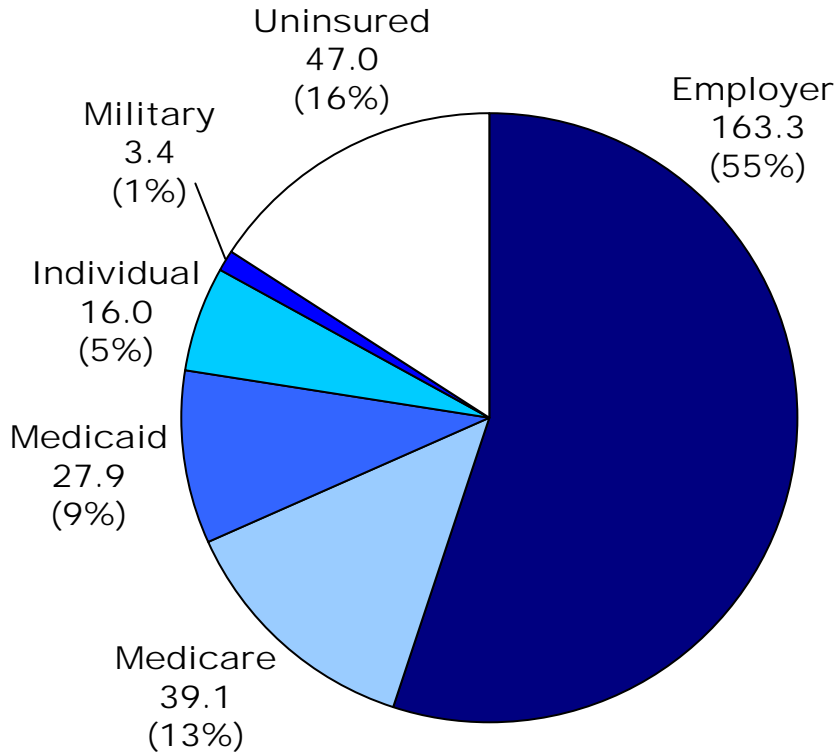
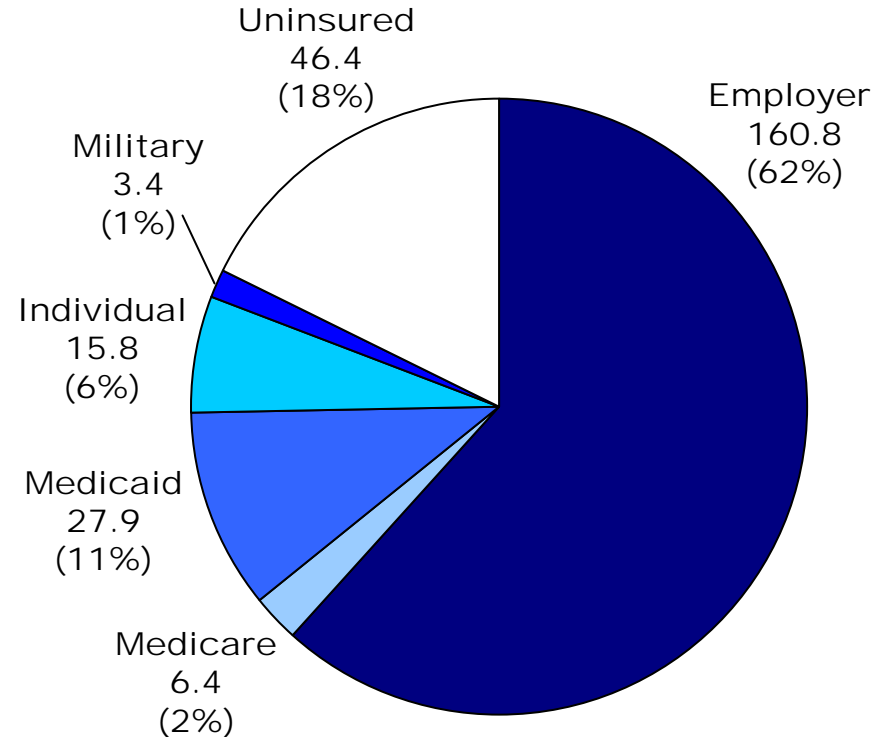


Figure 1. Employers Provide Health Benefits to More than 160 Million Working Americans and Family Members

Numbers in millions, 2006



Total population = 296.7



Under-65 population = 260.7

Figure 2. Individual Market Insurance Is Not an Affordable Option for Many People

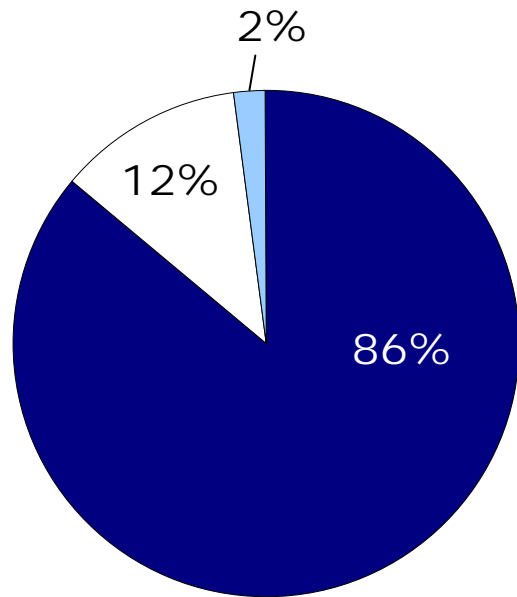
Adults ages 19–64 with individual coverage or who thought about or tried to buy it in past three years who:	Total	Health problem	No health problem	<200% poverty	200%+ poverty
Found it very difficult or impossible to find coverage they needed	34%	48%	24%	43%	29%
Found it very difficult or impossible to find affordable coverage	58	71	48	72	50
Were turned down or charged a higher price because of a pre-existing condition	21	33	12	26	18
Never bought a plan	89	92	86	93	86

Source: S. R. Collins, J. L. Kriss, K. Davis, M. M. Doty, and A. L. Holmgren, *Squeezed: Why Rising Exposure to Health Care Costs Threatens the Health and Financial Well-Being of American Families* (New York: The Commonwealth Fund, Sept. 2006).

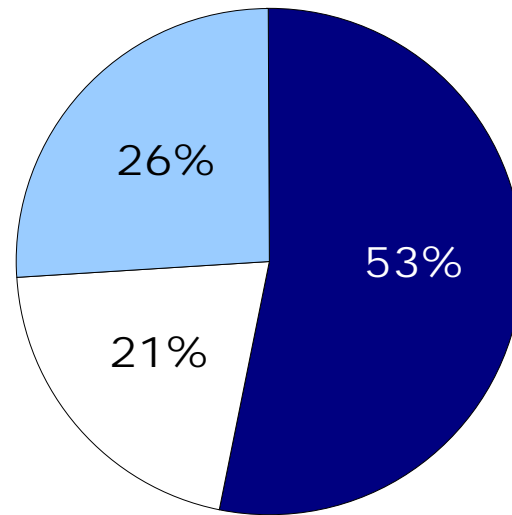
Figure 3. People with Employer Insurance Have More Stable Coverage than Those with Individual Market Insurance

Retention of initial insurance over a two-year period, 1998–2000

■ Retained initial insurance status □ One or more spells uninsured ◻ Other transition

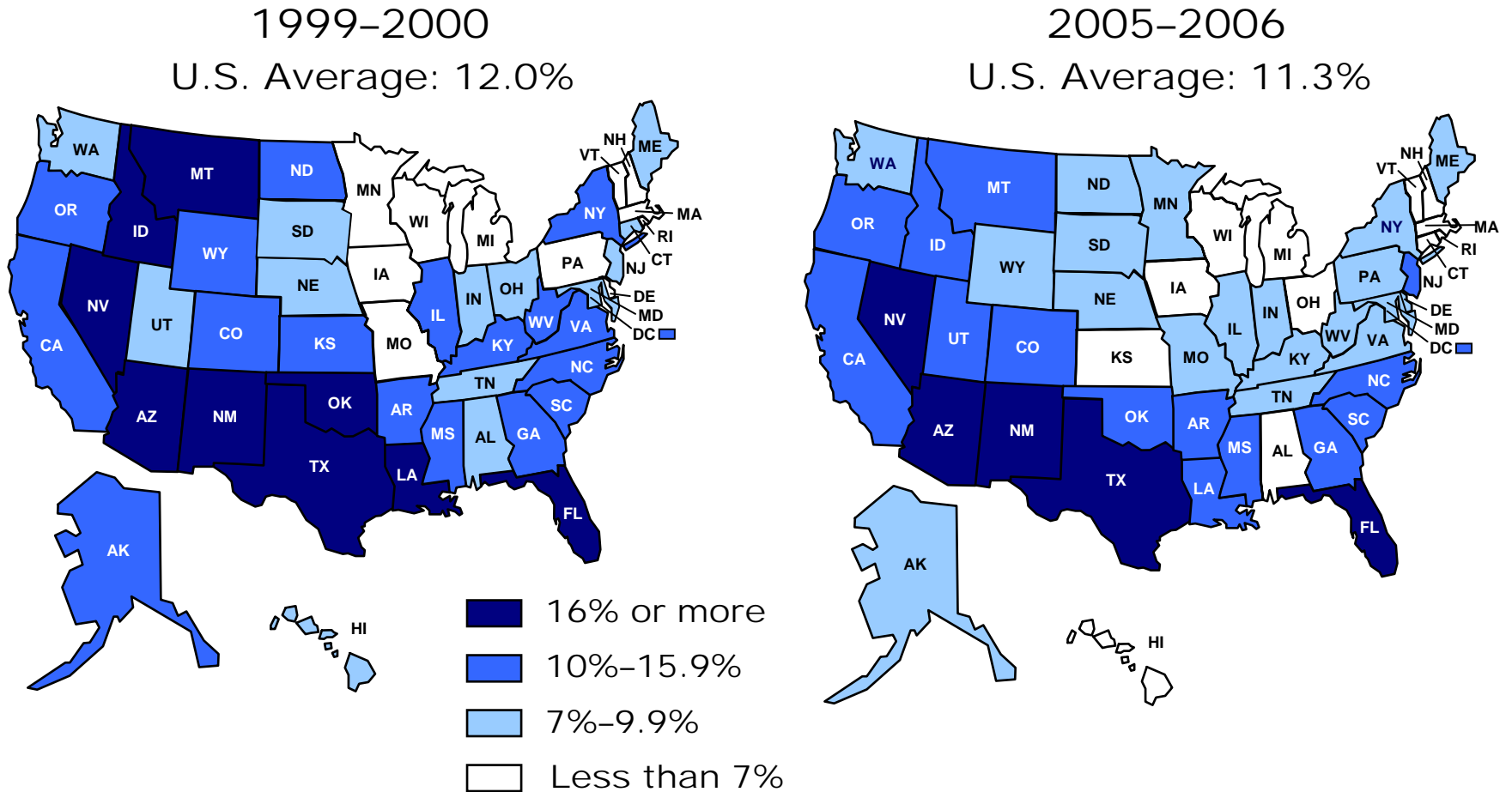


Employer insurance



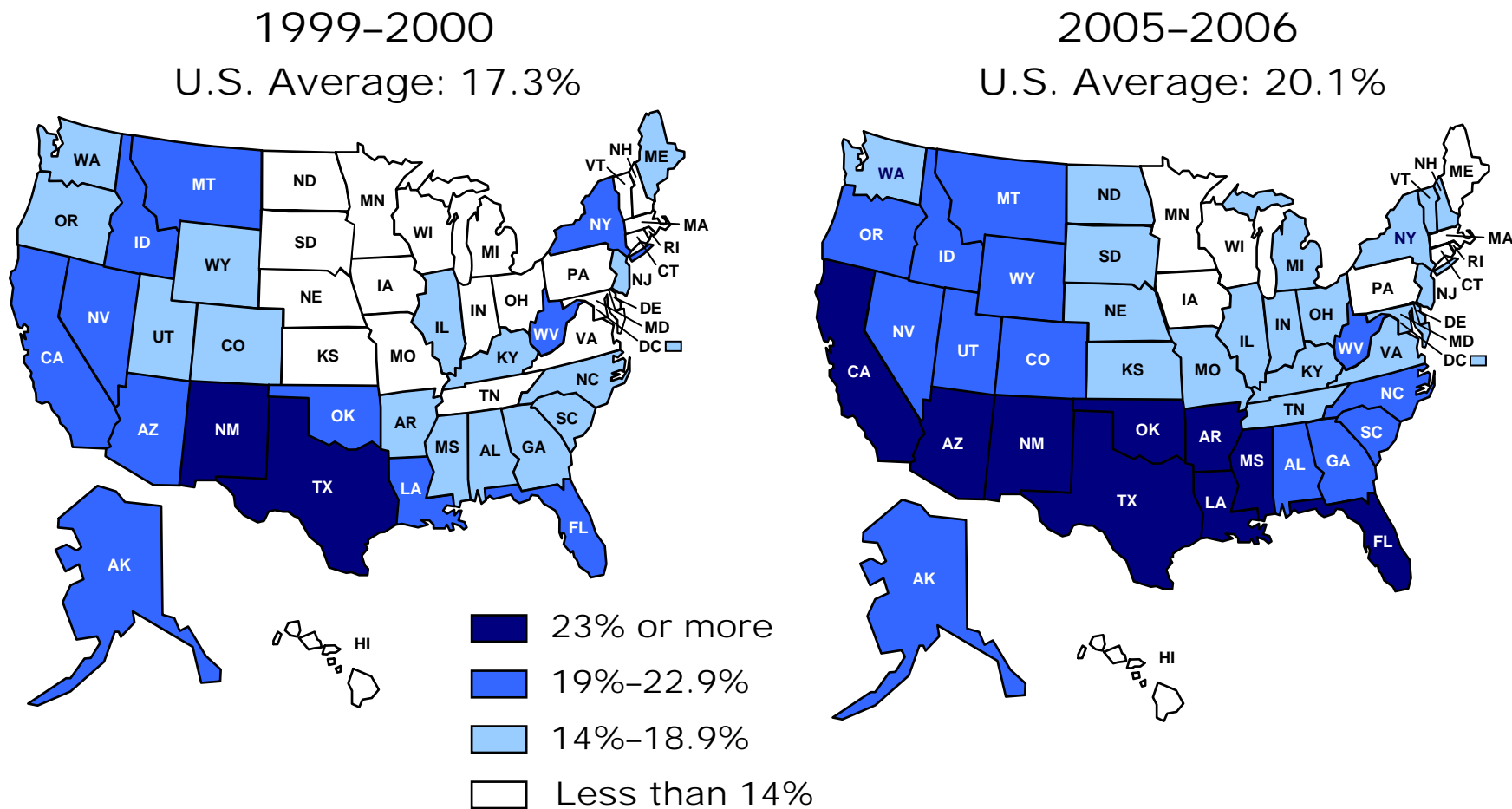
Individual insurance

Figure 4. Percent of Uninsured Children Declined Since Implementation of SCHIP, But Gaps Remain



Source: J. C. Cantor, C. Schoen, D. Belloff, S. K. H. How, and D. McCarthy, *Aiming Higher: Results from a State Scorecard on Health System Performance* (New York: The Commonwealth Fund, June 2007).
 Updated data: Two-year averages 1999–2000, updated with 2007 CPS correction, and 2005–2006 from the Census Bureau’s March 2000, 2001 and 2006, 2007 Current Population Surveys.

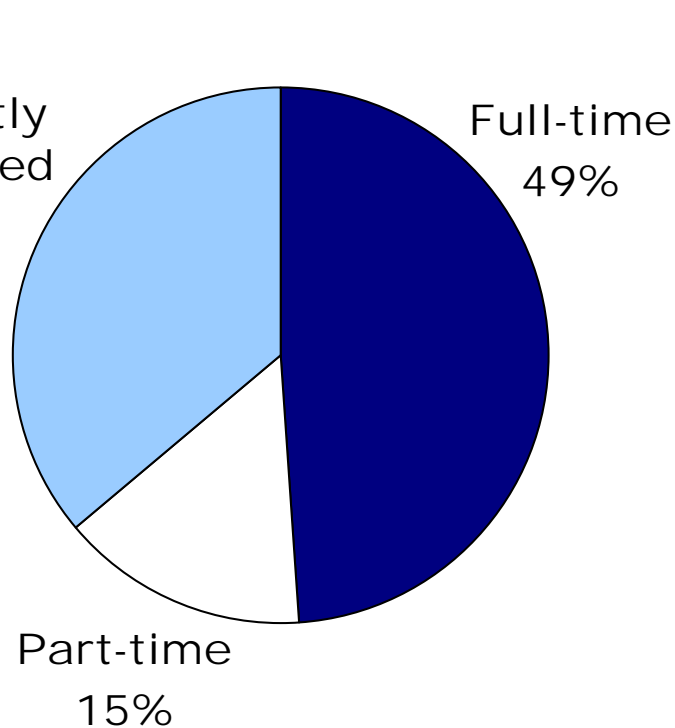
Figure 5. Number of States with 23 Percent or More Uninsured Nonelderly Adults Rose from 2 to 9 in Last Six Years



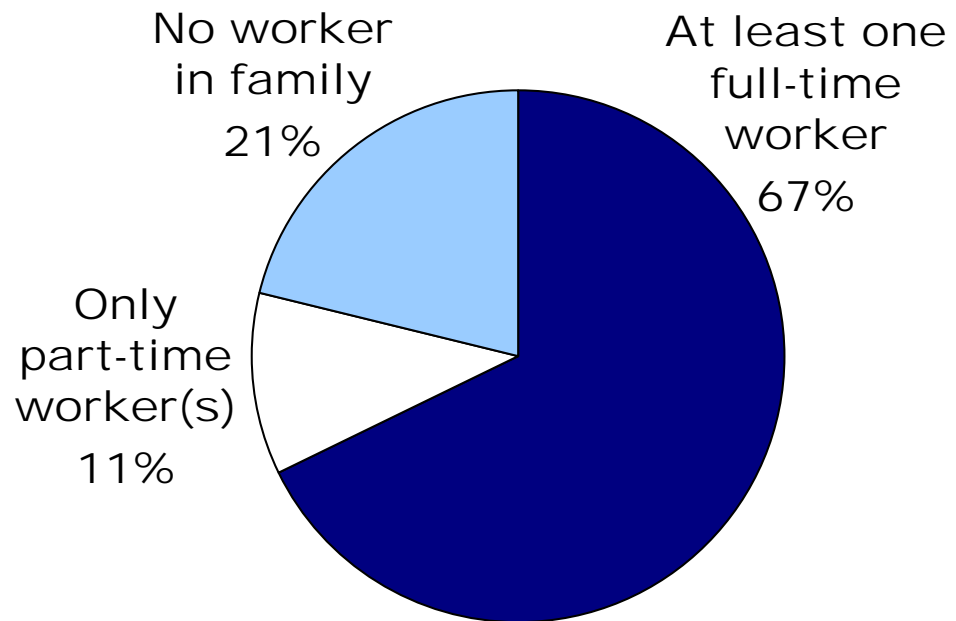
Source: J. C. Cantor, C. Schoen, D. Belloff, S. K. H. How, and D. McCarthy, *Aiming Higher: Results from a State Scorecard on Health System Performance* (New York: The Commonwealth Fund, June 2007). Updated data: Two-year averages 1999–2000, updated with 2007 CPS correction, and 2005–2006 from the Census Bureau’s March 2000, 2001 and 2006, 2007 Current Population Surveys.

Figure 6. The Majority of Uninsured Adults Are in Working Families

Adults ages 19–64 with any time uninsured



Adult work status



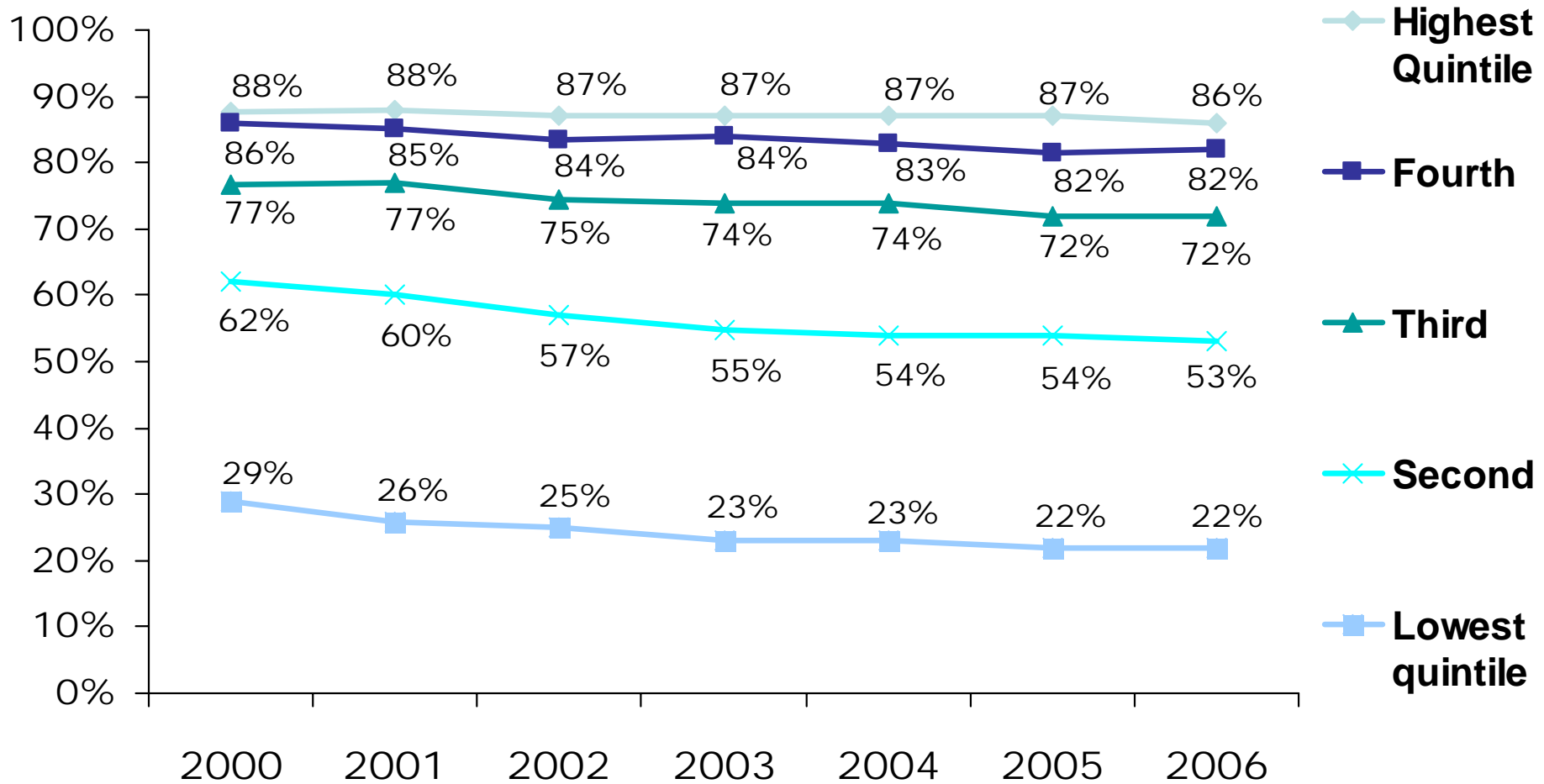
Family work status

Note: Percentages may not sum to 100% because of rounding.

Source: S. R. Collins, K. Davis, M. M. Doty, J. L. Kriss, and A. L. Holmgren, *Gaps in Health Insurance: An All-American Problem* (New York: The Commonwealth Fund, Apr. 2006).

Figure 7. Employer-Provided Health Insurance, by Income Quintile, 2000–2006

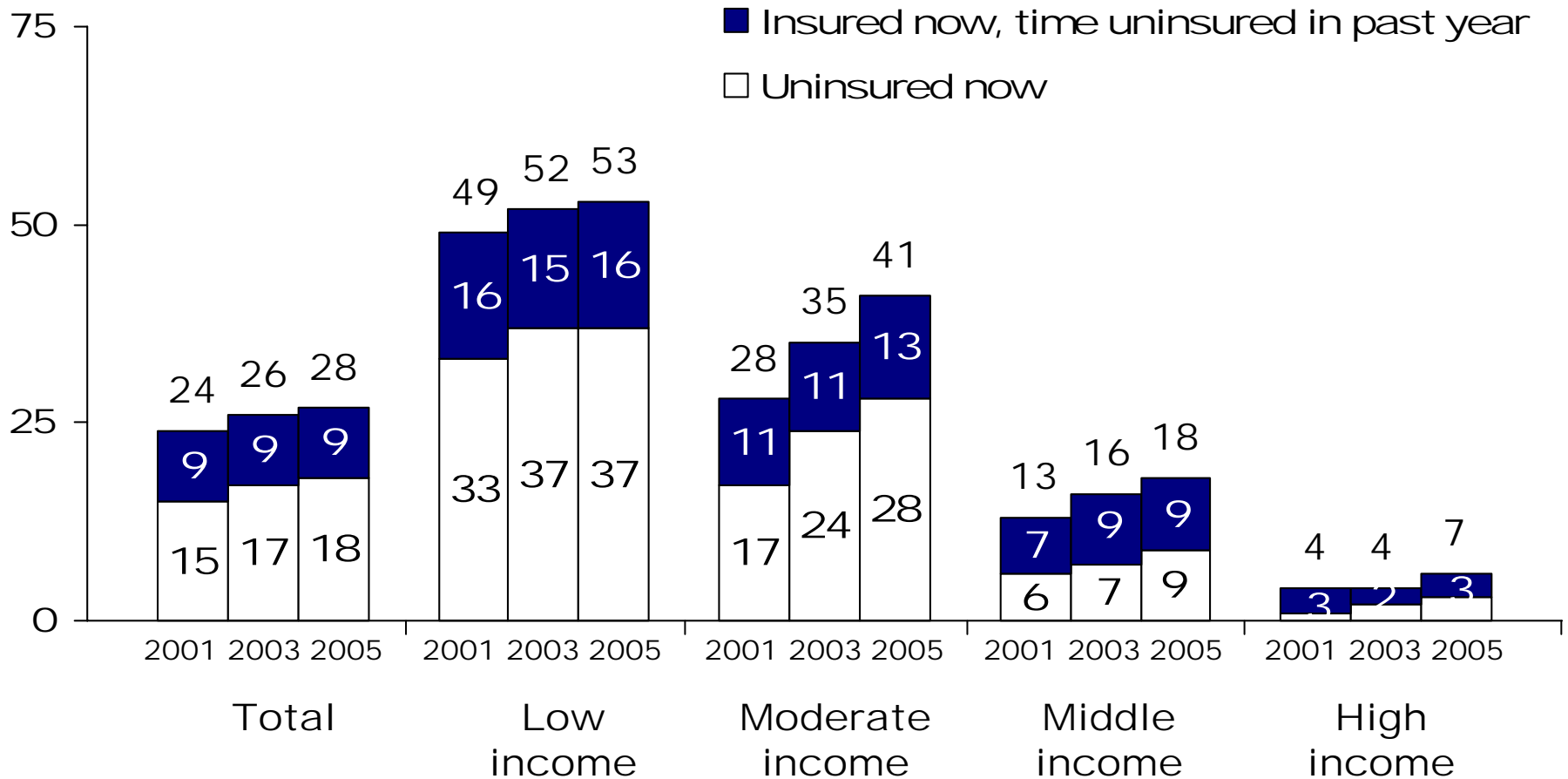
Percent of population under age 65 with health benefits from employer



Source: E. Gould, *The Erosion of Employment-Based Insurance: More Working Families Left Uninsured*, EPI Briefing Paper No. 203 (Washington, D.C.: Economic Policy Institute, Nov. 2007).

Figure 8. Uninsured Rates High Among Adults with Low and Moderate Incomes, 2001–2005

Percent of adults ages 19–64

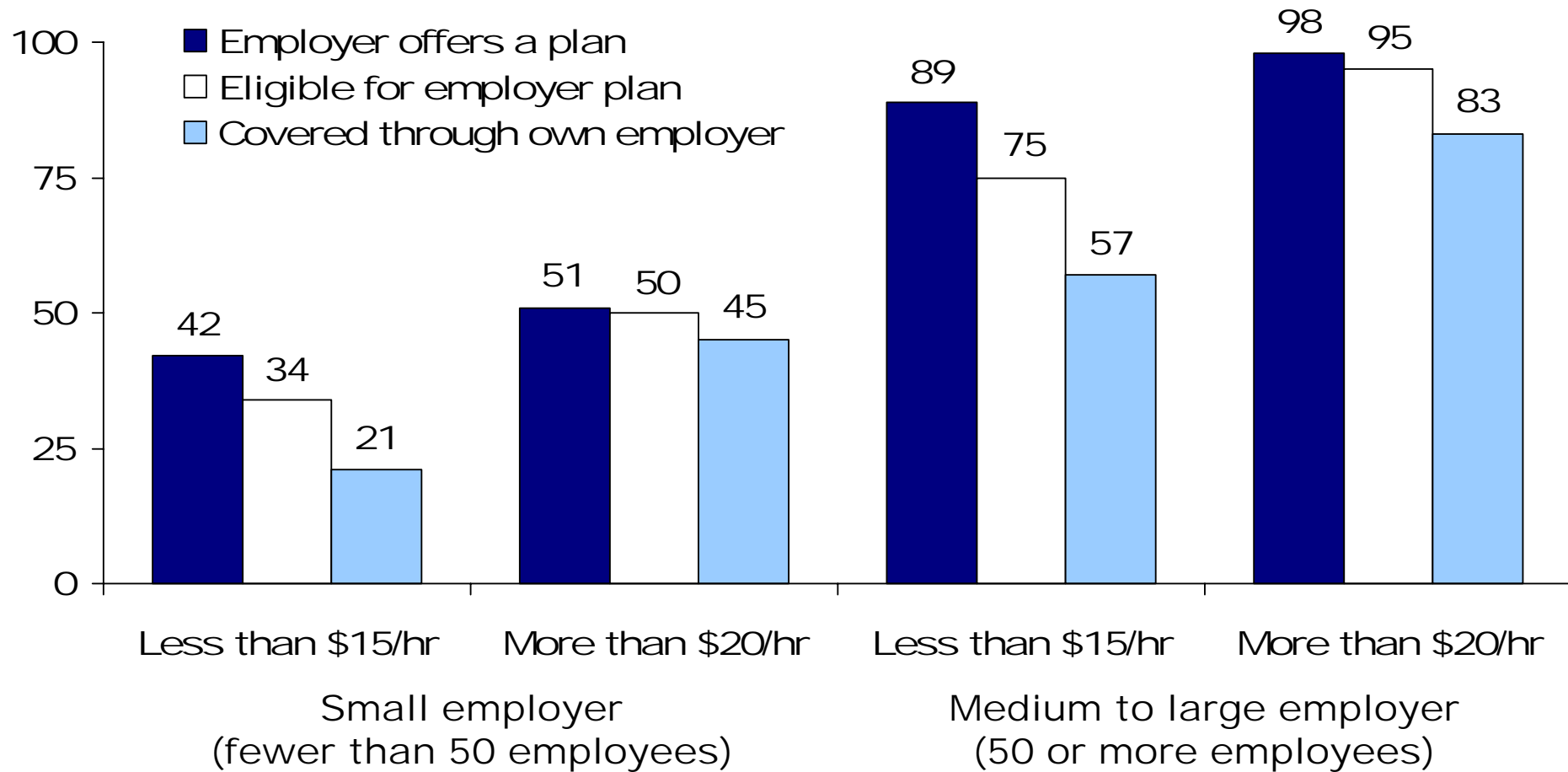


Note: Income refers to annual income. In 2001 and 2003, low income is <\$20,000, moderate income is \$20,000–\$34,999, middle income is \$35,000–\$59,999, and high income is \$60,000 or more. In 2005, low income is <\$20,000, moderate income is \$20,000–\$39,999, middle income is \$40,000–\$59,999, and high income is \$60,000 or more.

Source: The Commonwealth Fund Health Insurance Surveys (2001, 2003, and 2005).

Figure 9. Workers Who Are Offered, Eligible for, and Participate in Their Employer's Health Plan, by Firm Size and Hourly Wage

Percent of working adults^ ages 19-64



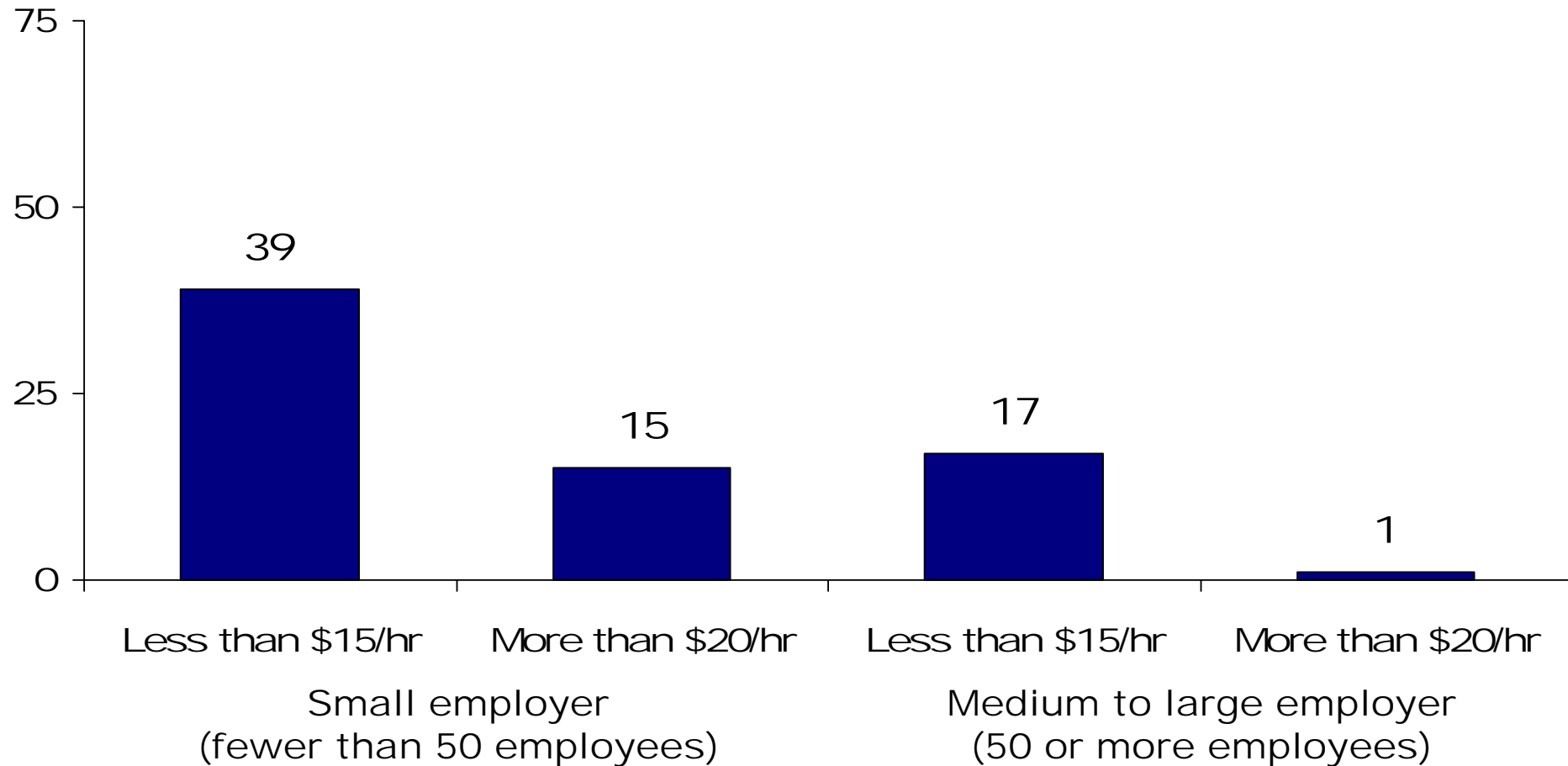
^ Includes both part-time and full-time workers.

Source: S. R. Collins, C. Schoen, D. Colasanto, and D. A. Downey, *On the Edge: Low-Wage Workers and Their Health Insurance Coverage* (New York: The Commonwealth Fund, Apr. 2003).

Updated data from The Commonwealth Fund Biennial Health Insurance Survey (2005).

Figure 10. Percent Uninsured Workers by Firm Size and Hourly Wage

Percent of working adults^ ages 19-64 who are uninsured

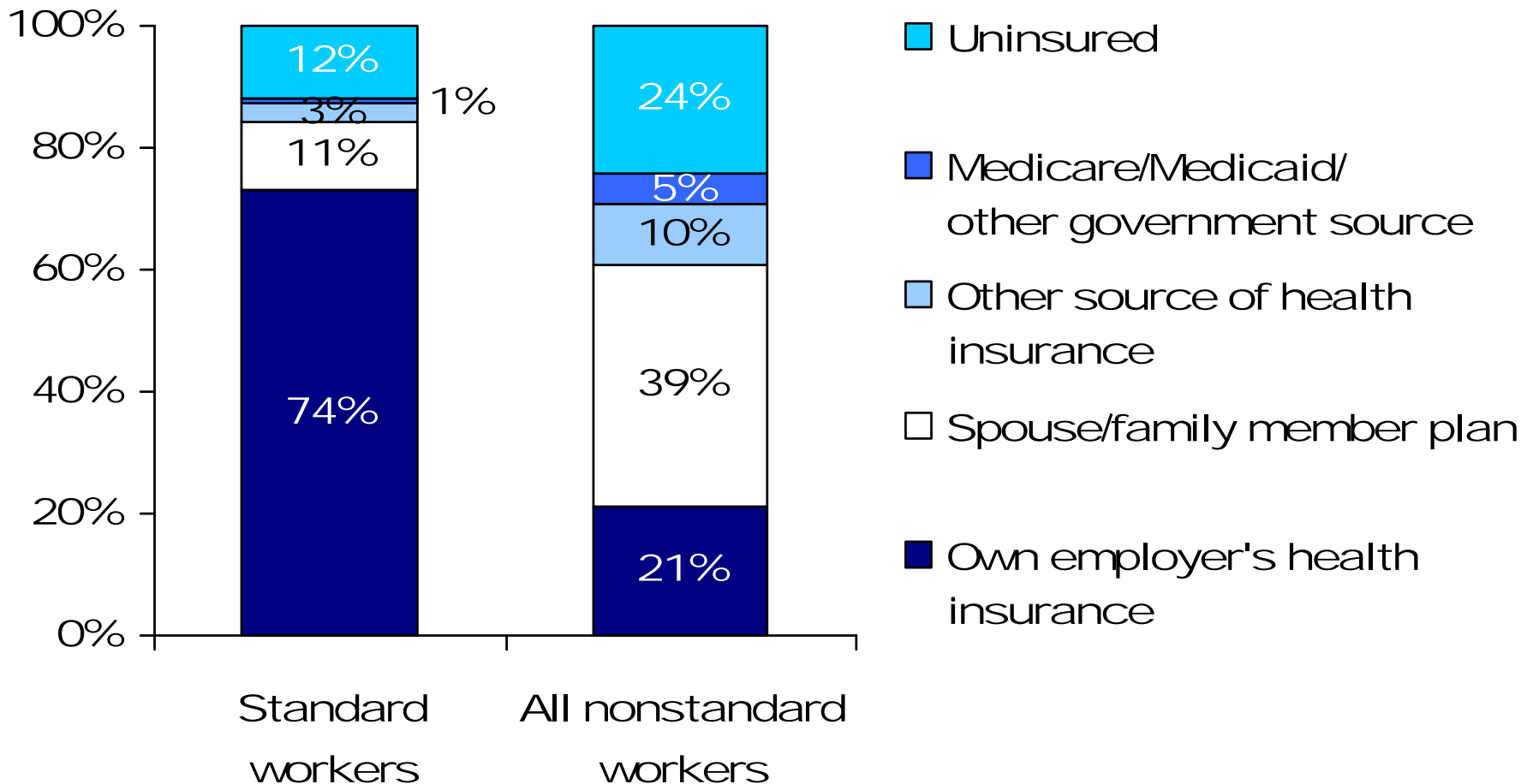


^ Includes both part-time and full-time workers.

Source: S. R. Collins, C. Schoen, D. Colasanto, and D. A. Downey, *On the Edge: Low-Wage Workers and Their Health Insurance Coverage* (New York: The Commonwealth Fund, Apr. 2003).

Updated data from The Commonwealth Fund Biennial Health Insurance Survey (2005).

Figure 11. Nonstandard Workers Are Less Likely to Have Health Insurance Coverage Through Their Own Job, 2001

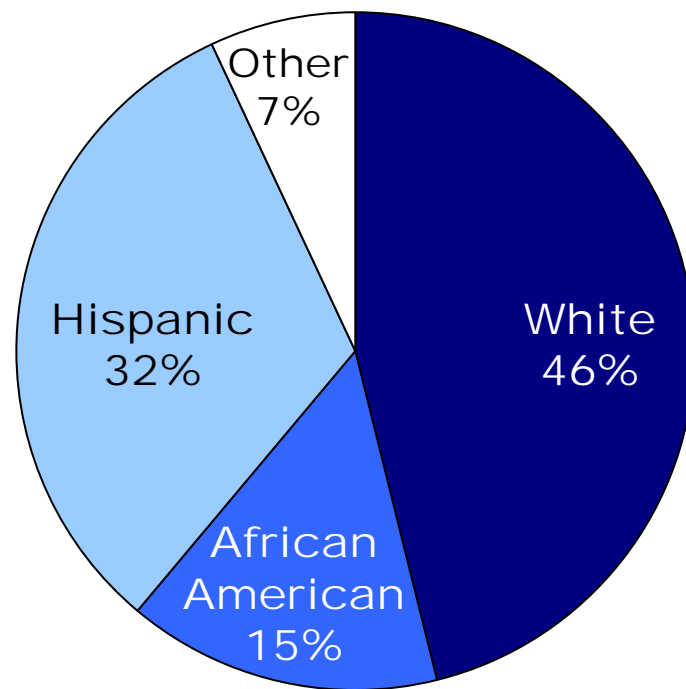
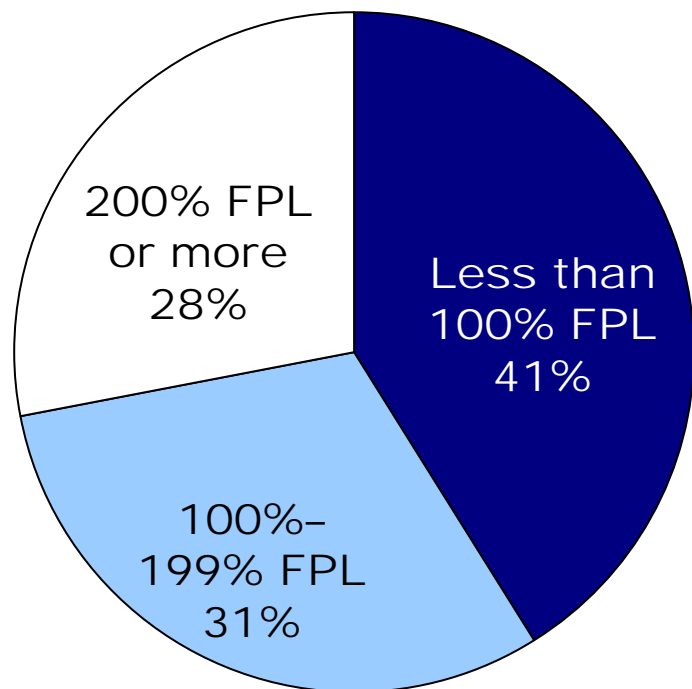


Notes: Self-employed independent contractors are excluded from analysis. "Other source of health insurance" includes insurance from the individual market, from another job, from a previous job, or from an association, school, or other unidentified source.

Source: E. Ditsler, P. Fisher, and C. Gordon, *On the Fringe: The Substandard Benefits of Workers in Part-Time, Temporary, and Contract Jobs* (New York: The Commonwealth Fund, Dec. 2005).

Data: Authors' analysis of the 2001 Contingent Work Supplement to the Current Population Survey.

Figure 12. Distribution of Uninsured Young Adults Ages 19–29, by Poverty Status and Race/Ethnicity, 2005



Uninsured young adults = 13.3 million

Source: S. R. Collins, C. Schoen, J. L. Kriss, M. M. Doty, and B. Mahato, *Rite of Passage? Why Young Adults Become Uninsured and How New Policies Can Help* (New York: The Commonwealth Fund, updated Aug. 8, 2007).
Data: Analysis of the March 2006 Current Population Survey by S. Glied and B. Mahato for The Commonwealth Fund.

Figure 13. Percent Uninsured, Children and Young Adults, by Poverty Level, 2005

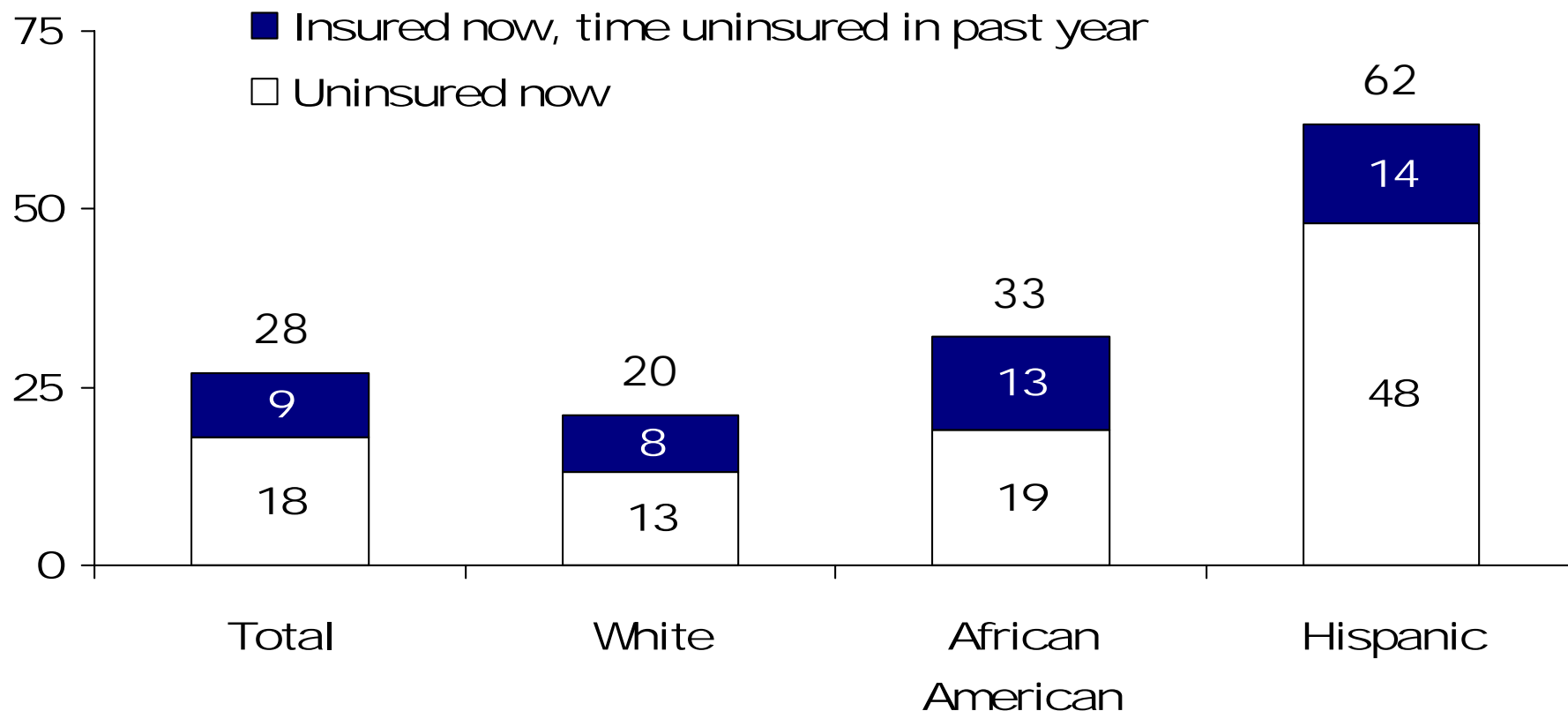
Percent Uninsured	Children Age 18 and Under	Young Adults Ages 19–29
Total	11%	30%
<100% FPL	20	51
100%–199% FPL	16	42
≥200% FPL	7	16

Source: S. R. Collins, C. Schoen, J. L. Kriss, M. M. Doty, and B. Mahato, *Rite of Passage? Why Young Adults Become Uninsured and How New Policies Can Help* (New York: The Commonwealth Fund, updated Aug. 8, 2007).

Data: Analysis of the March 2006 Current Population Survey by S. Glied and B. Mahato for The Commonwealth Fund.

Figure 14. Uninsured Rates Are High Among Hispanics and African Americans, 2005

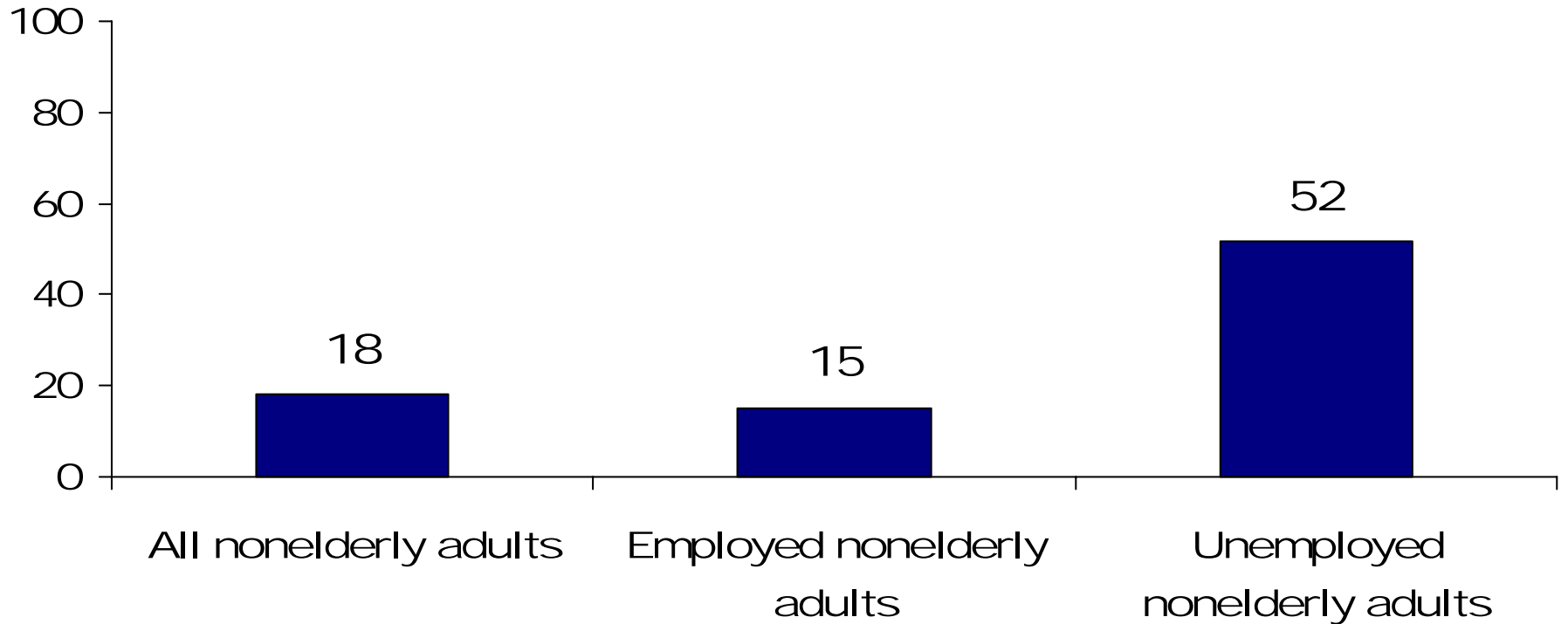
Percent of adults ages 19-64



Note: Because of rounding, totals above stacked bars may not reflect the sum of each insurance category.
Source: M. M. Doty and A. L. Holmgren, *Health Care Disconnect: Gaps in Coverage and Care for Minority Adults* (New York: The Commonwealth Fund, Aug. 2006).

Figure 15. More Than Half of Unemployed Adults Are Uninsured

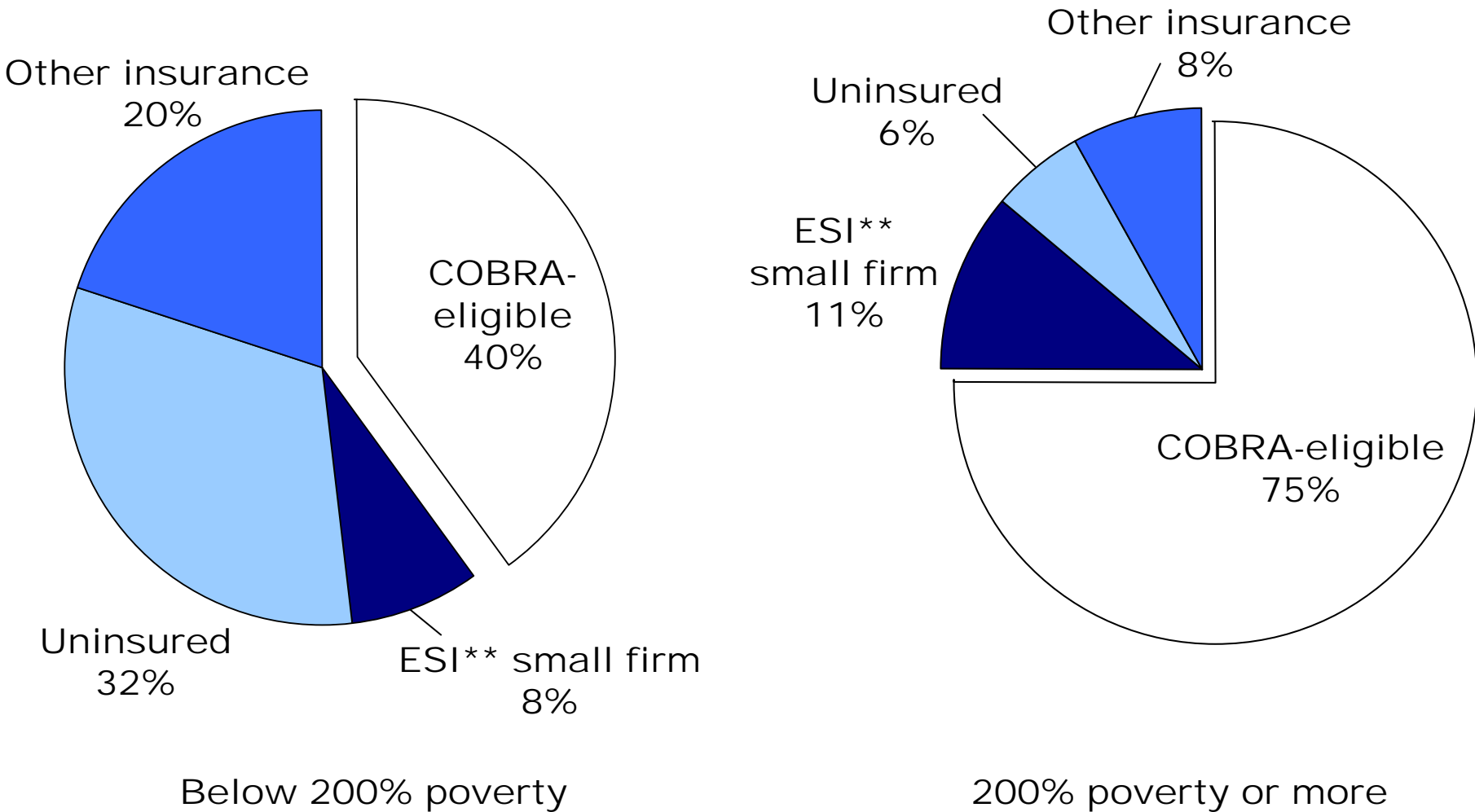
Percent uninsured, 2005



Source: J.L. Lambrew, *How the Slowing U.S. Economy Threatens Employer-Based Health Insurance* (New York: The Commonwealth Fund, Nov. 2001).

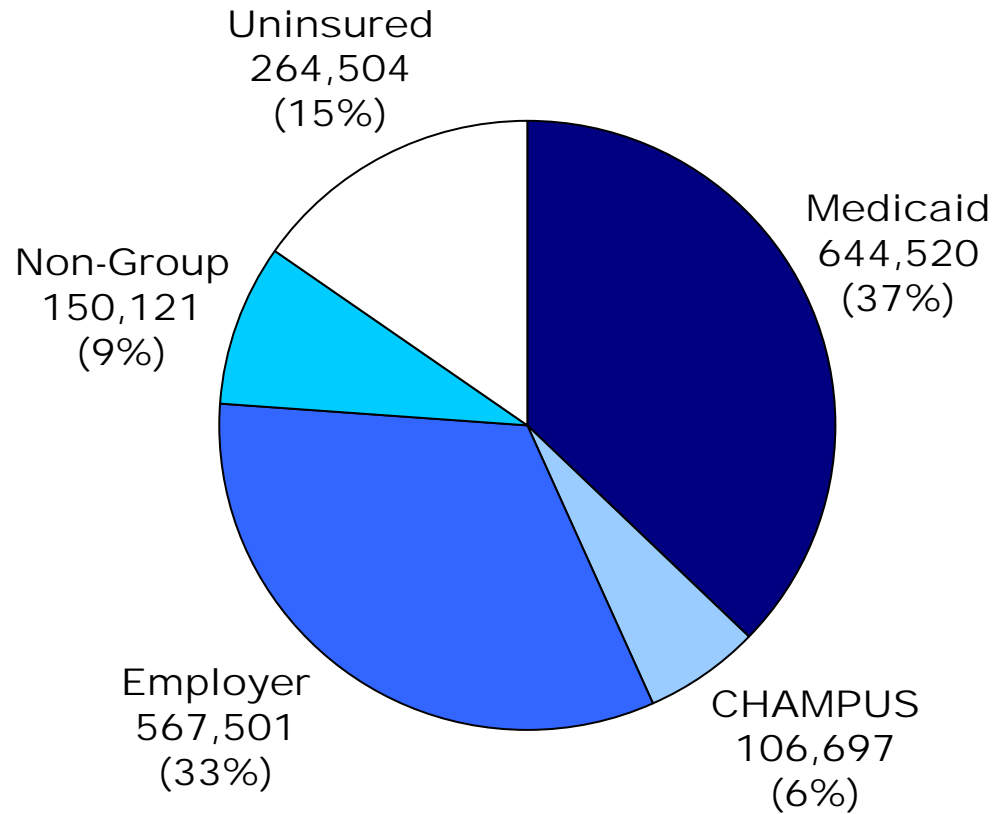
Updated with data from the Commonwealth Fund Biennial Health Insurance Survey (2005).

Figure 16. Lower Income Workers Are Least Likely to Be Eligible for COBRA*



* The Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) requires employers with 20 or more employees to offer continuation of health insurance coverage to former employees. ** Employer-sponsored insurance coverage. Source: L. Duchon, C. Schoen, M. M. Doty, K. Davis, E. Strumpf, and S. Bruegman, *Security Matters: How Instability in Health Insurance Puts U.S. Workers at Risk* (New York: The Commonwealth Fund, Dec. 2001).

Figure 17. People with Disabilities in the Waiting Period for Medicare in 2007, by Source of Coverage

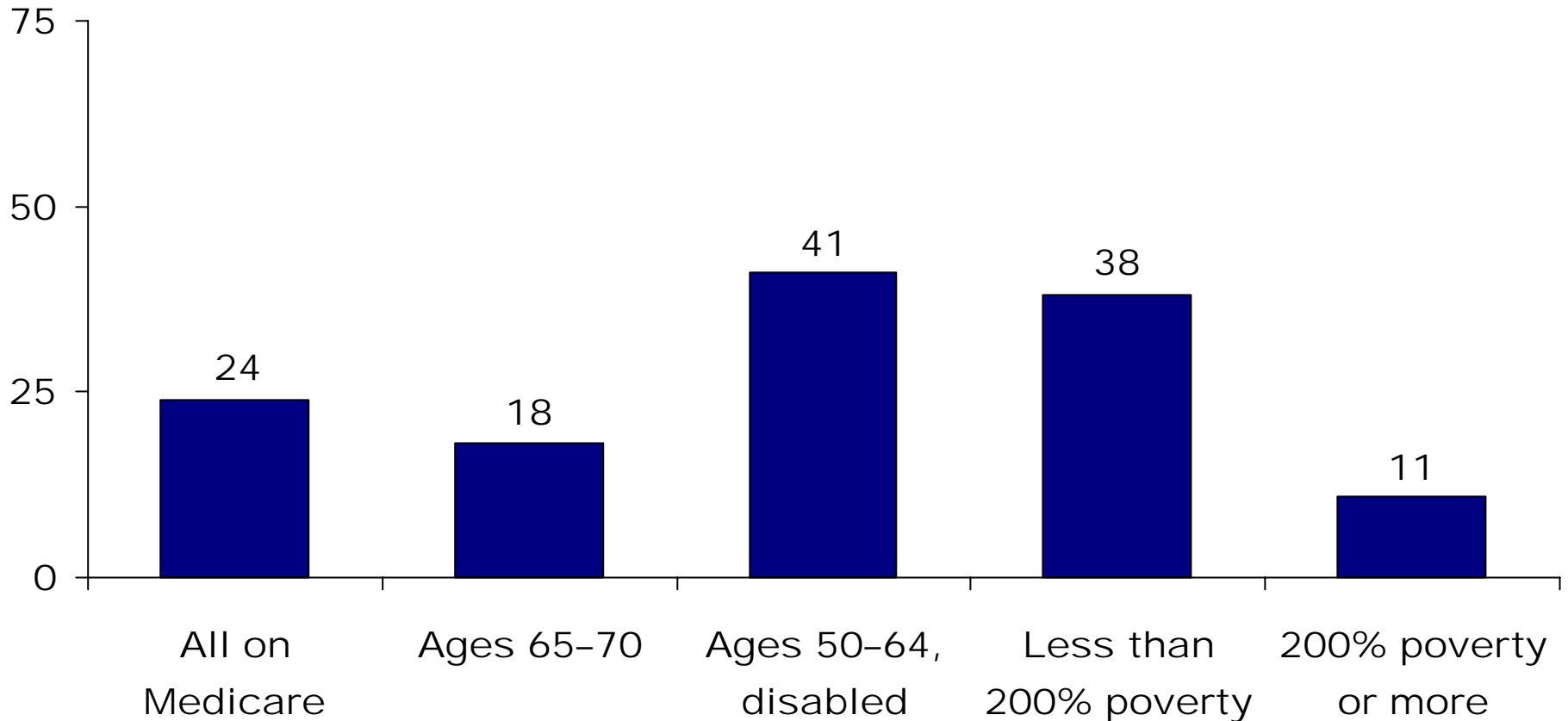


Total people currently in waiting period = 1,733,343

Note: Number of people in the waiting period was estimated using the number of SSDI awards to disabled workers, widowers, and adult children in 2004 and 2005 from the Social Security Administration Annual Statistical Supplement (2005 and 2006).
Source: S. R. Collins, K. Davis, and J. L. Kriss, *An Analysis of Leading Congressional Health Care Bills, 2005-2007: Part I, Insurance Coverage* (New York: The Commonwealth Fund, Mar. 2007).

Figure 18. Nearly One-Quarter of Medicare Beneficiaries Were Uninsured Just Before Enrolling

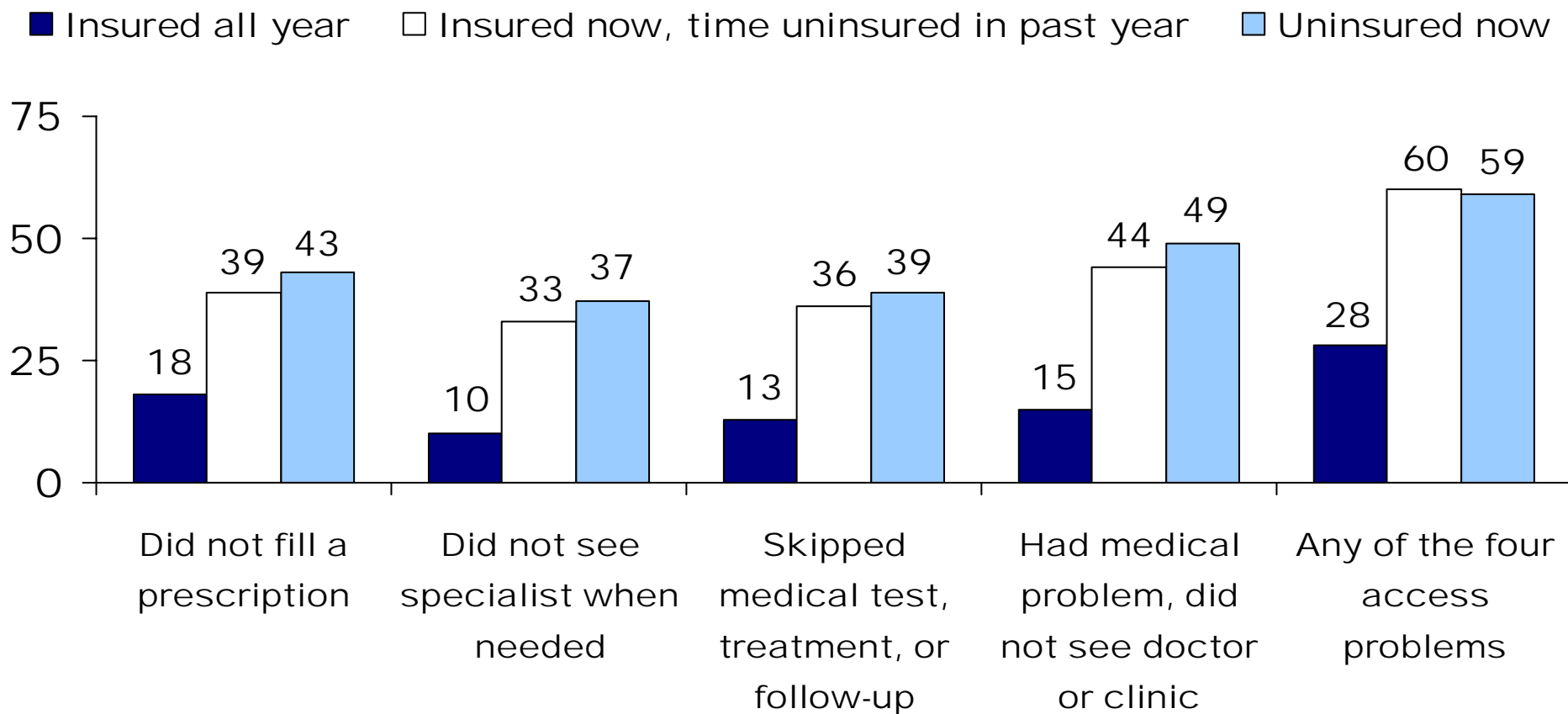
Percent of Medicare beneficiaries ages 50–70



Source: S. R. Collins, K. Davis, C. Schoen, M. M. Doty, S. K. H. How, and A. L. Holmgren, *Will You Still Need Me? The Health and Financial Security of Older Americans* (New York: The Commonwealth Fund, June 2005).
Data from the Commonwealth Fund Survey of Older Adults, 2004.

Figure 19. Lacking Health Insurance for Any Period Threatens Access to Care

Percent of adults ages 19–64 reporting the following problems in past year because of cost:

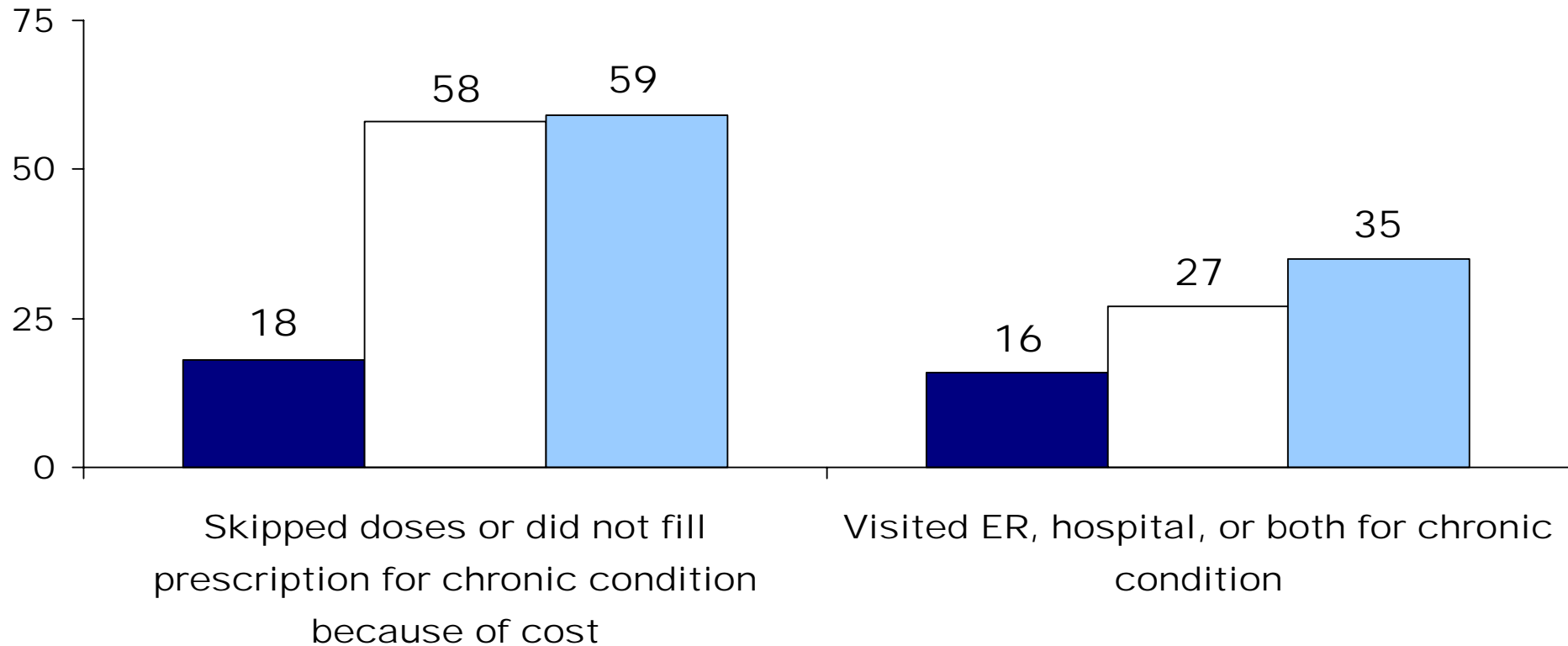


Source: S. R. Collins, K. Davis, M. M. Doty, J. L. Kriss, and A. L. Holmgren, *Gaps in Health Insurance: An All-American Problem* (New York: The Commonwealth Fund, Apr. 2006).

Figure 20. Adults Without Insurance Are Less Likely to Be Able to Manage Chronic Conditions

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

■ Insured all year □ Insured now, time uninsured in past year ■ Uninsured now

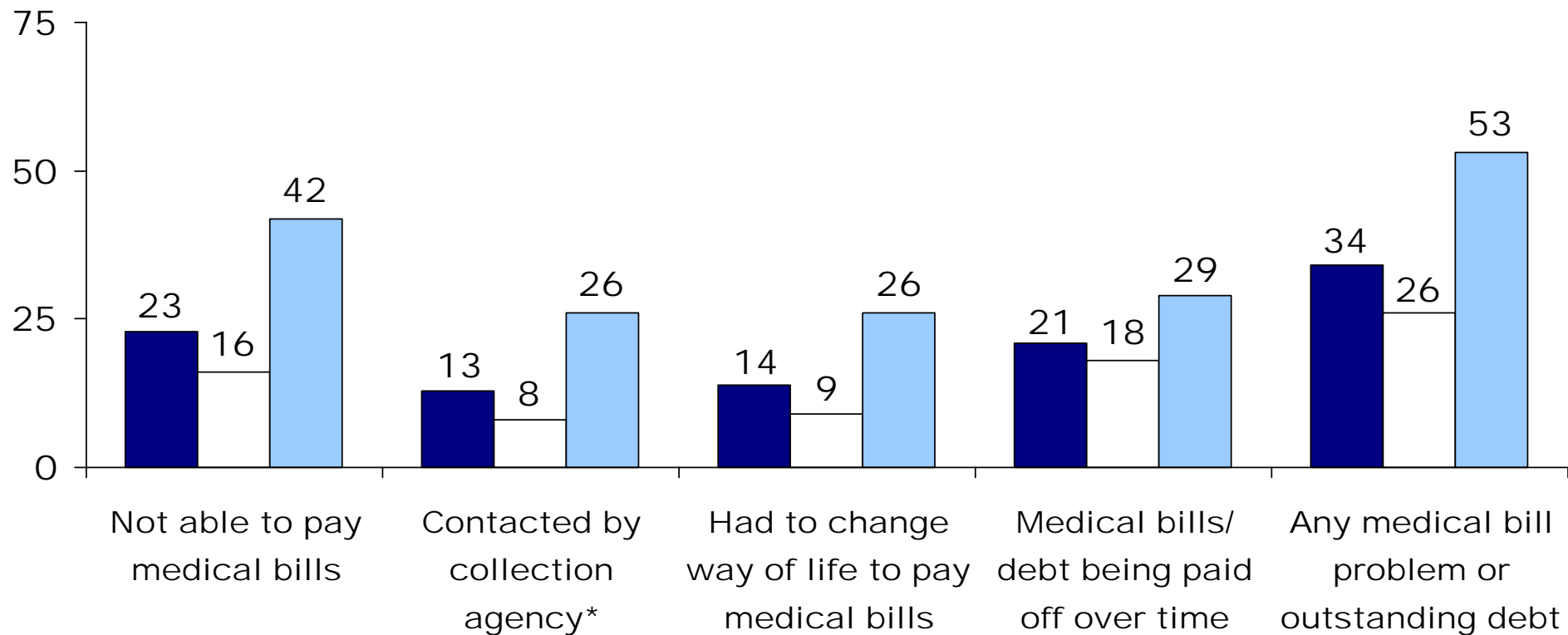


* Hypertension, high blood pressure, or stroke; heart attack or heart disease; diabetes; asthma, emphysema, or lung disease.
Source: S. R. Collins, K. Davis, M. M. Doty, J. L. Kriss, and A. L. Holmgren, *Gaps in Health Insurance: An All-American Problem* (New York: The Commonwealth Fund, Apr. 2006).

Figure 21. Many Americans Have Problems Paying Medical Bills or Are Paying Off Medical Debt

Percent of adults ages 19–64 who had the following problems in past year:

■ Total □ Insured all year ■ Uninsured during the year



* Includes only those who had a bill sent to a collection agency when they were unable to pay it.

Source: S. R. Collins, K. Davis, M. M. Doty, J. L. Kriss, and A. L. Holmgren, *Gaps in Health Insurance: An All-American Problem* (New York: The Commonwealth Fund, Apr. 2006).

Figure 22. One-Quarter of Adults 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:	Total	Insured all year	Insured now, time uninsured during year	Uninsured now
Unable to pay for basic necessities (food, heat or rent) because of medical bills	26%	19%	28%	40%
Used up all of savings	39	33	42	49
Took out a mortgage against your home or took out a loan	11	10	12	11
Took on credit card debt	26	27	31	23

Source: S. R. Collins, K. Davis, M. M. Doty, J. L. Kriss, and A. L. Holmgren, *Gaps in Health Insurance: An All-American Problem* (New York: The Commonwealth Fund, Apr. 2006).