

Figure 1. The Individual Insurance Market Is Not an Affordable Option for Many People

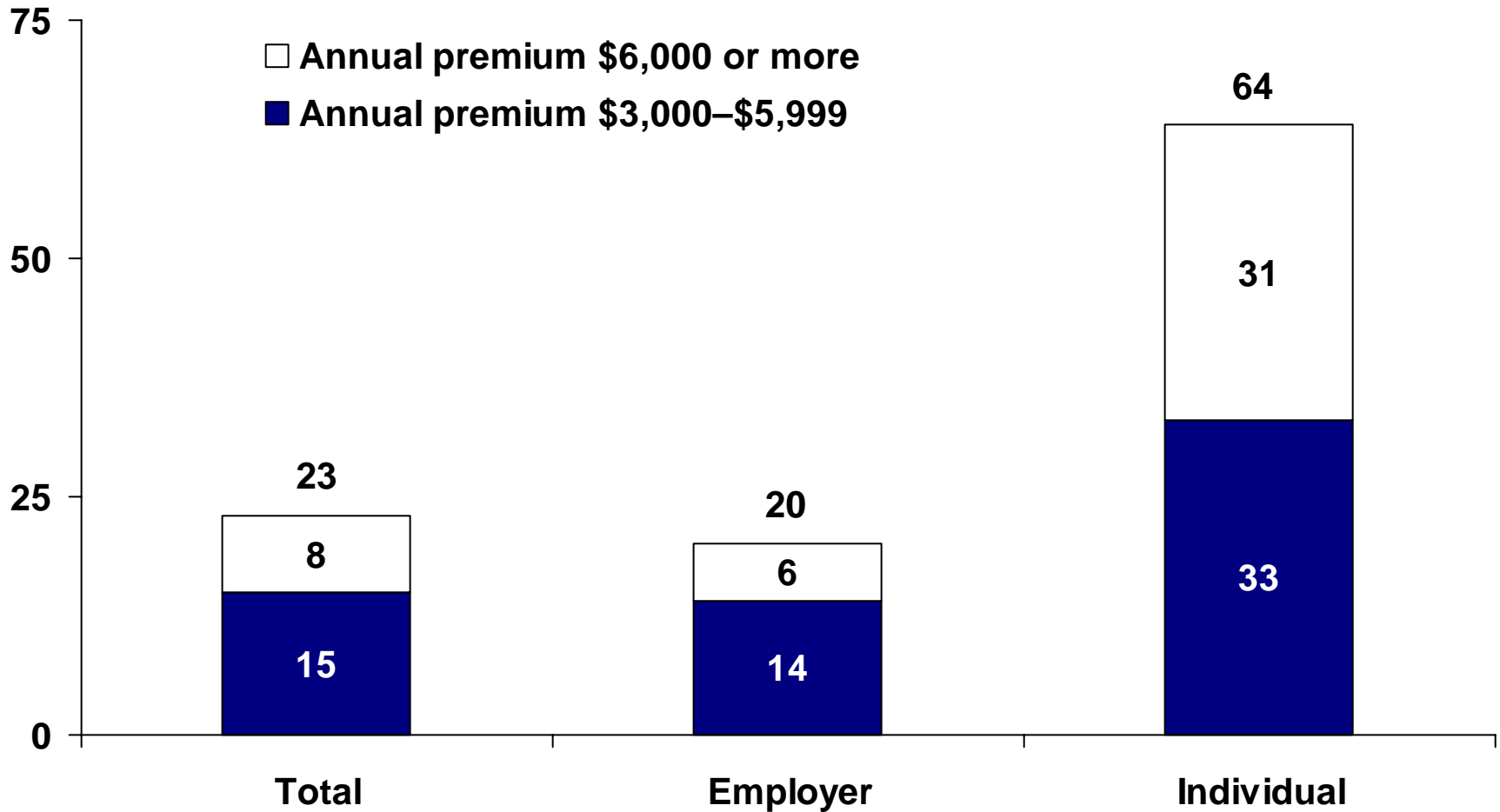
Adults ages 19–64 with individual coverage or who tried to buy it in past three years who:	Total	Health problem	No health problem	<200% FPL*	200%+ FPL*
Found it very difficult or impossible to find coverage they needed	47%	60%	35%	52%	40%
Found it very difficult or impossible to find affordable coverage	57	70	45	63	53
Were turned down, charged a higher price, or excluded because of a preexisting condition	36	47	26	39	34
Never bought a plan	73	79	66	85	62

* FPL = federal poverty level.

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

Figure 2. More than Three of Five Adults with Individual Market Coverage Have Annual Premium Costs of \$3,000 or More, 2007

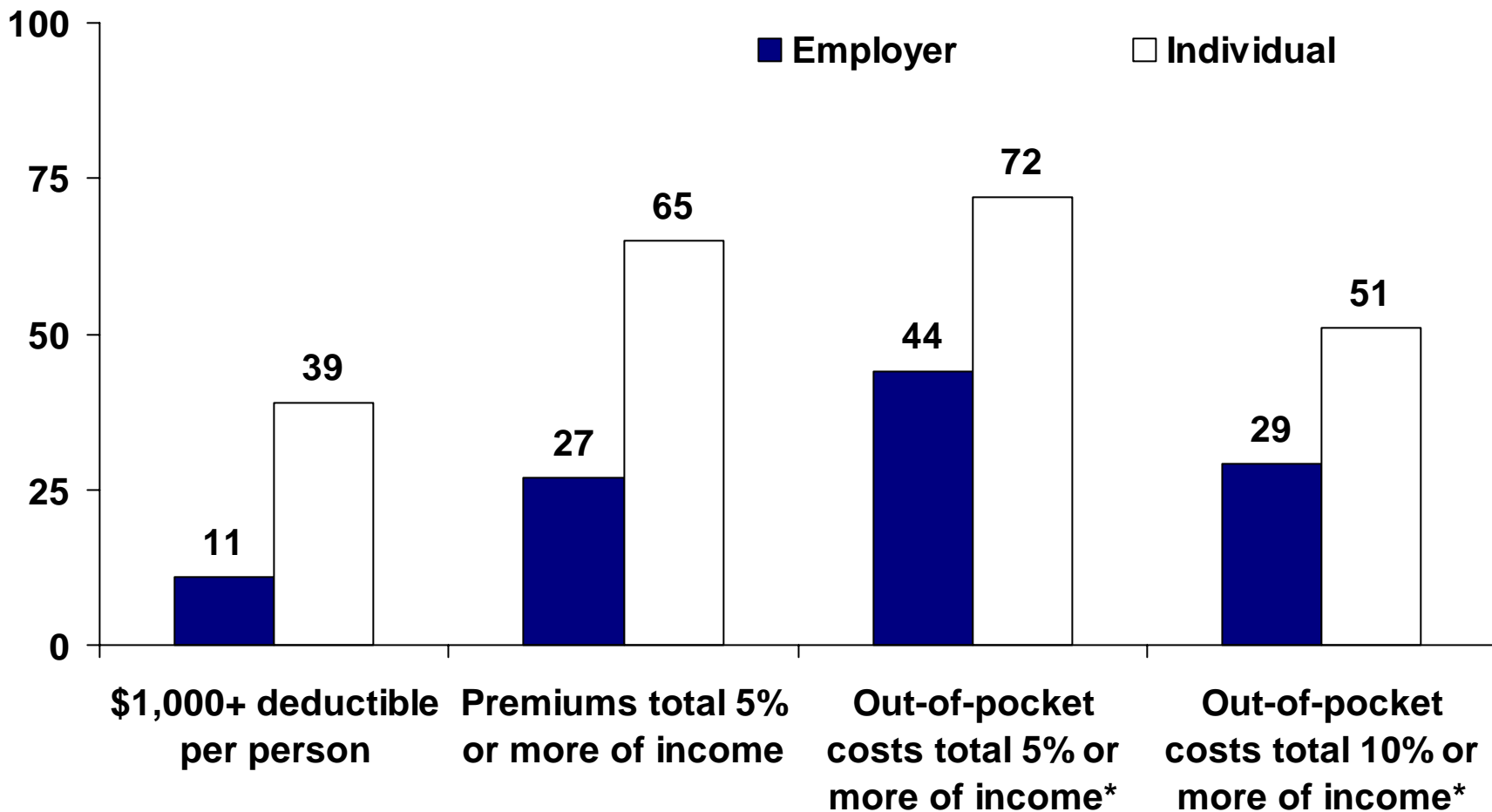
Percent of privately insured adults ages 19–64



Note: Adults continuously insured all year with employer-sponsored insurance or individual insurance.
Source: Commonwealth Fund Biennial Health Insurance Survey (2007).

Figure 3. Deductibles, Premium Costs, and Out-of-Pocket Spending Are Higher for Adults with Individual Insurance, 2007

Percent of privately insured adults ages 19–64



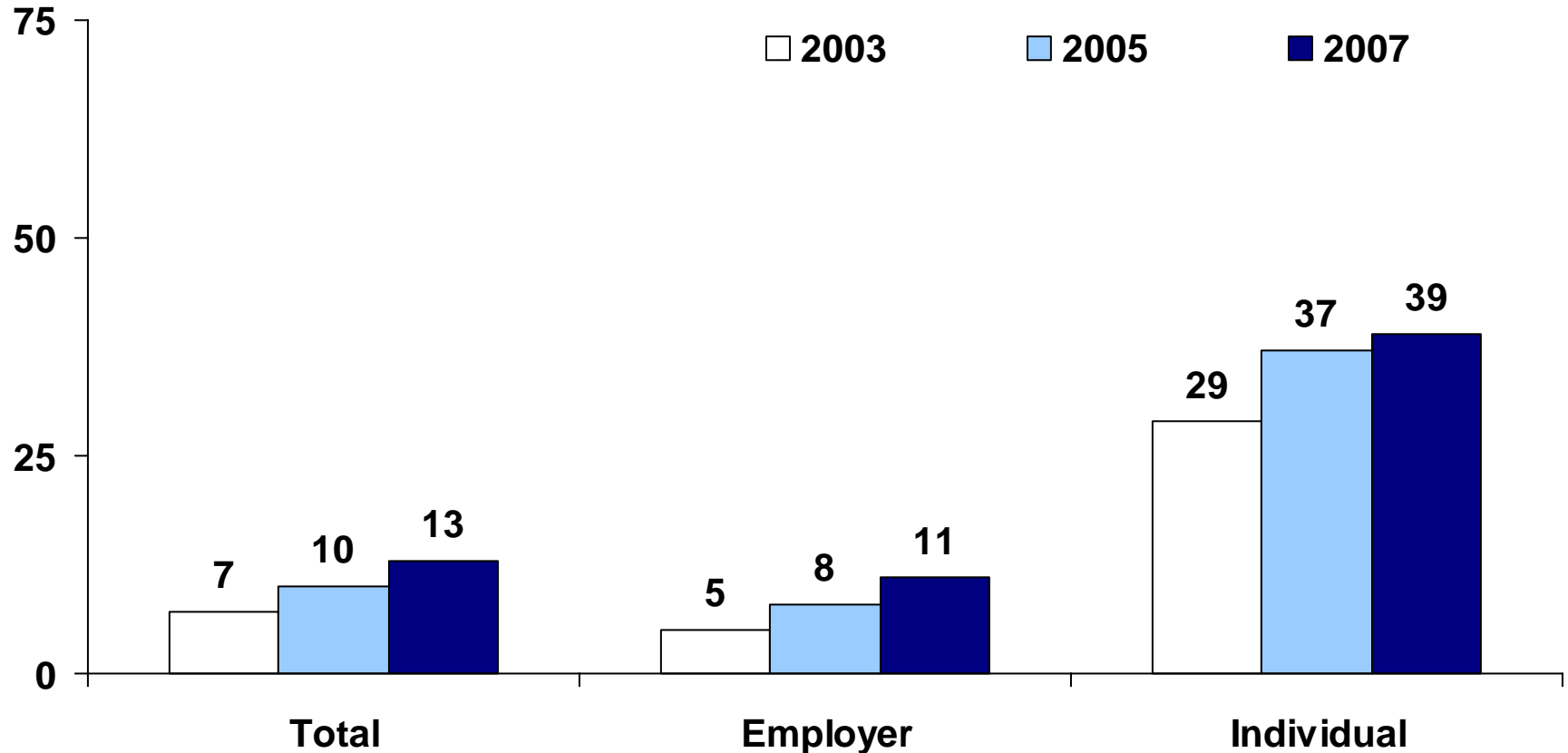
* Out-of-pocket costs include all medical expenses, premiums, and prescription drug spending.

Note: Adults continuously insured all year with employer-sponsored insurance or individual insurance.

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

Figure 4. The Share of Adults with High Deductibles Increased Between 2003 and 2007

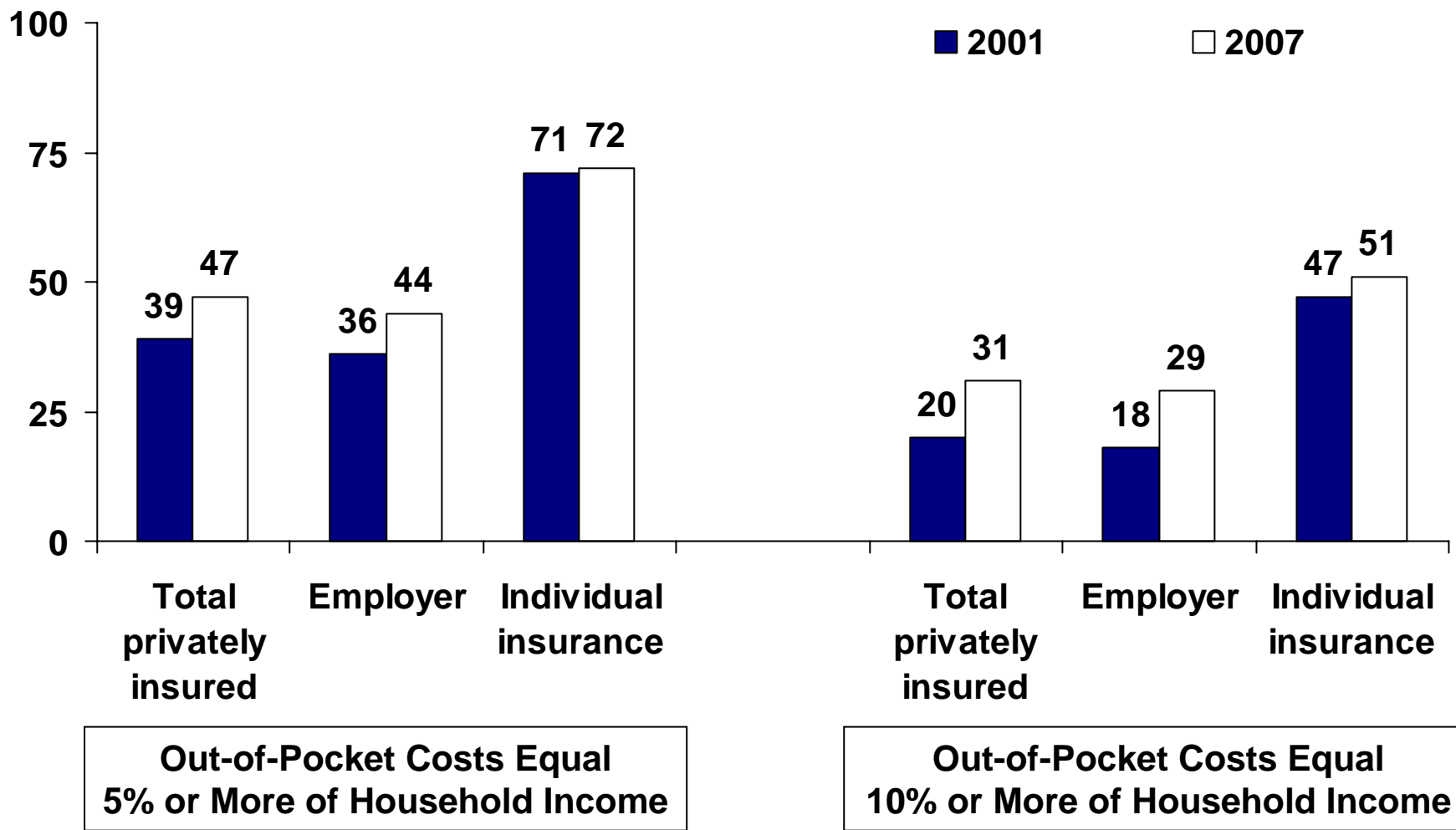
Percent of privately insured adults ages 19–64 with deductibles of \$1,000 or more



Note: Adults continuously insured all year with employer-sponsored insurance or individual insurance.
Source: Commonwealth Fund Biennial Health Insurance Surveys (2003, 2005, and 2007).

Figure 5. More Privately Insured Adults Are Spending Large Amounts of Income on Out-of-Pocket Costs and Premiums, 2001–2007

Percent of privately insured adults ages 19–64 with high out-of-pocket costs and premiums

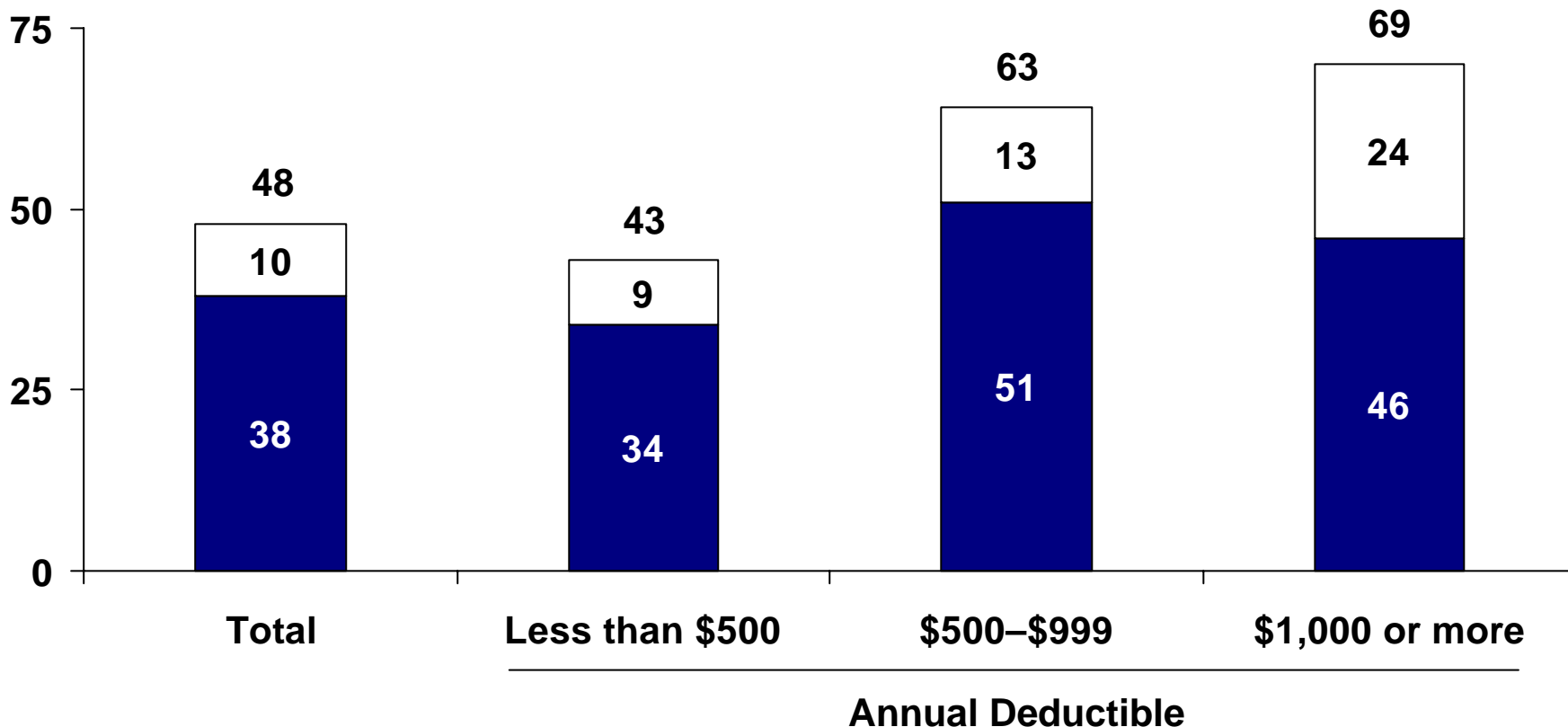


Notes: Family out-of-pocket costs include all medical expenses, premiums, and prescription drug spending. Adults continuously insured all year with employer-sponsored insurance or individual insurance. Source: Commonwealth Fund Biennial Health Insurance Surveys (2001 and 2007).

Figure 6. Adults with Higher Deductibles Are More Likely to Spend \$1,000 or More on Family Out-of-Pocket Expenses, 2007

Percent of privately insured adults ages 19–64

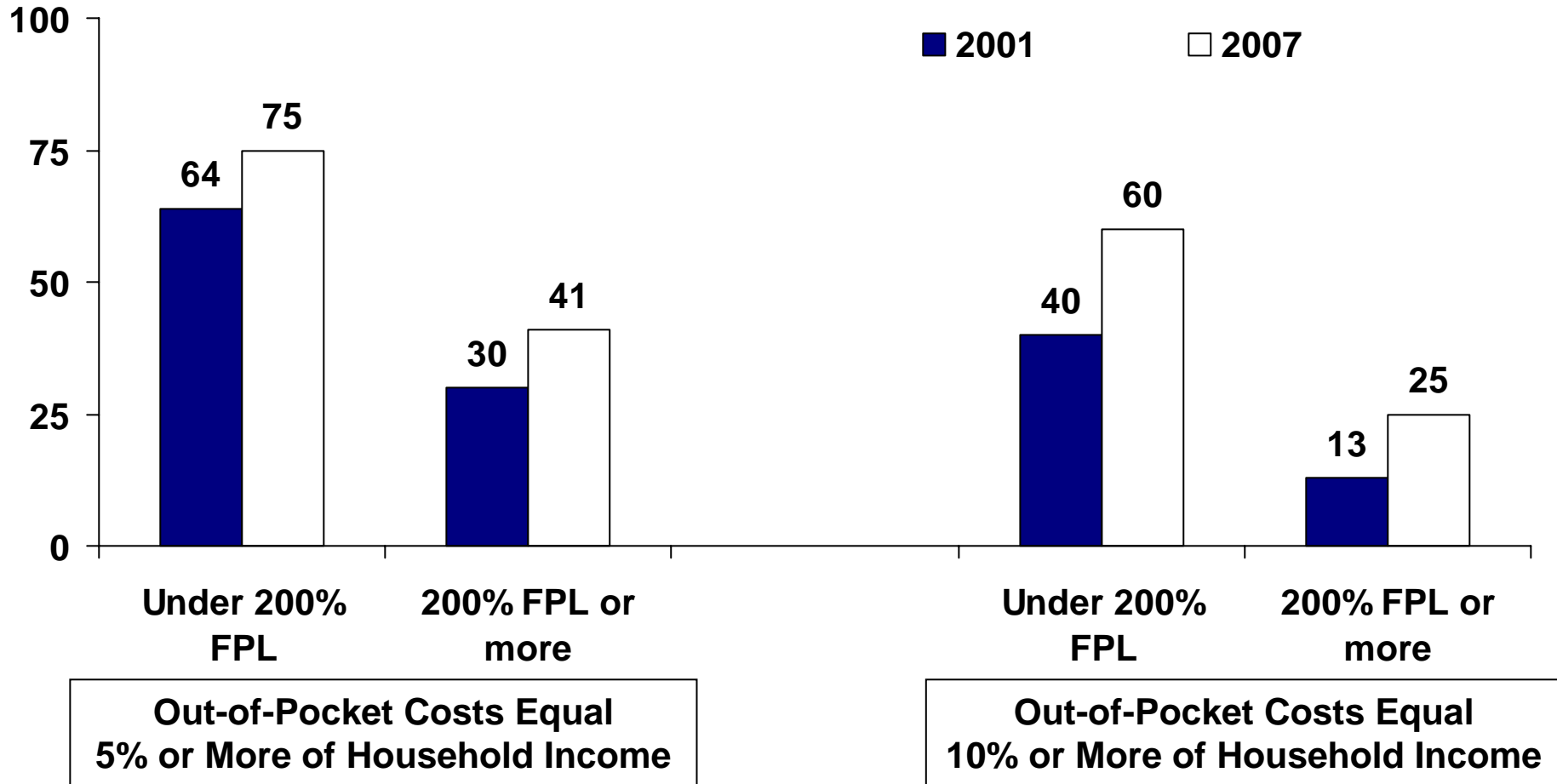
- Annual out-of-pocket costs \$5,000 or more
- Annual out-of-pocket costs \$1,000–\$4,999



Notes: Family out-of-pocket expenses include out-of-pocket spending on medical care, prescription drugs, and dental and vision care. Does not include premium costs. Numbers may not sum because of rounding. Adults continuously insured all year with employer-sponsored insurance or individual insurance.
 Source: Commonwealth Fund Biennial Health Insurance Survey (2007).

Figure 7. Increasing Shares of Adults Across the Income Scale Are Spending Large Amounts of Income on Out-of-Pocket Costs and Premiums, 2001–2007

Percent of privately insured adults ages 19–64 with high out-of-pocket costs and premiums



Notes: Family out-of-pocket costs include all medical expenses, premiums, and prescription drug spending.

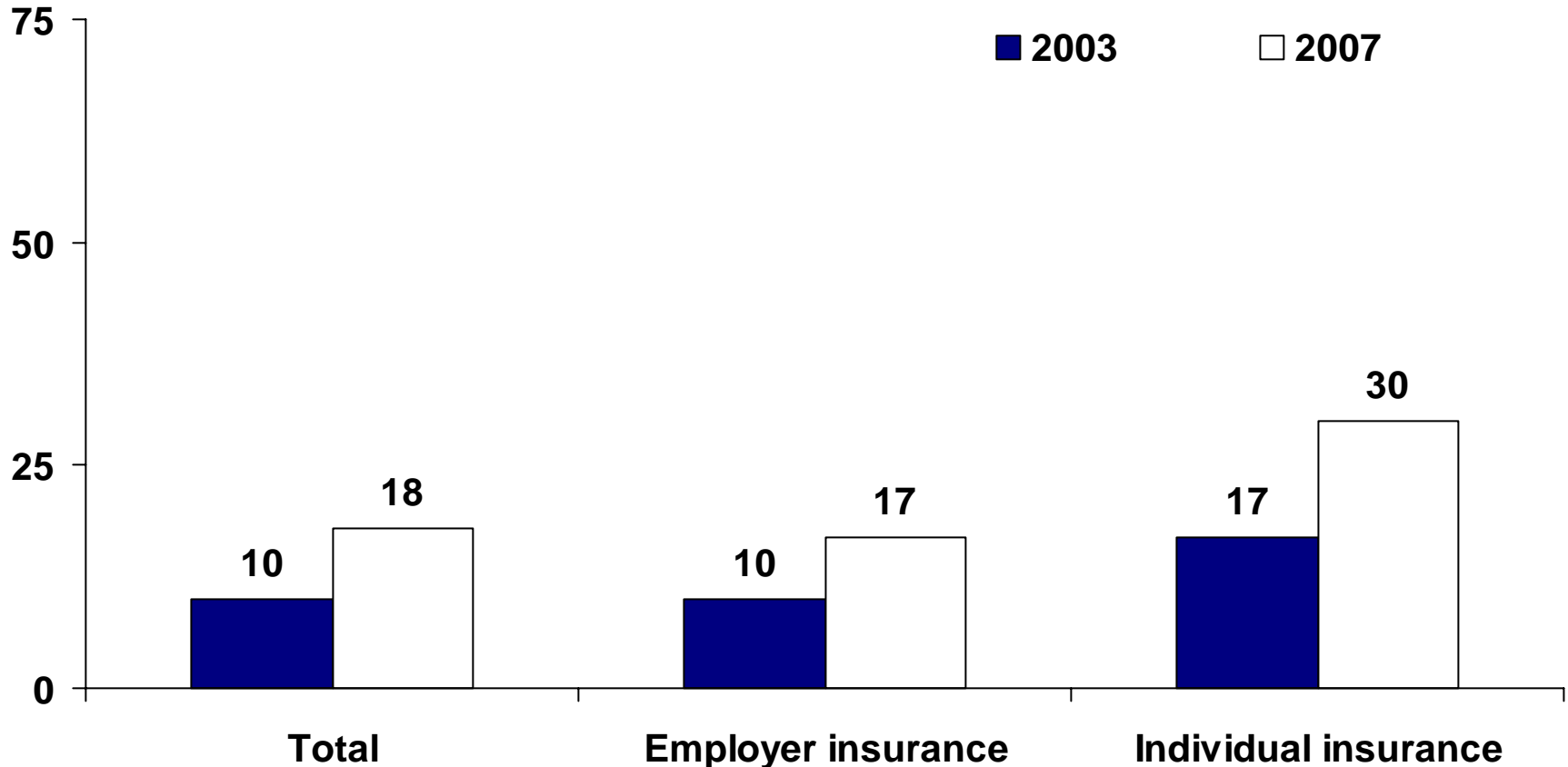
Adults continuously insured all year with employer-sponsored insurance or individual insurance.

FPL = Federal Poverty Level.

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

Figure 8. Since 2003, Increasing Shares of Privately Insured Adults Are Underinsured

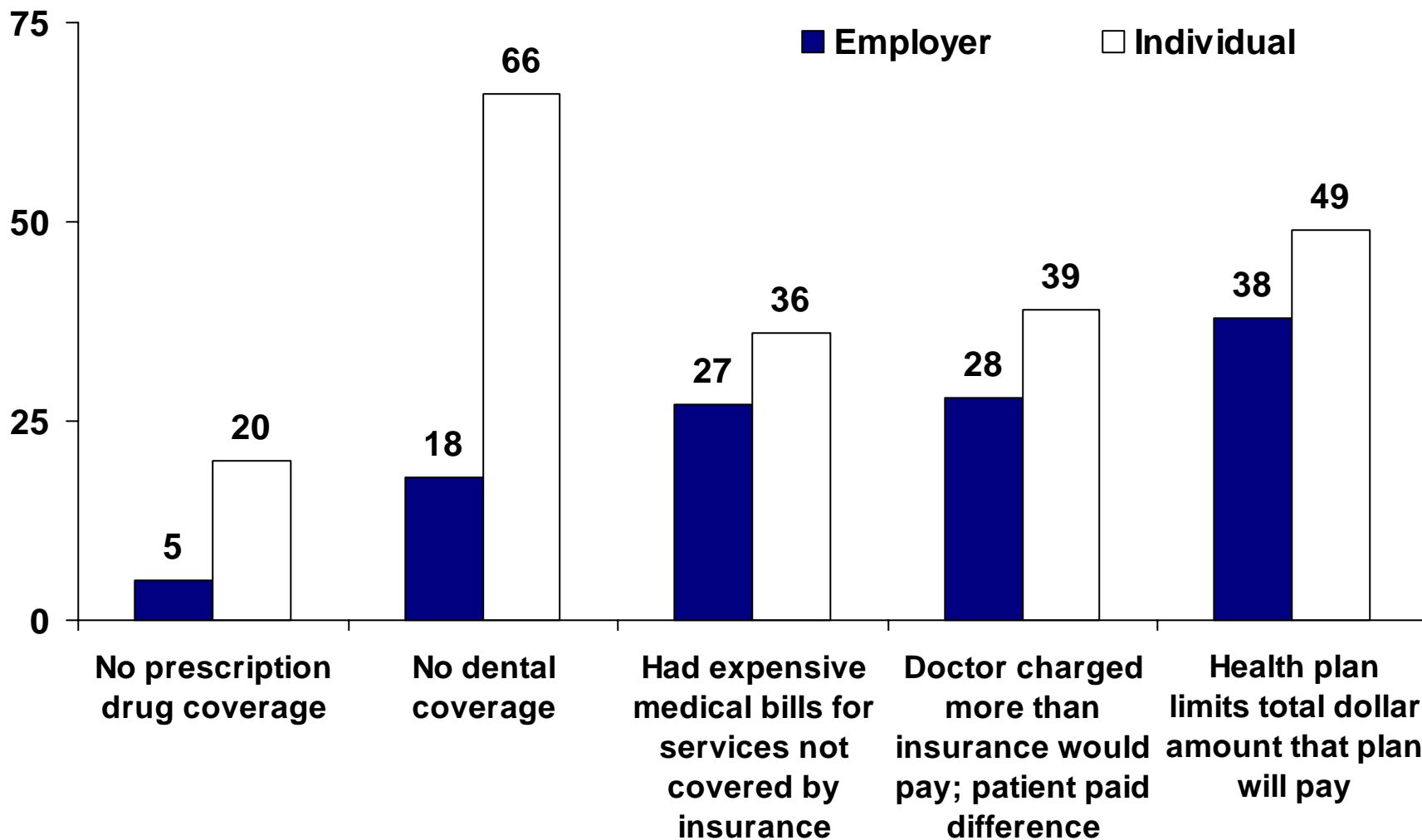
Percent of privately insured adults ages 19–64 who are underinsured



Notes: 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. Adults continuously insured all year with employer-sponsored insurance or individual insurance. Source: Commonwealth Fund Biennial Health Insurance Surveys (2003 and 2007).

Figure 9. Individual Insurance Plans Are More Likely to Limit Benefits and Require Greater Cost-Sharing in 2007

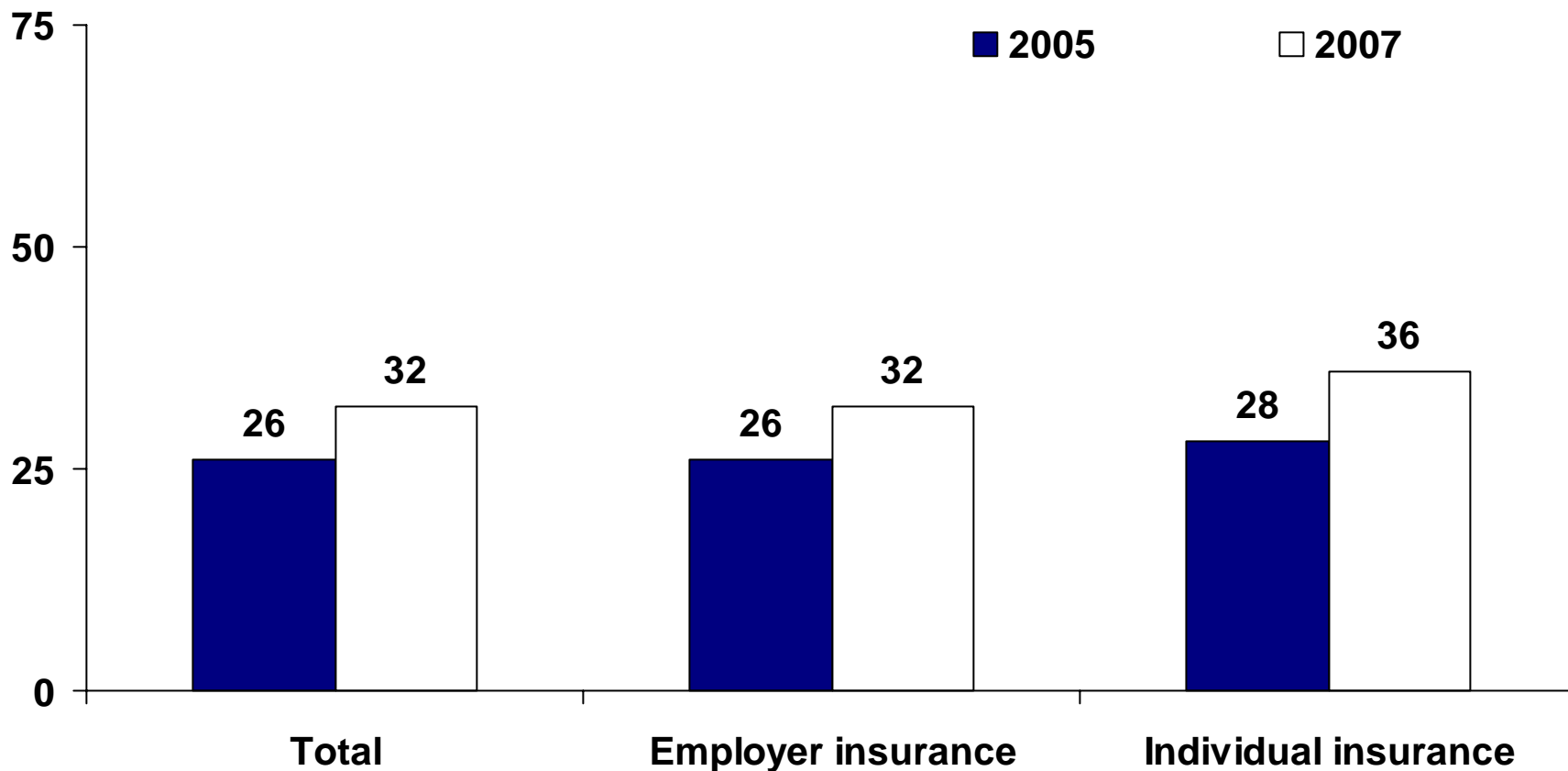
Percent of privately insured adults ages 19–64



Note: Adults continuously insured all year with employer-sponsored insurance or individual insurance.
Source: Commonwealth Fund Biennial Health Insurance Survey (2007).

Figure 10. One-Third of Privately Insured Adults Experience Medical Bill or Debt Problems, 2005–2007

Percent of privately insured adults ages 19–64 experiencing medical bill or debt problems*



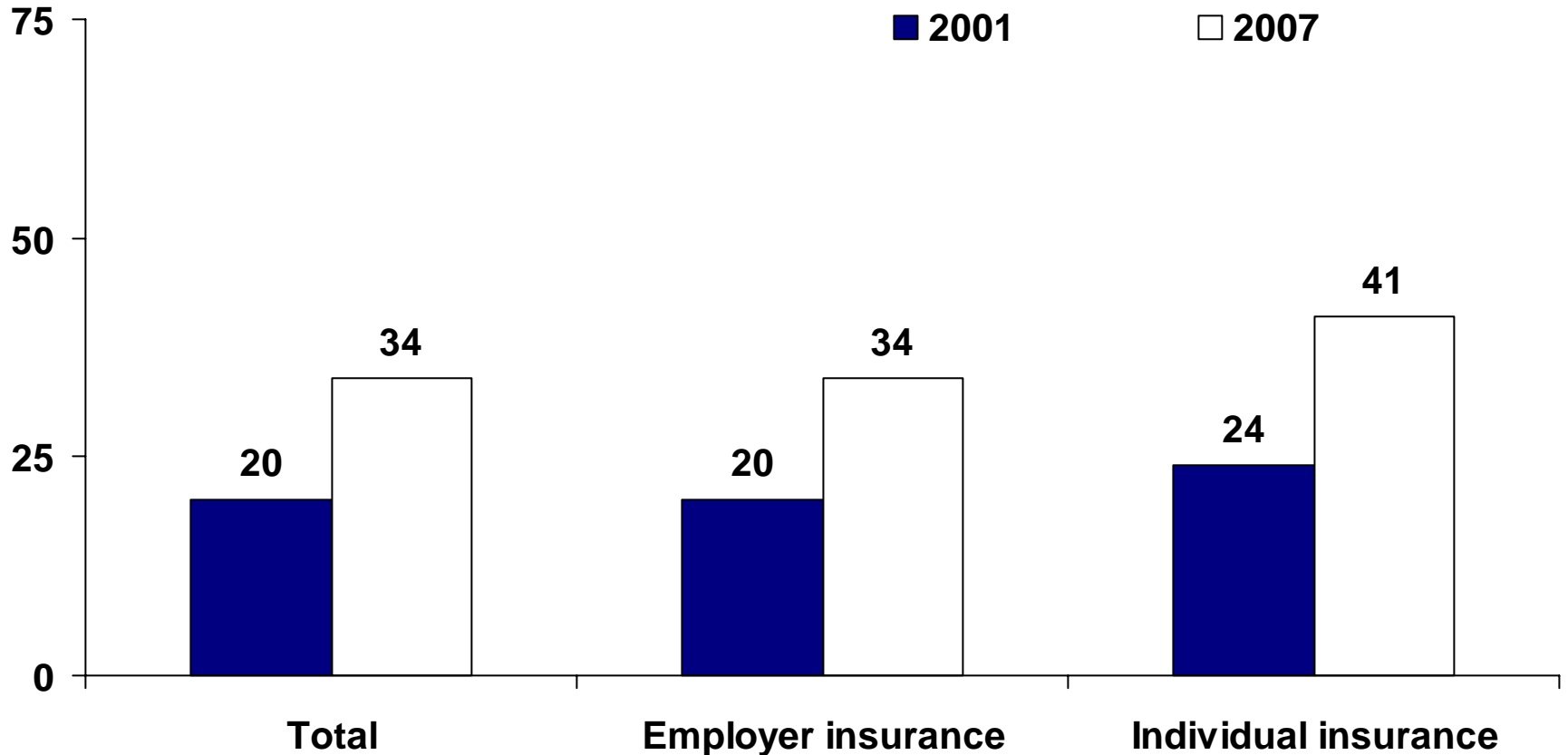
* Had problems paying medical bills, contacted by a collection agency for unpaid bills, had to change way of life in order to pay medical bills, or currently has medical bills being paid off over time.

Note: Adults continuously insured all year with employer-sponsored insurance or individual insurance.

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

Figure 11. The Share of Privately Insured Adults Experiencing Difficulty Accessing Health Care Increased from 2001 to 2007

Percent of privately insured adults ages 19–64 who experienced any one of four access problems*



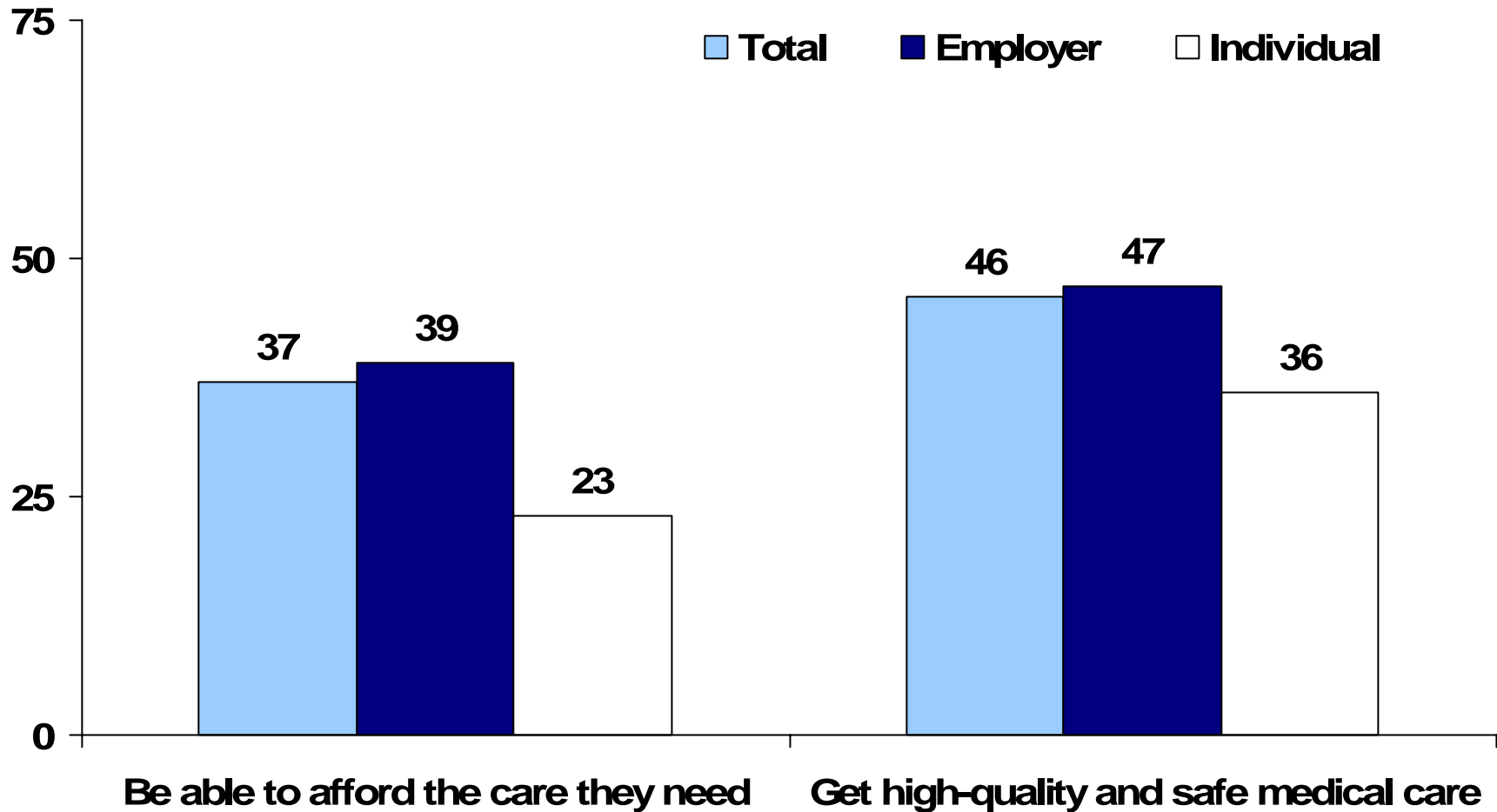
* Access problems include not doing the following because of cost: did not fill a prescription; skipped a medical test, treatment, or follow-up recommended by a doctor; had a medical problem but did not go to doctor or clinic; or did not see a specialist when you or your doctor thought you needed one.

Note: Adults continuously insured all year with employer-sponsored insurance or individual insurance.

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

Figure 12. Adults with Individual Insurance Are Less Confident They Will Be Able to Afford and Get High-Quality Care in the Future, 2007

Percent of privately insured adults ages 19–64 who are very confident that they will be able to afford needed medical care or get high-quality and safe medical care



Note: Adults continuously insured all year with employer-sponsored insurance or individual insurance.
Source: Commonwealth Fund Biennial Health Insurance Survey (2007).