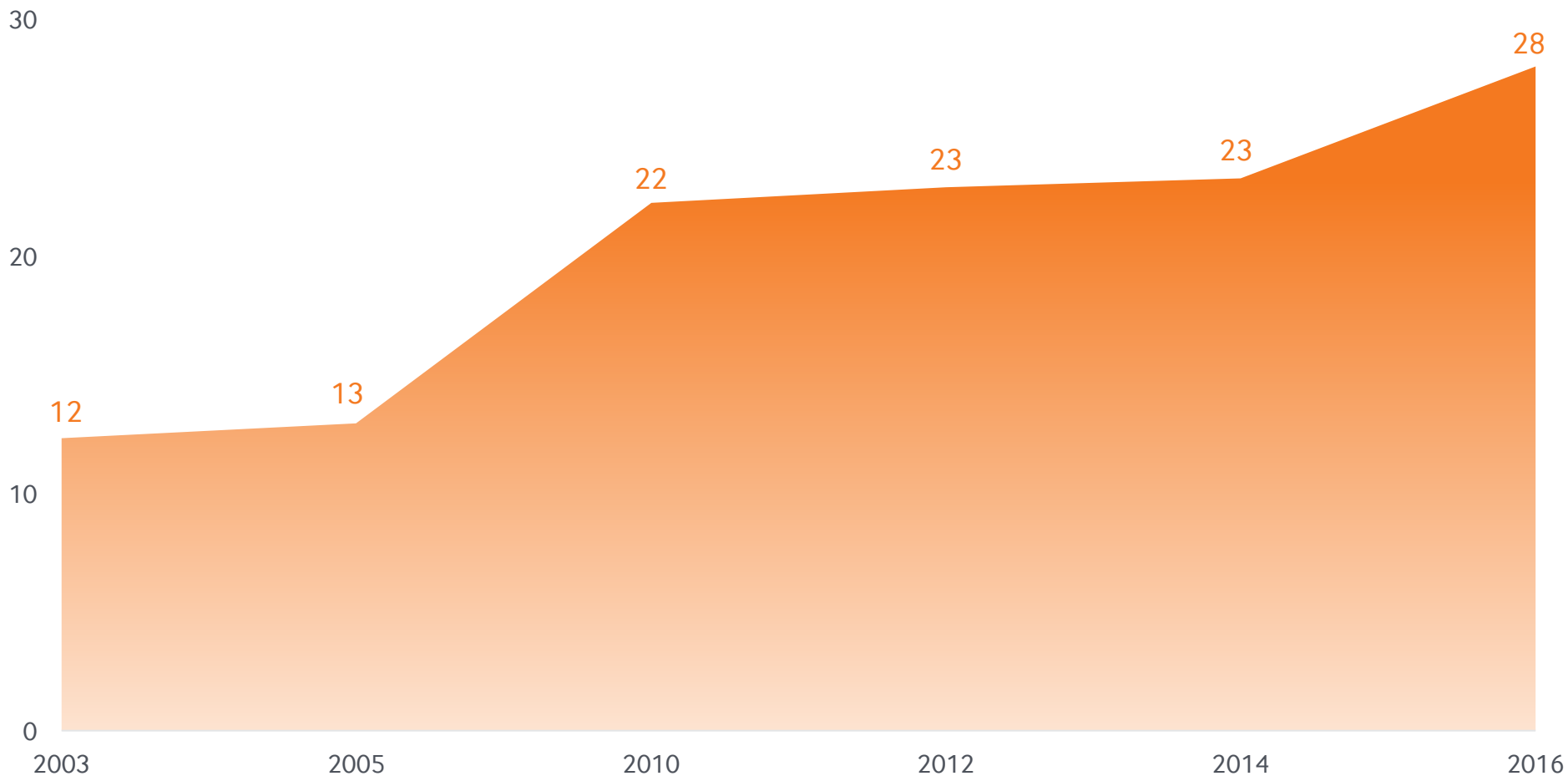


More Than One-Quarter of Insured Adults Were Underinsured in 2016

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



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

Data: Commonwealth Fund Biennial Health Insurance Surveys (2003, 2005, 2010, 2012, 2014, and 2016).

Underinsured Rates by Source of Coverage

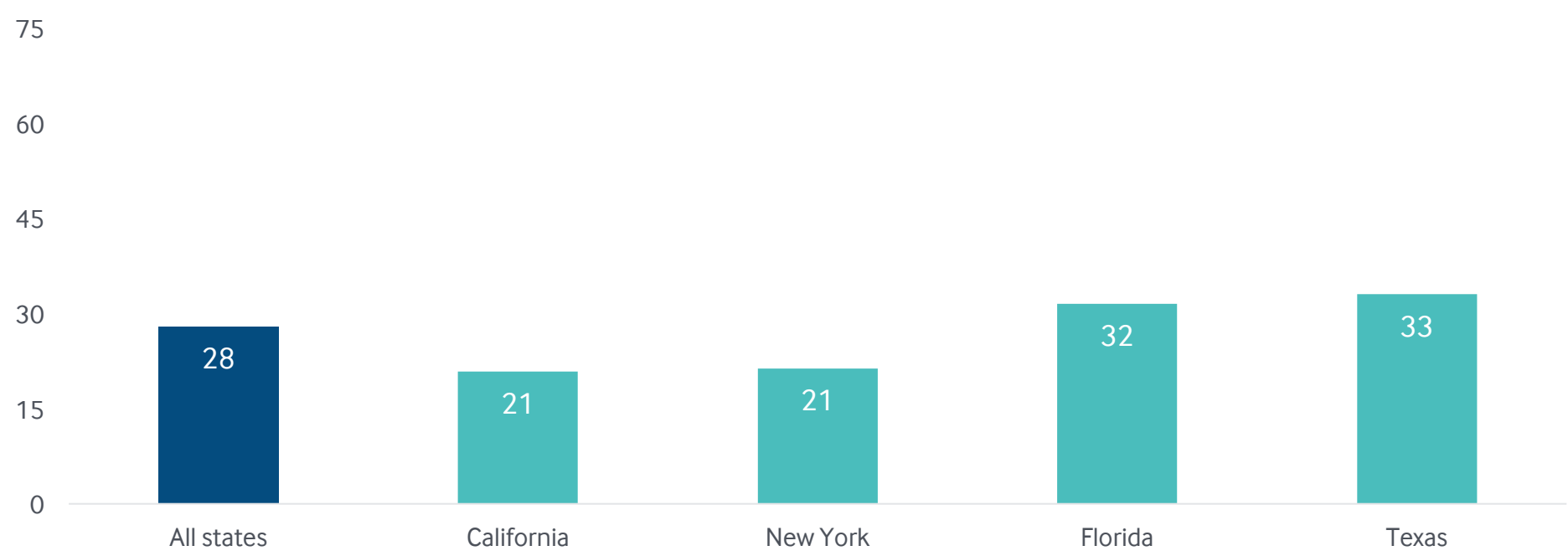
| <i>Percent adults ages 19–64 insured all year who were underinsured*</i> | 2003 | 2005 | 2010 | 2012 | 2014 | 2016 |
|--|------------|------------|------------|------------|------------|------------|
| Total | 12% | 13% | 22% | 23% | 23% | 28% |
| Insurance source at time of survey** | | | | | | |
| Employer-provided coverage | 10% | 12% | 17% | 20% | 20% | 24% |
| Individual coverage [^] | 17% | 19% | 37% | 45% | 37% | 44% |
| Marketplace ^{^^} | — | — | — | — | — | 44% |
| Medicaid | 22% | 16% | 32% | 31% | 22% | 26% |
| Medicare (under age 65, disabled) | 39% | 24% | 45% | 32% | 42% | 47% |
| Firm size (base: full- or part-time workers with coverage through their own employer)^{^^^} | | | | | | |
| 2–99 employees | — | 14% | 16% | 26% | 26% | 22% |
| 100 or more employees | — | 11% | 16% | 16% | 14% | 22% |

* Underinsured defined as insured all year but experienced one of the following: out-of-pocket costs, excluding premiums, equaled 10% or more of income; out-of-pocket costs, excluding premiums, 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 and 2016, includes those who get their individual coverage through the marketplace and outside of the marketplace. ^{^^} Adults enrolled in marketplace coverage are not shown for 2014 because no one in the sample would have had marketplace coverage for the full year. ^{^^^} Does not include adults who are self-employed. — Data not available.

Data: Commonwealth Fund Biennial Health Insurance Surveys (2003, 2005, 2010, 2012, 2014, and 2016).

In Florida and Texas, One-Third of Insured Adults Were Underinsured in 2016

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

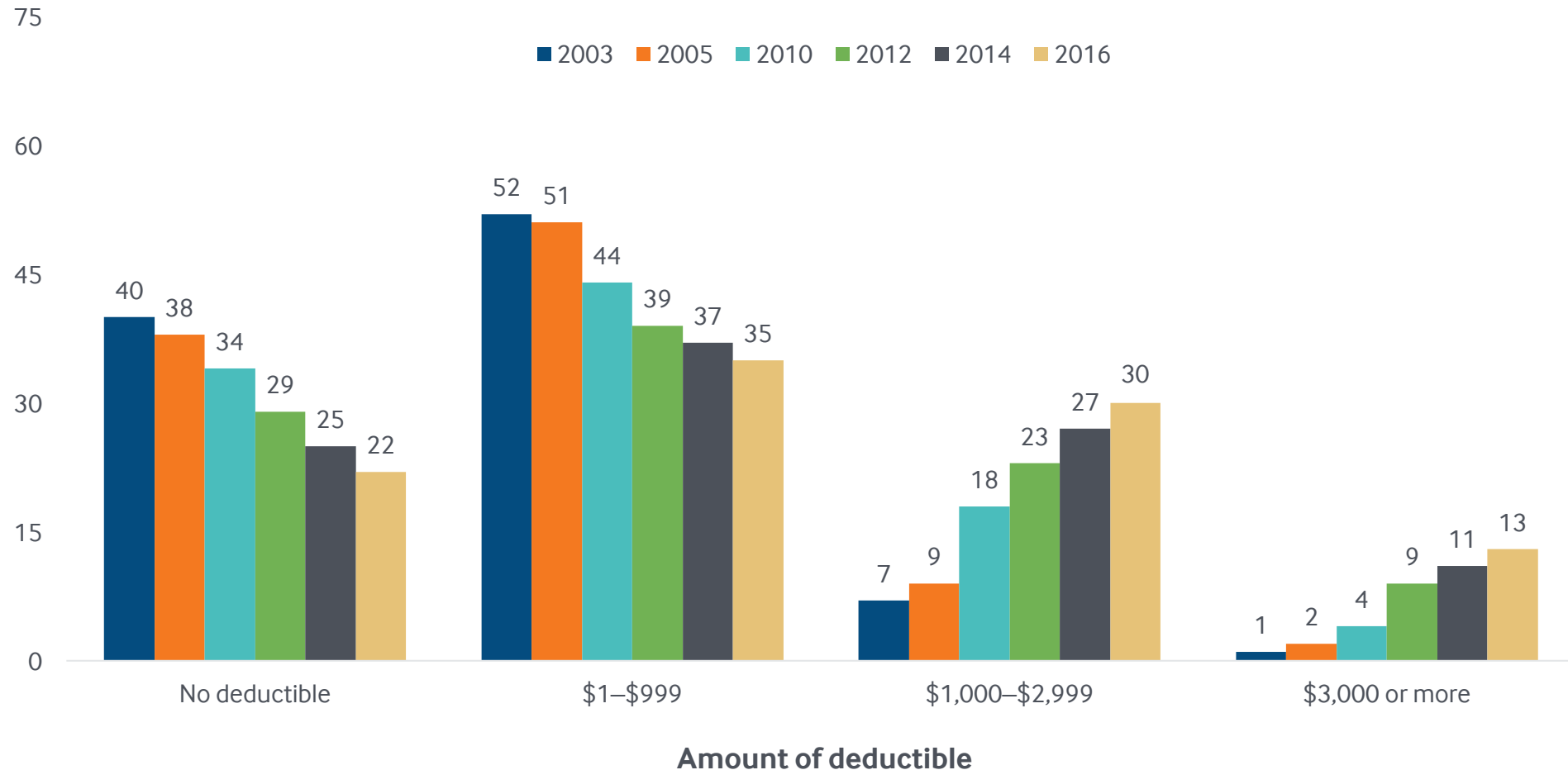


* Underinsured defined as insured all year but experienced one of the following: out-of-pocket costs, excluding premiums, equaled 10% or more of income; out-of-pocket costs, excluding premiums, equaled 5% or more of income if low-income (<200% of poverty); or deductibles equaled 5% or more of income.

Data: Commonwealth Fund Biennial Health Insurance Survey (2016).

Deductibles in Private Plans Have Grown over the Past Decade

Percent adults ages 19–64 with private coverage*



* Base is those who specified deductible.

Data: Commonwealth Fund Biennial Health Insurance Surveys (2003, 2005, 2010, 2012, 2014, and 2016).

High Deductibles Relative to Income by Coverage Source

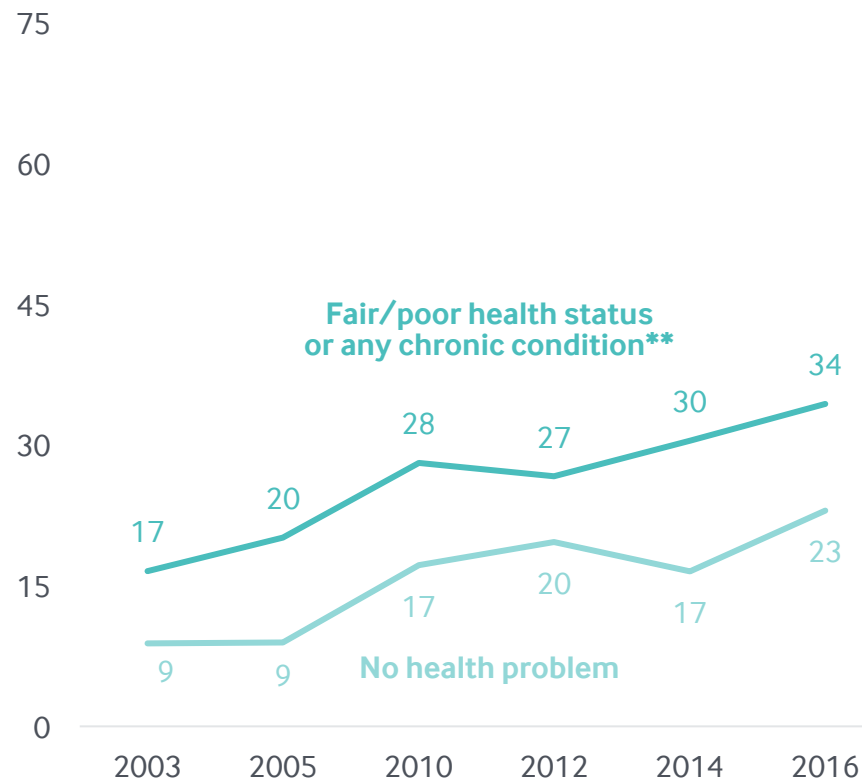
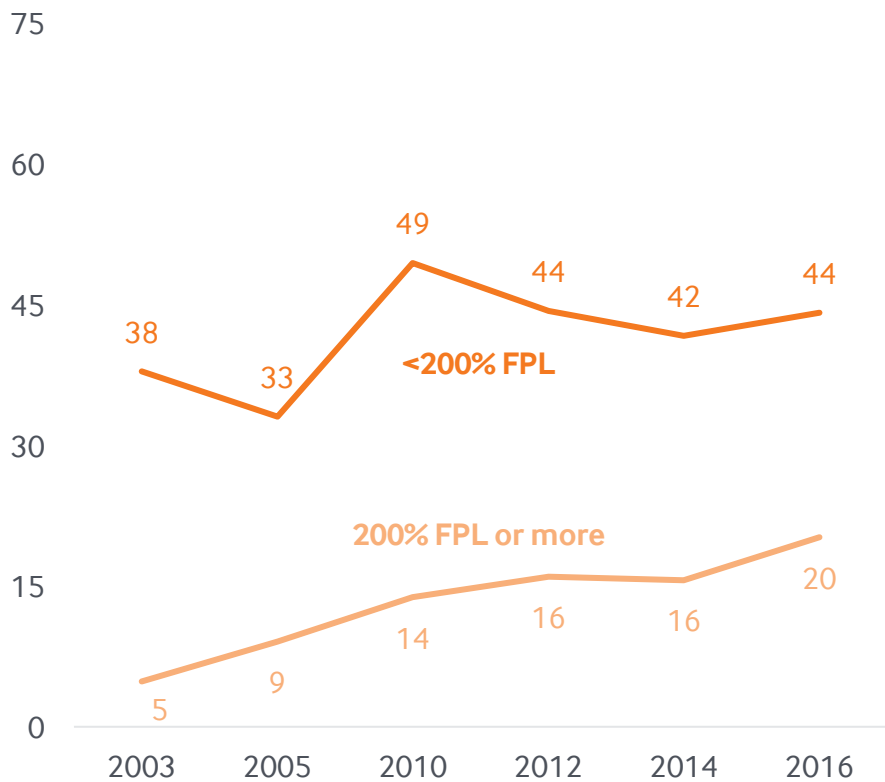
| <i>Percent adults ages 19–64 insured all year who had deductibles that were 5% or more of income</i> | 2003 | 2005 | 2010 | 2012 | 2014 | 2016 |
|--|-----------|-----------|-----------|-----------|------------|------------|
| Total | 3% | 3% | 6% | 8% | 11% | 12% |
| Insurance source at time of survey* | | | | | | |
| Employer-provided coverage | 2% | 2% | 6% | 8% | 11% | 13% |
| Individual coverage [^] | 7% | 12% | 17% | 30% | 24% | 23% |
| Marketplace ^{^^} | — | — | — | — | — | 22% |
| Firm size (base: full- or part-time workers with coverage through their own employer)^{^^^} | | | | | | |
| 2–99 employees | — | 4% | 6% | 15% | 20% | 13% |
| 100 or more employees | — | 1% | 5% | 6% | 8% | 13% |

* 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 and 2016, includes those who get their individual coverage through the marketplace and outside of the marketplace. ^{^^} Adults enrolled in marketplace coverage are not shown for 2014 because no one in the sample would have had marketplace coverage for the full year. ^{^^^} Does not include adults who are self-employed. — Data not available.

Data: Commonwealth Fund Biennial Health Insurance Surveys (2003, 2005, 2010, 2012, 2014, and 2016).

Underinsured Rates Highest Among Low-Income Adults and Those with Health Problems

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



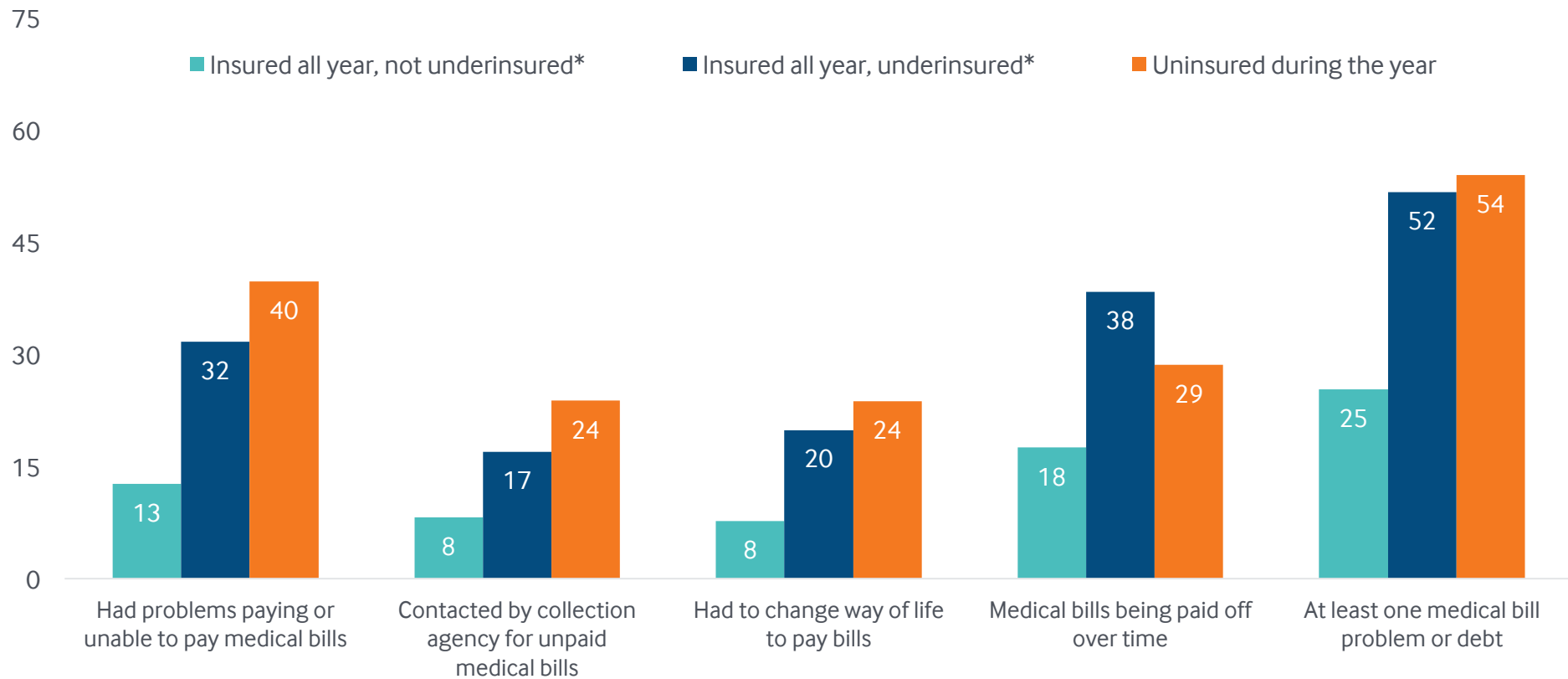
Notes: FPL refers to federal poverty level. Income levels are for a family of four in 2016.

* Underinsured defined as insured all year but experienced one of the following: out-of-pocket costs, excluding premiums, equaled 10% or more of income; out-of-pocket costs, excluding premiums, 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.

Data: Commonwealth Fund Biennial Health Insurance Surveys (2003, 2005, 2010, 2012, 2014, and 2016).

More Than Half of Underinsured Adults Reported Medical Bill Problems, Close to Rate of Uninsured

Percent adults ages 19–64

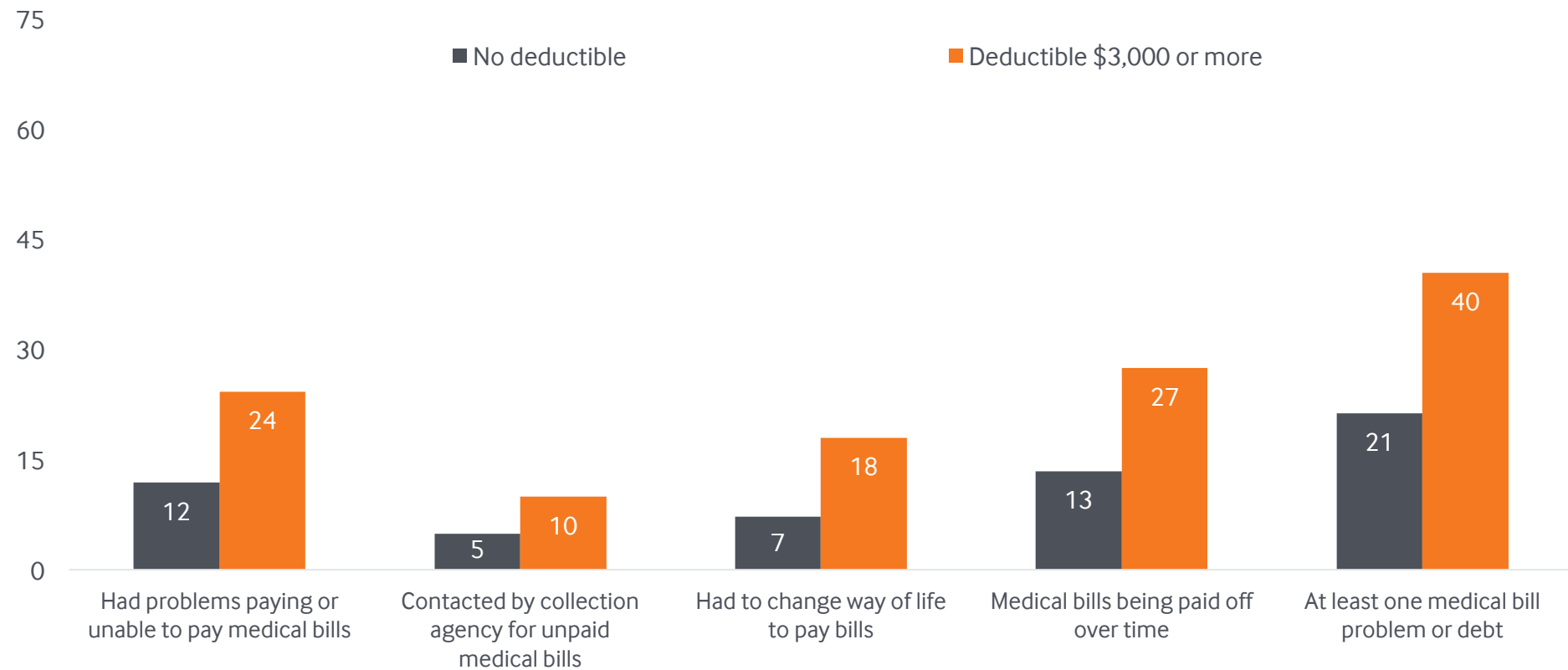


* Underinsured defined as insured all year but experienced one of the following: out-of-pocket costs, excluding premiums, equaled 10% or more of income; out-of-pocket costs, excluding premiums, equaled 5% or more of income if low-income (<200% of poverty); or deductibles equaled 5% or more of income.

Data: Commonwealth Fund Biennial Health Insurance Survey (2016).

Adults with High Deductibles Reported Problems Paying Medical Bills at Twice the Rate of Adults Without Deductibles

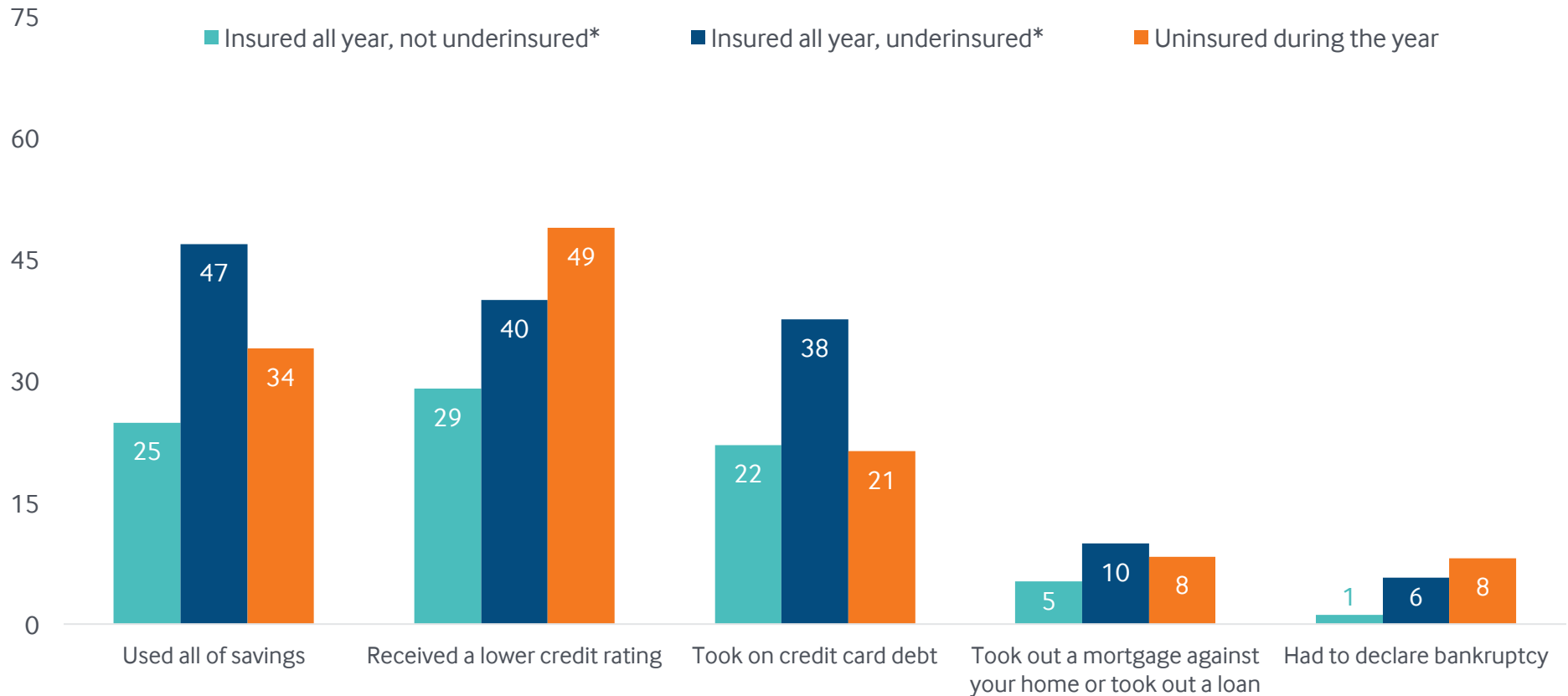
Percent adults ages 19–64 with private coverage who were insured all year



Data: Commonwealth Fund Biennial Health Insurance Survey (2016).

Adults with Medical Bill Problems Had Lingering Financial Problems

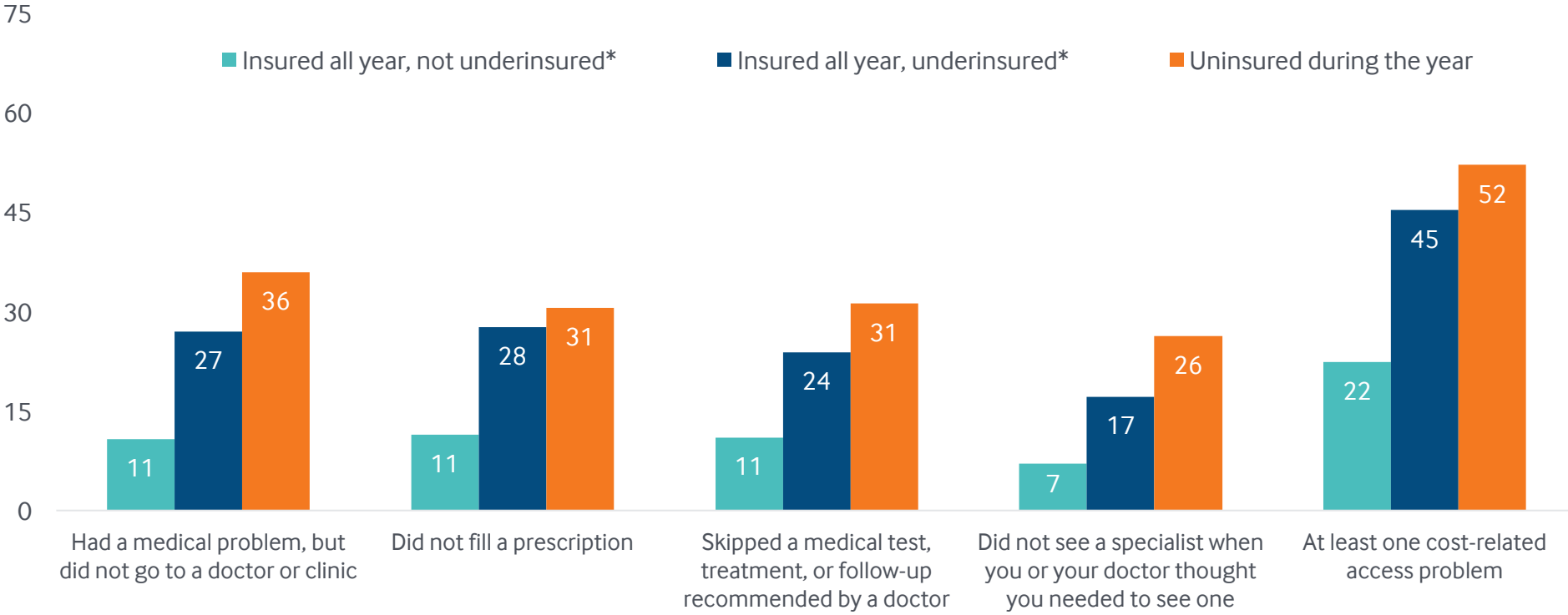
Percent adults ages 19–64 who reported the following happened in the past two years because of medical bill problems[^]



[^] Base: Respondents who reported at least one of the following medical bill problems in the past 12 months: 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 costs, excluding premiums, equaled 10% or more of income; out-of-pocket costs, excluding premiums, equaled 5% or more of income if low-income (<200% of poverty); or deductibles equaled 5% or more of income. Data: Commonwealth Fund Biennial Health Insurance Survey (2016).

More Than Two of Five Underinsured Adults Reported Problems Getting Needed Care Because of Cost

Percent adults ages 19–64



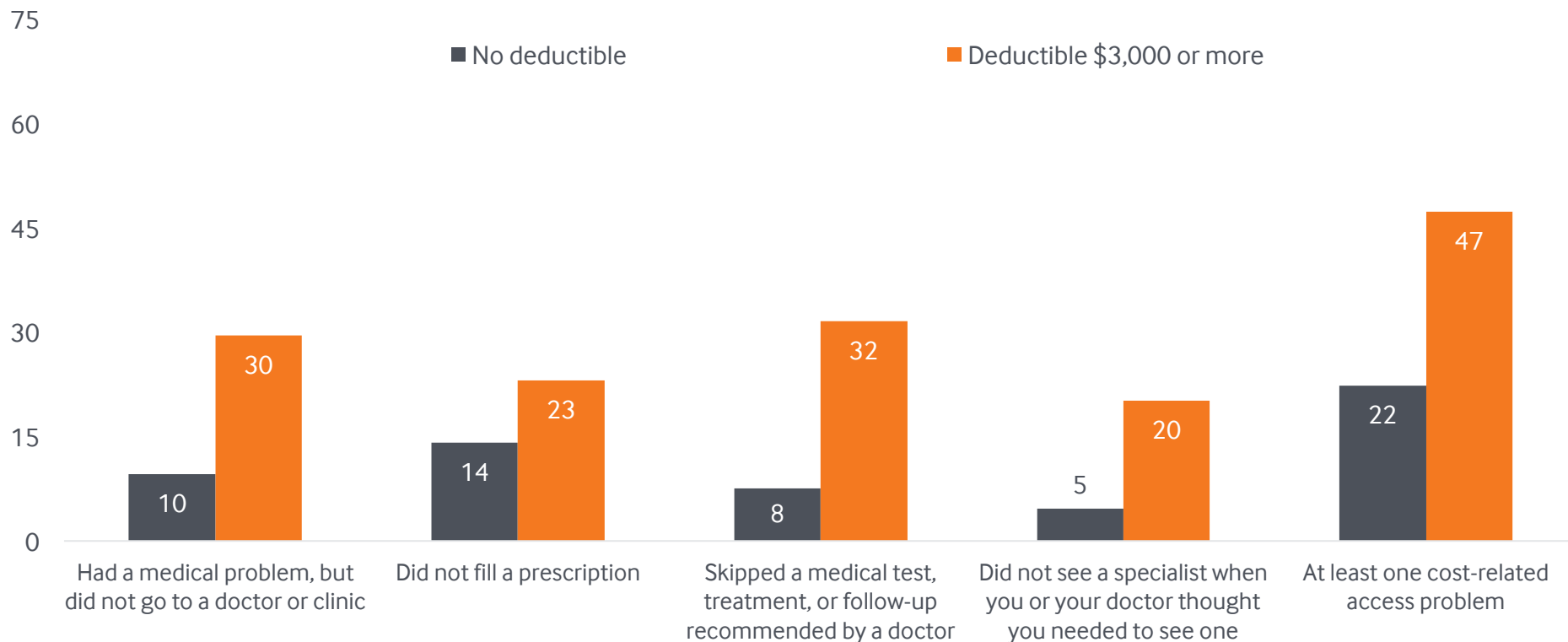
* Underinsured defined as insured all year but experienced one of the following: out-of-pocket costs, excluding premiums, equaled 10% or more of income; out-of-pocket costs, excluding premiums, equaled 5% or more of income if low-income (<200% of poverty); or deductibles equaled 5% or more of income.

Data: Commonwealth Fund Biennial Health Insurance Survey (2016).



Adults with High Deductibles Reported Problems Getting Needed Care Because of Cost

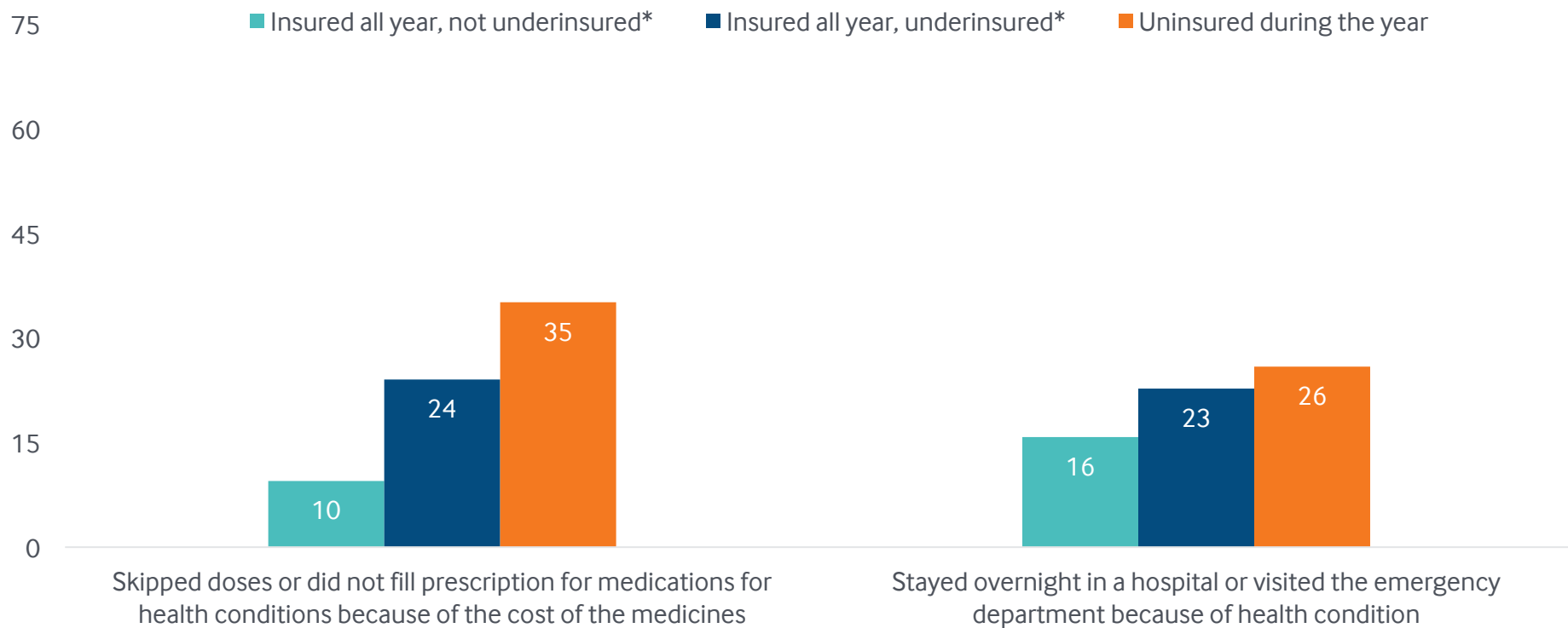
Percent adults ages 19–64 with private coverage who were insured all year



Data: Commonwealth Fund Biennial Health Insurance Survey (2016).

Nearly a Quarter of Underinsured Adults with Health Problems Skimped on Medications or Got Care in a Hospital or Emergency Department

Percent adults ages 19–64 who have at least one health problem[^]



[^] Respondent has at least one of the following health conditions: hypertension or high blood pressure; heart disease; diabetes; asthma, emphysema, or lung disease; high cholesterol; depression or anxiety; chronic kidney disease or kidney failure; cancer, not including skin cancer; or a stroke. * Underinsured defined as insured all year but experienced one of the following: out-of-pocket costs, excluding premiums, equaled 10% or more of income; out-of-pocket costs, excluding premiums, equaled 5% or more of income if low-income (<200% of poverty); or deductibles equaled 5% or more of income.

Data: Commonwealth Fund Biennial Health Insurance Survey (2016).