

Exhibit 1. Nearly Three of Five Adults Who Lost a Job with Health Benefits in the Past Two Years Became Uninsured

Percent of adults ages 19–64

	Total [^]	<200% FPL	200% FPL or more	White	Black or Hispanic
Respondent lost job in past two years	18% 33 million	28% 20 million	11% 10 million	15% 18 million	25% 13 million
Respondent had insurance through job that was lost*	46% 15 million	36% 7 million	69% 7 million	53% 10 million	41% 5 million
What happened when you lost your employer-based health insurance? **					
Became uninsured	57	70	42	49	73
Went on spouse's insurance or found insurance through other source	25	22	29	27	21
Continued job-based coverage through COBRA	14	8	21	19	5

Note: FPL refers to Federal Poverty Level.

[^] Includes respondents who did not state their income level, and respondents who identified their race/ethnicity as other than white, black, or Hispanic.

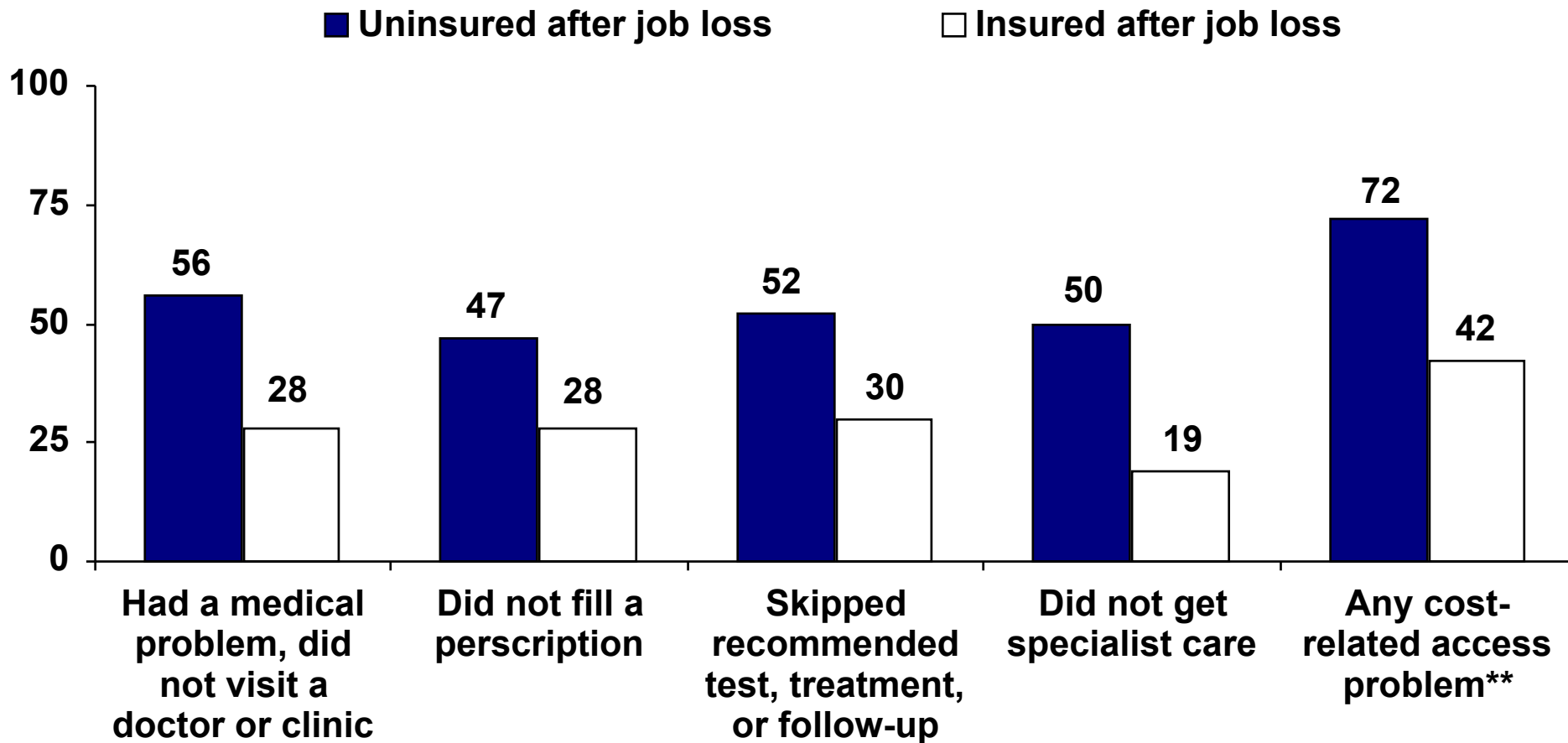
* Base: respondent lost job in past two years.

** Base: respondent had insurance through job that was lost.

Source: The Commonwealth Fund Biennial Health Insurance Survey (2010).

Exhibit 2. Three-Quarters of Adults Who Became Uninsured When They Were Laid Off Had Problems Getting the Care They Needed

Percent of adults ages 19–64 who lost a job with employer-based benefits*



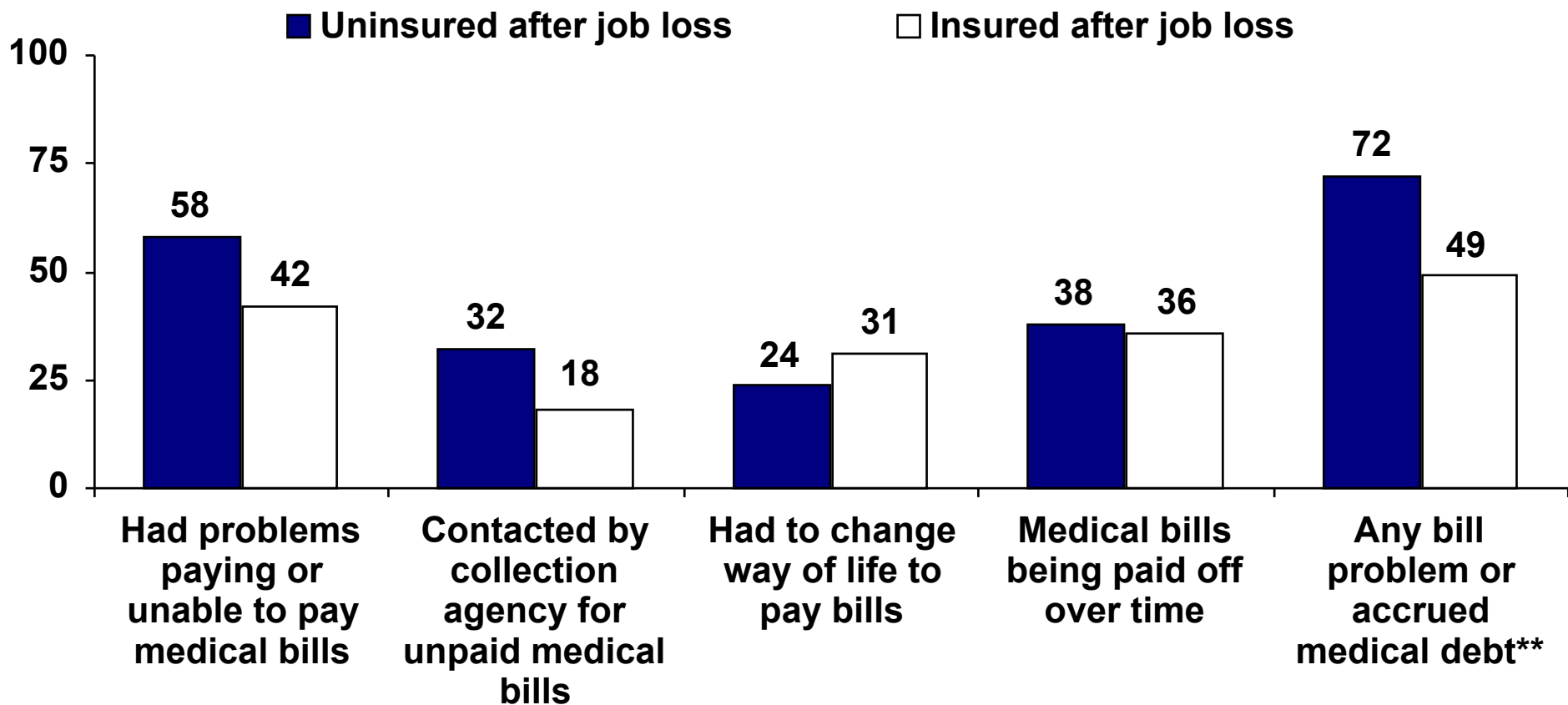
* Job lost in the past two years.

** Includes any of the following because of cost: had a medical problem, did not visit a doctor or clinic; did not fill a prescription; skipped recommended test, treatment, or follow-up; did not get specialist care.

Source: The Commonwealth Fund Biennial Health Insurance Survey (2010).

Exhibit 3. Adults Who Became Uninsured When They Were Laid Off Had Higher Rates of Medical Bill Problems and Debt Than Adults Who Remained Insured

Percent of adults ages 19–64 who lost a job with employer-based benefits*



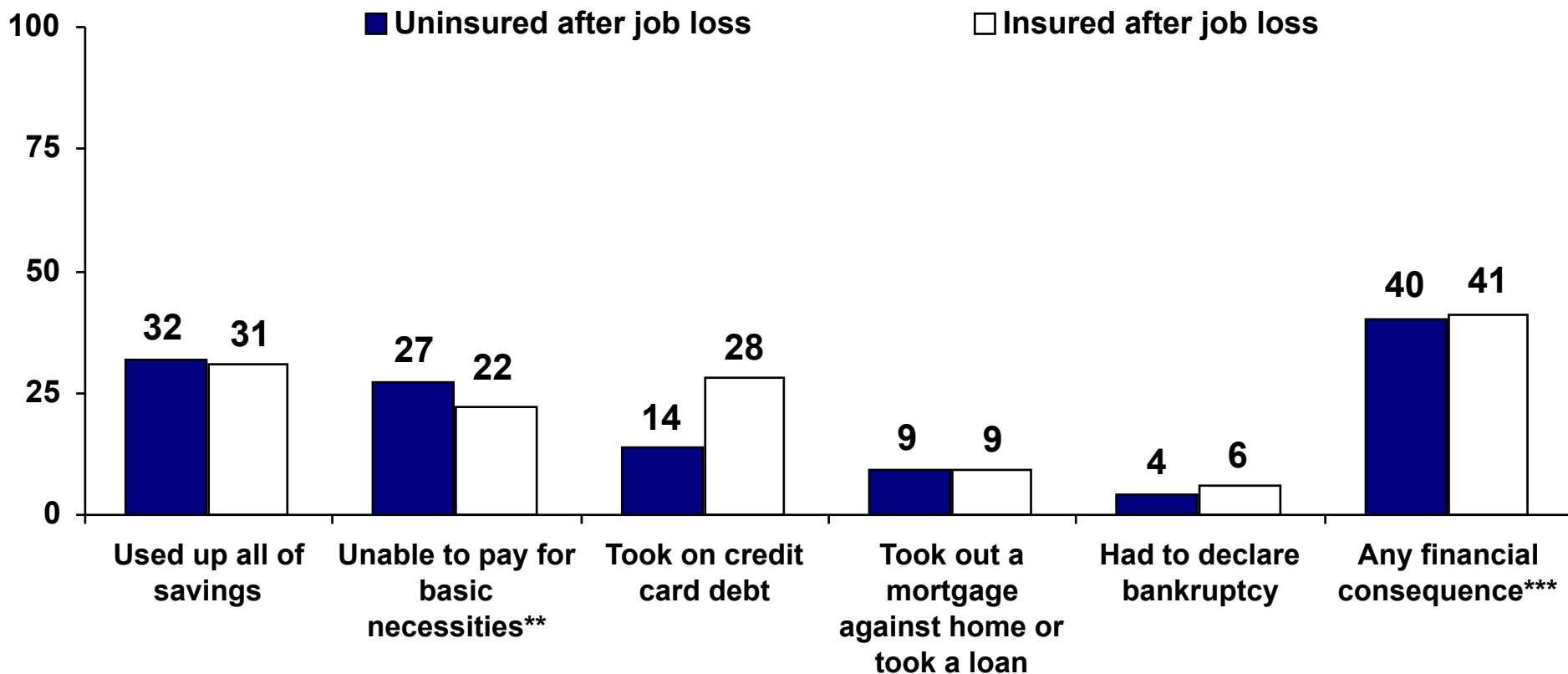
* Job lost in the past two years.

** Includes any of the following: had problems paying or unable to pay medical bills, contacted by collection agency for unpaid medical bills, had to change way of life to pay bills or had outstanding medical debt.

Source: The Commonwealth Fund Biennial Health Insurance Survey (2010).

Exhibit 4. Four of 10 Adults Who Became Uninsured When They Were Laid Off Experienced Serious Financial Consequences Because of Medical Bills

Percent of adults ages 19–64 who lost a job with employer-based benefits* and reported the following consequences because of medical bills



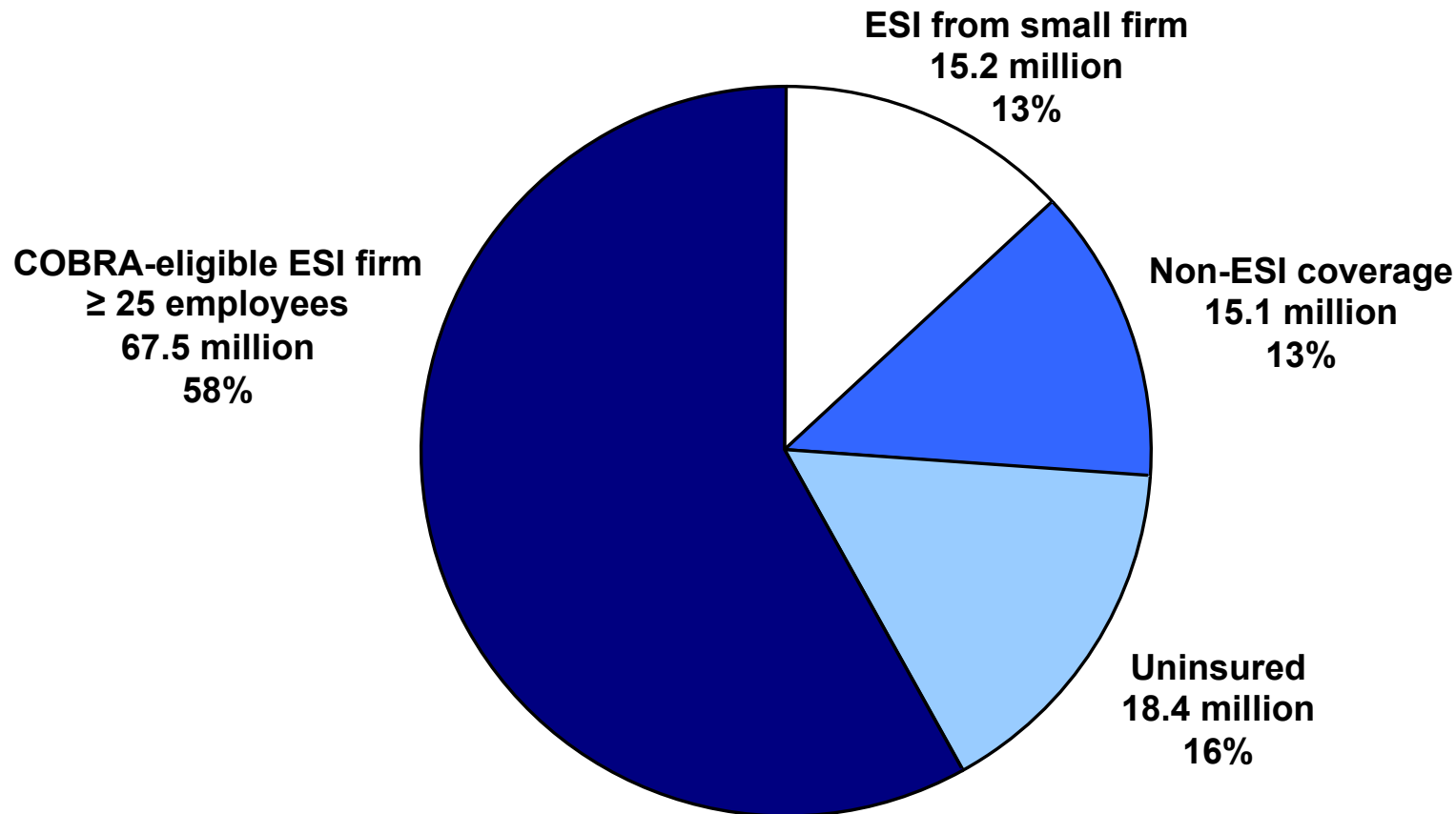
* Job lost in the past two years.

** Such as food, heat, or rent.

*** Includes at least one of the following: used up all savings; unable able to pay for basic necessities; took out a mortgage against home or took out a loan; took on credit card debt; had to declare bankruptcy.

Source: The Commonwealth Fund Biennial Health Insurance Survey (2010).

Exhibit 5. Three of Five Workers Would be Eligible for COBRA if They Lost Their Job



COBRA eligibility* for working adults, ages 19–64

* Commonwealth Fund analysis considered respondents to be COBRA-eligible if currently enrolled in an employer health plan at a firm with 25 or more employees, though federal COBRA protections extend to firms with 20 or more employees. Therefore this analysis underestimates the number of COBRA-eligible individuals.

Notes: ESI refers to employer-sponsored insurance; COBRA refers to Consolidated Omnibus Budget Reconciliation Act.

Source: The Commonwealth Fund Biennial Health Insurance Survey (2010).