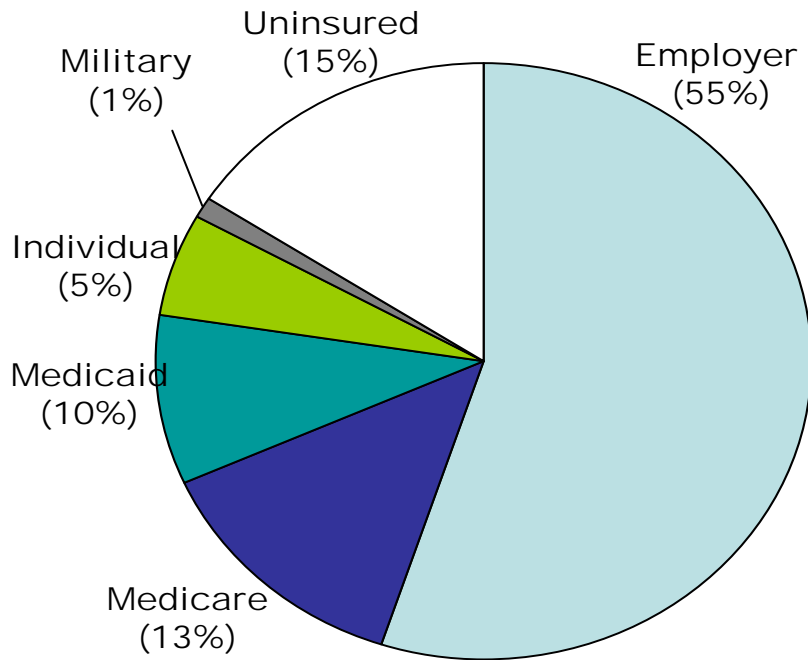


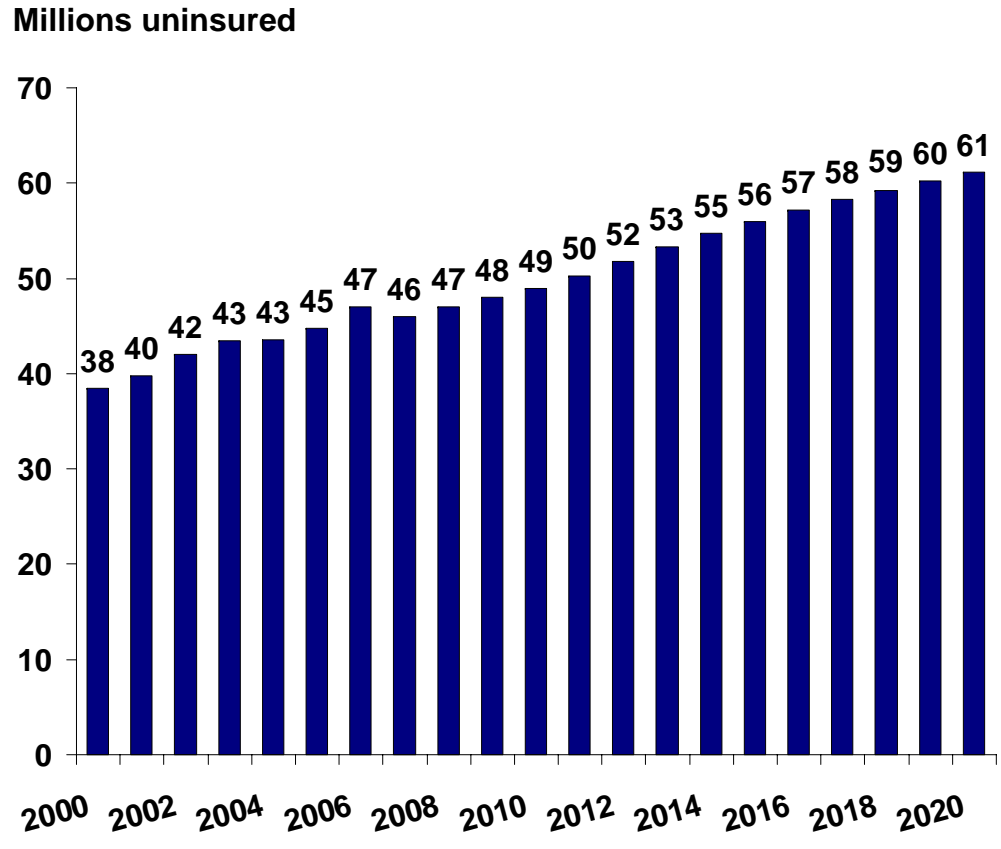
Figure 1. We Can't Continue on Our Current Path: Growth in the Numbers of Uninsured

45.7 Million Uninsured, 2007



Total population

Uninsured Projected to Rise to 61 million by 2020

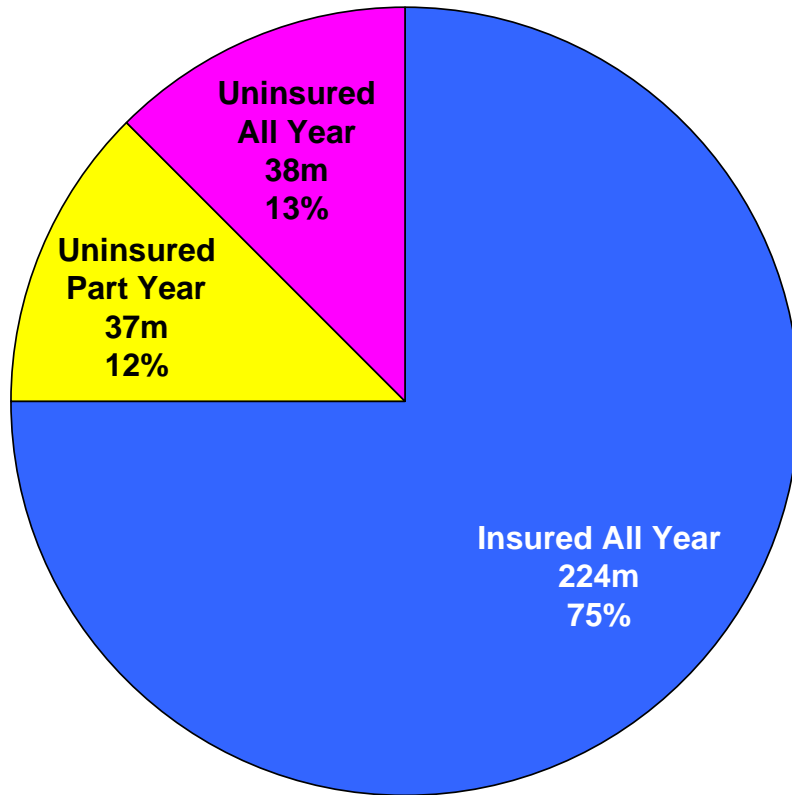


Projected estimates

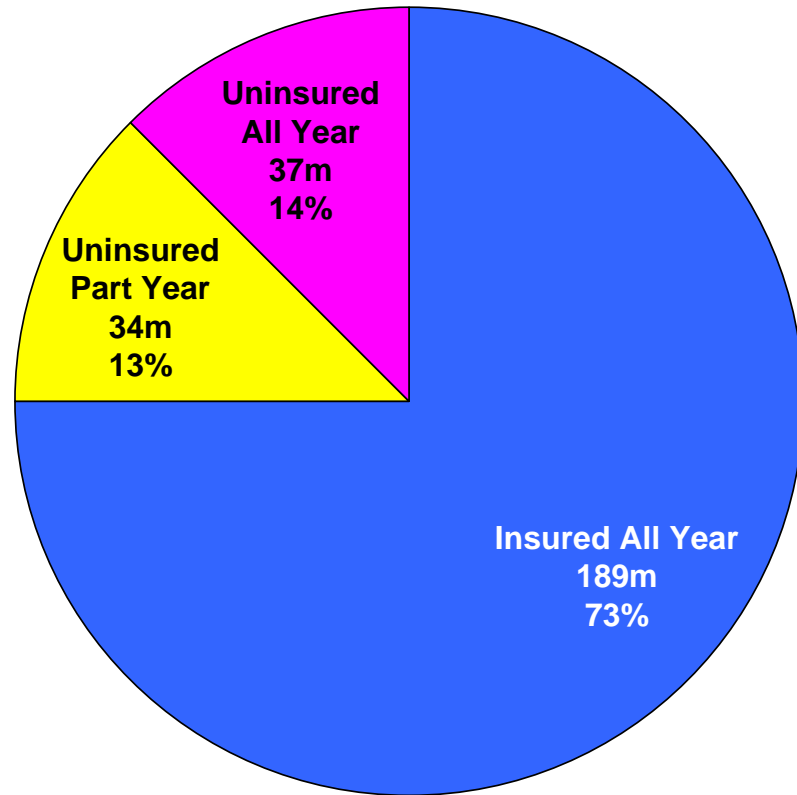
Data: Analysis of the U.S. Census Bureau, Current Population Survey Annual Social and Economic Supplement (CPS ASEC), 2001–2008; projections to 2020 based on estimates by The Lewin Group.



Figure 2. 75 Million People Were Uninsured for All or Part of the Year Before the Start of the Recession



Total Population = 299 million



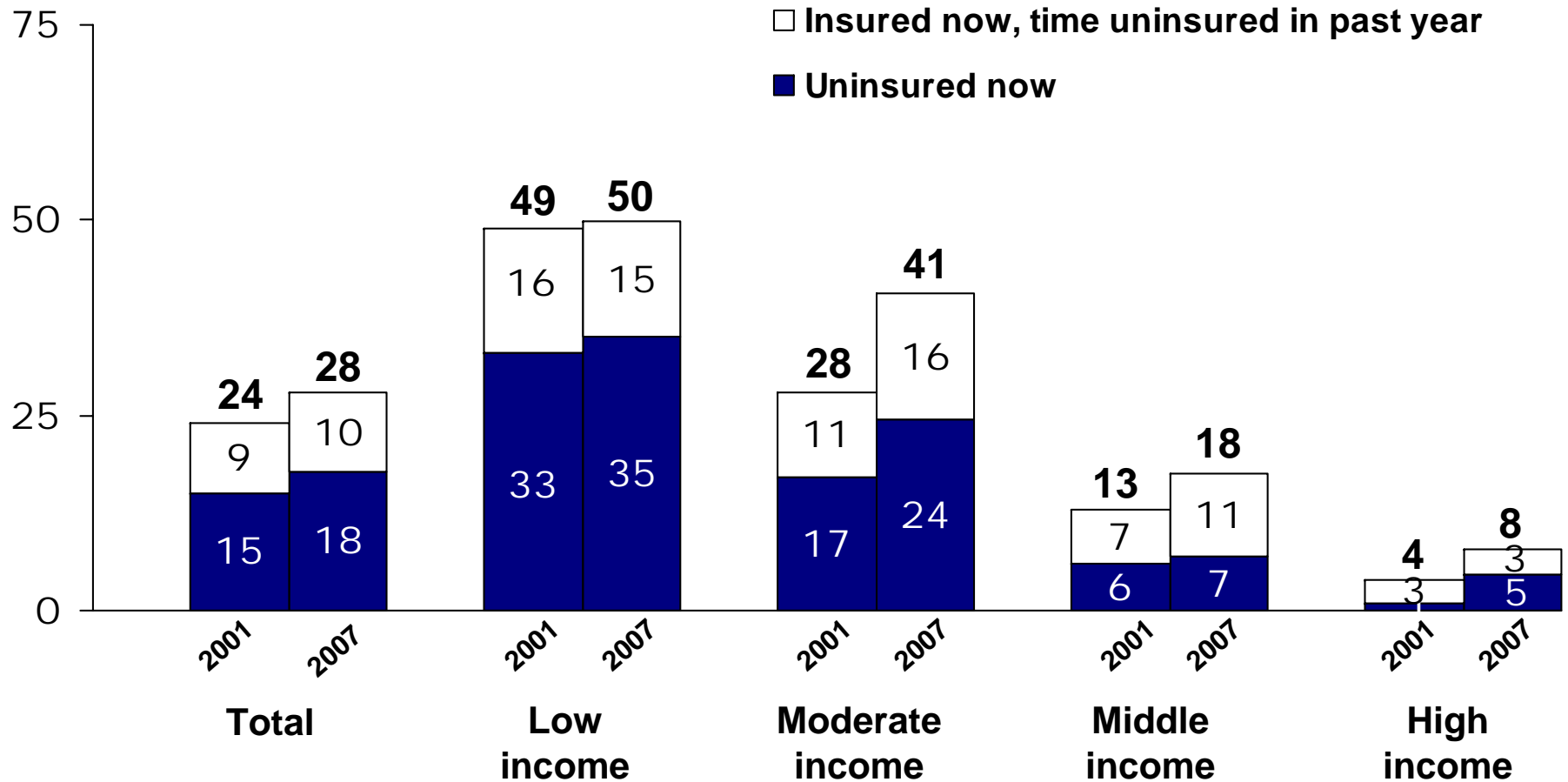
Under-65 Population = 260 million



Source: Analysis of the 2006 of the Medical Expenditure Panel Survey by B. Mahato of Columbia University for The Commonwealth Fund.

Figure 3. Uninsured Rates Are High Among Adults with Low and Moderate Incomes, 2001–2007

Percent of adults ages 19–64

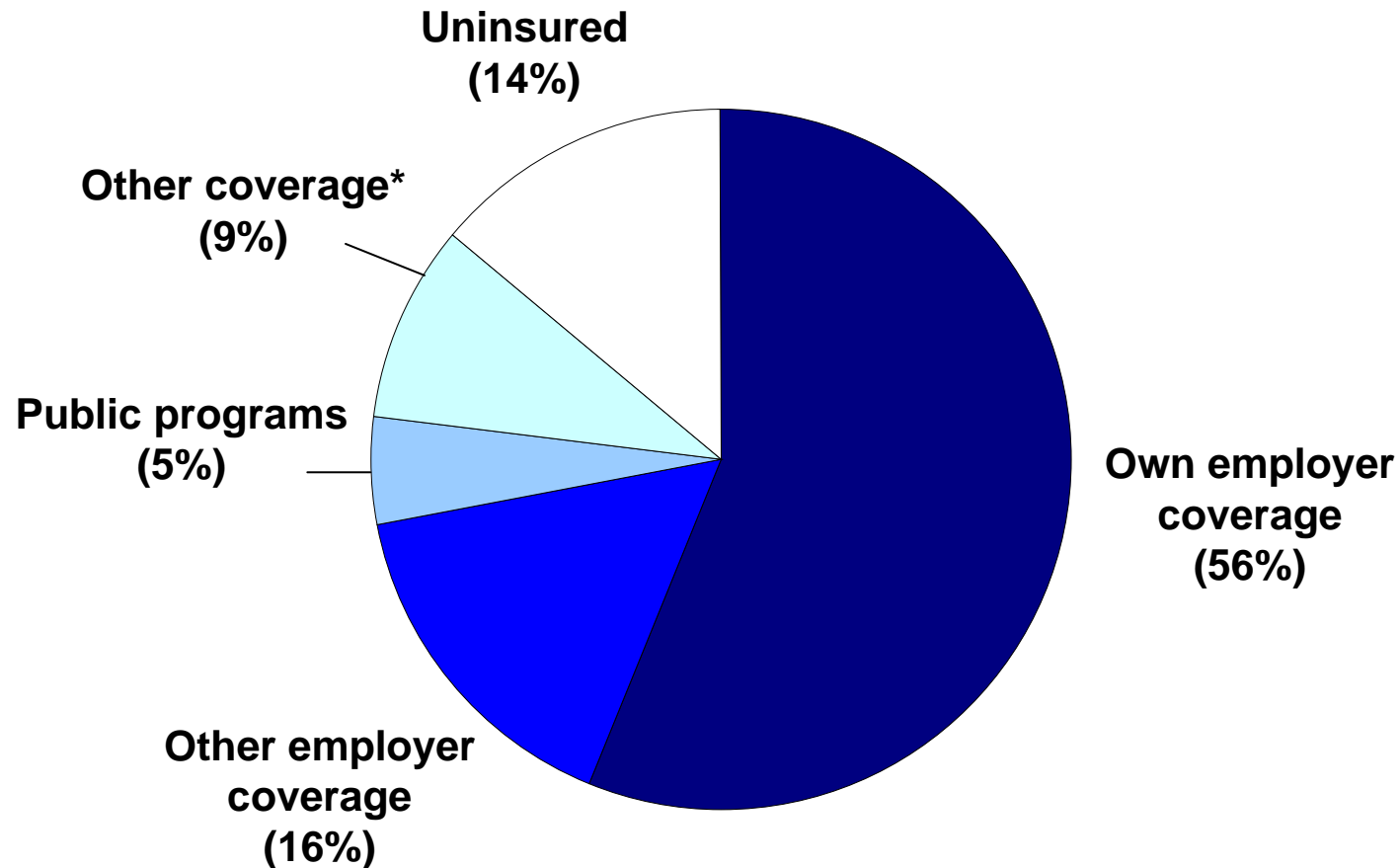


Note: Income refers to annual income. In 2001 and 2003, low income is <\$20,000, moderate income is \$20,000–\$34,999, middle income is \$35,000–\$59,999, and high income is \$60,000 or more. In 2005 and 2007, low income is <\$20,000, moderate income is \$20,000–\$39,999, middle income is \$40,000–\$59,999, and high income is \$60,000 or more. Subgroups may not sum to totals because of rounding.

Source: S. R. Collins, J. L. Kriss, M. M. Doty, and S. D. Rustgi, *Losing Ground: How the Loss of Adequate Health Insurance Is Burdening Working Families: Findings from the Commonwealth Fund Biennial Health Insurance Surveys, 2001–2007* (New York: The Commonwealth Fund, August 2008).



Figure 4. The Majority of U.S. Workers Get Their Health Insurance Through Employers, 2007



122.2 Million Full- and Part-Time Workers Ages 19–64

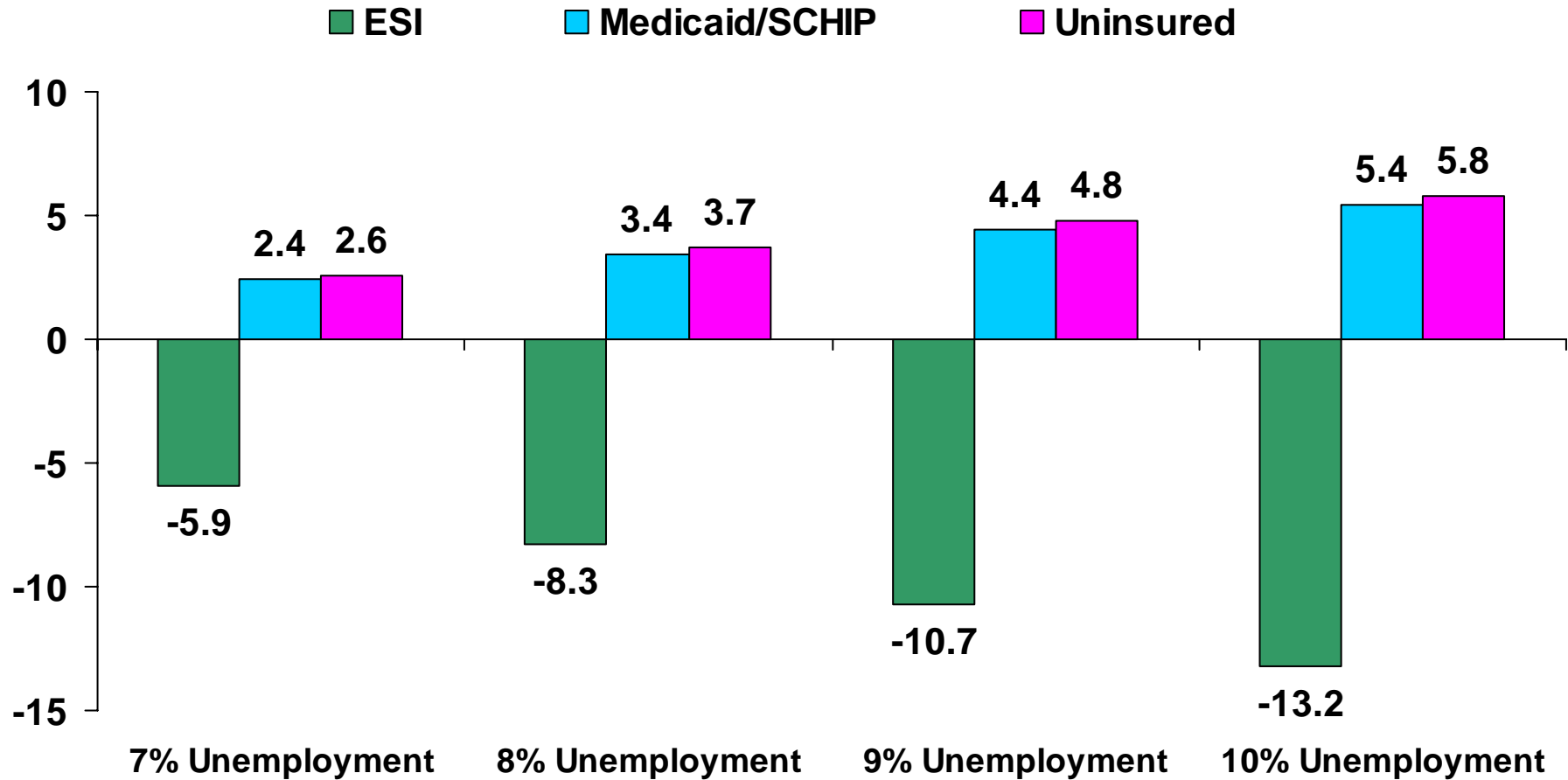
*Includes those with individual insurance and “other” responses.

Source: M. M. Doty, S.R. Collins, S.D. Rustgi, and J.L. Nicholson, *Out of Options: Why So Many Workers in Small Businesses Lack Affordable Health Insurance and How Health Care Reform Can Help: Findings from the Commonwealth Fund Biennial Health Insurance Survey, 2007*, The Commonwealth Fund, September 9, 2009. Data: The Commonwealth Fund Biennial Health Insurance Survey (2007).



Figure 5. 2009 Changes in Coverage at Different Levels of Unemployment (Base of 4.6% in 2007)

Millions of People

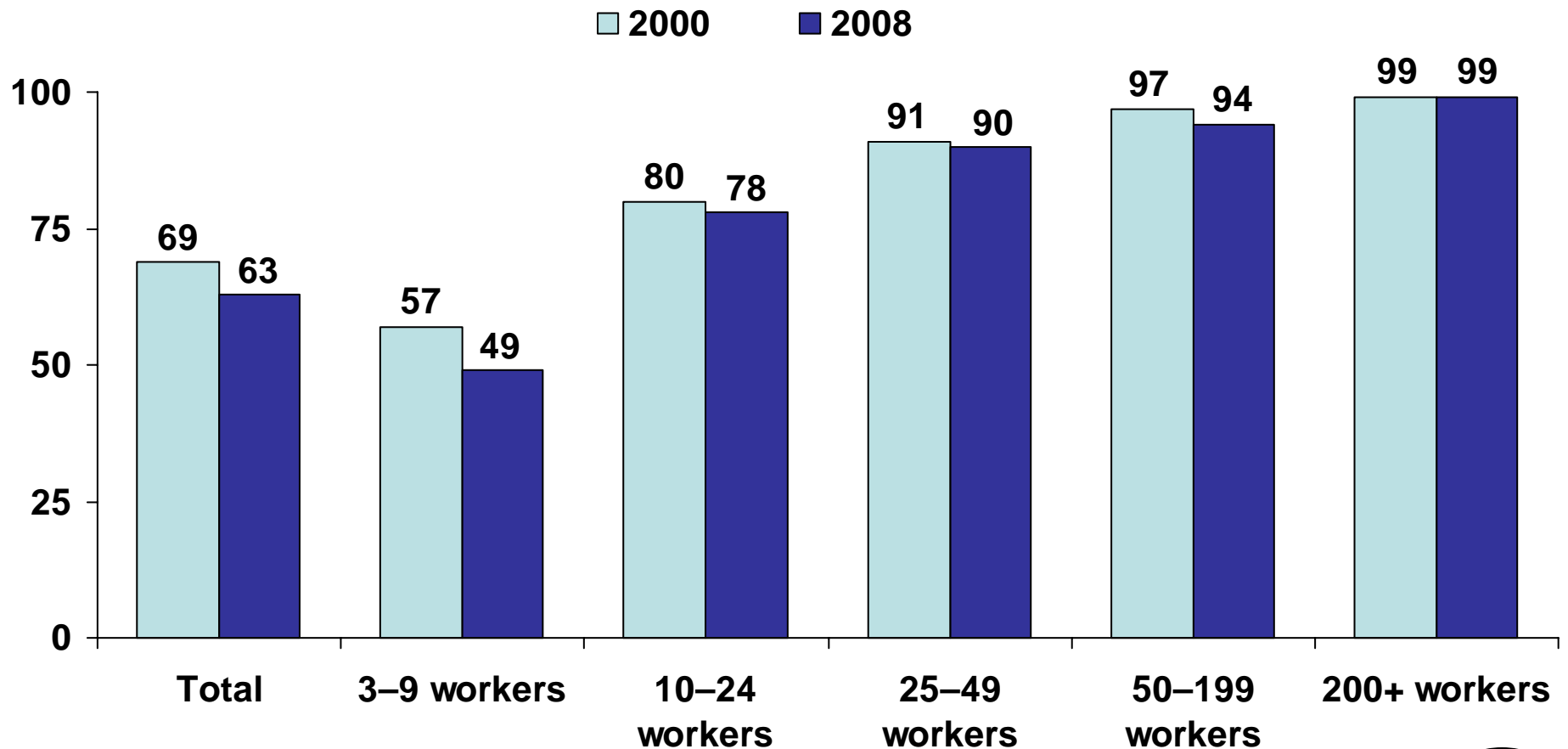


Source: J. Holahan and A.B. Garrett, *Rising Unemployment, Medicaid, and the Uninsured*, Publication No. 7850 (Washington: Kaiser Commission on Medicaid and the Uninsured, January 2009).



Figure 6. Employer Coverage Continues to Be Major Source of Coverage⁶ for Employees of Larger Firms But Has Declined Among Small Firms

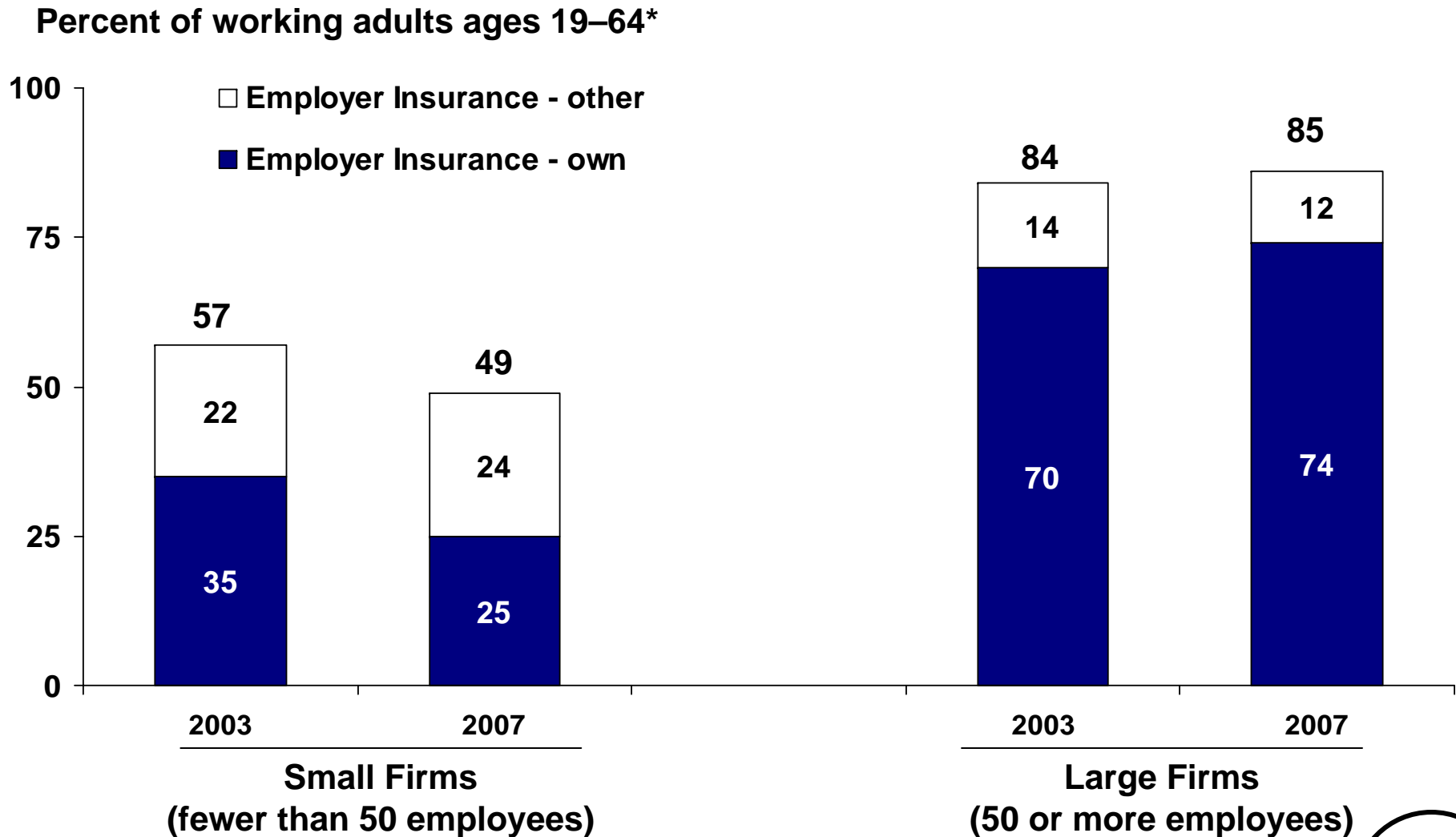
Percent of firms offering health benefits



Source: The Kaiser Family Foundation/Health Research and Educational Trust, *Employer Health Benefits*, 2000 and 2008 Annual Surveys.



Figure 7. Employer-Sponsored Insurance Coverage Declined Among Small-Firm Employees, 2003–2007



*Includes both part-time and full-time workers.

Note: Subgroups may not sum to totals due to rounding.

Source: M. M. Doty, S.R. Collins, S.D. Rustgi, and J.L. Nicholson, *Out of Options: Why So Many Workers in Small Businesses Lack Affordable Health Insurance and How Health Care Reform Can Help: Findings from the Commonwealth Fund Biennial Health Insurance Survey, 2007*, The Commonwealth Fund, September 9, 2009. Data: The Commonwealth Fund Biennial Health Insurance Survey (2003 and 2007).

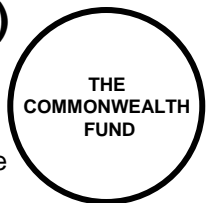
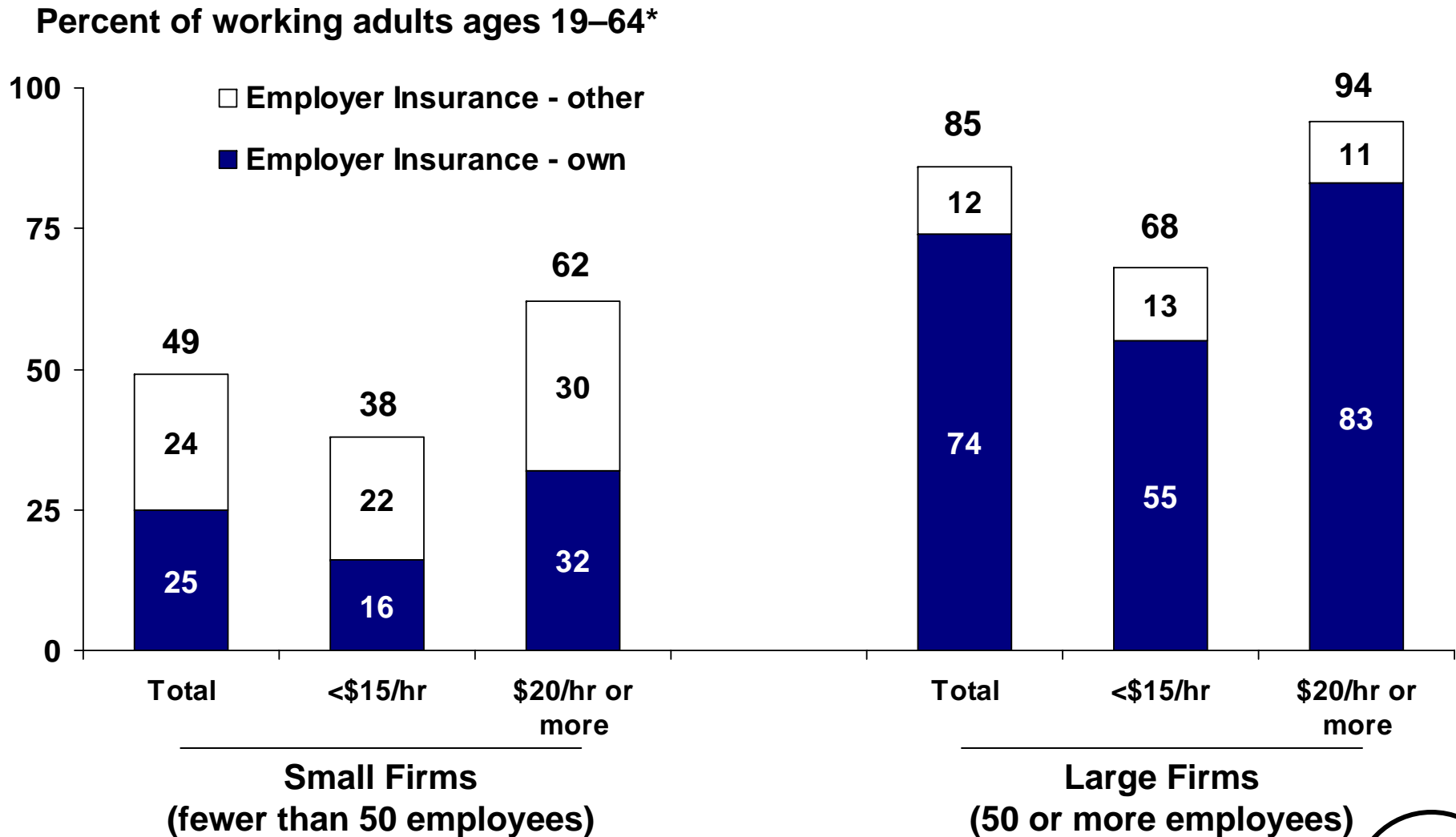


Figure 8. Low-Wage Employees in Small Firms Are Less Likely to Have Employer-Sponsored Insurance Coverage



*Includes both part-time and full-time workers.

Note: Subgroups may not sum to totals due to rounding.

Source: M. M. Doty, S.R. Collins, S.D. Rustgi, and J.L. Nicholson, *Out of Options: Why So Many Workers in Small Businesses Lack Affordable Health Insurance and How Health Care Reform Can Help: Findings from the Commonwealth Fund Biennial Health Insurance Survey, 2007*, The Commonwealth Fund, September 9, 2009. Data: The Commonwealth Fund Biennial Health Insurance Survey (2007).

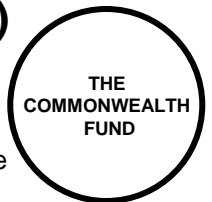
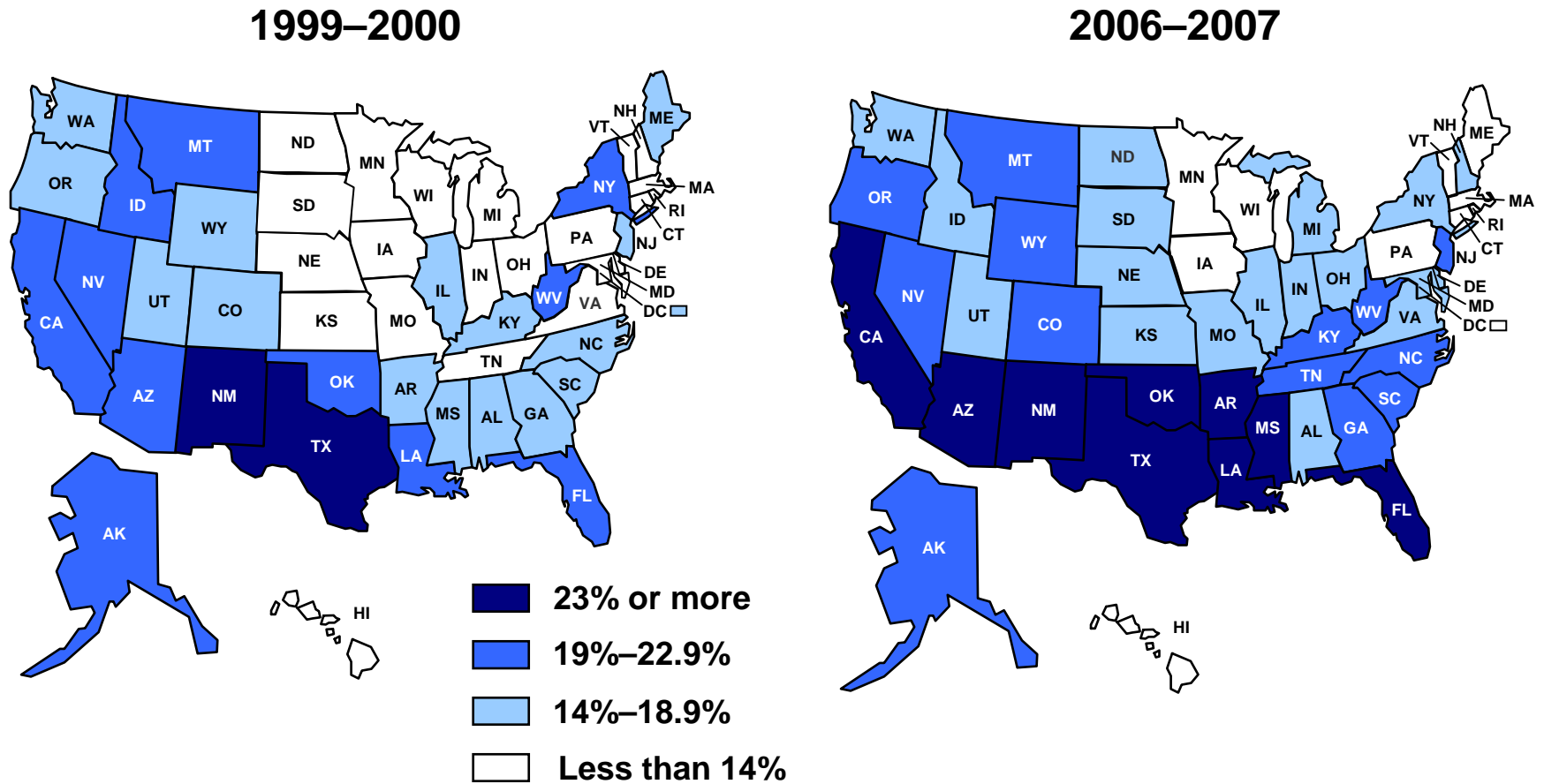


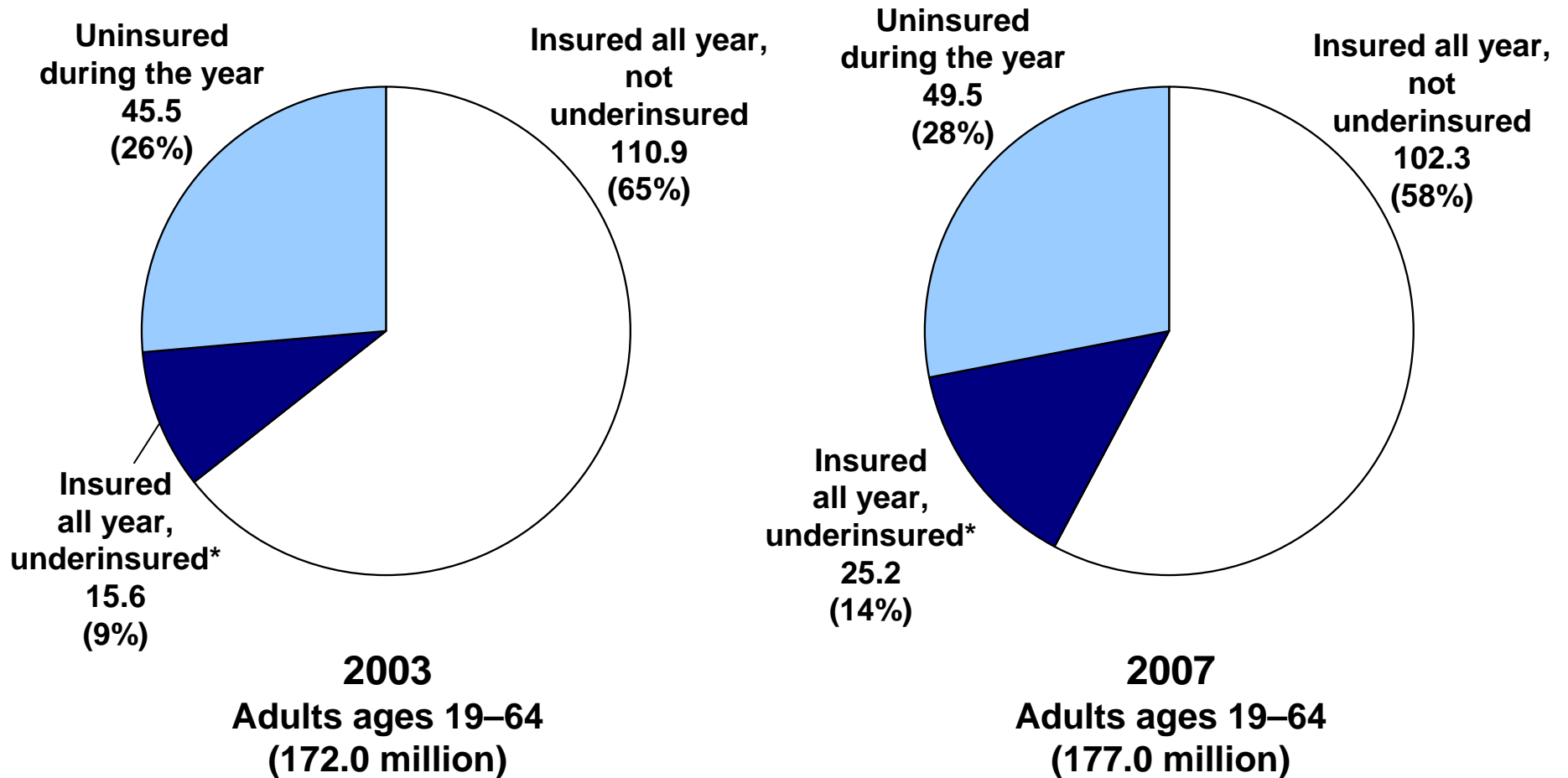
Figure 9. Percentage of Adults Ages 18–64 Uninsured by State



Data: Two-year averages from the U.S. Census Bureau, CPS ASEC, 2000–2001 and 2007–2008; 1999–2000 estimates updated with 2007 CPS correction.



Figure 10. 25 Million Adults Were Underinsured in 2007; 60 Percent Increase Since 2003



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

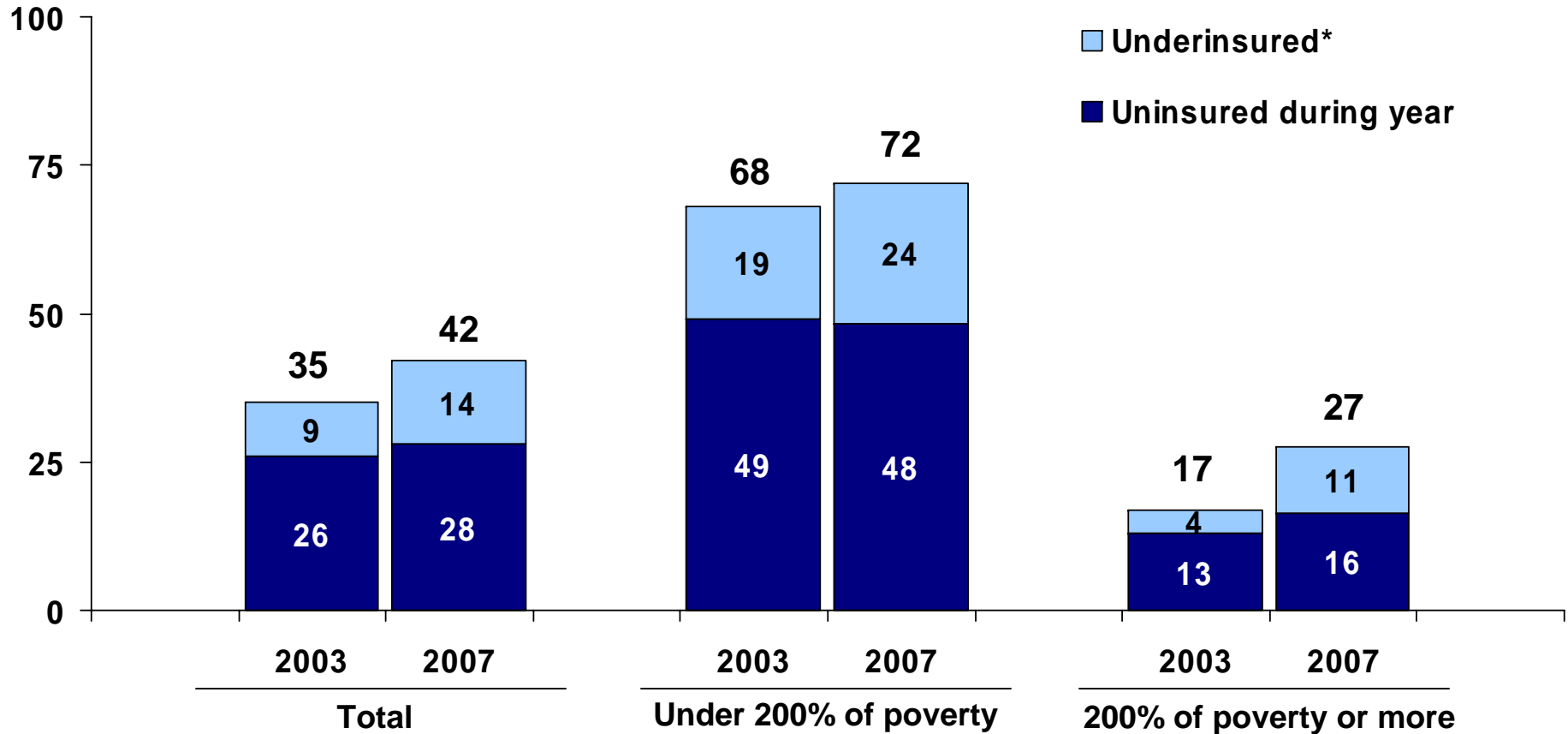
Data: The Commonwealth Fund Biennial Health Insurance Surveys (2003 and 2007).

Source: C. Schoen, S. R. Collins, J. L. Kriss, and M. M. Doty, "How Many Are Underinsured? Trends Among U.S. Adults, 2003 and 2007," *Health Affairs* Web Exclusive, June 10, 2008.



Figure 11. Two of Five Adults Are Uninsured or Underinsured; Percent Underinsured Triples for Middle-Income

Percent of adults (ages 19–64) who are uninsured or underinsured



*Underinsured defined as insured all year but experienced one of the following: medical expenses equaled 10% or more of income, or 5% or more of income if low-income (<200% of poverty); or deductibles equaled 5% or more of income.
 Data: The Commonwealth Fund Biennial Health Insurance Surveys (2003 and 2007).

Source: Commonwealth Fund National Scorecard on U.S. Health System Performance, 2008.

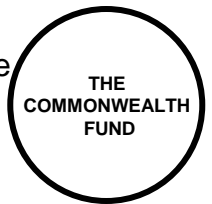
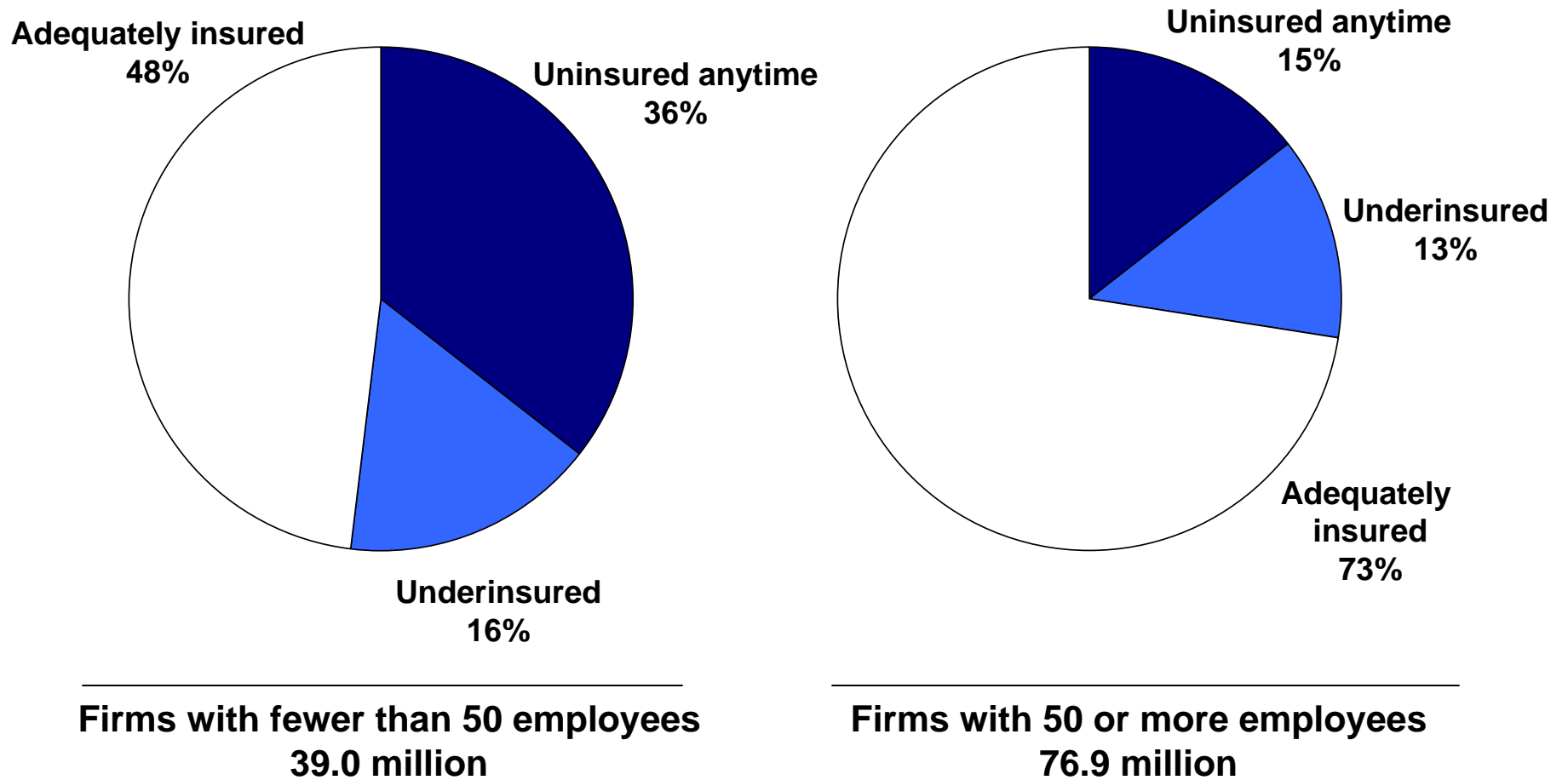


Figure 12. Over Half of Working Adults in Small Firms Were Uninsured or Underinsured During the Year, 2007



^Includes both part-time and full-time workers.

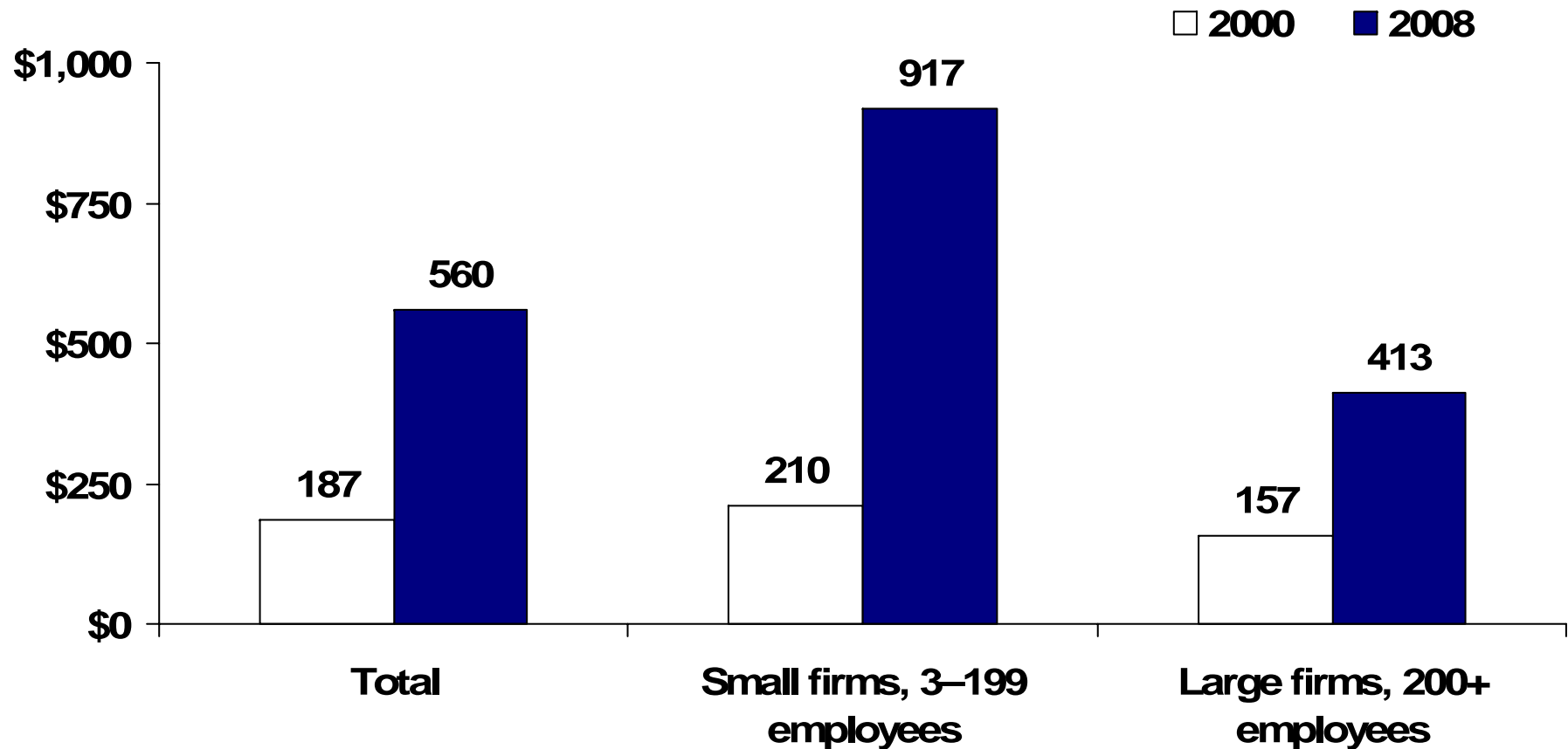
Underinsured is defined as having continuous health insurance coverage and spending 10 percent or more of income on out-of-pocket health care costs (or 5 percent or more if low income), or having deductibles of 5 percent or more of income.

Source: M. M. Doty, S.R. Collins, S.D. Rustgi, and J.L. Nicholson, *Out of Options: Why So Many Workers in Small Businesses Lack Affordable Health Insurance and How Health Care Reform Can Help: Findings from the Commonwealth Fund Biennial Health Insurance Survey, 2007*, The Commonwealth Fund, September 9, 2009. Data: The Commonwealth Fund Biennial Health Insurance Survey (2007).



Figure 13. Deductibles Rise Sharply, Especially in Small Firms, 2000–2008

Mean deductible for single coverage (PPO, in-network)



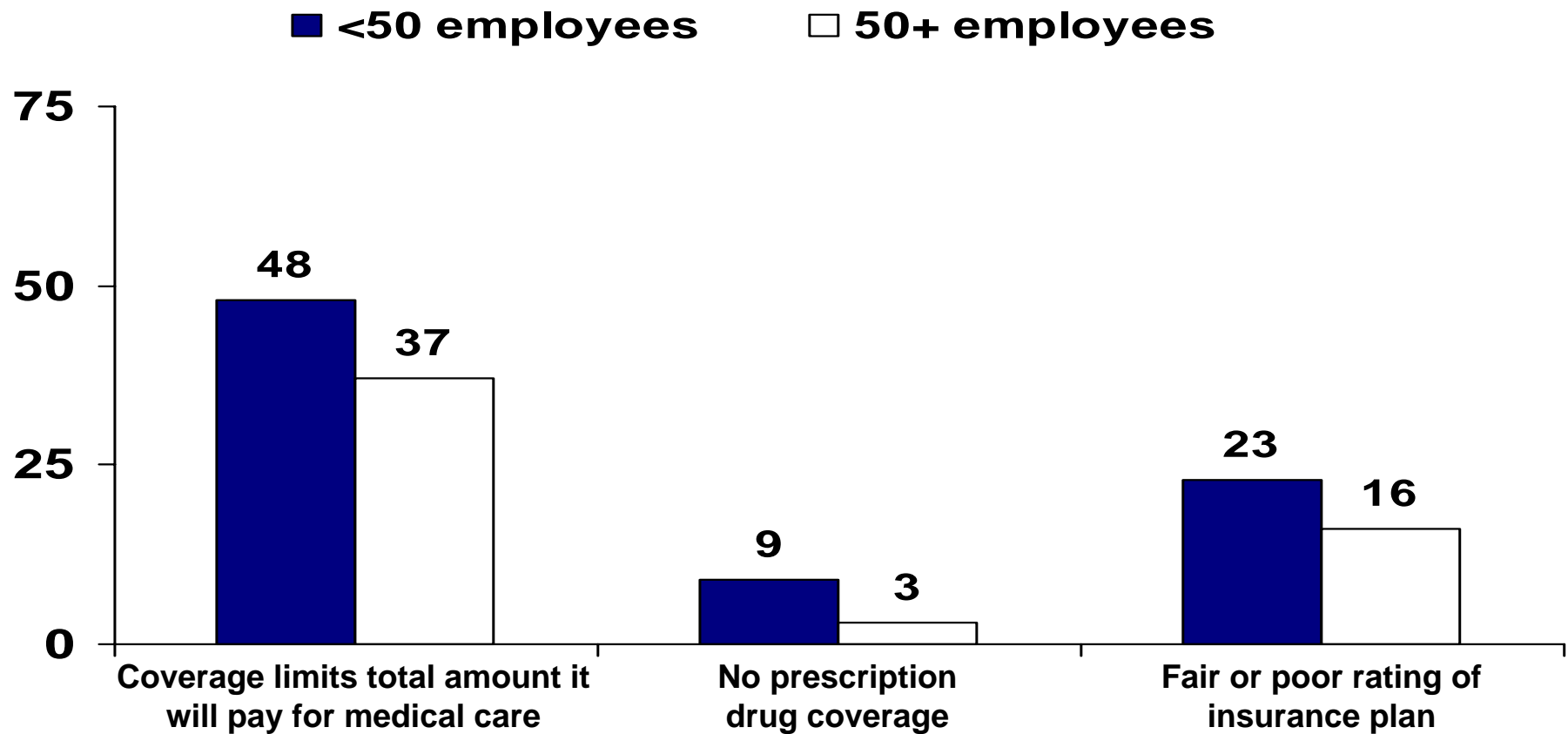
PPO = preferred provider organization. PPOs covered 57 percent of workers enrolled in an employer-sponsored health insurance plan in 2007.

Source: The Kaiser Family Foundation/Health Research and Educational Trust, *Employer Health Benefits*, 2000 and 2008 Annual Surveys.



Figure 14. Insurance Benefits Are Not as Generous for Workers in Small Businesses

Percent of working adults ages 19–64 with own employer-sponsored insurance*



*Includes both part-time and full-time workers.

Source: M. M. Doty, S.R. Collins, S.D. Rustgi, and J.L. Nicholson, *Out of Options: Why So Many Workers in Small Businesses Lack Affordable Health Insurance and How Health Care Reform Can Help: Findings from the Commonwealth Fund Biennial Health Insurance Survey, 2007*, The Commonwealth Fund, September 9, 2009. Data: The Commonwealth Fund Biennial Health Insurance Survey (2007).

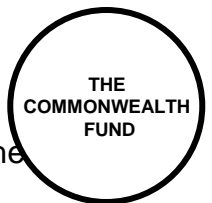
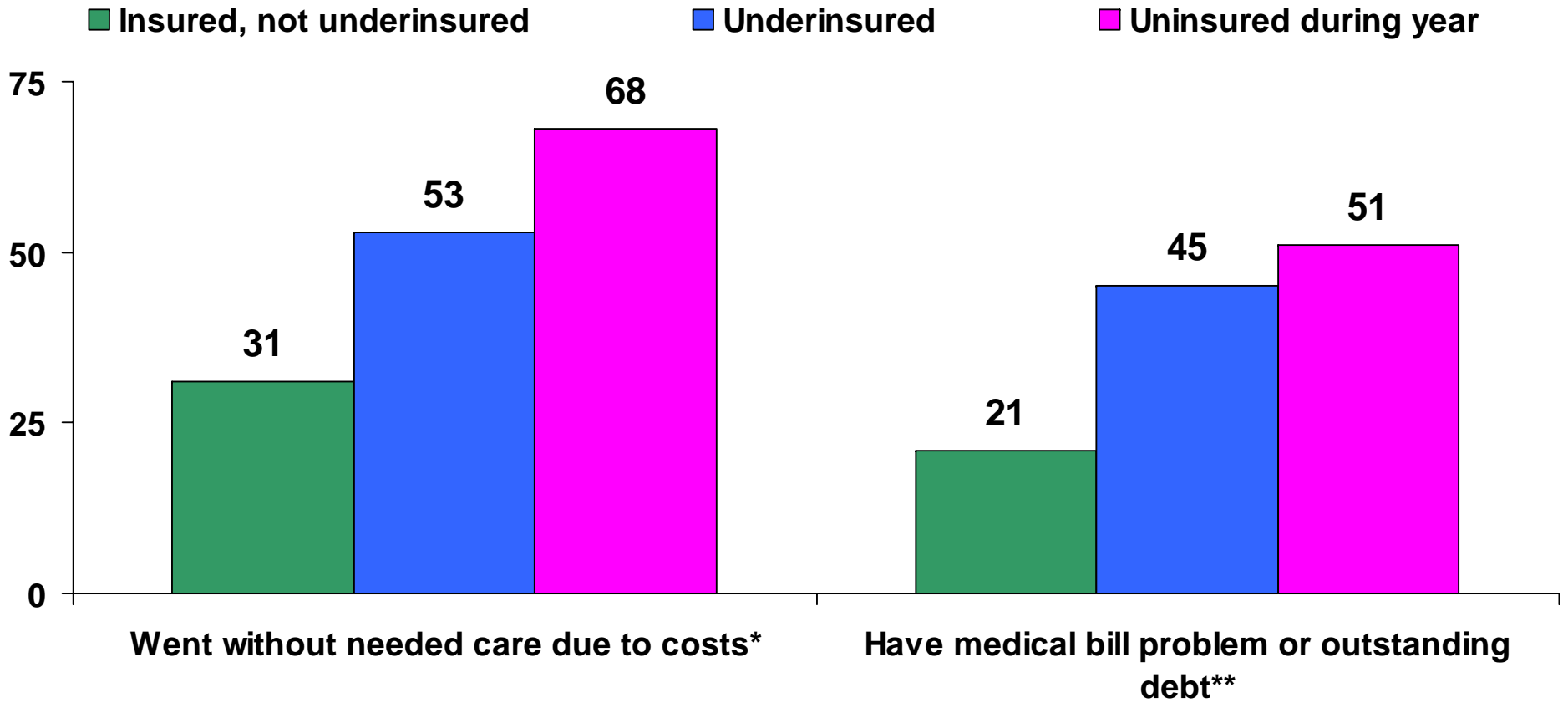


Figure 15. Underinsured and Uninsured Adults at High Risk of Going Without Needed Care and Financial Stress

Percent of adults (ages 19–64)



*Did not fill prescription; skipped recommended medical test, treatment, or follow-up, had a medical problem but did not visit doctor; or did not get needed specialist care because of costs. **Had problems paying medical bills; changed way of life to pay medical bills; or contacted by a collection agency for inability to pay medical bills.

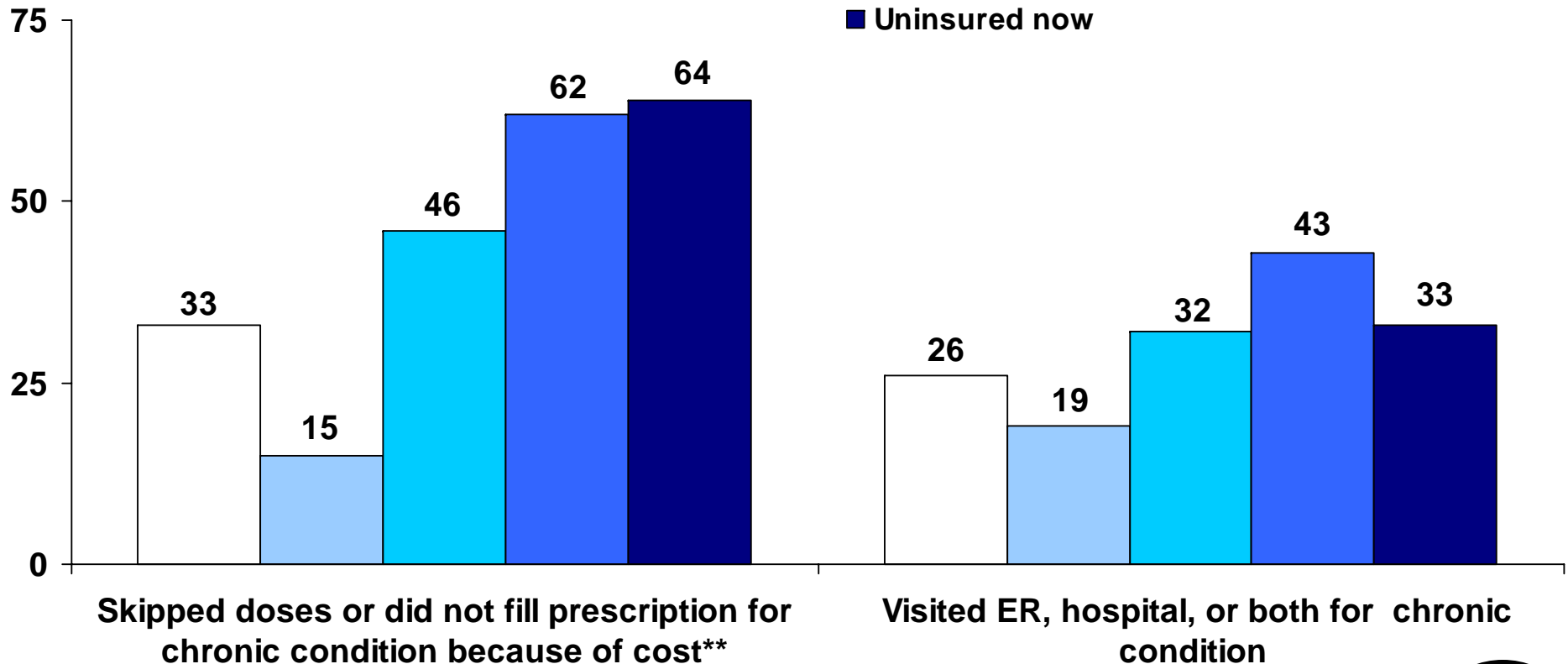
Source: C. Schoen, S. Collins, J. Kriss, M. Doty, How Many are Underinsured? Trends Among U.S. Adults, 2003 and 2007, *Health Affairs* Web Exclusive, June 10, 2008. Data: 2007 Commonwealth Fund Biennial Health Insurance Survey.



Figure 16. Uninsured and Underinsured Adults with Chronic Conditions Are More Likely to Visit the ER for Their Conditions

Percent of adults ages 19–64 with at least one chronic condition*

- Total
- Insured all year, not underinsured
- Insured all year, underinsured
- Insured now, time uninsured in past year
- Uninsured now



*Hypertension, high blood pressure; heart disease; diabetes; asthma, emphysema, or lung disease.

**Adults with at least one chronic condition who take prescription medications on a regular basis.

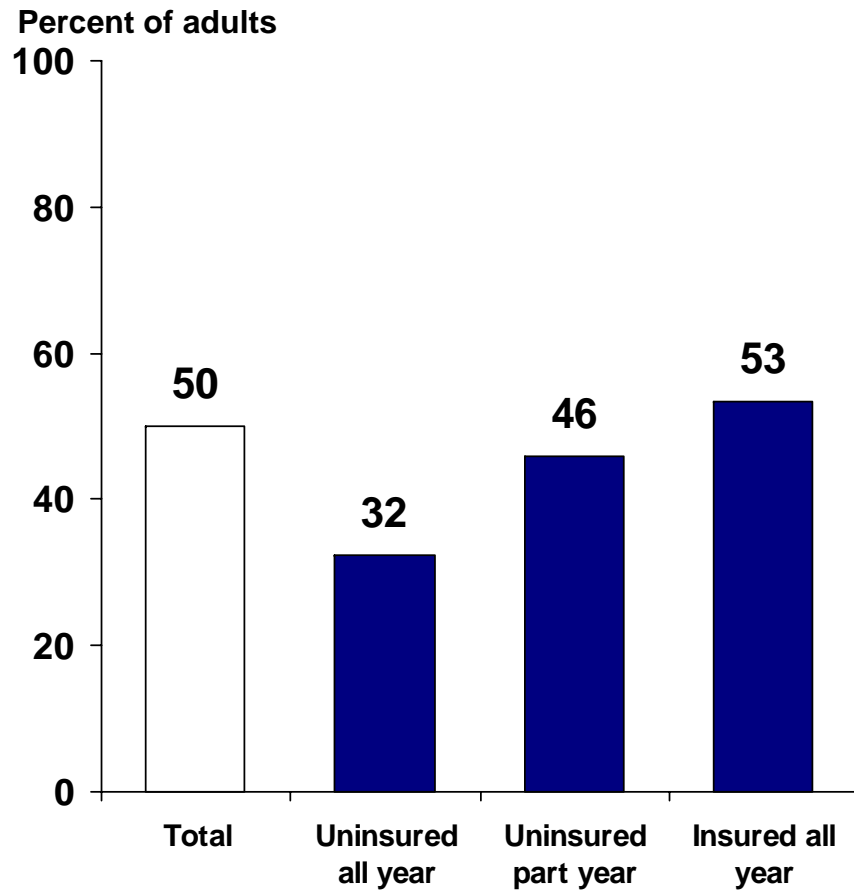
Data: The Commonwealth Fund Biennial Health Insurance Survey (2007).

Source: S. R. Collins, J. L. Kriss, M. M. Doty and S. D. Rustgi, *Losing Ground: How the Loss of Adequate Health Insurance Is Burdening Working Families*, The Commonwealth Fund, August 2008.

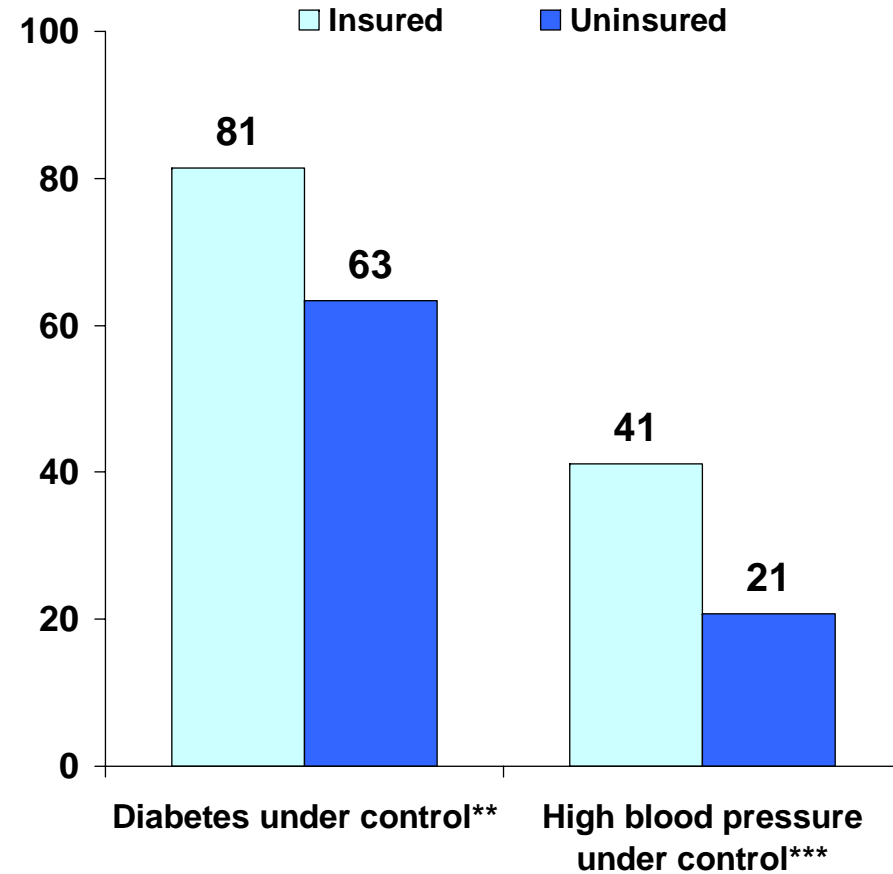


Figure 17. Lack of Insurance Undermines Preventive Care and Chronic Care

Receipt of Recommended Screening and Preventive Care*, 2005



Chronic Disease Under Control: Diabetes and Hypertension, 1999–2004



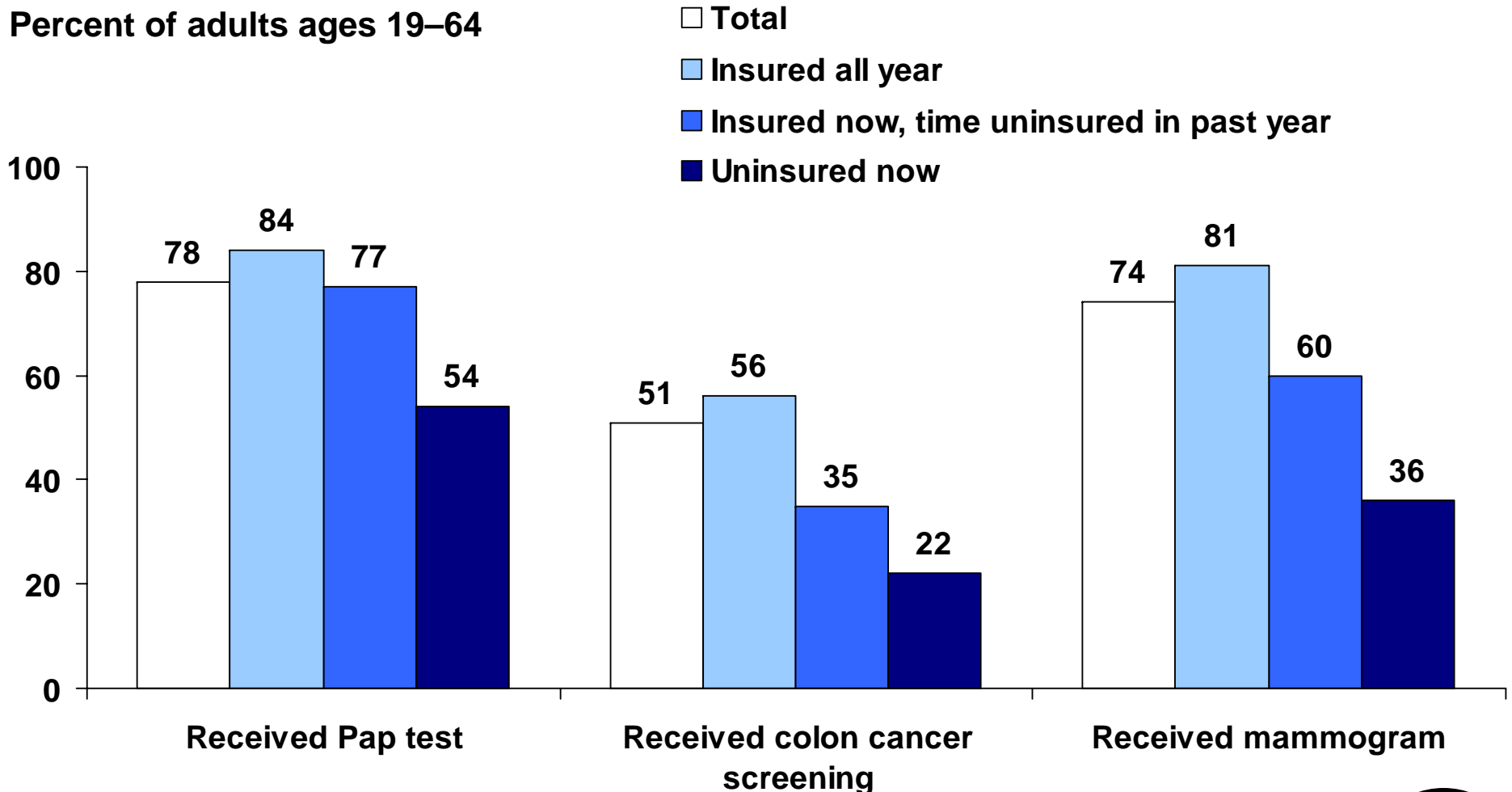
*Recommended care includes: blood pressure, cholesterol, Pap, mammogram, fecal occult blood test or sigmoidoscopy/colonoscopy, and flu shot within a specific time frame given age and sex. **Refers to diabetic adults whose HbA1c is <9.0 ***Refers to hypertensive adults whose blood pressure is <140/90 mmHg.

Data: Preventive care—B. Mahato, Columbia University analysis of Medical Expenditure Panel Survey; Chronic disease—J. M. McWilliams, Harvard Medical School analysis of National Health and Nutrition Examination Survey.

Source: Commonwealth Fund National Scorecard on U.S. Health System Performance, 2008.



Figure 18. Uninsured Adults and Adults with Gaps in Coverage Have Lower Rates of Cancer Screening Tests, 2007



Note: Pap test in past year for females ages 19–29, past three years age 30+; colon cancer screening in past five years for adults ages 50–64; and mammogram in past two years for females ages 50–64.

Source: S. R. Collins, J. L. Kriss, M. M. Doty, and S. D. Rustgi, *Losing Ground: How the Loss of Adequate Health Insurance Is Burdening Working Families: Findings from the Commonwealth Fund Biennial Health Insurance Surveys, 2001–2007*, The Commonwealth Fund, August 2008.

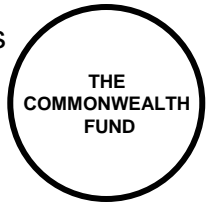
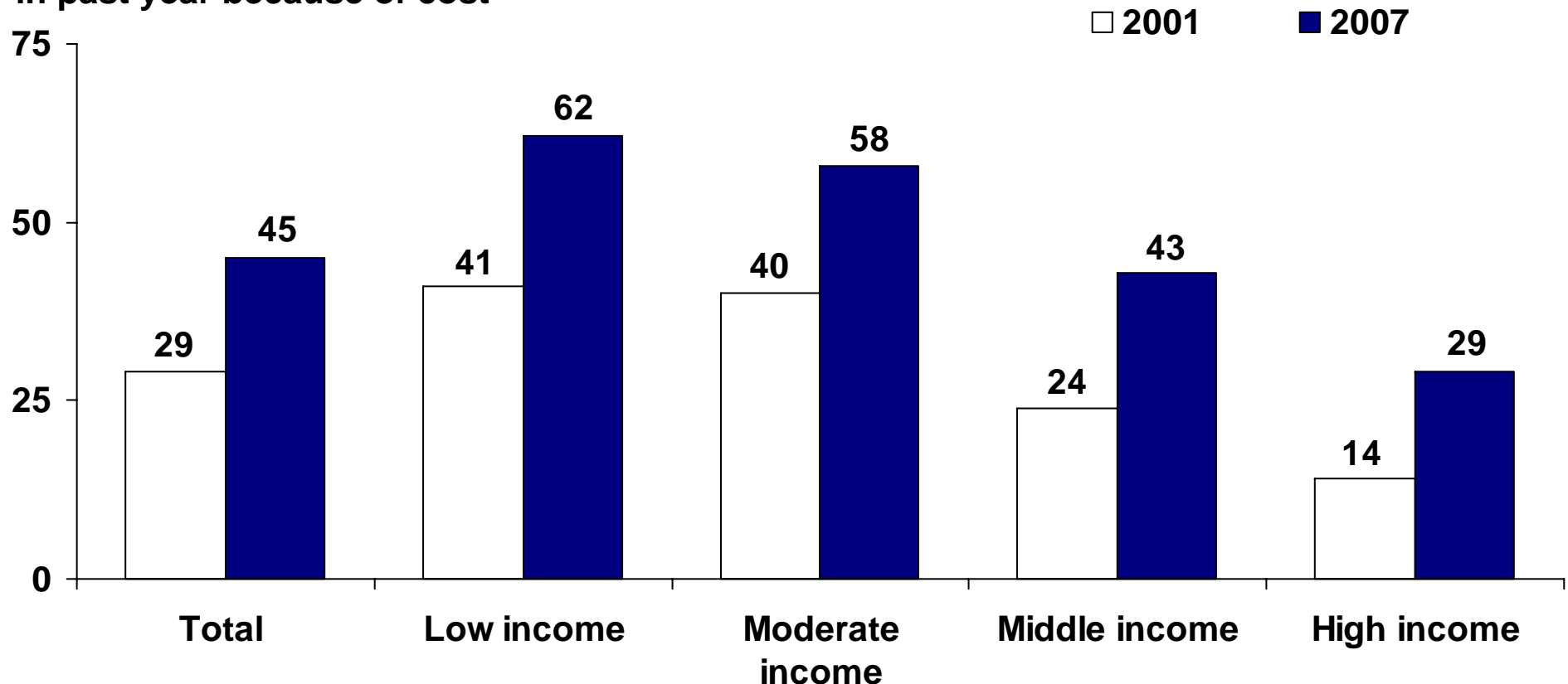


Figure 19. Cost-Related Problems Getting Needed Care Have Increased Across All Income Groups, 2001–2007

Percent of adults ages 19–64 who had any of four access problems* in past year because of cost



*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.

Note: In 2001, low income is <\$20,000, moderate income is \$20,000–\$34,999, middle income is \$35,000–\$59,999, and high income is \$60,000+. In 2007, low income is <\$20,000, moderate income is \$20,000–\$39,999, middle income is \$40,000–\$59,999, and high income is \$60,000+.

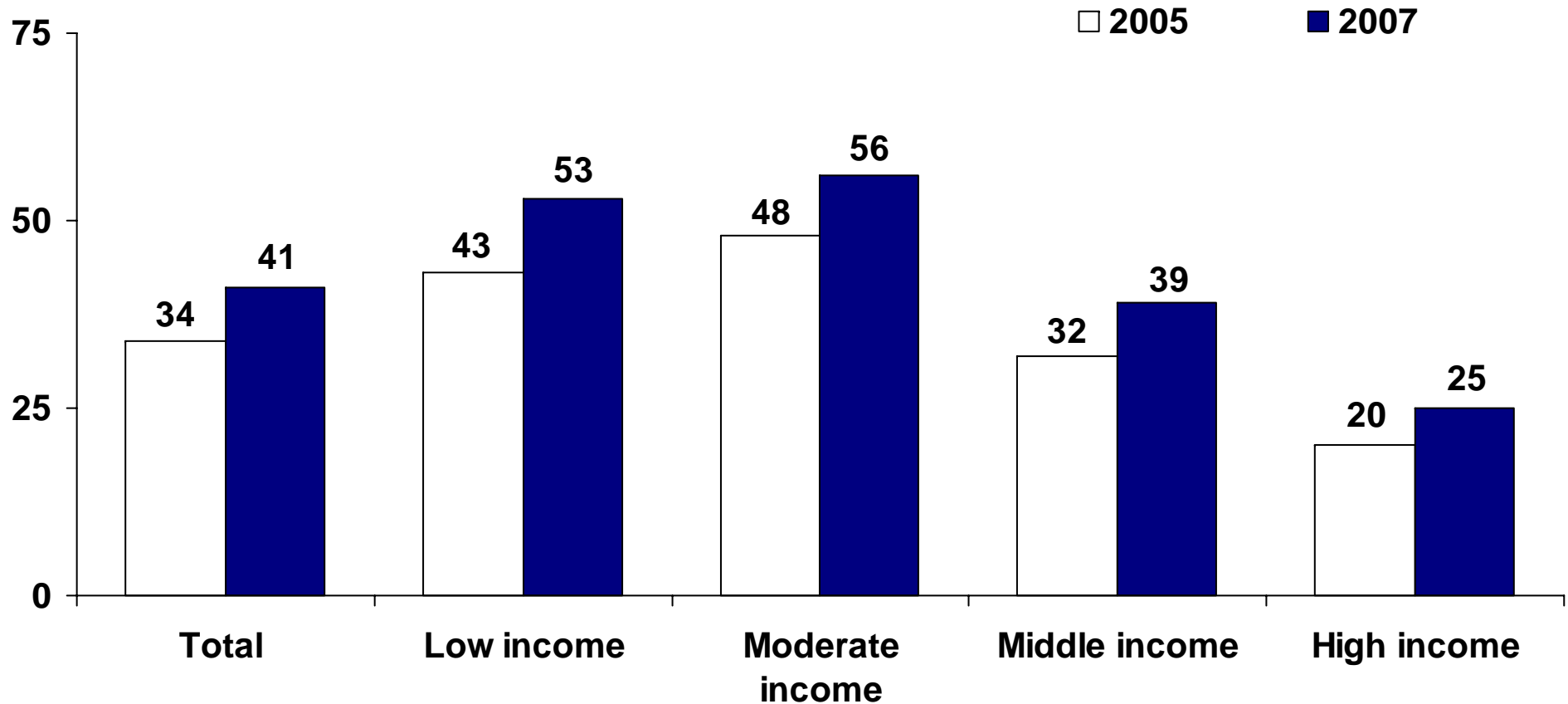
Data: The Commonwealth Fund Biennial Health Insurance Surveys (2001, 2007).

Source: S. R. Collins, J. L. Kriss, M. M. Doty and S. D. Rustgi, *Losing Ground: How the Loss of Adequate Health Insurance Is Burdening Working Families*, The Commonwealth Fund, August 2008.



Figure 20. Problems with Medical Bills or Accrued Medical Debt Increased Over 2005–2007

Percent of adults ages 19–64 with medical bill problems or accrued medical debt



Note: Low income is <\$20,000, moderate income is \$20,000–\$39,999, middle income is \$40,000–\$59,999, and high income is \$60,000+.

Data: The Commonwealth Fund Biennial Health Insurance Surveys (2005 and 2007).

Source: S. R. Collins, J. L. Kriss, M. M. Doty and S. D. Rustgi, *Losing Ground: How the Loss of Adequate Health Insurance Is Burdening Working Families*, The Commonwealth Fund, August 2008.



Figure 21. Medical Bill Problems and Accrued Medical Debt, 2005–2007

Percent of adults ages 19–64

	2005	2007
In the past 12 months:		
Had problems paying or unable to pay medical bills	23% 39 million	27% 48 million
Contacted by collection agency for unpaid medical bills	13% 22 million	16% 28 million
Had to change way of life to pay bills	14% 24 million	18% 32 million
<i>Any of the above bill problems</i>	28% 48 million	33% 59 million
Medical bills being paid off over time	21% 37 million	28% 49 million
<i>Any bill problems or medical debt</i>	34% 58 million	41% 72 million

Source: S. R. Collins, J. L. Kriss, M. M. Doty and S. D. Rustgi, *Losing Ground: How the Loss of Adequate Health Insurance Is Burdening Working Families*, The Commonwealth Fund, August 2008.



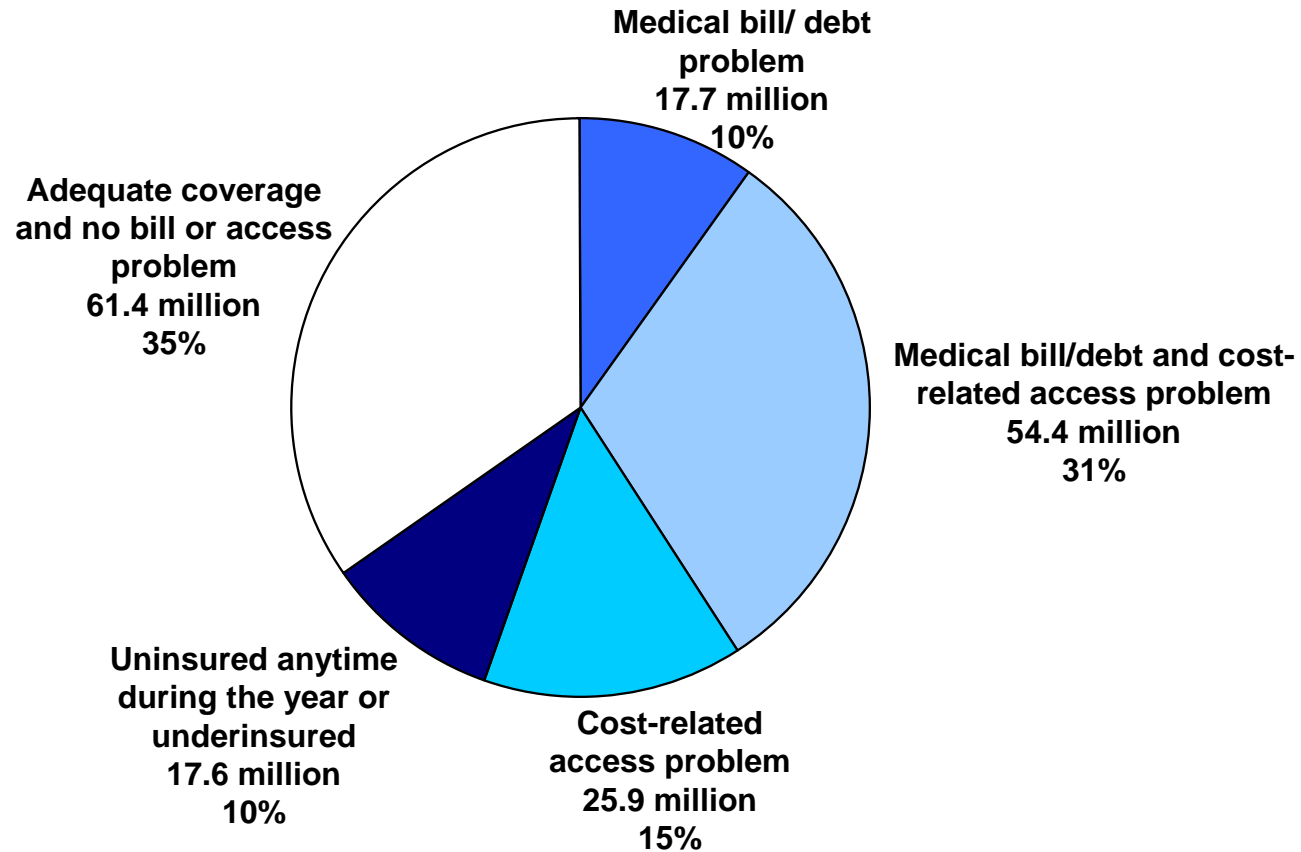
Figure 22. More Than One-Quarter of Adults Under Age 65 with Medical Bill Burdens and Debt Were Unable to Pay for Basic Necessities

Percent of adults ages 19–64 with medical bill problems or accrued medical debt

Percent of adults reporting:	Insured All Year			Uninsured Anytime During Year	
	Total	No underinsured indicators	Underinsured	Insured now, time uninsured in past year	Uninsured now
Unable to pay for basic necessities (food, heat, or rent) because of medical bills	29%	16%	29%	42%	40%
Used up all of savings	39	26	46	46	47
Took out a mortgage against your home or took out a loan	10	9	12	11	11
Took on credit card debt	30	28	33	34	26
Insured at time care was provided	61	80	82	46	24

Source: M. M. Doty, S. R. Collins, S. D. Rustgi, and J. L. Kriss, *Seeing Red: The Growing Burden of Medical Bills and Debt Faced by U.S. Families*, The Commonwealth Fund, August 2008.

Figure 23. An Estimated 116 Million Adults Were Uninsured, Underinsured, Reported a Medical Bill Problem, and/or Did Not Access Needed Health Care Because of Cost in 2007



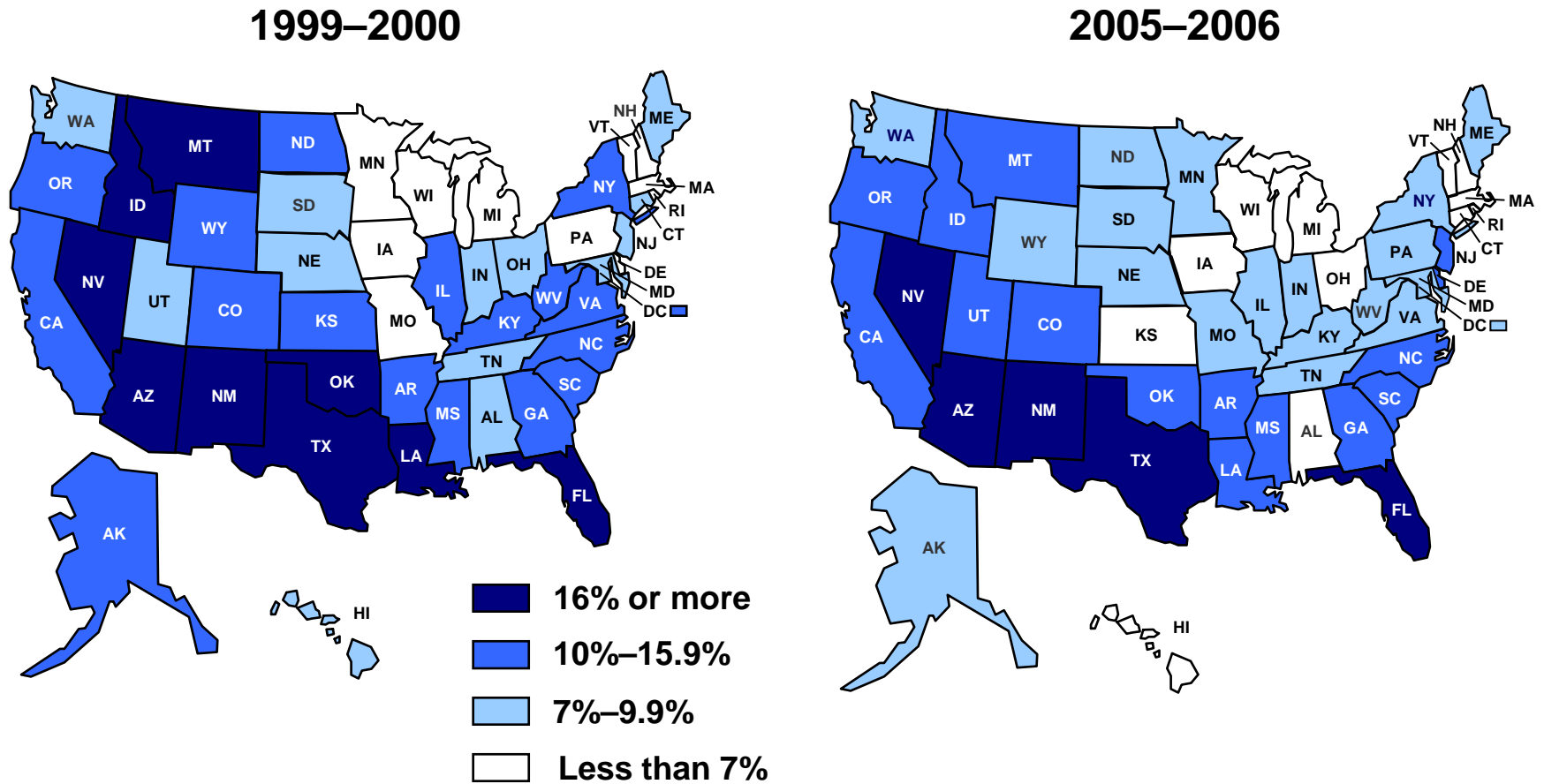
177 million adults, ages 19–64

Source: S. R. Collins, J. L. Kriss, M. M. Doty, and S. D. Rustgi, *Losing Ground: How the Loss of Adequate Health Insurance Is Burdening Working Families: Findings from the Commonwealth Fund Biennial Health Insurance Surveys, 2001–2007*, The Commonwealth Fund, August 2008. *The Commonwealth Fund Biennial Health Insurance Survey (2007)*.



Figure 24. CHIP Has Reduced Rates of Uninsured Children in Most States

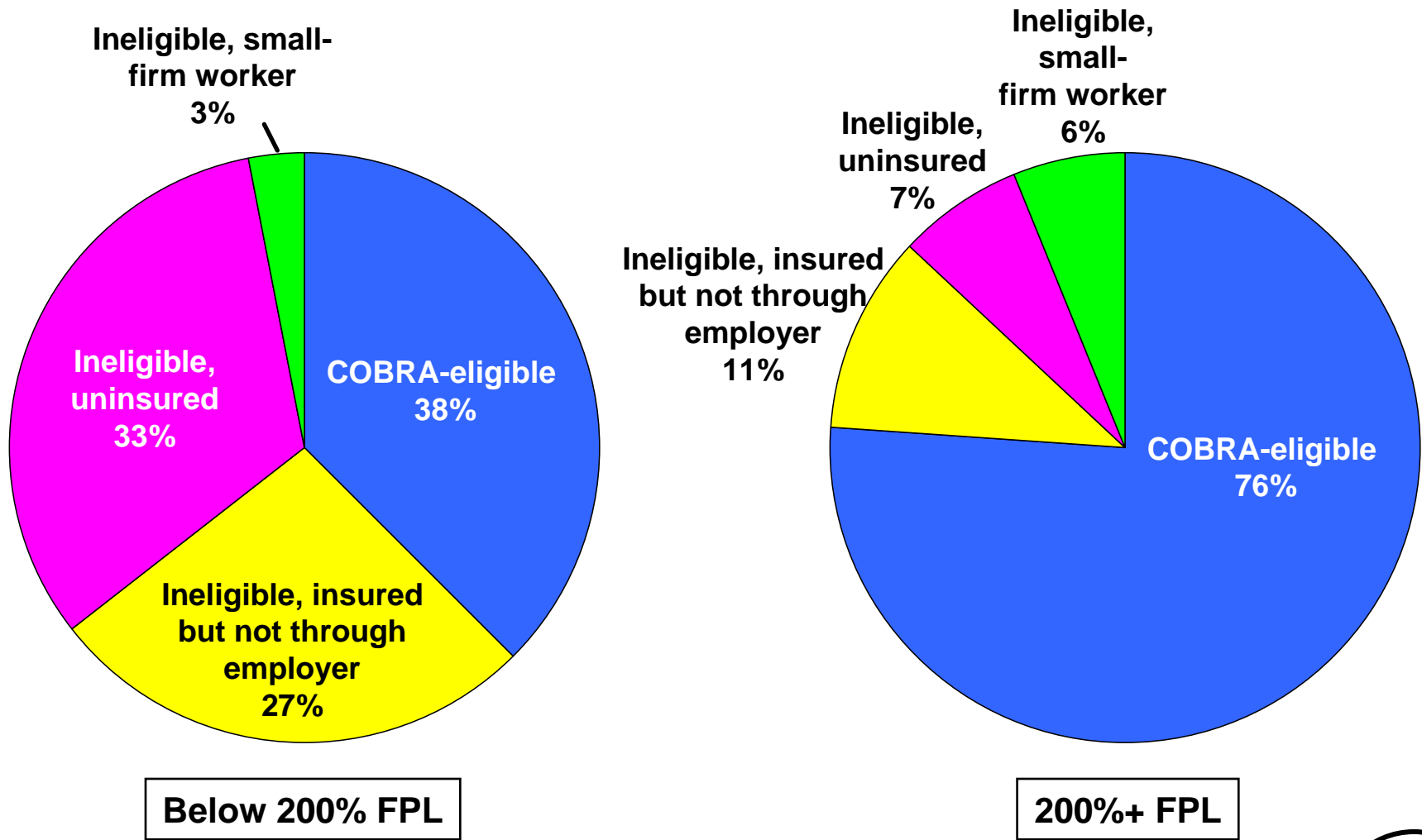
Percentage of Children Ages 0–17 Uninsured, by State



Data: Two-year averages 1999–2000, updated with 2007 Current Population Survey correction, and 2005–2006 from the Census Bureau’s March 2000, 2001 and 2006, 2007 CPS.



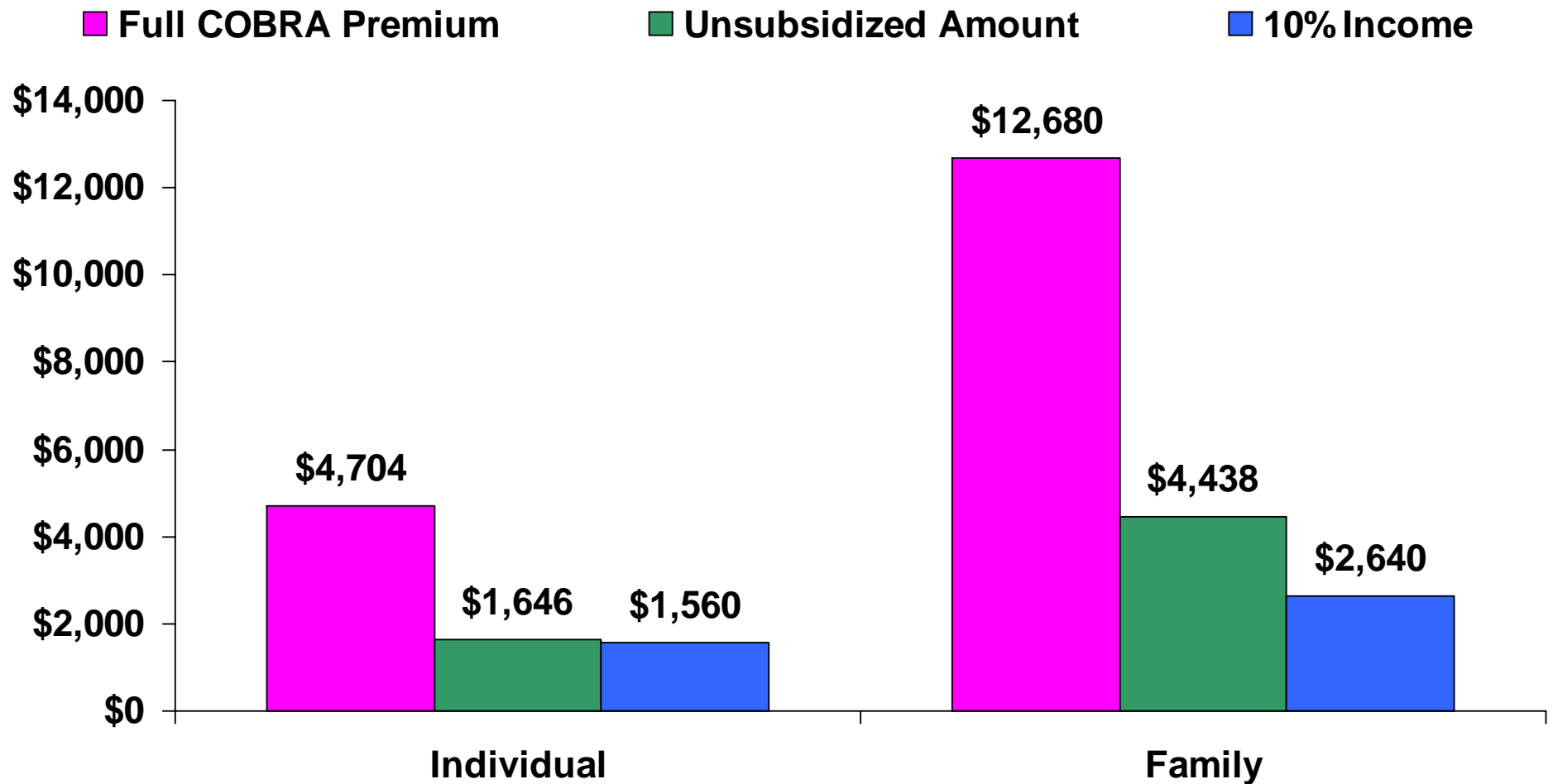
Figure 25. Low-Income Workers Are Eligible for COBRA at Only Half the Rate of Higher-Income Workers



Source: M. Broaddus et al., *Measures in House Recovery Package—But Not Senate Package—Would Help Unemployed Parents Receive Health Coverage* (Washington, D.C.: Center on Budget and Policy Priorities, February 2009); M. M. Doty et al., *Maintaining Health Insurance During a Recession: Likely COBRA Eligibility* (New York: The Commonwealth Fund, January 2009).



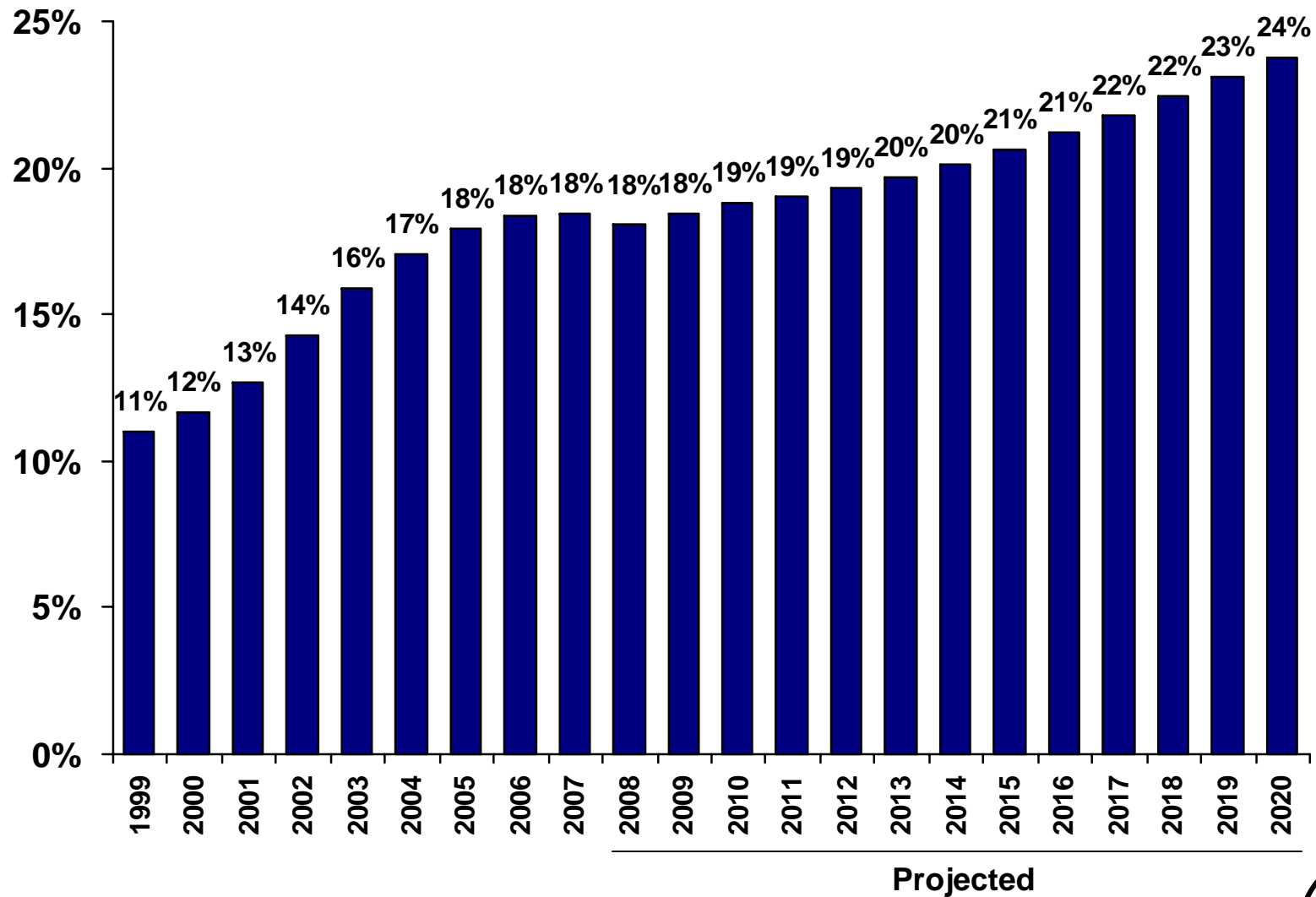
Figure 26. Even with ARRA Subsidies, COBRA Is Still Unaffordable²⁶ for Individuals and Families at 150 Percent of Poverty



Source: M. Broaddus et al., *Measures in House Recovery Package—But Not Senate Package—Would Help Unemployed Parents Receive Health Coverage* (Washington: Center on Budget and Policy Priorities, February 2009).



Figure 27. Average Family Premium as a Percentage of Median Family Income, 1999–2020



Source: K. Davis, *Why Health Reform Must Counter the Rising Costs of Health Insurance Premiums*, The Commonwealth Fund, August 2009.

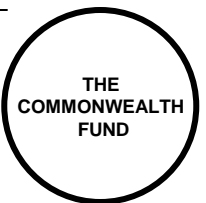
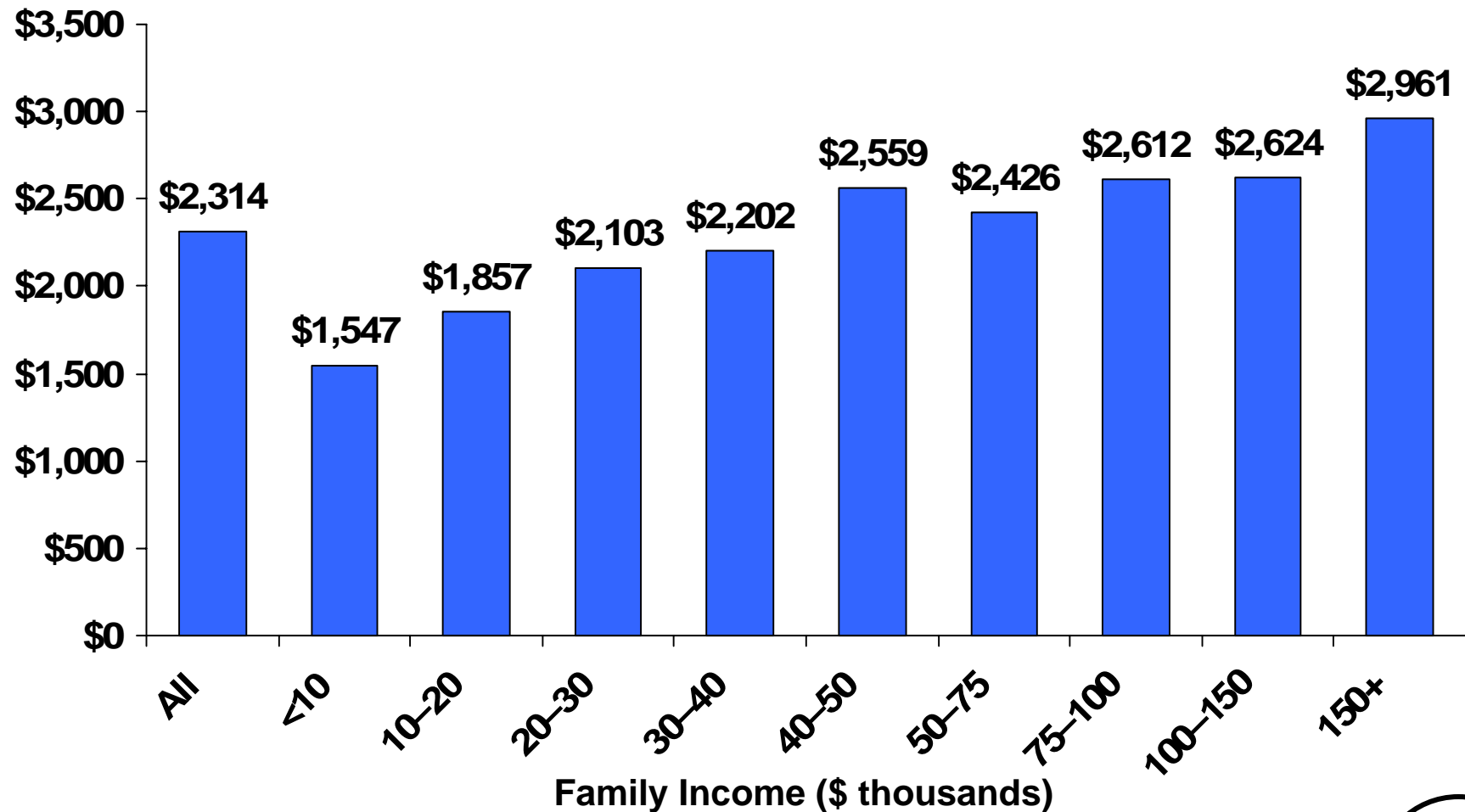


Figure 28. Average Annual Savings per Family Under Health Reform That Controls Premium Growth, 2020

Savings in health care spending compared with projected trends



Data: Estimates by The Lewin Group for The Commonwealth Fund.

Source: The Commonwealth Fund Commission on a High Performance Health System, *The Path to a High Performance U.S. Health System: A 2020 Vision and the Policies to Pave the Way* (New York: The Commonwealth Fund, February 2009).

