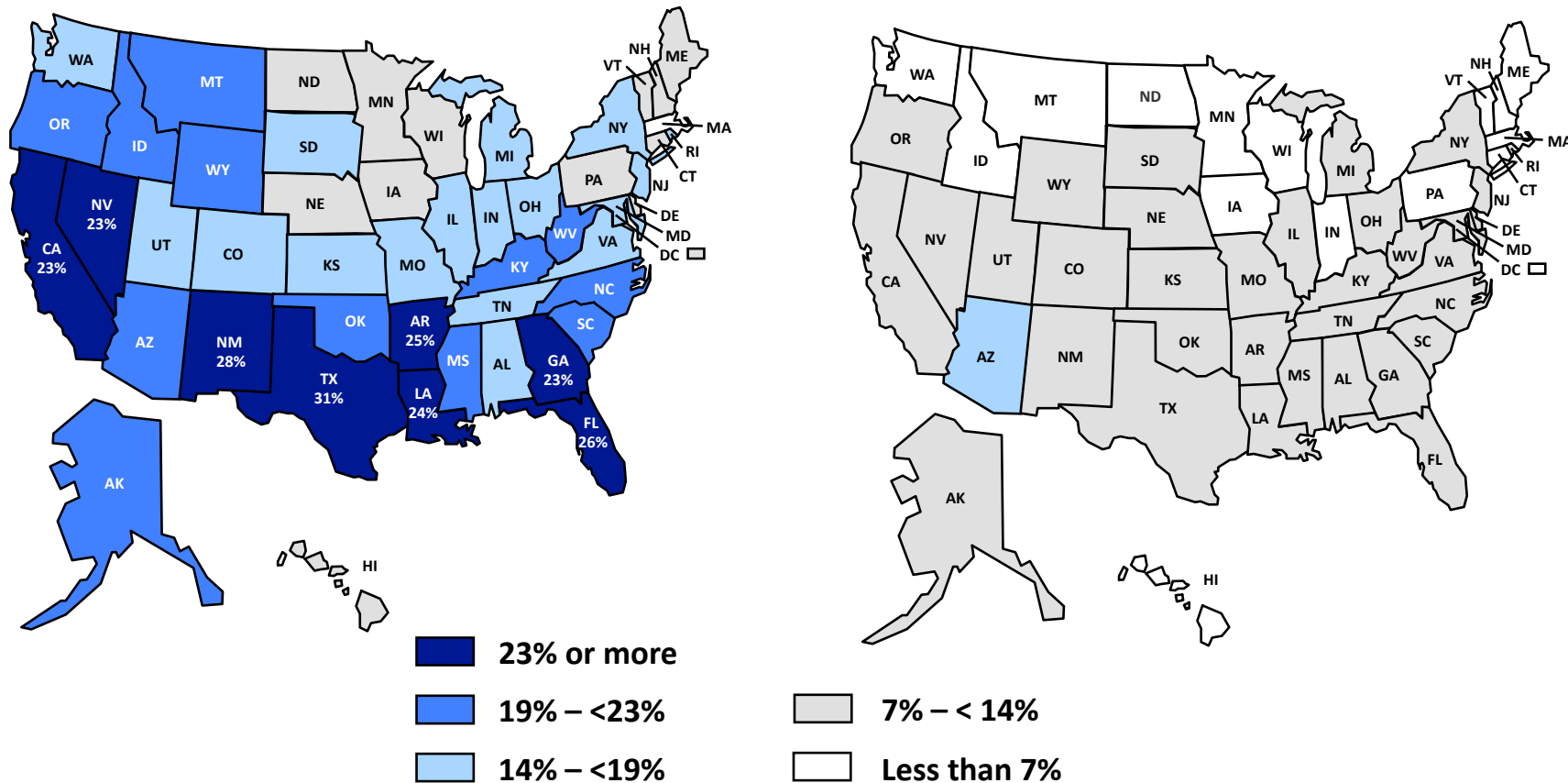


# Exhibit 1. The Impact of Health Reform: Percent of Women Ages 19–64 Uninsured by State

2008–09

2019 (estimated)

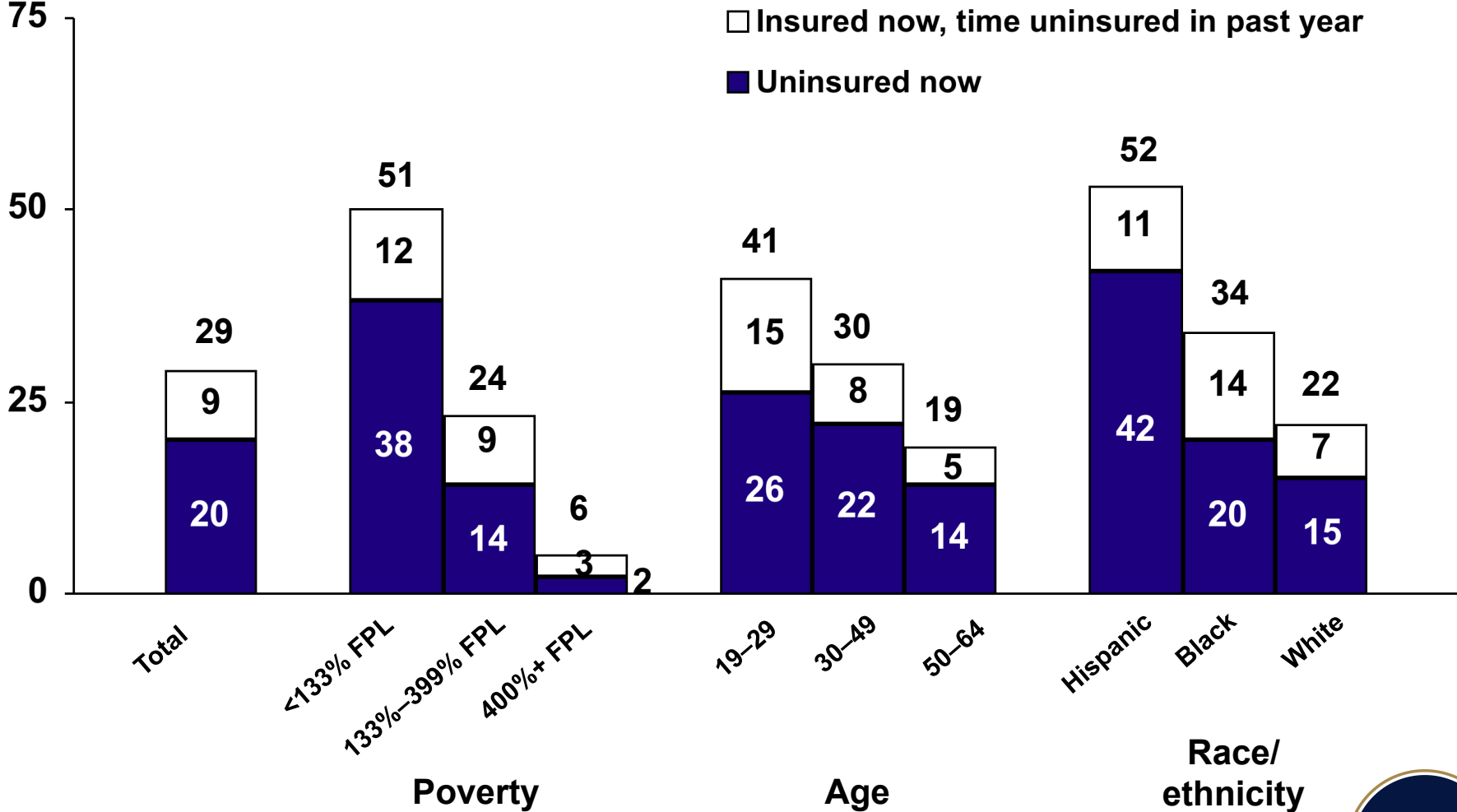


Source: Urban Institute and Kaiser Commission on Medicaid and the Uninsured estimates based on the Census Bureau's March 2009 and 2010 Current Population Survey (CPS: Annual Social and Economic Supplements), available at [www.statehealthfacts.org](http://www.statehealthfacts.org), "Health Insurance Coverage of Women 19–64, states (2008–2009)." Estimates for 2019 by Jonathan Gruber and Ian Perry of MIT using the Gruber Microsimulation Model for The Commonwealth Fund.



# Exhibit 2. Uninsured Rates Are High Among Women with Low Incomes, Young Adults, and Hispanics in 2010

Percent of women ages 19–64



Subgroups may not sum to totals because of rounding.  
 Note: FPL refers to Federal Poverty Level.  
 Source: The Commonwealth Fund Biennial Health Insurance Survey (2010).



## Exhibit 3. Women Struggle to Find Affordable Coverage in the Individual Market

Women ages 19–64 with individual coverage* or who tried to buy it in past three years and:	Total	Health problem**	No health problem	<200% FPL	200%+ FPL
Found it very difficult or impossible to find coverage they needed	46%	55%	34%	47%	40%
Found it very difficult or impossible to find affordable coverage	60	74	44	64	54
Were turned down, charged a higher price because of health, or had a health problem excluded from coverage	33	44	21	39	30
<i>Any of the above</i>	71	85	55	77	65
Never bought a plan	53	64	39	64	40

Note: FPL refers to Federal Poverty Level.

\* Bought in the past three years.

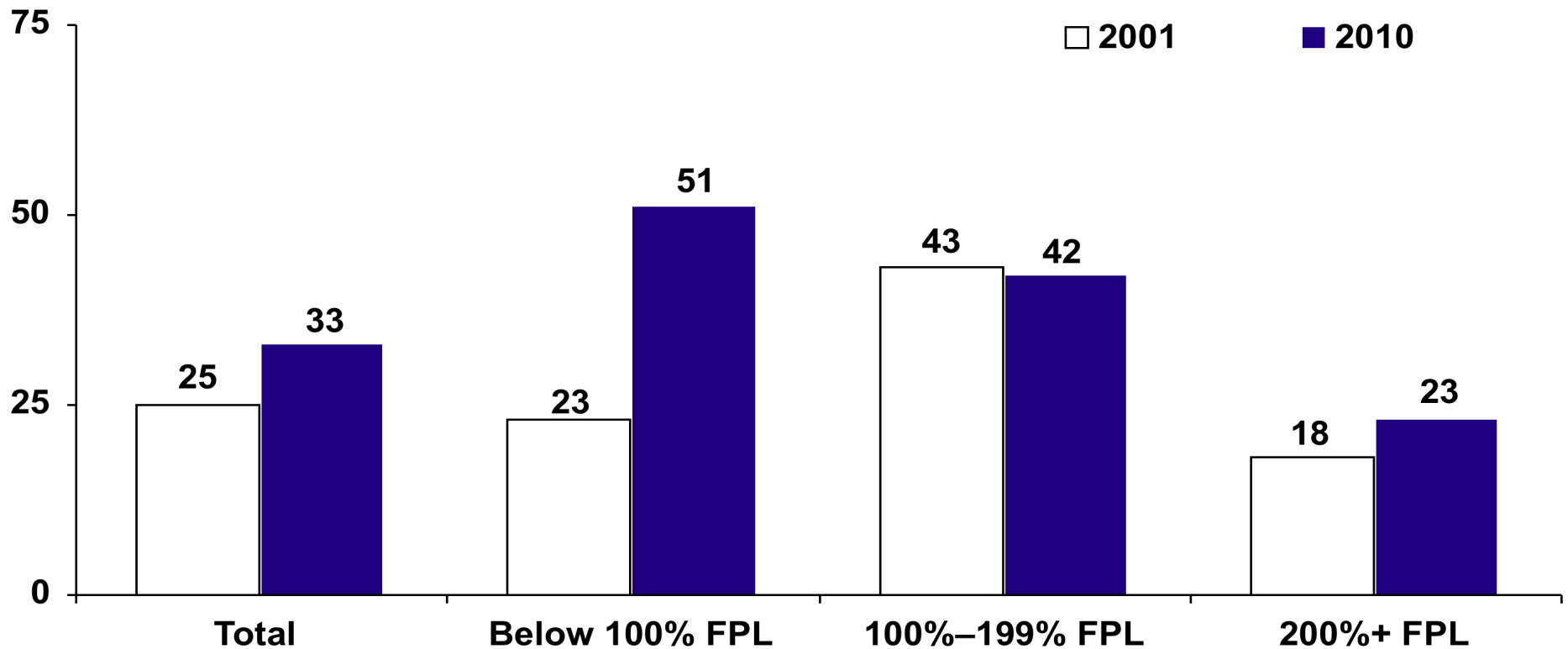
\*\* Respondent rated health status as fair or poor, has a disability or chronic disease that keeps them from working full time or limits housework/other daily activities, or has any of the following chronic conditions: hypertension or high blood pressure; heart disease, including heart attack; diabetes; asthma, emphysema, or lung disease; high cholesterol.

Source: The Commonwealth Fund Biennial Health Insurance Survey (2010).



## Exhibit 4. The Share of Women Spending 10 Percent or More of Their Income on Health Care Climbed over the Past Decade, Especially for Women with Low Incomes

Percent of women ages 19–64 who spent 10% or more of household income annually on out-of-pocket costs and premiums\*



Note: FPL refers to Federal Poverty Level.

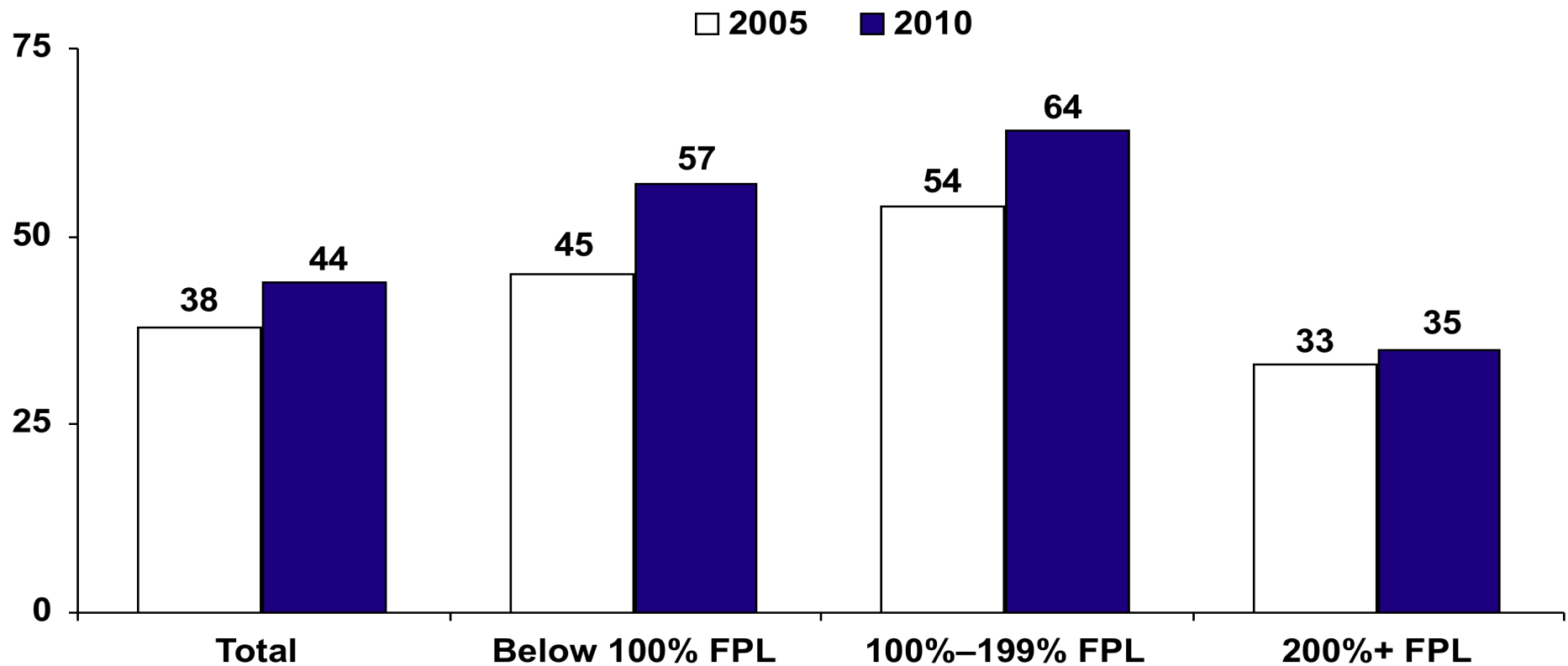
\* Base: Women who specified income level and private insurance premium/out-of-pocket costs for combined individual/family medical expenses.

Source: The Commonwealth Fund Biennial Health Insurance Surveys (2001 and 2010).



## Exhibit 5. Growing Numbers of Women Are Affected by Medical Bill and Debt Problems

Percent of women ages 19–64 with medical bill problems or accrued medical debt\*



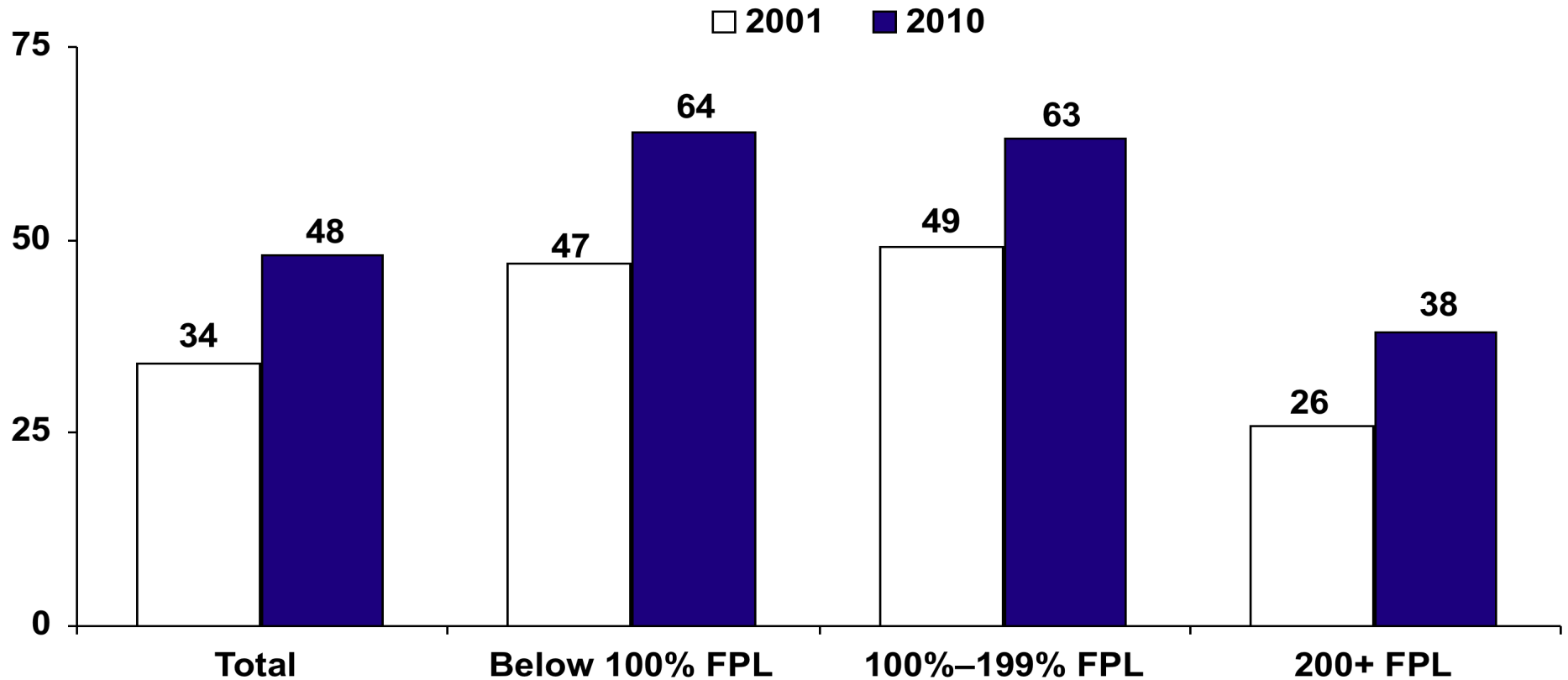
Note: FPL refers to Federal Poverty Level.

\* Had problems paying medical bills, contacted by a collection agency for unpaid bills, had to change way of life in order to pay medical bills, or has outstanding medical debt.  
Source: The Commonwealth Fund Biennial Health Insurance Surveys (2005 and 2010).



## Exhibit 6. Problems Accessing Needed Care Worsened for Women Across the Income Spectrum over the Past Decade

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



Note: FPL refers to Federal Poverty Level.

\* 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 and 2010).



## Exhibit 7. Less Than Half of Women Are Up to Date with Recommended Preventive Care\*

Percent of women ages 19–64

	Total	<133% FPL	133%– 249% FPL	250%– 399% FPL	400%+ FPL
<b>Blood pressure checked</b>	<b>88%</b>	<b>82%</b>	<b>91%</b>	<b>91%</b>	<b>94%</b>
<b>Cholesterol checked</b>	<b>72</b>	<b>58</b>	<b>74</b>	<b>76</b>	<b>85</b>
<b>Received cervical cancer screening</b>	<b>74</b>	<b>64</b>	<b>73</b>	<b>80</b>	<b>86</b>
<b>Received colon cancer screening</b>	<b>46</b>	<b>36</b>	<b>30</b>	<b>54</b>	<b>54</b>
<b>Received mammogram</b>	<b>72</b>	<b>52</b>	<b>60</b>	<b>75</b>	<b>85</b>
<b><i>Up to date with preventive care*</i></b>	<b>46</b>	<b>35</b>	<b>44</b>	<b>56</b>	<b>57</b>

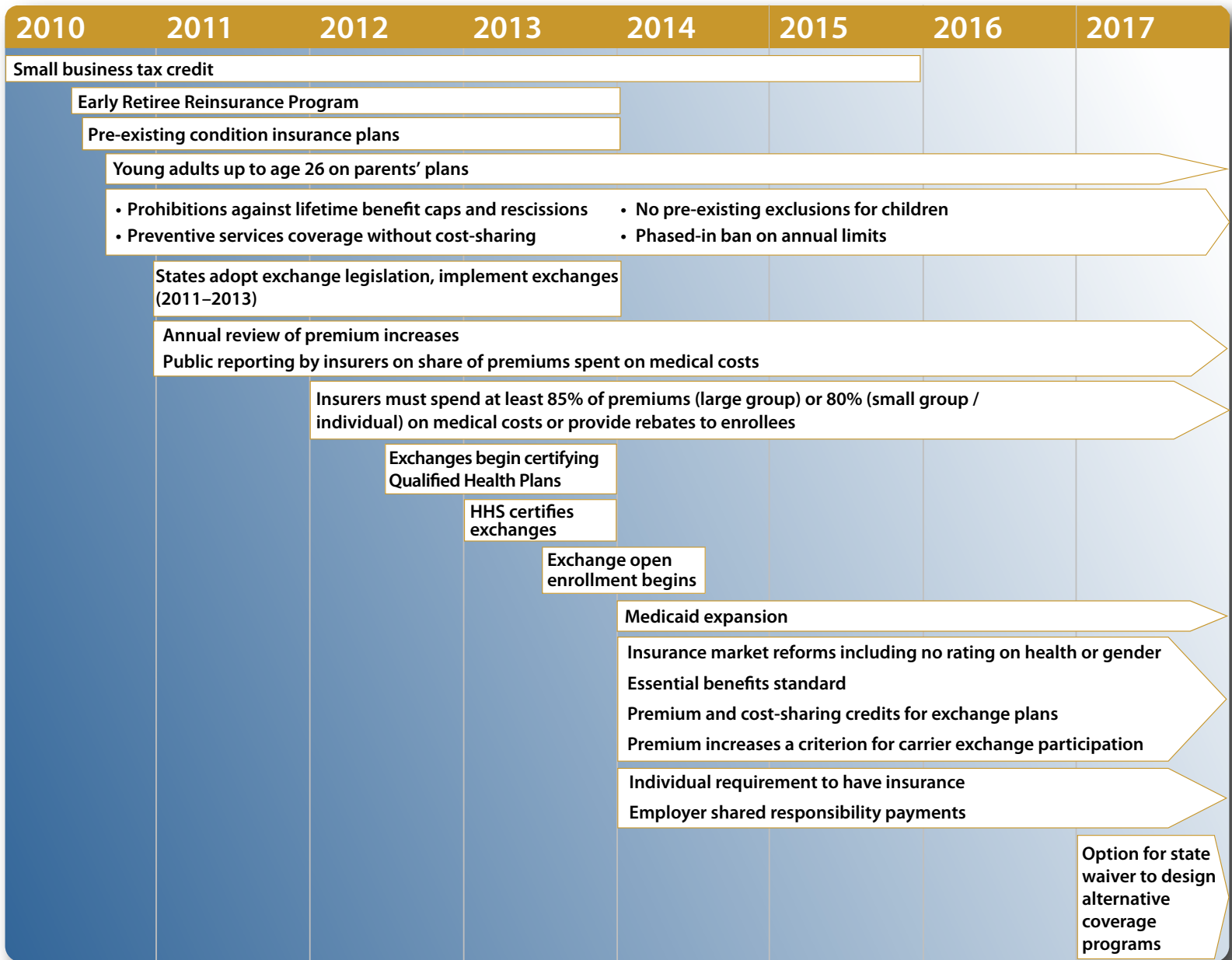
Note: FPL refers to Federal Poverty Level.

\* Cervical screen in past year for females ages 19–29, past three years ages 30+; colon cancer screening in past five years for adults ages 50–64; and mammogram in past two years for ages 50–64; 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 (2010).



## Exhibit 8. Timeline for Health Reform Implementation: Coverage Provisions

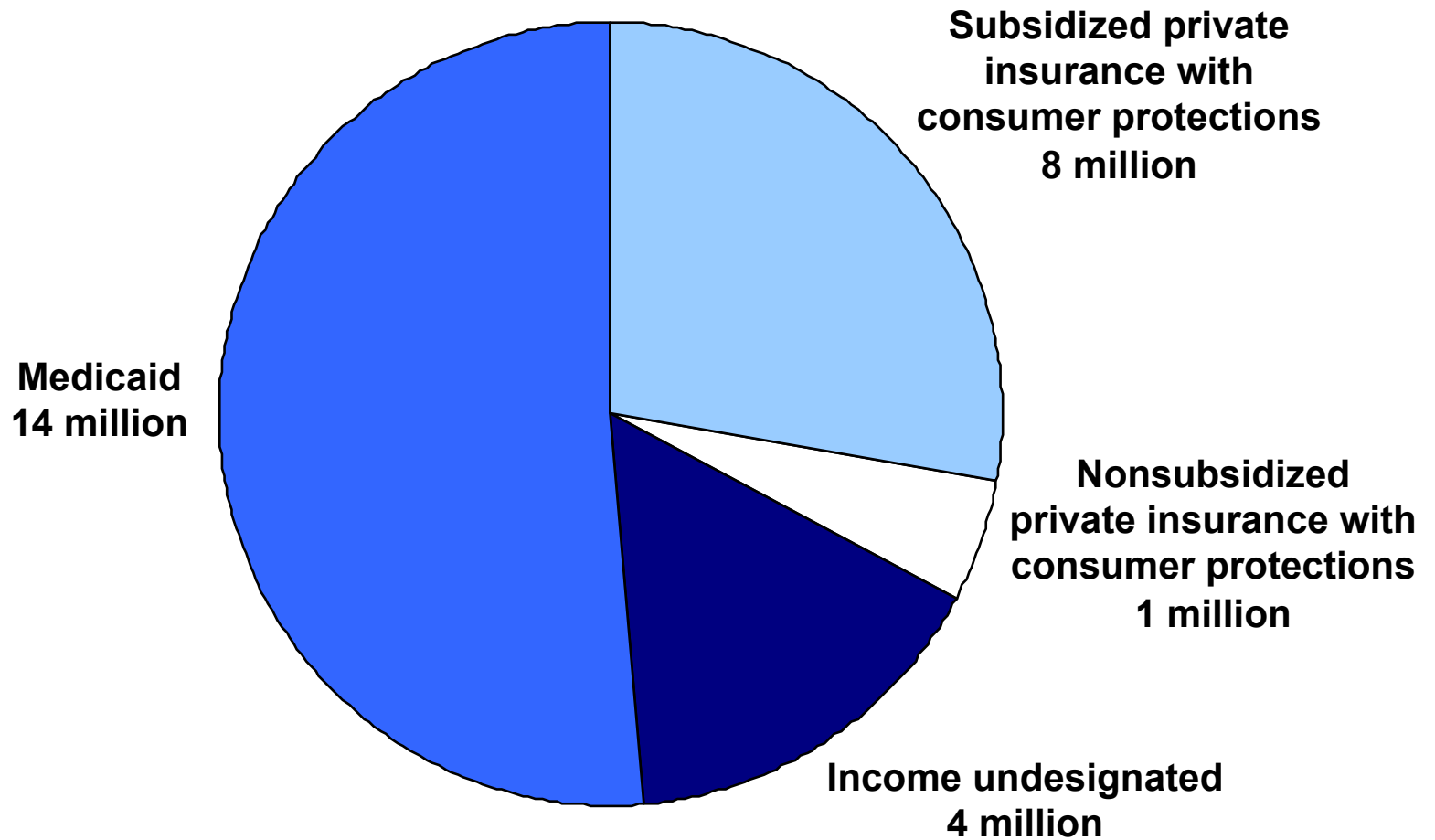


Source: National Association of Insurance Commissioners; Commonwealth Fund Health Reform Resource Center: What's in the Affordable Care Act? (PL 111–148 and 111–152), <http://www.commonwealthfund.org/Health-Reform/Health-Reform-Resource.aspx>.





## Exhibit 9. Most of the 27 Million Women Who Were Uninsured During 2010 Will Gain Coverage in 2014



**27 million women ages 19–64 who were uninsured during the year in 2010**

Source: The Commonwealth Fund Biennial Health Insurance Survey (2010).



# Exhibit 10. Under the Affordable Care Act, Women Will Benefit from Newly Subsidized Sources of Health Insurance

Women ages 19–64

	Total	Medicaid <133% FPL	Subsidized private insurance 133%–249% FPL	250%–399% FPL	Private insurance 400%+ FPL
<b>In the past 12 months:</b>					
<b>Uninsured anytime during the year</b>	<b>29%</b> <b>27 million</b>	<b>51%</b>	<b>30%</b>	<b>18%</b>	<b>6%</b>
<b>Any bill problem or medical debt*</b>	<b>44%</b> <b>42 million</b>	<b>58</b>	<b>66</b>	<b>43</b>	<b>21</b>
<b>Any cost-related access problem**</b>	<b>48%</b> <b>45 million</b>	<b>65</b>	<b>59</b>	<b>44</b>	<b>28</b>
<b>Spent 10% or more of household income on premiums***</b>	<b>15%</b> <b>7 million</b>	<b>43</b>	<b>24</b>	<b>10</b>	<b>6</b>
<b>Spent 10% or more of household income on premiums and total out-of-pocket costs****</b>	<b>33%</b> <b>26 million</b>	<b>48</b>	<b>38</b>	<b>23</b>	<b>22</b>

Note: FPL refers to Federal Poverty Level.

\* Includes: had problems paying or unable to pay medical bills; contacted by collection agency for unpaid medical bills; had to change way of life to pay bills; medical bills being paid off over time. \*\* Includes any of the following because of cost: had a medical problem, did not visit doctor or clinic; did not fill a prescription; skipped recommended test, treatment, or follow-up; did not get needed specialist care. \*\*\* Base: women who specified income level and premium for private insurance plan. \*\*\*\* Base: women who specified income level and premium/out-of-pocket costs for combined individual/family medical expenses.

Source: The Commonwealth Fund Biennial Health Insurance Survey (2010).

