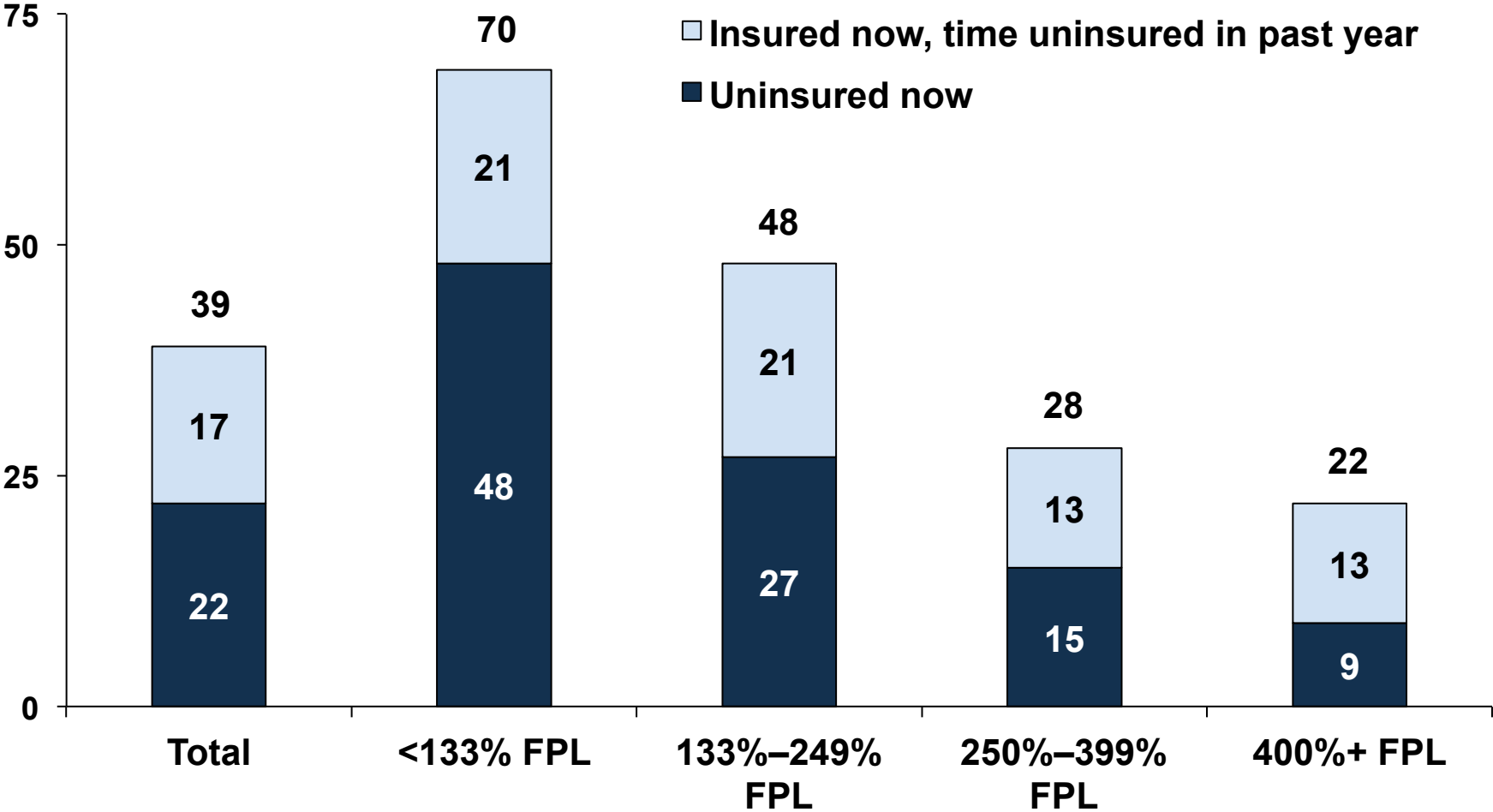


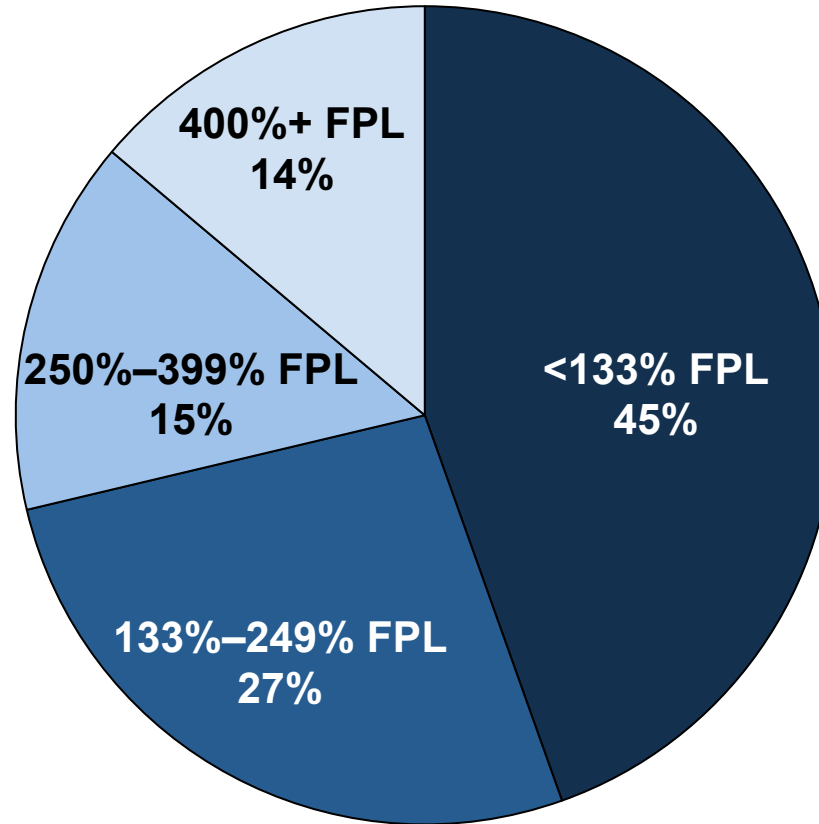
Exhibit 1. Nearly Two of Five Young Adults Spent Some Time Uninsured in the Past Year

Percent of adults ages 19–29



Notes: FPL refers to federal poverty level. Numbers may not sum to bar total because of rounding.
Source: The Commonwealth Fund Health Insurance Tracking Survey of Young Adults, 2011.

Exhibit 2. Nearly Three-Quarters of Uninsured Young Adults Had Incomes Under 250 Percent of Poverty



Distribution of 10.4 million uninsured* adults ages 19–29

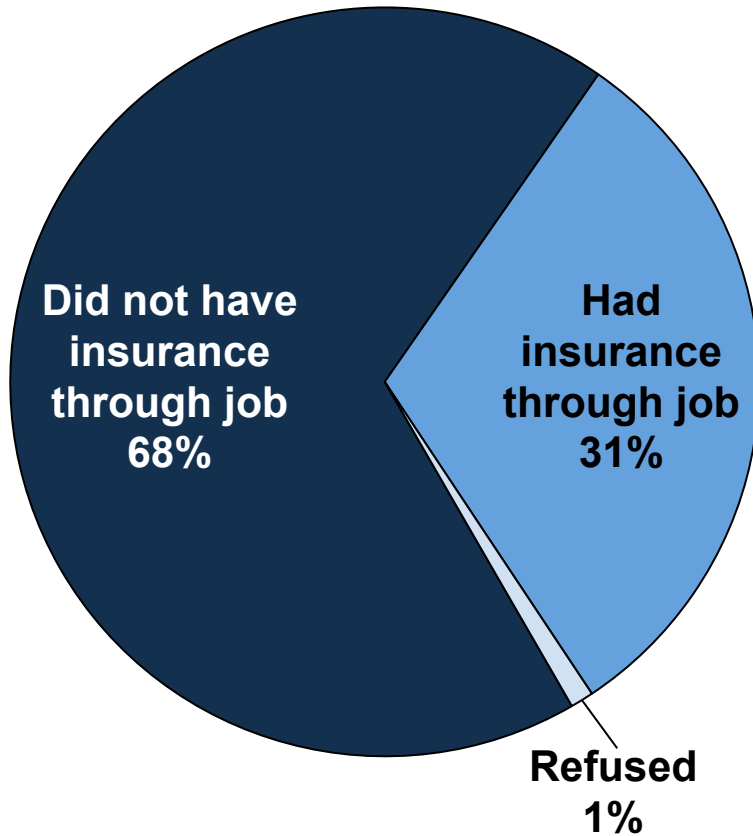
* Uninsured indicates uninsured at the time of the survey.

Notes: FPL refers to federal poverty level. Numbers may not sum to 100 because of rounding.

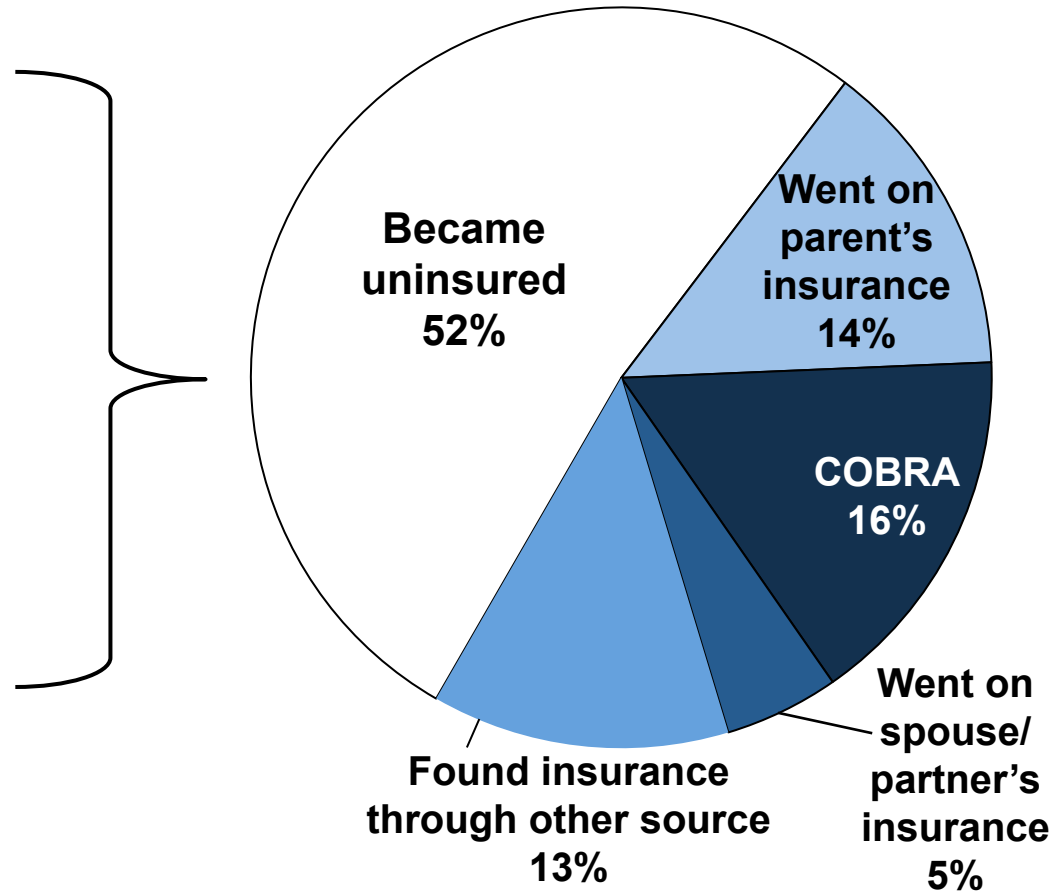
Source: The Commonwealth Fund Health Insurance Tracking Survey of Young Adults, 2011.

Exhibit 3. Half of Young Adults Who Lost a Job with Health Benefits from November 2009 to November 2011 Became Uninsured

When you lost your job, what happened to your health insurance?



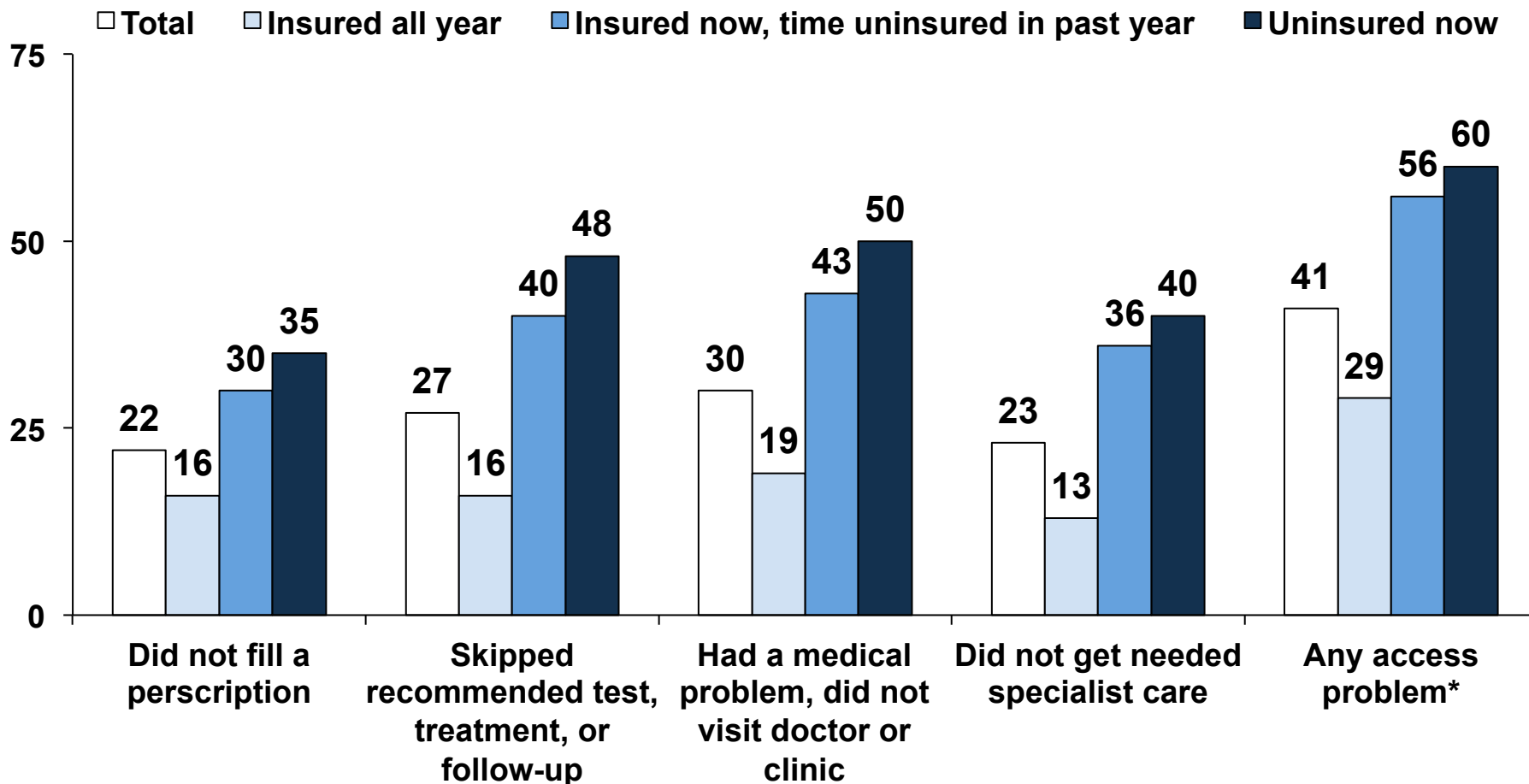
Adults ages 19–29 who lost a job in the past two years



Adults ages 19–29 who had insurance through job

Exhibit 4. Two of Five Young Adults Experienced a Cost-Related Problem Getting Needed Care

Percent of adults ages 19–29 who experienced the following access problems in the past year because of cost:

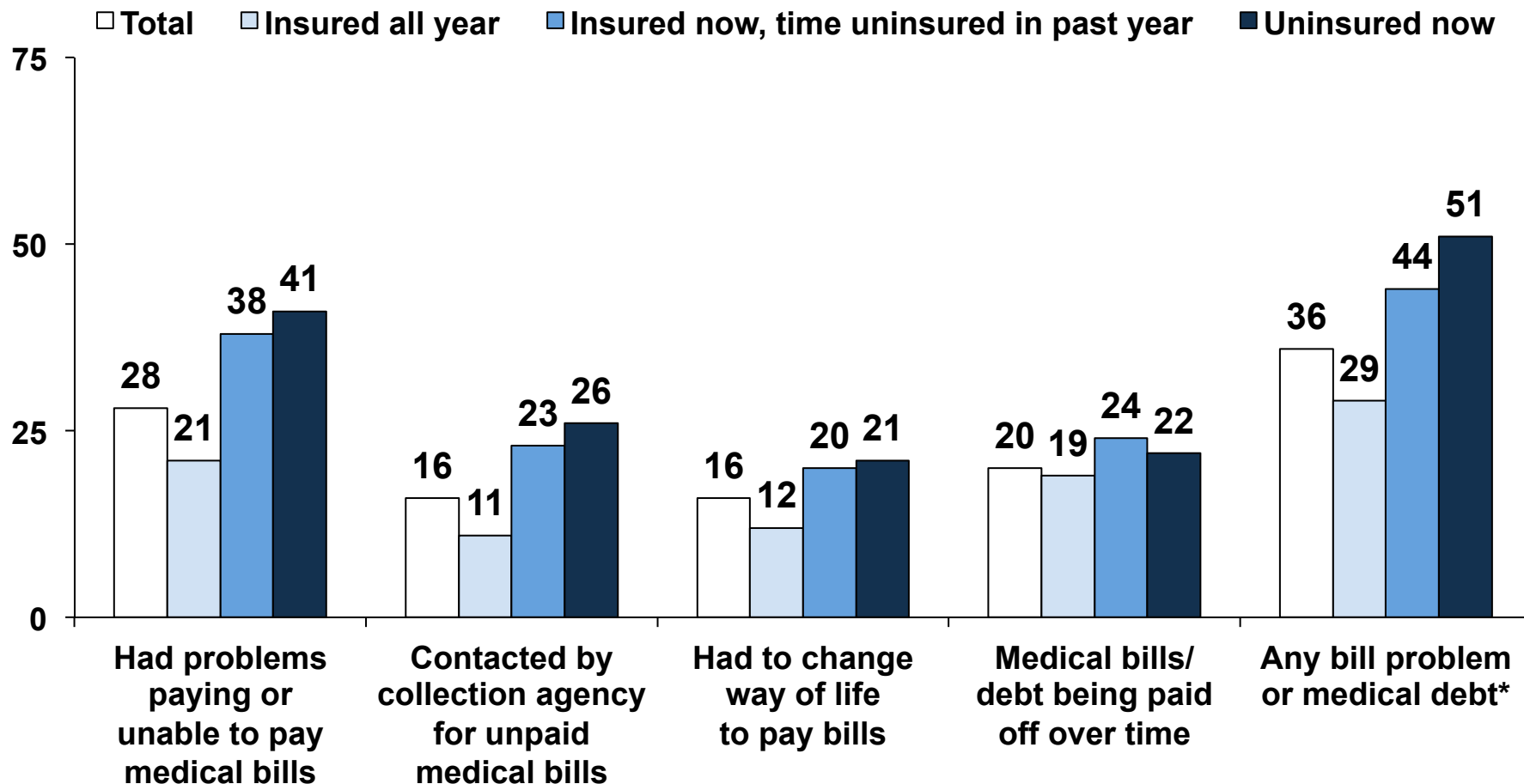


* Experienced any of the following because of cost: did not fill a prescription; skipped a recommended test, treatment, or follow-up; had a medical problem, did not visit a doctor or clinic; did not get needed specialist care.

Source: The Commonwealth Fund Health Insurance Tracking Survey of Young Adults, 2011.

Exhibit 5. More Than One-Third of Young Adults Experienced a Medical Bill Problem or Were Paying Off Medical Debt

Percent of adults ages 19–29 who experienced the following medical bill problems or accrued medical debt in the past year:

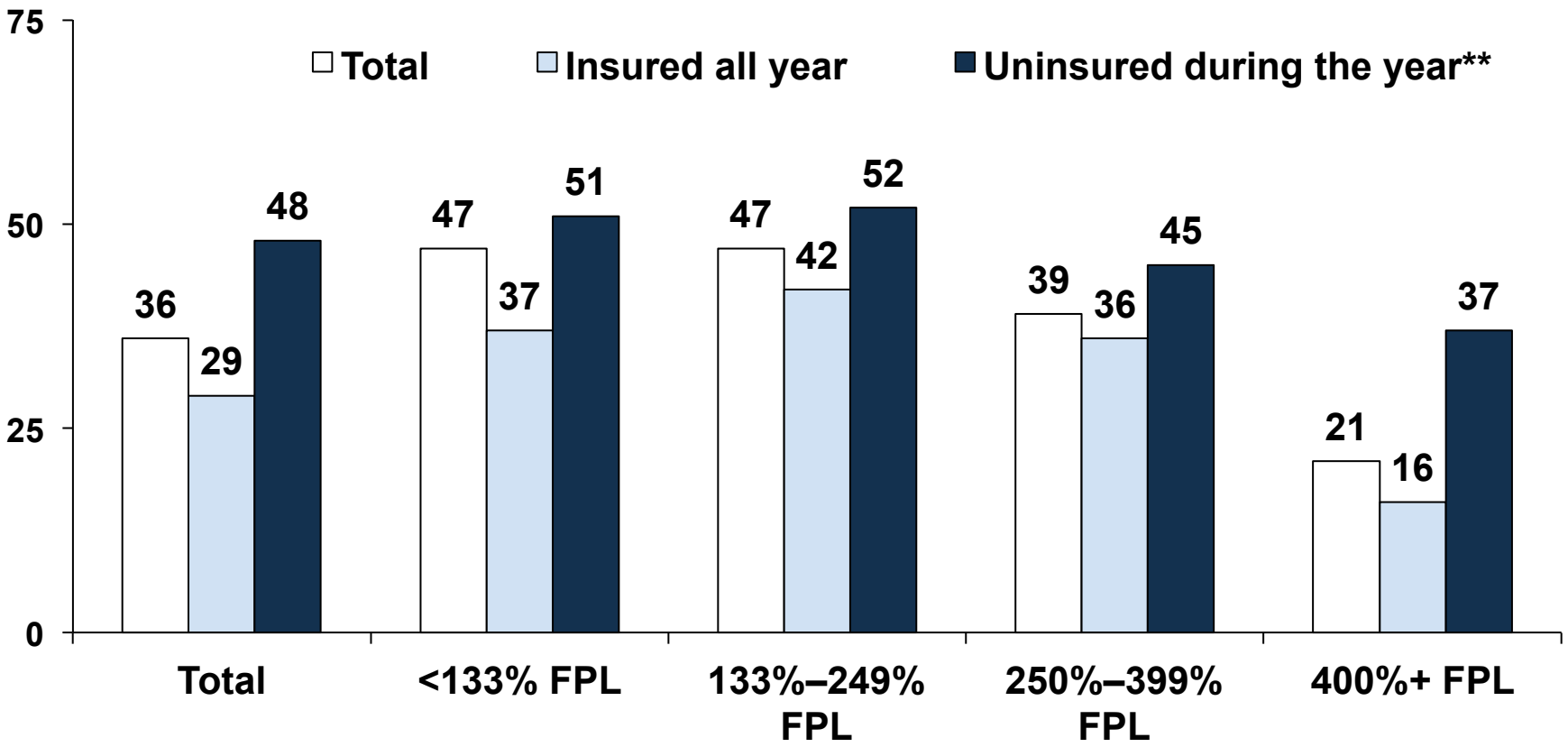


* Experienced any of the following in the past year: had problems paying medical bills; contacted by a collection agency for unpaid bills; had to change way of life to pay bills; is paying off medical bills/debt over time.

Source: The Commonwealth Fund Health Insurance Tracking Survey of Young Adults, 2011.

Exhibit 6. Young Adults with Low and Moderate Incomes, Both Insured and Uninsured, Reported Medical Bill and Debt Problems at Highest Rates

Percent of adults ages 19–29 who experienced a medical bill problem or accrued medical debt in the past year*



Note: FPL refers to federal poverty level.

* Experienced any of the following in the past year: had problems paying medical bills; contacted by a collection agency for unpaid bills; had to change way of life to pay bills; is paying off medical bills/debt over time.

** Combines “Insured now, time uninsured in past year” and “Uninsured now”.

Source: The Commonwealth Fund Health Insurance Tracking Survey of Young Adults, 2011.

Exhibit 7. Two of Five Young Adults with Medical Bill Problems or Debt Used Up All Their Savings Because of Their Bills or Debt

Percent of adults ages 19–29 with medical bill problems or accrued medical debt*

Percent of young adults with medical bill problems or debt reporting:	Total	<133% FPL	133%–399% FPL	400%+ FPL
Unable to pay for basic necessities such as food, heat, or rent	28%	37%	27%	21%
Used all of savings	43	42	44	43
Asked parents/family for help	37	36	36	42
Took on credit card debt	33	19	38	37
Unable to meet other debt obligations such as loans/tuition payments	32	39	32	24
Delayed education/career plans	31	32	32	28
<i>Any of the above</i>	70	70	72	66

Note: FPL refers to federal poverty level.

* Base: Had problems paying or unable to pay medical bills; were contacted by a collection agency for unpaid medical bills; had to change way of life to pay bills; had medical bills or debt being paid off over time.

Source: The Commonwealth Fund Health Insurance Tracking Survey of Young Adults, 2011.

Exhibit 8. Premium Tax Credits and Cost-Sharing Protections Under the Affordable Care Act

Federal poverty level	Income	Premium contribution as a share of income	Out-of-pocket limits	Actuarial value: Silver plan
<133%	S: <\$14,484 F: <\$29,726	2% (or Medicaid)	S: \$1,983 F: \$3,967	94%
133%–149%	S: \$14,484 – <\$16,335 F: \$29,726 – <\$33,525	3.0%–4.0%		94%
150%–199%	S: \$16,335 – <\$21,780 F: \$33,525 – <\$44,700	4.0%–6.3%		87%
200%–249%	S: \$21,780 – <\$27,225 F: \$44,700 – <\$55,875	6.3%–8.05%	S: \$2,975 F: \$5,950	73%
250%–299%	S: \$27,225 – <\$32,670 F: \$55,875 – <\$67,050	8.05%–9.5%		70%
300%–399%	S: \$32,670 – <\$43,560 F: \$67,050 – <\$89,400	9.5%	S: \$3,967 F: \$7,933	70%
400%+	S: \$43,560+ F: \$89,400+	—	S: \$5,950 F: \$11,900	—

Four levels of cost-sharing: 1st tier (Bronze) actuarial value: 60%
 2nd tier (Silver) actuarial value: 70%
 3rd tier (Gold) actuarial value: 80%
 4th tier (Platinum) actuarial value: 90%

Catastrophic policy with essential benefits package available to young adults and people who cannot find plan premium \leq 8% of income

Notes: FPL refers to federal poverty level; levels are for 2011. Actuarial values are the average percent of medical costs covered by a health plan. Premium and cost-sharing credits are for the Silver plan.

Source: 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>.