Cost Shifts to Workers: Increased Premiums and Cost-Sharing

Percent nonelderly with employer-sponsored insurance

<table>
<thead>
<tr>
<th>Category</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premium increased*</td>
<td>26%</td>
</tr>
<tr>
<td>Increased cost-sharing*</td>
<td>31%</td>
</tr>
<tr>
<td>Increased premiums OR increased cost-sharing</td>
<td>41%</td>
</tr>
<tr>
<td>Increased premiums AND increased cost-sharing</td>
<td>16%</td>
</tr>
</tbody>
</table>

* Premiums increased more than a little. Increased cost-sharing includes cuts in benefits or higher deductibles or copayments.

Low-Income Workers Are Most Likely to Experience Increases in Premiums and Cost-Sharing

Percent nonelderly with employer-sponsored insurance

<table>
<thead>
<tr>
<th>Premium increases</th>
<th>Increased cost-sharing*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 200% FPL</td>
<td>34</td>
</tr>
<tr>
<td>200% FPL or more</td>
<td>32</td>
</tr>
</tbody>
</table>

* Increased cost-sharing includes an increase in deductibles, copayments, or cuts in benefits.
Previous Sources of Insurance Before Losing Coverage, Adults 19–64*

- Job-based: 65%
- Public: 15%
- Other: 9%
- Never had insurance: 11%

* Bases: Among respondents who were uninsured at some point during the year. Source: The Commonwealth Fund 2002 Workplace Health Insurance Survey.
Reasons for Losing Insurance in 2001, Adults 19–64*

- Job loss: 52%
- Became ineligible for public insurance: 12%
- Ineligible for family coverage: 11%
- Premiums not affordable: 10%
- Other: 15%

* Bases: Among respondents who were uninsured at some point during the year.
Likelihood of Taking a COBRA Offer with or Without a Subsidy, by Income

Percent nonelderly with employer-sponsored insurance

- **All adults**
- **Less than 200% FPL**
- **200% FPL or more**

<table>
<thead>
<tr>
<th></th>
<th>Very likely to buy COBRA without subsidy</th>
<th>Very likely to buy COBRA, including with subsidy*</th>
</tr>
</thead>
<tbody>
<tr>
<td>All adults</td>
<td>23</td>
<td>59</td>
</tr>
<tr>
<td>Less than 200% FPL</td>
<td>16</td>
<td>37</td>
</tr>
<tr>
<td>200% FPL or more</td>
<td>24</td>
<td>64</td>
</tr>
</tbody>
</table>

*With subsidy, premium is $50/month for individual coverage; $150/month for family coverage.

Confidence in Future Health Coverage and Ability to Get Quality Health Care Is Lowest for Low-Income Workers

Percent nonelderly with employer-sponsored insurance who are “very” confident:

- All adults
- Less than 200% FPL
- 200% FPL or more

Employer will continue to offer insurance in future: 63% (All adults), 48% (Less than 200% FPL), 67% (200% FPL or more)

Will be able to get high-quality care when needed: 44% (All adults), 30% (Less than 200% FPL), 48% (200% FPL or more)