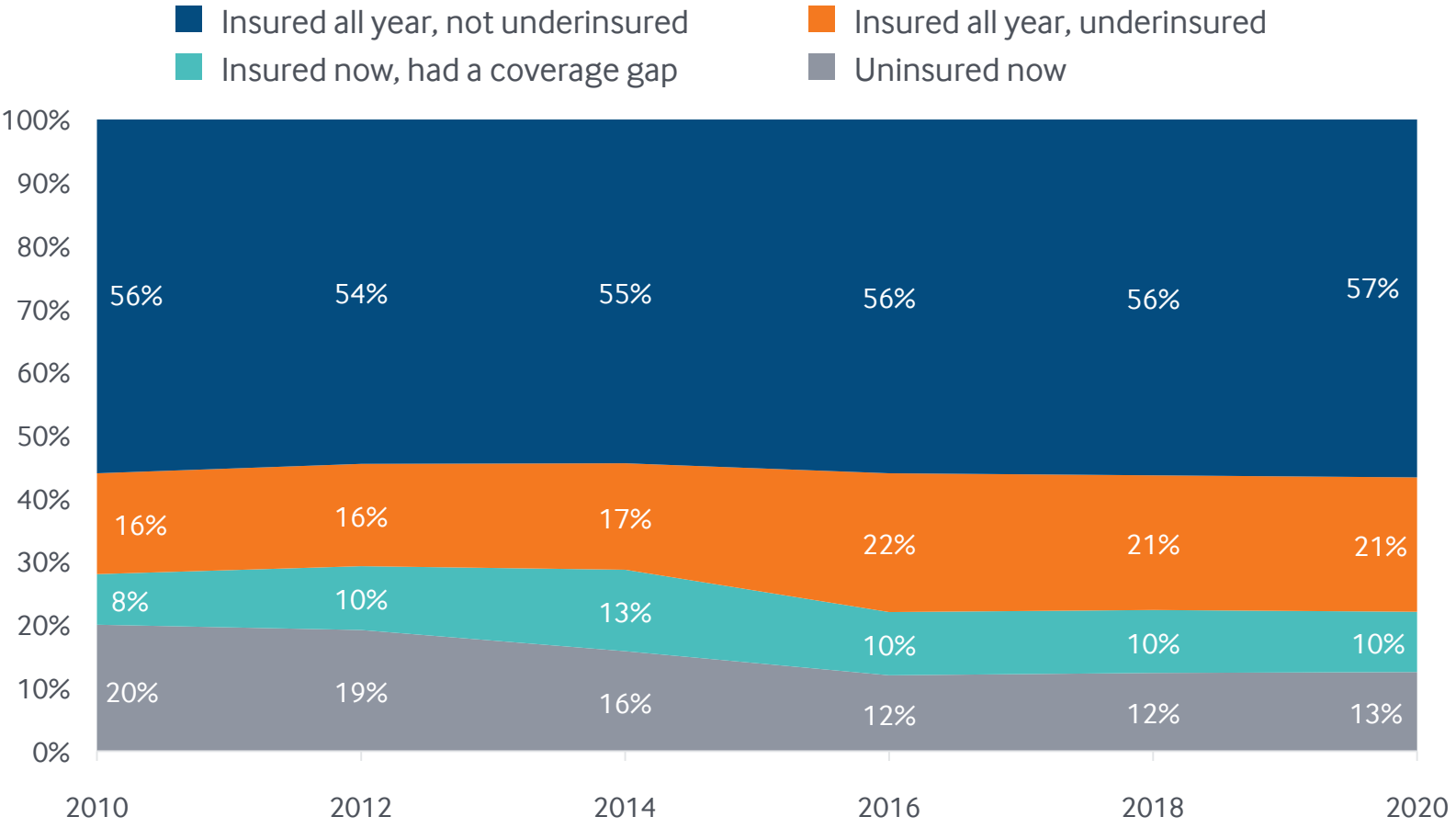


More Than Two of Five Working-Age Adults Are Inadequately Insured

Percent of adults ages 19–64



Notes: "Underinsured" refers to adults who were 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. "Insured now, had a coverage gap" refers to adults who were insured at the time of the survey but were uninsured at any point in the 12 months prior to the survey field date. "Uninsured now" refers to adults who reported being uninsured at the time of the survey.

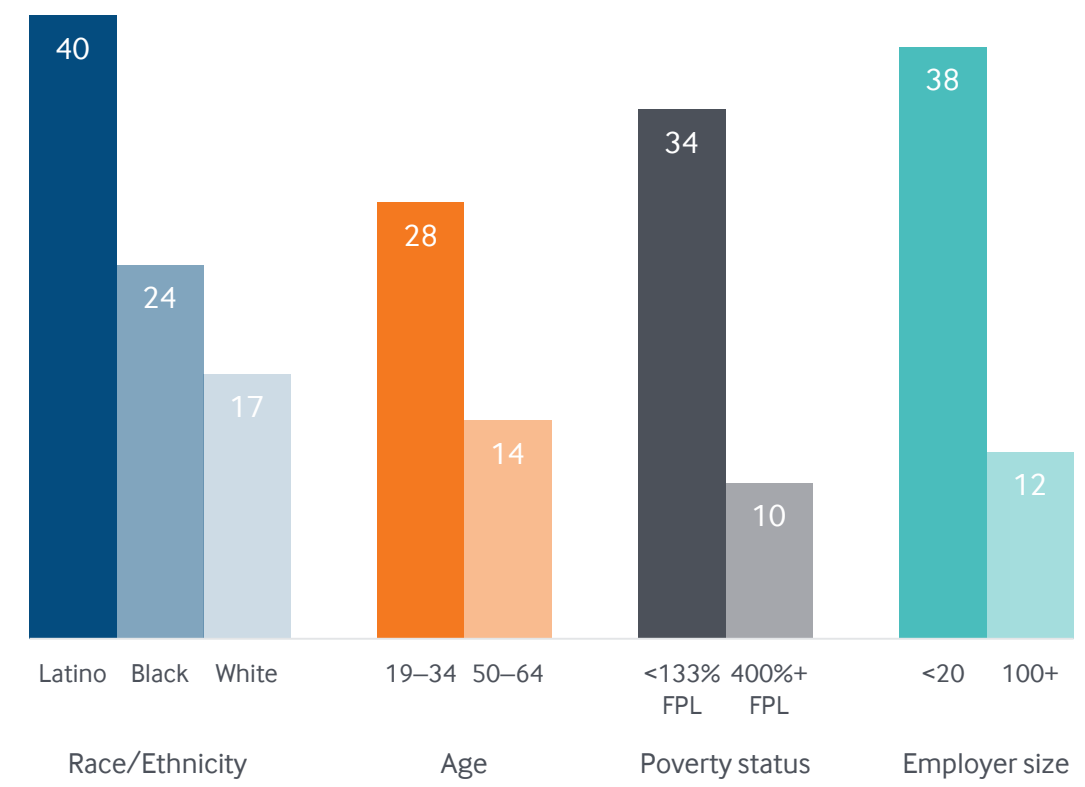
Data: Commonwealth Fund Biennial Health Insurance Surveys (2010, 2012, 2014, 2016, 2018, 2020).



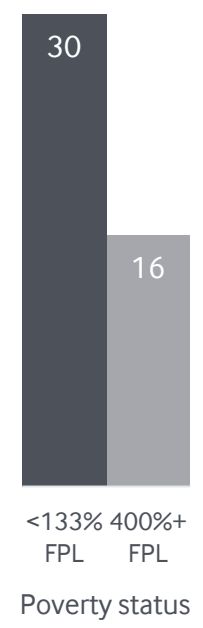
Source: Sara R. Collins, Munira Z. Gunja, and Gabriella N. Abouafia, *U.S. Health Insurance Coverage in 2020: A Looming Crisis in Affordability — Findings from the Commonwealth Fund Biennial Health Insurance Survey, 2020* (Commonwealth Fund, Aug. 2020).

High Uninsured Rates Reported Among People of Color, Small-Business Workers, People with Low Incomes, and Young Adults

Percent of adults ages 19–64 who were uninsured anytime in the past year



Percent of adults ages 19–64 who were underinsured



Notes: “Uninsured anytime in the past year” refers to adults who were either uninsured at the time of the survey or spent some time uninsured in the past year. “Underinsured” refers to adults who were 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. FPL = federal poverty level.

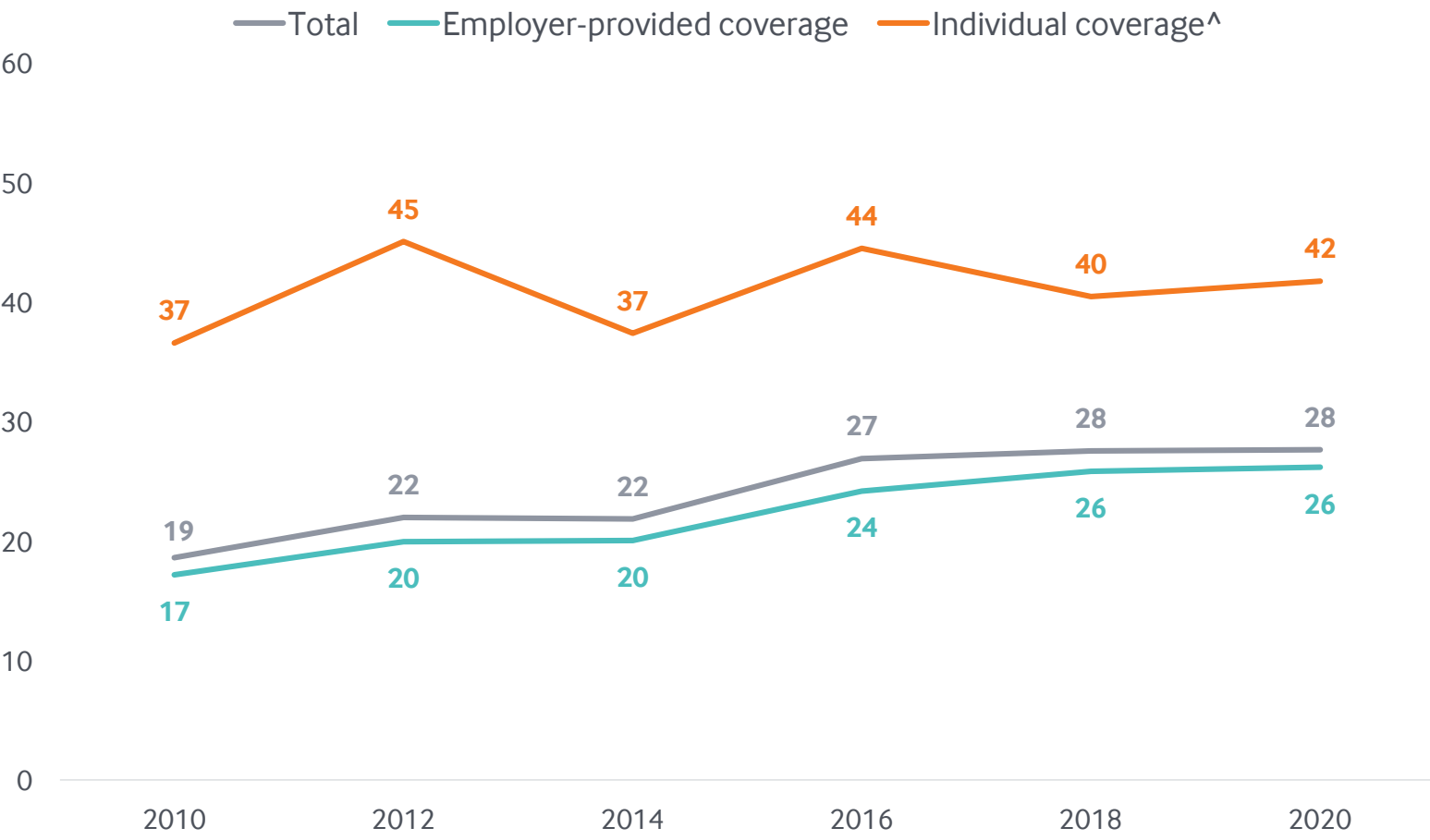
Data: Commonwealth Fund Biennial Health Insurance Survey (2020).



Source: Sara R. Collins, Munira Z. Gunja, and Gabriella N. Abouafia, *U.S. Health Insurance Coverage in 2020: A Looming Crisis in Affordability — Findings from the Commonwealth Fund Biennial Health Insurance Survey, 2020* (Commonwealth Fund, Aug. 2020).

One-Quarter of Adults in Employer Plans Are Underinsured

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



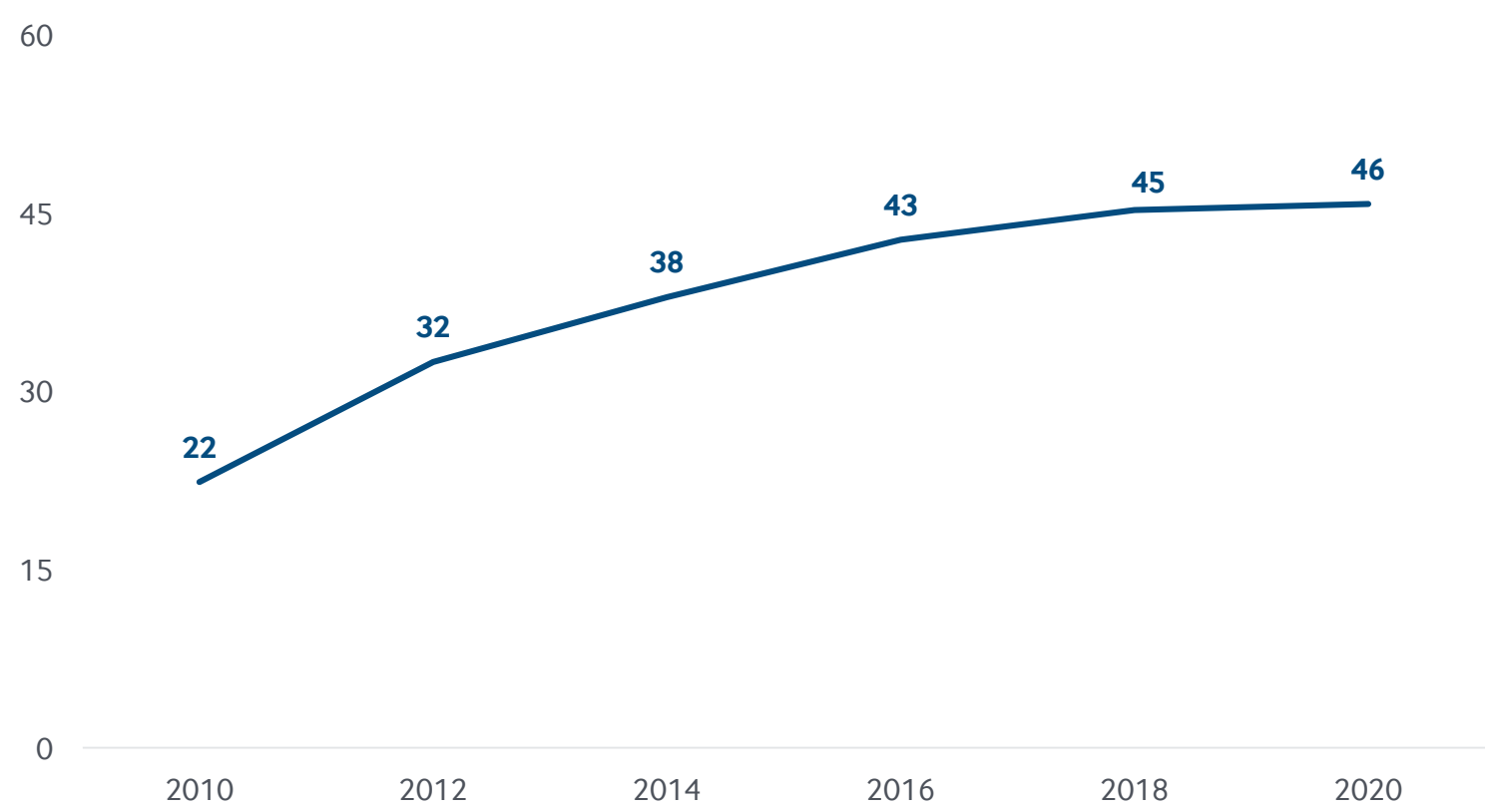
Notes: "Underinsured" refers to adults who were insured all year but experienced one of the following: out-of-pocket costs, excluding premiums, equaled 10% or more of income; out-of-pocket costs, excluding premiums, equaled 5% or more of income if low-income (<200% of poverty); or deductibles equaled 5% or more of income. Respondents may have had another type of coverage at some point during the year but had coverage for the entire previous 12 months. ^ For 2014–2020, individual coverage includes adults who got coverage in the individual market and the marketplaces.

Data: Commonwealth Fund Biennial Health Insurance Surveys (2010, 2012, 2014, 2016, 2018, 2020).



Share of Privately Insured Adults with Deductibles of \$1,000 or More Has Doubled Since 2010

Percent of adults ages 19–64 with private coverage* and deductibles of \$1,000 or more



* Base is those with private coverage who specified deductible. Private coverage includes those with coverage through an employer or coverage through the individual market. For 2014–2020, individual coverage includes adults who got coverage in the individual market and the marketplaces.

Data: Commonwealth Fund Biennial Health Insurance Surveys (2010, 2012, 2014, 2016, 2018, 2020).

Deductibles Have Grown Faster Than Income, Taking Up Larger Shares of Household Budgets, Leaving More People Underinsured

<i>Percent of adults ages 19–64 with private coverage who had deductibles that were 5% or more of income</i>	2010	2012	2014	2016	2018	2020
Total	7%	11%	13%	15%	16%	15%
Insurance source at time of survey*						
Employer-provided coverage	6%	9%	11%	13%	15%	14%
Individual and marketplace coverage^	18%	29%	22%	24%	23%	27%
Firm size (base: full- or part-time workers with coverage through their own employer)^^^						
2–99 employees	7%	15%	20%	13%	18%	16%
100 or more employees	5%	6%	9%	13%	14%	14%

* Respondents may have had another type of coverage at some point during the year. Private coverage includes those with coverage through an employer or through the individual market. ^ For 2014–2020, individual coverage includes adults who got coverage in the individual market and the marketplaces. ^^ Does not include adults who are self-employed.

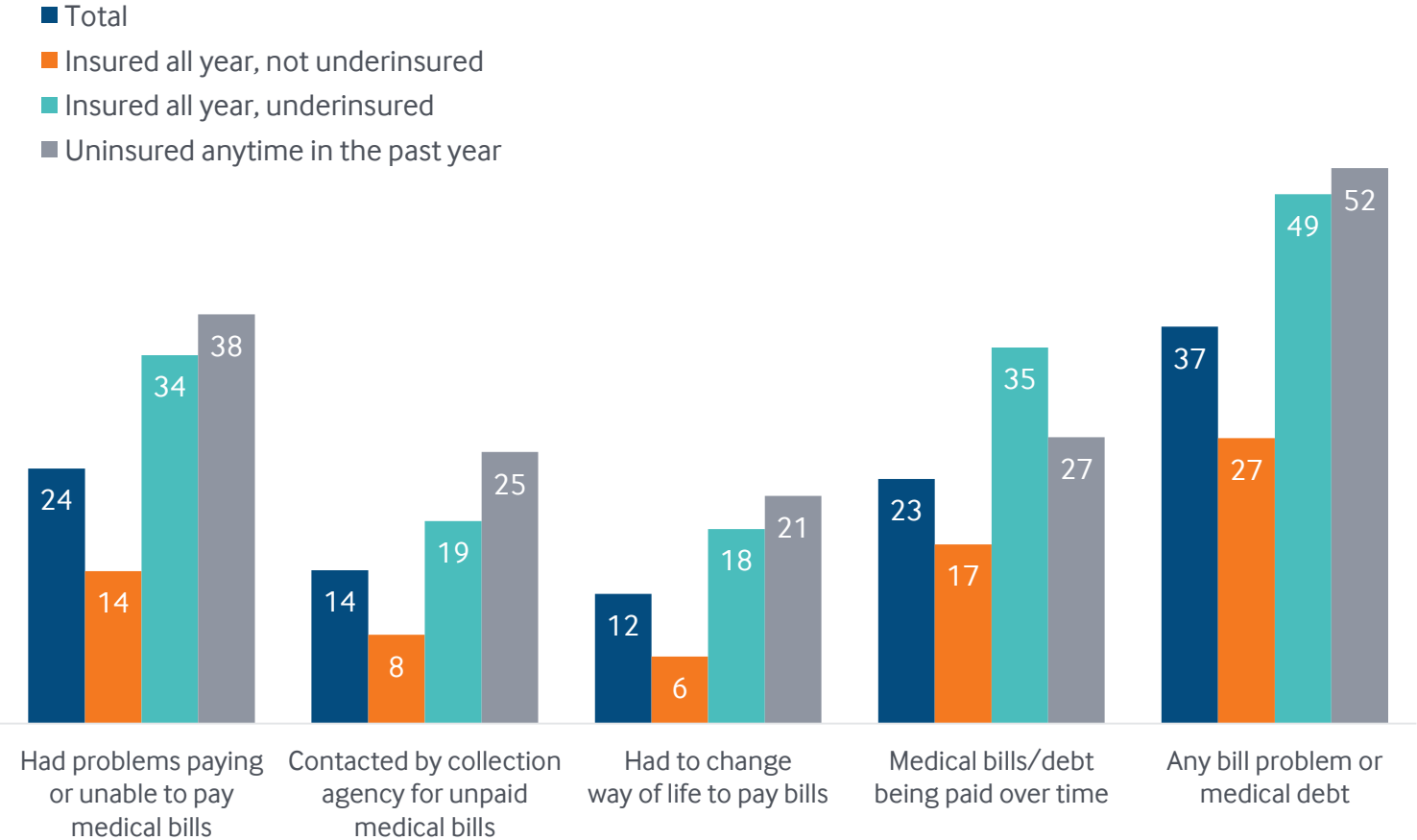
Data: Commonwealth Fund Biennial Health Insurance Surveys (2010, 2012, 2014, 2016, 2018, 2020).



Source: Sara R. Collins, Munira Z. Gunja, and Gabriella N. Abouafia, *U.S. Health Insurance Coverage in 2020: A Looming Crisis in Affordability — Findings from the Commonwealth Fund Biennial Health Insurance Survey, 2020* (Commonwealth Fund, Aug. 2020).

People with Inadequate Insurance Coverage Have More Problems Paying Medical Bills

Percent of adults ages 19–64 who had medical bill or debt problems in the past year

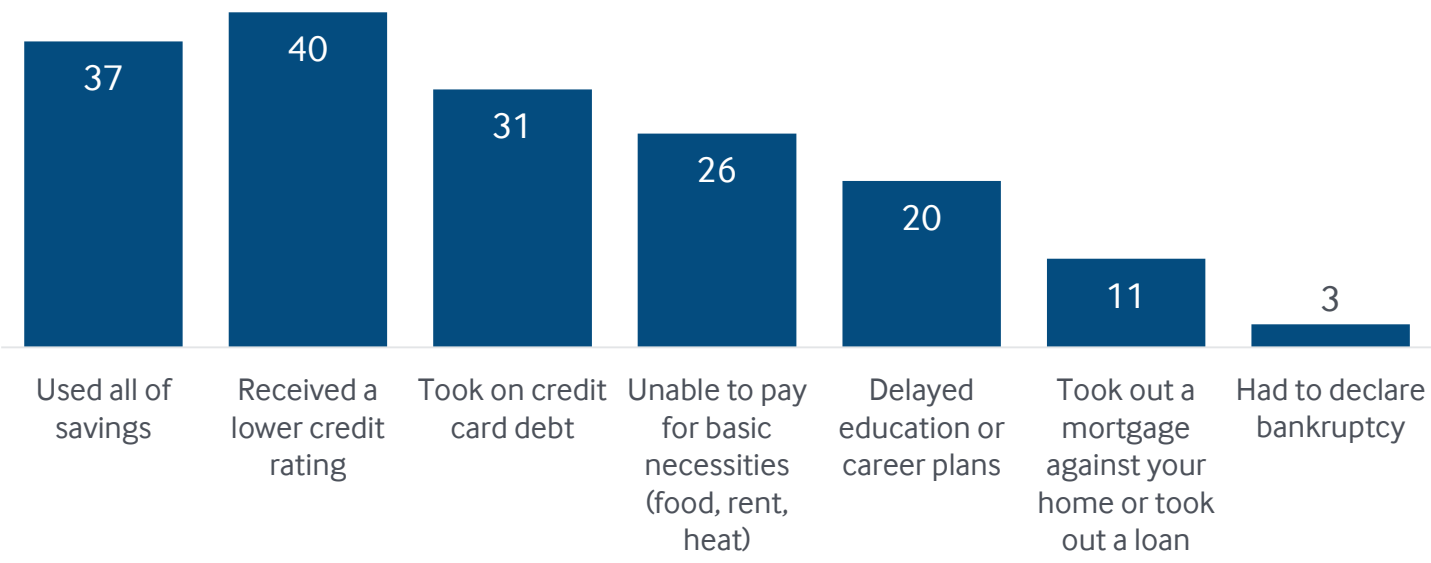


Notes: "Underinsured" refers to adults who were insured all year but experienced one of the following: out-of-pocket costs, excluding premiums, equaled 10% or more of income; out-of-pocket costs, excluding premiums, equaled 5% or more of income if low-income (<200% of poverty); or deductibles equaled 5% or more of income. "Uninsured anytime in the past year" refers to adults who were either uninsured at the time of the survey or spent some time uninsured in the past year.

Data: Commonwealth Fund Biennial Health Insurance Survey (2020).

Medical Debt Leaves People with Lingering Financial Problems

Percent of adults ages 19–64 who had the following financial problems in the past two years because of medical bill problems/debt^

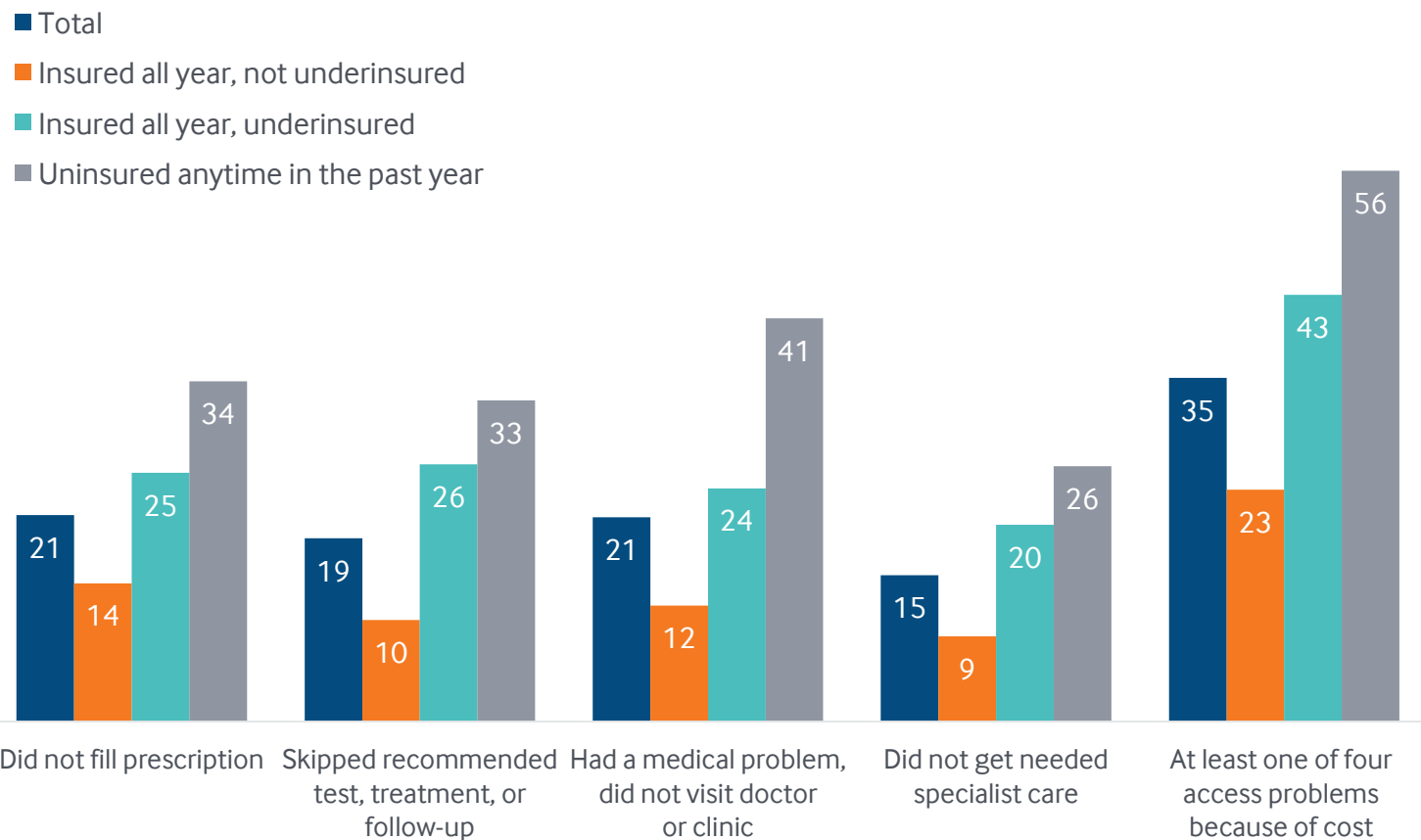


^ Base: Respondents who reported at least one of the following medical bill problems in the past 12 months: had problems paying medical bills, contacted by a collection agency for unpaid bills, had to change way of life in order to pay medical bills, or has outstanding medical debt.

Data: Commonwealth Fund Biennial Health Insurance Survey (2020).

Uninsured or Underinsured Adults Often Avoid or Delay Getting Needed Health Care and Medications

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



Notes: "Underinsured" refers to adults who were 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. "Uninsured anytime in the past year" refers to adults who were either uninsured at the time of the survey or spent some time uninsured in the past year.

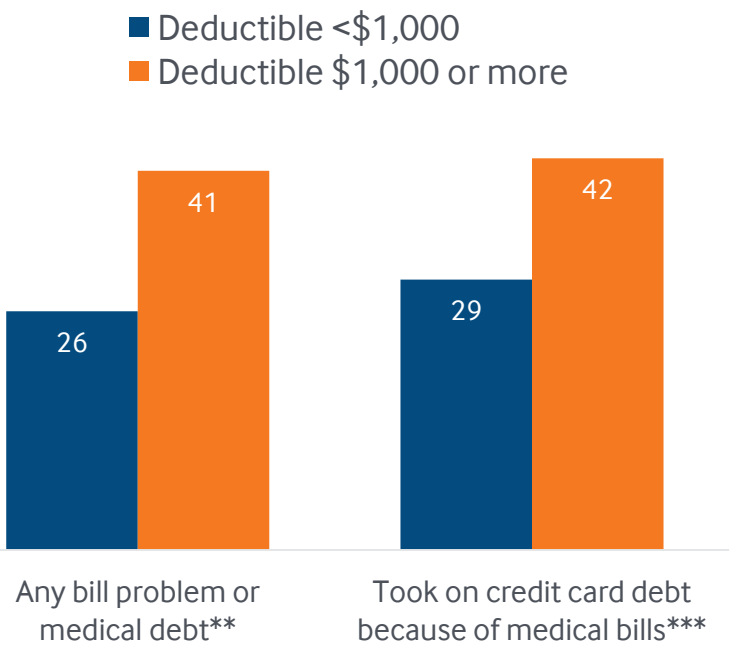
Data: Commonwealth Fund Biennial Health Insurance Survey (2020).



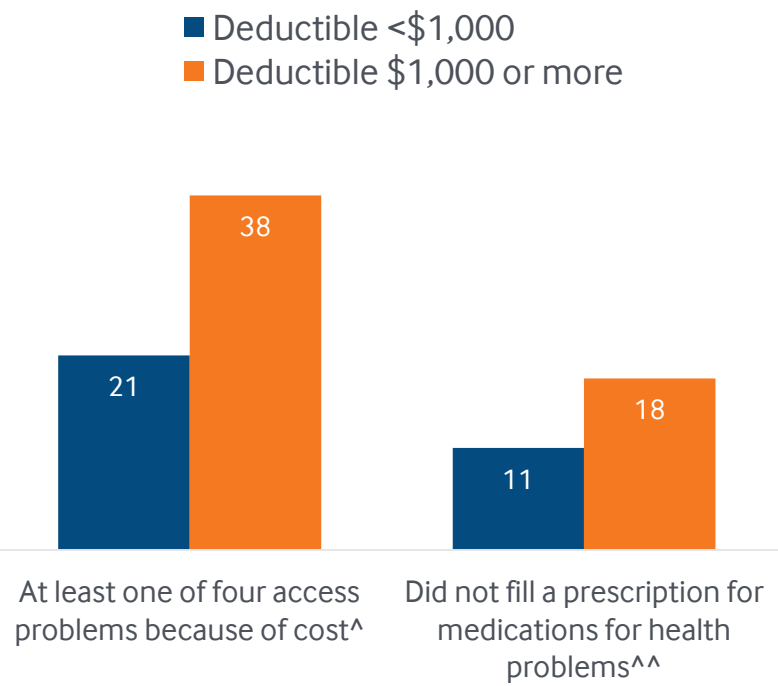
Source: Sara R. Collins, Munira Z. Gunja, and Gabriella N. Abouafia, *U.S. Health Insurance Coverage in 2020: A Looming Crisis in Affordability — Findings from the Commonwealth Fund Biennial Health Insurance Survey, 2020* (Commonwealth Fund, Aug. 2020).

People with Higher Deductibles More Frequently Report Financial Problems Because of Medical Bills or Delaying Care Because of Cost

Percent of adults ages 19–64 with private coverage who were insured all year and said “yes” to the following happening to them*



Percent of adults ages 19–64 with private coverage who were insured all year and said “yes” to the following happening to them in the past 12 months*

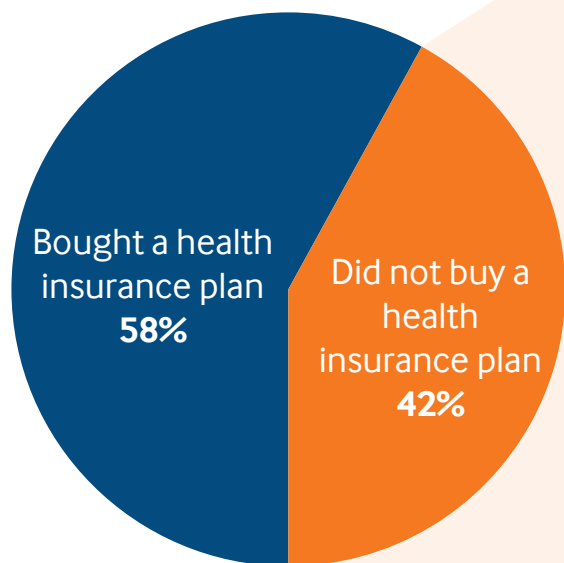


* Base is those with private coverage who specified their deductibles. Private coverage includes those with coverage through an employer or through the individual market or marketplaces.
 ** Includes any of the following in the past 12 months: had problems paying or unable to pay medical bills; contacted by collection agency for unpaid medical bills; had to change way of life to pay bills; medical bills/debt being paid over time. *** Includes anyone who took on credit card debt because of medical bills/debt in the past two years. Base is limited to those who said they had a medical bill problem or debt. ^ Includes any of the following because of cost: did not fill a prescription; skipped recommended medical test, treatment, or follow-up; had a medical problem but did not visit doctor or clinic; did not see a specialist when needed. ^^ Base is limited to those with health problems. Health problems include hypertension or high blood pressure; heart failure or heart attack; diabetes; asthma, emphysema, or lung disease; high cholesterol; or depression, anxiety, or other mental health problem.

Data: Commonwealth Fund Biennial Health Insurance Survey (2020).

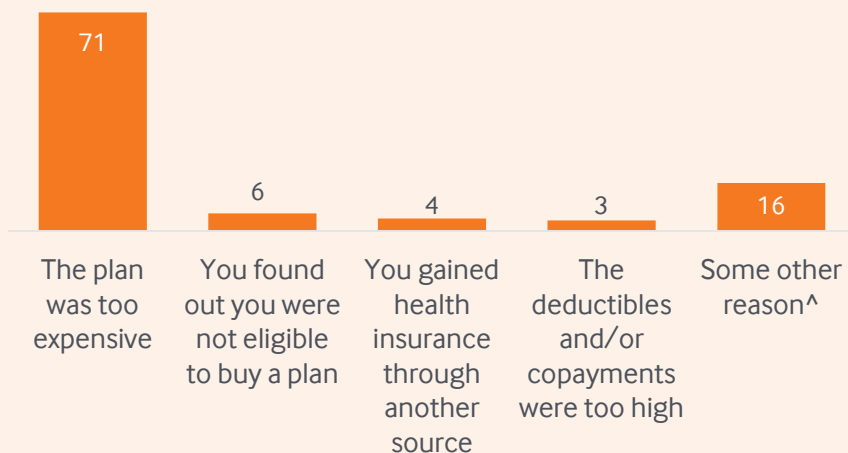
Adults Who Look for but Do Not Buy Plans in the Individual Market or Marketplaces Cite Affordability

Percent of adults ages 19–64 with individual coverage or who tried to buy it in past three years*



What is the MAIN reason you did not buy a plan?

Percent of adults ages 19–64 who did not buy health insurance on their own in the past three years



* Includes adults who either bought individual coverage within the past three years or tried to buy individual coverage within the past three years. [^] Respondents who reported "some other reason" said that they found the enrollment process too difficult, they found out they missed the deadline, and they could not find a plan that covered what they needed, among other reasons.

Data: Commonwealth Fund Biennial Health Insurance Survey (2020).