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

- Own employer coverage: 56%
- Other employer coverage: 16%
- Public programs: 5%
- Other coverage*: 9%
- Uninsured: 14%

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

*Includes those with individual insurance and “other” responses.
Figure 2. Employer-Sponsored Insurance Coverage Declined Among Small-Firm Employees, 2003–2007

Percent of working adults^ ages 19–64

- **Employer insurance - other**
- **Employer insurance - own**

Small Firms (fewer than 50 employees)

- 2003:
  - 35%
  - 22%
- 2007:
  - 24%
  - 25%

Large Firms (50 or more employees)

- 2003:
  - 70%
  - 14%
- 2007:
  - 74%
  - 12%

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

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

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

Percent of working adults^ ages 19–64

Employer insurance - other
Employer insurance - own

Small Firms (fewer than 50 employees)

<table>
<thead>
<tr>
<th>Total</th>
<th>&lt;$15/hr</th>
<th>$20/hr or more</th>
</tr>
</thead>
<tbody>
<tr>
<td>24</td>
<td>22</td>
<td>32</td>
</tr>
</tbody>
</table>

Large Firms (50 or more employees)

<table>
<thead>
<tr>
<th>Total</th>
<th>&lt;$15/hr</th>
<th>$20/hr or more</th>
</tr>
</thead>
<tbody>
<tr>
<td>74</td>
<td>55</td>
<td>83</td>
</tr>
</tbody>
</table>

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

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

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

Small Firms (fewer than 50 employees) 39.0 million

- Adequately insured: 48%
- Uninsured anytime: 36%
- Underinsured: 16%

Large Firms (50 or more employees) 76.9 million

- Adequately insured: 73%
- Uninsured anytime: 15%
- Underinsured: 13%

^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.
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

<table>
<thead>
<tr>
<th></th>
<th>Employer offers a plan</th>
<th>Eligible for employer plan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Small Firms</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(fewer than 50 employees)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>43</td>
<td>36</td>
</tr>
<tr>
<td>&lt;$15/hr</td>
<td>41</td>
<td>28</td>
</tr>
<tr>
<td>$20/hr or more</td>
<td>40</td>
<td>40</td>
</tr>
<tr>
<td><strong>Large Firms</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(50 or more employees)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>93</td>
<td>88</td>
</tr>
<tr>
<td>&lt;$15/hr</td>
<td>92</td>
<td>79</td>
</tr>
<tr>
<td>$20/hr or more</td>
<td>96</td>
<td>95</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Year</th>
<th>Small Firms (fewer than 50 employees)</th>
<th>Large Firms (50 or more employees)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2003</td>
<td>51</td>
<td>93</td>
</tr>
<tr>
<td>2007</td>
<td>45</td>
<td>87</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>&lt;20 employees</th>
<th>20–99 employees</th>
<th>100–499 employees</th>
<th>500+ employees</th>
</tr>
</thead>
<tbody>
<tr>
<td>79</td>
<td>69</td>
<td>77</td>
<td>87</td>
</tr>
</tbody>
</table>

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

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

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

^Includes both part-time and full-time workers.  
*Among those who tried to buy a plan.  
Figure 11. Share of Workers Spending Large Shares of Income on Out-of-Pocket Medical Expenses Increased, 2003–2007

Percent of working adults\(^\text{a}\) ages 19–64 with own employer-sponsored insurance

\[\begin{array}{cccc}
\text{Year} & \text{Total} & \text{Small Firms} & \text{Large Firms} \\
2003 & 36 & 24 & 33 \\
2007 & 45 & 28 & 45 \\
\end{array}\]

\(^{a}\text{Includes both part-time and full-time workers.}\)

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.
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

Coverage limits total amount it will pay for medical care

- <50 employees: 48%
- 50+ employees: 37%

No prescription drug coverage

- <50 employees: 9%
- 50+ employees: 3%

Fair or poor rating of insurance plan

- <50 employees: 23%
- 50+ employees: 16%

^Includes both part-time and full-time workers.
Figure 14. Cost of Administering Health Insurance as a Percentage of Claims Under Current Law and the Proposed Exchange, by Group Size

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