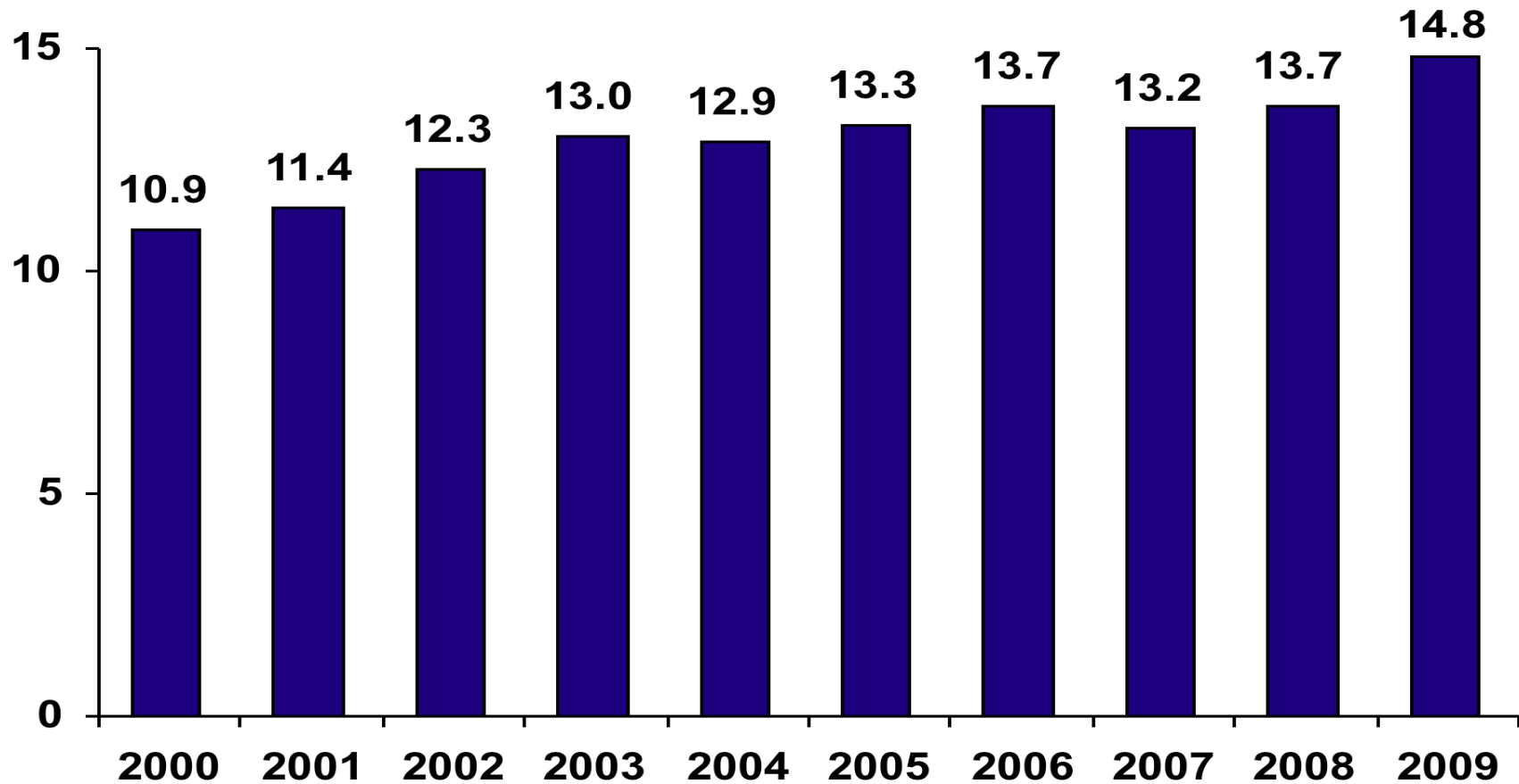


Exhibit 1. There Were 14.8 Million Uninsured Young Adults in 2009, Up by 4 Million in the Past Decade

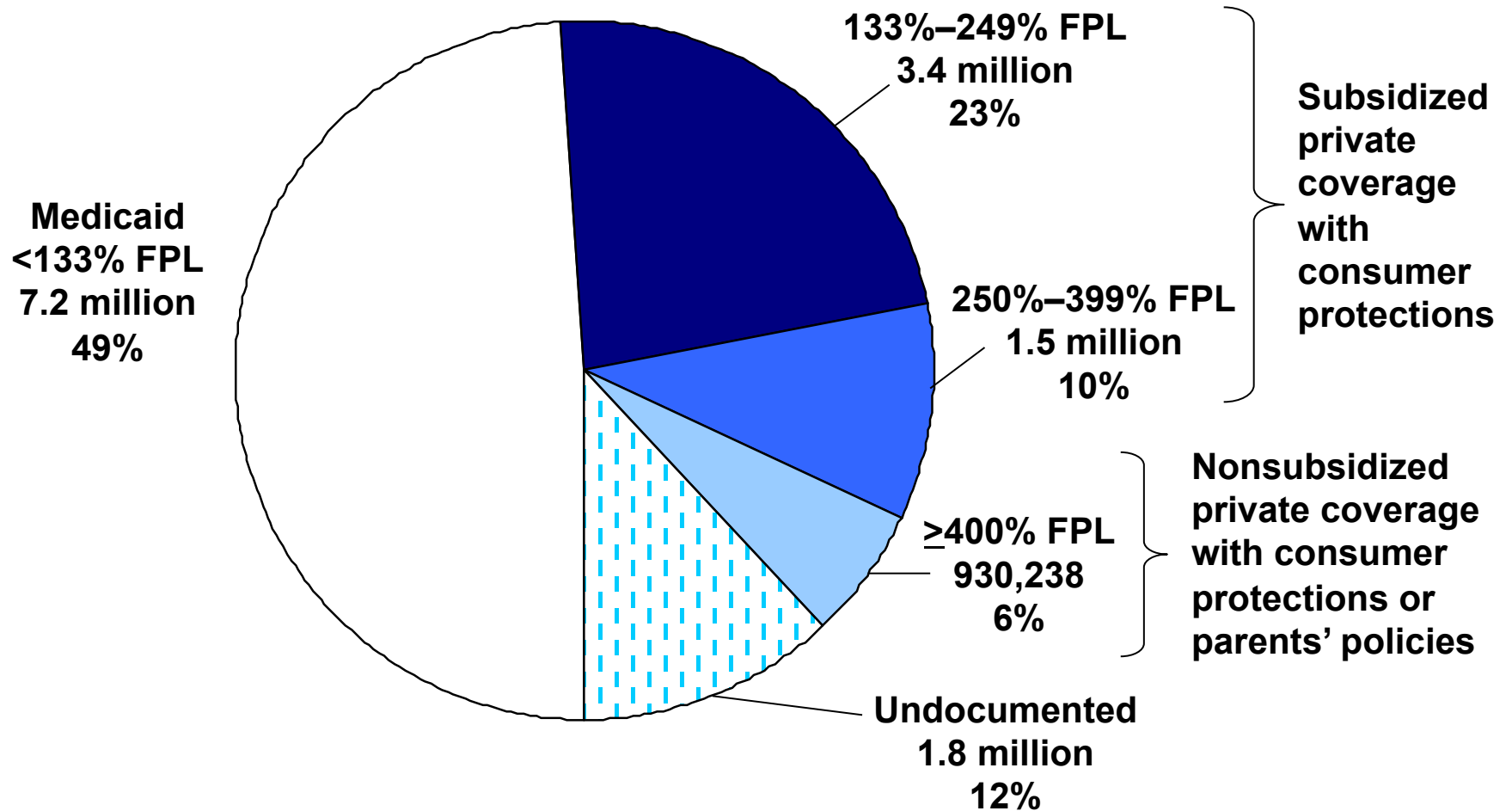
Uninsured young adults ages 19–29 (in millions)



Source: Analysis of the 2001–2010 Current Population Surveys by N. Tilipman, B. Sampat, S. Glied, and B. Mahato of Columbia University for The Commonwealth Fund.



Exhibit 2. Distribution of 14.8 Million Uninsured Young Adults in 2009, by Income Level



14.8 million uninsured young adults ages 19–29

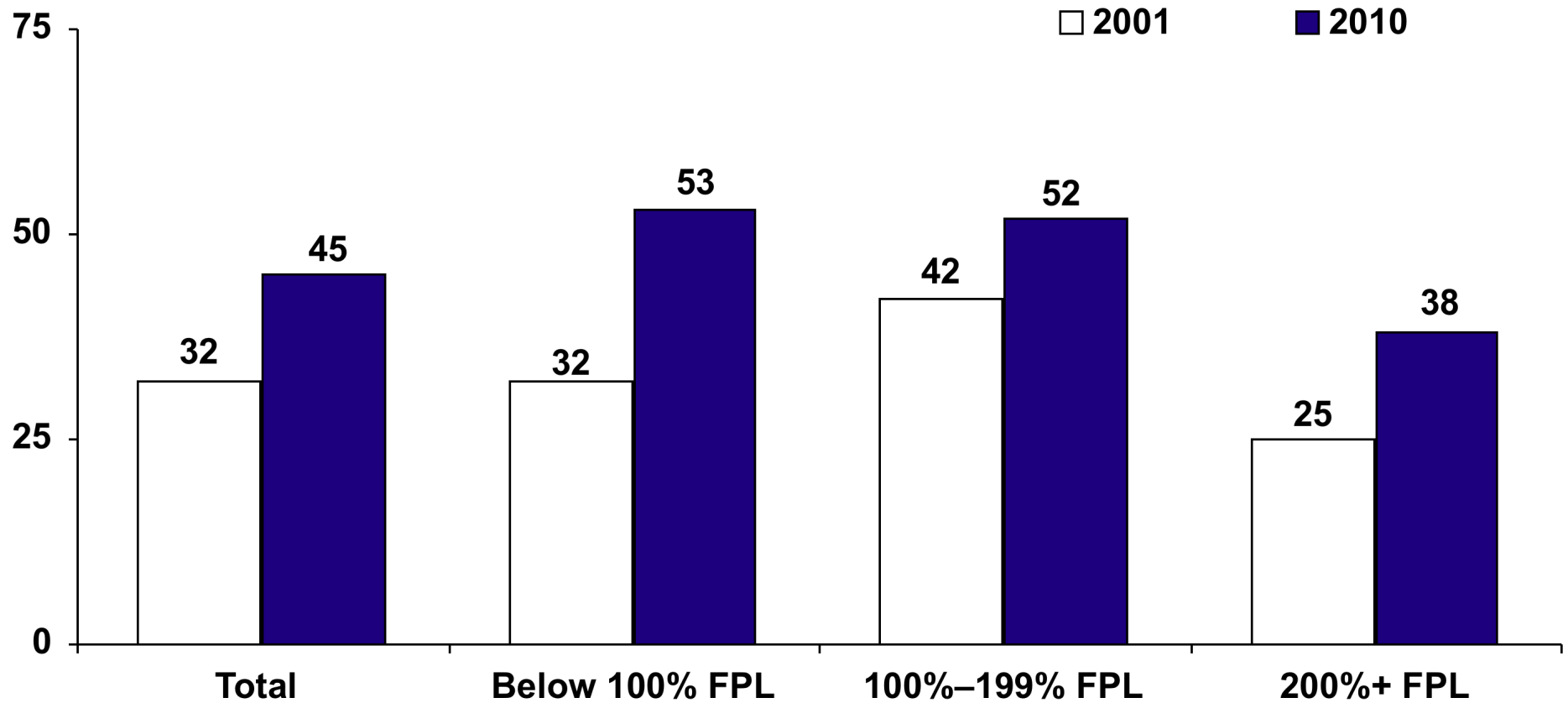
Note: FPL refers to Federal Poverty Level.

Source: Analysis of the March 2010 Current Population Survey by N. Tilipman and B. Sampat of Columbia University for The Commonwealth Fund; estimates of undocumented uninsured young adults by Jonathan Gruber and Ian Perry of MIT using the Gruber Microsimulation Model for The Commonwealth Fund.



Exhibit 3. Half of Young Adults with Low and Moderate Incomes Went Without Needed Care Because of Its Cost in 2010

Percent of young adults ages 19–29 who had any of four access problems* in past year because of cost, by income level



Note: FPL refers to Federal Poverty Level.

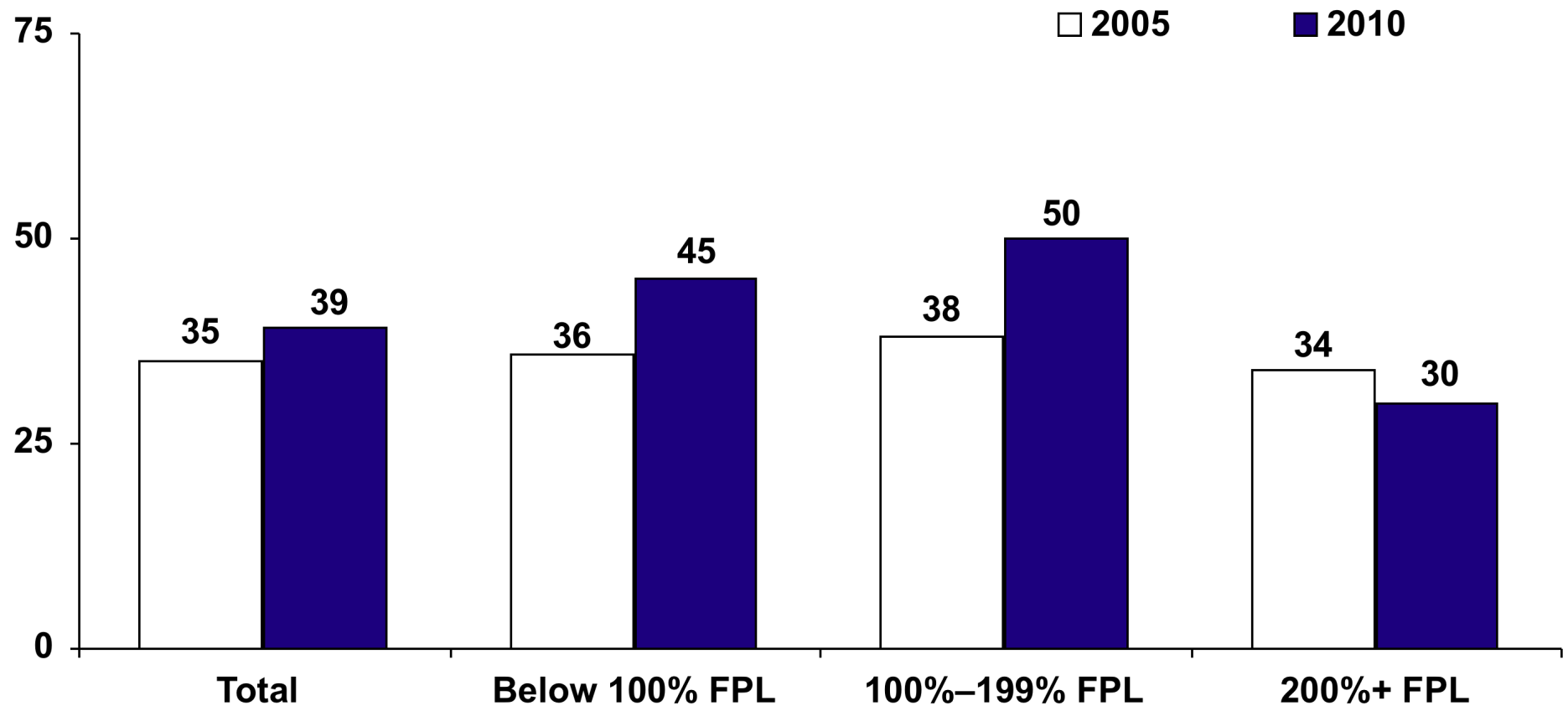
* Did not fill a prescription; did not see a specialist when needed; skipped recommended medical test, treatment, or follow-up; had a medical problem but did not visit doctor or clinic.

Source: The Commonwealth Fund Biennial Health Insurance Surveys (2001 and 2010).



Exhibit 4. Medical Debt and Bill Problems Worsened for Young Adults with Low and Moderate Incomes

Percent of young adults ages 19–29 with medical bill problems or accrued medical debt,* by income level



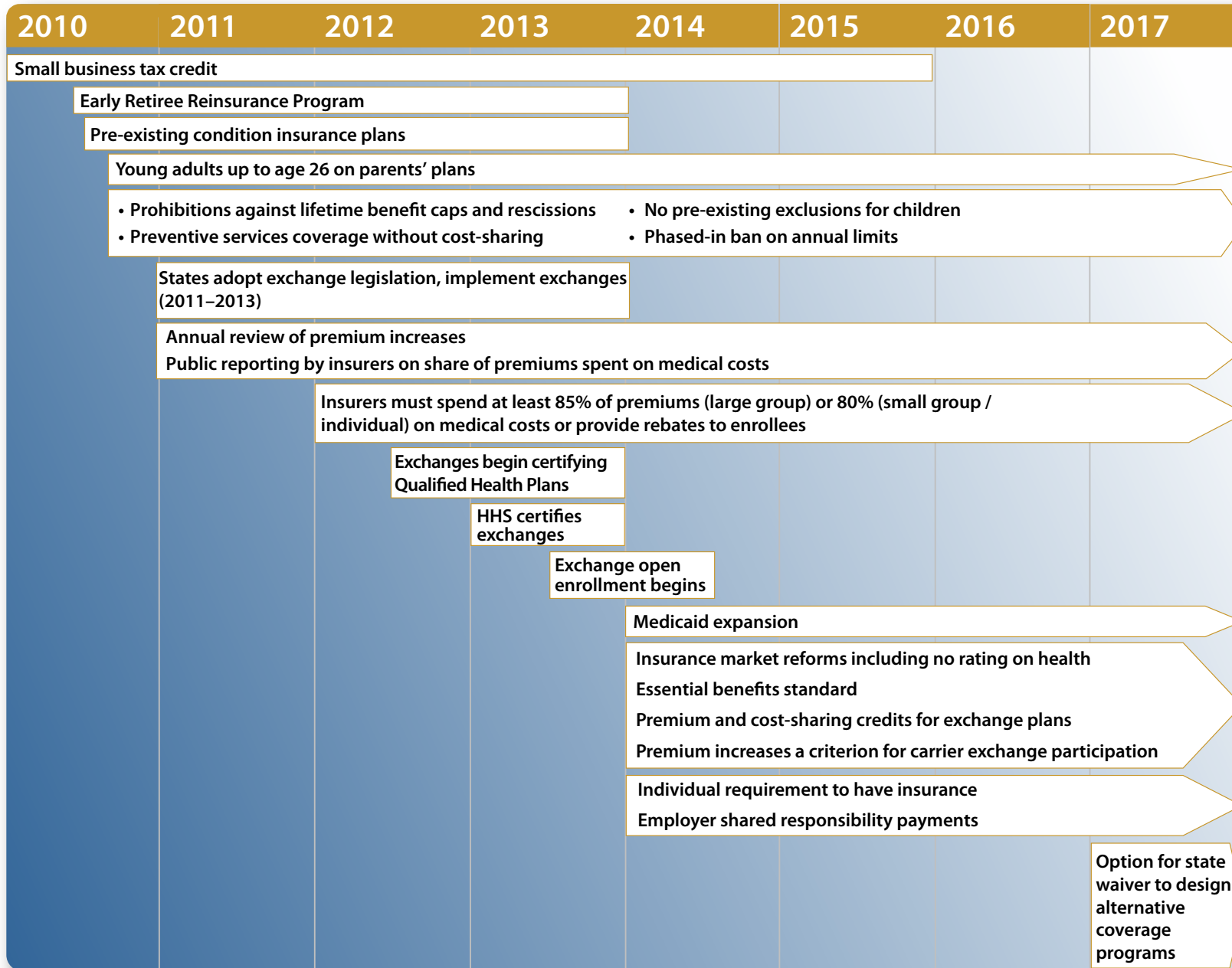
Note: FPL refers to Federal Poverty Level.

* Had problems paying medical bills, contacted by a collection agency for unpaid bills, had to change way of life in order to pay medical bills, or has outstanding medical debt.

Source: The Commonwealth Fund Biennial Health Insurance Surveys (2005 and 2010).



Exhibit 5. Timeline for Health Reform Implementation: Coverage Provisions

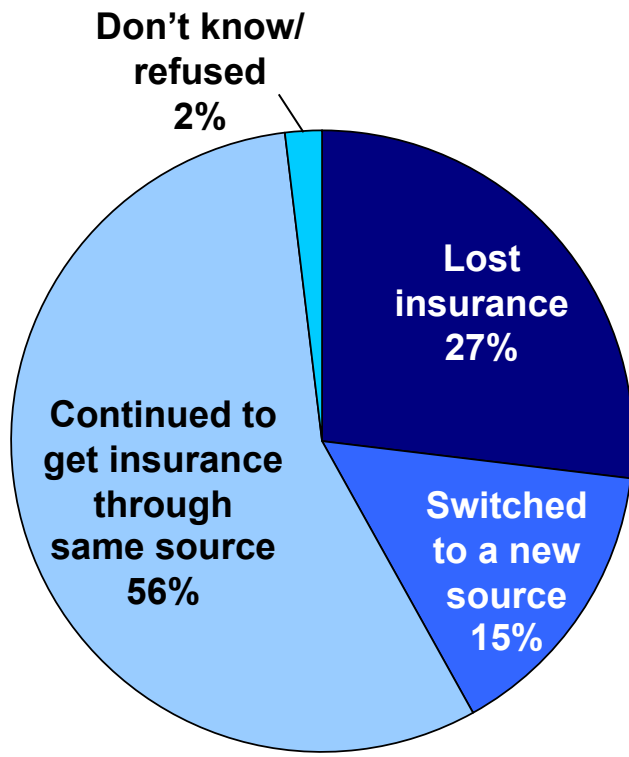


Source: National Association of Insurance Commissioners; Commonwealth Fund Health Reform Resource Center: What's in the Affordable Care Act? (PL 111–148 and 111–152), <http://www.commonwealthfund.org/Health-Reform/Health-Reform-Resource.aspx>.

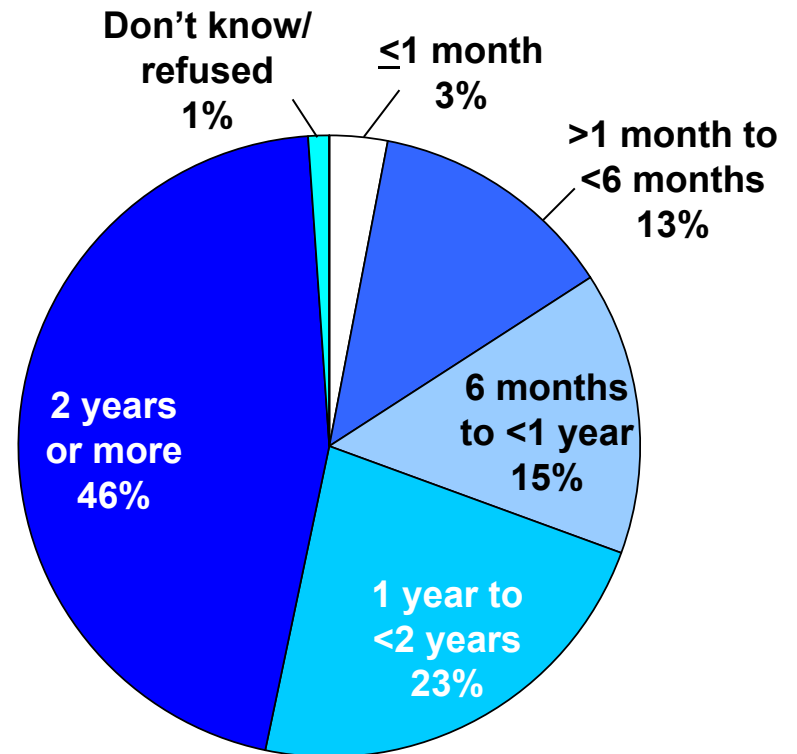


Exhibit 6. Four of 10 Young Adults Ages 19–29 Who Had Insurance Through Their Parent’s Employer While in High School Lost or Had to Switch Insurance After High School; Almost Half Went Without Insurance for Two Years or More

What happened to health insurance when graduated from or left high school



Length of time without insurance*

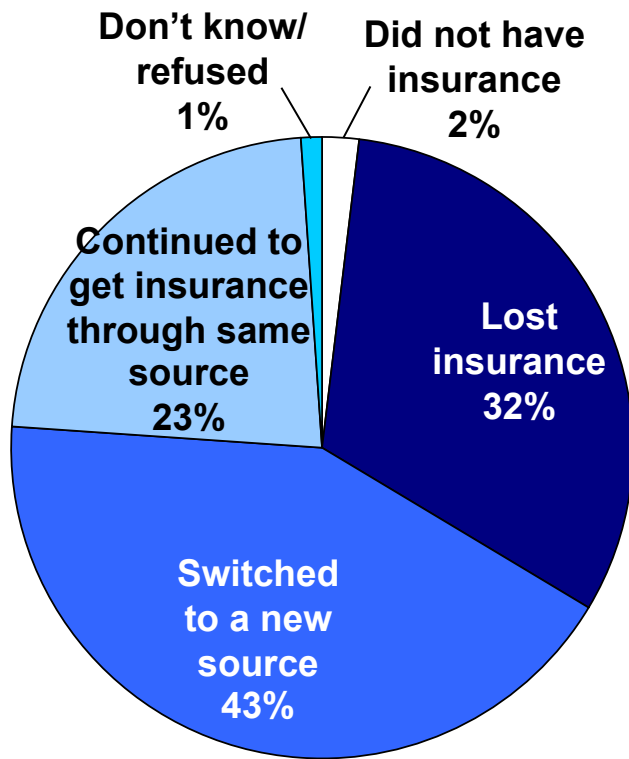


* Among those who had a gap between losing and gaining new insurance, or who went without insurance after graduating from or leaving high school, or who did not have insurance when they graduated from or left high school.
 Note: Numbers may not sum to 100% because of rounding.
 Source: The Commonwealth Fund Survey of Young Adults (2009).

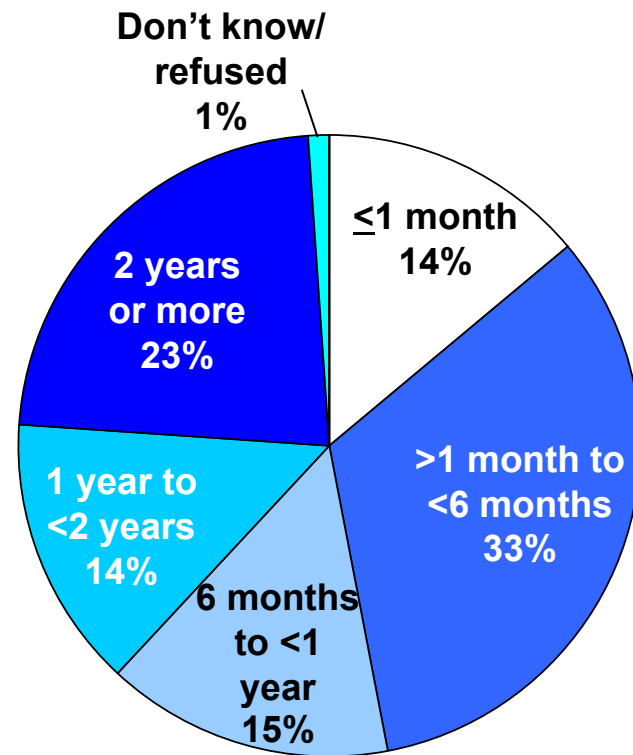


Exhibit 7. Three-Quarters of Young Adults Ages 19–29 Who Had Insurance Through Their Parent’s Employer While in College Lost or Had to Switch Insurance After College

What happened to health insurance when graduated from or left college



Length of time without insurance*



* Among those who had a gap between losing and gaining new insurance, or who went without insurance after graduating from or leaving college, or who did not have insurance when they graduated from or left college.

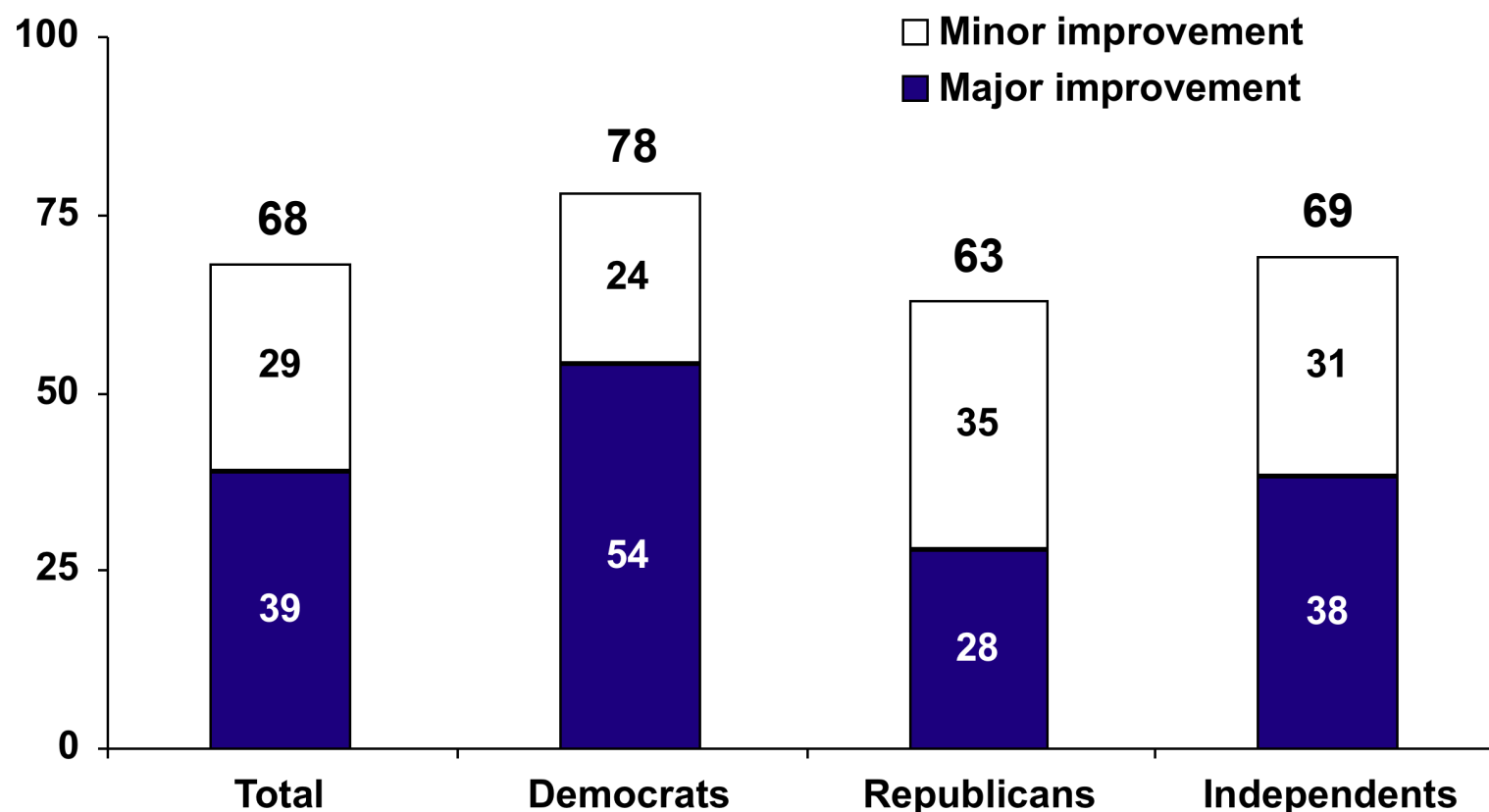
Note: Numbers may not sum to 100% because of rounding.

Source: The Commonwealth Fund Survey of Young Adults (2009).



Exhibit 8. Under the health reform law, many provisions will make it easier for young adults to remain covered after they graduate. Do you think this is a major improvement in the health care system, a minor improvement, not an improvement, do you think it makes things worse, or do you not know enough to say?

Young adults ages 19–29, by political affiliation



Note: FPL refers to Federal Poverty Level.
Source: The Commonwealth Fund Biennial Health Insurance Survey (2010).

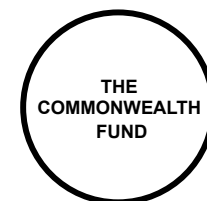


Exhibit 9. Percentage of Uninsured Young Adults Ages 19–29 Is Triple the Rate of Children Age 18 and Under

Income level	Percent uninsured, children age 18 and under	Percent uninsured, young adults ages 19–29
Total	10%	32%
<100% FPL	17	52
100%–199% FPL	14	42
≥200% FPL	7	17

Note: FPL refers to Federal Poverty Level.

Source: Analysis of the March 2010 Current Population Survey by N. Tilipman and B. Sampat of Columbia University for The Commonwealth Fund.



Exhibit 10. Under the Affordable Care Act, Young Adults Will Benefit from Newly Subsidized Sources of Health Insurance

Percent of young adults ages 19–29

	Total	<133% FPL <\$14,404	133%–249% FPL \$14,404–<\$27,075	250%–399% FPL \$27,075–<\$43,320	400%+ FPL ≥\$43,320
Uninsured in 2009[^]	32%	51%	36%	19%	9%
In the past 12 months (2010):^{^^}				250%+ FPL ≥\$27,075	
Any bill problem or medical debt[*]	39%	45%	53%	25%	
Any cost-related access problem^{**}	45%	52%	50%	36%	
Spent 10% or more of household income on premiums and total out-of-pocket costs^{***}	31%	44%	28%	14%	

Note: FPL refers to Federal Poverty Level. Income levels are by 2010 poverty levels, for an individual.

^{*}Includes: 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; medical bills being paid off over time. ^{**}Includes any of the following because of cost: had a medical problem, did not visit doctor or clinic; did not fill a prescription; skipped recommended test, treatment, or follow-up; did not get needed specialist care. ^{***}Base: Respondents who specified income level and premium/out-of-pocket costs for combined individual/family medical expenses.

[^] Analysis of the March 2010 Current Population Survey by N. Tilipman and B. Sampat of Columbia University for The Commonwealth Fund.

^{^^} The Commonwealth Fund Biennial Health Insurance Survey (2010).

