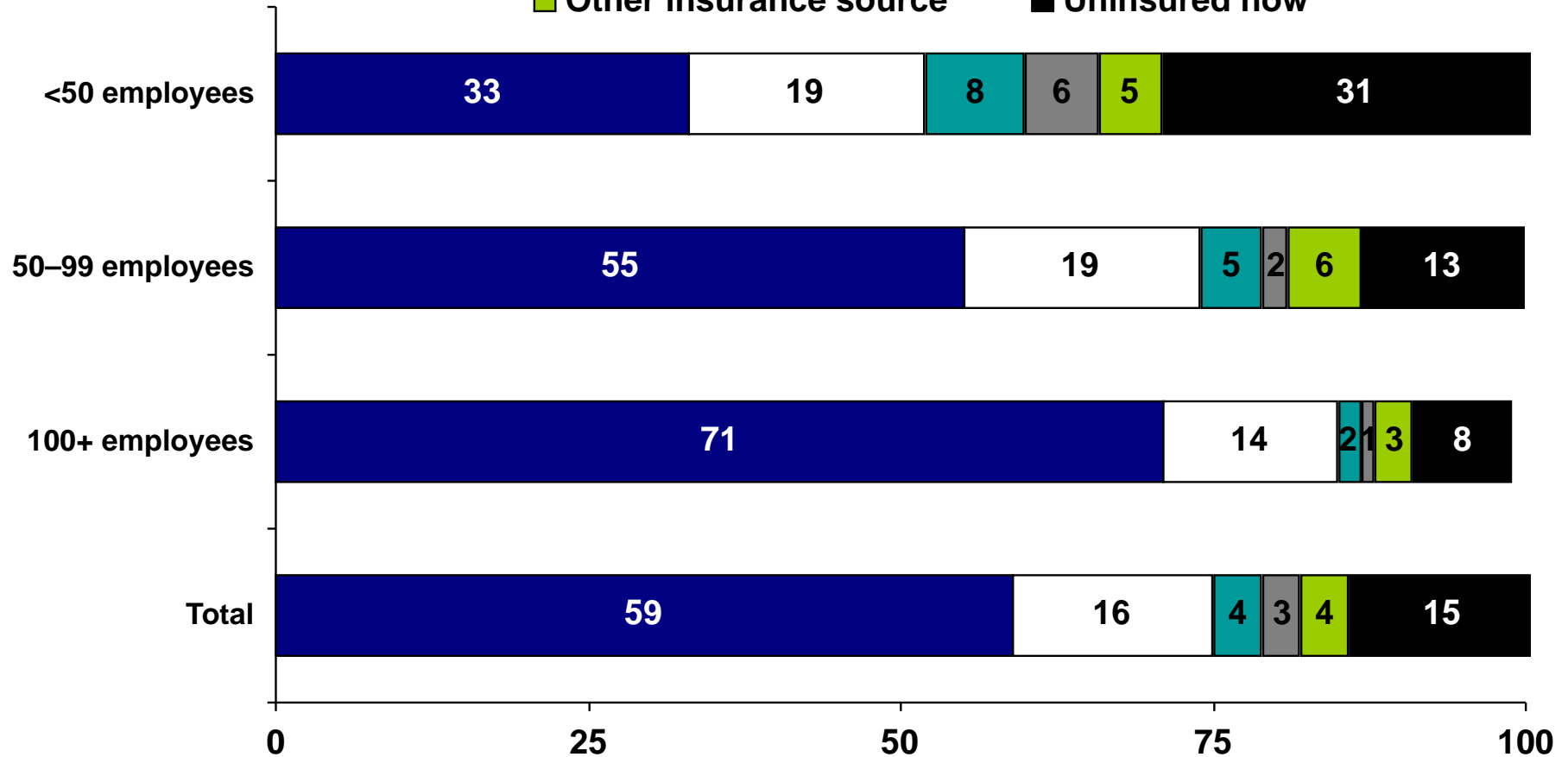


Exhibit 1. Only One of Three Small-Firm Workers Was Insured Through Their Employer in 2010

Percent of working adults[^]
ages 19–64

■ Employer insurance—own
■ Public program
■ Other insurance source
 Employer insurance—other
■ Individual market
■ Uninsured now



[^] Includes both part-time and full-time workers who are not self-employed.

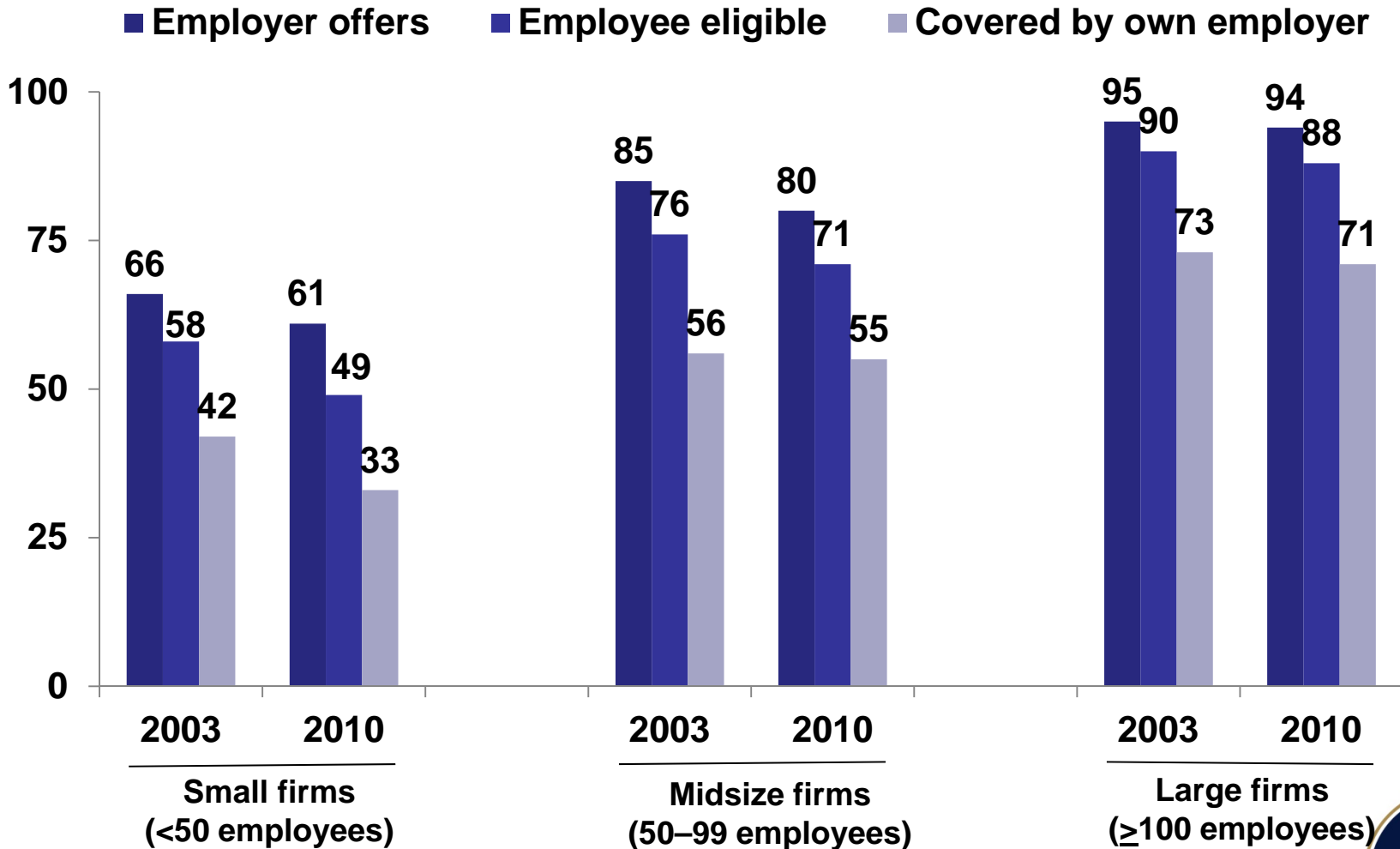
Note: Subgroups may not sum to 100 percent because of rounding.

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



Exhibit 2. Declining Share of Small-Firm Employees Offered, Eligible for, and Covered by Own Employer Health Benefits, 2003–2010

Percent of working adults^ ages 19–64

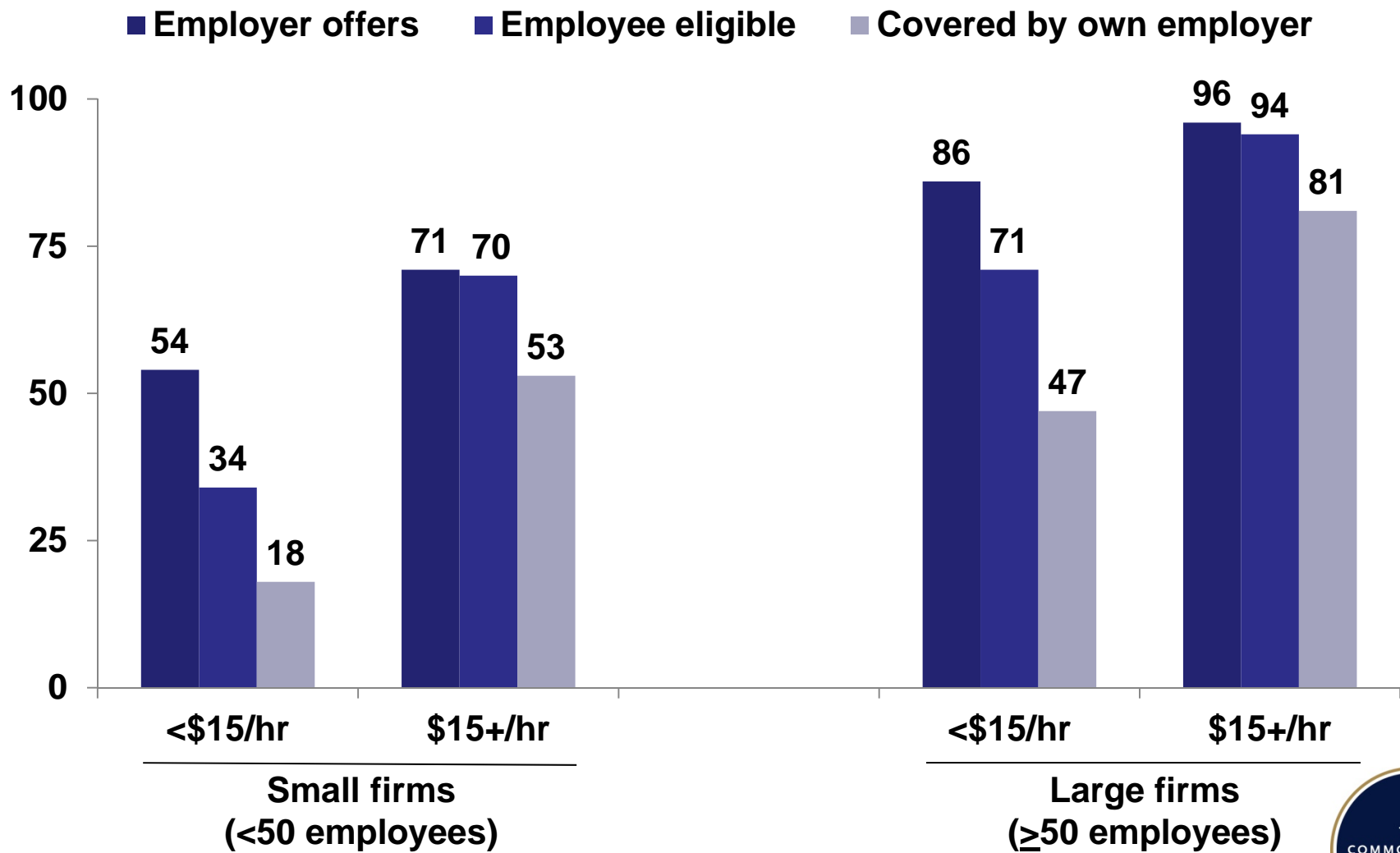


^ Workers include both part-time and full-time workers who are not self-employed.
Source: The Commonwealth Fund Biennial Health Insurance Surveys (2003 and 2010).



Exhibit 3. Fewer Than One of Five Low-Wage Employees in Small Firms Has a Health Plan Through Their Employer

Percent of working adults^ ages 19–64

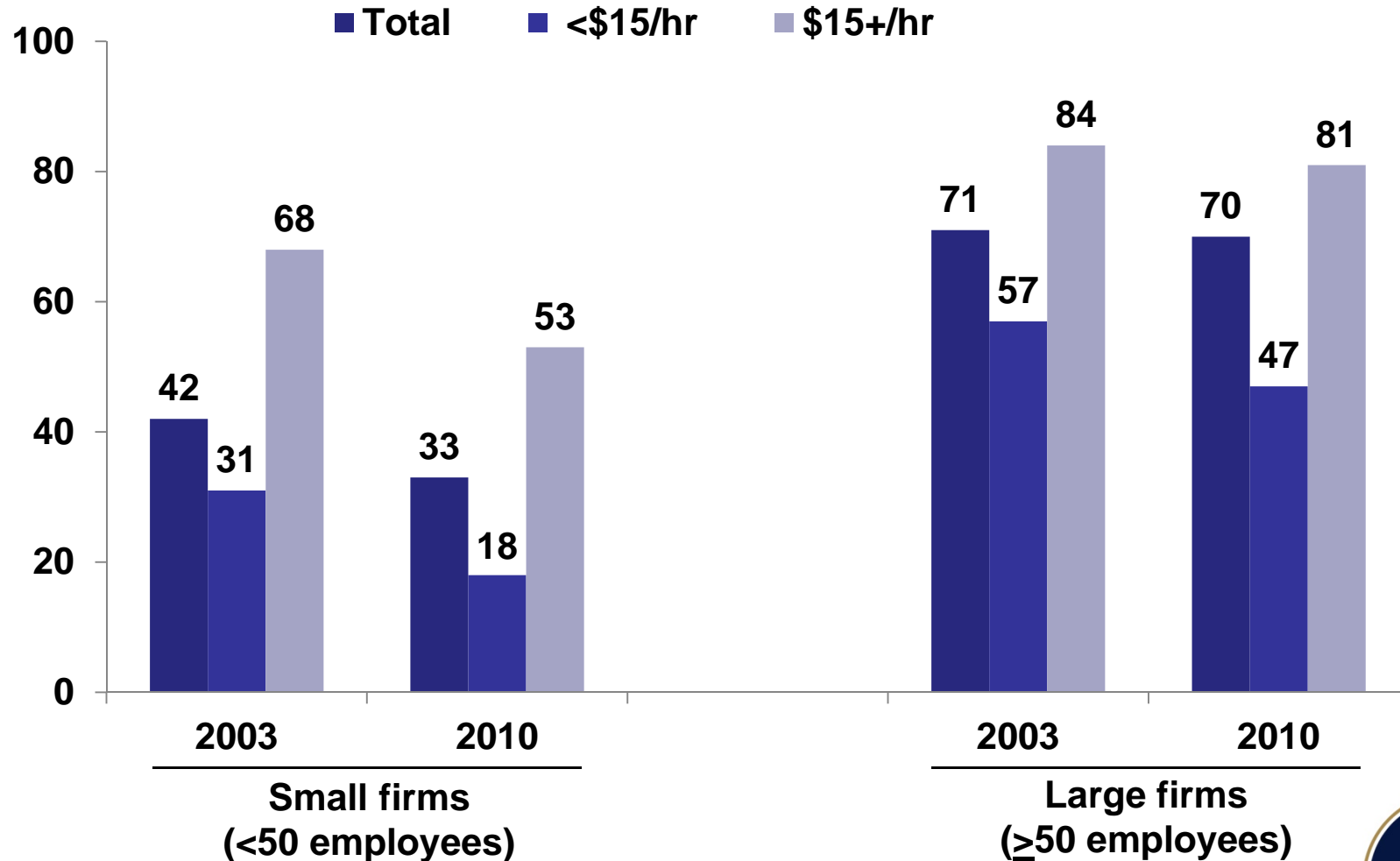


^ Workers include both part-time and full-time workers who are not self-employed.
Source: The Commonwealth Fund Biennial Health Insurance Survey (2010).



Exhibit 4. Employer Coverage Rates in Small Firms Declined for Low- and Higher-Wage Workers, 2003–2010

Percent of workers^ ages 19–64 covered through their own employer

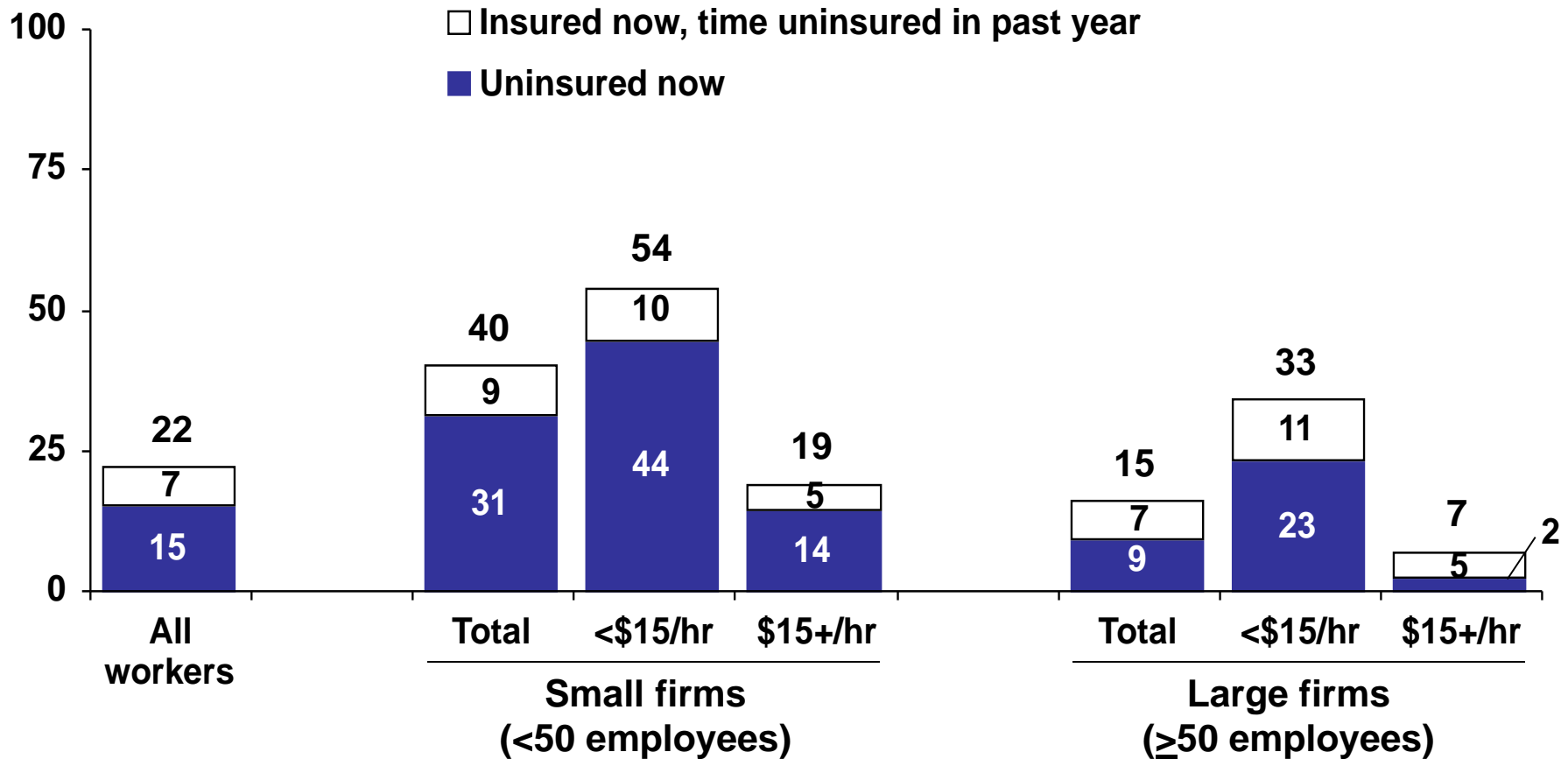


^ Workers include both part-time and full-time workers who are not self-employed.
Source: The Commonwealth Fund Biennial Health Insurance Surveys (2003 and 2010).



Exhibit 5. More Than Half of Low-Wage Workers in Small Firms Were Uninsured During 2010

Percent of working adults[^] ages 19–64



[^] Includes both part-time and full-time workers who are not self-employed.

Note: Subtotals may not sum to total because of rounding.

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



Exhibit 6. The Individual Insurance Market Is Not an Affordable Option for Workers and the Self-Employed

Working adults^ ages 19–64:	Total	<50 employees	≥50 employees	<\$15/hr	≥\$15/hr
Have individual coverage or tried to buy it in past three years	15%	19%	13%	19%	12%
Found it very difficult or impossible to find coverage they needed	34	34	33	40	31
Found it very difficult or impossible to find affordable coverage	55	53	56	65	48
Were turned down, charged a higher price, or had condition excluded because of a preexisting condition	28	26	28	32	26
Any of the above	65	66	64	75	58
Never bought a plan*	47	44	48	55	40

^ Includes both part-time and full-time workers.

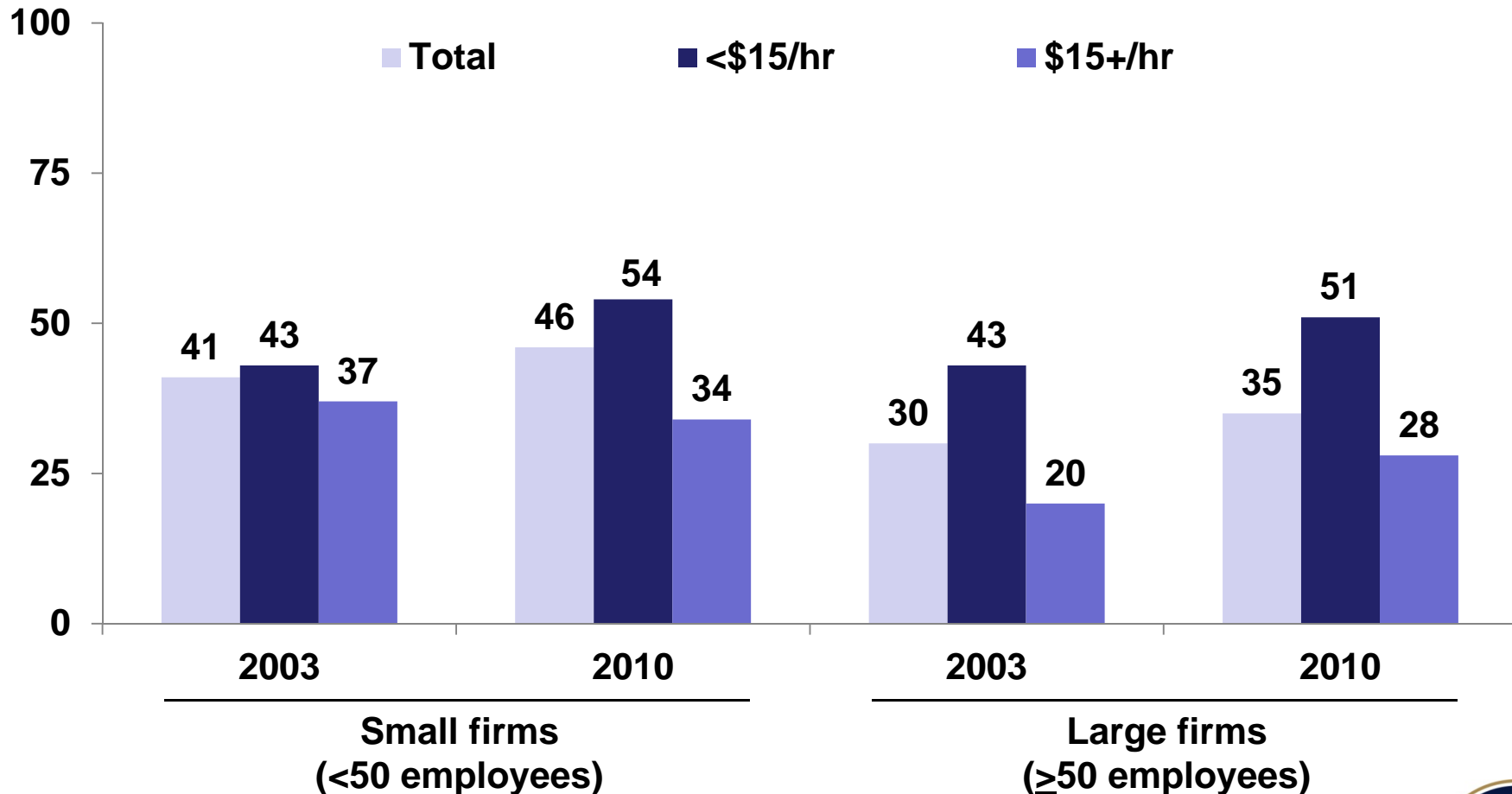
* Among those who tried to buy a plan.

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



Exhibit 7. Cost-Related Problems in Getting Needed Care Increased for Low-Wage Workers, 2003–2010

Percent of working adults[^] ages 19–64 who experienced a cost-related access problem in the past year^{^^}



[^] Workers include both part-time and full-time workers who are not self-employed.

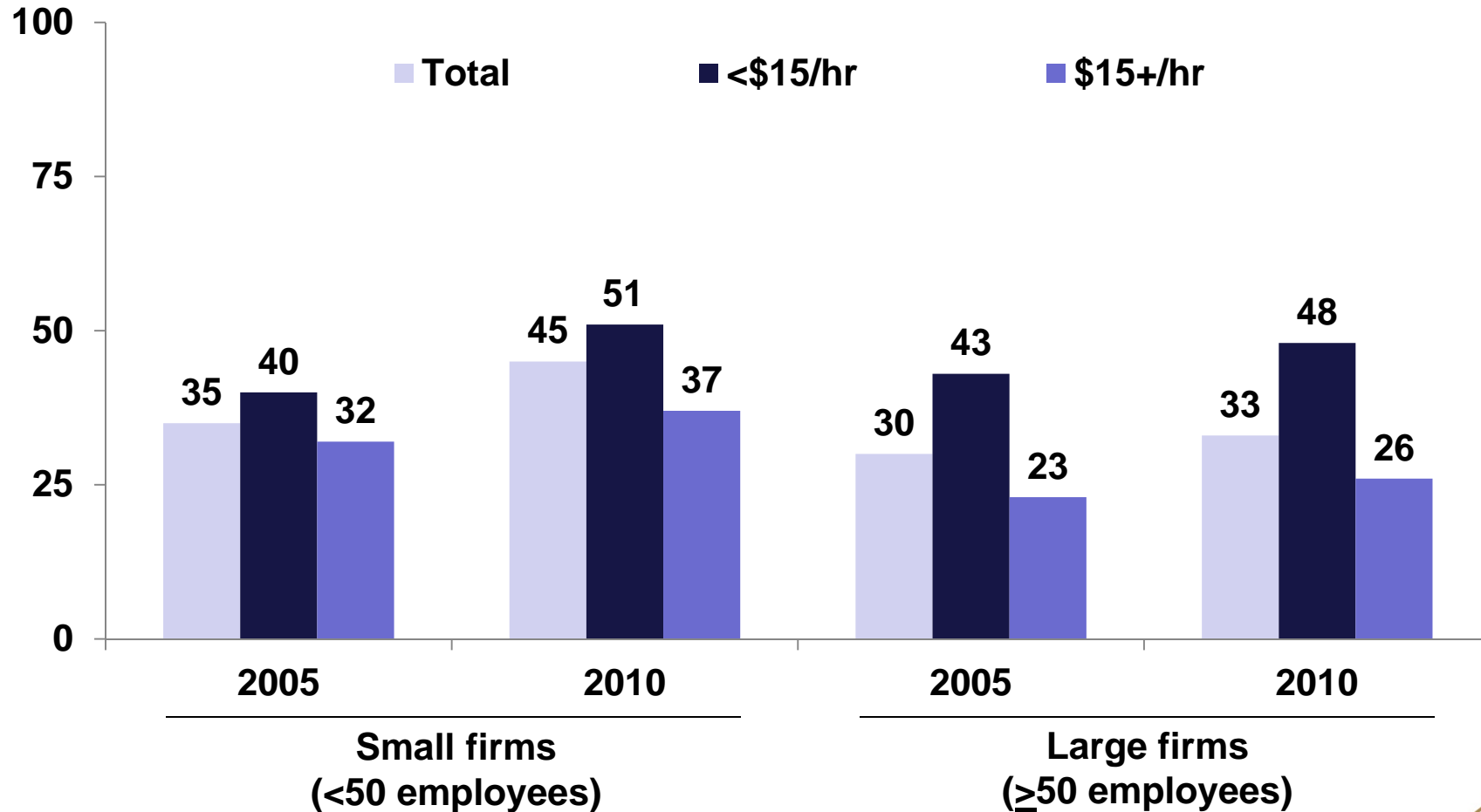
^{^^} Any of the following due to cost: had a medical problem; did not visit doctor or clinic; did not fill a prescription; skipped recommended test, treatment, or follow-up; did not get needed specialist care.

Source: The Commonwealth Fund Biennial Health Insurance Surveys (2003 and 2010).



Exhibit 8. Problems Paying Medical Bills Increased for Workers in Small Firms, 2005–2010

Percent of working adults[^] ages 19–64 who experienced a problem paying medical bills or accrued medical debt in the past year^{^^}



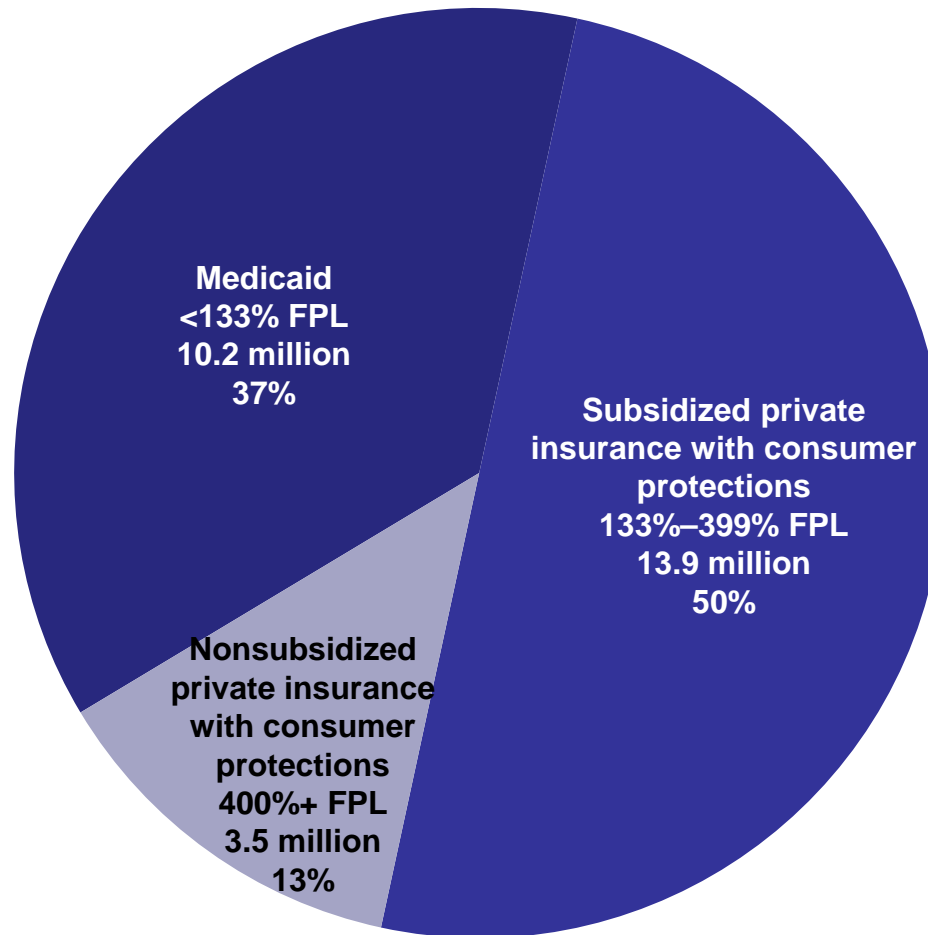
[^] Workers include both part-time and full-time workers who are not self-employed.

^{^^} 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.

Source: The Commonwealth Fund Biennial Health Insurance Surveys (2005 and 2010).



Exhibit 9. Uninsured Workers with Low and Moderate Incomes Will Be Eligible for Subsidized Insurance in 2014



27.6 million uninsured workers, 2011

Notes: FPL refers to federal poverty level. Workers are full- and part-time workers.

Source: Analysis of the March 2012 Current Population Survey by N. Tilipman and B. Sampat of Columbia University for The Commonwealth Fund.

