:

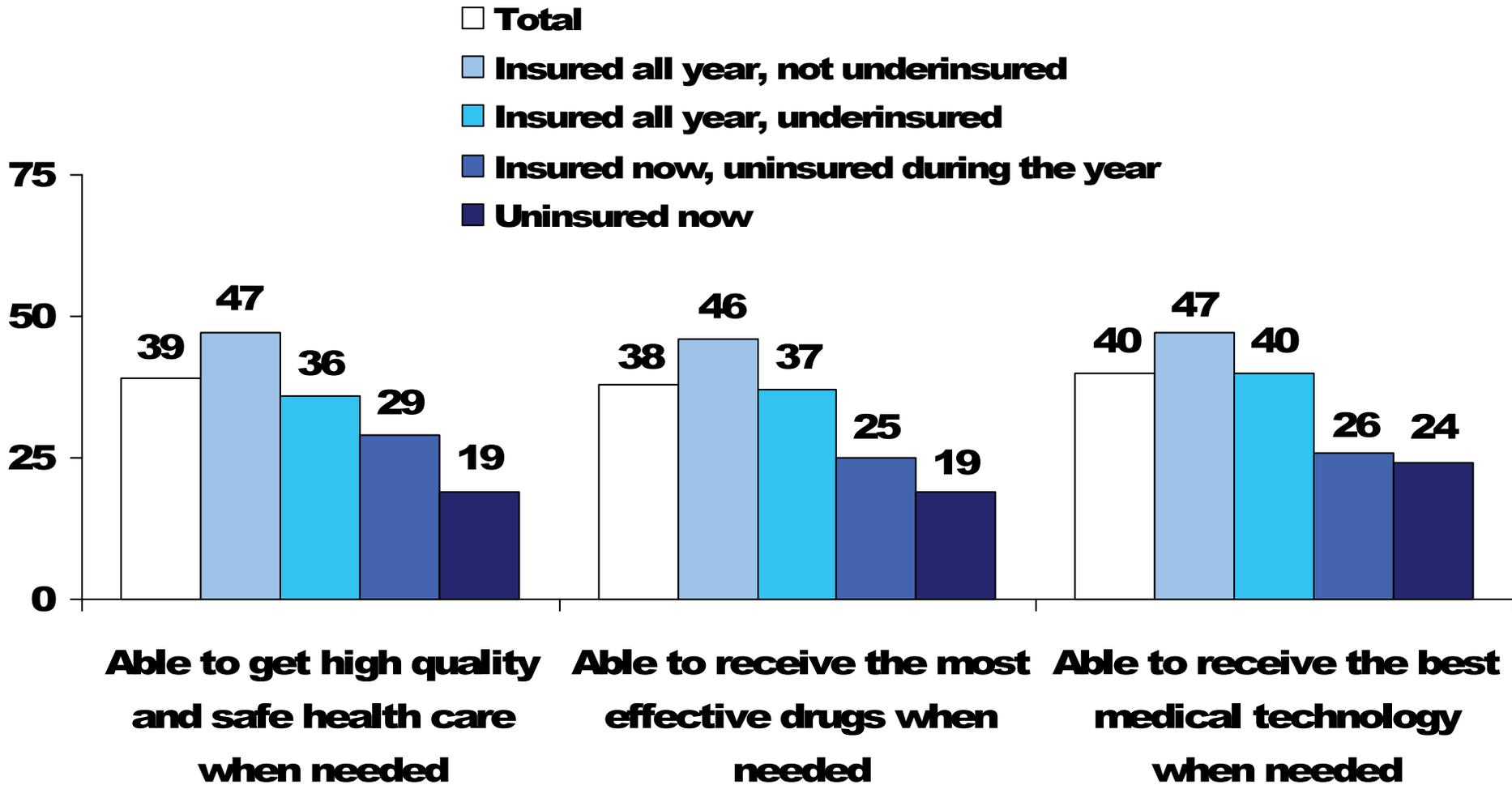


Figure 28. Only Three of Ten Adults Are Very Confident They Can Afford the Care They Need

Percent of adults ages 19–64 who are very confident that they will be able to afford the care they need

