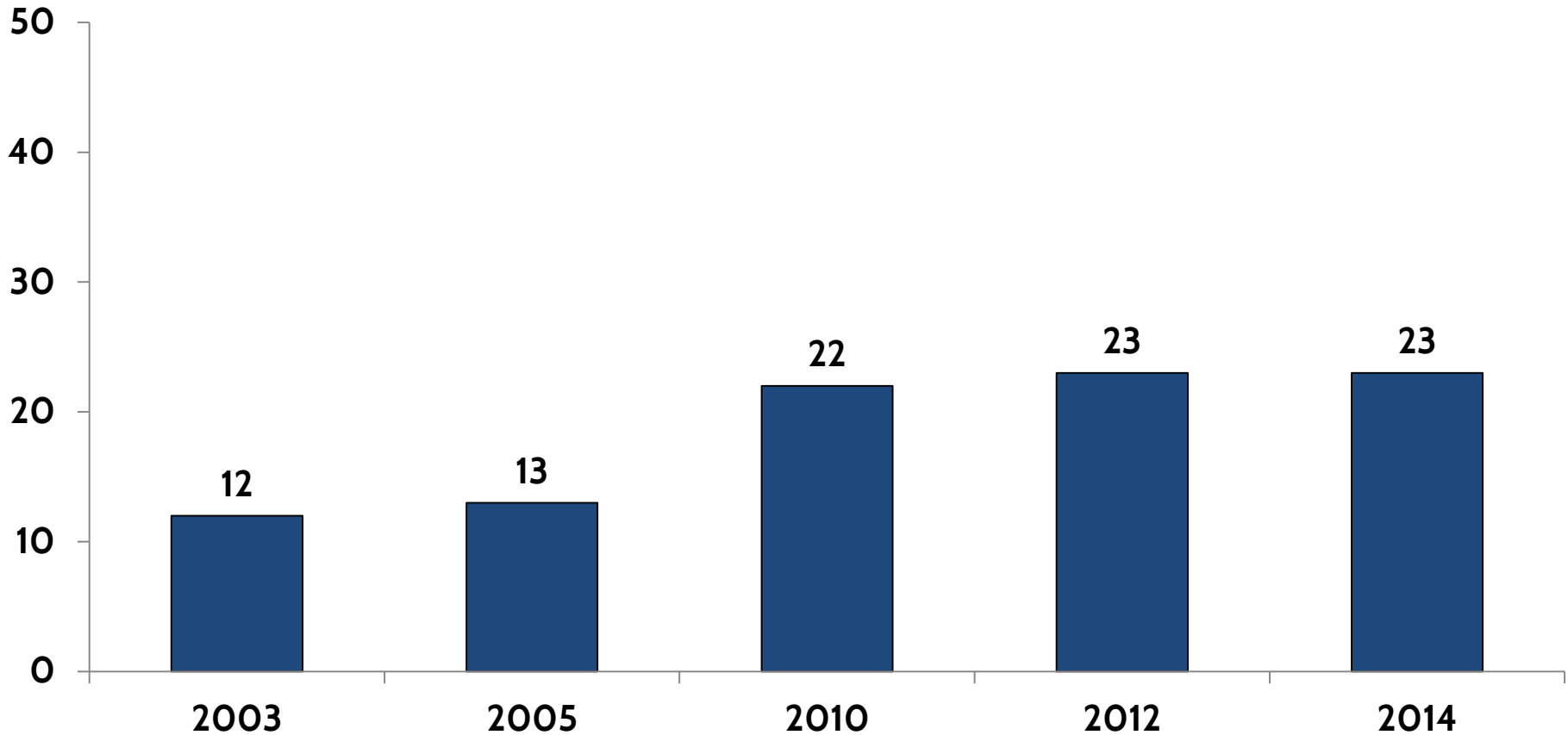


Exhibit 1. Twenty-Three Percent of Adults Who Were Insured All Year Were Underinsured in 2014, Unchanged from 2010

Percent adults insured all year ages 19–64 who were underinsured*



* Underinsured defined as insured all year but experienced one of the following: out-of-pocket expenses equaled 10% or more of income; out-of-pocket expenses equaled 5% or more of income if low income (<200% of poverty); or deductibles equaled 5% or more of income. Source: The Commonwealth Fund Biennial Health Insurance Surveys (2003, 2005, 2010, 2012, and 2014).

Exhibit 2. Underinsured Rates Among Adults Who Were Insured All Year by Source of Coverage at the Time of the Survey

Percent adults insured all year ages 19–64 who were underinsured*					
	2003	2005	2010	2012	2014
Total	12%	13%	22%	23%	23%
Insurance source at time of survey**					
Employer-provided coverage	10%	12%	17%	20%	20%
Individual coverage^	17%	19%	37%	45%	37%
Medicaid	22%	16%	32%	31%	22%
Medicare (under age 65, disabled)	39%	24%	45%	32%	42%
Firm size (Base: Full- or part-time workers with coverage through their own employer)					
<100 employees	12%	14%	17%	25%	27%
100 employees or more	8%	11%	16%	16%	14%

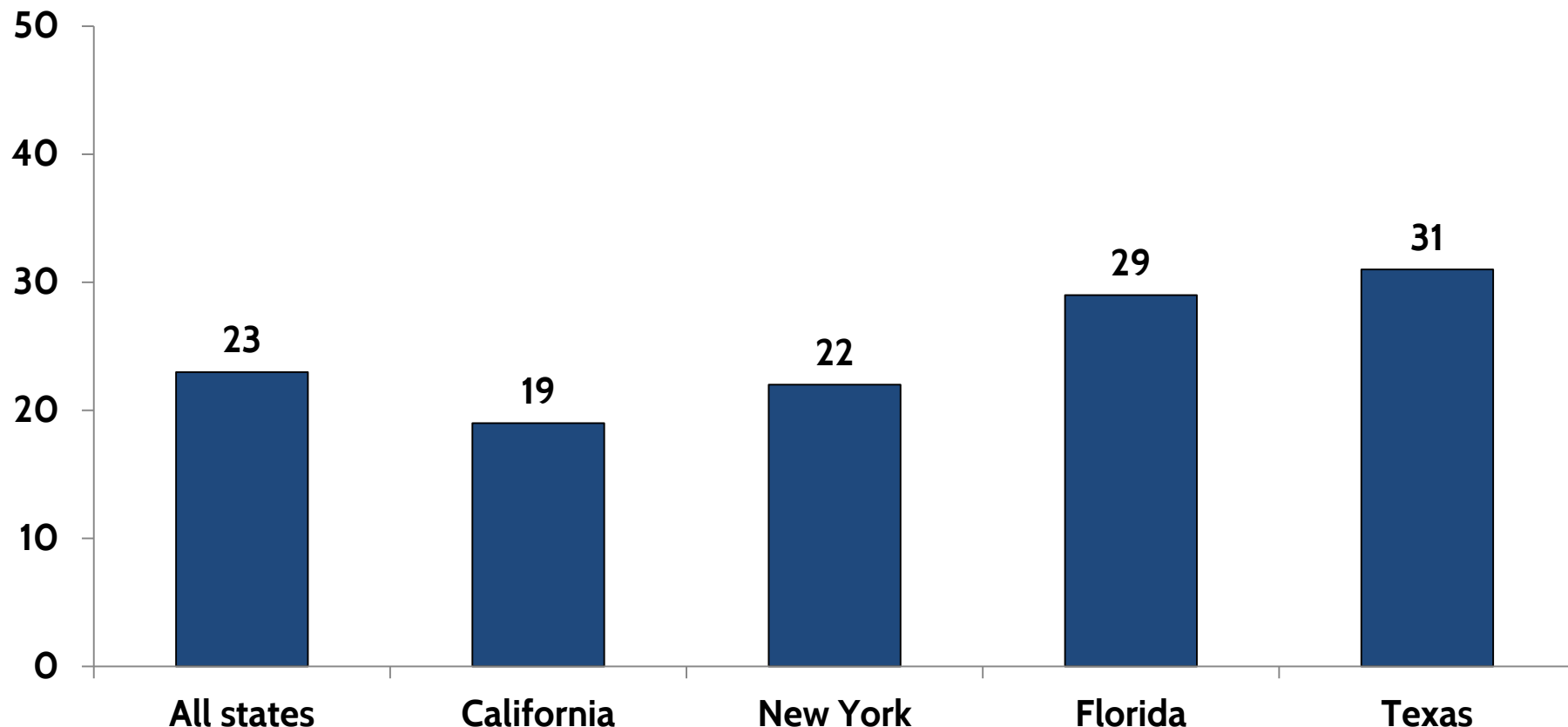
* Underinsured defined as insured all year but experienced one of the following: out-of-pocket expenses equaled 10% or more of income; out-of-pocket expenses equaled 5% or more of income if low income (<200% of poverty); or deductibles equaled 5% or more of income.

** Adults with coverage through another source are not shown here. Respondents may have had another type of coverage at some point during the year, but had coverage for the entire previous 12 months. ^ For 2014, includes those who get their individual coverage through the marketplace and outside of the marketplace.

Source: The Commonwealth Fund Biennial Health Insurance Surveys (2003, 2005, 2010, 2012, and 2014).

Exhibit 3. About Three of 10 Adults Who Were Insured All Year in Florida and Texas Were Underinsured in 2014

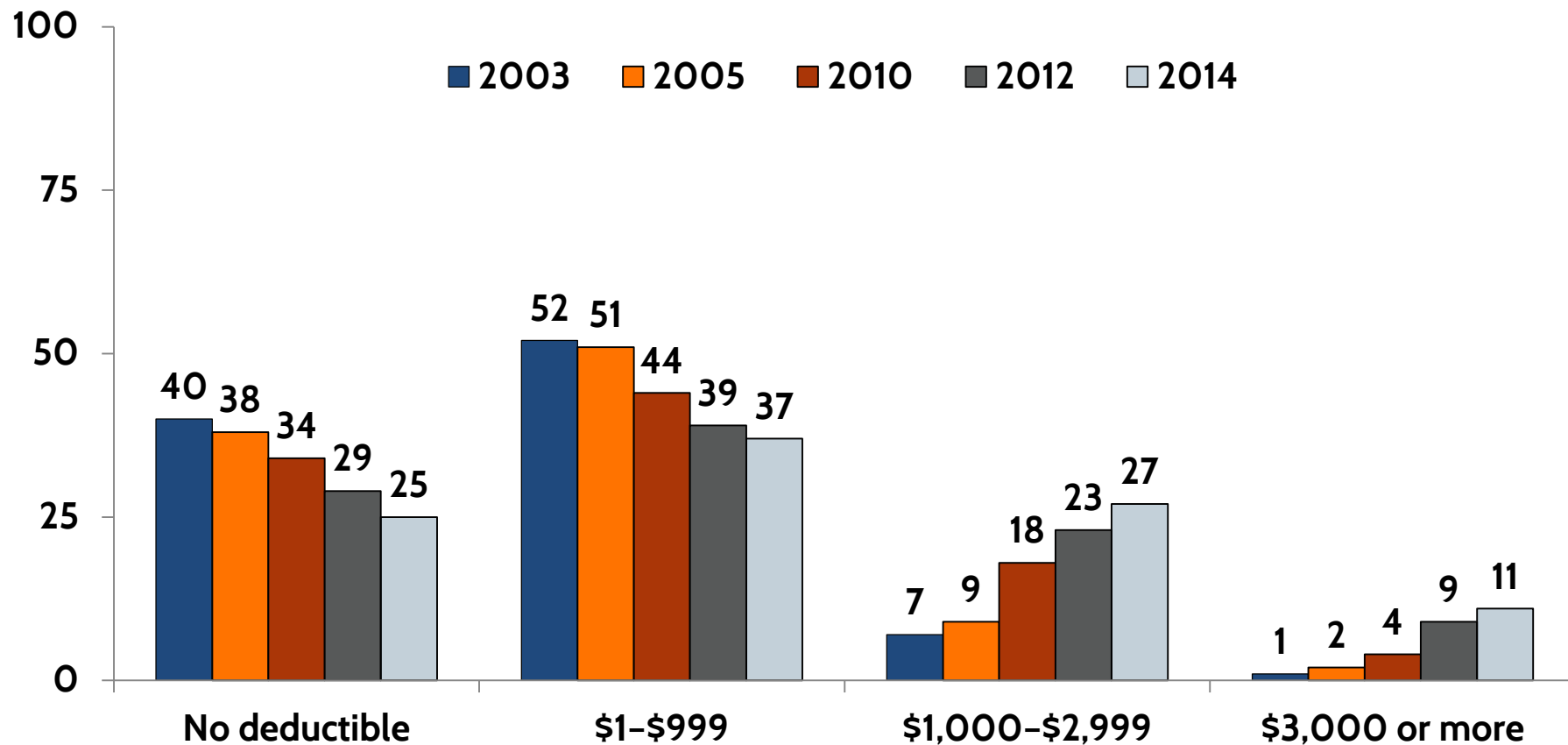
Percent adults insured all year ages 19–64 who were underinsured*



* Underinsured defined as insured all year but experienced one of the following: out-of-pocket expenses equaled 10% or more of income; out-of-pocket expenses equaled 5% or more of income if low income (<200% of poverty); or deductibles equaled 5% or more of income. Source: The Commonwealth Fund Biennial Health Insurance Survey (2014).

Exhibit 4. More Privately Insured Adults Have Deductibles and They Have Grown in Size

Percent privately insured adults ages 19–64[^]



[^] Base: Those who specified deductible.

Source: The Commonwealth Fund Biennial Health Insurance Surveys (2003, 2005, 2010, 2012, and 2014).

Exhibit 5. Deductibles Have Become a Growing Factor in Underinsurance Rates

Indicators of underinsurance among adults ages 19–64 who were insured all year

	2003	2005	2010	2012	2014
Out-of-pocket costs were 10% or more of income or 5% of more of income if low-income [^]	14 million	14 million	25 million	23 million	24 million
Deductible equals 5% or more of income	4 million	4 million	8 million	11 million	14 million
<i>Net increase in millions underinsured because of high deductible</i>	<i>2 million</i>	<i>2 million</i>	<i>5 million</i>	<i>6 million</i>	<i>7 million</i>
Underinsured*	16 million	16 million	29 million	30 million	31 million

[^] Low income refers to those with incomes below 200 percent of the federal poverty level.

* Underinsured defined as insured all year but experienced one of the following: out-of-pocket expenses equaled 10% or more of income; out-of-pocket expenses equaled 5% or more of income if low income (<200% of poverty); or deductibles equaled 5% or more of income. Source: The Commonwealth Fund Biennial Health Insurance Surveys (2003, 2005, 2010, 2012, and 2014).

Exhibit 6. High Deductibles Relative to Income by Coverage Source at the Time of the Survey

Percent with deductibles that are 5% or more of income, adults ages 19–64 who were insured all year

	2003	2005	2010	2012	2014
Total	3%	3%	6%	8%	11%
Insurance source at time of survey[^]					
Employer-provided coverage	2%	2%	6%	8%	11%
Individual coverage [†]	7%	12%	17%	30%	24%
Firm size (Base: Full- or part-time workers with coverage through their own employer)					
<100 employees	5%	4%	7%	14%	20%
100 employees or more	1%	1%	5%	6%	8%

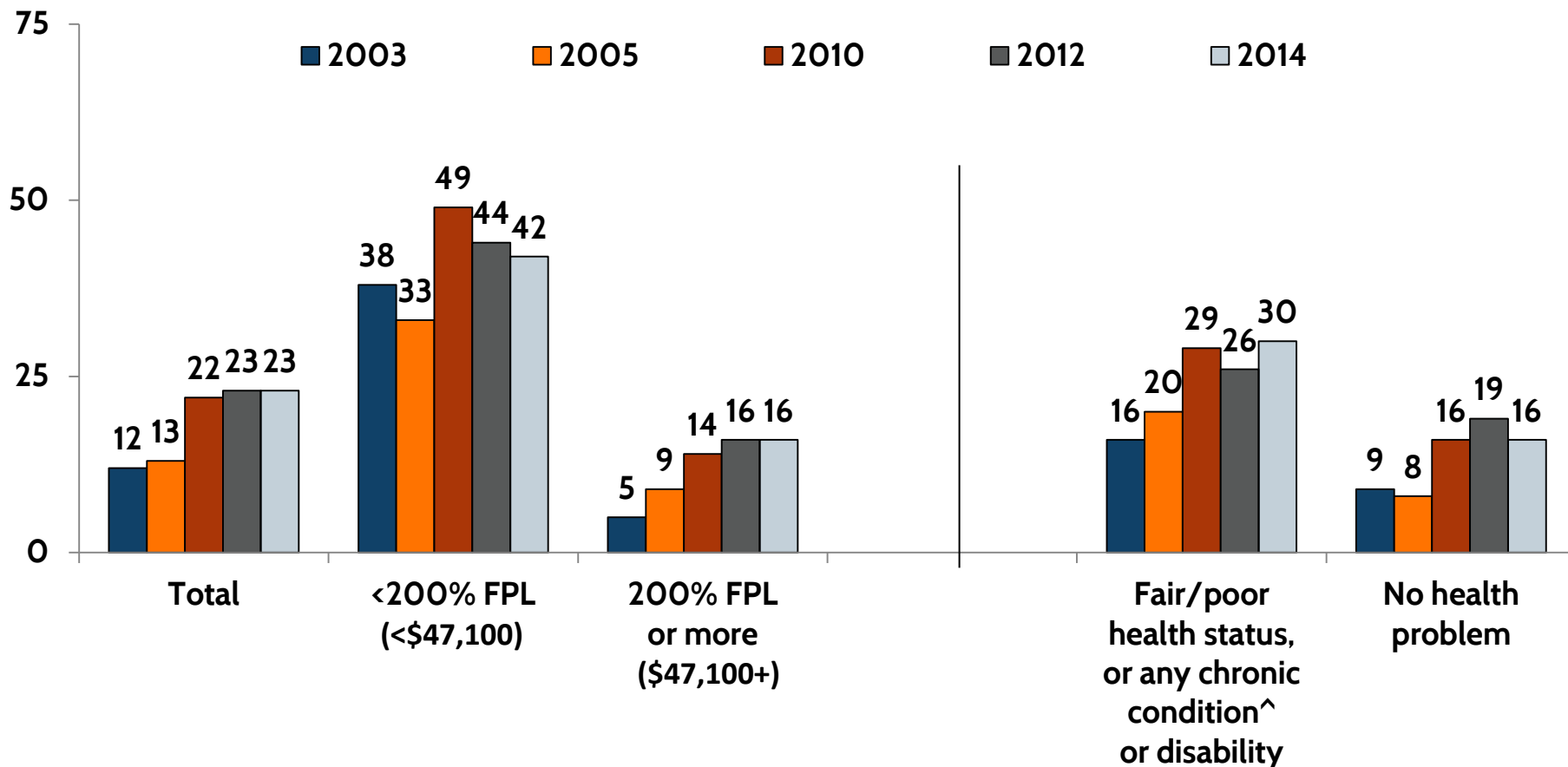
[^] Respondents may have had another type of coverage at some point during the year, but had coverage for the entire previous 12 months.

[†] For 2014, includes those who get their individual coverage through the marketplace and outside of the marketplace.

Source: The Commonwealth Fund Biennial Health Insurance Surveys (2003, 2005, 2010, 2012, and 2014).

Exhibit 7. The Share of Adults with Lower Incomes Who Are Underinsured Has Declined Slightly Since 2010

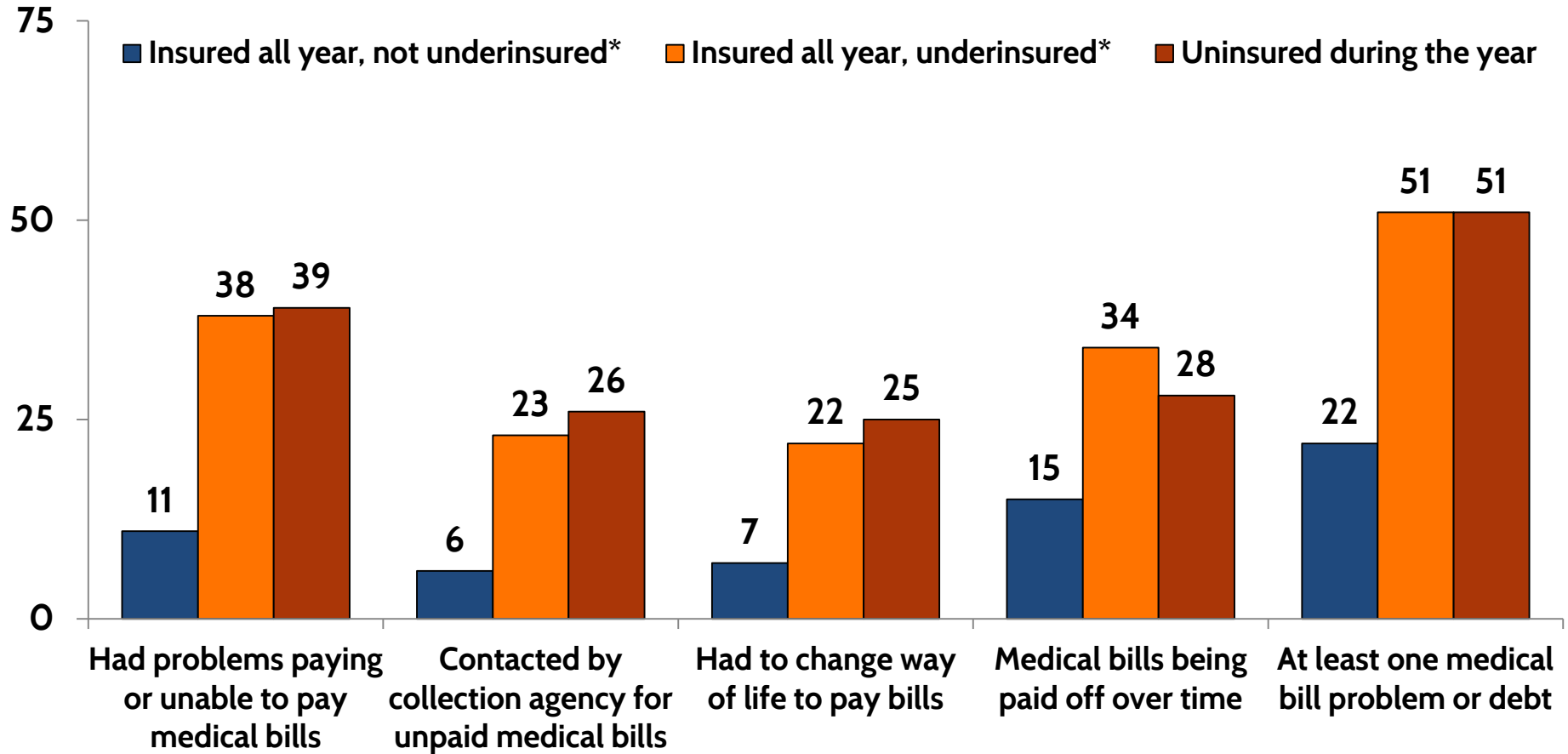
Percent adults insured all year ages 19–64 who were underinsured*



Notes: FPL refers to federal poverty level. Income levels are for a family of four in 2013. * Underinsured defined as insured all year but experienced one of the following: out-of-pocket expenses equaled 10% or more of income; out-of-pocket expenses equaled 5% or more of income if low income (<200% of poverty); or deductibles equaled 5% or more of income. ^ Respondent has at least one of the following health conditions: hypertension or high blood pressure; heart disease; diabetes; asthma, emphysema, or lung disease; or high cholesterol. Source: The Commonwealth Fund Biennial Health Insurance Surveys (2003, 2005, 2010, 2012, and 2014).

Exhibit 8. Underinsured Adults Report Medical Bill Problems at Twice the Rate as Insured Adults Who Are Not Underinsured

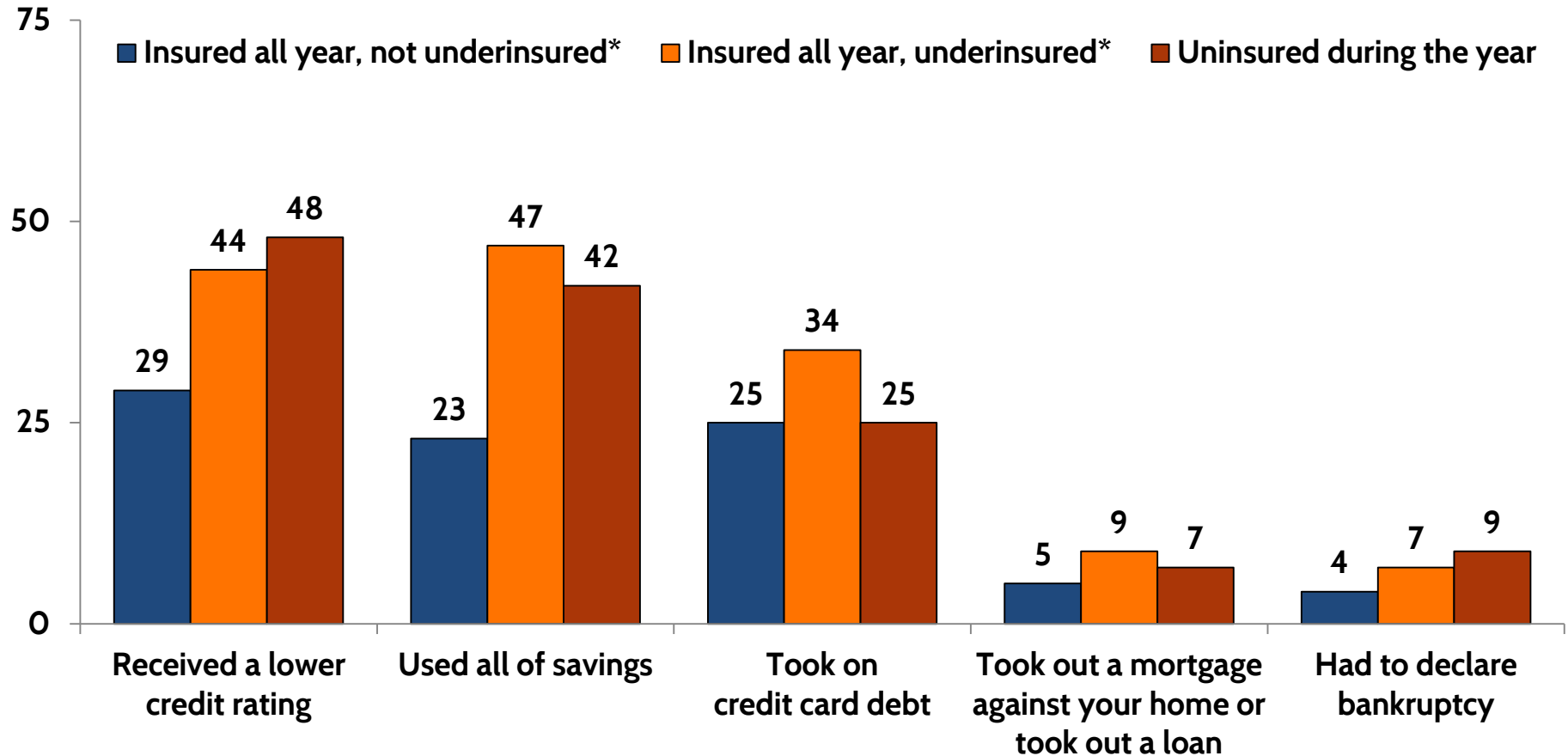
Percent adults ages 19–64



* Underinsured defined as insured all year but experienced one of the following: out-of-pocket expenses equaled 10% or more of income; out-of-pocket expenses equaled 5% or more of income if low income (<200% of poverty); or deductibles equaled 5% or more of income. Source: The Commonwealth Fund Biennial Health Insurance Survey (2014).

Exhibit 9. Adults with Medical Bill Problems Had Lingering Financial Problems Because of Their Medical Bills

Percent adults ages 19–64 with medical bill problems or accrued medical debt[^]

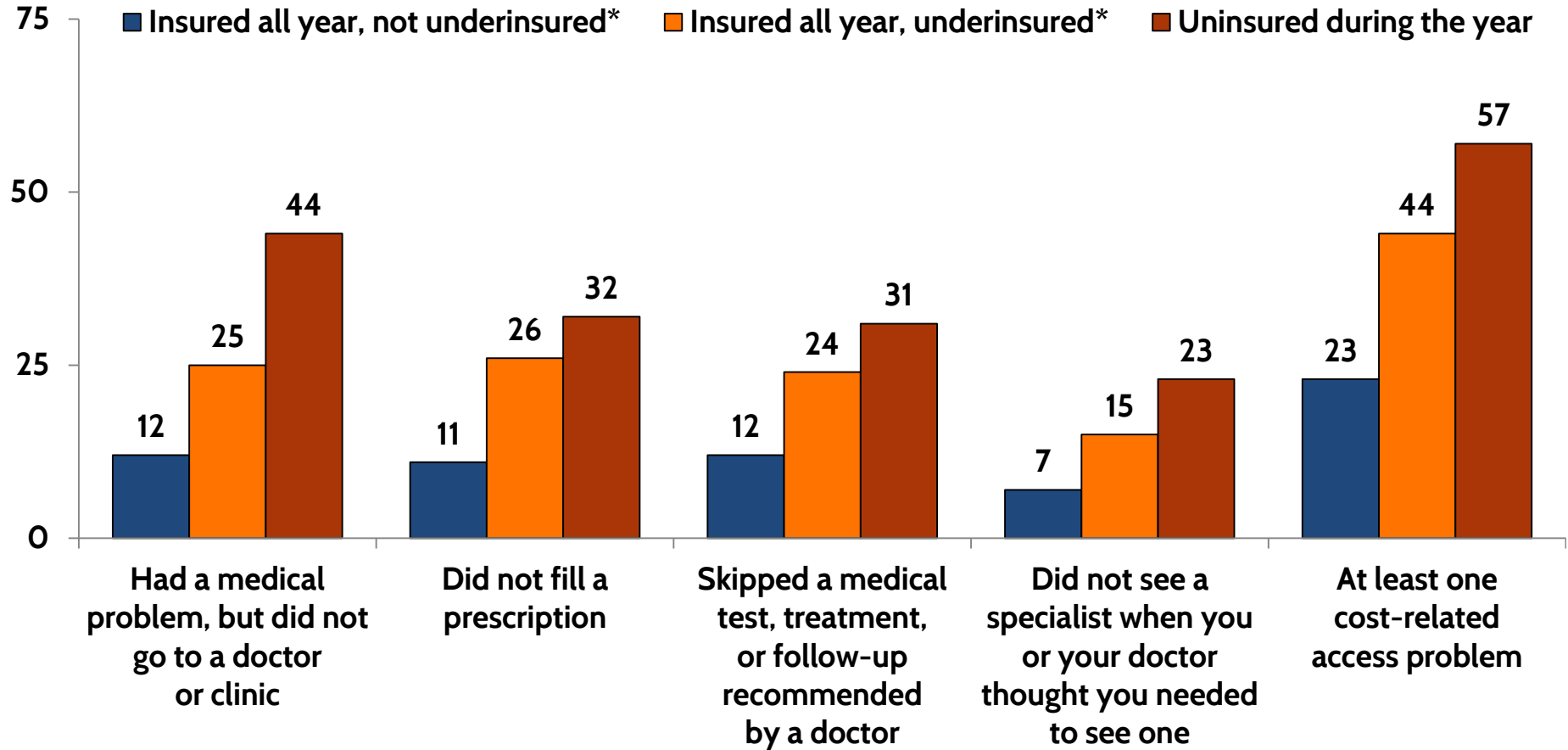


[^] Base: Had problems paying medical bills, contacted by a collection agency for unpaid bills, had to change way of life in order to pay medical bills, or has outstanding medical debt. * Underinsured defined as insured all year but experienced one of the following: out-of-pocket expenses equaled 10% or more of income; out-of-pocket expenses equaled 5% or more of income if low income (<200% of poverty); or deductibles equaled 5% or more of income.

Source: The Commonwealth Fund Biennial Health Insurance Survey (2014).

Exhibit 10. More Than Two of Five Adults Who Are Underinsured Reported Problems Getting Needed Care Because of Cost

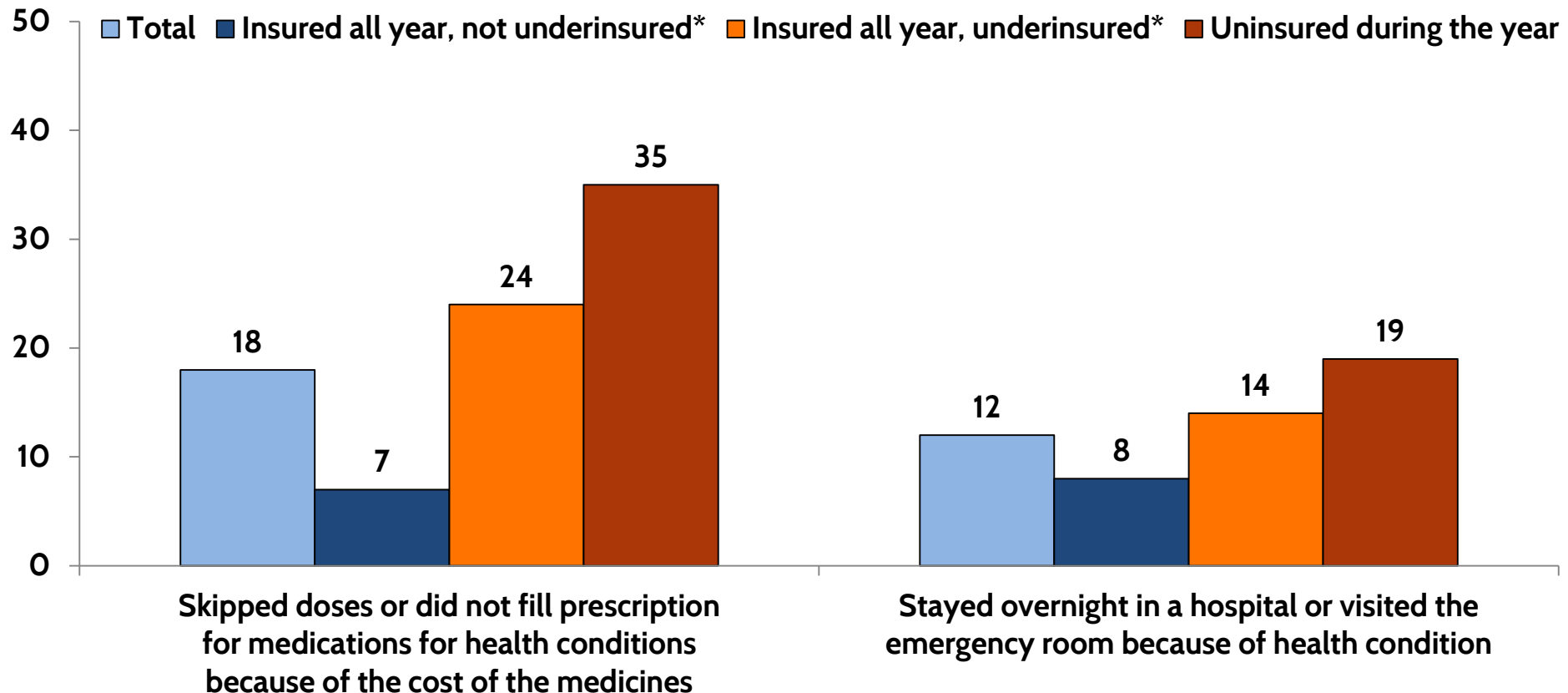
Percent adults ages 19–64



* Underinsured defined as insured all year but experienced one of the following: out-of-pocket expenses equaled 10% or more of income; out-of-pocket expenses equaled 5% or more of income if low income (<200% of poverty); or deductibles equaled 5% or more of income. Source: The Commonwealth Fund Biennial Health Insurance Survey (2014).

Exhibit 11. Underinsured Adults with Health Problems Struggled to Care for Their Conditions

Percent adults ages 19–64 with a health problem or condition[^]



[^] Respondent has at least one of the following health conditions: hypertension or high blood pressure; heart disease; diabetes; asthma, emphysema, or lung disease; or high cholesterol. * Underinsured defined as insured all year but experienced one of the following: out-of-pocket expenses equaled 10% or more of income; out-of-pocket expenses equaled 5% or more of income if low income (<200% of poverty); or deductibles equaled 5% or more of income.

Source: The Commonwealth Fund Biennial Health Insurance Survey (2014).