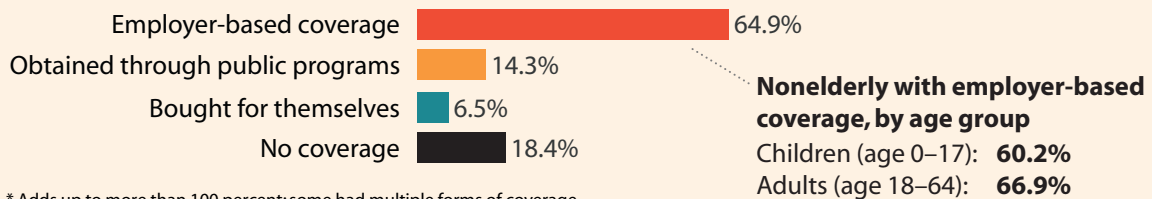


Employer-based coverage makes gains, while gaining confidence of Americans

The percentage of Americans under age 65 with employer-sponsored health coverage grew slightly from 63.5 in 1993 to 64.9 in 1998, following five years of erosion. A report by the Employee Benefit Research Institute attributes the gain to a smaller pool of self-employed workers and an increase in the number of people working for large employers — thus suggesting that many small companies still find it difficult to offer coverage to their workers.

Coverage rate for nonelderly Americans*



* Adds up to more than 100 percent; some had multiple forms of coverage.

SOURCE: SOURCES OF HEALTH INSURANCE AND CHARACTERISTICS OF THE UNINSURED, EMPLOYEE BENEFIT RESEARCH INSTITUTE, WASHINGTON, 2000

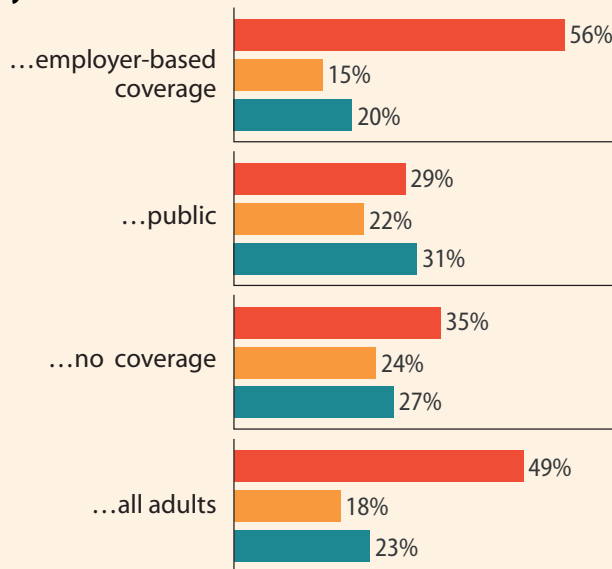
Employers favored as coverage source

Half of working-age adults think employers are the best source for health coverage, and most of those with employer-based coverage think their employers do a good job at selecting health plans. The bigger the company, the greater the level of support of employers as the chief source of health insurance.

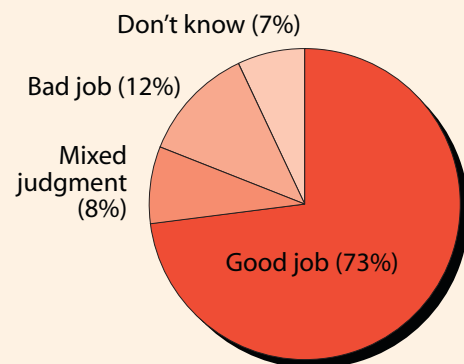
Source considered "best"

Employers (Red) Government (Orange) Self-purchase (Teal)

By those with...



Workers applaud employers' health plan choices



SOURCE: 1999 NATIONAL SURVEY OF WORKERS' HEALTH INSURANCE, THE COMMONWEALTH FUND, NEW YORK