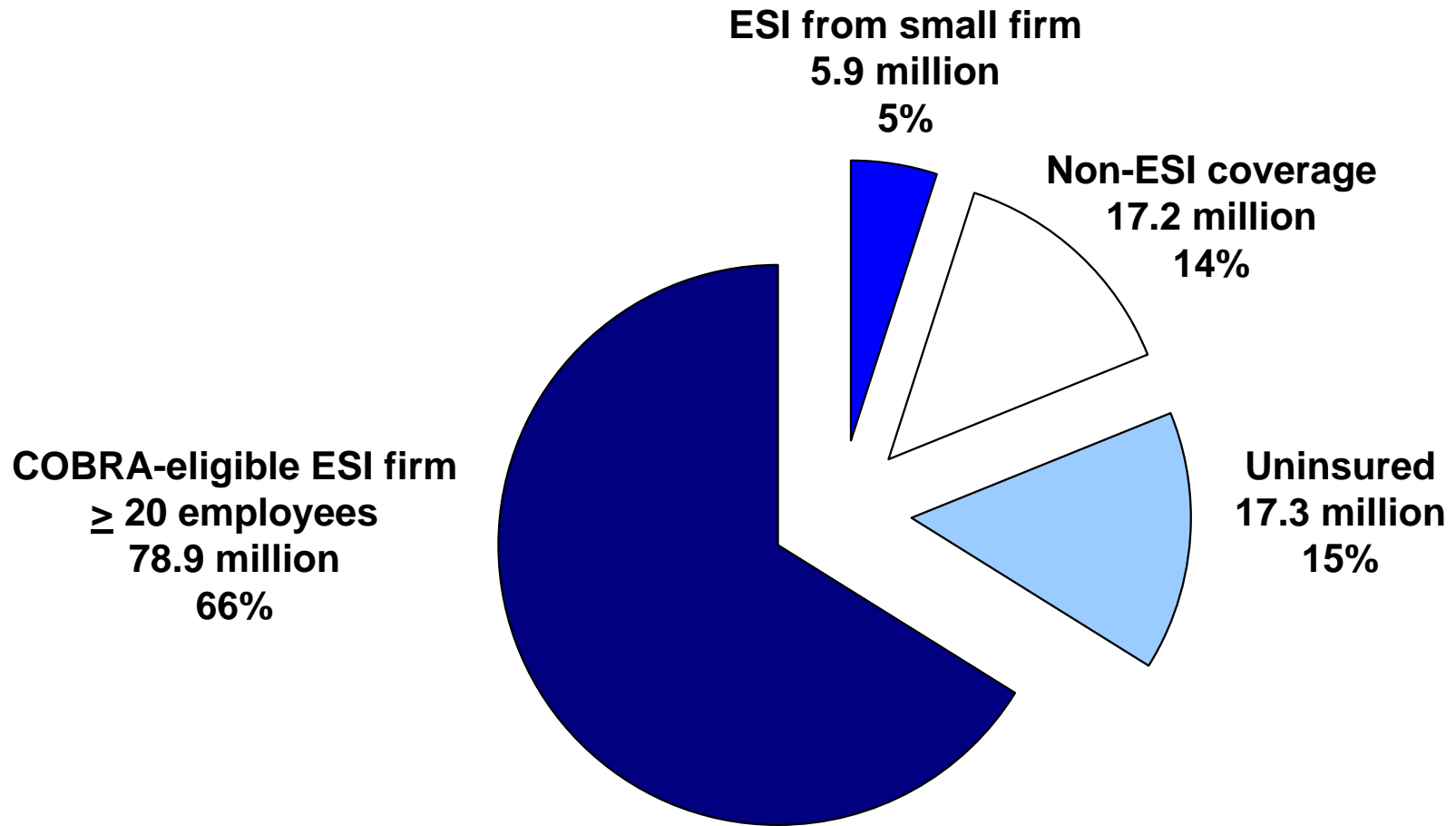


Figure 1. COBRA Eligibility of Working Adults, Ages 19–64



119.4 million employed adults, ages 19–64, 2007

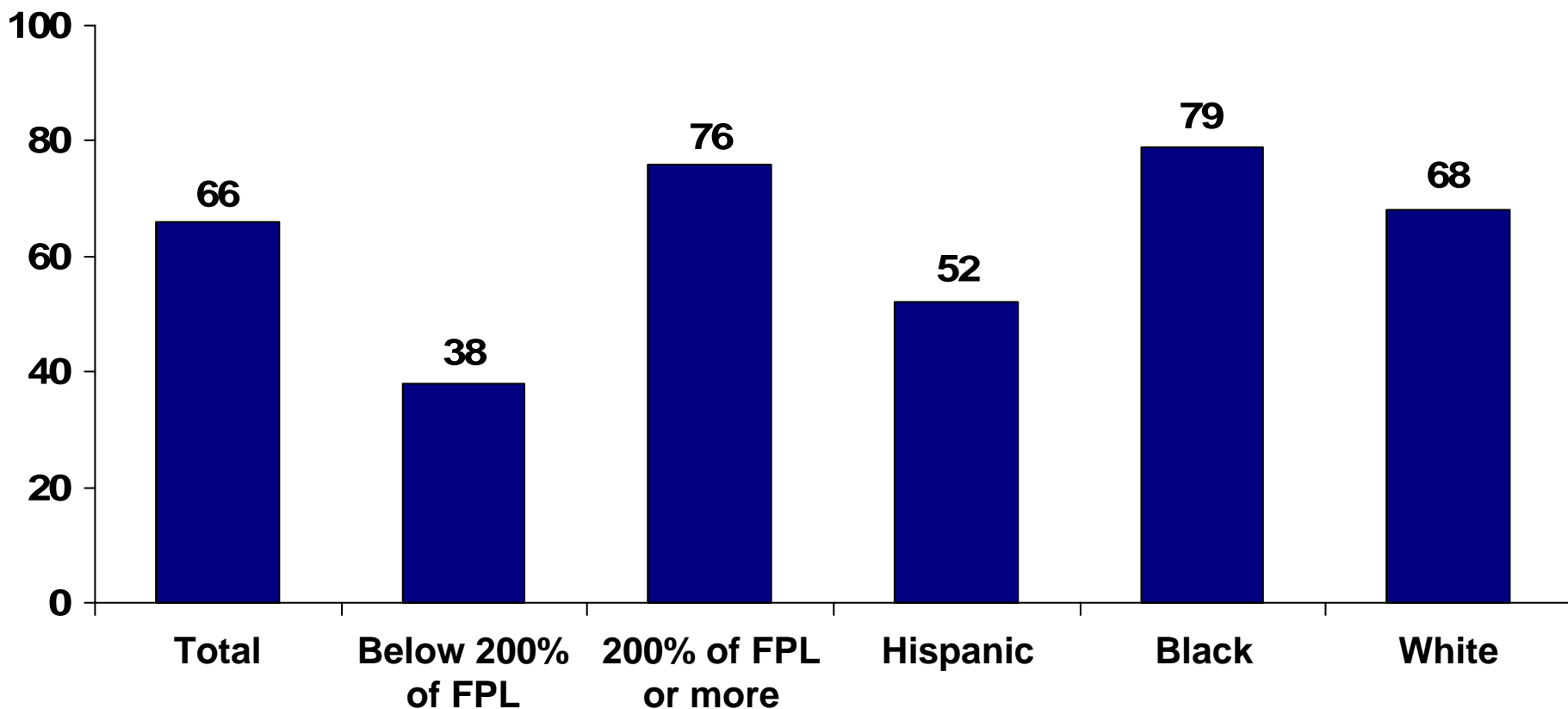
Note: Numbers may not add to total because of rounding.

ESI = employer-sponsored insurance; COBRA = Consolidated Omnibus Budget Reconciliation Act.

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

Figure 2. Low-Income and Hispanic Workers Are Least Likely to Be Eligible for COBRA

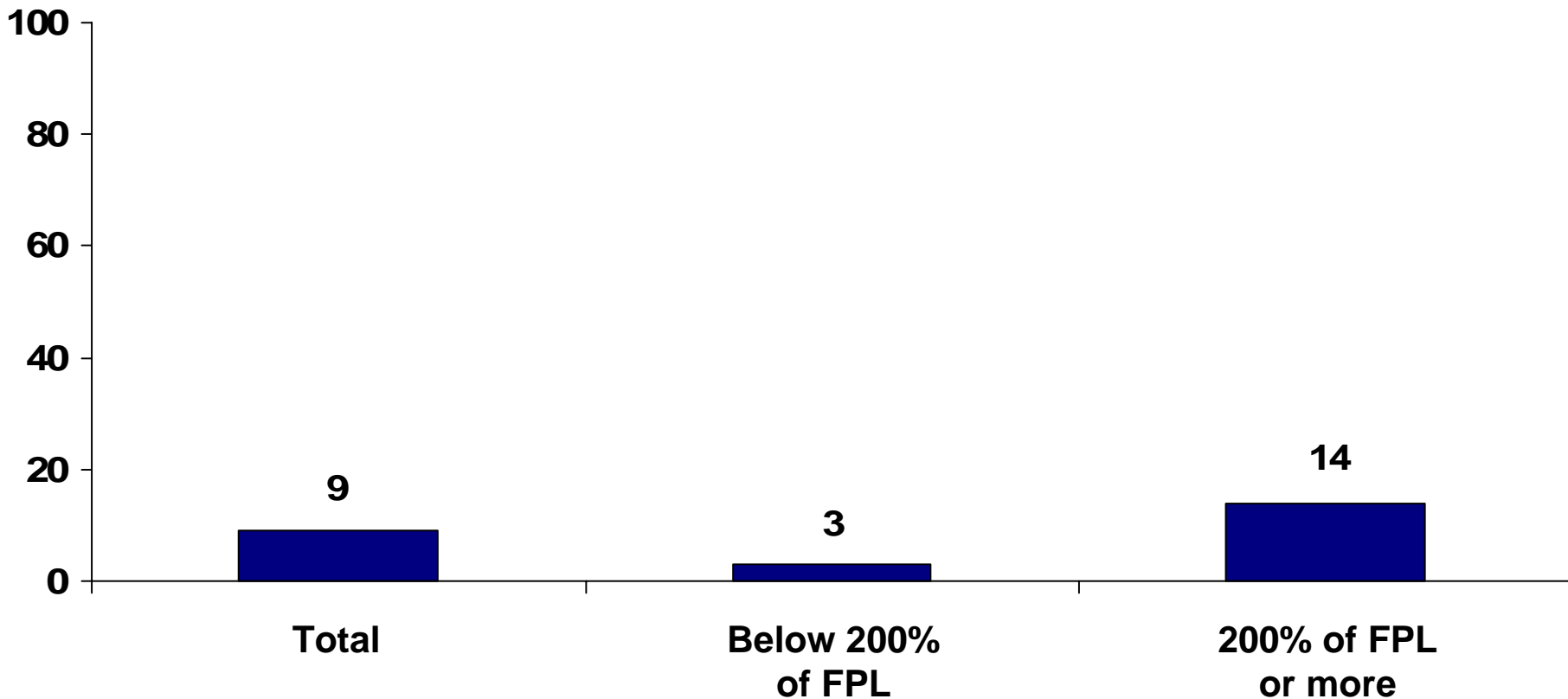
Percent of workers ages 19–64 who would likely be COBRA-eligible if laid off



COBRA = Consolidated Omnibus Budget Reconciliation Act; FPL = Federal Poverty Level.
Source: The Commonwealth Fund Biennial Health Insurance Survey (2007).

Figure 3. COBRA Participation Among Unemployed Adults, by Federal Poverty Level, 2006

Percent of unemployed adults ages 19–64 who bought health insurance under COBRA

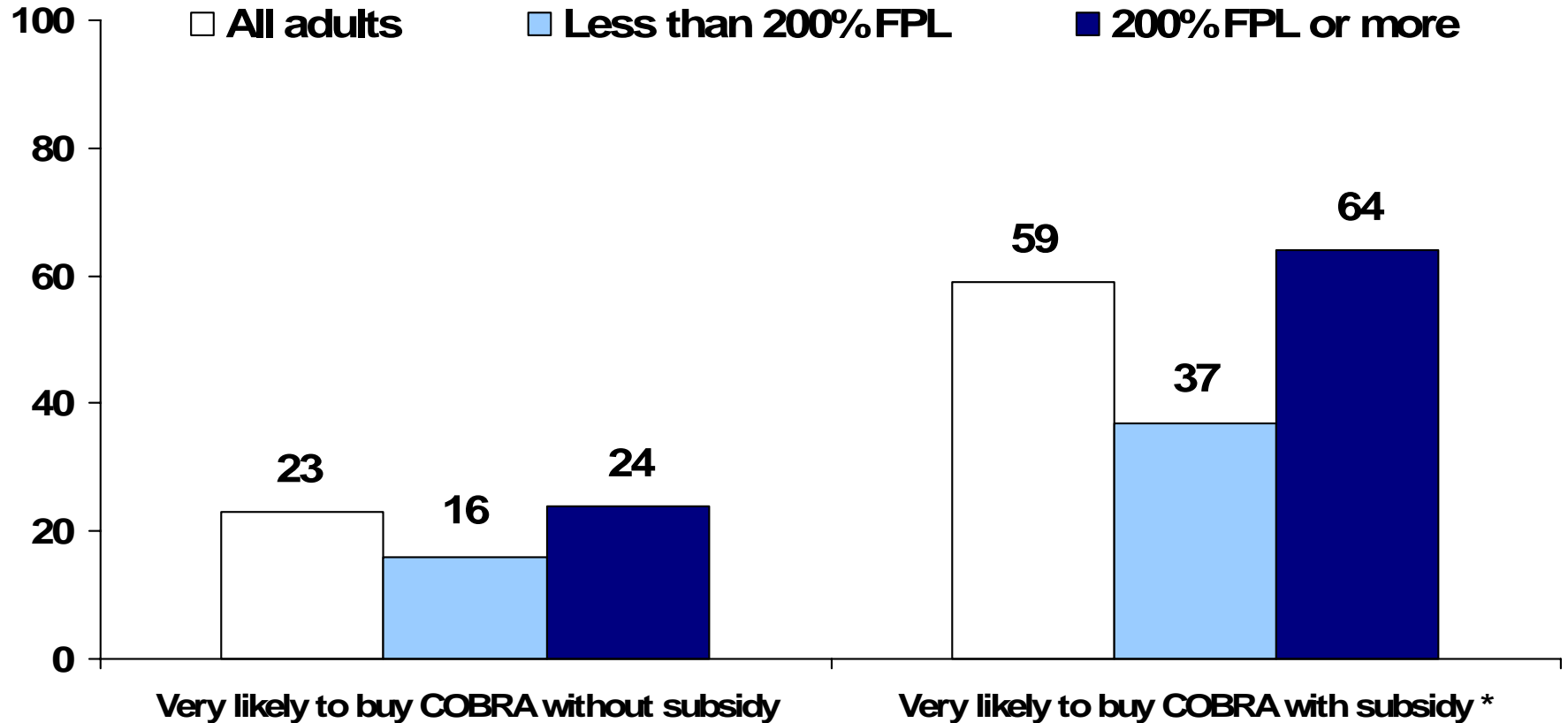


COBRA = Consolidated Omnibus Budget Reconciliation Act; FPL = Federal Poverty Level.

Source: Analysis of the 2006 Medical Expenditure Panel Survey by S. Glied and B. Mahato, Columbia University, for The Commonwealth Fund, 2009.

Figure 4. Likelihood of Taking a COBRA Offer With or Without a Subsidy, by Income

Percent of nonelderly with employer-sponsored insurance reporting:



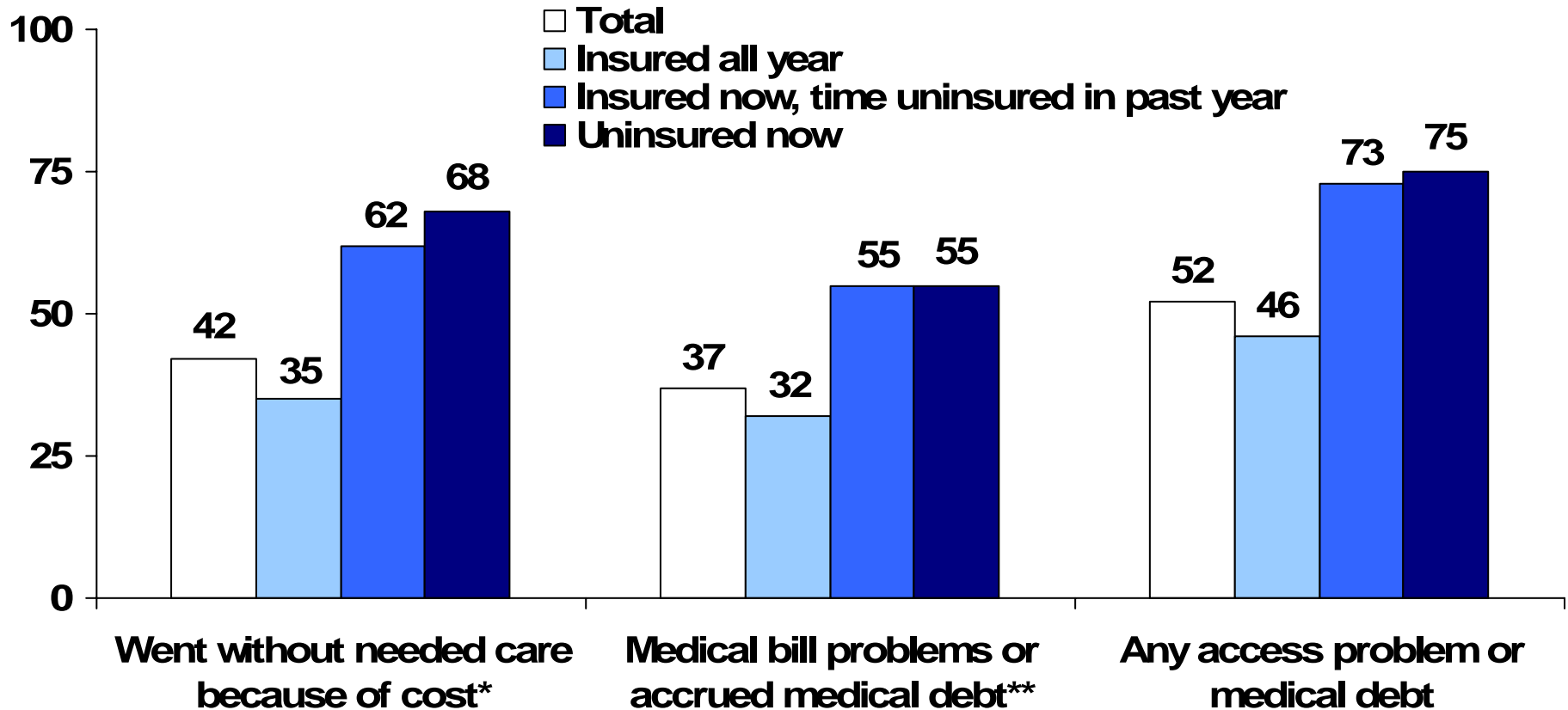
COBRA = Consolidated Omnibus Budget Reconciliation Act; FPL = Federal Poverty Level.

* With subsidy, premium is \$50/month for individual coverage, and \$150/month for family coverage.

Source: J. N. Edwards, M. M. Doty, and C. Schoen, *The Erosion of Employer-Based Health Coverage and the Threat to Workers' Health Care*, The Commonwealth Fund, Aug. 2002.

Figure 5. Losing Health Insurance Often Results in Medical Bills and Reduced Access to Care

Percent of currently employed adults ages 19–64



* 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.

** Not able to pay bills, contacted by collection agency for unpaid medical bills, had to change way of life to pay medical bills, or medical bills/debt being paid off over time.

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