

The Working Uninsured

America's Forgotten Population

www.cignavoluntary.com

Who are the working uninsured?

There are 45 million non-elderly people* in the U.S. without health insurance. More than eight in ten of the uninsured (81%) come from working families.

Why are they uninsured?

- Making between \$6 and \$12 per hour, front-line hourly workers in the food service, retail, hospitality, and convenience store industries are not typically eligible for employer coverage.
- Those hourly workers fortunate enough to have access to employer-sponsored major medical coverage often cannot afford their share of the premiums.
- Hourly workers without children are typically ineligible for Medicaid.

What special problems do the working uninsured face?

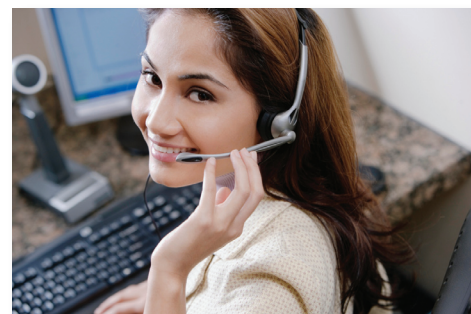
- Uninsured adults are four times more likely to postpone medical care due to cost.
- Less likely to receive preventive care or treatment for chronic conditions, the uninsured are more likely to be hospitalized for problems that could have been avoided.
- Paying for out-of-pocket care, the uninsured are typically charged full retail price by providers.

CIGNA Voluntary's mission

CIGNA Voluntary's mission is to improve the health and well-being of the working uninsured by providing affordable and easy-to-understand benefits.

CIGNA Voluntary's commitment

CIGNA Voluntary is committed to serving the working uninsured by providing them a health insurance plan that educates them about their benefits, granting access to a quality network of health care providers, while giving them the tools to incorporate a healthy lifestyle into their daily routine. CIGNA Voluntary is proud to help our customers ease the financial burden of health services and medical care.



Priority Problem

A 2008 study by CIGNA Voluntary found that although the working uninsured worry about the consequences of not having medical coverage, the financial burden of daily living expenses is a higher priority.

Study participants named the following expenses a higher priority than health insurance:

- Rent/Mortgage
- Groceries
- Utilities
- Gas
- Car Insurance
- Car Maintenance
- Car Payments

*Source: The Henry J. Kaiser Family Foundation
– Health Care and the 2008 Elections (September 2008).



SB031 02/09

► For more information please call 1.800.258.9260