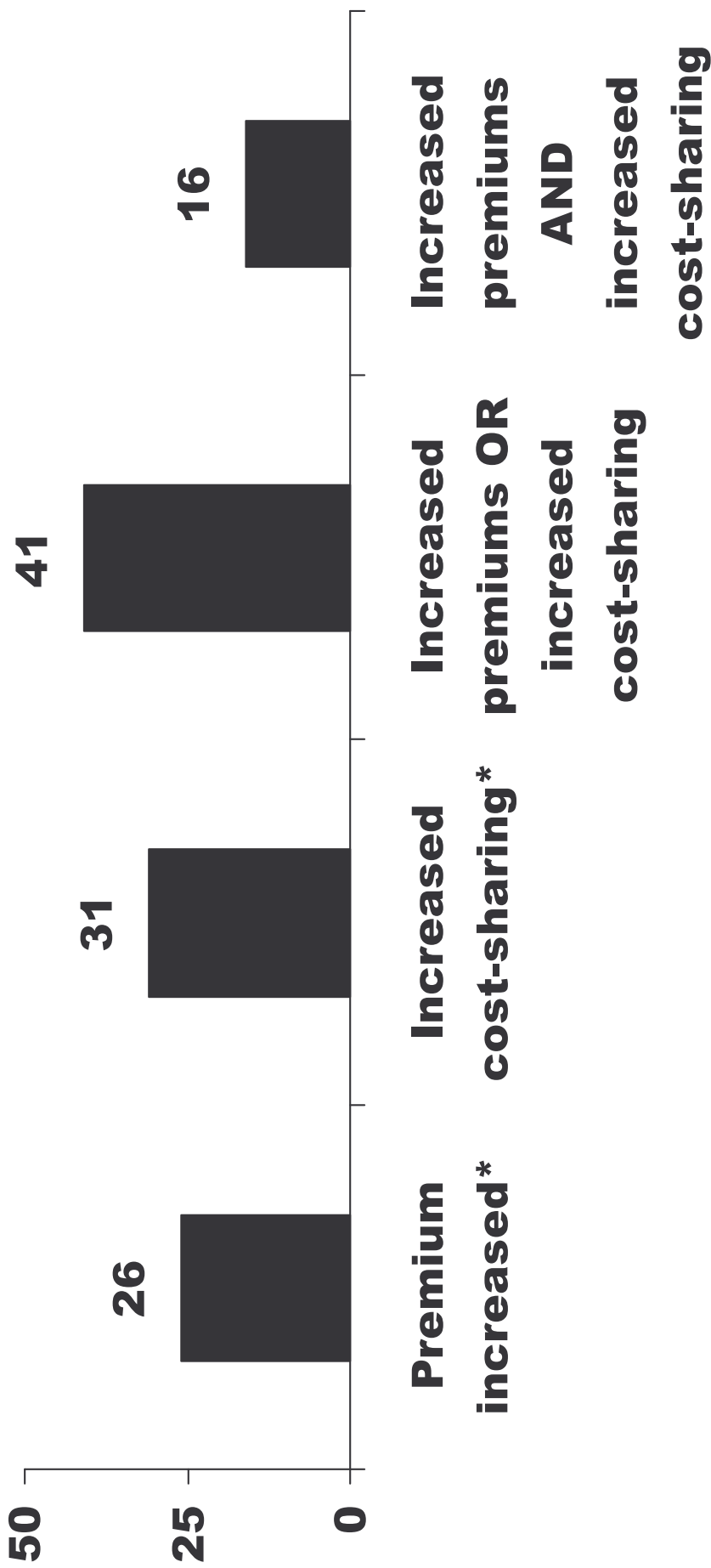


Cost Shifts to Workers: Increased Premiums and Cost-Sharing

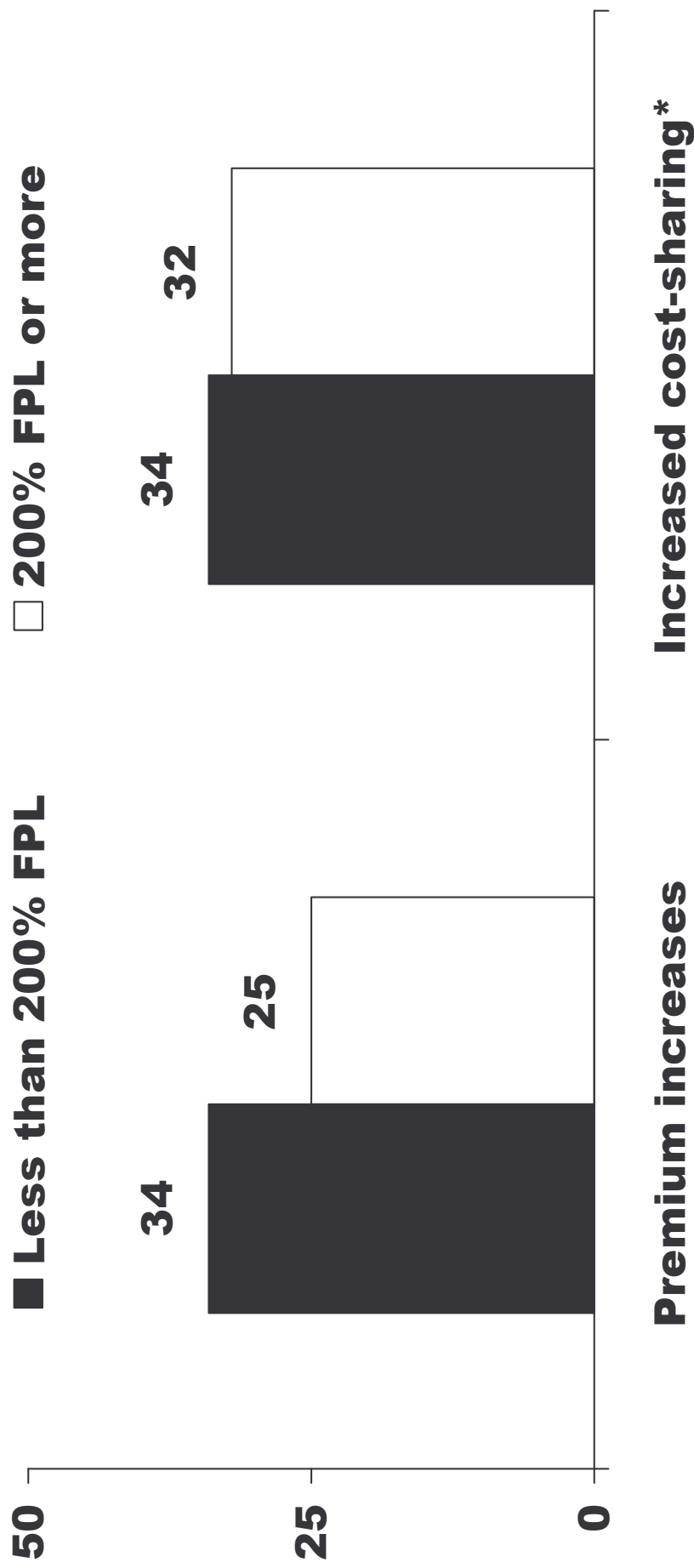
Percent nonelderly with employer-sponsored insurance



* Premiums increased more than a little. Increased cost-sharing includes cuts in benefits or higher deductibles or copayments.

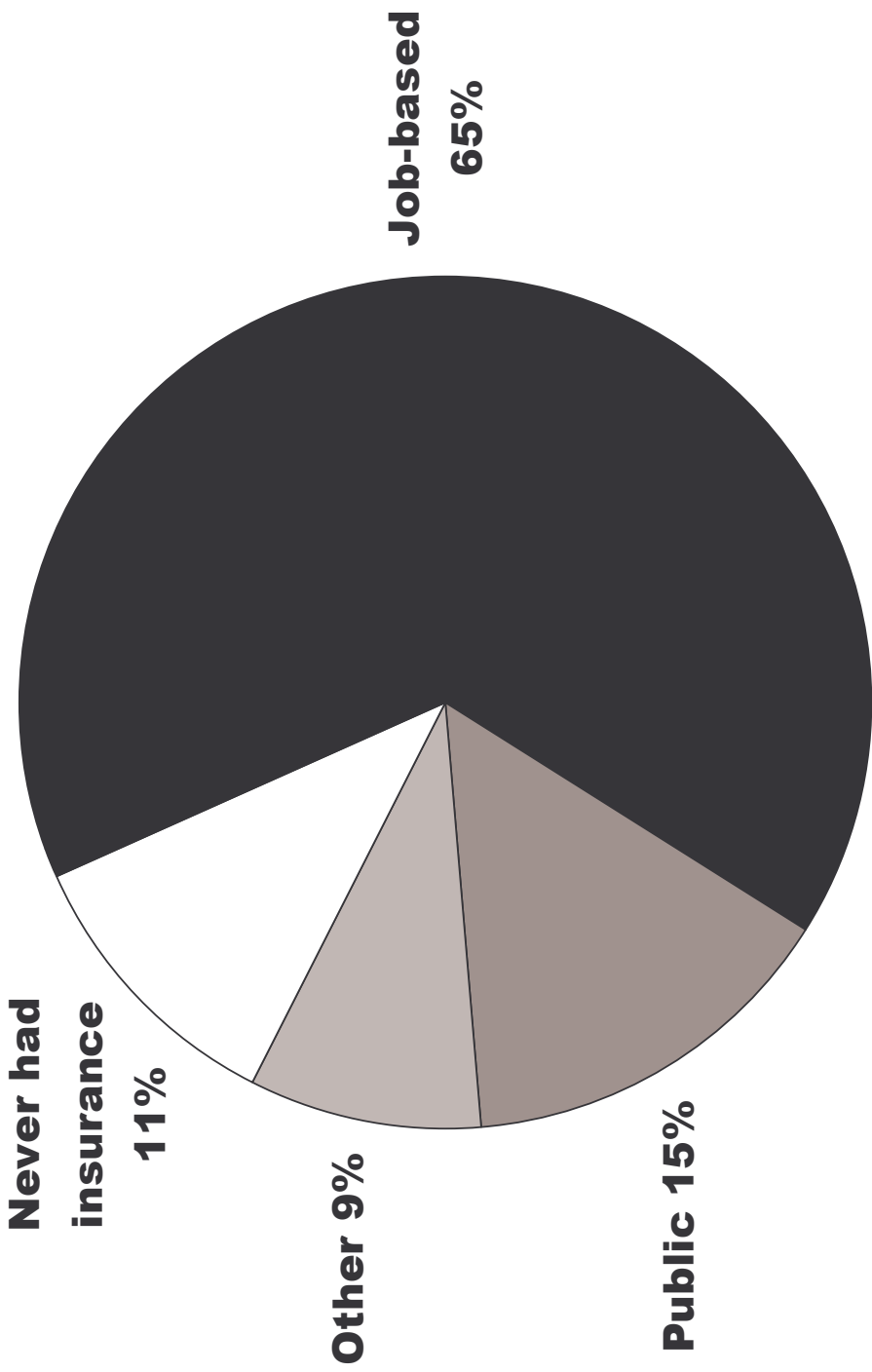
Low-Income Workers Are Most Likely to Experience Increases in Premiums and Cost-Sharing

Percent nonelderly with employer-sponsored insurance



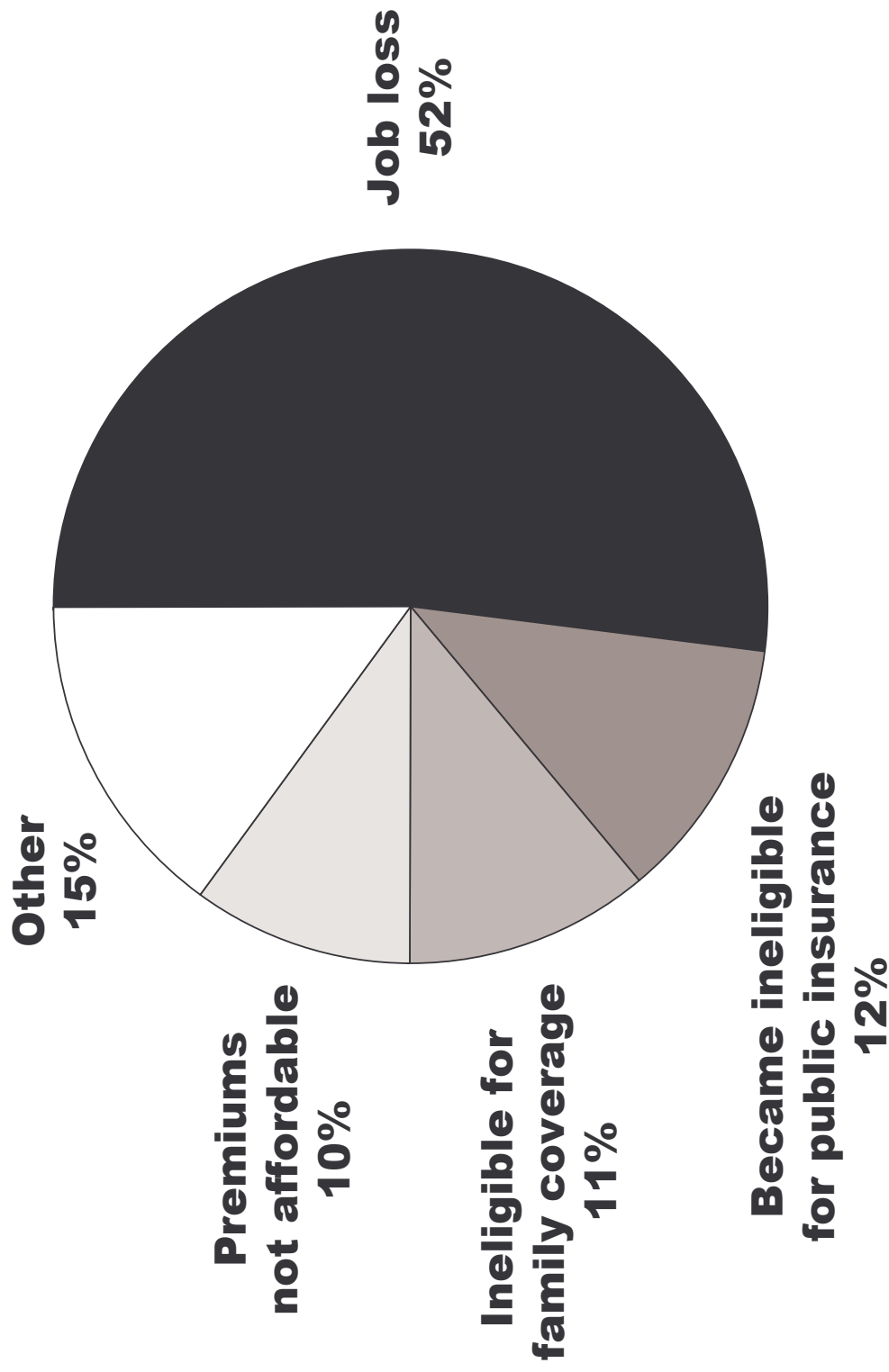
* Increased cost-sharing includes an increase in deductibles, copayments, or cuts in benefits.
Source: The Commonwealth Fund 2002 Workplace Health Insurance Survey.

Previous Sources of Insurance Before Losing Coverage, Adults 19–64*



* Bases: Among respondents who were uninsured at some point during the year.
Source: The Commonwealth Fund 2002 Workplace Health Insurance Survey.

Reasons for Losing Insurance in 2001, Adults 19-64*

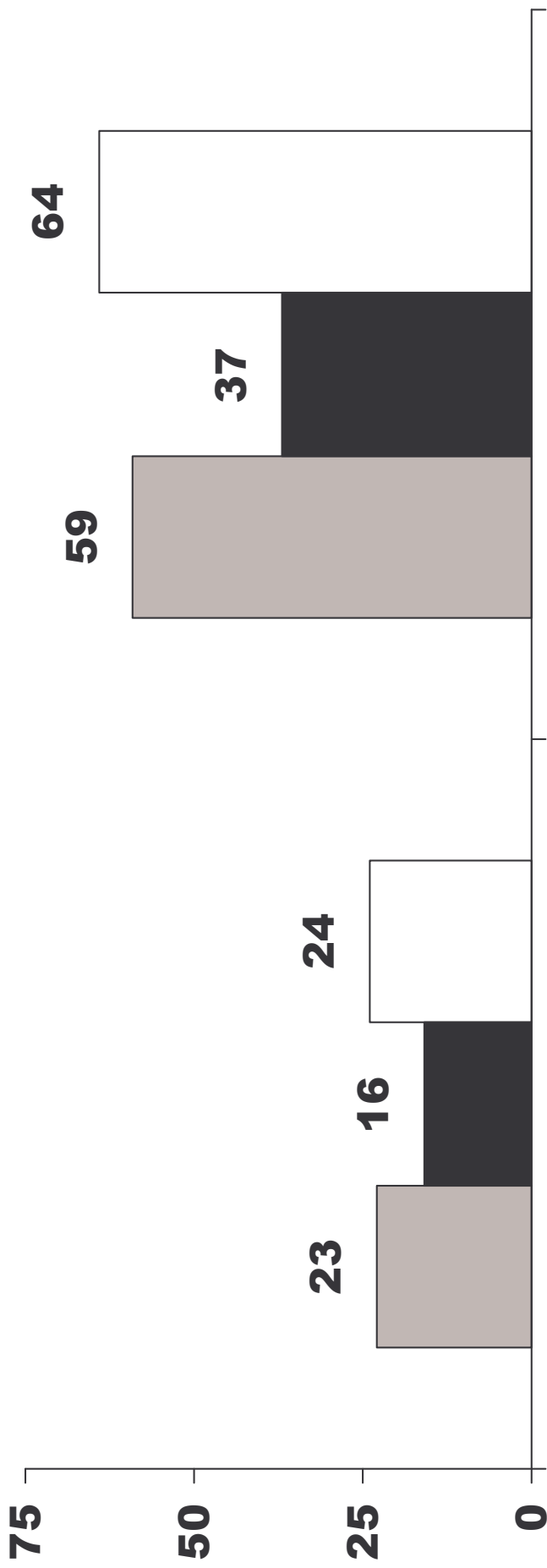


* Bases: Among respondents who were uninsured at some point during the year.
Source: The Commonwealth Fund 2002 Workplace Health Insurance Survey.

Likelihood of Taking a COBRA Offer with or Without a Subsidy, by Income

Percent nonelderly with employer-sponsored insurance

■ All adults ■ Less than 200% FPL □ 200% FPL or more



Very likely to buy COBRA without subsidy **Very likely to buy COBRA, including with subsidy***

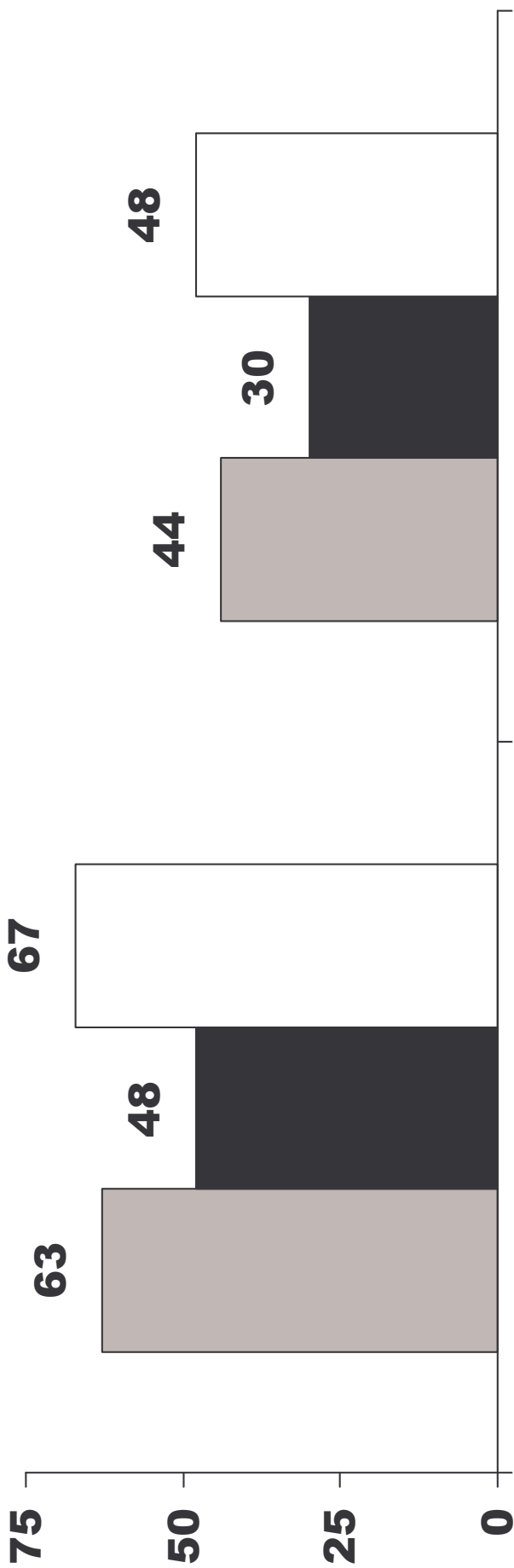
* With subsidy, premium is \$50/month for individual coverage; \$150/month for family coverage.
Source: The Commonwealth Fund 2002 Workplace Health Insurance Survey.

Chart 6

Confidence in Future Health Coverage and Ability to Get Quality Health Care Is Lowest for Low-Income Workers

Percent nonelderly with employer-sponsored insurance who are “very” confident:

■ All adults ■ Less than 200% FPL □ 200% FPL or more



Employer will continue to offer insurance in future **Will be able to get high-quality care when needed**

Source: The Commonwealth Fund 2002 Workplace Health Insurance Survey.