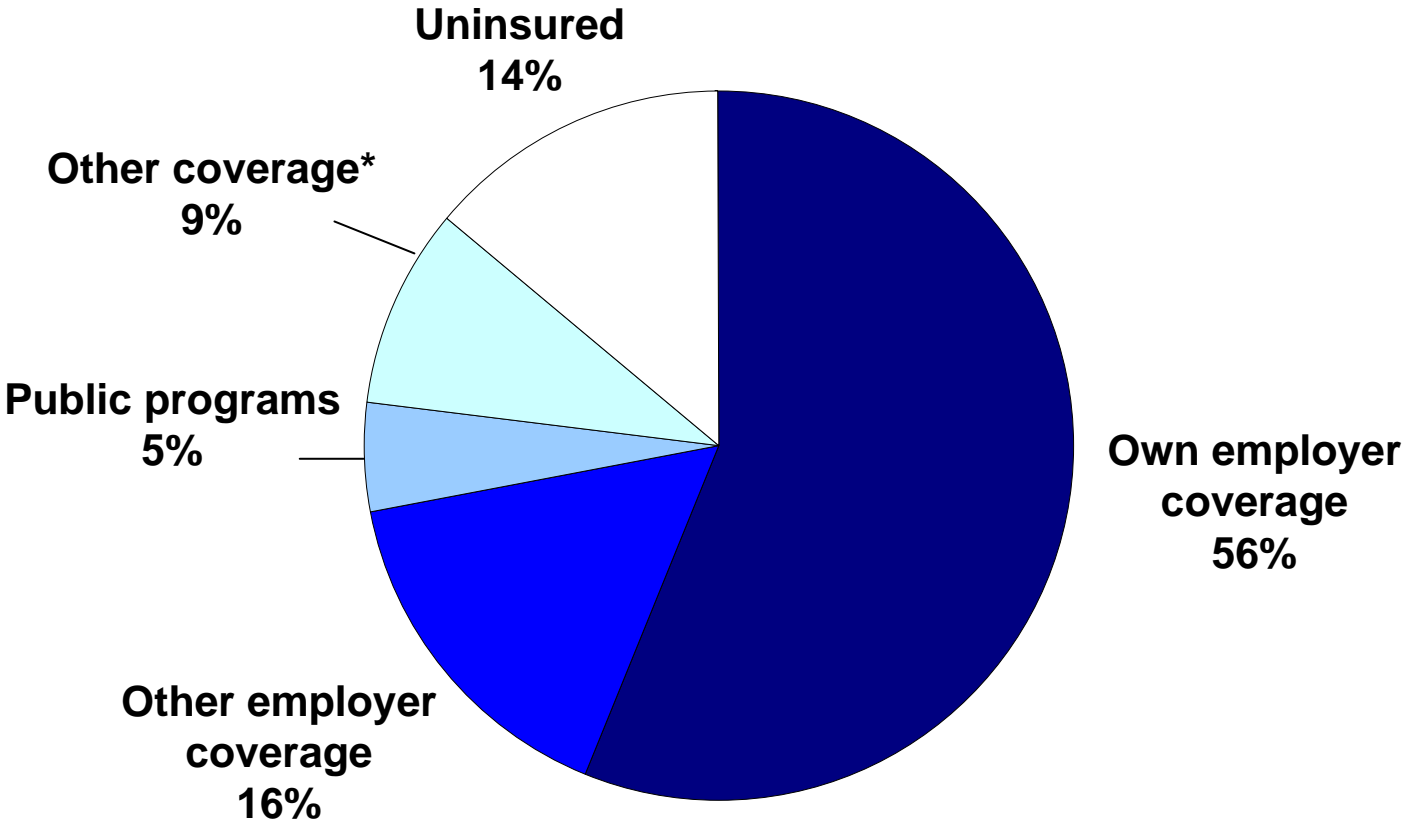


Figure 1. Majority of U.S. Workers Get Health Insurance Through Employers, 2007

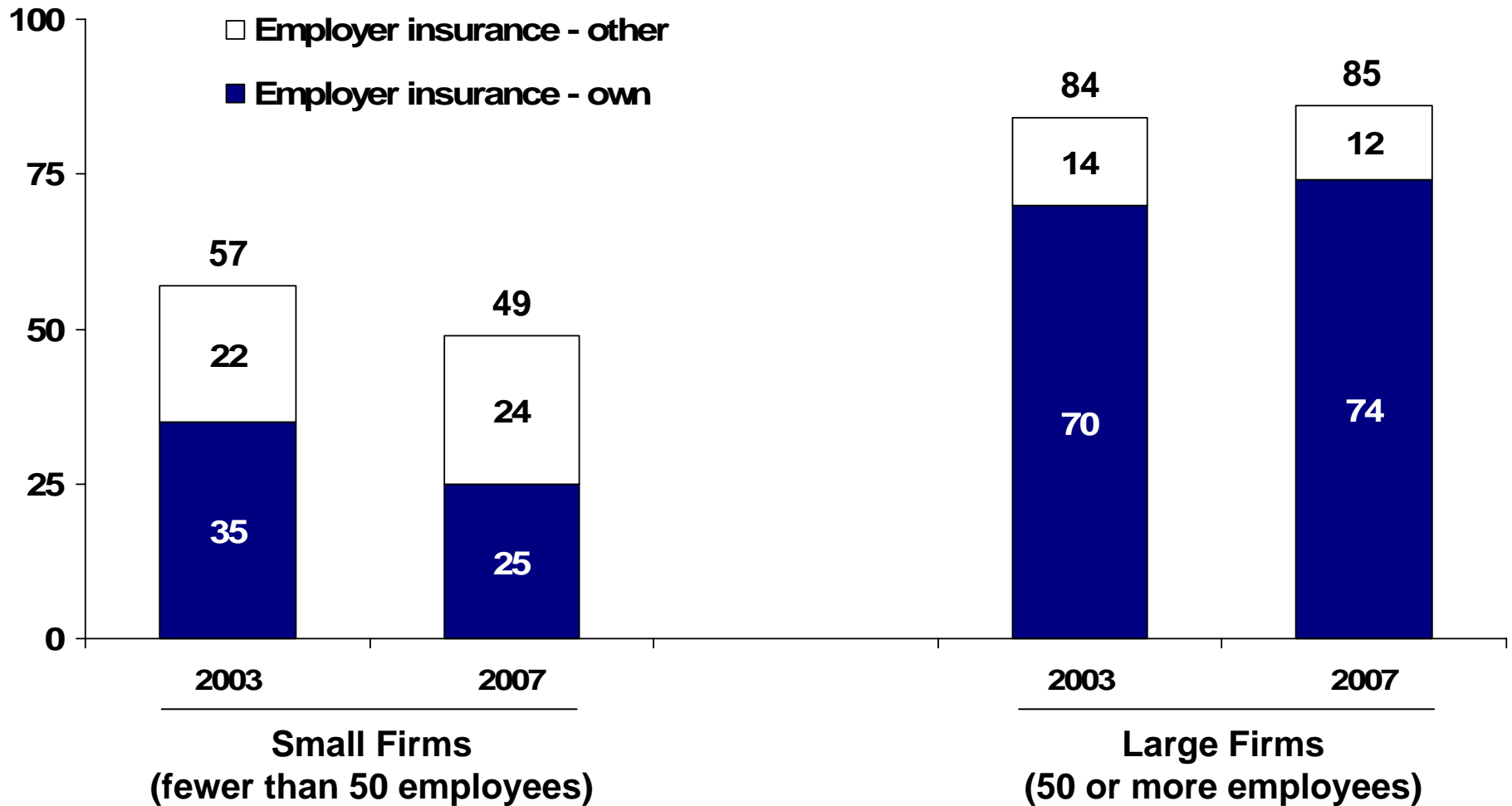


122.2 Million Full- and Part-Time Workers Ages 19–64

*Includes those with individual insurance and “other” responses.
Source: The Commonwealth Fund Biennial Health Insurance Survey (2007).

Figure 2. Employer-Sponsored Insurance Coverage Declined Among Small-Firm Employees, 2003–2007

Percent of working adults^ ages 19–64



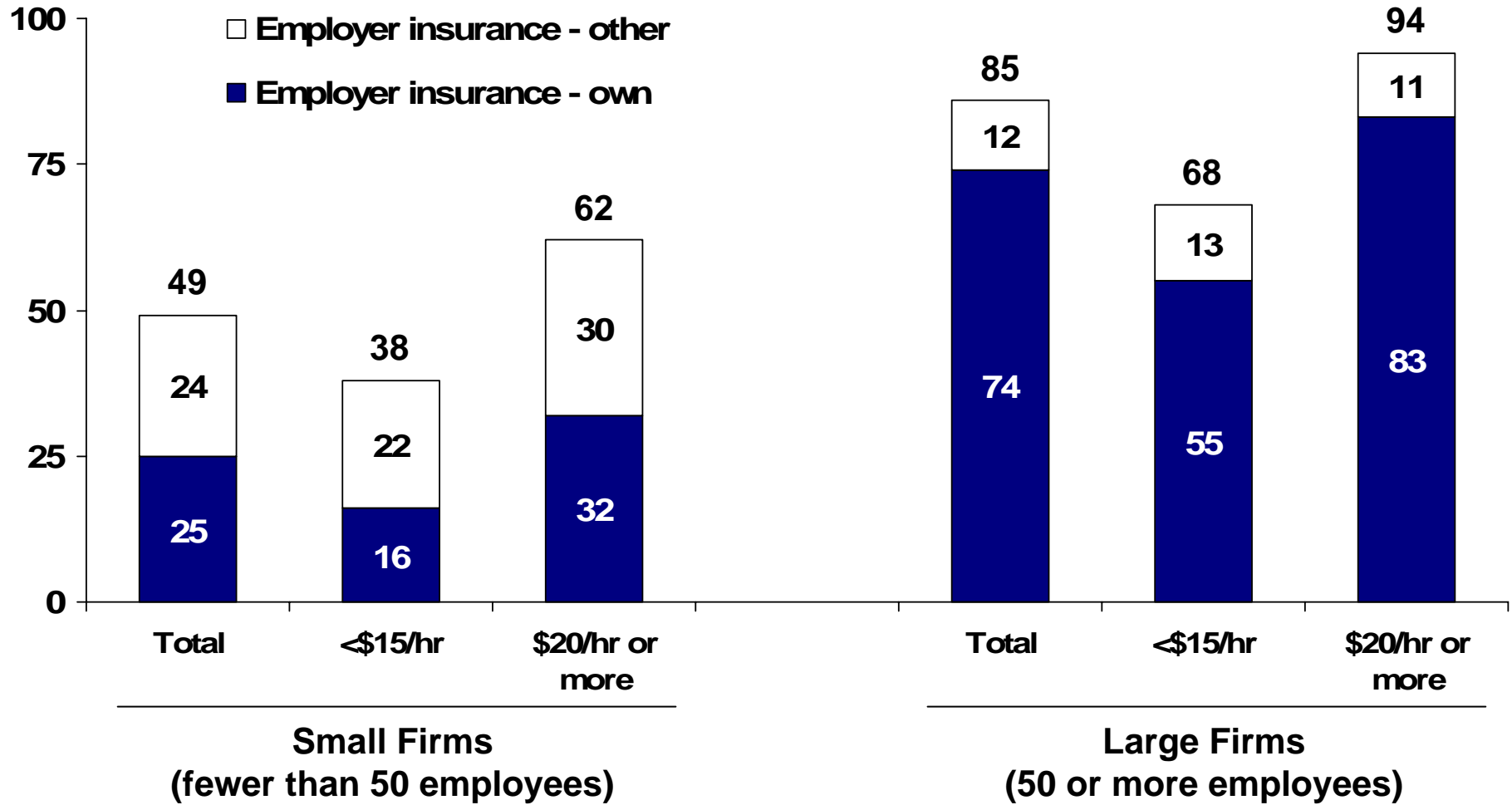
^Includes both part-time and full-time workers.

Note: Subgroups may not sum to totals because of rounding.

Source: The Commonwealth Fund Biennial Health Insurance Surveys (2003 and 2007).

Figure 3. Low-Wage Employees in Small Firms Are Less Likely to Have Employer-Sponsored Insurance Coverage

Percent of working adults^ ages 19–64

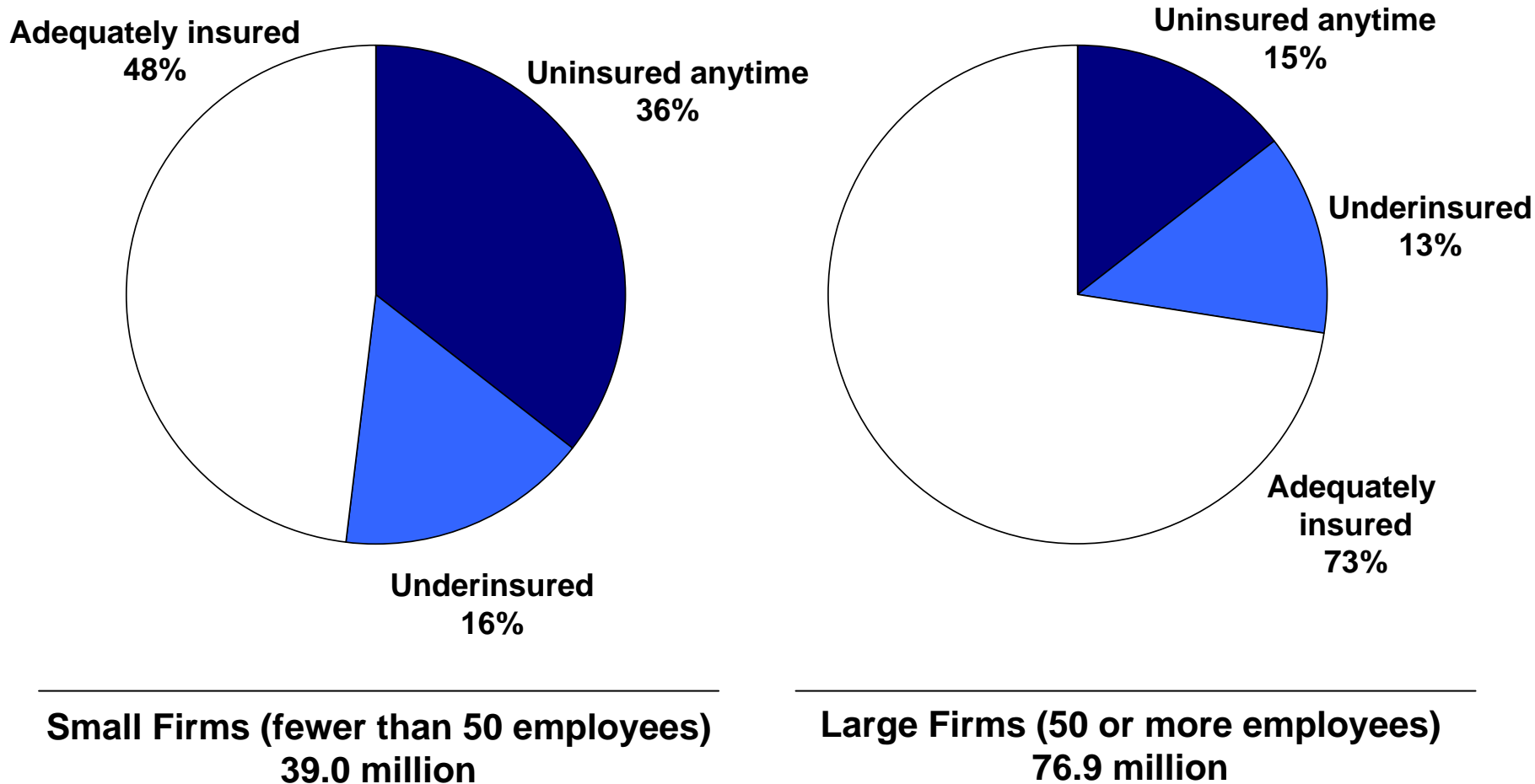


^Includes both part-time and full-time workers.

Note: Subgroups may not sum to totals because of rounding.

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

Figure 4. Over Half of Working Adults in Small Firms Were Uninsured or Underinsured During the Year, 2007

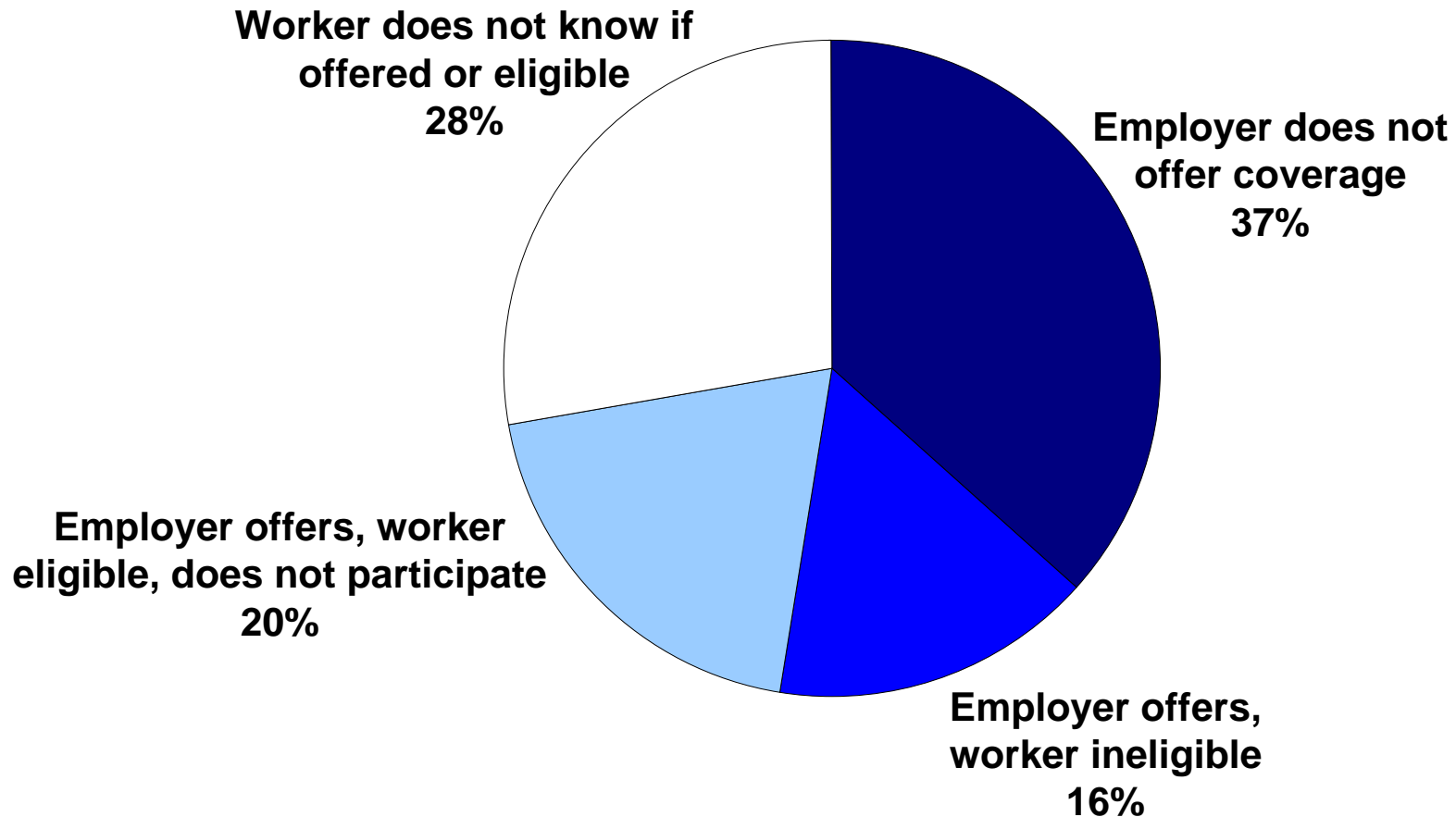


^Includes both part-time and full-time workers.

Underinsured is defined as having continuous health insurance coverage and spending 10 percent or more of income on out-of-pocket health care costs (or 5 percent or more if low income), or having deductibles of 5 percent or more of income.

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

Figure 5. More Than Half of Uninsured Workers Are Ineligible for Their Firm's Plan or Employed by Firms That Do Not Offer Health Benefits

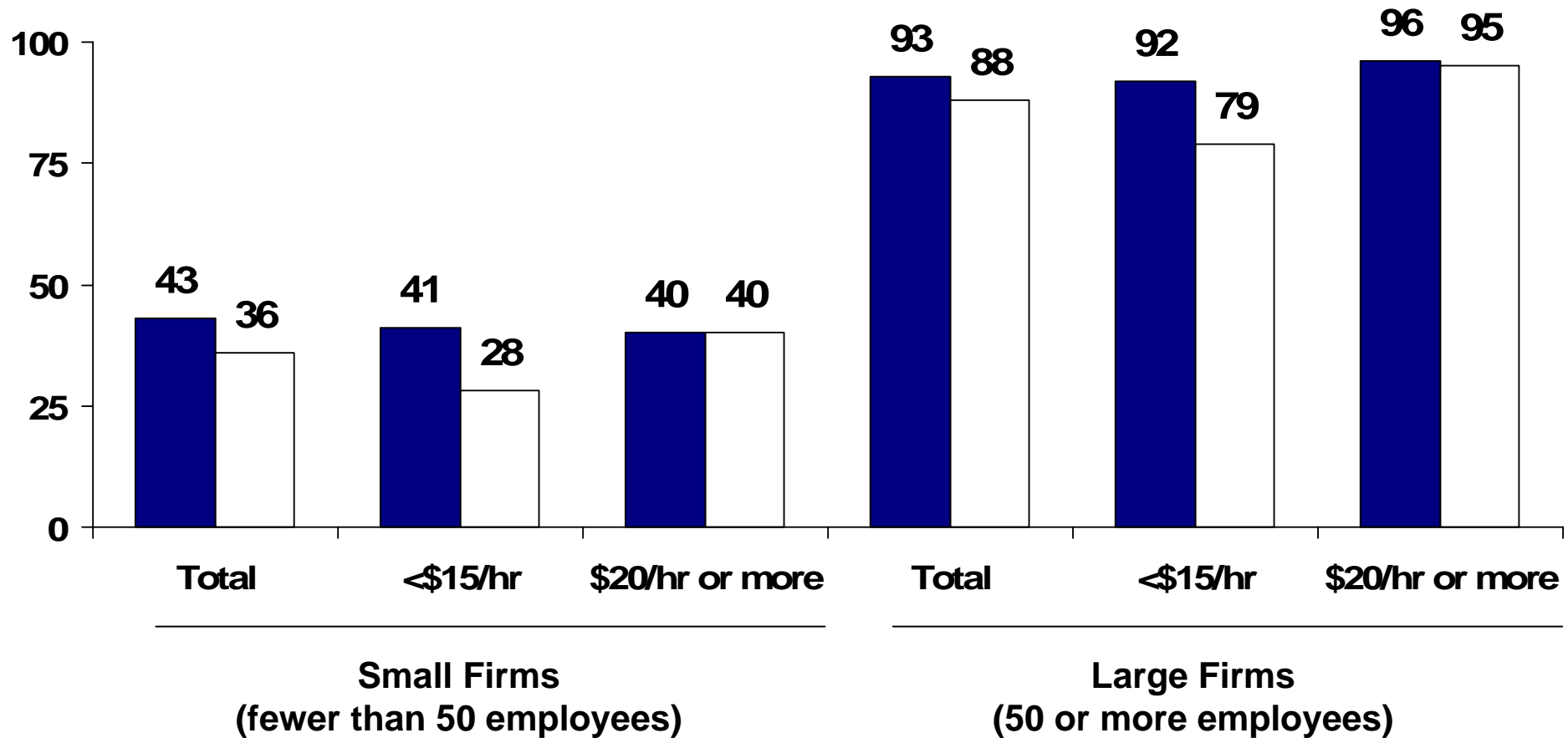


17.3 Million Uninsured Workers Ages 19–64

Figure 6. Workers in Small Firms Are Less Likely to Be Offered and Eligible for Health Insurance from Their Employer

Percent of working adults^ ages 19–64

■ Employer offers a plan □ Eligible for employer plan



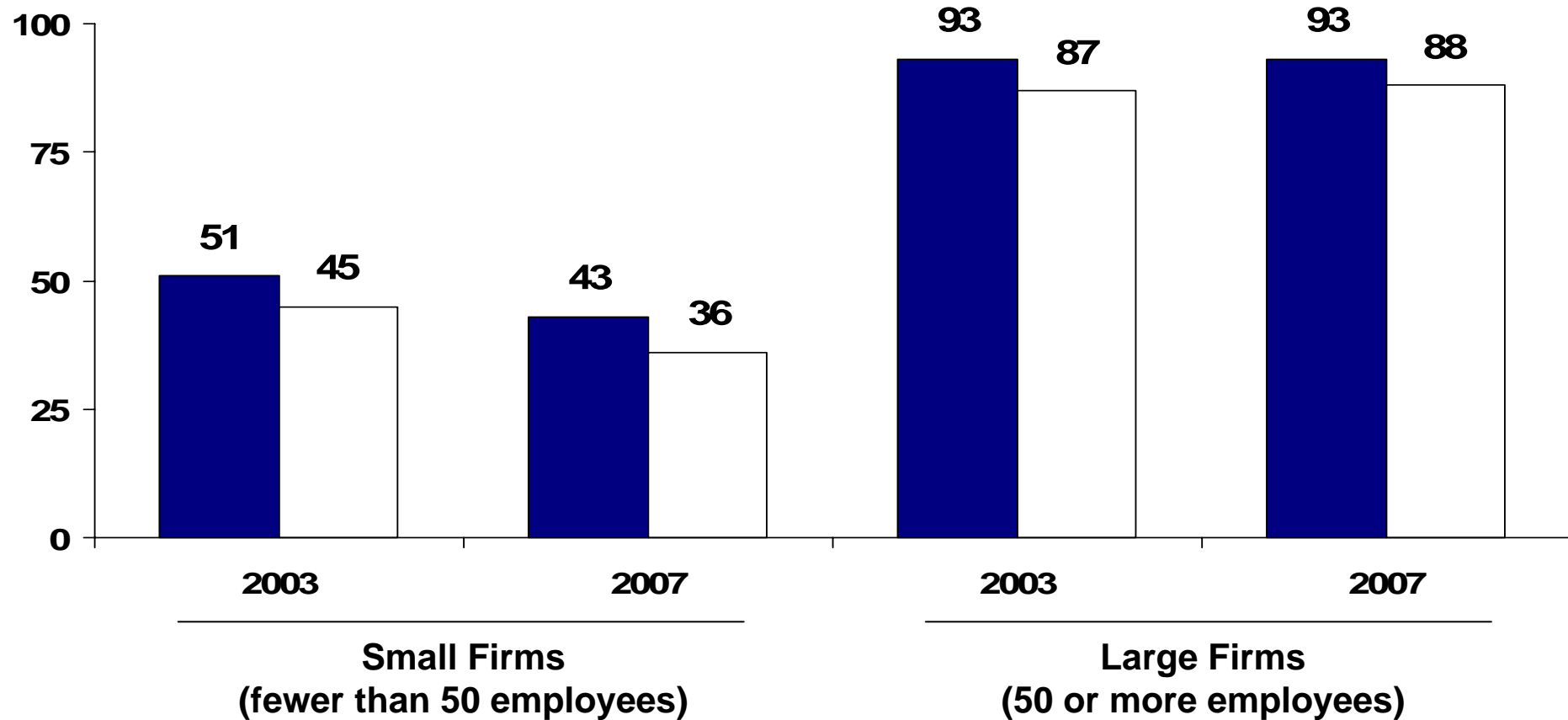
^Includes both part-time and full-time workers.

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

Figure 7. Share of Small Firms Offering Benefits to Employees and Employee Eligibility Declined, 2003–2007

Percent of working adults^ ages 19–64

■ Employer offers a plan □ Eligible for employer plan

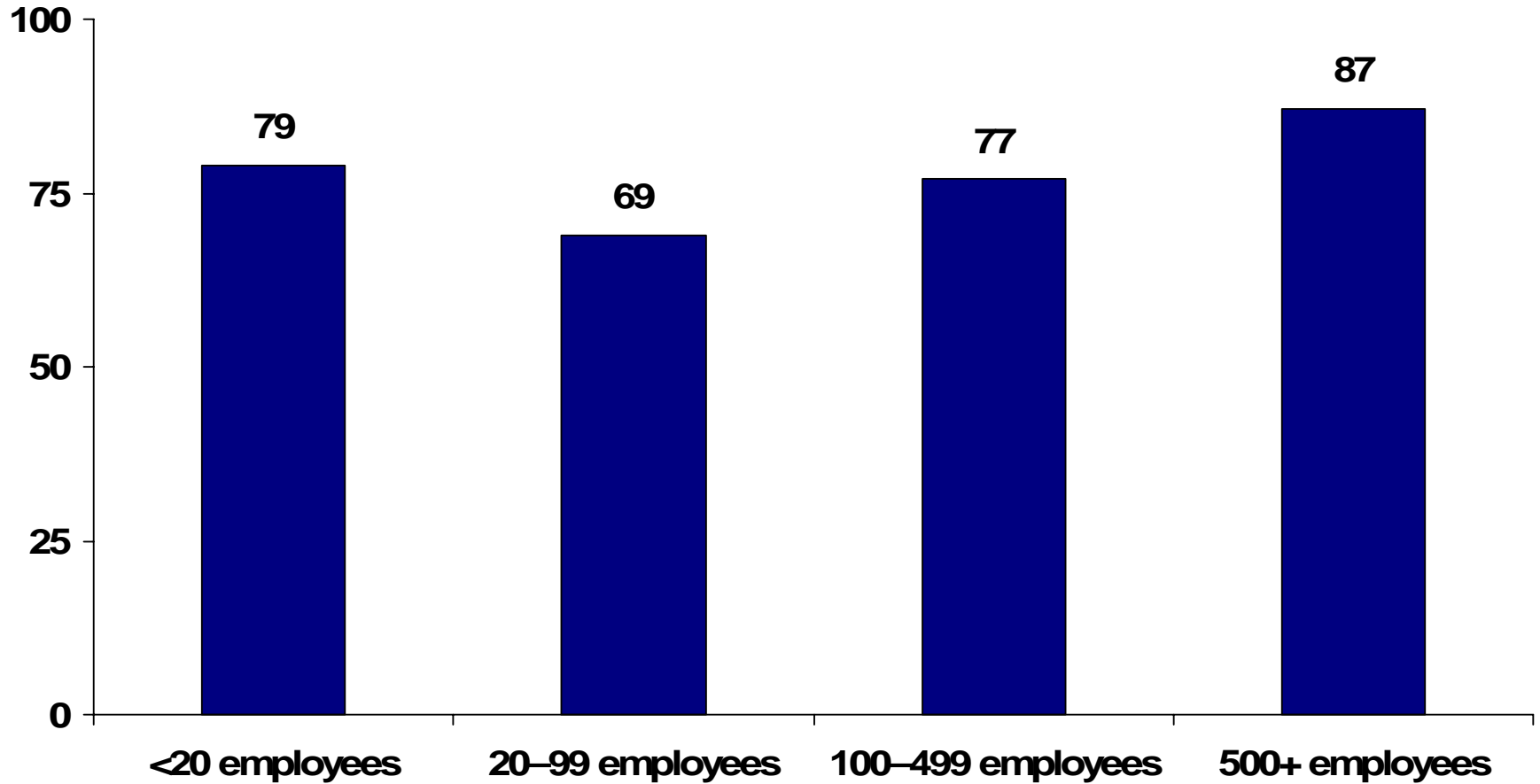


^Includes both part-time and full-time workers.

Source: The Commonwealth Fund Biennial Health Insurance Surveys (2003 and 2007).

Figure 8. When Employees in Small Firms Are Offered and Eligible for Employer-Sponsored Coverage, Take-Up Rate Is High

Percent of working adults^ ages 19–64 who are eligible for and take up employer-sponsored insurance

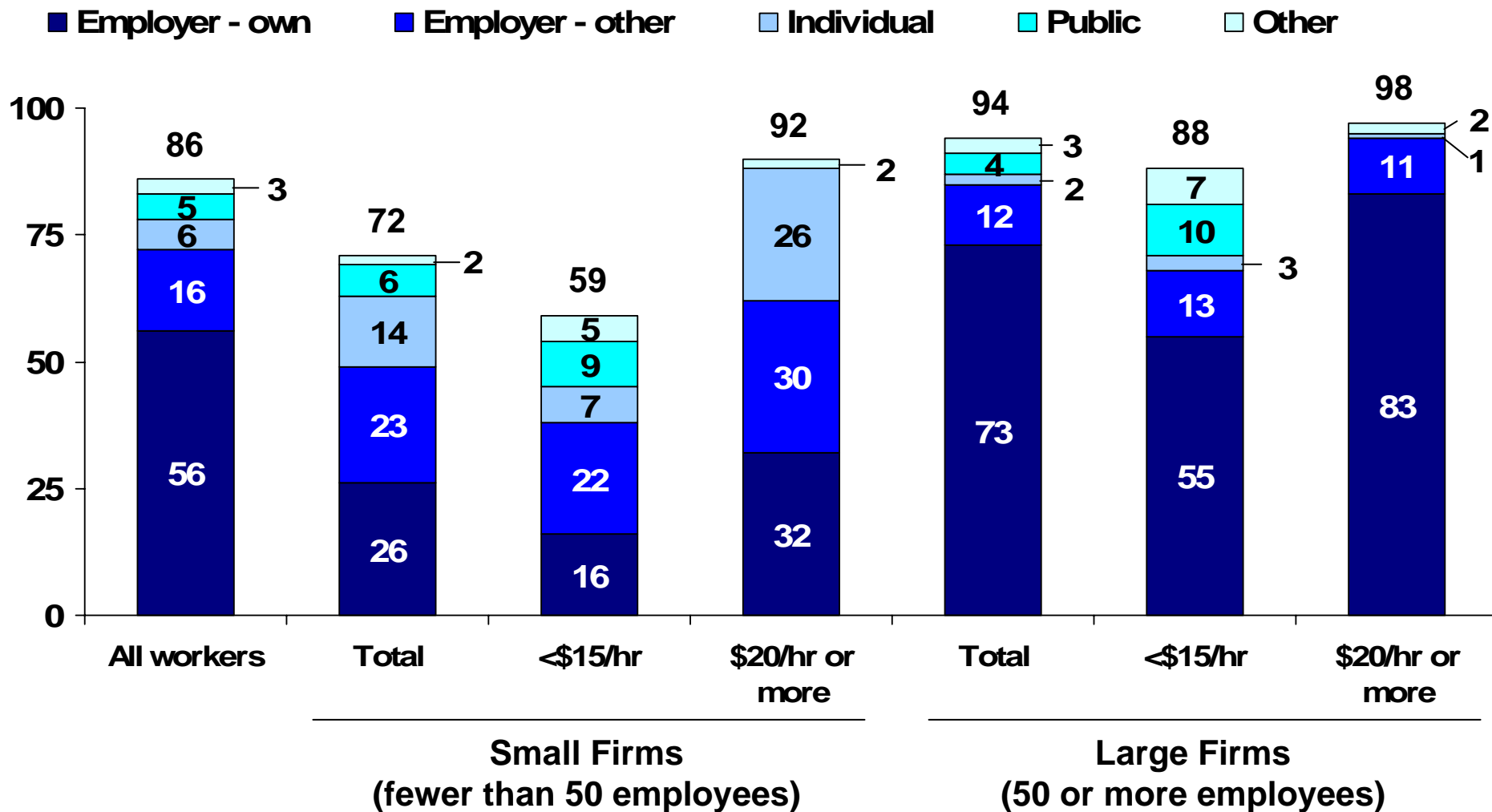


^Includes both part-time and full-time workers.

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

Figure 9. Low-Wage Workers in Small Firms Are Less Likely to Have Health Insurance Than High-Wage Workers in Small Firms

Insurance sources for working adults^ ages 19–64



^Includes both part-time and full-time workers.
 Source: The Commonwealth Fund Biennial Health Insurance Survey (2007).

Figure 10. The Individual Insurance Market Is Not an Affordable Option for Small-Firm Workers[^]

Working adults ages 19–64:	Total	<50 employees	50+ employees	<\$15/hr	\$20/hr+
Has individual coverage or tried to buy it in past three years	25%	38%	18%	25%	25%
Among those:					
Found it very difficult or impossible to find coverage they needed	39%	44%	34%	43%	34%
Found it very difficult or impossible to find affordable coverage	54	57	50	63	36
Were turned down, charged a higher price, or had a specific health problem excluded from coverage	26	33	19	23	23
Any of the above	62	69	54	67	50
Never bought a plan*	67	69	67	78	55

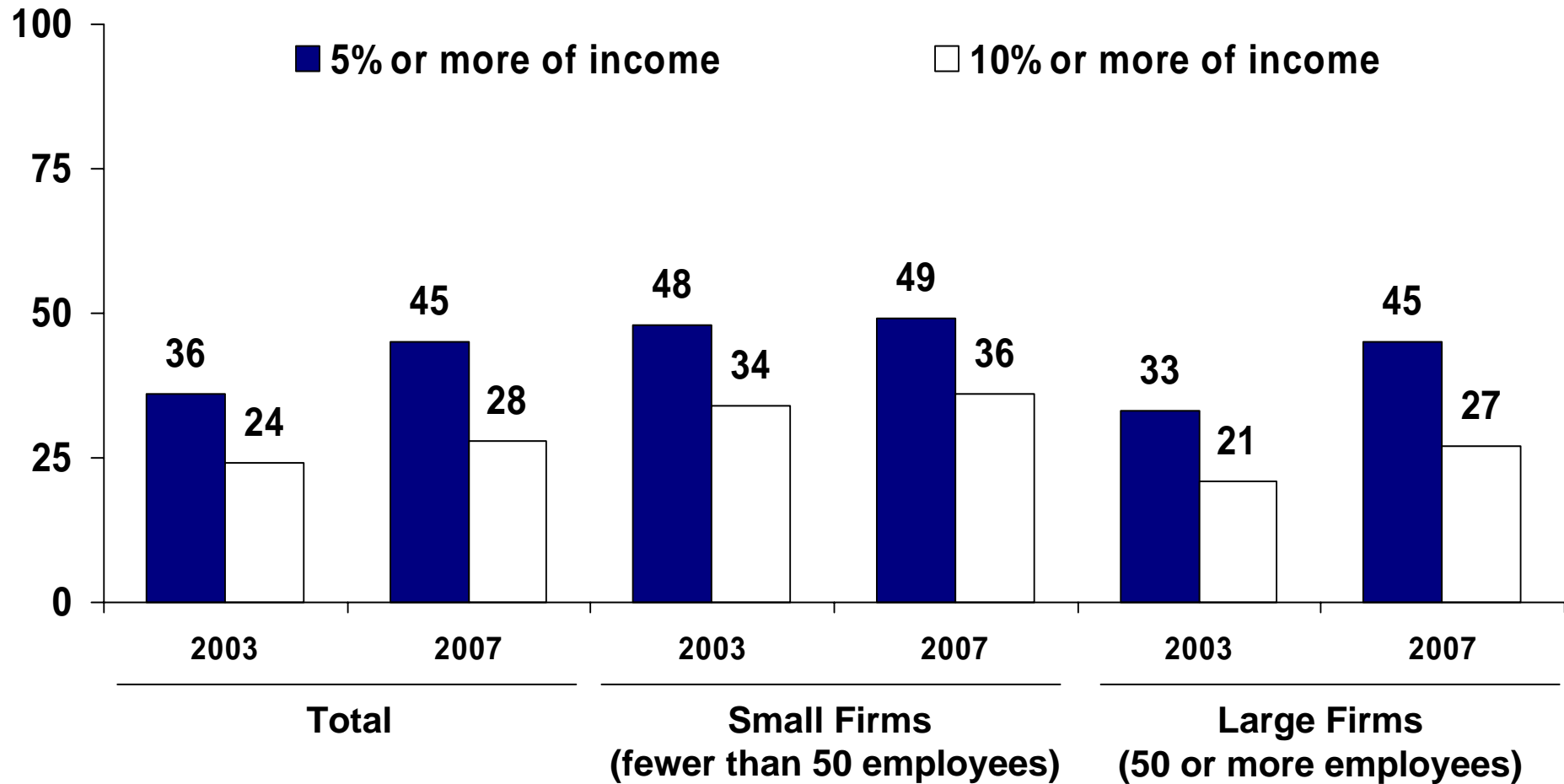
[^]Includes both part-time and full-time workers.

*Among those who tried to buy a plan.

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

Figure 11. Share of Workers Spending Large Shares of Income on Out-of-Pocket Medical Expenses Increased, 2003–2007

Percent of working adults^ ages 19–64 with own employer-sponsored insurance

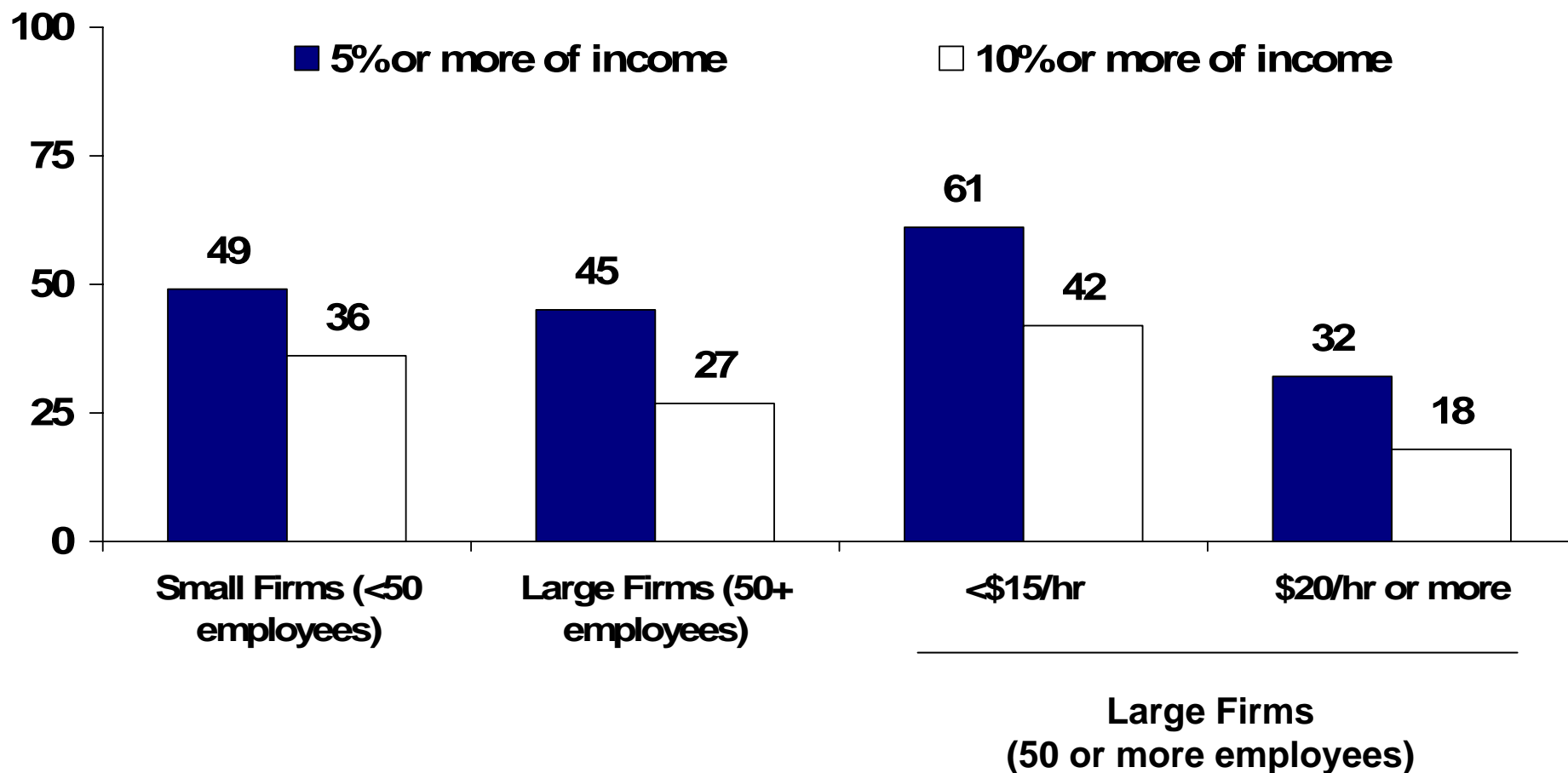


^Includes both part-time and full-time workers.

Source: The Commonwealth Fund Biennial Health Insurance Surveys (2003 and 2007).

Figure 12. Workers with Lower Wages, Regardless of Employer Size, Are More Likely to Spend Large Share of Income on Out-of-Pocket Medical Costs and Premiums

Percent of working adults^ ages 19–64 with own employer-sponsored insurance

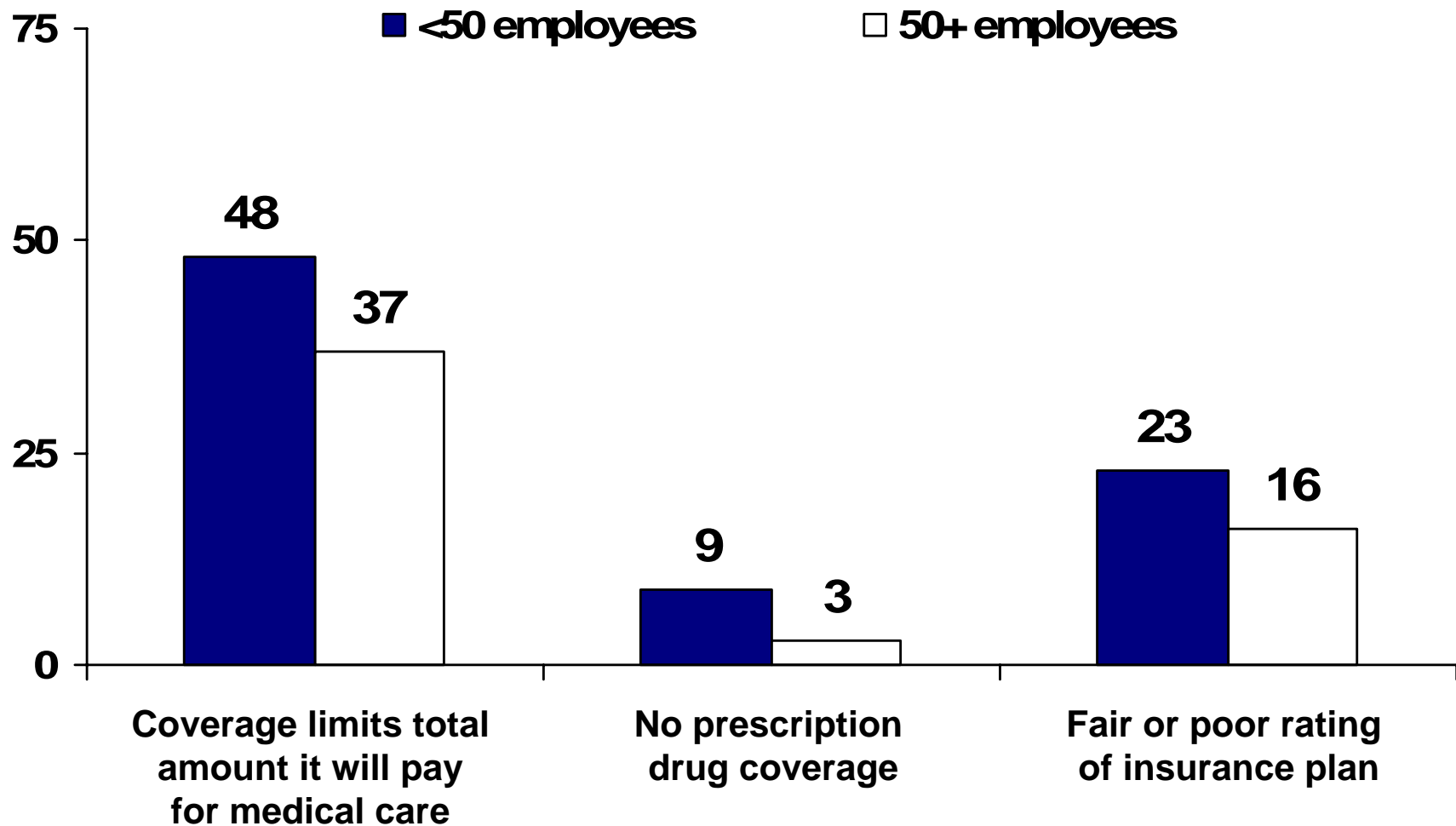


^Includes both part-time and full-time workers.

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

Figure 13. Insurance Benefits Are Not as Generous for Workers in Small Businesses

Percent of working adults^ ages 19–64 with own employer-sponsored insurance

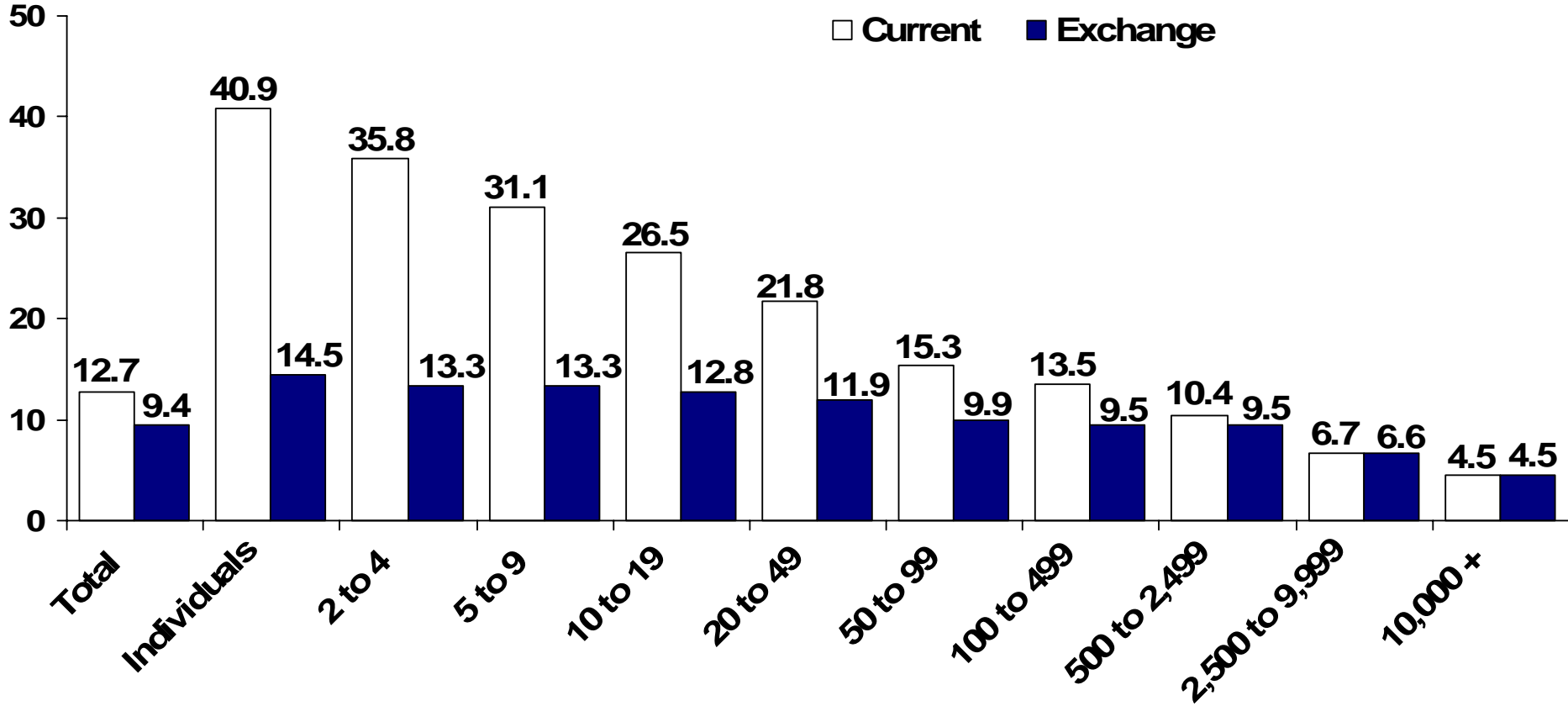


^Includes both part-time and full-time workers.

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

Figure 14. Cost of Administering Health Insurance as a Percentage of Claims Under Current Law and the Proposed Exchange, by Group Size

Percent



Data: Estimates by The Lewin Group for The Commonwealth Fund.

Source: Commonwealth Fund Commission on a High Performance Health System, *The Path to a High Performance U.S. Health System: A 2020 Vision and the Policies to Pave the Way* (New York: The Commonwealth Fund, Feb. 2009).