

## Exhibit ES-1. Nearly Three of Five Adults Who Lost a Job with Health Benefits in Past Two Years Became Uninsured

Percent of adults ages 19–64

	Total	<200% FPL	200% FPL or more
<b>Adults in families with a job loss in past 2 years*</b>	<b>24%</b> 43 million <sup>^</sup>	<b>34%</b> 24 million	<b>16%</b> 15 million
<b>Among adults in families with a job loss**</b>			
Respondent or spouse had insurance through their job that was lost	47%	35%	65%
Respondent or spouse did not have insurance through their job that was lost	53%	65%	35%
<b>Among respondents with insurance through their job that was lost***</b>			
Became uninsured	57% 9 million <sup>^</sup>	70% 5 million	42% 3 million
Went on spouse's insurance or found insurance through other source	25%	22%	29%
Continued job-based coverage through COBRA	14%	8%	21%

Note: FPL refers to Federal Poverty Level.

\*Respondent, their spouse/partner, or both lost their jobs in the past 2 years. \*\*Base: Respondent, their spouse/partner, or both lost jobs in past 2 years. \*\*\*Base: Respondents who lost their job and had health insurance through that job.

<sup>^</sup> Includes respondents who did not state their income level.

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

## Exhibit ES-2. 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 26 million	Health problem**	No health problem	<200% FPL	200%+ FPL
Found it very difficult or impossible to find coverage they needed	43% 11 million	53%	31%	49%	35%
Found it very difficult or impossible to find affordable coverage	60% 16 million	70	46	64	54
Were turned down, charged a higher price, or had condition excluded because of a preexisting condition	35% 9 million	46	20	38	34
<i>Any of the above</i>	71% 19 million	83	56	77	64

Note: FPL refers to Federal Poverty Level.

\*Bought in the past three years.

\*\*Respondent rated their 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 ES-3. The Number of Adults Without Insurance, Forgoing Health Care Because of Cost, and Paying Large Shares of Their Income on Health Care Has Increased, 2001–2010

Adults ages 19–64

	2001	2005	2010
<b>In the past 12 months:</b>			
<b>Uninsured any time during the year</b>	24% 38 million	28% 48 million	28% 52 million
<b>Any bill problem or medical debt*</b>	—	34% 58 million	40% 73 million
<b>Any cost-related access problem**</b>	29% 47 million	37% 64 million	41% 75 million
<b>Spent 10% or more of household income on premiums***</b>	11% 10 million	14% 14 million	15% 14 million
<b>Spent 10% or more of household income on premiums and total out-of-pocket costs****</b>	21% 31 million	23% 35 million	32% 49 million
<b><i>Any of the above</i></b>	—	62% 107 million	67% 123 million

\*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: Respondents who reported their income level and premium costs for their private insurance plan \*\*\*\*Base: Respondents 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, 2005, and 2010).

## Exhibit ES-4. Under the Affordable Care Act, Millions Will Benefit from Newly Subsidized Sources of Health Insurance

### Adults ages 19–64

Coverage options in 2014	Total	Medicaid	Subsidized private insurance		Private insurance
		<133% FPL	133%–249% FPL	250%–399% FPL	400%+ FPL
<b>In the past 12 months:</b>					
Uninsured any time during the year	28% 52 million	51% 26 million	36% 12 million	15% 5 million	7% 3 million
Any bill problem or medical debt*	40% 73 million	54% 27 million	56% 18 million	38% 13 million	19% 8 million
Any cost-related access problem**	41% 75 million	56% 28 million	53% 17 million	34% 12 million	24% 11 million
Spent 10% or more of household income on premiums***	15% 14 million	35% 5 million	26% 4 million	10% 3 million	6% 2 million
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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: Respondents who specified income level and premium for private insurance plan. \*\*\*\*Base: Respondents 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).

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Percent of adults ages 19–64

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<sup>^</sup> Includes respondents who did not state their income level.

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

## Exhibit 2. 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 26 million	Health problem**	No health problem	<200% FPL	200%+ FPL
Found it very difficult or impossible to find coverage they needed	43% 11 million	53%	31%	49%	35%
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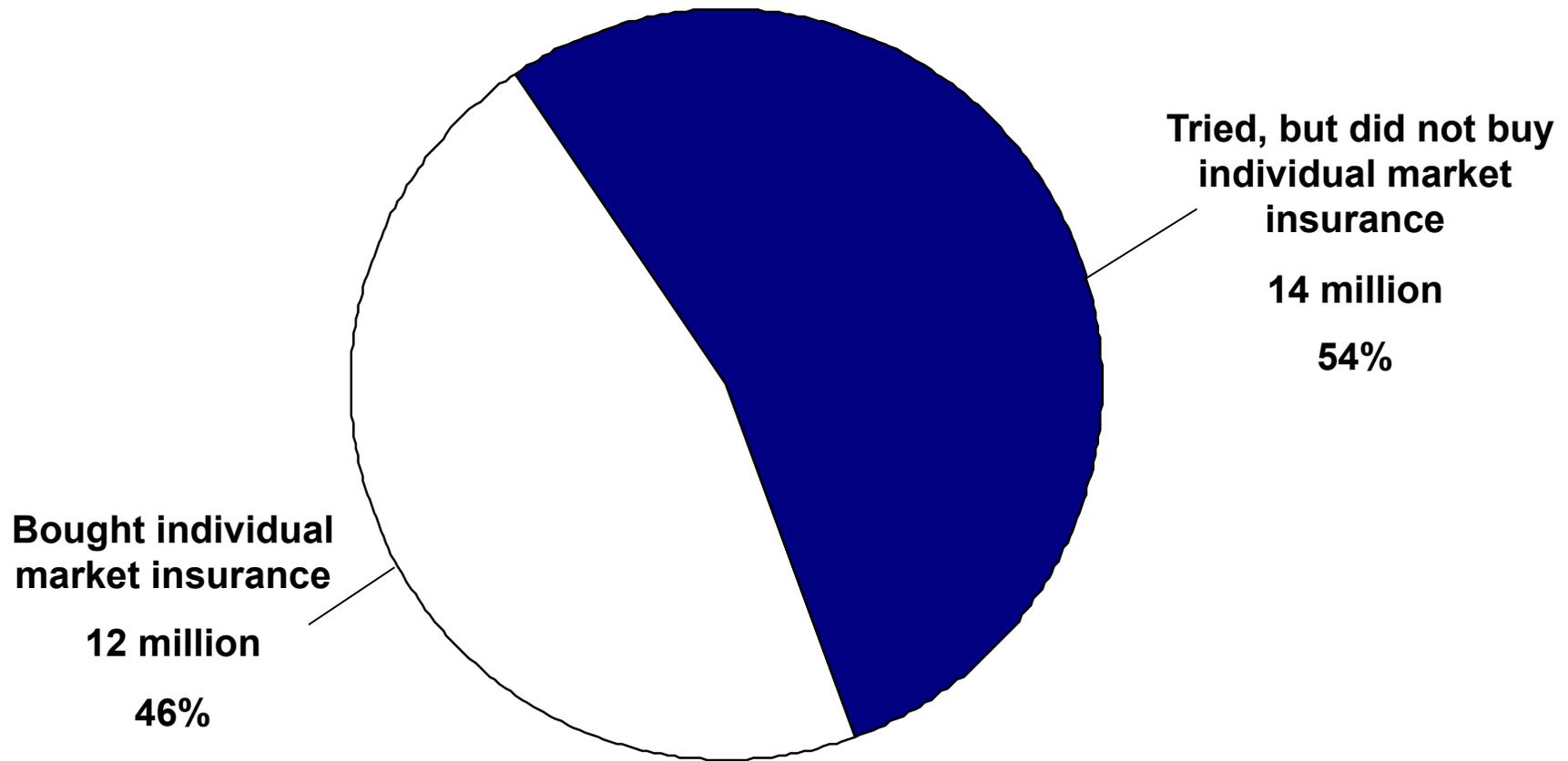
Note: FPL refers to Federal Poverty Level.

\*Bought in the past three years.

\*\*Respondent rated their 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 3. More than Half of Adults Who Tried Did Not End Up Buying a Plan in the Individual Market



**26 Million Adults Ages 19–64 Who Tried to Buy Insurance in the Individual Market in the Past Three Years**

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

## Exhibit 4. The Number of Adults Without Insurance, Forgoing Health Care Because of Cost, and Paying Large Shares of Their Income on Health Care Has Increased, 2001–2010

Adults ages 19–64

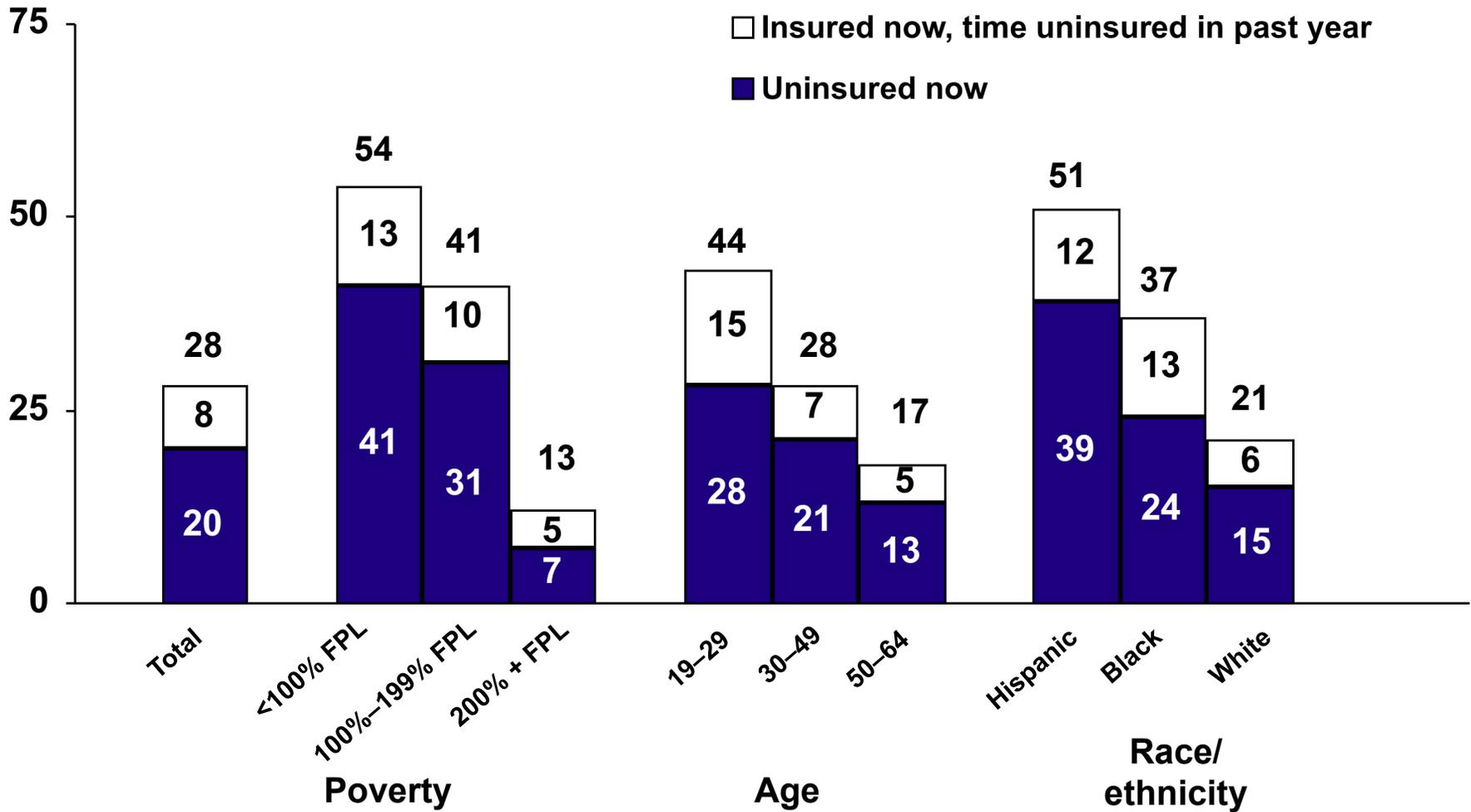
	2001	2005	2010
<b>In the past 12 months:</b>			
<b>Uninsured any time during the year</b>	24% 38 million	28% 48 million	28% 52 million
<b>Any bill problem or medical debt*</b>	—	34% 58 million	40% 73 million
<b>Any cost-related access problem**</b>	29% 47 million	37% 64 million	41% 75 million
<b>Spent 10% or more of household income on premiums***</b>	11% 10 million	14% 14 million	15% 14 million
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Source: The Commonwealth Fund Biennial Health Insurance Surveys (2001, 2005, and 2010).

# Exhibit 5. Uninsured Rates High Among Adults with Low Incomes, Young Adults, and Hispanics

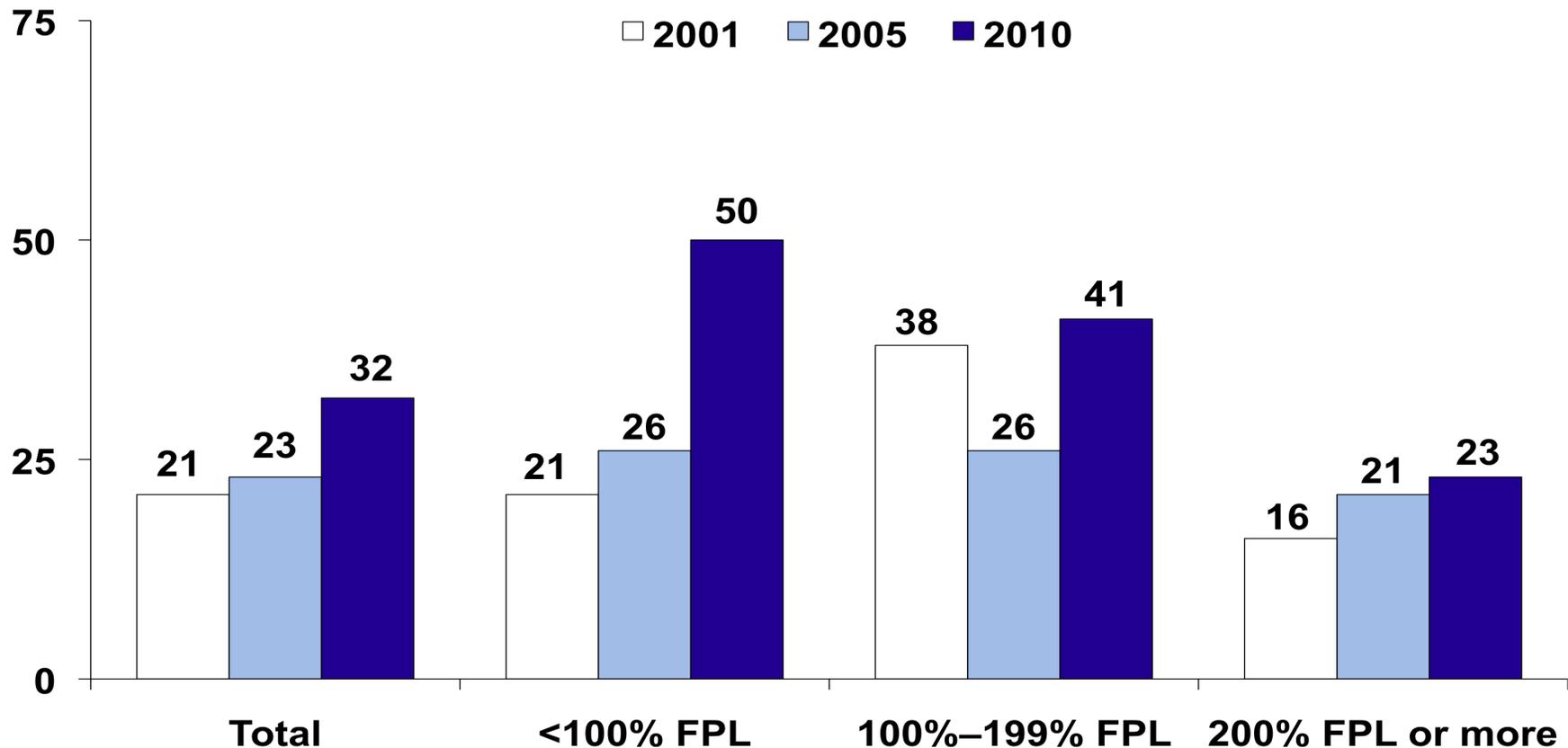
Percent of adults ages 19–64



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

## Exhibit 6. High Out-of-Pocket Spending Climbs Across Income Groups, 2001–2010

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



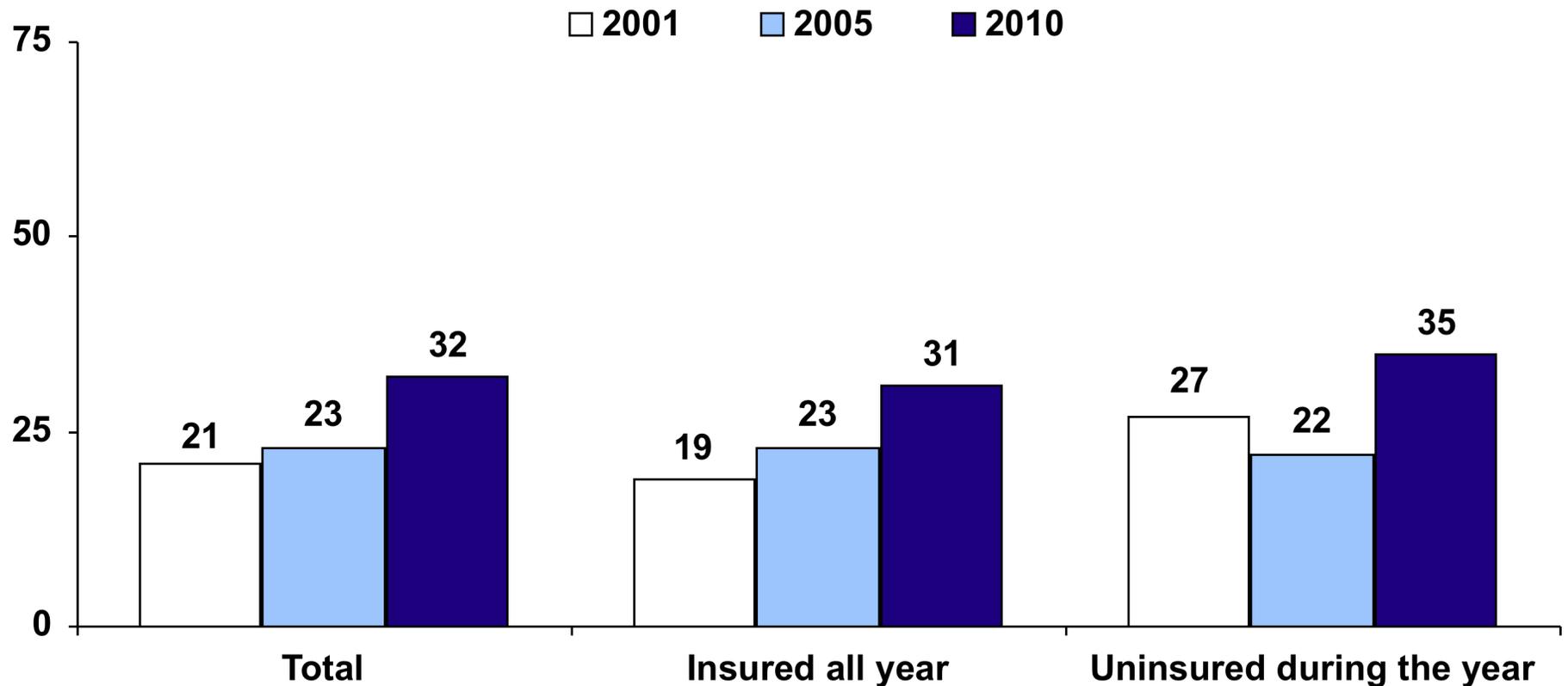
Note: FPL refers to Federal Poverty Level.

\*Base: Respondents 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, 2005, and 2010).

## Exhibit 7. More Adults Spending Large Shares of Income on Out-of-Pocket Medical Expenses, 2001–2010

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

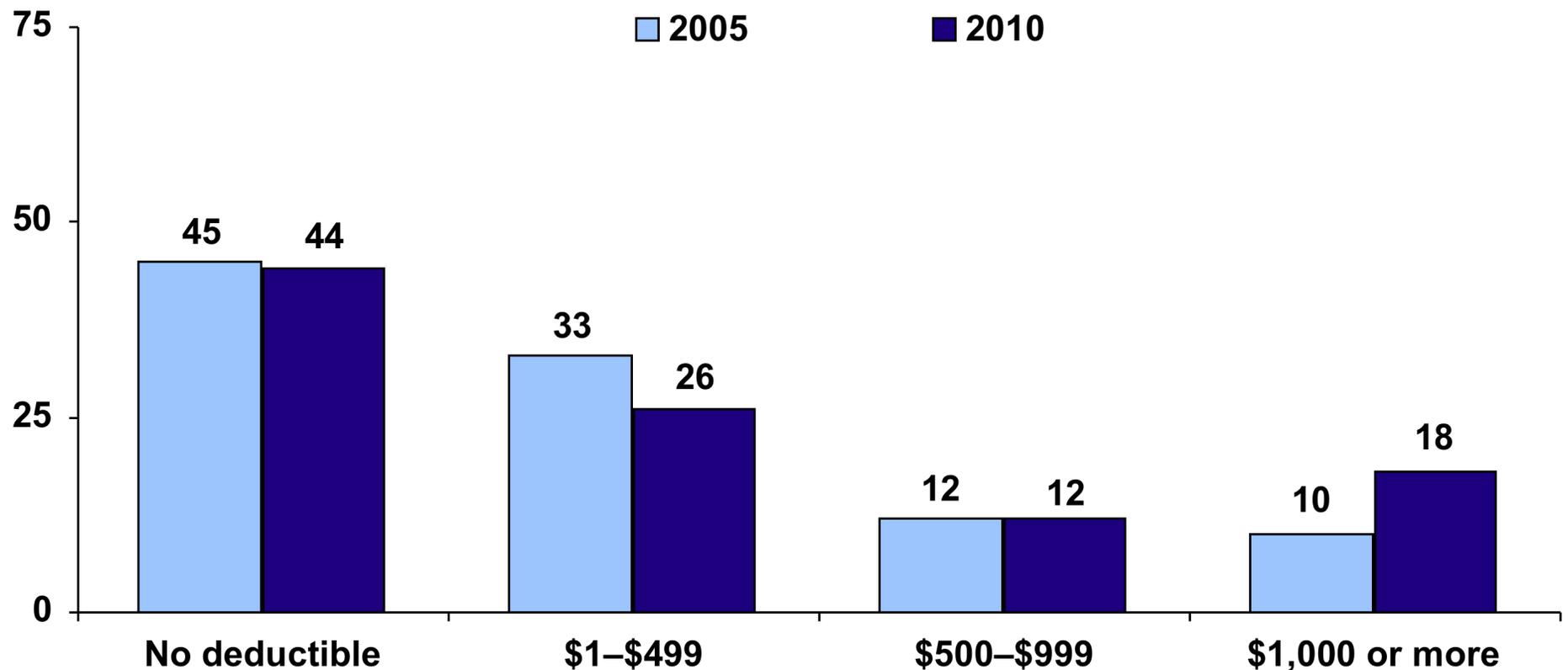


\*Base: Respondents who specified income level and private insurance premium/out-of-pocket costs for combined individual/family medical expenses.

Source: The Commonwealth Fund Biennial Health Insurance Surveys (2001, 2005, and 2010).

## Exhibit 8. Since 2005, Proportion of Adults with High Deductibles Nearly Doubled

Percent of adults ages 19–64\*



\*Base: Those who are privately insured and specified deductibles.

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

## Exhibit 9. Problems with Medical Bills or Accrued Medical Debt Increased, 2005–2010

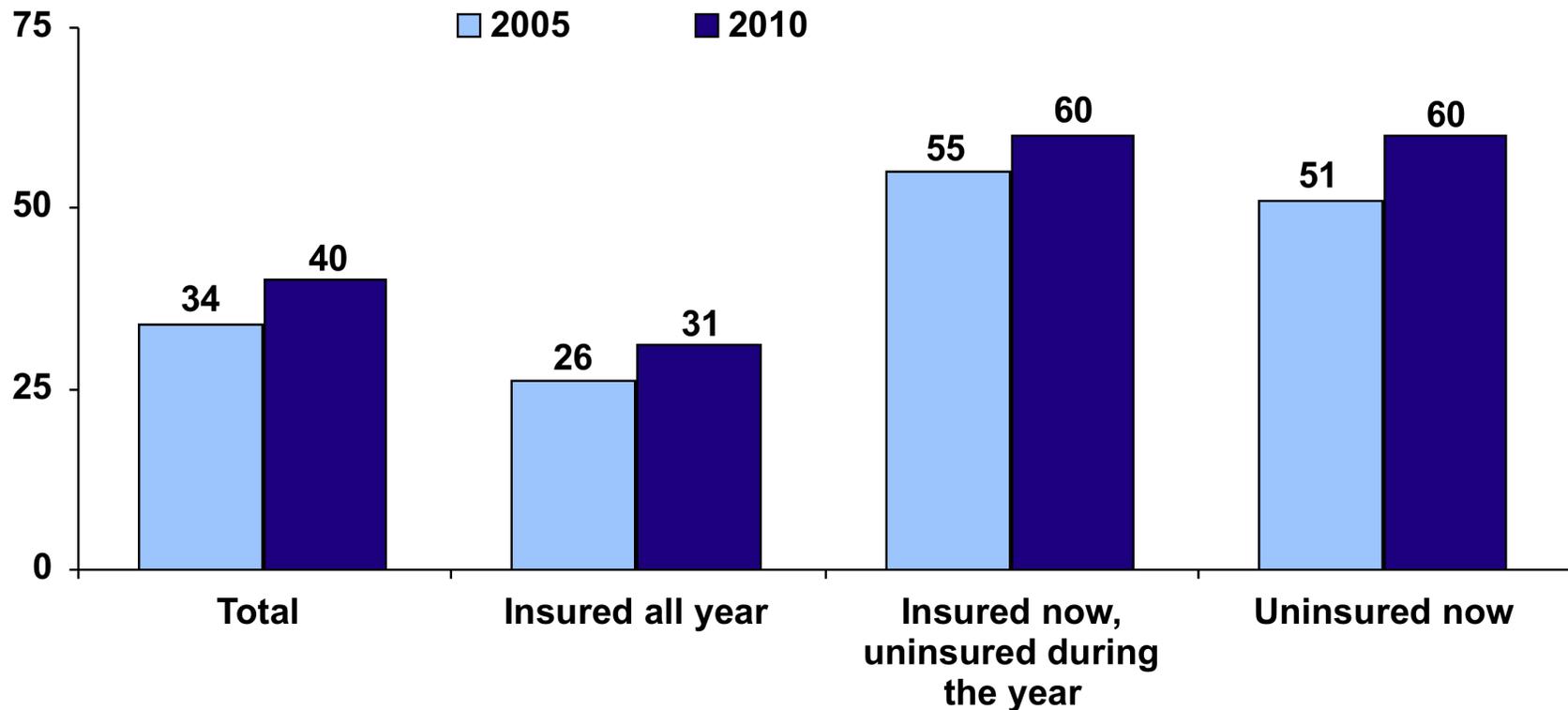
Percent of adults ages 19–64

	2005	2010
<b>In the past 12 months:</b>		
Had problems paying or unable to pay medical bills	23% 39 million	29% 53 million
Contacted by collection agency for unpaid medical bills	13% 22 million	16% 30 million
Had to change way of life to pay bills	14% 24 million	17% 31 million
<i>Any of the above bill problems</i>	28% 48 million	34% 62 million
<i>Medical bills being paid off over time</i>	21% 37 million	24% 44 million
<i>Any bill problems or medical debt</i>	34% 58 million	40% 73 million

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

## Exhibit 10. Problems with Medical Bills or Accrued Medical Debt Highest for Uninsured Adults

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

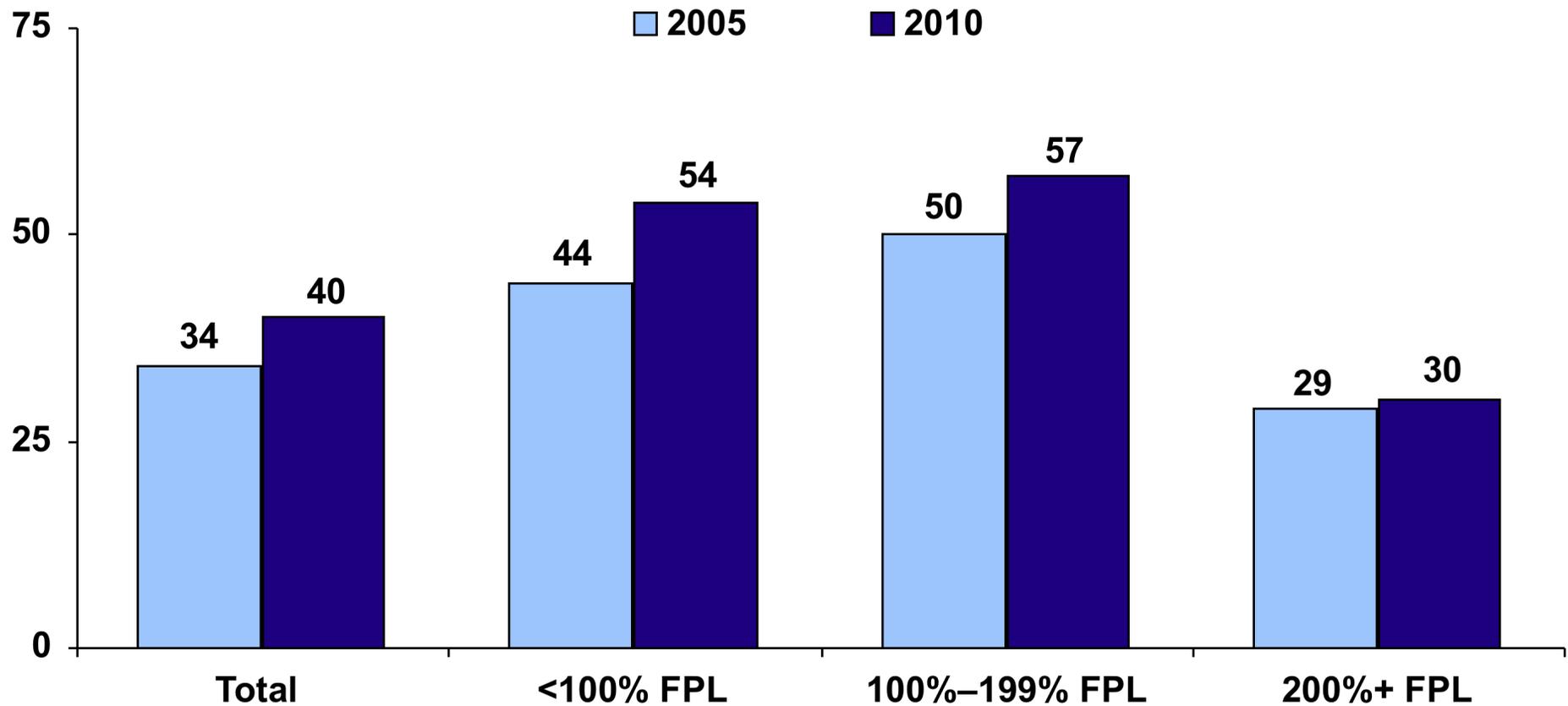


\*Had problems paying medical bills, contacted by a collection agency for unpaid bills, had to change way of life in order to pay medical bills, or has outstanding medical debt.

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

## Exhibit 11. Problems with Medical Bills or Accrued Medical Debt Highest for Adults with Low and Moderate Incomes

Percent of adults 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 12. Adults with Low Incomes More Likely to Be Unable to Pay for Basic Necessities Because of Medical Bill or Debt Problems

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

Percent of adults reporting:	Total	<133% FPL	133%–249% FPL	250%–399% FPL	400% FPL or more
Used all of savings	40% 29 million	41%	43%	37%	32%
Unable to pay for basic necessities (food, heat, or rent) because of medical bills	31% 22 million	40	35	18	13
Took out a mortgage against your home or took out a loan	10% 7 million	11	10	6	9
Took on credit card debt	24% 17 million	18	27	26	28
Had to declare bankruptcy	6% 4 million	7	6	6	4
<i>Any of the above</i>	56% 41 million	57	62	51	49

\*Base: 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.

Note: FPL refers to Federal Poverty Level.

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

## Exhibit 13. Number of Adults Reporting Cost-Related Problems Getting Needed Care Increased, 2001–2010

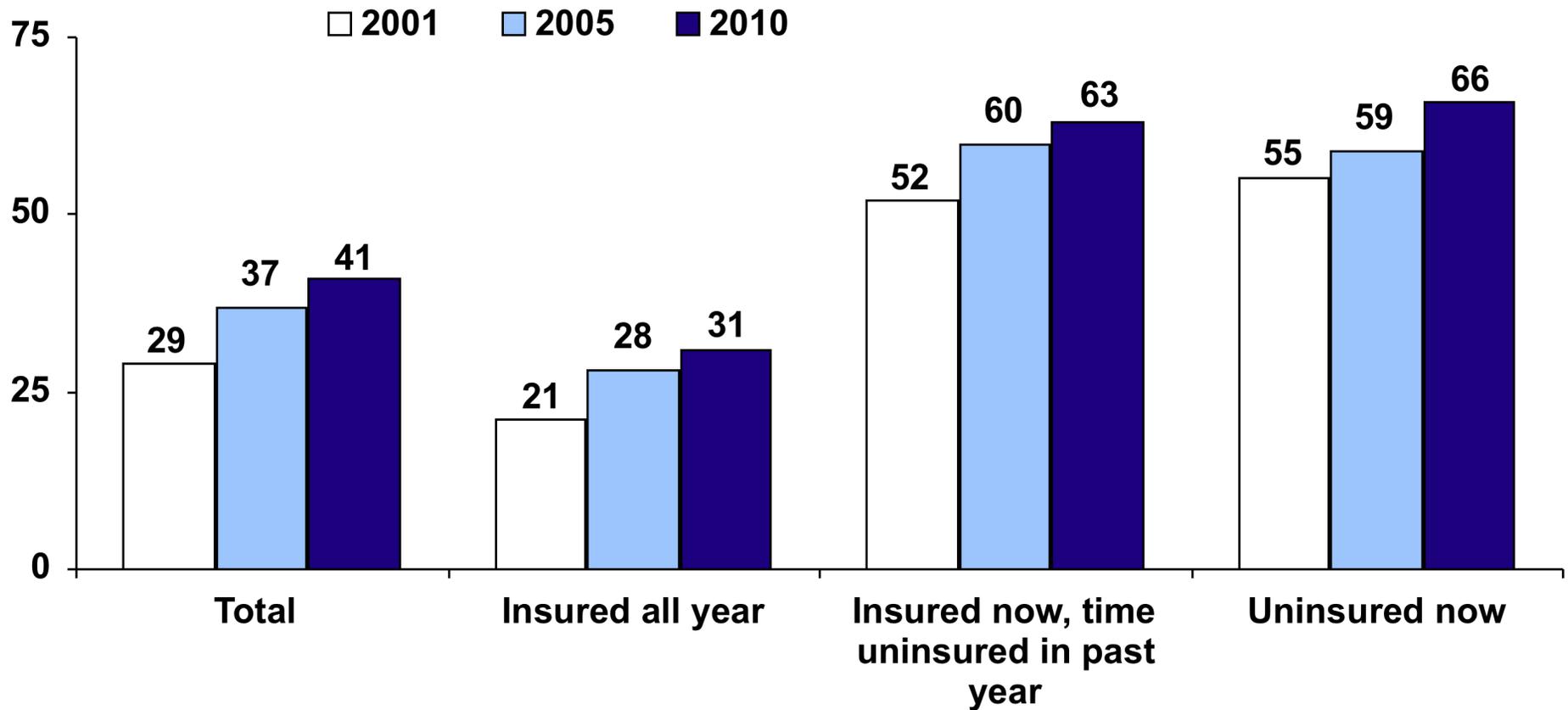
Percent of adults ages 19–64

	2001	2005	2010
<b>In the past 12 months:</b>			
<b>Had a medical problem, did not visit doctor or clinic</b>	<b>14%</b> <b>23 million</b>	<b>24%</b> <b>41 million</b>	<b>26%</b> <b>49 million</b>
<b>Did not fill a prescription</b>	<b>18%</b> <b>29 million</b>	<b>25%</b> <b>43 million</b>	<b>26%</b> <b>48 million</b>
<b>Skipped recommended test, treatment, or follow-up</b>	<b>11%</b> <b>18 million</b>	<b>20%</b> <b>34 million</b>	<b>25%</b> <b>47 million</b>
<b>Did not get needed specialist care</b>	<b>17%</b> <b>27 million</b>	<b>17%</b> <b>30 million</b>	<b>18%</b> <b>34 million</b>
<b><i>Any of the above access problems</i></b>	<b>29%</b> <b>47 million</b>	<b>37%</b> <b>64 million</b>	<b>41%</b> <b>75 million</b>

Source: The Commonwealth Fund Biennial Health Insurance Surveys (2001, 2005, and 2010).

## Exhibit 14. Adults Uninsured for Any Time Had Highest Rates of Cost-Related Problems Getting Needed Care, 2010

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

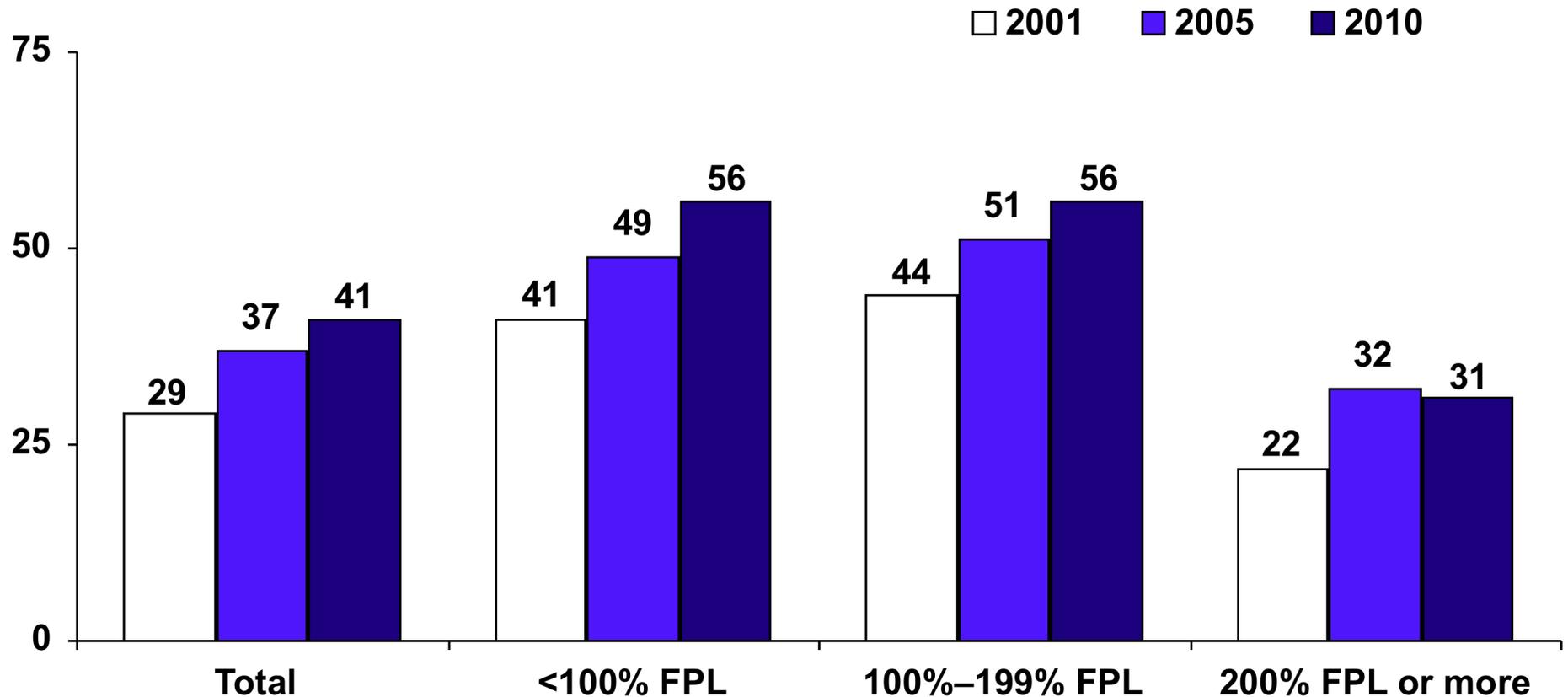


\*Did not fill a prescription; did not see a specialist when needed; skipped recommended medical test, treatment, or follow-up; had a medical problem but did not visit doctor or clinic.

Source: The Commonwealth Fund Biennial Health Insurance Surveys (2001, 2005, and 2010).

## Exhibit 15. Adults with Low and Moderate Incomes Experienced the Greatest Increase in Cost-Related Problems Getting Needed Care

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



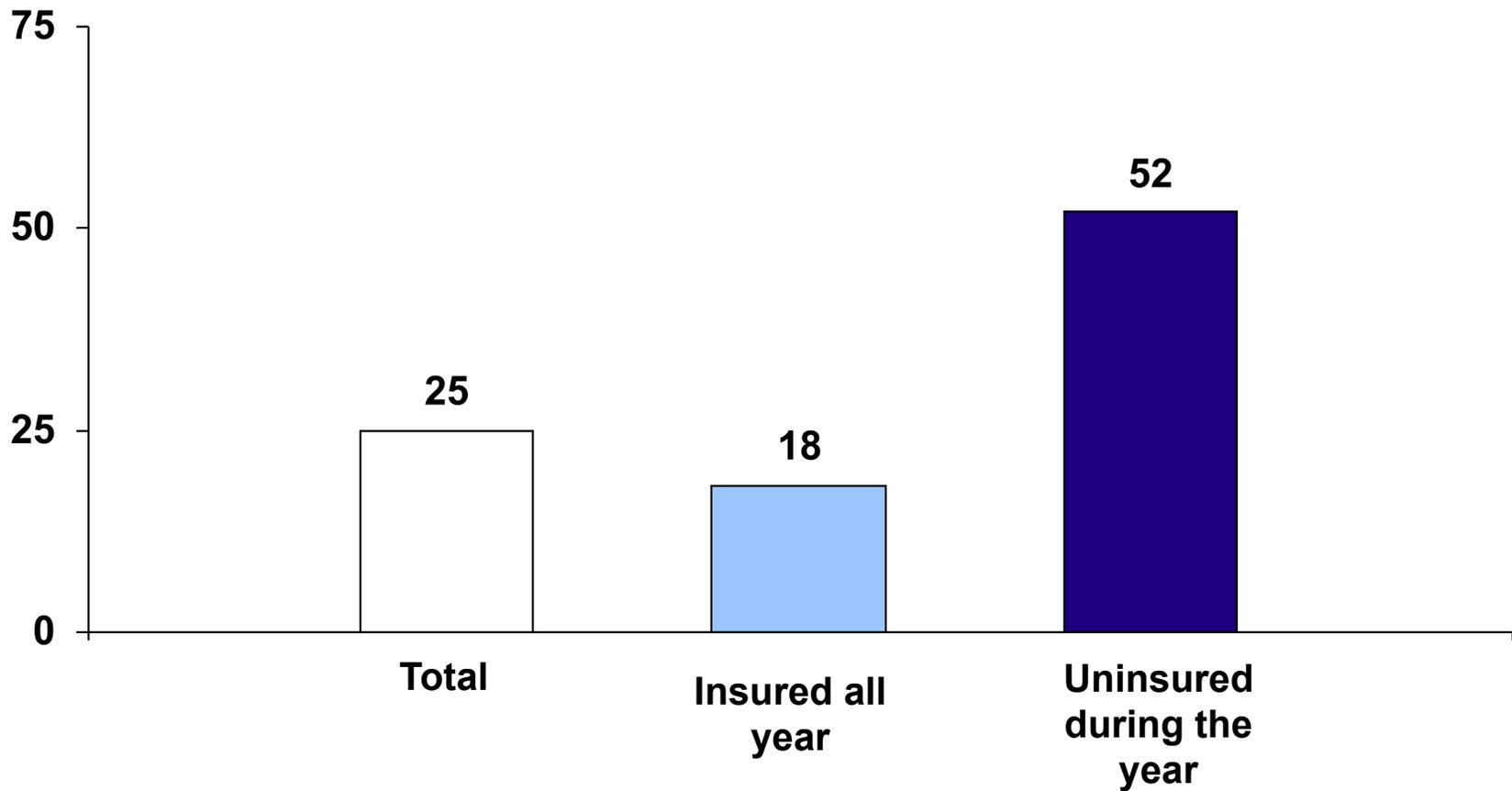
Note: FPL Refers to Federal Poverty Level.

\*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, 2005, and 2010).

## Exhibit 16. Adults Uninsured During the Year Are More Likely to Not Fill Prescriptions for Chronic Conditions

Percent of adults ages 19–64 with at least one chronic condition\* who skipped doses or did not fill prescription for chronic condition because of cost



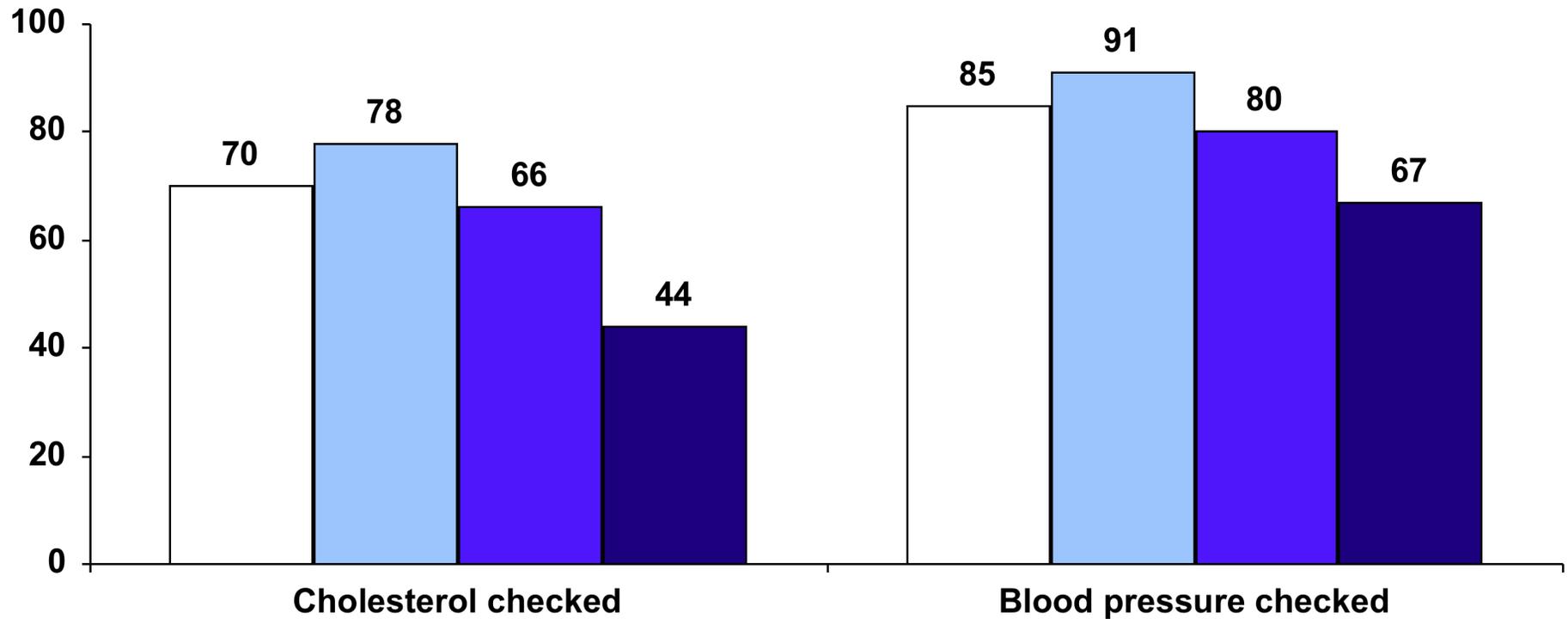
\*Adults with hypertension or high blood pressure; diabetes; asthma, emphysema, or lung disease; or heart disease, including heart attack, who take prescription medications on a regular basis.

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

# Exhibit 17. Uninsured Adults Are Less Likely to Get Blood Pressure and Cholesterol Checked, 2010

Percent of adults ages 19–64

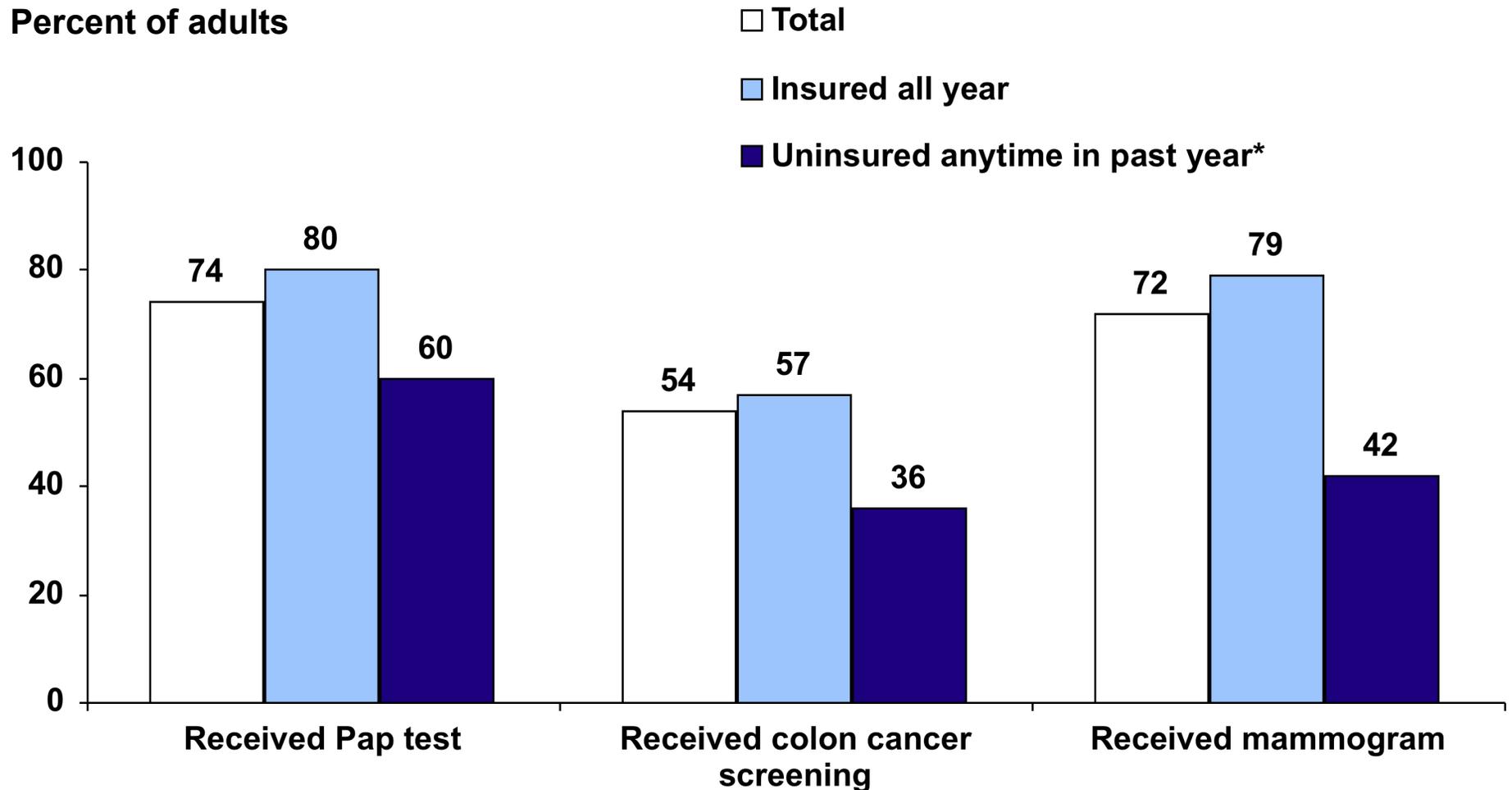
- Total
- Insured all year
- Insured now, time uninsured in past year
- Uninsured now



Note: Blood pressure checked in past year; cholesterol checked in past five years (in past year if has hypertension or heart disease).

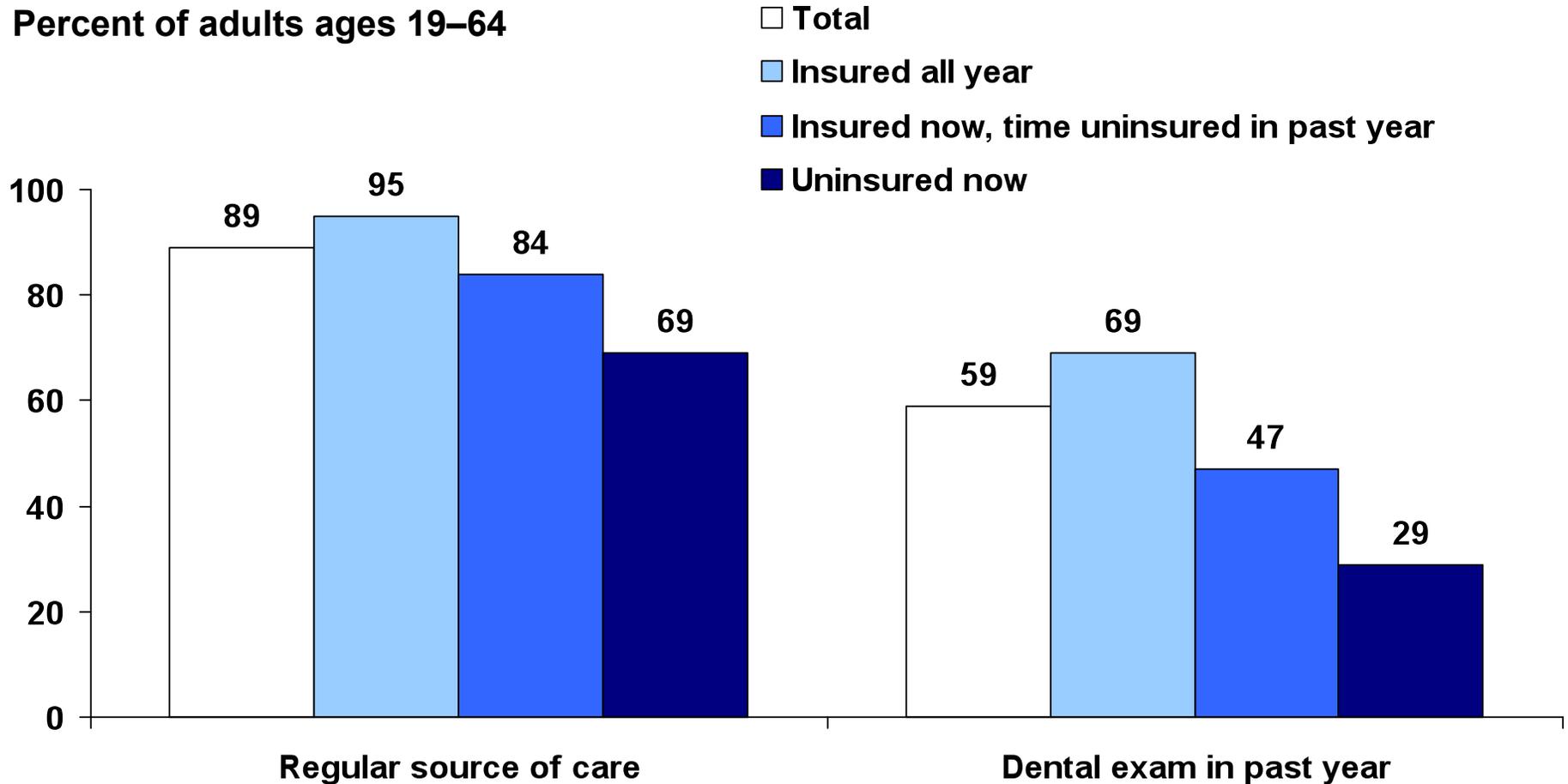
Source: The Commonwealth Fund Biennial Health Insurance Survey (2010).

## Exhibit 18. Uninsured Adults and Adults with Gaps in Coverage Have Lower Rates of Cancer Screening Tests, 2010



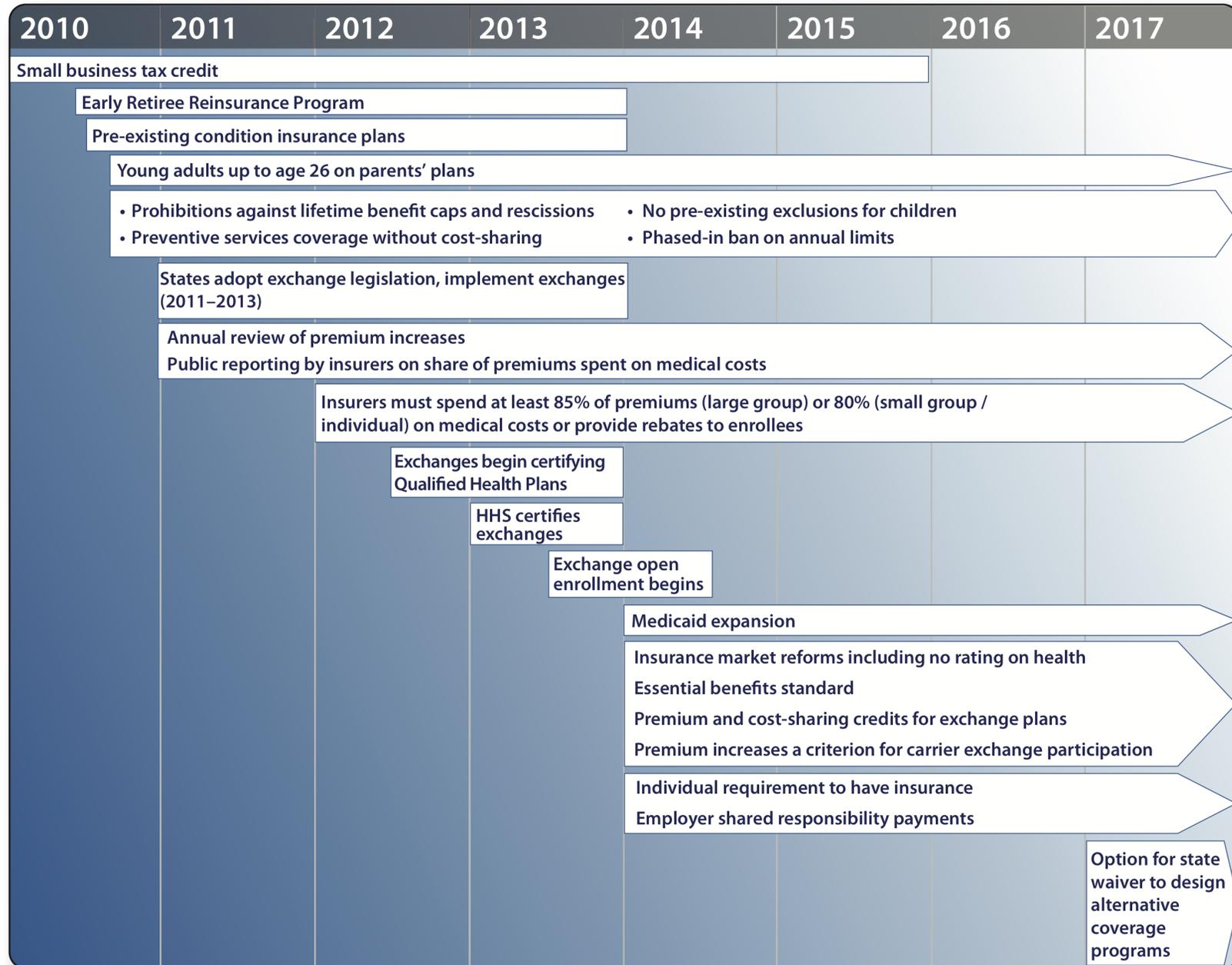
\* Because of small sample size, “Insured now, time uninsured in past year” and “Uninsured now” are combined.  
 Note: Pap test in past year for females ages 19–29, past three years age 30+; colon cancer screening in past five years for adults ages 50–64; and mammogram in past two years for females ages 50–64.  
 Source: The Commonwealth Fund Biennial Health Insurance Survey (2010).

## Exhibit 19. Uninsured Adults Are Less Likely to Have a Regular Source of Care, 2010



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

## Exhibit 20. 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 21. Premium and Cost-Sharing Tax Credits Under the Affordable Care Act

Federal poverty level	Income for a family of four	Premium tax credit cap as a share of income	Average cost-sharing as share of medical costs
<133%	<\$29,327	Medicaid	Medicaid
133%–149%	\$29,327–<\$33,075	3.0%–4.0%	6%
150%–199%	\$33,075–<\$44,100	4.0%–6.3%	13%
200%–249%	\$44,100–<\$55,125	6.3%–8.05%	27%
250%–299%	\$55,125–<\$66,150	8.05%–9.5%	30%
300%–399%	\$66,150–<\$88,200	9.5%	30%
≥400%	≥\$88,200	—	—

### Four levels of cost-sharing

- 1st tier (Bronze) actuarial value: 60%
- 2nd tier (Silver) actuarial value: 70%
- 3rd tier (Gold) actuarial value: 80%
- 4th tier (Platinum) actuarial value: 90%

**Catastrophic policy with essential benefits package available to young adults and people who cannot find plan premium ≤8% of income**

### Annual OOP limits (individual/family)

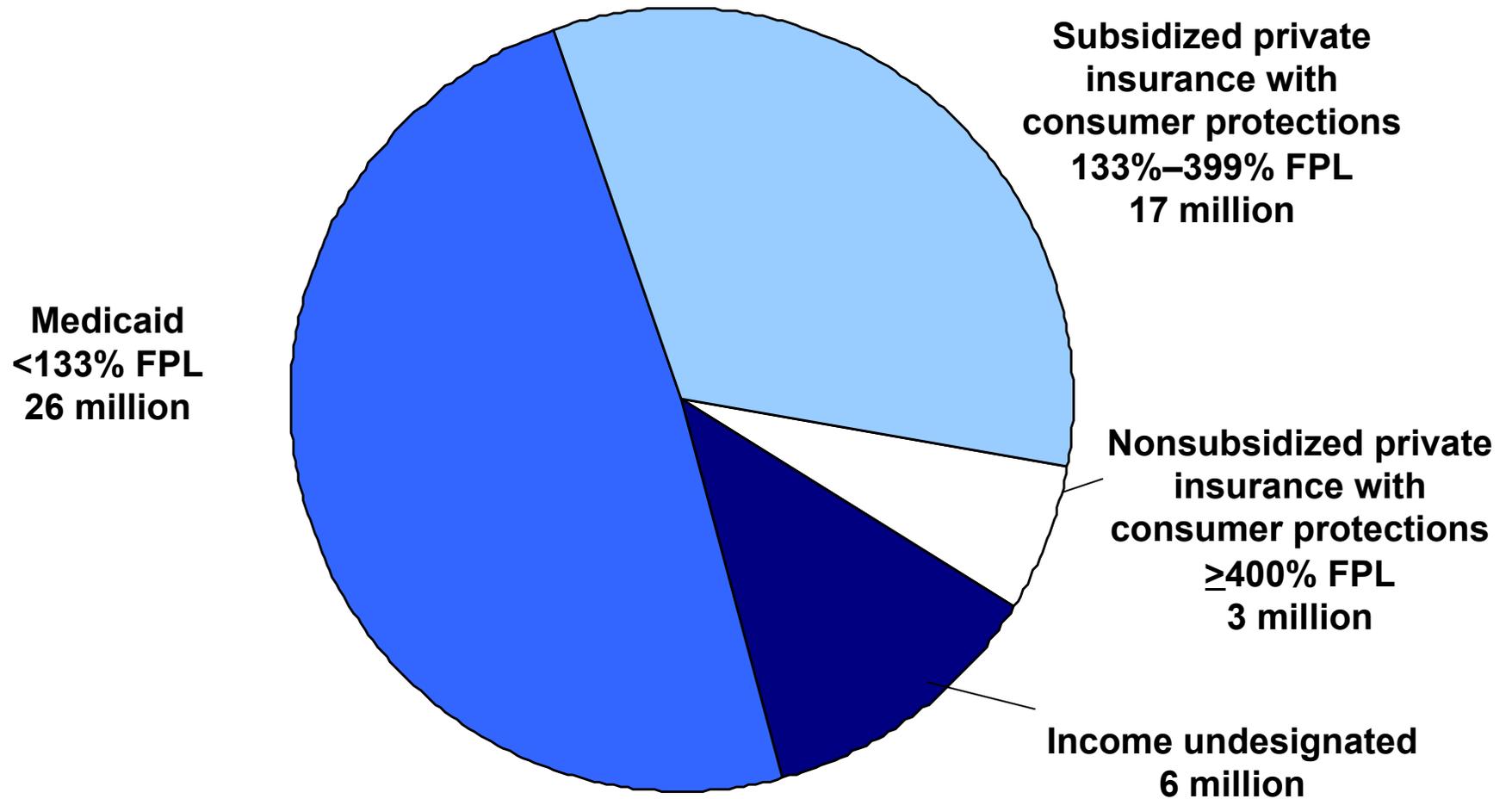
- 100%–200% FPL: 1/3 HSA limit, \$1,983/\$3,967
- 200%–300% FPL: 1/2 HSA limit, \$2,975/\$5,950
- 300%–400% FPL: 2/3 HSA limit, \$3,967/\$7,933

**Cost-sharing is eliminated for preventive services**

Note: FPL refers to Federal Poverty Level. OOP refers to out-of-pocket costs. Actuarial values are the average percent of medical costs covered by a health plan. Premium and cost-sharing credits are for silver plan.

Source: Federal poverty levels are for 2010; 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 22. Most of the 52 Million Adults Who Were Uninsured During 2010 Will Gain Coverage in 2014



**52 Million Adults Ages 19–64 Who Were Uninsured During the Year in 2010**

Note: FPL refers to Federal Poverty Level.

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

## Exhibit 23. Under the Affordable Care Act, Millions Will Benefit from Newly Subsidized Sources of Health Insurance

### Adults ages 19–64

Coverage options in 2014	Total	Medicaid	Subsidized private insurance		Private insurance
		<133% FPL	133%–249% FPL	250%–399% FPL	400%+ FPL
<b>In the past 12 months:</b>					
Uninsured any time during the year	28% 52 million	51% 26 million	36% 12 million	15% 5 million	7% 3 million
Any bill problem or medical debt*	40% 73 million	54% 27 million	56% 18 million	38% 13 million	19% 8 million
Any cost-related access problem**	41% 75 million	56% 28 million	53% 17 million	34% 12 million	24% 11 million
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Source: The Commonwealth Fund Biennial Health Insurance Survey (2010).

## Exhibit 24. Health Reform Will Reduce Cost-Related Barriers to Accessing Preventive Care

Percent of adults ages 19–64\*

	Total	<133% FPL	133%– 249% FPL	250%– 399% FPL	400%+ FPL
<b>Blood pressure checked</b>	<b>85%</b>	<b>78%</b>	<b>83%</b>	<b>89%</b>	<b>93%</b>
<b>Cholesterol checked</b>	<b>70</b>	<b>54</b>	<b>67</b>	<b>76</b>	<b>85</b>
<b>Received Pap test</b>	<b>74</b>	<b>64</b>	<b>73</b>	<b>80</b>	<b>86</b>
<b>Received colon cancer screening</b>	<b>54</b>	<b>42</b>	<b>42</b>	<b>55</b>	<b>64</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>50</b>	<b>36</b>	<b>44</b>	<b>59</b>	<b>65</b>

Note: FPL refers to Federal Poverty Level.

\*Pap test 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 females 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).