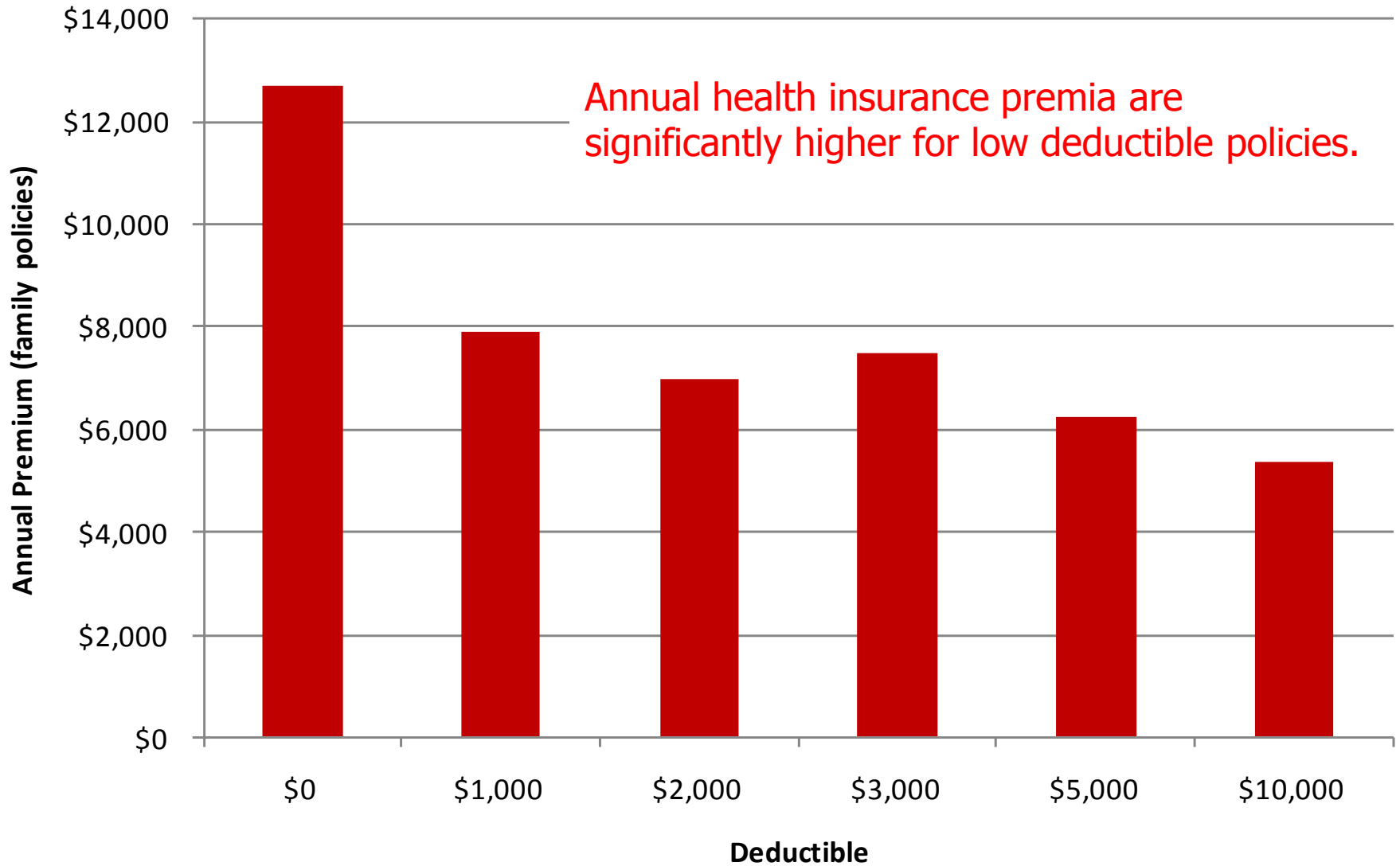


Data Source: Consumer Expenditures, US Bureau of Labor Statistics, 2009.

Annual health insurance premia are significantly higher for low deductible policies.



Data Source: Individual Health Insurance 2009, America's Health Insurance Plans Center for Policy Research.

Ways Government Contributes to High Health Insurance Costs

Guaranteed Issue

→ Insurers may not deny coverage

Mandated Coverage

→ Insurers are required to cover specific treatments

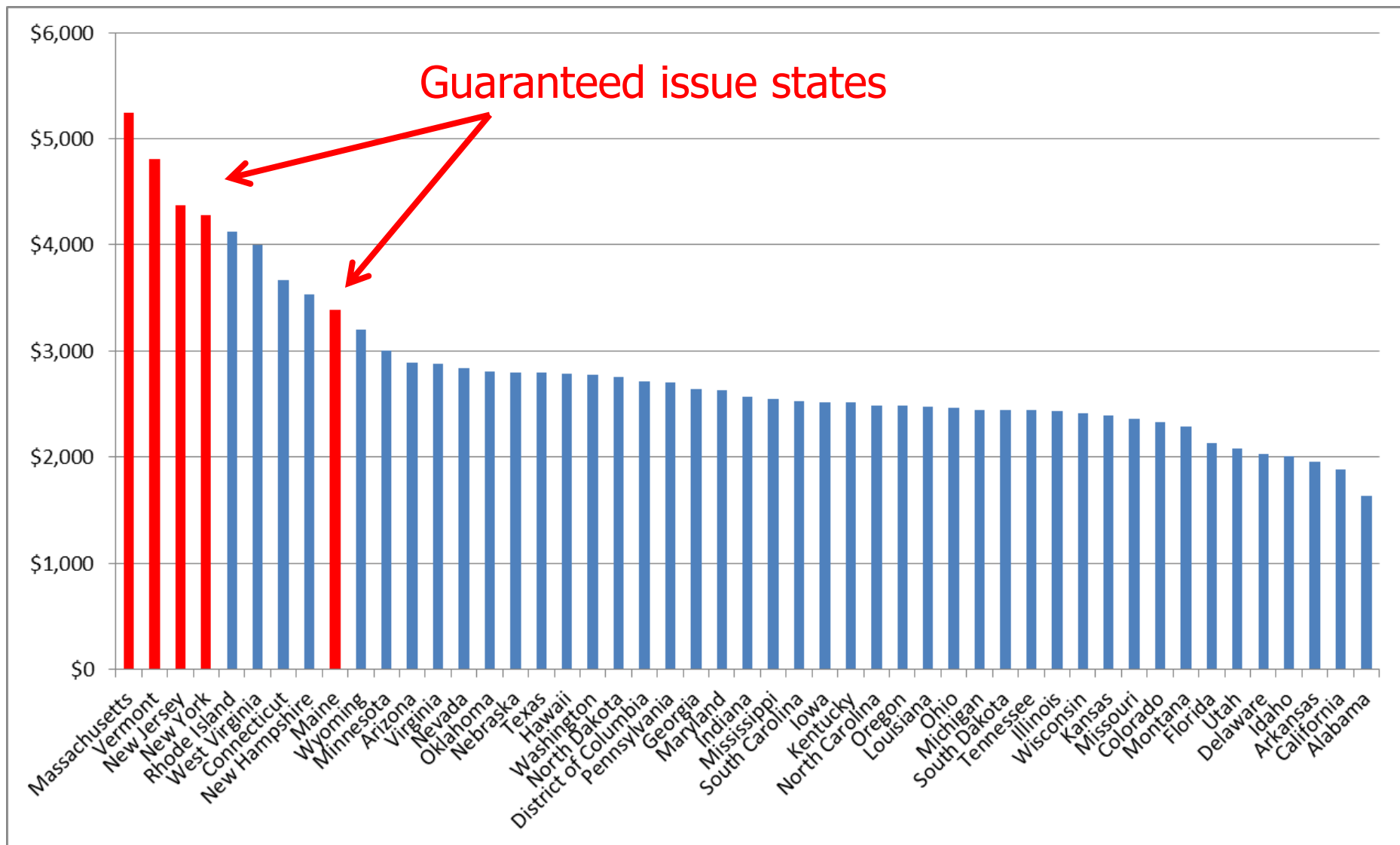
Licensing

→ Insurers must be licensed by the state to sell personal health insurance in the state.

Tax Treatment

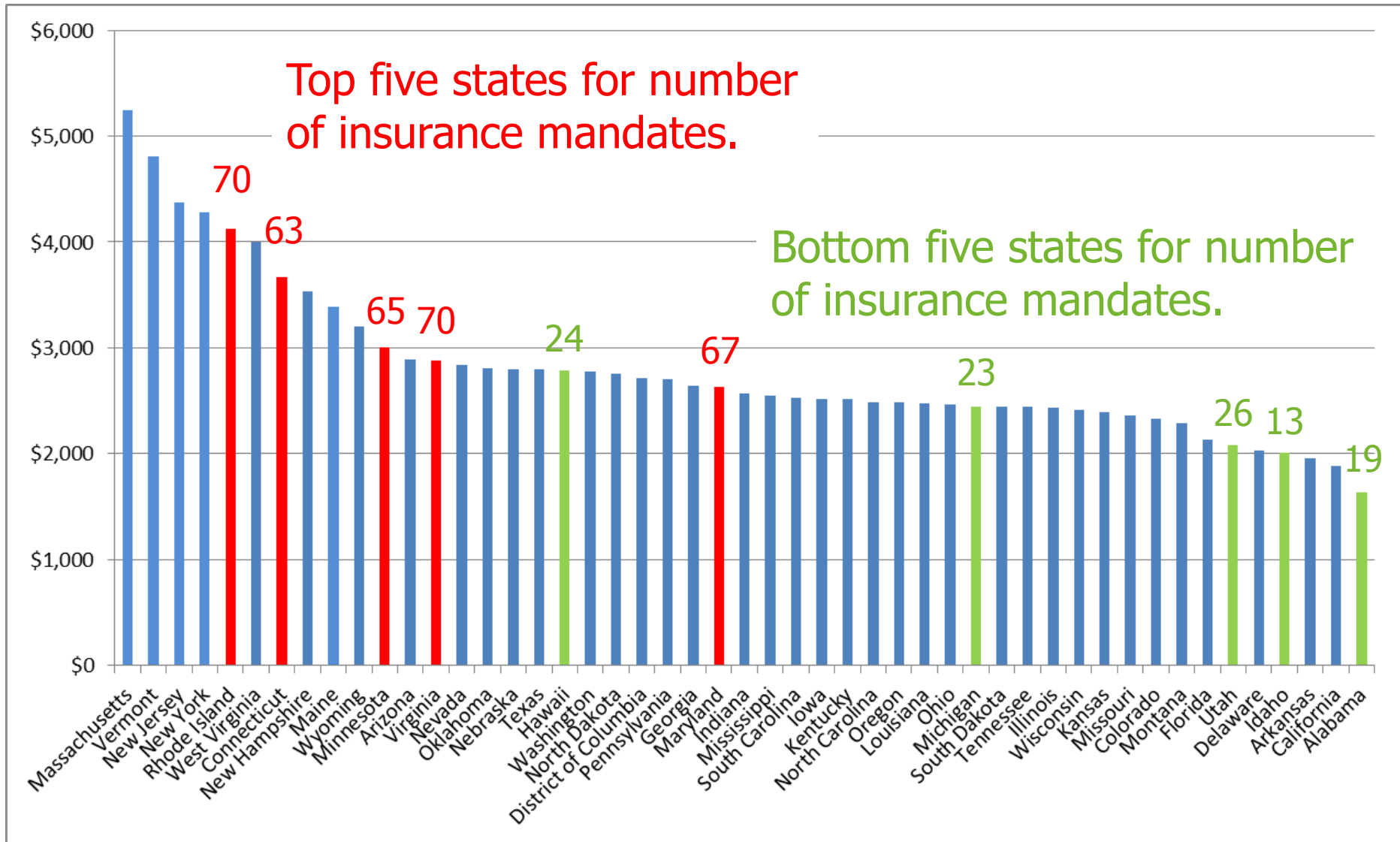
→ Health insurance premia are paid in pre-tax dollars if insurance is provided through an employer.

Average Annual Premium for Individual Health Insurance



Data Source: Kaiser Family Foundation, statehealthfacts.org; AHIP Center for Policy Research, Individual Health Insurance 2009.

Average Annual Premium for Individual Health Insurance



Data Source: Kaiser Family Foundation, statehealthfacts.org; Council for Affordable Health Insurance.