

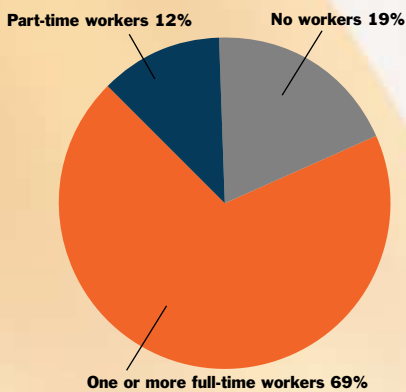
# THE AMERICAN UNINSURED CRISIS

Rising health costs, a sagging economy and dwindling tax revenue are renewing concern over the growing uninsured population. According to the U.S. Census Bureau, 45.7 million people, or 17.1 percent of the population under age 65, did not have health insurance in 2007. This percentage has been rising steadily at a rate of 0.25 percent each year over the previous two decades (except for a 2 percent decrease after the Children's Health Insurance Program began in 1998). This rise reflects premiums that increased at four times the rate of inflation over the past decade, while worker earnings remained even with inflation. By some estimates, the number of uninsured climbed to more than 49 million by January 2009, because of increases in unemployment.

The typical uninsured person is young and poor yet employed full-time. In fact, 69 percent of the uninsured are in households with at least one full-time worker, according to the Kaiser Family Foundation.

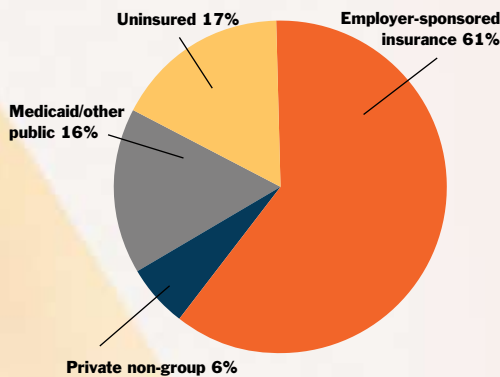
Those who lack insurance pay with their health. Children without insurance are less likely to receive immunizations or treatment for serious childhood illnesses and miss more days of school, according to the Institute of Medicine. Uninsured adults are less likely to receive screenings to detect cancer early or to monitor chronic diseases. Even those with insurance are affected, often finding it harder to locate providers in areas with large uninsured populations.

**UNINSURED BY WORK STATUS OF FAMILY, 2007**



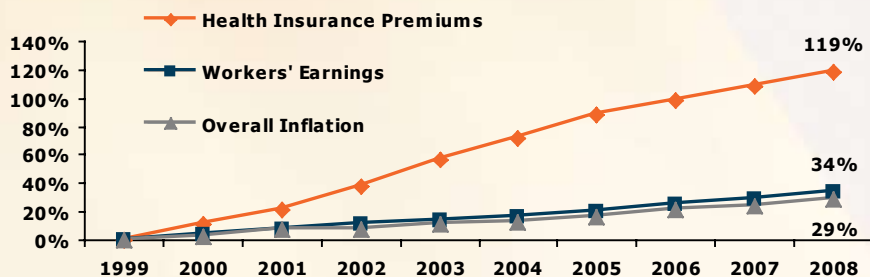
Source: Kaiser Family Foundation, 2008.

**INSURANCE COVERAGE OF THE NONELDERLY POPULATION**



Source: Kaiser Family Foundation, 2008.

**PREMIUMS OUTPACE EARNINGS (CUMULATIVE INCREASE SINCE 1999)**



Source: Kaiser Family Foundation, 2008.

**PERCENTAGE UNINSURED**

**UNDER AGE 65**

	1999	2007	Change
Alabama	14.8%	13.5%	-1.3%
Alaska	19.1	19.2	+0.1
Arizona	22.1	20.3	-1.8
Arkansas	15.7	18.2	+2.5
California	21.0	20.1	-0.9
Colorado	16.7	17.9	+1.2
Connecticut	9.8	10.7	+0.9
Delaware	10.6	12.7	+2.1
District of Columbia	16.0	10.5	-5.5
Florida	21.3	23.7	+2.4
Georgia	16.0	19.1	+3.1
Hawaii	11.0	8.6	-2.4
Idaho	20.6	15.9	-4.7
Illinois	14.3	14.8	+0.5
Indiana	10.2	12.9	+2.7
Iowa	8.0	10.7	+2.7
Kansas	13.1	14.3	+1.2
Kentucky	14.0	15.4	+1.4
Louisiana	23.5	21.1	-2.4
Maine	12.2	10.3	-1.9
Maryland	11.9	15.3	+3.4
Massachusetts	10.2	6.0	-4.2
Michigan	10.7	13.0	+2.3
Minnesota	7.5	9.3	+1.8
Mississippi	17.4	20.9	+3.5
Missouri	7.0	14.3	+7.3
Montana	19.8	17.9	-1.9
Nebraska	10.6	14.7	+4.1
Nevada	20.2	19.3	-0.9
New Hampshire	9.5	11.7	+2.2
New Jersey	13.1	17.8	+4.7
New Mexico	27.5	25.3	-2.2
New York	17.1	14.9	-2.2
North Carolina	15.4	18.6	+3.2
North Dakota	12.8	11.3	-1.5
Ohio	11.1	13.2	+2.1
Oklahoma	18.2	20.3	+2.1
Oregon	15.0	18.9	+3.9
Pennsylvania	9.1	11.1	+2.0
Rhode Island	7.2	12.2	+5
South Carolina	17.1	18.8	+1.7
South Dakota	11.6	11.8	+0.2
Tennessee	10.6	16.5	+5.9
Texas	24.4	27.6	+3.2
Utah	13.9	13.7	-0.2
Vermont	11.4	13.0	+1.6
Virginia	13.7	16.4	+2.7
Washington	14.7	12.5	-2.2
West Virginia	18.3	16.4	-1.9
Wisconsin	10.5	9.3	-1.2
Wyoming	16.1	15.5	-0.6
United States	15.8	17.1	+1.3

Source: U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2008.