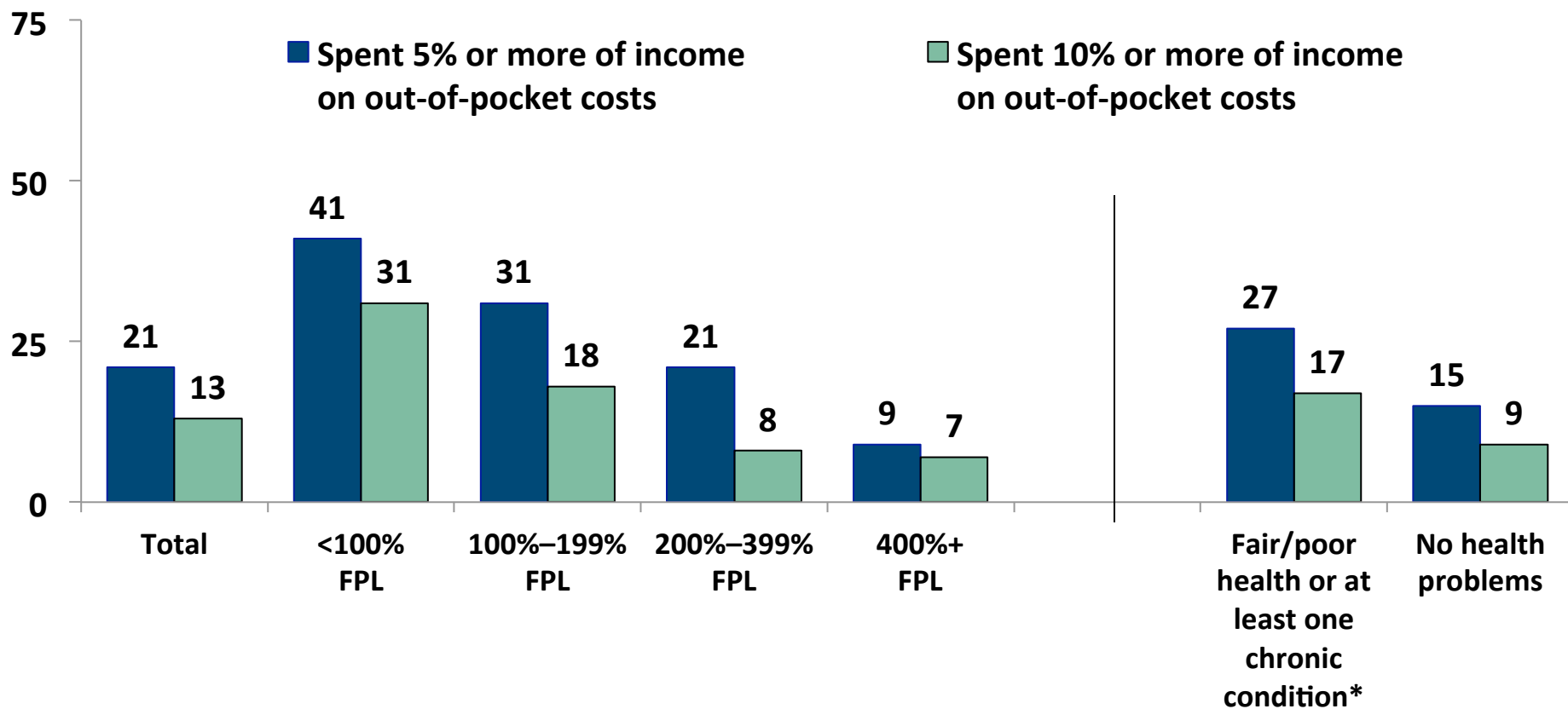


# Exhibit 1. Two of Five Insured Adults with Incomes Below the Federal Poverty Level Spent 5 Percent or More of Their Income on Medical Out-of-Pocket Costs

Percent of adults ages 19–64 who were insured all year



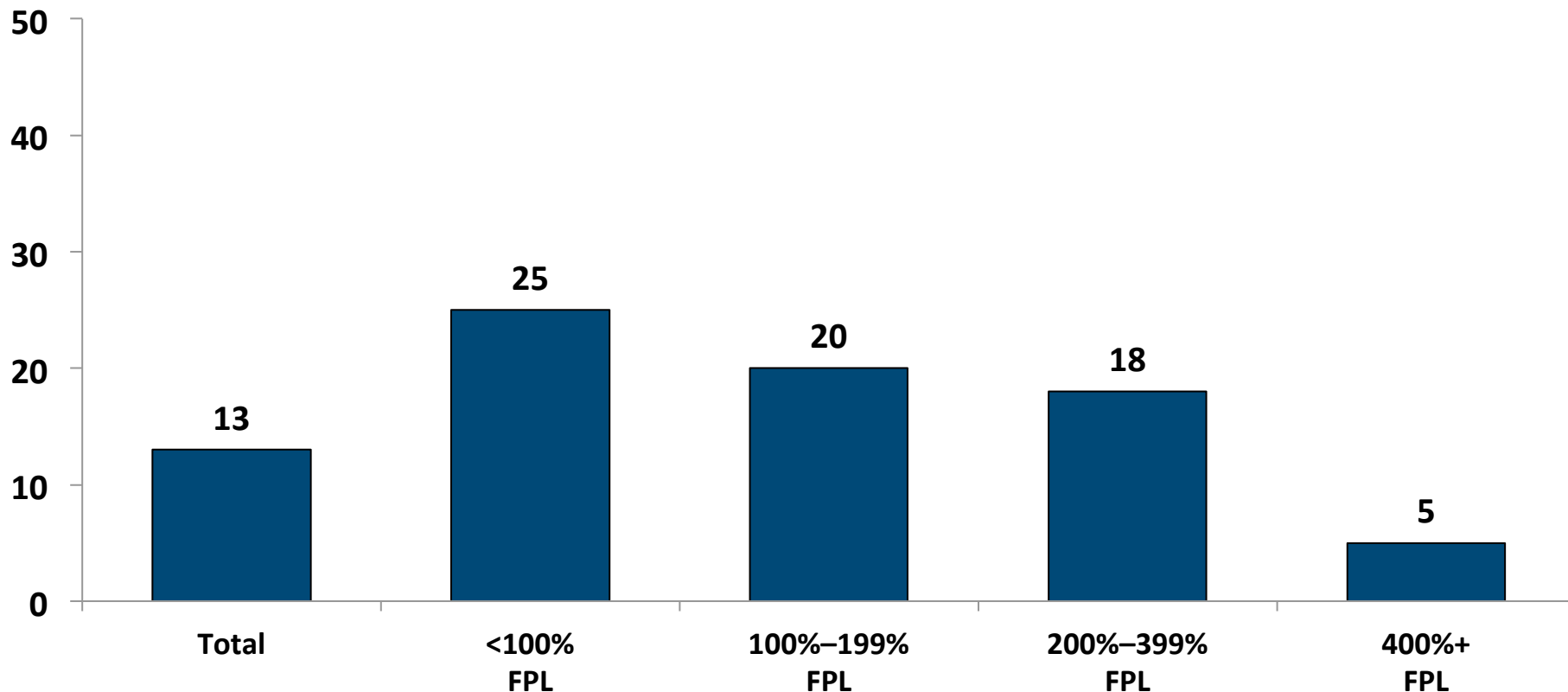
Note: FPL refers to federal poverty level. \* Respondent reported having at least one of the following chronic conditions: hypertension or high blood pressure; heart disease; diabetes; asthma, emphysema, or lung disease; high cholesterol; or depression or anxiety.

Base: Respondents who were insured all year and reported their income level and out-of-pocket costs.

Source: The Commonwealth Fund Health Care Affordability Tracking Survey, September–October 2014.

## Exhibit 2. Privately Insured Adults with Low Incomes Were the Most Likely to Have Deductibles That Could Potentially Use 5 Percent or More of Their Annual Income

Percent of privately insured adults ages 19–64 whose deductible is 5% or more of income\*



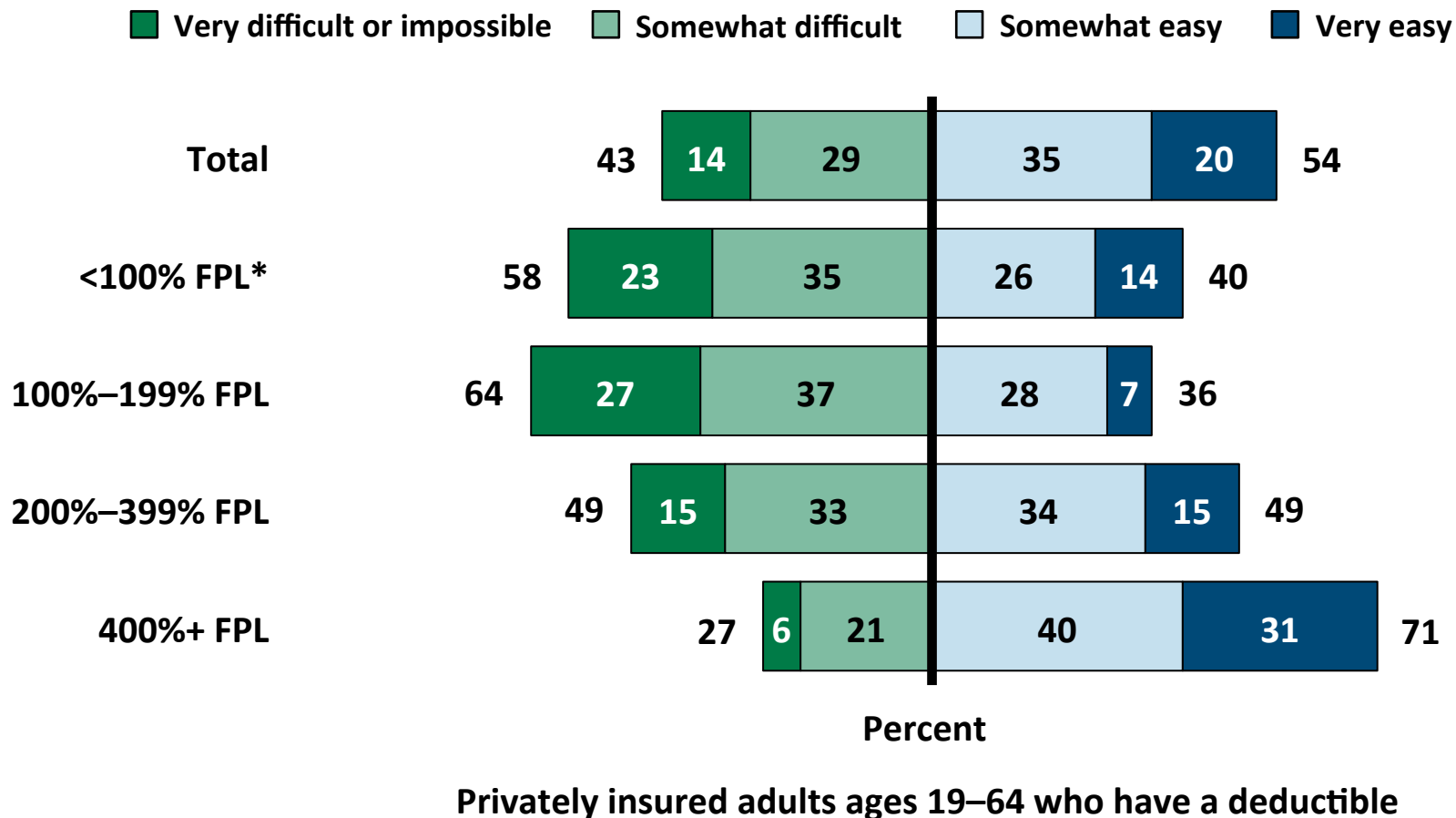
Note: FPL refers to federal poverty level.

\* Base: Respondents who reported their income level and deductible for their private insurance plan (includes those who are currently covered by employer-provided insurance, a marketplace plan, or a plan they purchased through the individual market outside of the marketplaces).

Source: The Commonwealth Fund Health Care Affordability Tracking Survey, September–October 2014.

# Exhibit 3. About Three of Five Privately Insured Adults with Low Incomes Reported That It Was Difficult or Impossible to Afford Their Deductible

How easy or difficult is it for you to afford your deductible?



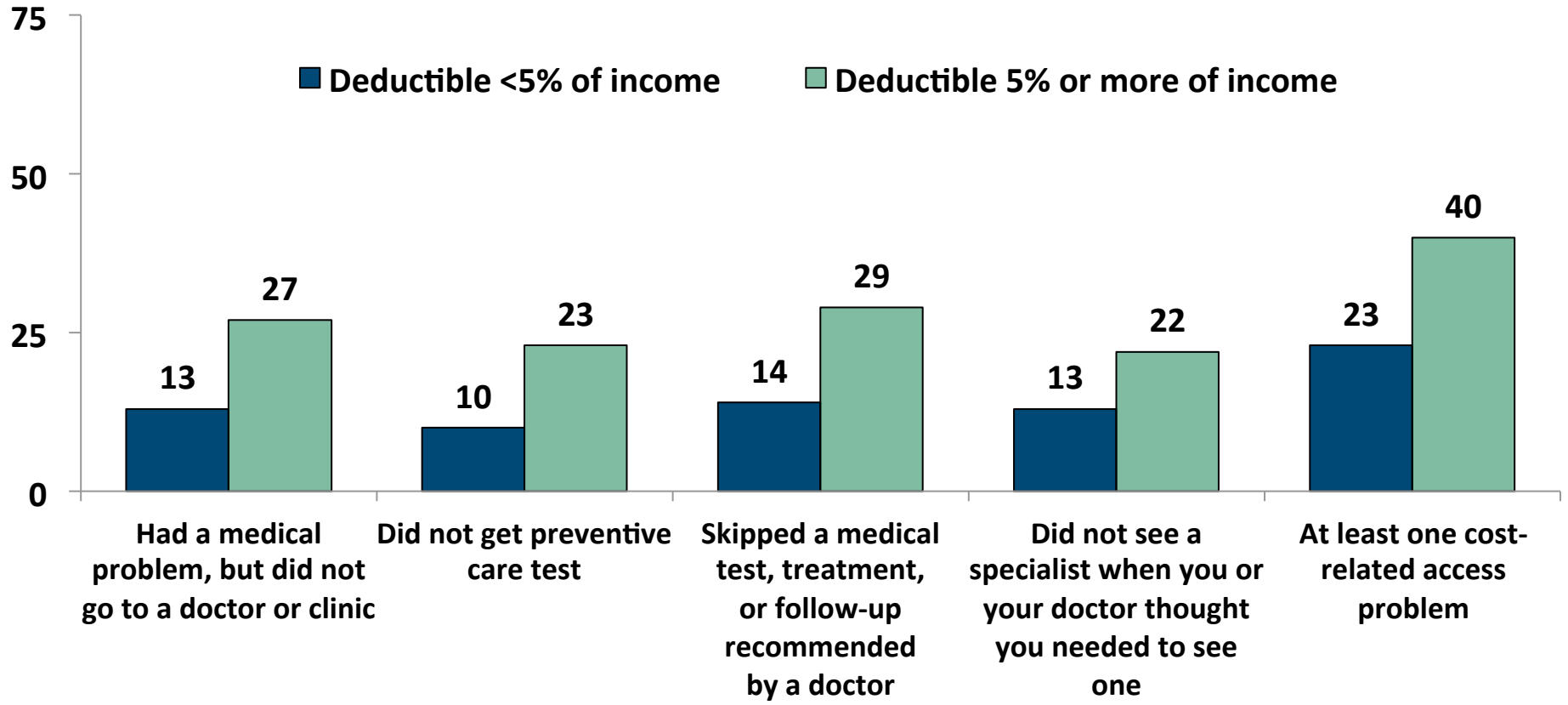
Notes: FPL refers to federal poverty level. Bars may not sum to 100% because of “don’t know” responses or refusal to respond; segments may not sum to subtotals because of rounding.

\* Sample size n=94.

Source: The Commonwealth Fund Health Care Affordability Tracking Survey, September–October 2014.

# Exhibit 4. Two of Five Privately Insured Adults with Deductibles That Comprise 5 Percent or More of Their Income Reported Delaying or Avoiding Needed Health Care Because of Their Deductible

Percent responding “yes”

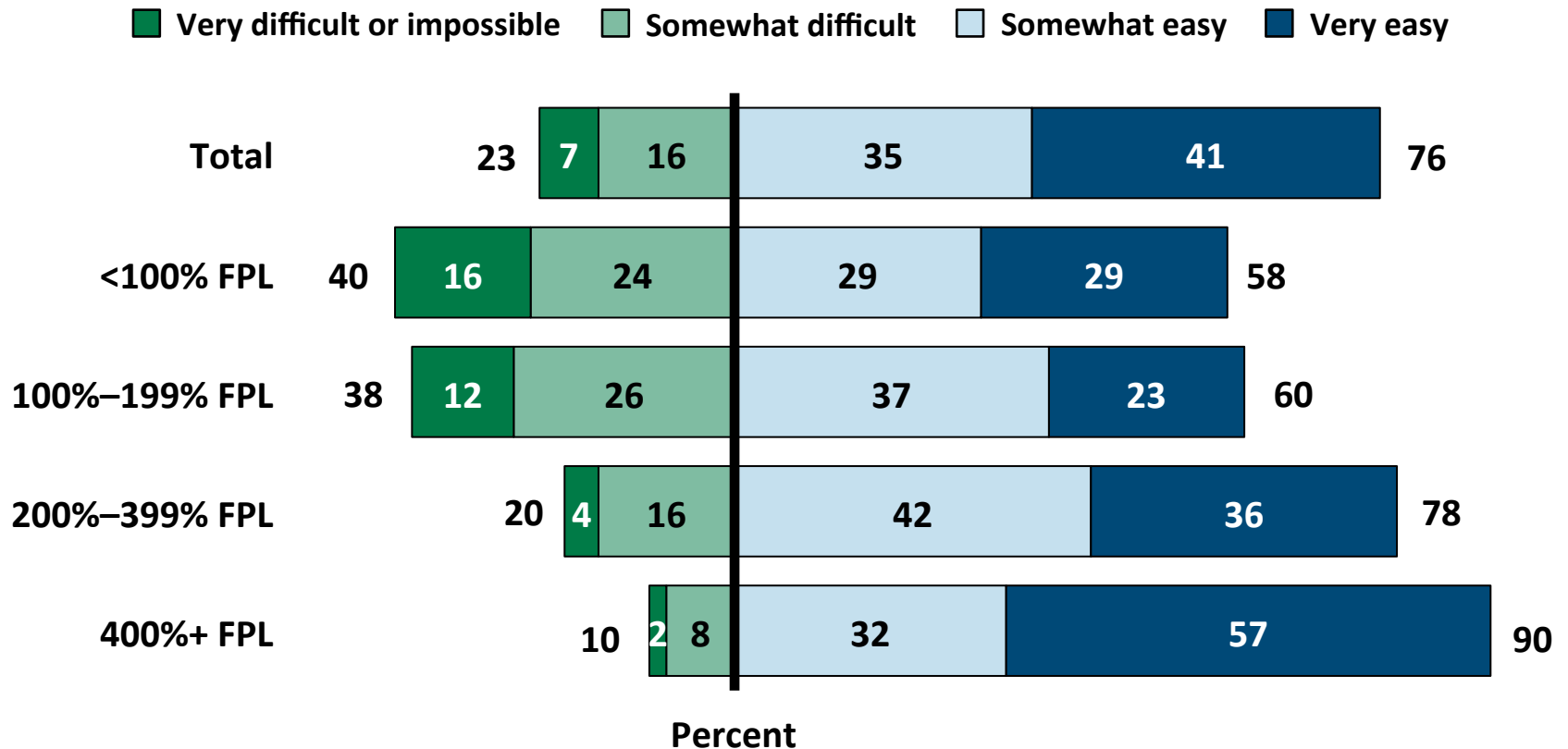


Privately insured adults ages 19–64 who have a deductible

Base: Respondents who reported their income level and deductible for their private insurance plan (includes those who are currently covered by employer-provided insurance, a marketplace plan, or a plan they purchased through the individual market outside of the marketplaces).  
Source: The Commonwealth Fund Health Care Affordability Tracking Survey, September–October 2014.

# Exhibit 5. Most Insured Adults with Plans That Require a Copayment or Coinsurance Said It Was Somewhat or Very Easy to Afford Them

In the past 12 months, how easy or difficult was it for you to afford your copayments or coinsurance when you visited a doctor or clinic, or when you filled a prescription?



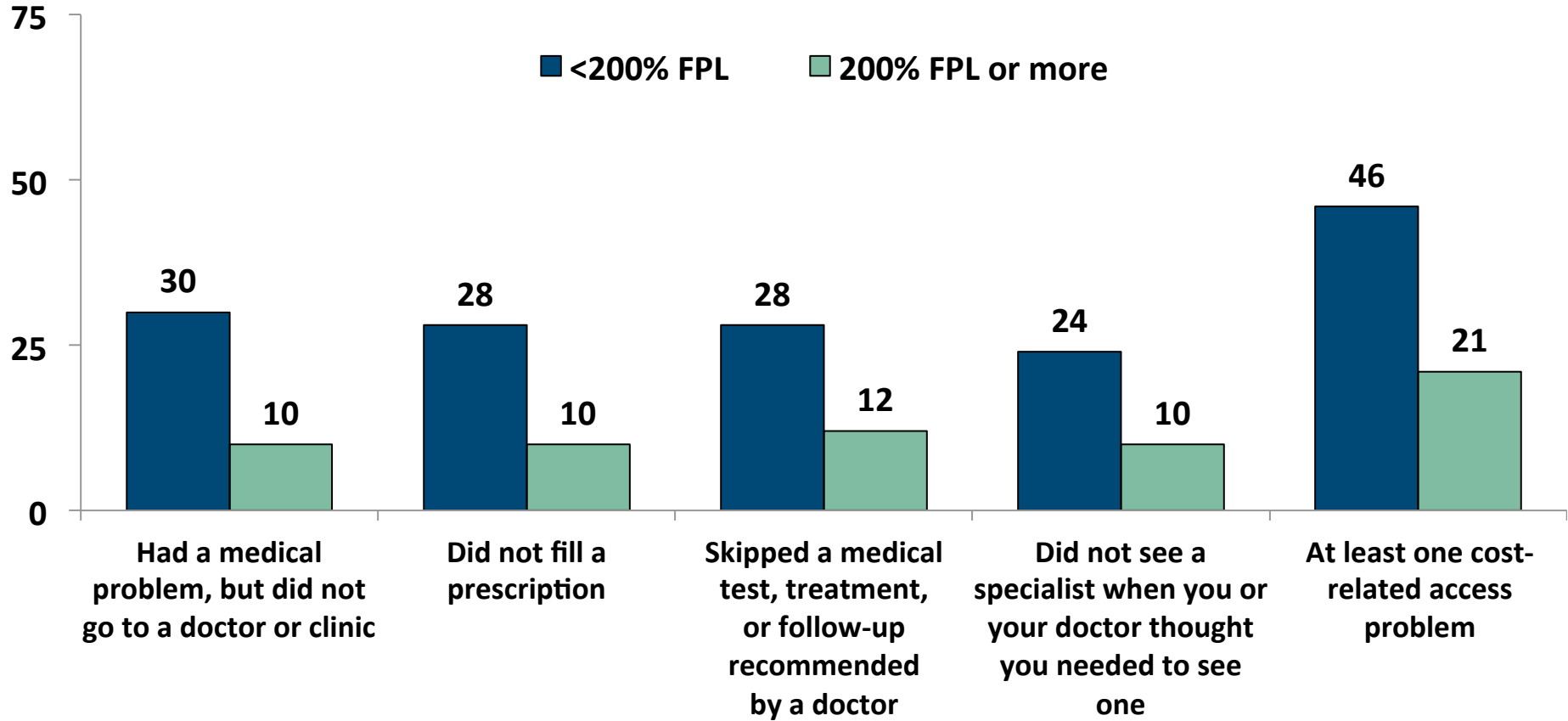
**Insured adults ages 19–64 who pay a copayment or coinsurance**

Notes: FPL refers to federal poverty level. Bars may not sum to 100% because of “don’t know” responses or refusal to respond; segments may not sum to subtotals because of rounding.

Source: The Commonwealth Fund Health Care Affordability Tracking Survey, September–October 2014.

# Exhibit 6. Insured Adults with Lower Incomes Were More Likely to Report They Had Delayed or Avoided Getting Care Because of Their Copayments or Coinsurance

Percent responding “yes”



Insured adults ages 19–64 who pay a copayment or coinsurance

Note: FPL refers to federal poverty level.

Source: The Commonwealth Fund Health Care Affordability Tracking Survey, September–October 2014.