

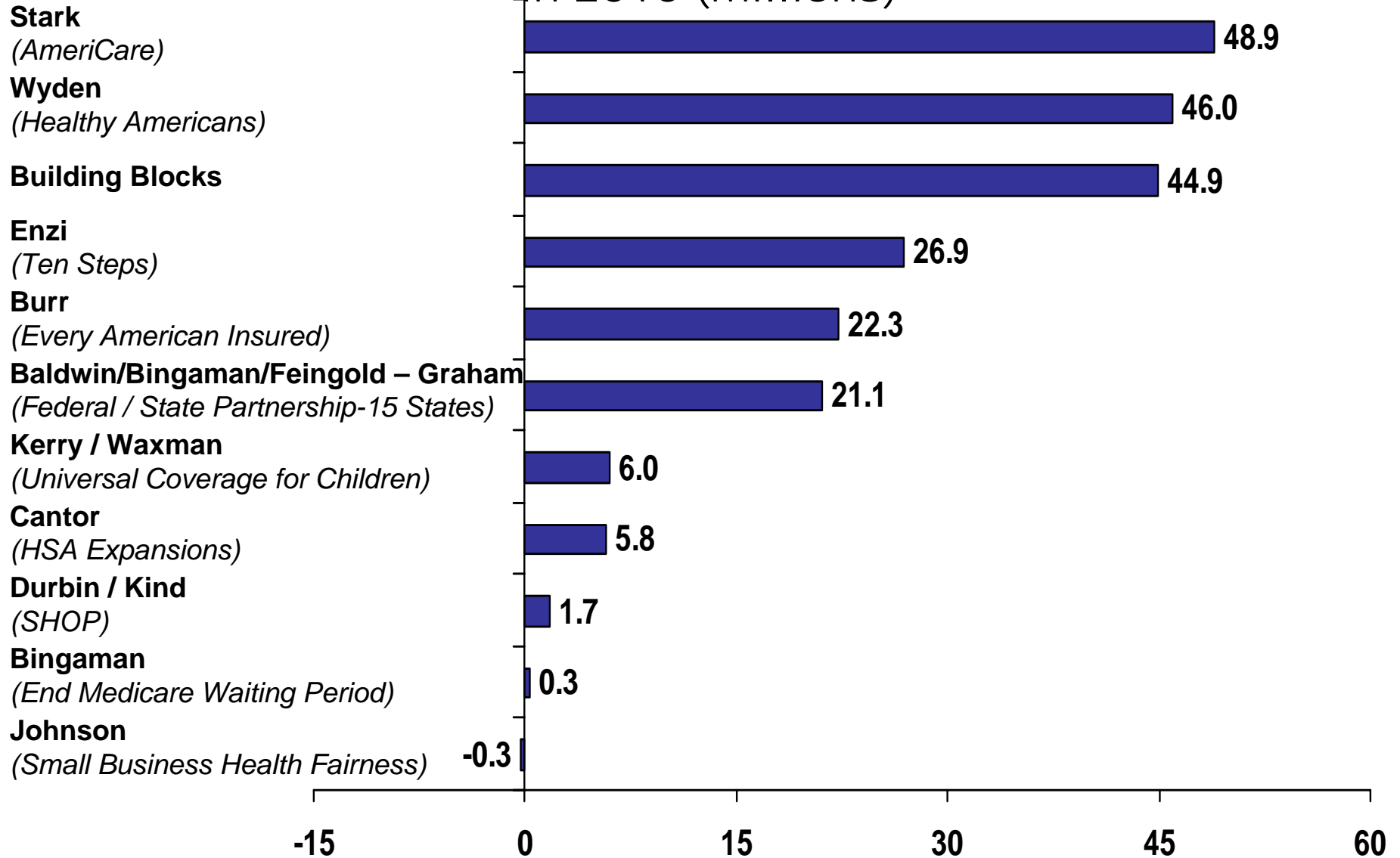
Figure ES-1. Summary of Insurance Coverage Proposals

	Uninsured Covered ¹ (millions)	National Health Expenditures (billions)	Federal Spending (billions)	State/Local Spending (billions)	Employer Spending (billions)	Household Spending (billions)
Building Blocks	44.9	\$17.8	\$103.9	(\$32.7)	\$86.0	(\$139.4)
Wyden (<i>Healthy Americans Act</i>)	46.0	\$13.7	(\$39.6)	(\$29.0)	\$98.4	(\$16.2)
Enzi (<i>Ten Steps</i>)	26.9	\$64.1	\$176.4	(\$21.2)	(\$77.6)	(\$13.5)
Burr (<i>Every American Insured</i>)	22.3	\$31.1	\$161.3	(\$52.9)	\$7.0	(\$84.3)
Baldwin / Bingaman / Feingold – Graham (<i>Federal/State-15 States</i>)	21.1 ²	\$37.7	\$40.3	\$19.4	\$34.8	(\$56.7)
Stark (<i>AmeriCare</i>)	48.9	(\$58.1)	\$188.5	(\$83.6)	\$61.5	(\$224.5)
Bingaman (<i>End Medicare 2-yr Waiting Period</i>)	0.3 ³	(\$0.6)	\$10.8	(\$2.3)	(\$4.3)	(\$4.9)
Kerry / Waxman (<i>Universal Coverage for Children</i>)	6.0 ⁴	\$2.0	\$27.0	(\$15.7)	(\$5.9)	(\$3.3)
Johnson (<i>Small Business Health Fairness</i>)	(0.3)	(\$0.4)	\$0.2	\$0.7	(\$1.6)	\$0.2
Durbin / Kind (<i>SHOP</i>)	1.7	\$15.6	\$27.2	(\$1.2)	(\$4.5)	(\$5.9)
Cantor (<i>HSA Expansions</i>)	5.8	\$3.7	\$19.2	\$4.5	(\$39.1)	\$19.1

¹ Out of an estimated total uninsured in 2010 of 48.9 million. ² Out of an estimated total uninsured in 2010 of 26.7 million in the 15 states. ³ Out of an estimated 0.3 million uninsured disabled people in 2010. ⁴ Out of an estimated 11.9 million uninsured children in 2010.

Source: The Lewin Group for The Commonwealth Fund.

Figure ES-2. Number of Uninsured People Newly Covered, in 2010 (millions)



Note: Out of an estimated total uninsured in 2010 of 48.9 million.

Source: The Lewin Group for The Commonwealth Fund.

Figure ES-3. Change in Federal Spending, in 2010 (billions)

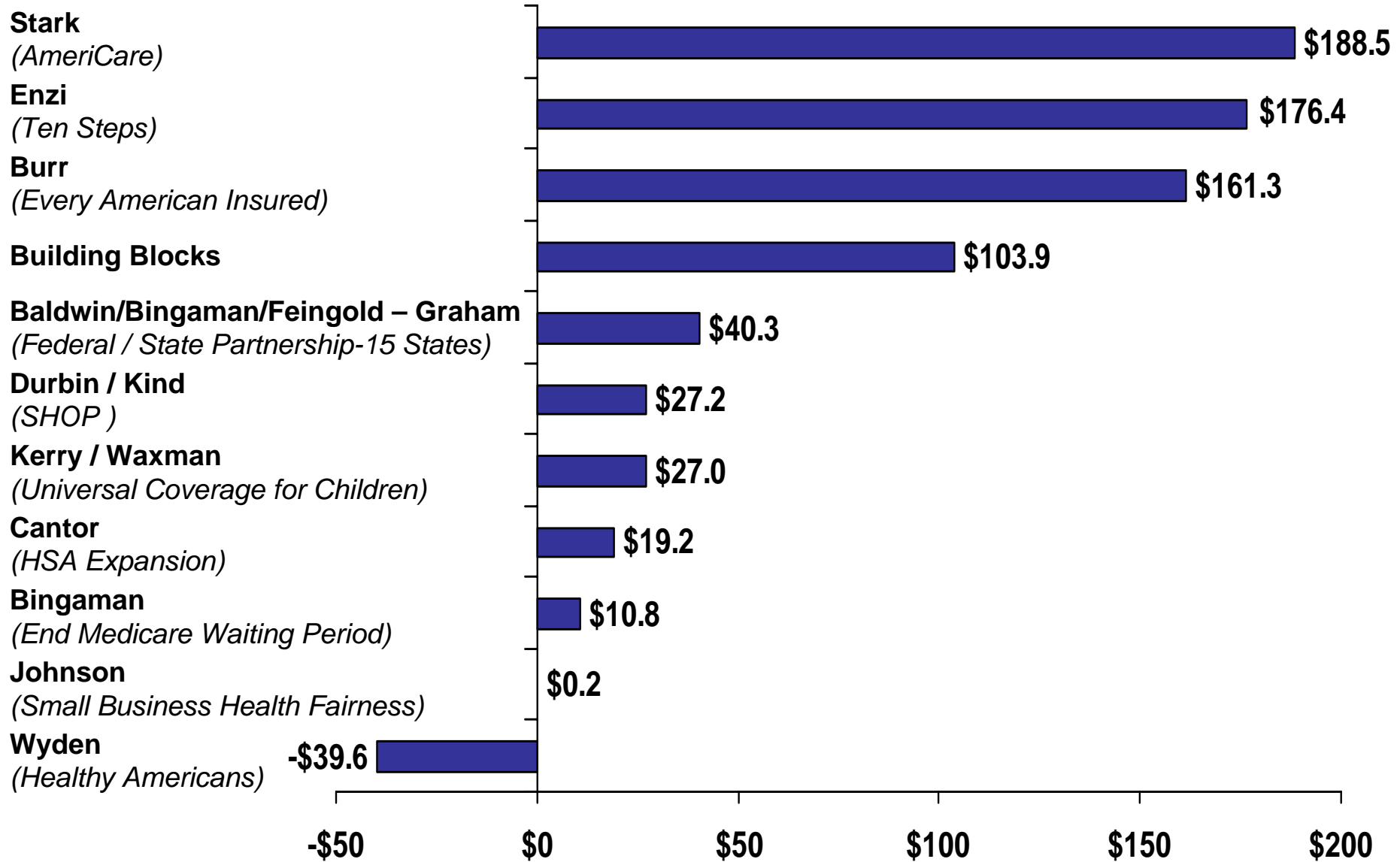


Figure ES-4. Change in National Health Expenditures, in 2010 (billions)

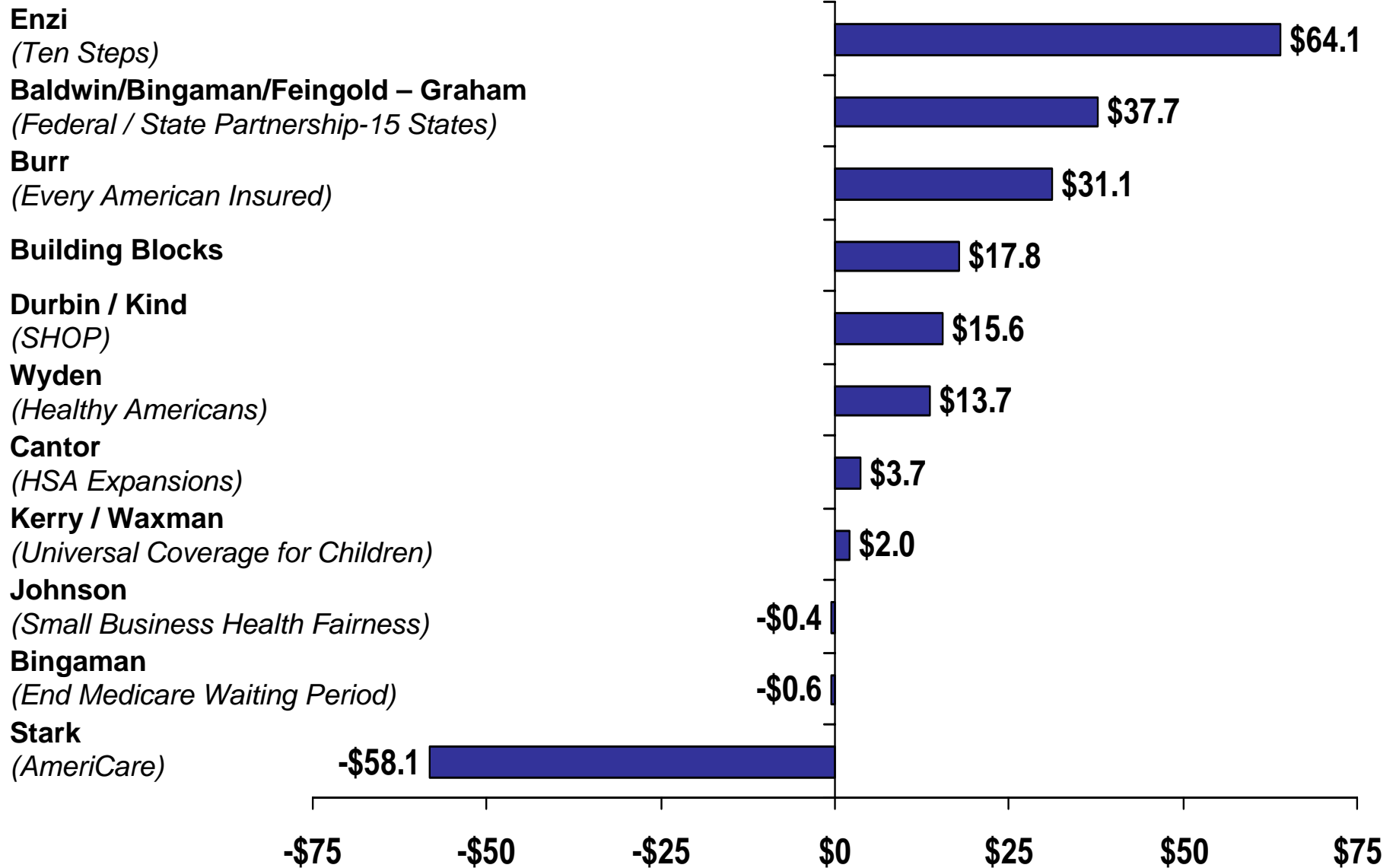


Figure 1. Features of Mixed Private–Public Reform Proposals

	President-elect Obama	Senator Baucus (D-Mont.)	Building Blocks
Coverage Expansion			
Aims to cover everyone	X	X	X
Individual requirement to have insurance	Children only	X	X
Employer shared responsibility	X	X	X
Small business tax credit	X	X	
New insurance exchange or connector	X	X	X
Medicare/public plan option for < 65	X	X	X
Subsidies/tax credits for low- to moderate-income families	X	X	X
Regulation of insurance markets	X	X	X
Improves Medicare benefits for > 65			X
Medicare buy-in for older adults and phase out waiting period for disabled		X (buy-in available until Exchange is created)	X
Medicaid/SCHIP expansion	X	X	X
System Improvements			
Expanded use of health IT	X	X	X
Medical effectiveness research	X	X	X
Pay providers for performance	X	X	X
Reduced Medicare Advantage payments	X	X	X
Federally negotiated Medicare Rx prices	X		X
Primary care and care coordination	X	X	X

Source: Commonwealth Fund analysis of health reform proposals.

Figure 2. Major Features of Health Insurance Expansion Bills and Impact on Uninsured, National Expenditures

	Building Blocks	Wyden	Enzi	Burr	Baldwin / Bingaman / Feingold - Graham	Stark
Aims to cover all people	X	X				X
Individual requirement/ auto-enrollment	X	X	Partial mandate		X	X
Employer shared responsibility	X	X			X	X
Insurance exchange or connector	X	X	X	Certification program	For low-income families, small businesses	
Public program expansion	X			(Medicaid HSAs expanded)	X	X
Subsidies for lower-income Families	X	X	X	X	X	X
Risk pooling	X	X	X			X
Standard benefit package	X	X	For low-income families			X
Quality and efficiency measures	X	X	X			X
Uninsured covered in 2010 ¹ (in millions)	44.9	46.0	26.9	22.3	21.1 ²	48.9
Net health system cost in 2010 (in billions)	\$17.8	\$13.7	\$64.1	\$31.1	\$37.7	(58.1)
Net federal budget cost in 2010 (in billions)	\$103.9	(\$39.6)	\$176.4	\$161.3	\$40.3	188.5

¹Out of an estimated total uninsured in 2010 of 48.9 million. ²Out of an estimated total uninsured in 2010 of 26.7 million in the 15 states.

Note: Wyden's proposal is the Healthy Americans Act (S.334); Enzi's proposal is Ten Steps (S.1783); Burr's proposal is the Every American Insured Act (S.1886); Bingaman/Baldwin/Feingold/Graham's proposals is Federal/State Partnership Act (S. 325, H.R.506, S.1169); and Stark's proposal is AmeriCare (H.R.1841).

Source: The Lewin Group for The Commonwealth Fund.

Figure 3. U.S. Population by Primary Source of Insurance, Under Current Law and Proposals, 2010

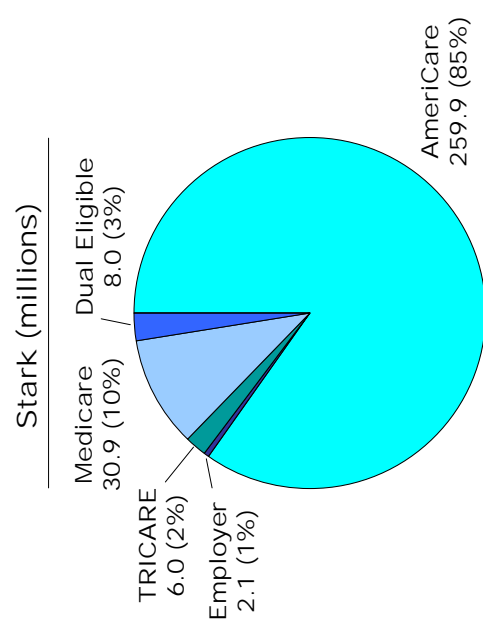
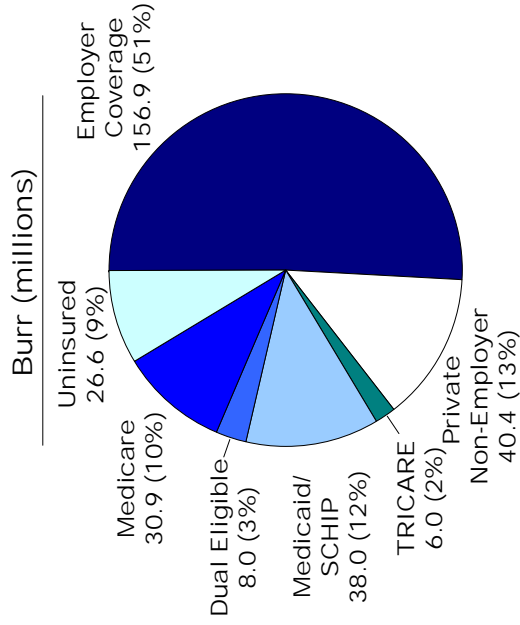
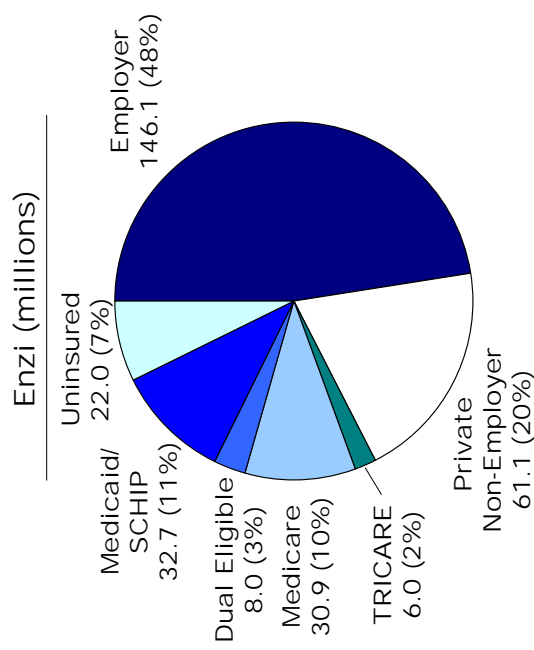
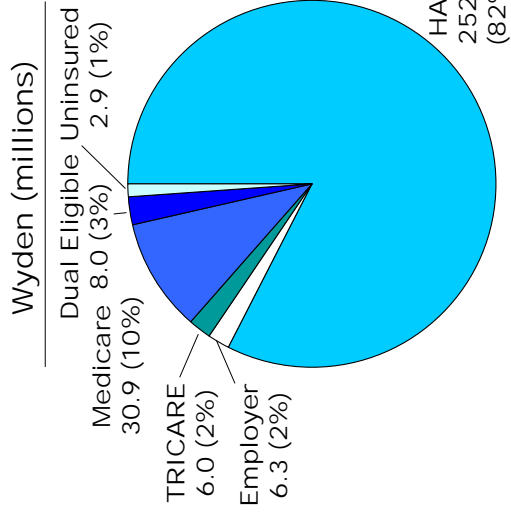
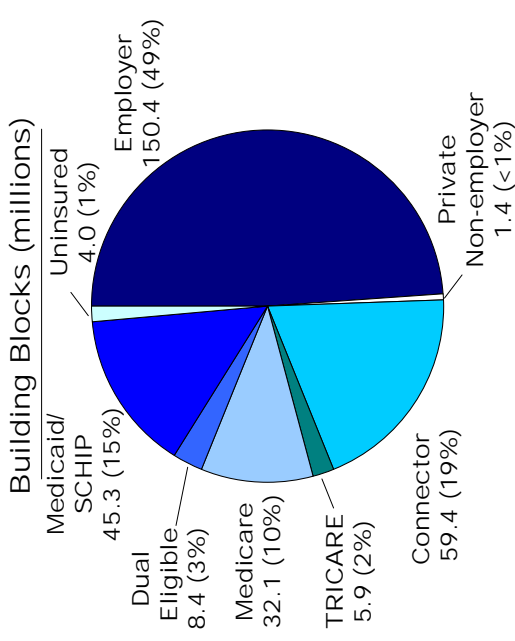
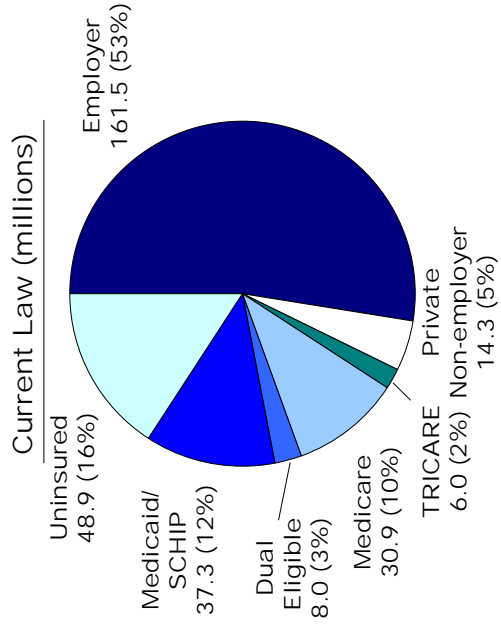


Figure 4. Health Insurance Expansion Bills Change in Health Spending by Stakeholder Group, Billions of Dollars, 2010

	Building Blocks	Wyden	Enzi	Burr	Baldwin / Bingaman / Feingold – Graham	Stark
Total uninsured covered, millions	44.9	46.0	26.9	22.3	21.1	48.9
Federal government	\$103.9	(\$39.6)	\$176.4	\$161.3	\$40.3	\$188.5
State and local government	(\$32.7)	(\$29.0)	(\$21.2)	(\$52.9)	\$19.4	(\$83.6)
Private employers	\$86.0	\$98.4	(\$77.6)	\$7.0	\$34.8	\$61.5
Households	(\$139.4)	(\$16.2)	(\$13.5)	(\$84.3)	(\$56.7)	(\$224.5)
Net health system cost in 2010 (in billions)	\$17.8	\$13.7	\$64.1	\$31.1	\$37.7	(\$58.1)
Total uninsured not covered, ¹ Millions	4.0	2.9	22.0	26.6	5.6 ²	0

¹Out of an estimated total uninsured in 2010 of 48.9 million. ²Out of an estimated total uninsured in 2010 of 26.7 million in the 15 states.

Note: Wyden's proposal is the Healthy Americans Act (S.334); Enzi's proposal is Ten Steps (S.1783); Burr's proposal is the Every American Insured Act (S.1886); Bingaman/Baldwin/Feingold/Graham's proposal is Federal/State Partnership Act (S. 325, H.R.506, S.1169); and Stark's proposal is AmeriCare (H.R.1841).

Source: The Lewin Group for The Commonwealth Fund.

Figure 5. Changes in National Health Spending Under the Building Blocks Proposal in 2010 (in billions)

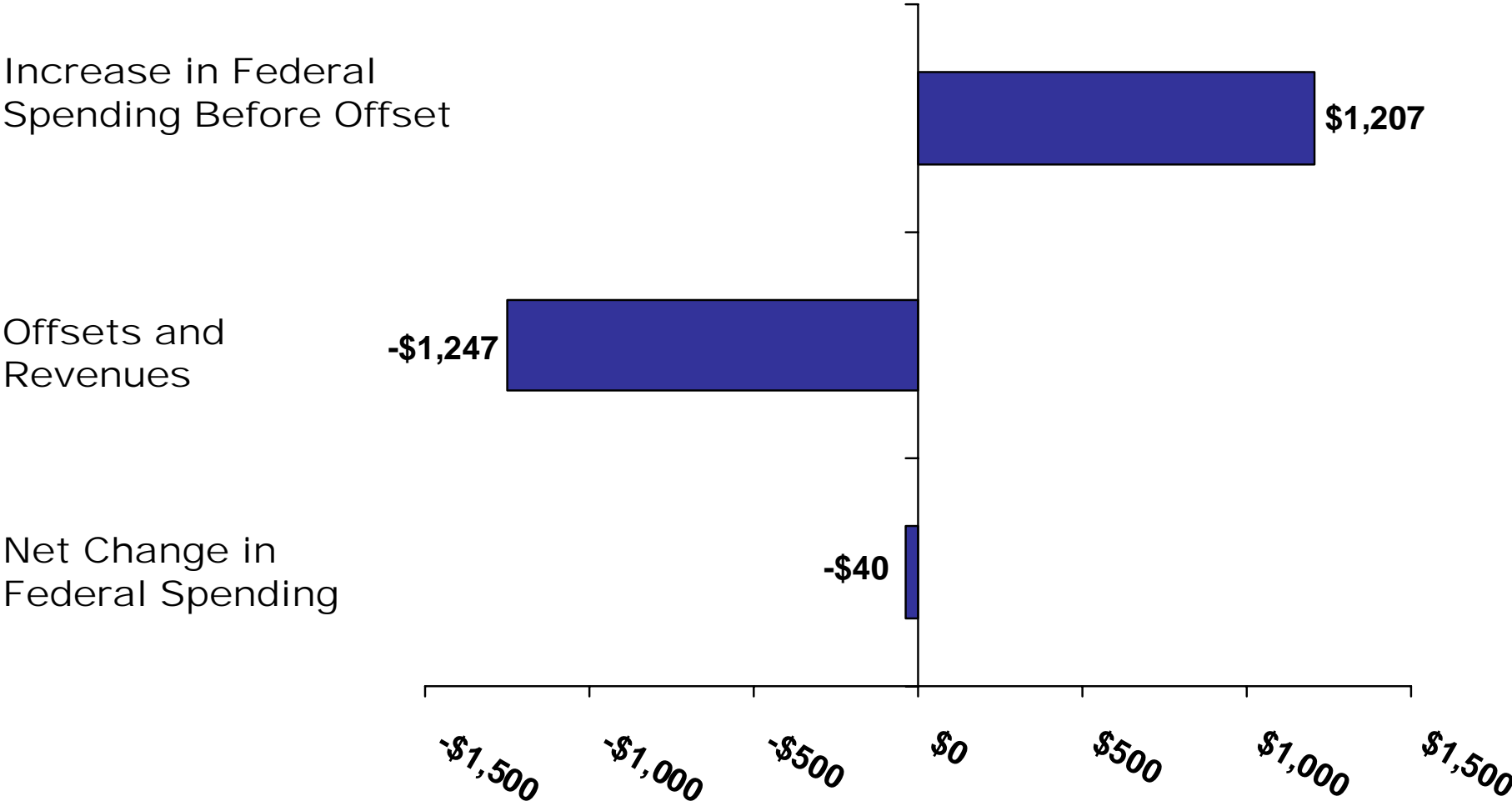
Change in Health Services Expenditures		\$48.7
Change in utilization for newly insured	\$47.1	
Change in utilization due to improved coverage	\$1.6	
Reimbursement Effects		(\$20.2)
Medicare rates for connector program and Medicare Extra	(\$32.2)	
Increased Medicaid rates to Medicare levels	\$31.1	
Provider assessment ¹	(\$48.0)	
Payments for uncompensated care	\$34.9	
Eliminate federal Medicare and Medicaid DSH payments	(\$19.5)	
Increased cost shifting ²	\$13.5	
Change in Administrative Costs		(\$10.7)
Insured administration	(\$13.1)	
Administration of subsidies ⁴	\$2.4	
Total Change in Health Spending		\$17.8

Note: DSH = disproportionate-share hospital.

¹ Provider assessment of 4% of hospital gross revenues and 2% of physician revenues. This amount is counted as a reduction in provider revenue. ² Assumes 40% of change in provider payment rates is passed on to health plans. ³ Impact of Connector Plan on Private Insurance Market. Assumes 8% reduction for people remaining in the privately insured market who are not currently in an HMO. ⁴ Assumes IRS budget increased by 25% for income eligibility determination.

Source: The Lewin Group for The Commonwealth Fund.

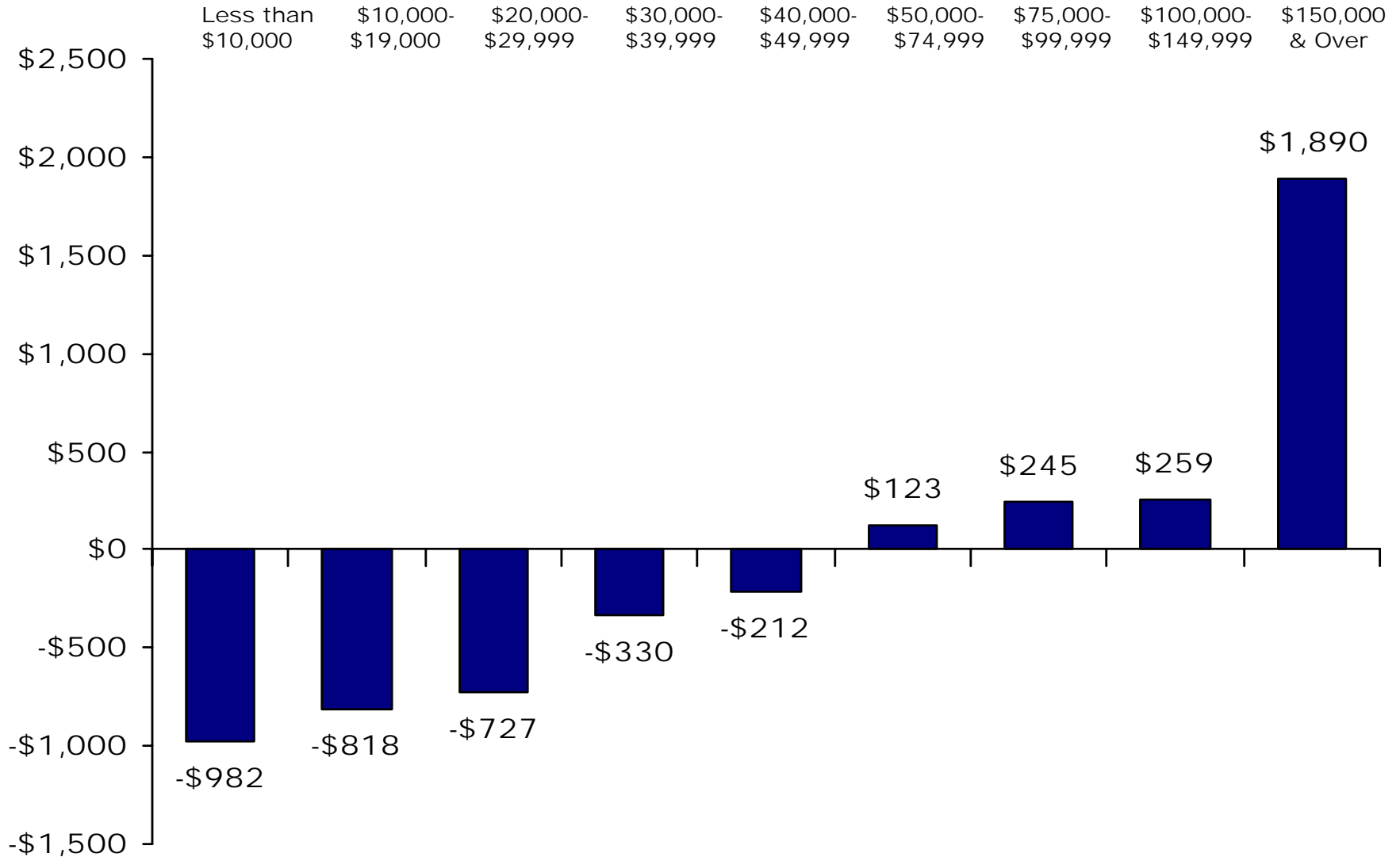
Figure 6. Change in Federal Health Expenditures Under Wyden's Healthy Americans Act in 2010 (in billions)



Source: The Lewin Group for The Commonwealth Fund.

Figure 7. Change in Average Family Health Spending by Income Group Under Wyden's Healthy Americans Act in 2010

Family Income



Source: The Lewin Group for The Commonwealth Fund.

Figure 8. Changes in National Health Spending Under Wyden's Healthy Americans Act in 2010 (in billions)

Change in Health Services Expenditures		\$16.6
Change in utilization for newly insured	\$48.4	
Change in utilization due to improved coverage	\$4.7	
Consumer incentives and Insurer price competition	(\$36.5)	
Reimbursement Effects		\$38.1
Change in provider income net of reduce cost-shift		
Payments for formerly uncompensated care	\$27.8	
Use of commercial payment rates for all in program	\$55.6	
Eliminate Disproportionate Share Hospital (DSH) Payments		
Medicare	(\$10.4)	
Medicaid	(\$9.5)	
Reduced cost shifting (Assumes 40 percent passed to payers)	(\$29.0)	
Net Change in Administrative Costs		(\$41.0)
Insured administration	(\$74.3)	
Health Help Agencies administration	\$30.9	
Administration of subsidies	\$2.4	
Total Change in Health Spending		\$13.7

Figure 9. Changes in National Health Spending Under Enzi's Ten Steps to Transform Health Care Act in 2010 (in billions)

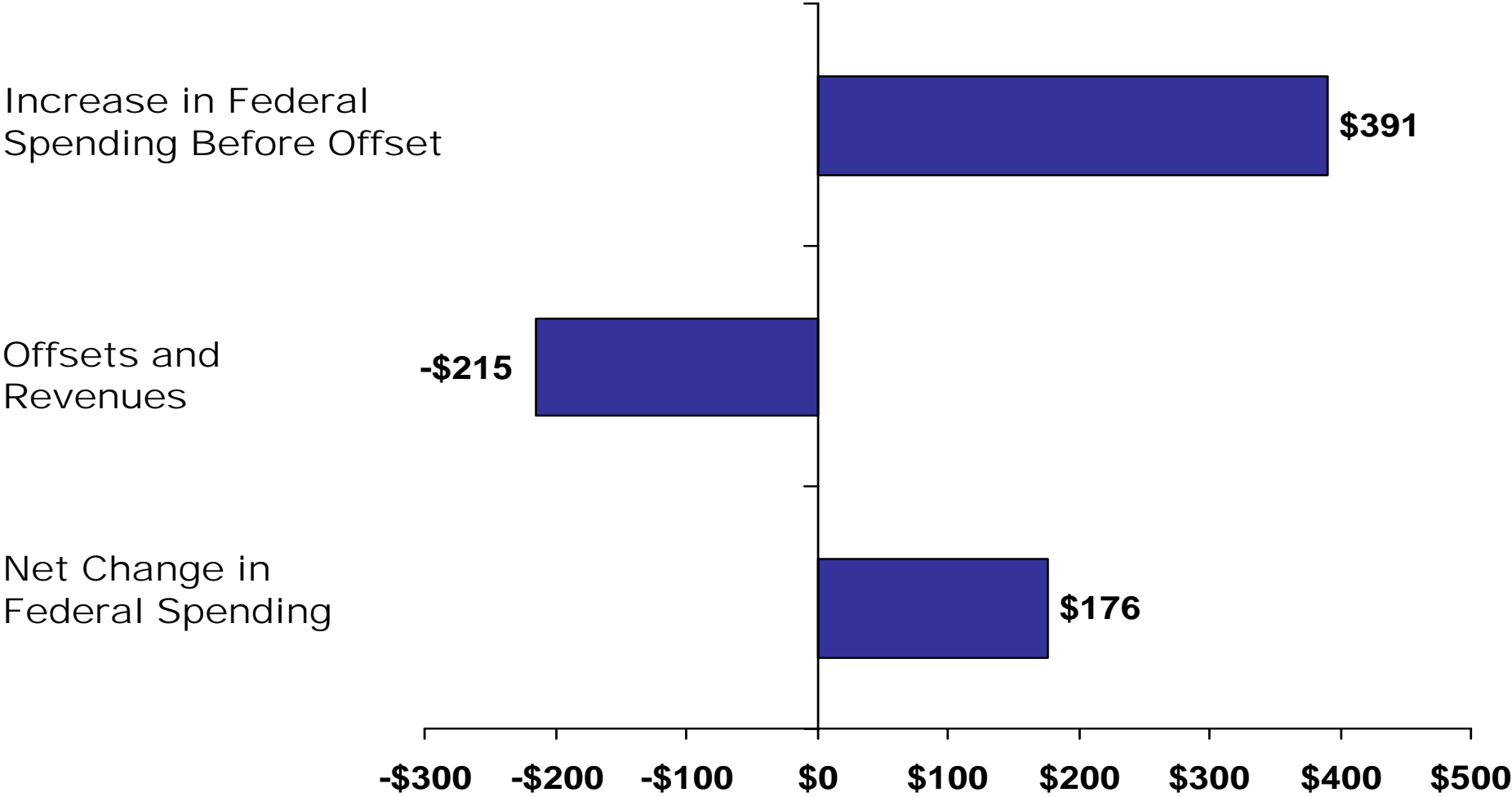
Change in Health Services Expenditures		\$19.0
Change in utilization for newly insured	\$29.9	
Change in utilization for currently insured	\$3.9	
Effect of new incentives on currently insured	(\$14.8)	
Reimbursement Effects ¹		\$20.9
Payments for previously uncompensated care	\$17.6	
Increased provider payment levels for Medicaid beneficiaries moving to private insurance ¹	\$17.3	
Reduced cost shifting ²	(\$14.0)	
Savings to Health Spending ³		(\$0.1)
Increase adoption of health information technology	(\$0.1)	
Change in Administrative Cost of Programs and Insurance		\$24.3
Change in insurer administration	\$22.0	
Administration of subsidies ⁴	\$2.3	
Total Change in National Health Spending		\$64.1

¹ Includes increased payment rates for people previously covered under Medicaid, who take the buy-out and purchase private insurance. ² Assumes 40% of change in provider payments are passed on to health plans. ³ Proposal appropriates \$139 million in 2008 and 1009 to increase rate of HIT adoption. We estimate this results in net health system savings of \$1.2 billion over 10 years.

⁴Assumes IRS budget is increased by 25% to administer tax credits and subsidies.

Source: The Lewin Group for The Commonwealth Fund.

Figure 10. Change in Federal Health Expenditures Under Enzi's Ten Steps to Transform Health Care Act in 2010 (in billions)



Source: The Lewin Group for The Commonwealth Fund.

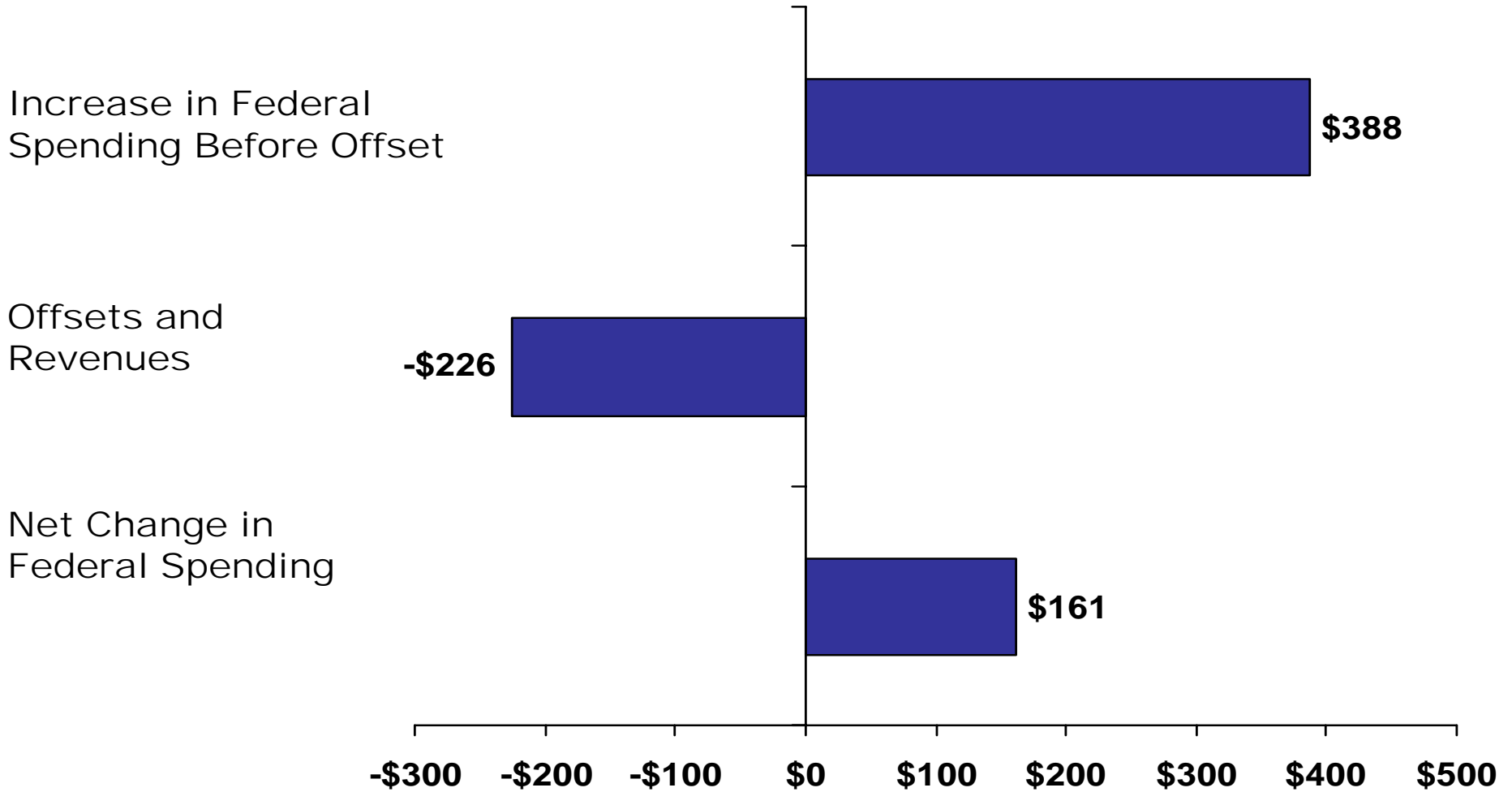
Figure 11. Changes in National Health Spending Under Burr's Every American Insured Act in 2010 (in billions)

Change in Health Services Expenditures		\$14.3
Change in utilization for newly insured	\$24.8	
Change in utilization for currently insured	\$4.0	
Effect of new incentives on currently insured	(\$14.5)	
Reimbursement Effects		\$7.2
Payments for previously uncompensated care	\$12.0	
Reduced cost shifting ¹	(\$4.8)	
Change in Administrative Cost of Programs and Insurance		\$9.6
Change in insurer administration	\$9.6	
Total Change in National Health Spending		\$31.1

¹ Assumes 40% of change in provider payments are passed on to health plans.

Source: The Lewin Group for The Commonwealth Fund.

Figure 12. Change in Federal Health Expenditures Under Burr's Every American Insured Act in 2010 (in billions)

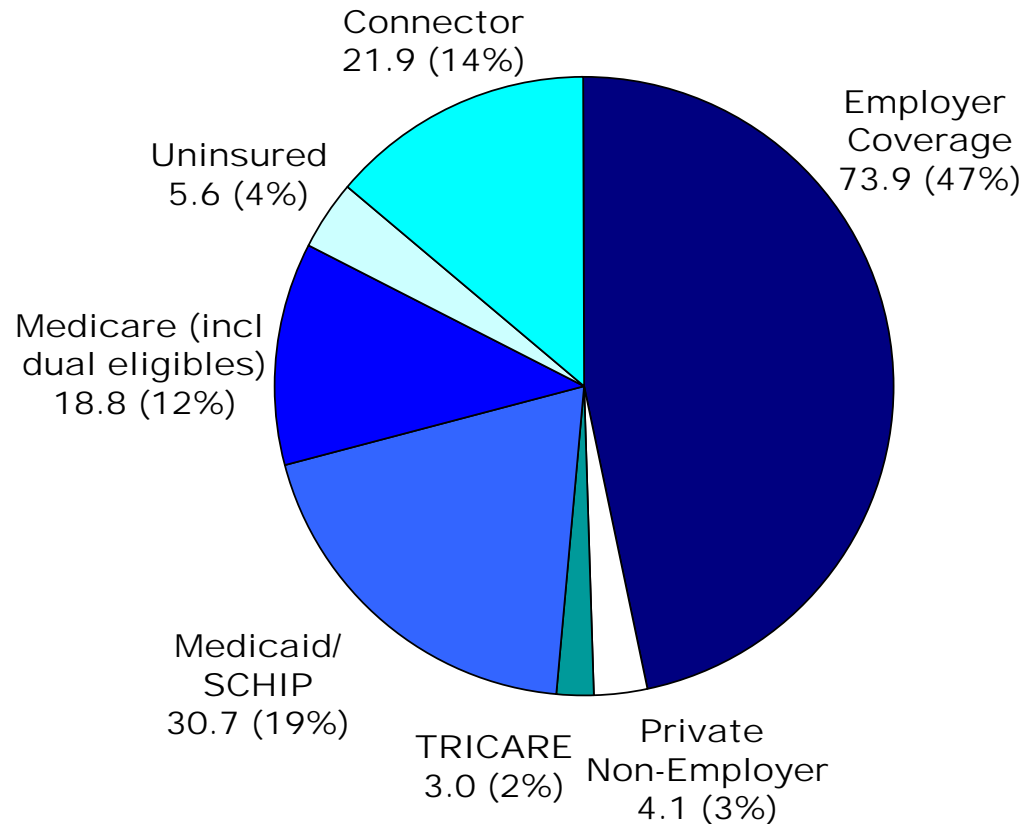
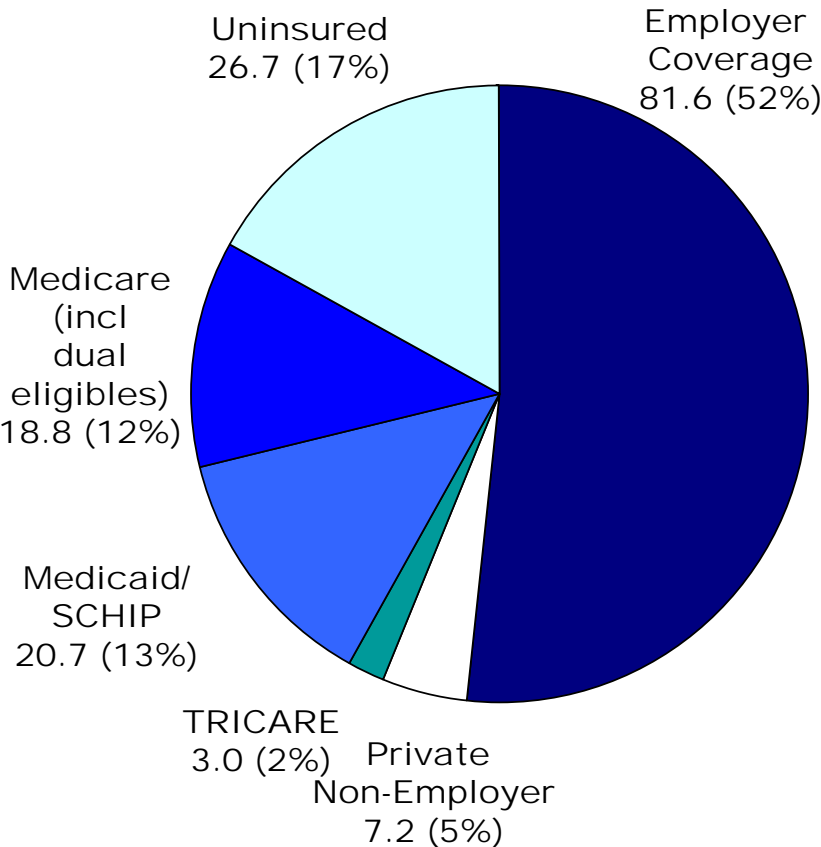


Source: The Lewin Group for The Commonwealth Fund.

Figure 13. Distribution of People by Primary Source of Insurance, Under Current Law and Sens. Bingaman, Feingold, Graham and Rep. Baldwin's Proposals (Federal-State Partnership Acts), 2010: For the 15 Affected States Only (millions)

Current Law (millions)

Proposal (millions)



Total Population = 158.0 million

Figure 14. Changes in Statewide Health Spending Under Baldwin / Bingaman / Feingold – Graham’s Federal-State Partnership Acts in 2010: For 15 Affected States Only (billions)

Change in Health Services Expenditures		\$22.7
Change in utilization for newly insured	\$20.5	
Change in utilization for currently insured	\$2.2	
Reimbursement Effects		\$7.1
Payments for previously uncompensated care	\$11.8	
Reduced cost shifting ¹	(\$4.7)	
Change in Administrative Cost of Programs and Insurance		\$7.9
Connector administration ²	\$2.5	
Change in insurer administration	\$4.5	
Administration of subsidies ³	\$0.9	
Total Change in National Health Spending		\$37.7

¹ Assumes 40% of change in provider payments are passed on to health plans.

² Assumes purchasing pool administrative costs of 4.5 percent of claims in the pool.

³ Assumes eligibility determination expense of \$190 per application. Assumes federal match on eligibility determination for parents in the Connector.

Figure 15. Changes in National Health Spending Under Stark's AmeriCare Health Act in 2010 (in billions)

Change in Health Services Expenditures		\$16.1
Change in utilization for newly insured	\$50.6	
Change in utilization due to improved coverage	\$3.7	
HHS negotiated Rx discounts	(\$38.2)	
Reimbursement Effects		(\$19.0)
Payments for previously uncompensated care	\$48.3	
Medicare payment rates	(\$79.9)	
Increased cost shifting ¹	\$12.6	
Change in Administrative Costs		(\$55.2)
Insurance administration	(\$73.4)	
Administration of subsidies ²	\$18.2	
Total Change in National Health Spending		(\$58.1)

¹Assumes 40% of change in provider payment rates is passed on to health plans.

²Assumes eligibility determination expense of \$171 per application, which is based upon the average cost of eligibility determination programs in New York.

Source: The Lewin Group for The Commonwealth Fund.

Figure 16. Major Features of Health Insurance Expansion Bills and Impact on Uninsured, National Expenditures

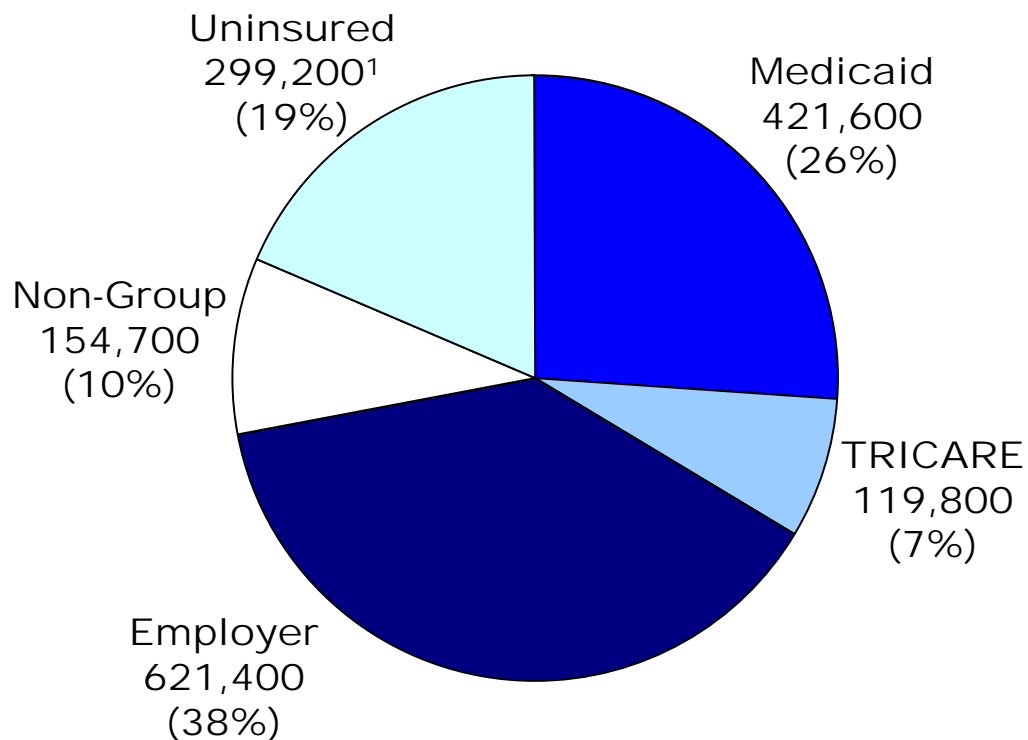
	Bingaman / Green	Kerry / Waxman
Aims to cover all people		
Individual requirement/auto-enrollment		Tax penalty
Employer shared responsibility		
Insurance exchange or connector		
Public program expansion	X	X
Subsidies for lower-income families		X
Risk pooling	X	X
Comprehensive benefit package	X	X
Quality and efficiency measures		X
Uninsured Covered in 2010 ¹ (in millions)	0.3	6.0
Net Health System Cost in 2010 (in billions)	(\$0.6)	\$2.0
Net Federal Budget Cost in 2010 (in billions)	\$10.8	\$27.0

¹Out of an estimated total uninsured in 2010 of 48.9 million.

Note: Bingaman & Green's proposal is the Ending Medicare Waiting Period Act (S.2102); Kerry & Waxman's proposal is the Kids Come First Act (S.95, H.R.1111).

Source: The Lewin Group for The Commonwealth Fund.

Figure 17. Disabled People in the Medicare Waiting Period in 2010, by Source of Coverage



Total people currently in waiting period² = 1,616,700

Note: Number of people in the waiting period was estimated using an analysis of 2005 through 2007 Current Population Survey data for non-workers receiving Social Security income and who do not have Medicare.

¹Other studies have estimated 25 percent to 33 percent of people in the waiting period as being uninsured (Riley, G. 2006. Health Insurance and Access to Care among Social Security Disabled Insurance Beneficiaries during the Medicare Waiting Period. Inquiry, 43: 222-230; Berg Dale, S and Verdier, JM, 2003).

²We assume that the number of people in the waiting period remains unchanged between January 2008 and January 2010.

Source: The Lewin Group for The Commonwealth Fund.

Figure 18. Health Insurance Expansion Bills
Change in Health Spending by Stakeholder Group,
Billions of Dollars, 2010

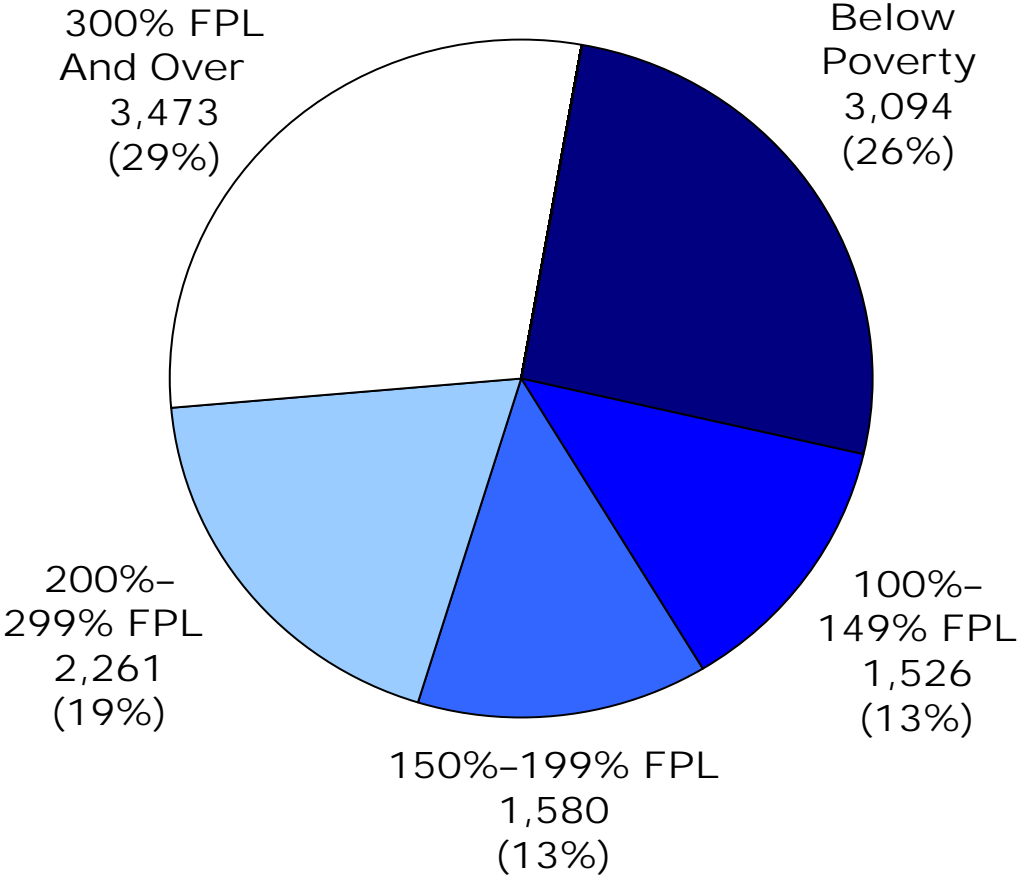
	Bingaman / Green	Kerry / Waxman
Total Uninsured Covered, Millions	0.3	6.0
Federal government	\$10.8	\$27.0
State and local government	(\$2.3)	(\$15.7)
Private employers	(\$4.3)	(\$5.9)
Households	(\$4.9)	(\$3.3)
Net Health System Cost in 2010 (in billions)	(\$0.6)	\$2.0
Total Uninsured Not Covered, ¹ Millions, Disabled and Children	0 (Disabled uninsured)	5.9 (Children uninsured)

¹Out of an estimated total uninsured in 2010 of 48.9 million.

Note: Bingaman & Green's proposal is the Ending Medicare Waiting Period Act (S.2102); Kerry & Waxman's proposal is the Kids Come First Act (S.95, H.R.1111).

Source: The Lewin Group for The Commonwealth Fund.

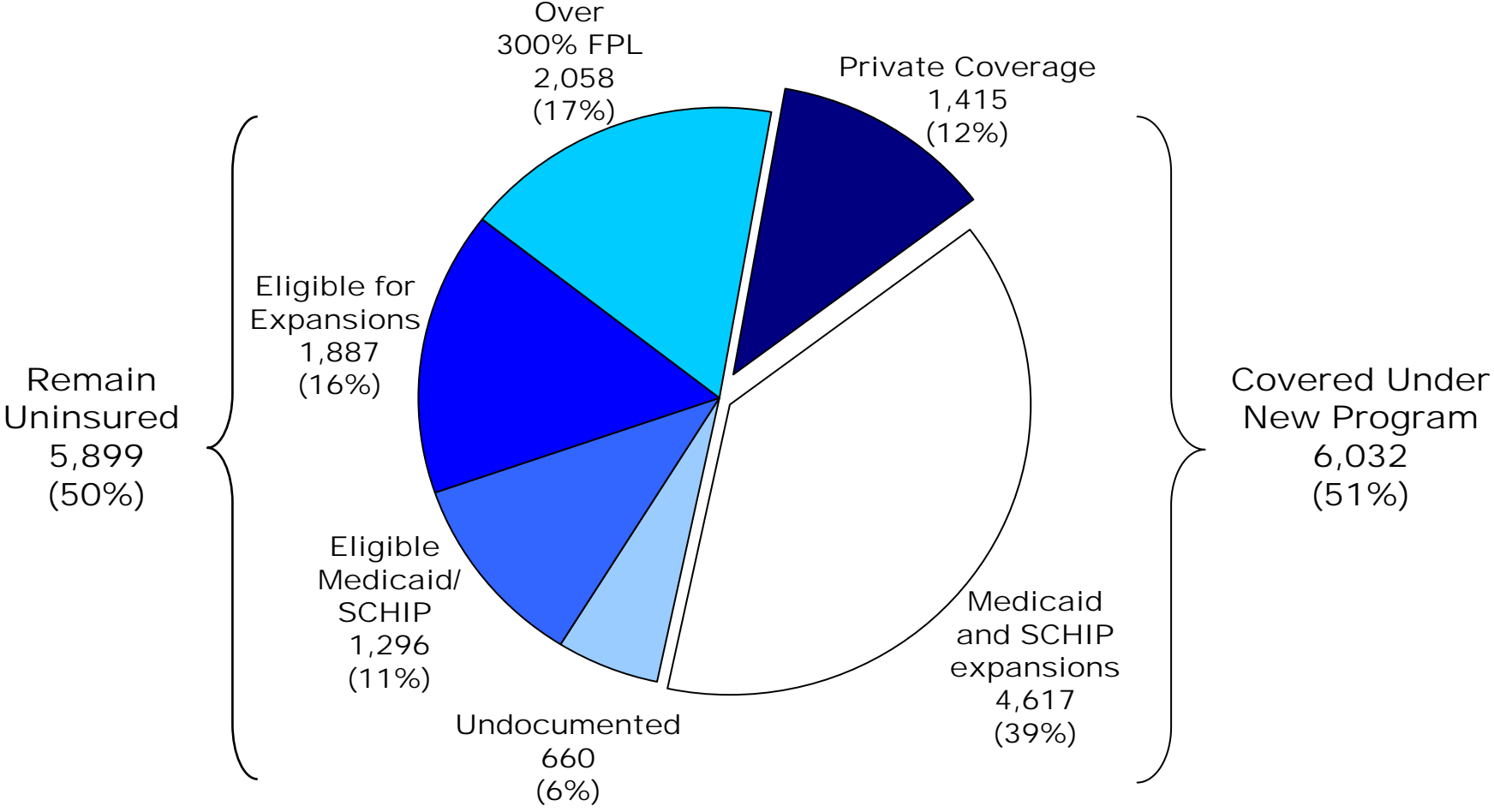
Figure 19. Poverty Distribution of Uninsured Children Under Age 21 Under Current Law, by Poverty Level, in 2010 (in thousands)



All uninsured children under age 21 (under current law, in thousands): 11,934

Source: The Lewin Group for The Commonwealth Fund.

Figure 20. Estimated Effect of Sen. Kerry's and Rep. Waxman's Proposal (Kids Come First Act) on Uninsured Children in 2010 (in thousands)



All uninsured children under age 21 (current law, in thousands): 11,934

Note: Numbers may not sum to 100% due to rounding.
 Source: The Lewin Group for The Commonwealth Fund.

Figure 21. Major Features of Health Insurance Expansion Bills and Impact on Uninsured, National Expenditures

	Johnson	Durbin / Kind ²	Cantor
Aims to cover all people			
Individual requirement/auto-enrollment			
Employer shared responsibility		X	
Insurance exchange or connector		X	
Public program expansion			
Subsidies for lower-income families or small business		X	
Risk pooling		X	
Comprehensive benefit package		X	
Quality and efficiency measures		X	
Uninsured Covered in 2010 ¹ (in millions)	(0.3)	1.7	5.8
Net Health System Cost in 2010 (in billions)	(\$0.4)	\$15.6	\$3.7
Net Federal Budget Cost in 2010 (in billions)	\$0.2	\$27.2	\$19.2

¹Out of an estimated total uninsured in 2010 of 48.9 million. ²Modeling assumed that firms with under 100 employees are eligible; reinsurance of 90% of costs over \$50,000.

Note: Johnson's proposal is the Small Business Health Fairness Act (H.R. 241); Durbin & Kind's proposal is the SHOP Act (S.2795, H.R.6210); Cantor's proposal is HSA Improvement, Expansion (H.R.3234).

Source: The Lewin Group for The Commonwealth Fund.

Figure 22. Summary Impact of Rep. Johnson's Proposal
(Small Business Health Fairness Act), in 2010¹

	Changes in Insurance Coverage Including Exemption from Mandatory Benefits (1,000s)
Change in Uninsured	
Formerly uninsured people who gain employer coverage	(1,973)
People who lose employer coverage and become uninsured	2,118
People with non-group insurance who become uninsured ²	138
Net increase in uninsured	283

¹ Estimates show changes in coverage resulting from premium changes with and without the premium effects of the exemption from mandatory benefits.

² The shift of older and sicker people from employer coverage to non-group market would increase premiums in the non-group market resulting in some loss of coverage.

Source: The Lewin Group for The Commonwealth Fund.

Figure 23. Health Insurance Expansion Bills
Change in Health Spending by Stakeholder Group,
Billions of Dollars, 2010

	Johnson	Durbin / Kind ²	Cantor
Total Uninsured Covered, Millions	(0.3)	1.7	5.8
Federal government	\$0.2	\$27.2	\$19.2
State and local government	\$0.7	(\$1.2)	\$4.5
Private employers	(\$1.6)	(\$4.5)	(\$39.1)
Households	\$0.2	(\$5.9)	\$19.1
Net Health System Cost in 2010 (in billions)	(\$0.4)	\$15.6	\$3.7
Total Uninsured Not Covered, ¹ Millions	49.2	47.2	43.1

¹Out of an estimated total uninsured in 2010 of 48.9 million. ²Modeling assumed that firms with under 100 employees are eligible; reinsurance of 90% of costs over \$50,000.

Note: Johnson's proposal is the Small Business Health Fairness Act (H.R. 241); Durbin & Kind's proposal is the SHOP Act (S.2795, H.R.6210); Cantor's proposal is HSA Improvement, Expansion (H.R.3234).

Source: The Lewin Group for The Commonwealth Fund.

Figure 24. Changes in National Health Spending Under Durbin and Kind's SHOP Act, in 2010 (billions)

Change in Health Services Expenditures		\$6.8
Change in utilization for newly insured	\$2.7	
Change in utilization for currently insured	\$4.1	
Reimbursement Effects		\$1.6
Payments for previously uncompensated care	\$2.7	
Reduced cost shifting ¹	(\$1.1)	
Change in Administrative Cost of Programs and Insurance		\$7.2
Purchasing pool administration ²	\$5.3	
Change in insurer administration	\$1.9	
Total Change in National Health Spending		\$15.6

¹ Assumes 40% of change in provider payments are passed on to health plans.

² Assumes purchasing pool administrative costs of 4.5 percent of claims in the pool.

Source: The Lewin Group for The Commonwealth Fund.

Figure 25. Changes in National Health Spending Under Rep. Cantor's HSA Improvement and Expansion Act in 2010 (in billions)

Change in Health Services Expenditures		\$0.3
Change in utilization for newly insured	\$4.8	
Change in utilization for currently insured	\$0.1	
Effect of new incentives on utilization ¹	(\$4.6)	
Reimbursement Effects		\$1.2
Payments for previously uncompensated care	\$1.9	
Reduced cost shifting ²	(\$0.7)	
Change in Administrative Cost of Programs and Insurance		\$2.2
Change in insurer administration	\$2.2	
Total Change in National Health Spending		\$3.7

¹ The HSA model creates incentives for enrollees to conserve on their expenditures for health care. Based upon a review of the literature on HSAs, we assume a savings of 4 percent for people newly enrolled in an HSA.

² Assumes 40% of change in provider payments are passed on to health plans.

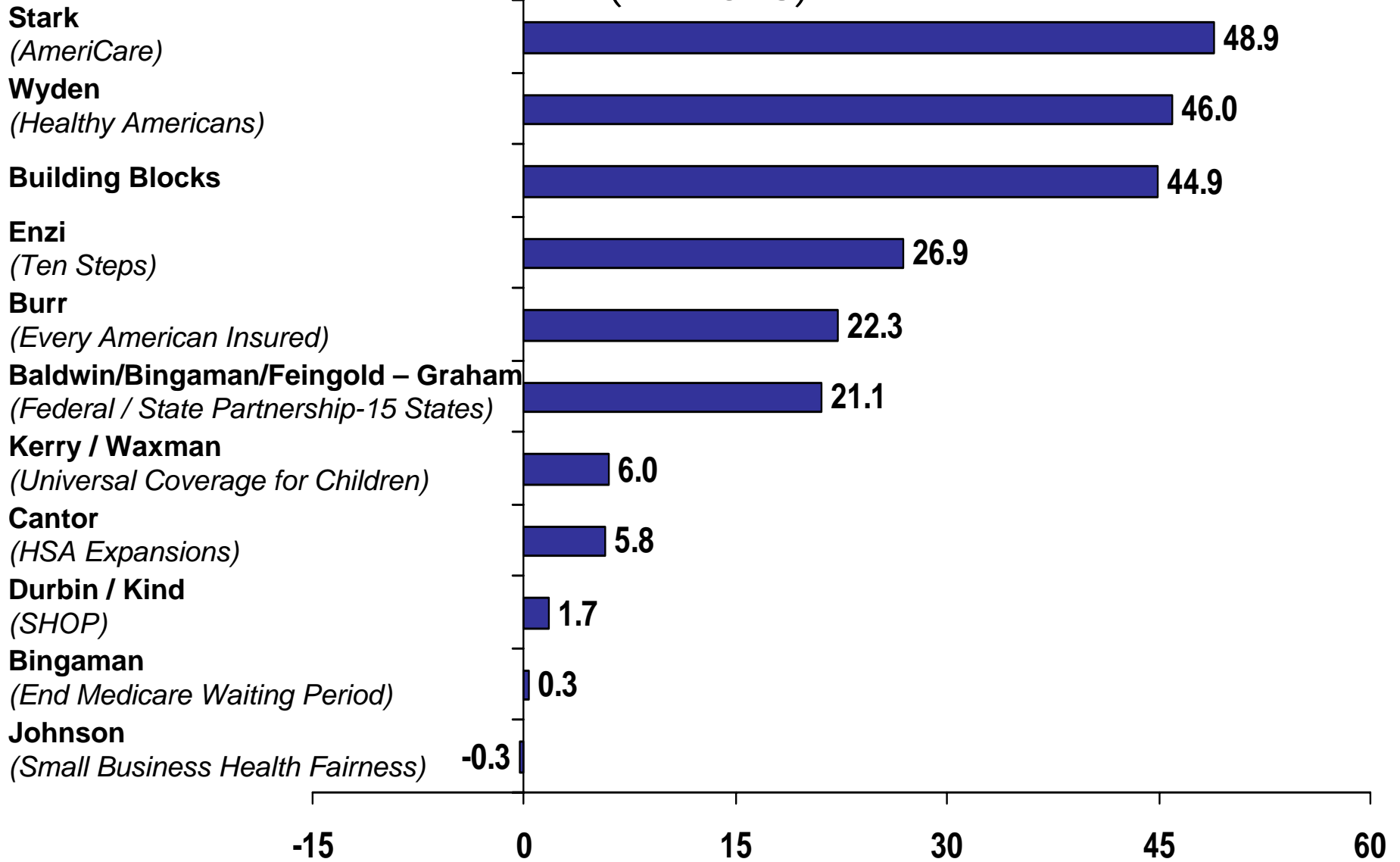
Source: The Lewin Group for The Commonwealth Fund.

Figure 26. Summary of Insurance Coverage Proposals

	Uninsured Covered ¹ (millions)	National Health Expenditures (billions)	Federal Spending (billions)	State/Local Spending (billions)	Employer Spending (billions)	Household Spending (billions)
Building Blocks	44.9	\$17.8	\$103.9	(\$32.7)	\$86.0	(\$139.4)
Wyden (<i>Healthy Americans Act</i>)	46.0	\$13.7	(\$39.6)	(\$29.0)	\$98.4	(\$16.2)
Enzi (<i>Ten Steps</i>)	26.9	\$64.1	\$176.4	(\$21.2)	(\$77.6)	(\$13.5)
Burr (<i>Every American Insured</i>)	22.3	\$31.1	\$161.3	(\$52.9)	\$7.0	(\$84.3)
Baldwin / Bingaman / Feingold – Graham (<i>Federal/State-15 States</i>)	21.1²	\$37.7	\$40.3	\$19.4	\$34.8	(\$56.7)
Stark (<i>AmeriCare</i>)	48.9	(\$58.1)	\$188.5	(\$83.6)	\$61.5	(\$224.5)
Bingaman (<i>End Medicare 2-yr Waiting Period</i>)	0.3³	(\$0.6)	\$10.8	(\$2.3)	(\$4.3)	(\$4.9)
Kerry / Waxman (<i>Universal Coverage for Children</i>)	6.0⁴	\$2.0	\$27.0	(\$15.7)	(\$5.9)	(\$3.3)
Johnson (<i>Small Business Health Fairness</i>)	(0.3)	(\$0.4)	\$0.2	\$0.7	(\$1.6)	\$0.2
Durbin / Kind (<i>SHOP</i>)	1.7	\$15.6	\$27.2	(\$1.2)	(\$4.5)	(\$5.9)
Cantor (<i>HSA Expansions</i>)	5.8	\$3.7	\$19.2	\$4.5	(\$39.1)	\$19.1

¹ Out of an estimated total uninsured in 2010 of 48.9 million. ² Out of an estimated total uninsured in 2010 of 26.7 million in the 15 states. ³ Out of an estimated 0.3 million uninsured disabled people in 2010. ⁴ Out of an estimated 11.9 million uninsured children in 2010.

Figure 27. Number of Uninsured People Newly Covered, in 2010
(millions)



Note: Out of an estimated total uninsured in 2010 of 48.9 million.

Source: The Lewin Group for The Commonwealth Fund.

Figure 28. Change in Federal Spending, in 2010 (billions)

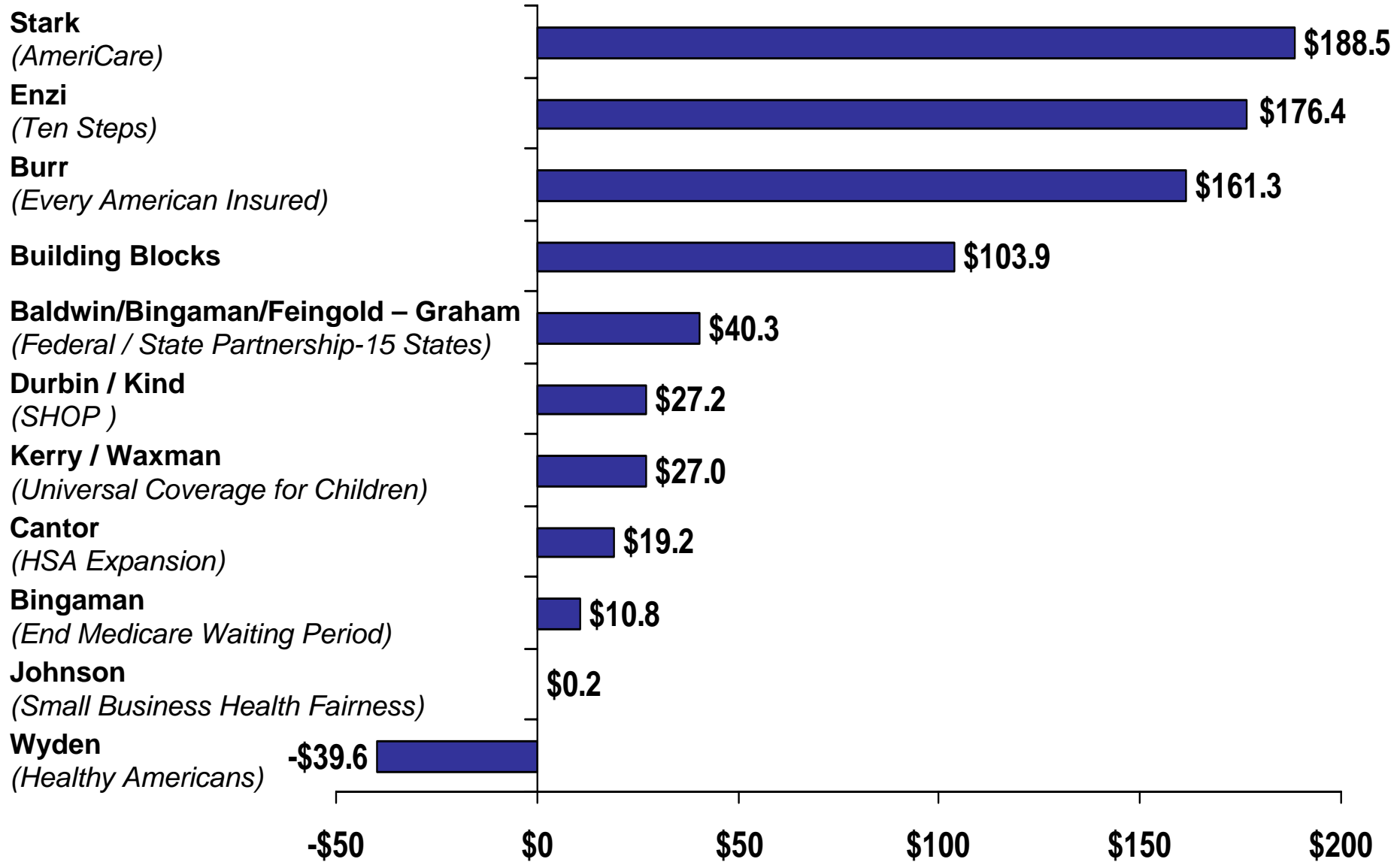


Figure 29. Change in National Health Expenditures, in 2010 (billions)

