

Exhibit 1. Premiums for Family Coverage, by State, 2011

Dollars

\$20,000

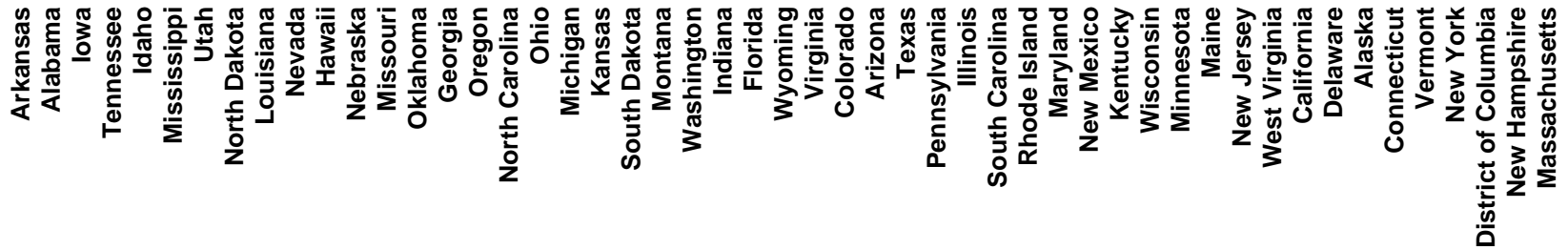
U.S. average = \$15,022

\$15,000

\$10,000

\$5,000

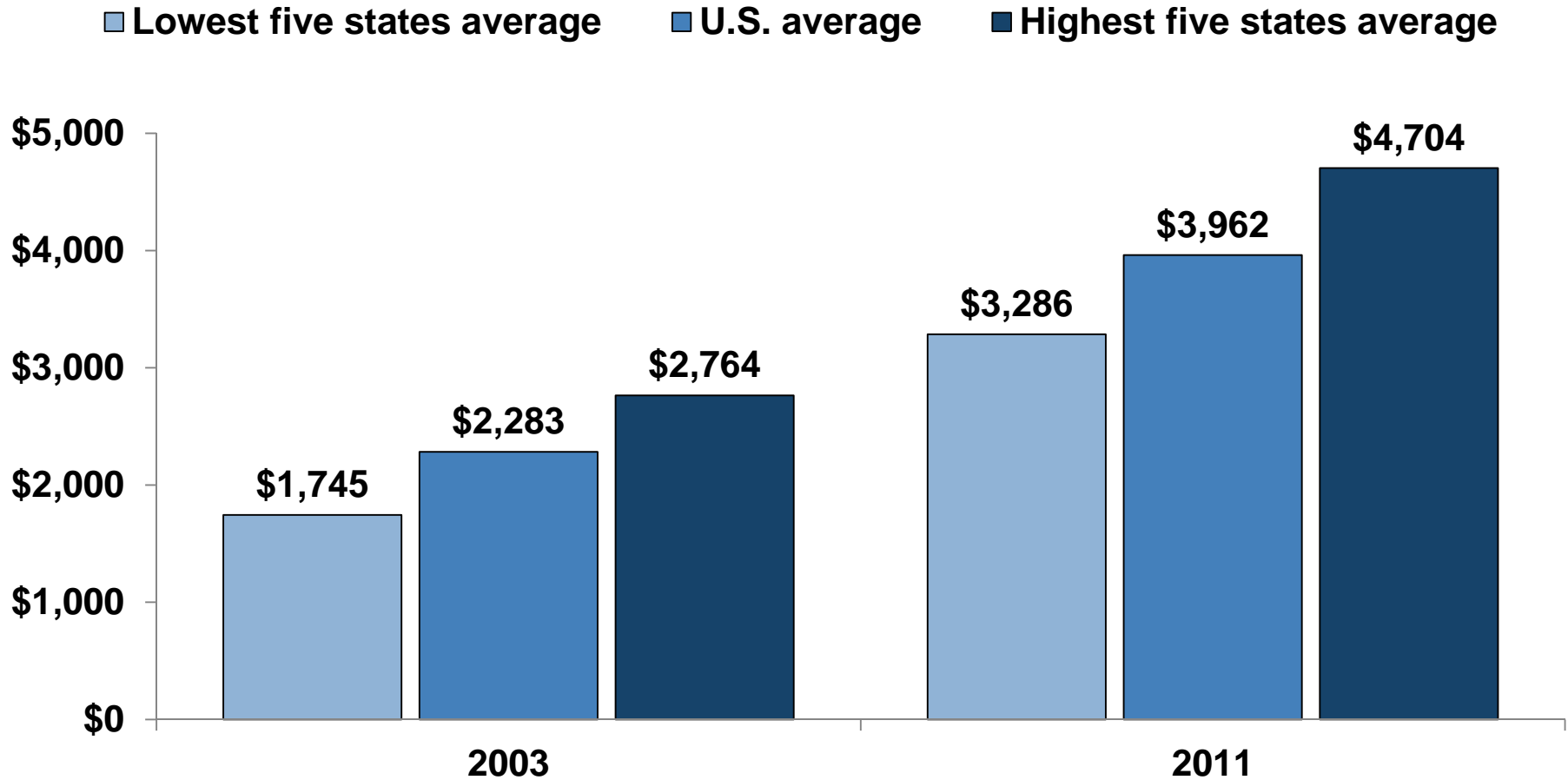
\$0



Source: 2011 Medical Expenditure Panel Survey—Insurance Component.

Exhibit 3. Employee Contribution for Family Coverage, Average Annual Employee Premium Share, 2003 and 2011

Dollars per year for family coverage



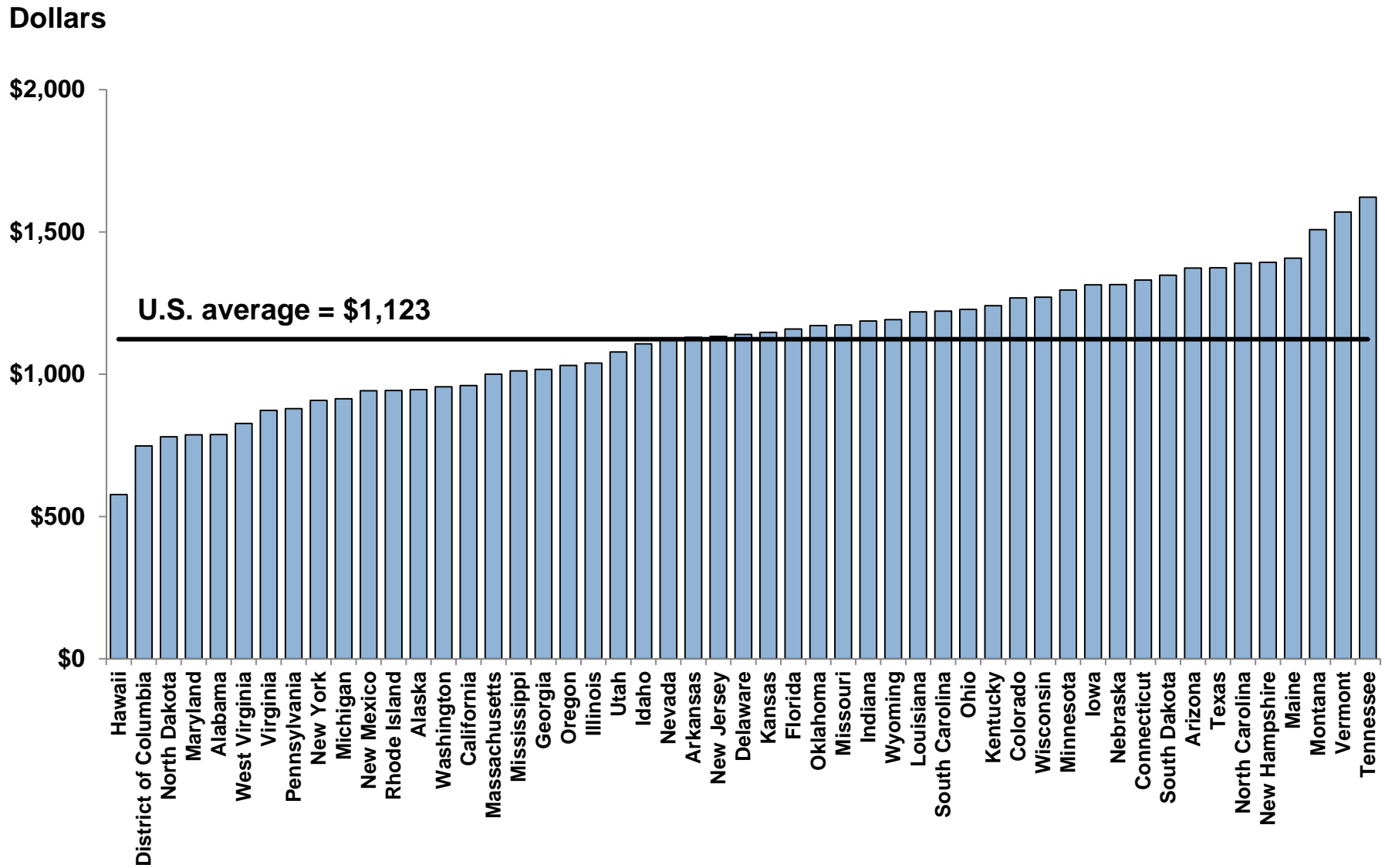
Source: Medical Expenditure Panel Survey—Insurance Component (employee premium share for 2003 and 2011).

**Exhibit 4. Private Health Insurance Deductibles:
State Averages by Firm Size and Household Type, 2003–2011**

	2003	2011	Percent change
Average, all firms			
Single-person plan	\$518	\$1,123	117%
Family plan	\$1,079	\$2,220	106%
Average, small firms			
Single-person plan	\$703	\$1,561	122%
Family plan	\$1,575	\$3,329	111%
Average, large firms			
Single-person plan	\$452	\$1,010	123%
Family plan	\$969	\$2,052	112%

Note: Small firms = firms with fewer than 50 employees; large firms = firms with 50 or more employees.
Source: Medical Expenditure Panel Survey–Insurance Component, 2003 and 2011.

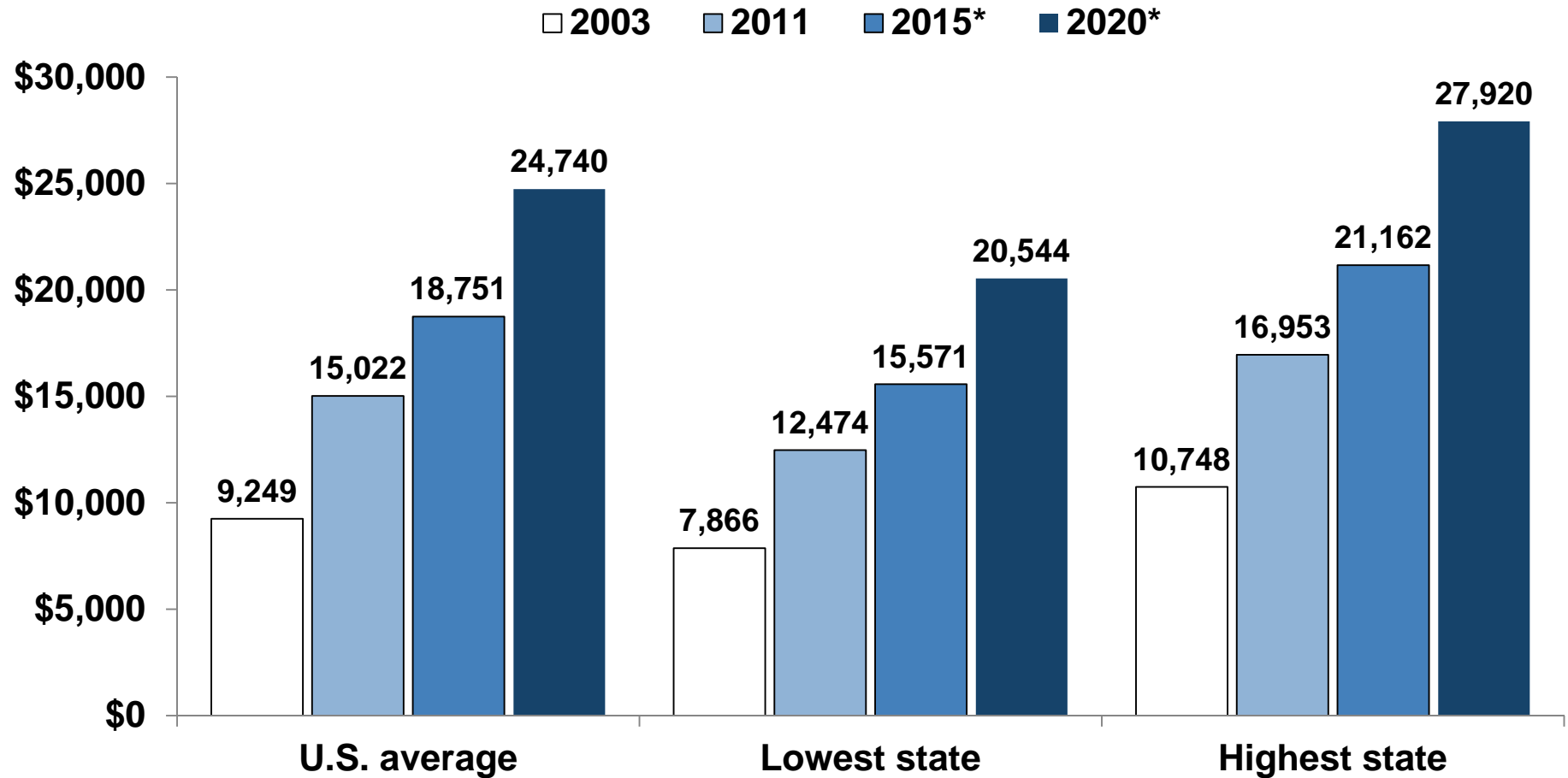
Exhibit 5. Single-Person Deductibles, by State, 2011



Source: 2011 Medical Expenditure Panel Survey—Insurance Component.

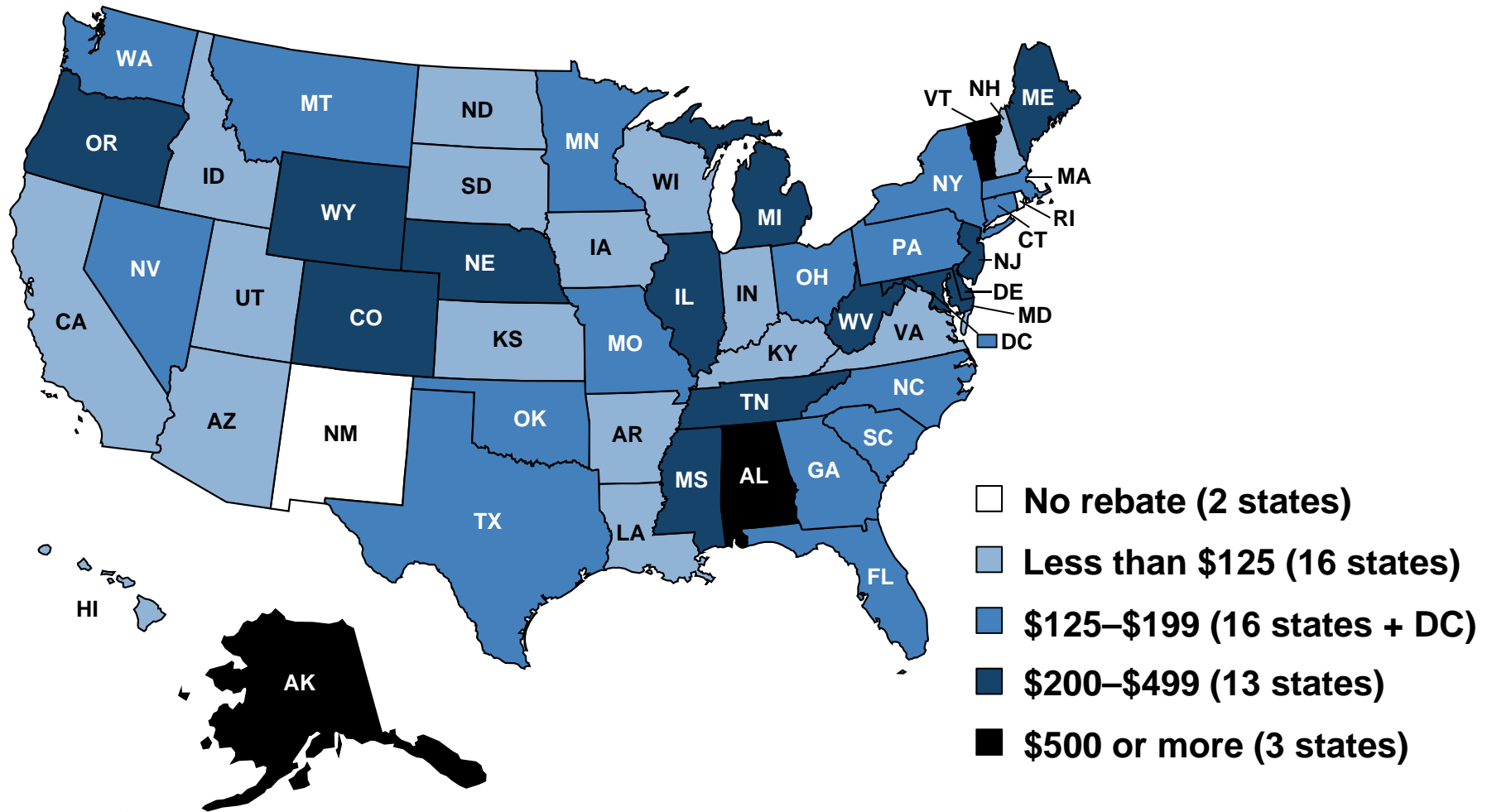
Exhibit 6. Total Premiums for Family Coverage, 2003, 2011, 2015, and 2020

Health insurance premiums for family coverage (dollars)



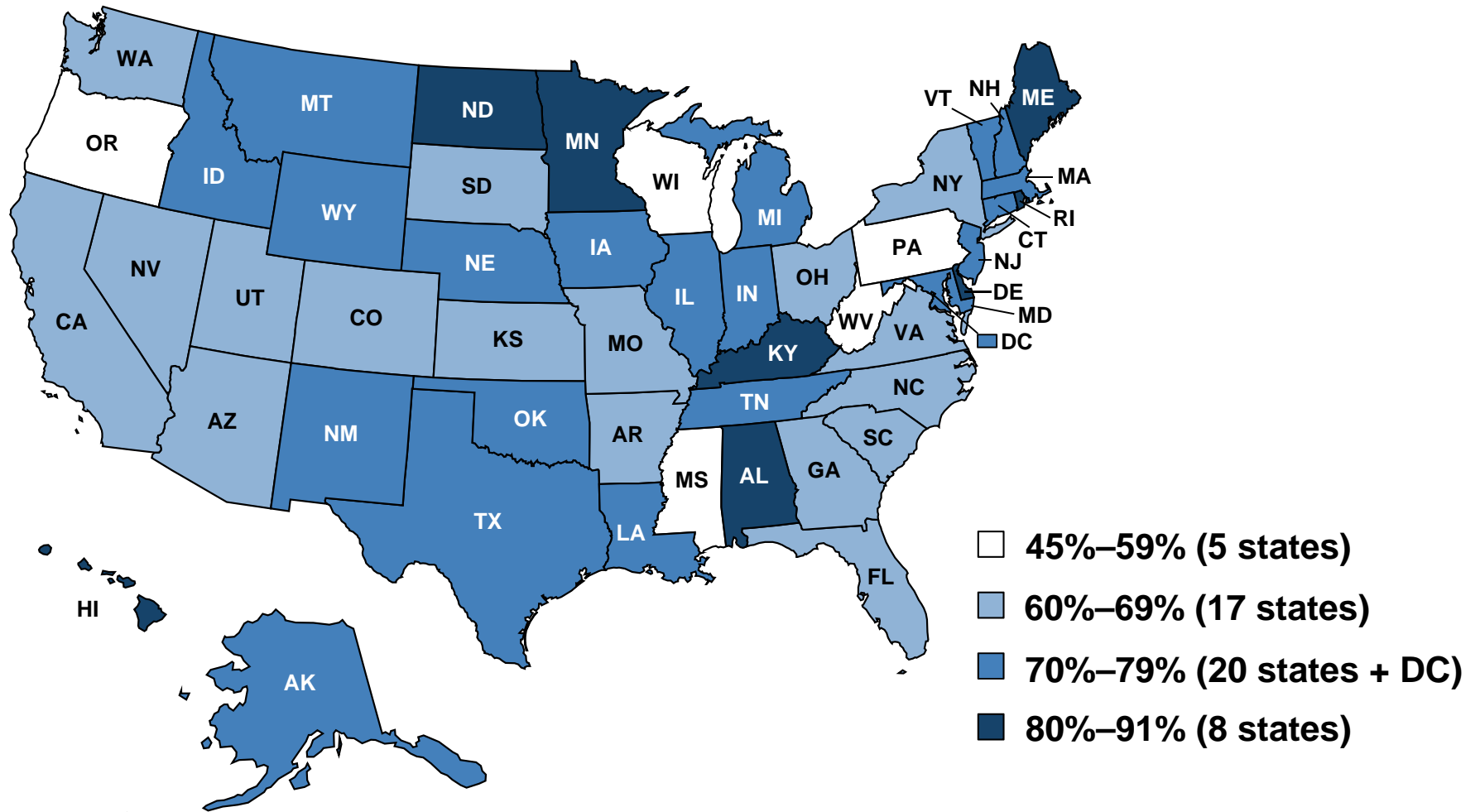
* Premium estimates for 2015 and 2020 using 2003–11 historical average national growth rate.
Source: Medical Expenditure Panel Survey–Insurance Component (premiums for 2003 and 2011).

Exhibit 7. Average Rebate per Family, by State, 2012



Source: Authors' analysis. Data: <http://www.healthcare.gov/law/resources/reports/mlr-rebates06212012a.html>.

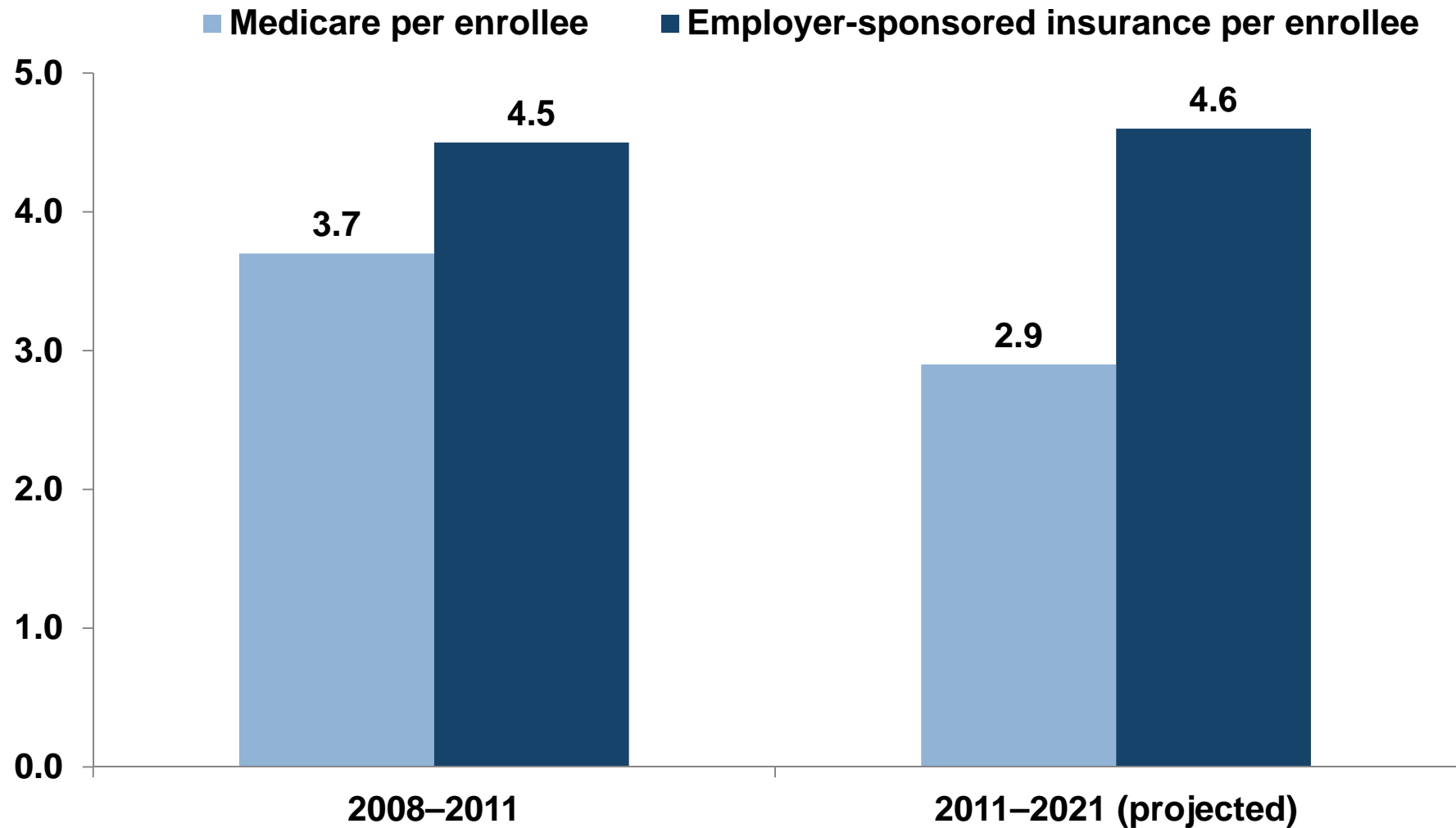
Exhibit 8. Market Share of Three Largest Health Plans, by State, 2011



Source: Authors' analysis of Managed Market Surveyor, HealthLeaders-Interstudy data on health insurance enrollment as of January 2011. Healthleaders-Interstudy. Used with Permission. All Rights Reserved.

Exhibit 9. Employer-Sponsored Insurance Costs per Enrollee Increasing Faster Than Medicare Spending per Enrollee

Annual rate of growth, percent



Source: CMS Office of the Actuary, National Health Expenditure Projections, 2011-2021, updated June 2012.

Exhibit 10. Projected Annual Savings in Family Premiums, 2015 and 2020

	2015	2020	2015	2020
U.S. average premium at 2003–11 historical rate of increase	\$18,751	\$24,740	\$18,751	\$24,740
	1% slower growth		1.5% slower growth	
U.S. average premium with savings	\$18,052	\$22,712	\$17,709	\$21,754
U.S. average savings	-\$700	-\$2,029	-\$1,042	-\$2,986
Average savings for lowest 10 premium states (AR, AL, IA, TN, ID, MS, UT, ND, LA, NV)	-\$617	-\$1,788	-\$918	-\$2,632
Average savings for highest 10 premium states (WV, CA, DE, AK, CT, VT, NY, DC, NH, MA)	-\$760	-\$2,204	-\$1,132	-\$3,244

Source: Medical Expenditure Panel Survey–Insurance Component; Premium estimates for 2015 and 2020 using 2003–11 historical average national growth rate.