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

45.7 Million Uninsured, 2007

Uninsured Projected to Rise to 61 million by 2020

Total population

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.

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

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

Percent of firms offering health benefits

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

Percent of working adults ages 19–64*

<table>
<thead>
<tr>
<th></th>
<th>Small Firms (fewer than 50 employees)</th>
<th>Large Firms (50 or more employees)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2003</td>
<td>35</td>
<td>84</td>
</tr>
<tr>
<td>2007</td>
<td>22</td>
<td>70</td>
</tr>
</tbody>
</table>

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

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

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

Percent of working adults ages 19–64*

- Employer Insurance - own
- Employer Insurance - other

Small Firms (fewer than 50 employees)
- Total: 49%
  - <$15/hr: 24%
    - Employer Insurance: 25%
    - Employer Insurance - other: 16%
  - $20/hr or more: 38%
    - Employer Insurance: 32%
    - Employer Insurance - other: 30%

Large Firms (50 or more employees)
- Total: 85%
  - <$15/hr: 12%
    - Employer Insurance: 74%
    - Employer Insurance - other: 13%
  - $20/hr or more: 94%
    - Employer Insurance: 83%
    - Employer Insurance - other: 11%

*Includes both part-time and full-time workers.
Note: Subgroups may not sum to totals due to rounding.
Figure 9. Percentage of Adults Ages 18–64 Uninsured by State

1999–2000

2006–2007

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.

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.


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

Firms with fewer than 50 employees
39.0 million

Firms with 50 or more employees
76.9 million

Adequately insured
48%

Uninsured anytime
36%

Underinsured
16%

Uninsured anytime
15%

Underinsured
13%

Adequately insured
73%

^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.
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.
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*

<table>
<thead>
<tr>
<th>Condition</th>
<th>&lt;50 employees</th>
<th>50+ employees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage limits total amount it will pay for medical care</td>
<td>48</td>
<td>37</td>
</tr>
<tr>
<td>No prescription drug coverage</td>
<td>9</td>
<td>3</td>
</tr>
<tr>
<td>Fair or poor rating of insurance plan</td>
<td>23</td>
<td>16</td>
</tr>
</tbody>
</table>

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

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

Percent of adults (ages 19–64)

- Insured, not underinsured
- Underinsured
- Uninsured during year

Went without needed care due to costs*

- Insured, not underinsured: 31%
- Underinsured: 53%
- Uninsured during year: 68%

Have medical bill problem or outstanding debt**

- Insured, not underinsured: 21%
- Underinsured: 45%
- Uninsured during year: 51%

*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.

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

Skipped doses or did not fill prescription for chronic condition because of cost**

- 33
- 15
- 46
- 62
- 64

Visited ER, hospital, or both for chronic condition

- 26
- 19
- 32
- 43
- 33

*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.

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.

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

Percent of adults ages 19–64

- Received Pap test
  - Total: 78%
  - Insured all year: 84%
  - Insured now, time uninsured in past year: 77%
  - Uninsured now: 54%
- Received colon cancer screening
  - Total: 51%
  - Insured all year: 56%
  - Insured now, time uninsured in past year: 35%
  - Uninsured now: 22%
- Received mammogram
  - Total: 74%
  - Insured all year: 81%
  - Insured now, time uninsured in past year: 60%
  - Uninsured now: 36%

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.

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+.


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

Percent of adults ages 19–64

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

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

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

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

Figure 24. CHIP Has Reduced Rates of Uninsured Children in Most States
Percentage of Children Ages 0–17 Uninsured, by State


Source: Commonwealth Fund National Scorecard on U.S. Health System Performance, 2008
Figure 25. Low-Income Workers Are Eligible for COBRA at Only Half the Rate of Higher-Income Workers

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

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

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.