

Exhibit ES-1. Summary Highlights: National and State-Level Estimates, Under-65 Population

	People	Percent of population		
	Millions 2012	National 2012	Lowest state	Highest state
Total: Insured but underinsured* or uninsured	<u>79.0</u>	<u>29.5%</u>	<u>14%</u>	<u>38%</u>
Insured but underinsured	31.7	11.8%	8%	17%
Uninsured	47.3	17.7%	4%	27%
Premiums exceed ACA thresholds**	29.2	10.9%	7%	14%

* Underinsured defined as insured in household that spent 10% or more of income on medical care (excluding premiums) or 5% or more if income under 200% poverty.

** Affordable Care Act thresholds refers to the maximum premium contribution as a share of income in marketplaces or Medicaid.

Data source: March 2012 and 2013 Current Population Surveys.

Exhibit 1. Uninsured or Underinsured: National Trends, Under-65 Population

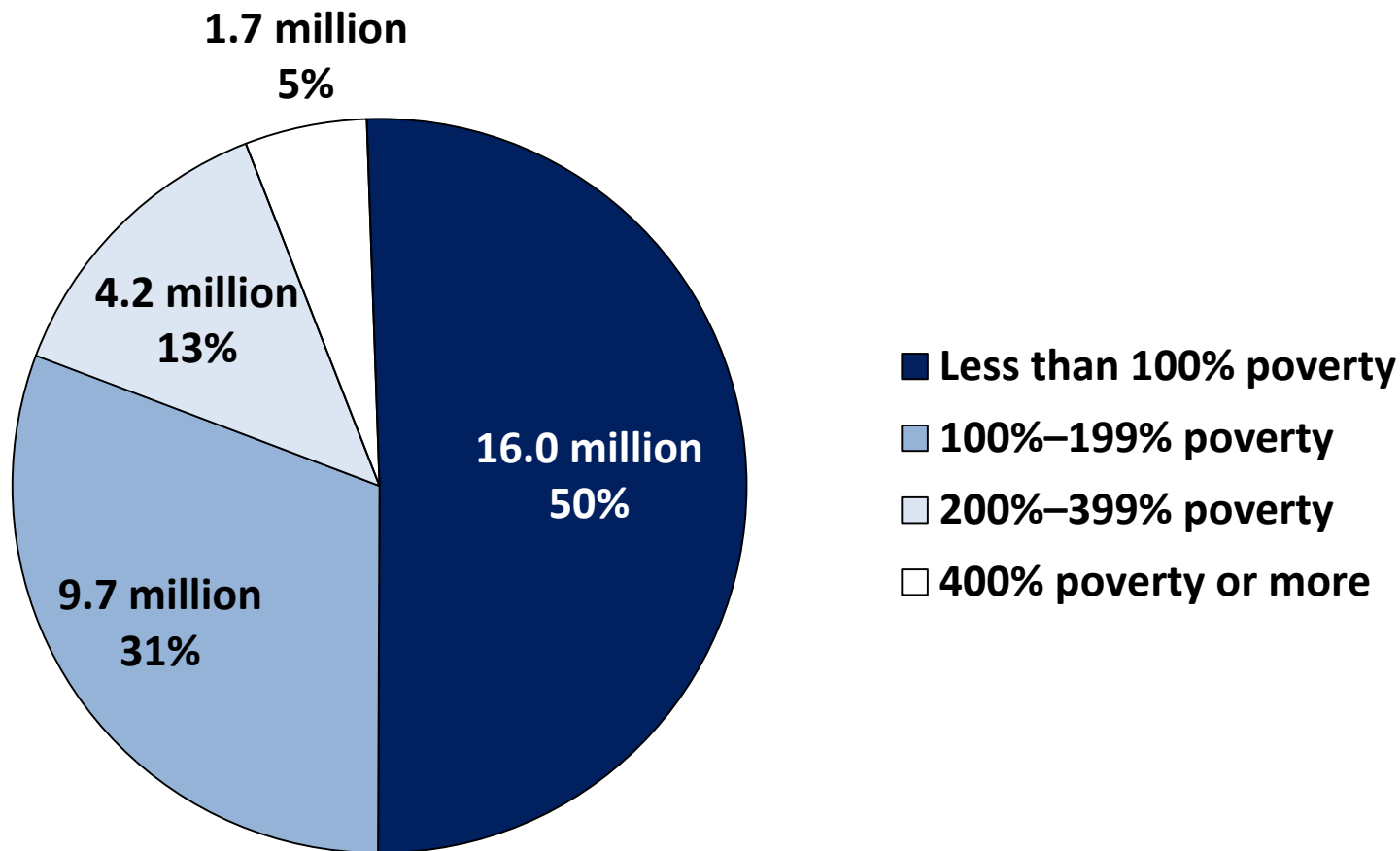
	2010 millions	2011 millions	2012 millions	2012 percent of population
Uninsured	49.2	47.9	47.3	17.7%
Insured but underinsured*	29.9	30.6	31.7	11.8%
Total, uninsured or insured but underinsured	<u>79.1</u>	<u>78.5</u>	<u>79.0</u>	<u>29.5%</u>

* Underinsured defined as insured in household that spent 10% or more of income on medical care (excluding premiums) or 5% or more if income under 200% poverty.

Data source: March 2011, 2012, and 2013 Current Population Surveys.

Exhibit 2. Distribution of Underinsured by Poverty, Under-65 Population, 2012

Insured but underinsured:* 31.7 million people



Note: Sum of percentages or people may not equal total because of rounding.

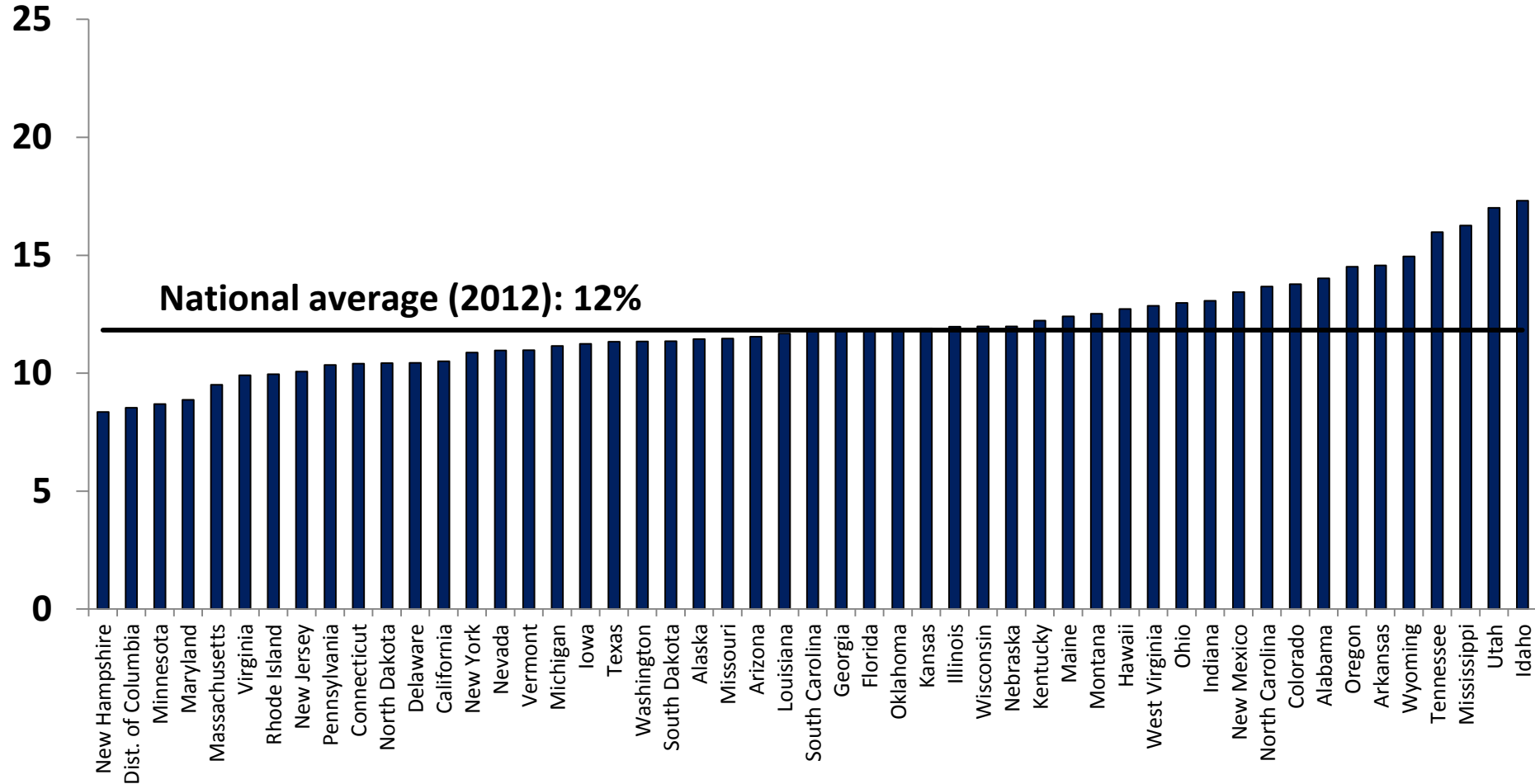
* Underinsured defined as insured in household that spent 10% or more of income on medical care (excluding premiums) or 5% or more if income under 200% poverty.

Data source: March 2013 Current Population Survey.

Exhibit 3. Underinsured by State, 2011–2012

Ranges from 8 percent to 17 percent of population

Percent of under-65 population



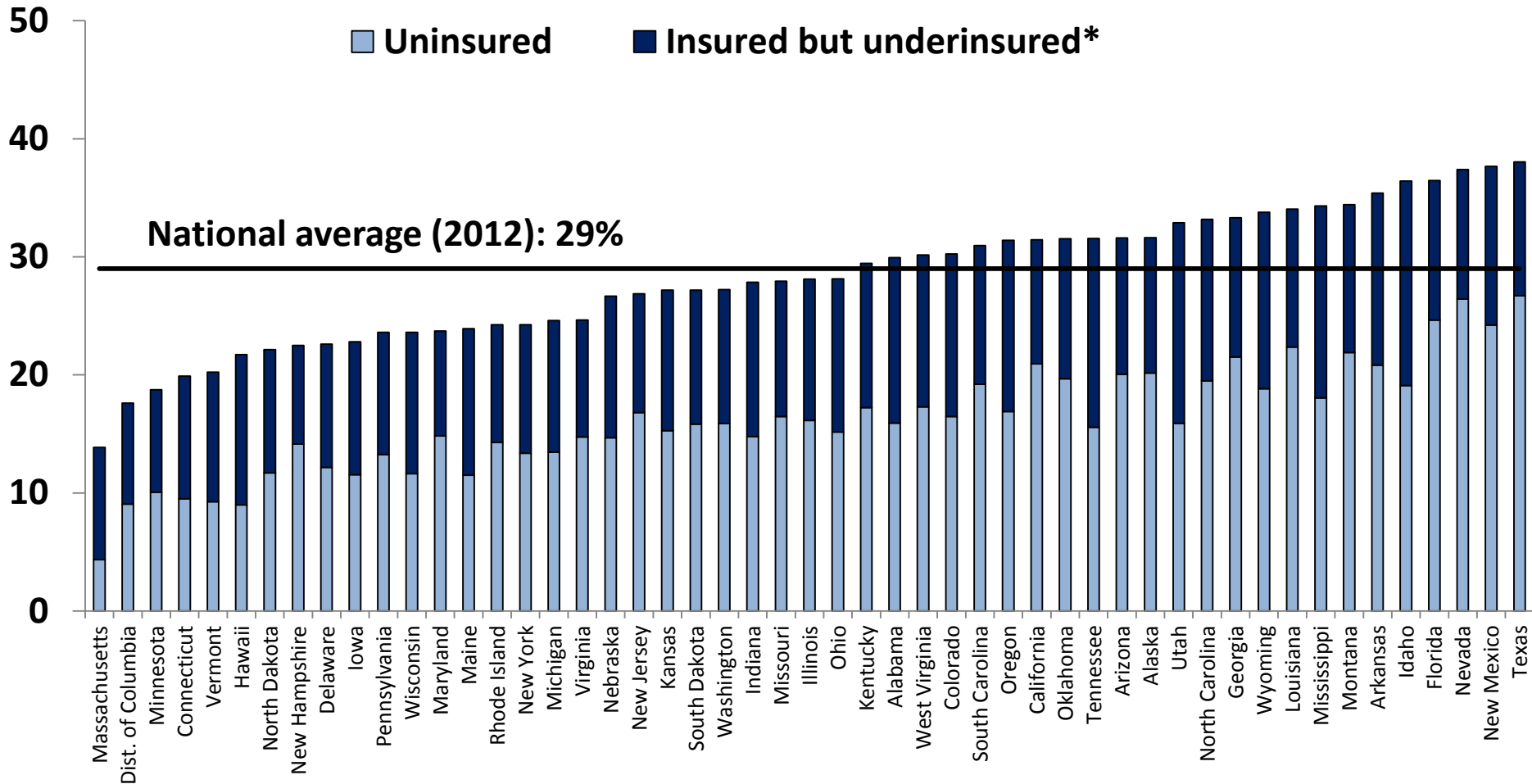
Note: Underinsured defined as insured in household that spent 10% or more of income on medical care (excluding premiums) or 5% or more if income under 200% poverty.

Data source: March 2012–2013 Current Population Survey (states: two-year average).

Exhibit 4. Underinsured or Uninsured by State, 2011–2012

Ranges from 14 percent to 38 percent of population

Percent of under-65 population

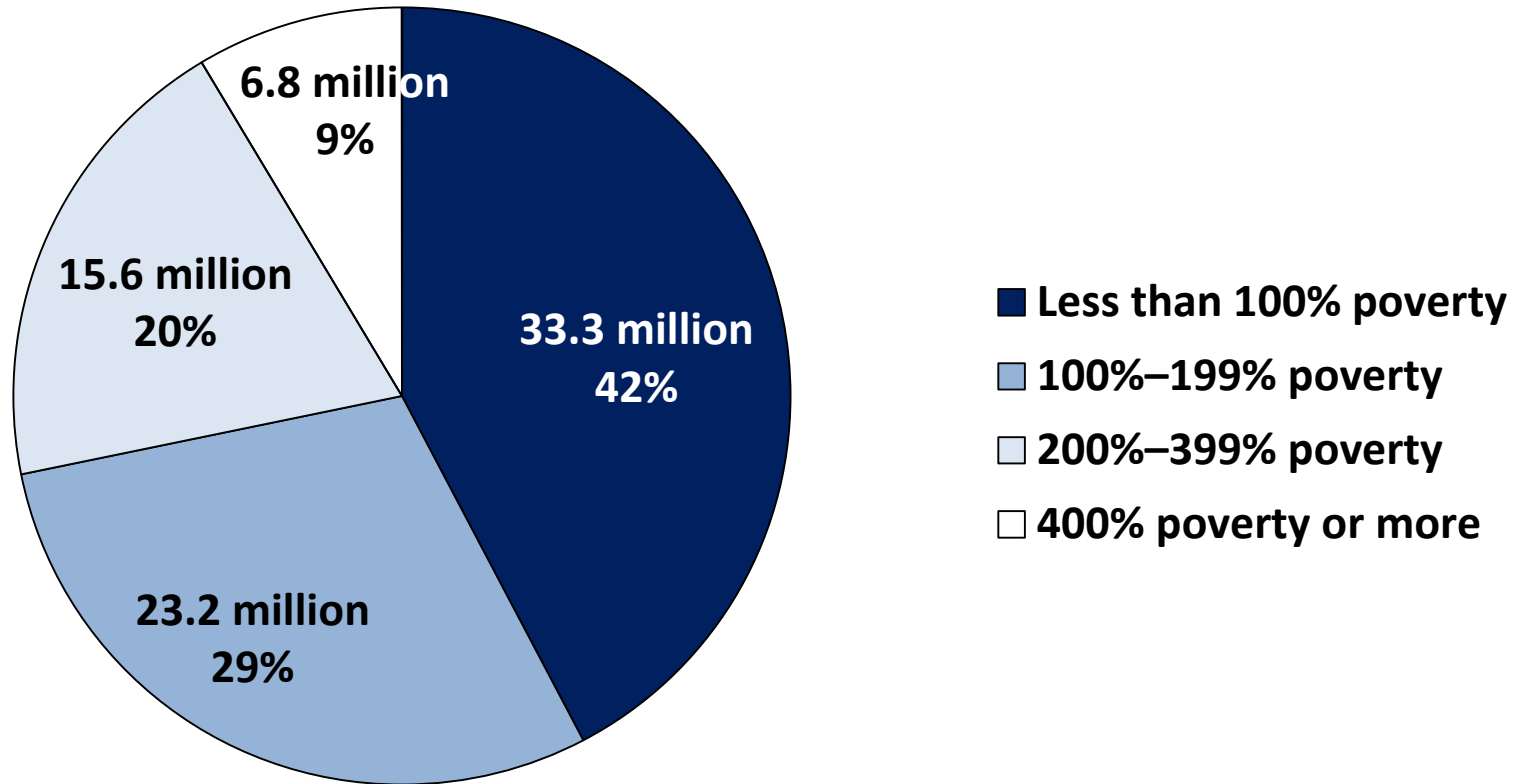


* Underinsured defined as insured in household that spent 10% or more of income on medical care (excluding premiums) or 5% or more if income under 200% poverty.

Data source: March 2012–2013 Current Population Survey (states: two-year average).

Exhibit 5. Distribution of Underinsured or Uninsured by Poverty, Under-65 Population, 2012

Insured but underinsured* or uninsured: 79 million people

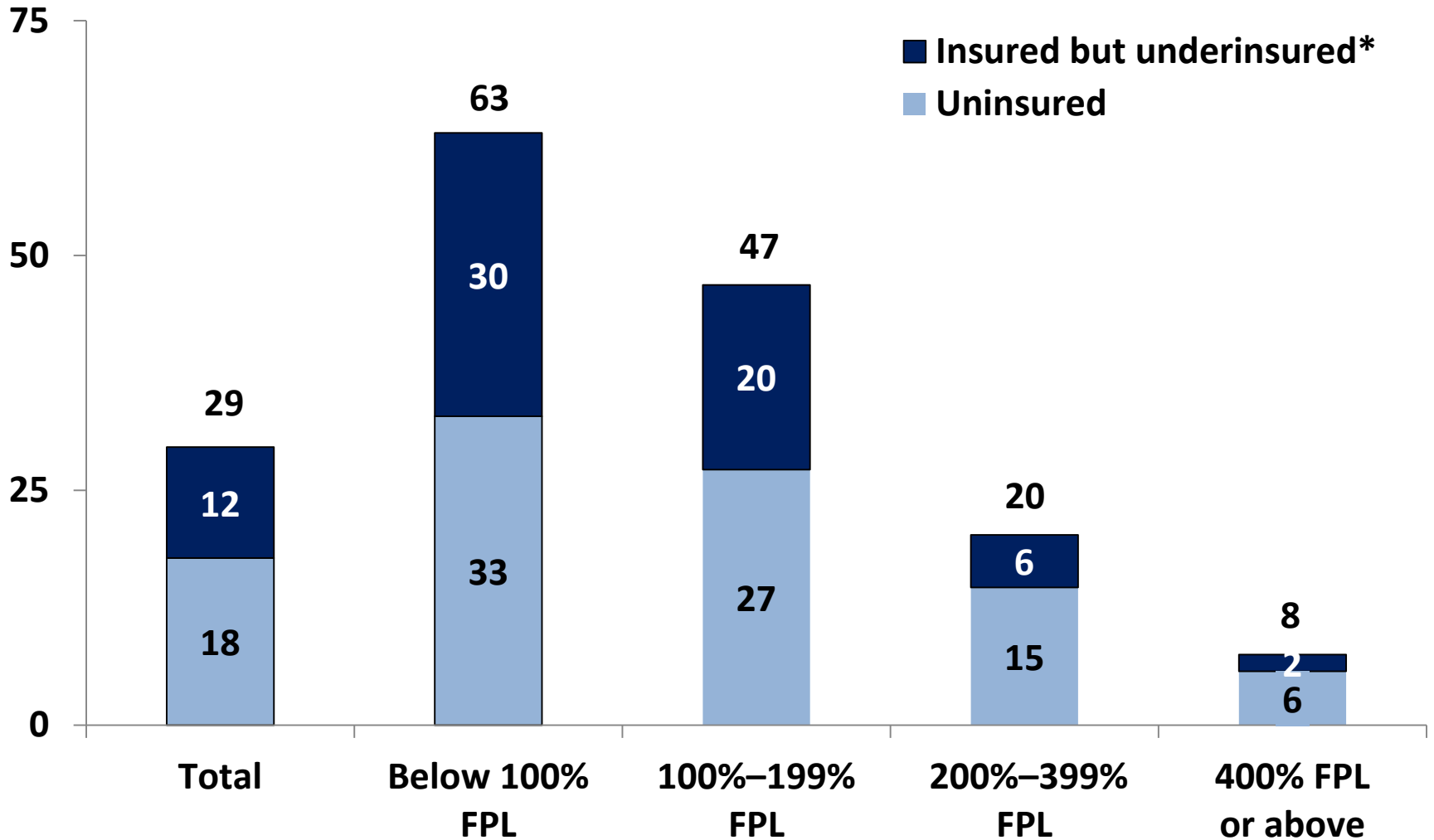


* Underinsured defined as insured in household that spent 10% or more of income on medical care (excluding premiums) or 5% or more if income under 200% poverty.

Data source: March 2013 Current Population Survey.

Exhibit 6. At Risk: 79 Million Uninsured or Underinsured, 2012

Percent of under-65 population



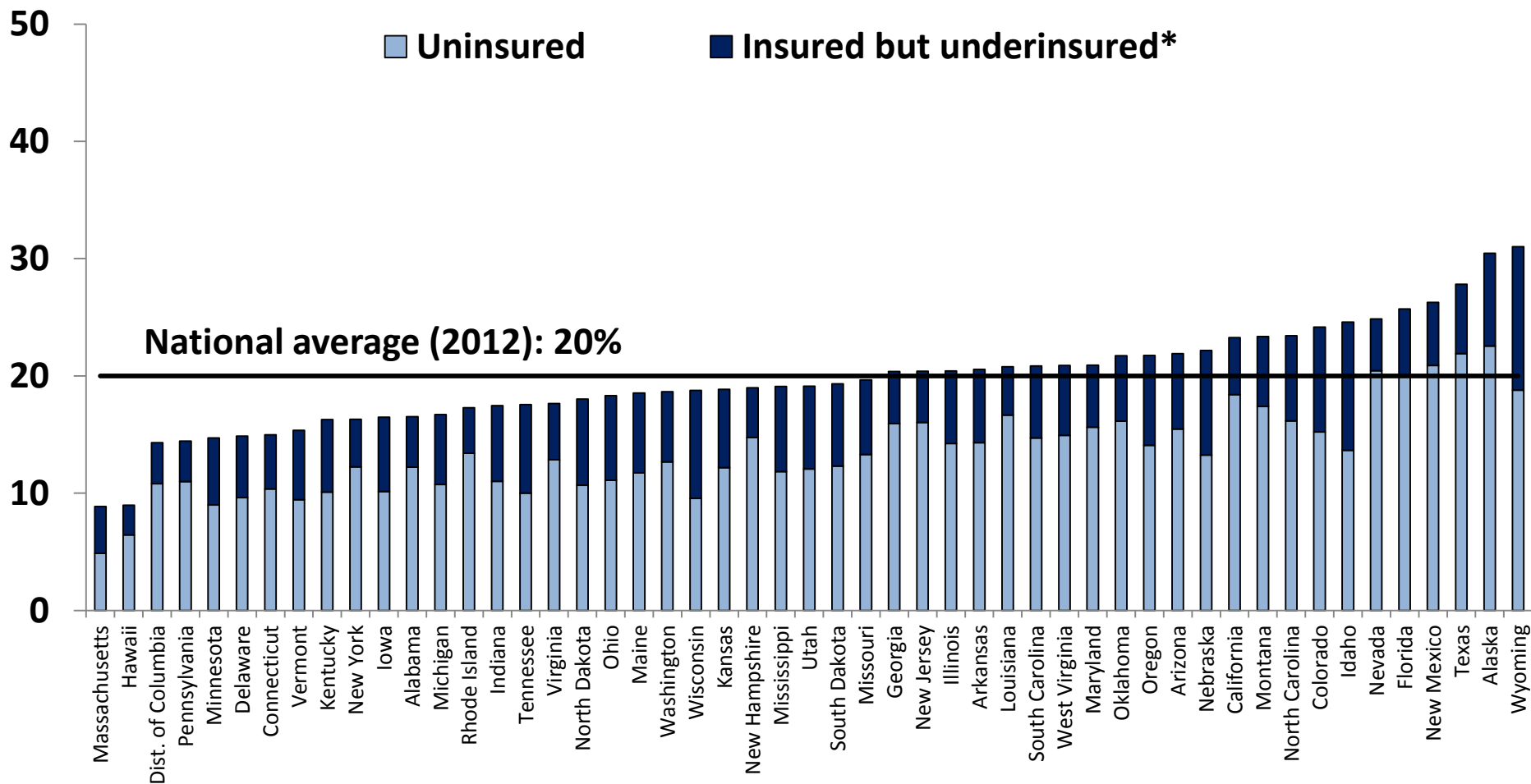
Notes: FPL = federal poverty level. Percentages may not sum to total because of rounding.

* Underinsured defined as insured in household that spent 10% or more of income on medical care (excluding premiums) or 5% or more if income under 200% poverty.

Data source: March 2013 Current Population Survey.

Exhibit 7. Middle-Income Uninsured or Underinsured by State, 2011–2012

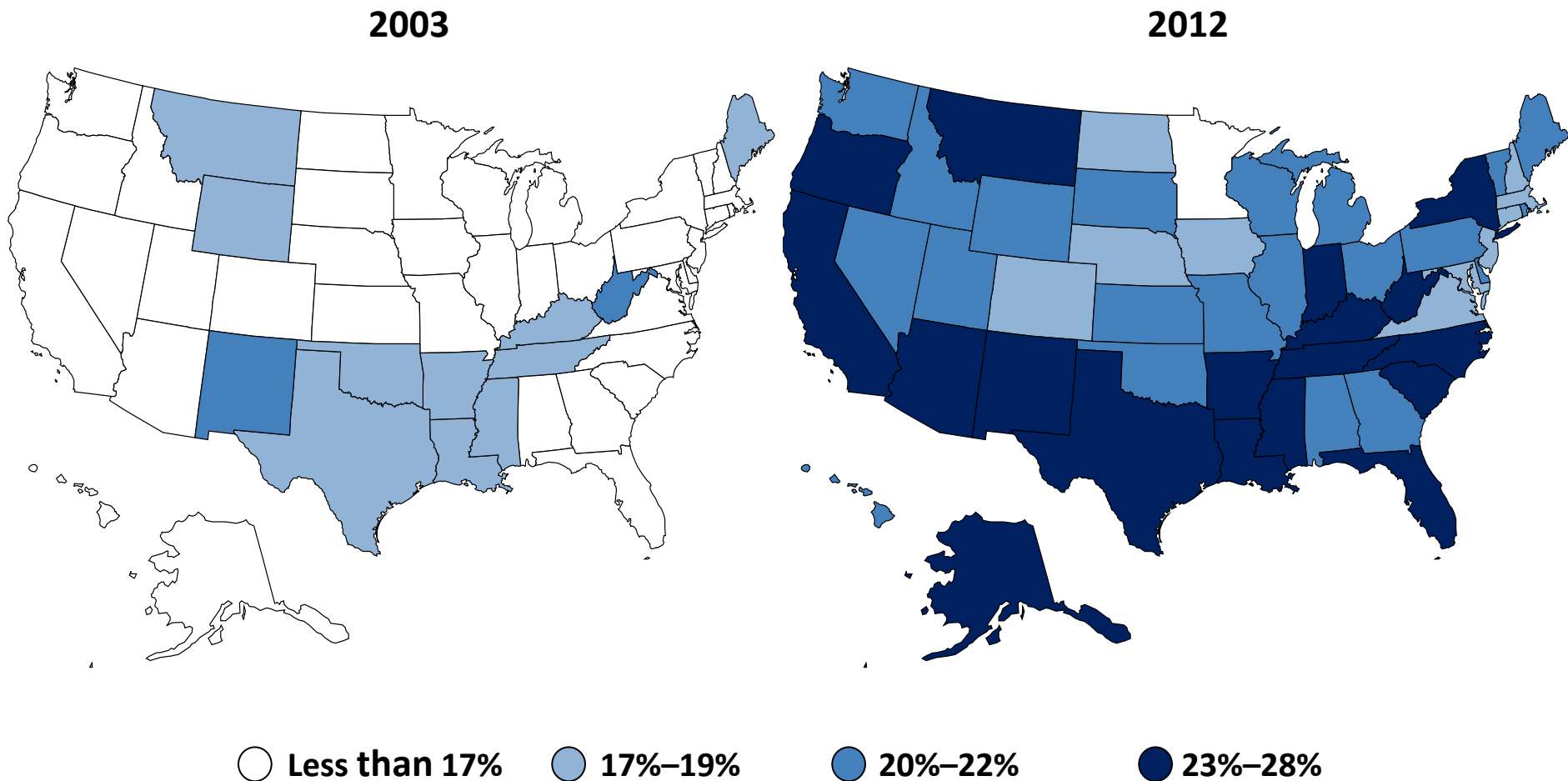
Percent of middle-income population under age 65



Middle-income = 200%–399% of the federal poverty level. * Underinsured defined as insured in household that spent 10% or more of income on medical care (excluding premiums) or 5% or more if income under 200% poverty.

Data source: March 2012–2013 Current Population Survey (states: two-year average).

Exhibit 8. Total Premiums for Employer-Sponsored Insurance Rise Sharply as Share of Median Income for Under-65 Population, 2003 and 2012



Note: Premiums include employer and employee shares.

Data sources: 2003, 2012 Medical Expenditure Panel Survey–Insurance Component; March 2004 and March 2013 Current Population Surveys for median income.

Exhibit 9. Premium Tax Credits and Cost-Sharing Protections Under the Affordable Care Act

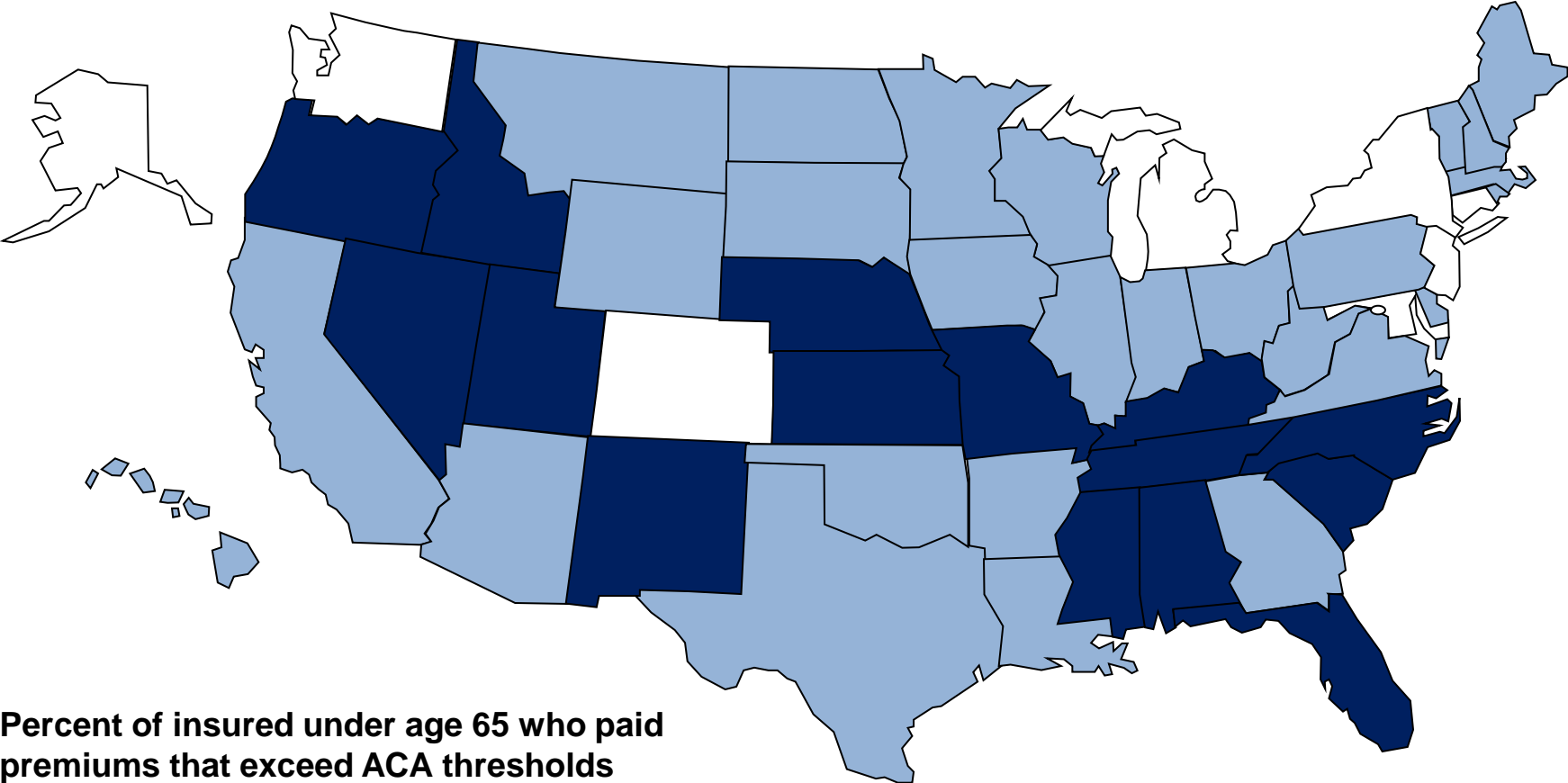
FPL	Income	Premium contribution as a share of income	Out-of-pocket limits	Actuarial value: if in Silver plan
<100%	S: <\$11,490 F: <\$23,550	0% (Medicaid)	\$0 (Medicaid)	100% (Medicaid)
100%–132%	S: \$11,490 – <\$15,282 F: \$23,550 – <\$31,322	2%, or 0% if Medicaid	S: \$2,250 F: \$4,500	94%
133%–149%	S: \$15,282 – <\$17,235 F: \$31,322 – <\$35,325	3.0%–4.0%		94%
150%–199%	S: \$17,235 – <\$22,980 F: \$35,325 – <\$47,100	4.0%–6.3%		87%
200%–249%	S: \$22,980 – <\$28,725 F: \$47,100 – <\$58,875	6.3%–8.05%		S: \$5,200 F: \$10,400
250%–299%	S: \$28,725 – <\$34,470 F: \$58,875 – <\$70,650	8.05%–9.5%	S: \$6,350 F: \$12,700	70%
300%–399%	S: \$34,470 – <\$45,960 F: \$70,650 – <\$94,200	9.5%		70%
400%+	S: \$45,960+ F: \$94,200+	—		—

Four levels of cost-sharing: Bronze: actuarial value: 60% Silver: actuarial value: 70%
Gold: actuarial value: 80% Platinum: actuarial value: 90%

Note: FPL refers to federal poverty level as of 2013. Actuarial values are the average percent of medical costs covered by a health plan. Premium and cost-sharing credits are for silver plan. Out-of-pocket limits for 2014.

Source: 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 10. Twenty-Nine Million Insured Paid Premiums in Excess of Affordable Care Act Thresholds, 2011–2012



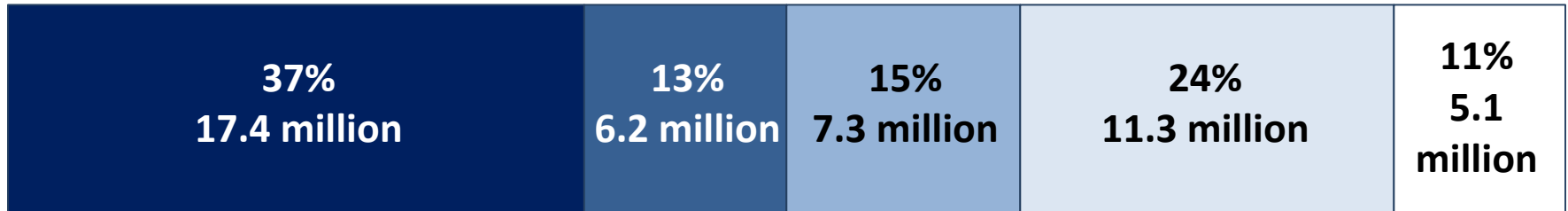
Percent of insured under age 65 who paid premiums that exceed ACA thresholds

- 8%–11% (8 states + D.C.)
- 12%–14% (27 states)
- 15%–17% (15 states)

Note: Affordable Care Act thresholds refers to the maximum premium contribution as a share of income in marketplaces or Medicaid if eligible to participate.

Data source: March 2012–2013 Current Population Survey (states: two-year average).

Exhibit 11. Distribution of Uninsured or Underinsured by Poverty, 2012



47.3 million uninsured under age 65 in 2012

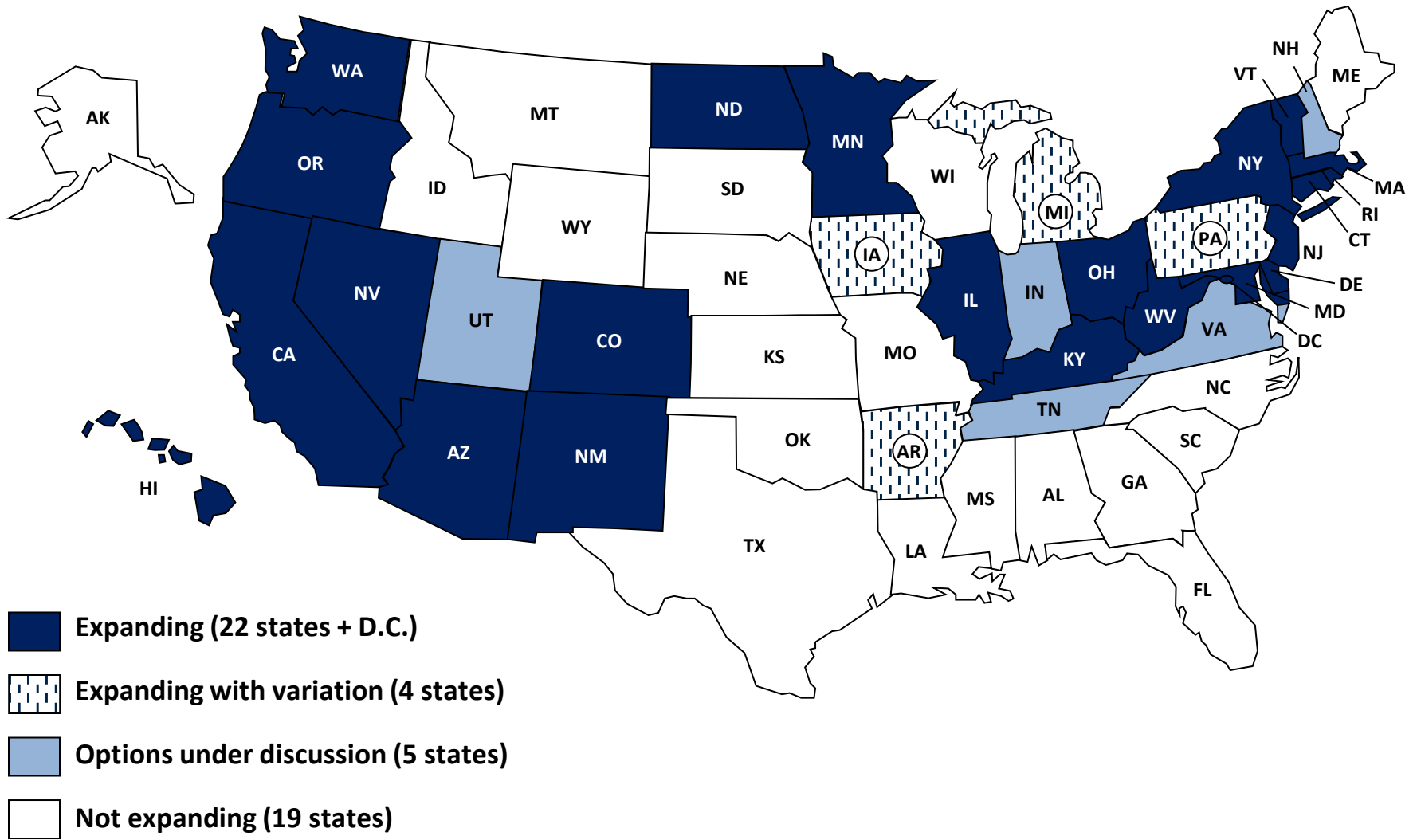


31.7 million underinsured under age 65 in 2012

Notes: Percentages may not add to 100% because of rounding. Underinsured defined as insured in household that spent 10% or more of income on medical care (excluding premiums) or 5% or more if income under 200% poverty.

Data source: March 2013 Current Population Survey.

Exhibit 12. Status of State Participation in Medicaid Expansion, as of March 2014



Note: The Centers for Medicare and Medicaid Services (CMS) has approved waivers for expansion with variation in Arkansas, Iowa, and Michigan. Pennsylvania's waiver is currently under review by CMS.

Source: Avalere *State Reform Insights*; Center of Budget and Policy Priorities; Politico.com; Commonwealth Fund analysis.