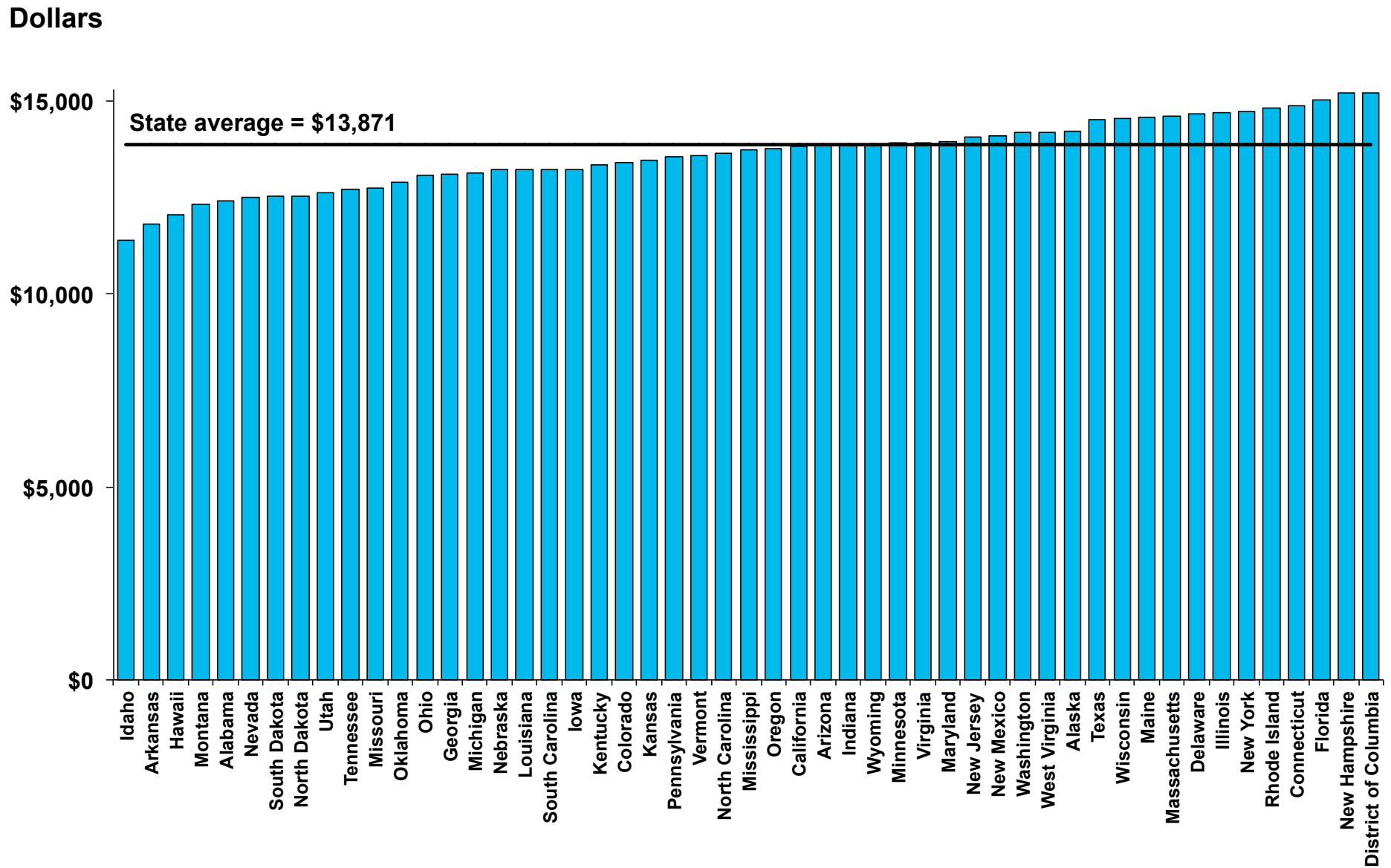


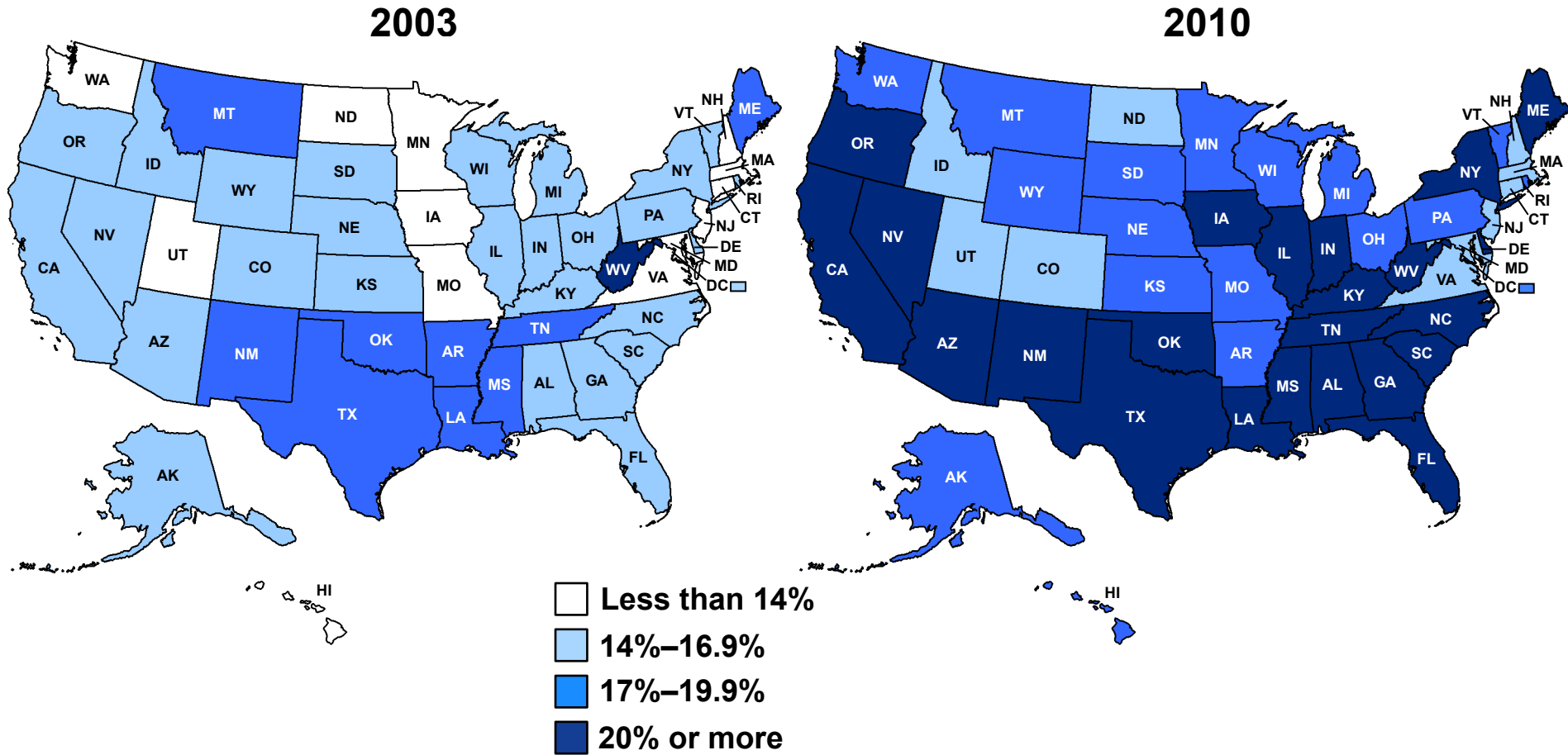
Exhibit 1. Premiums for Family Coverage, by State, 2010



Source: 2010 Medical Expenditure Panel Survey—Insurance Component.

Exhibit 2. Employer Premiums as Percentage of Median Household Income for Under-65 Population, 2003 and 2010

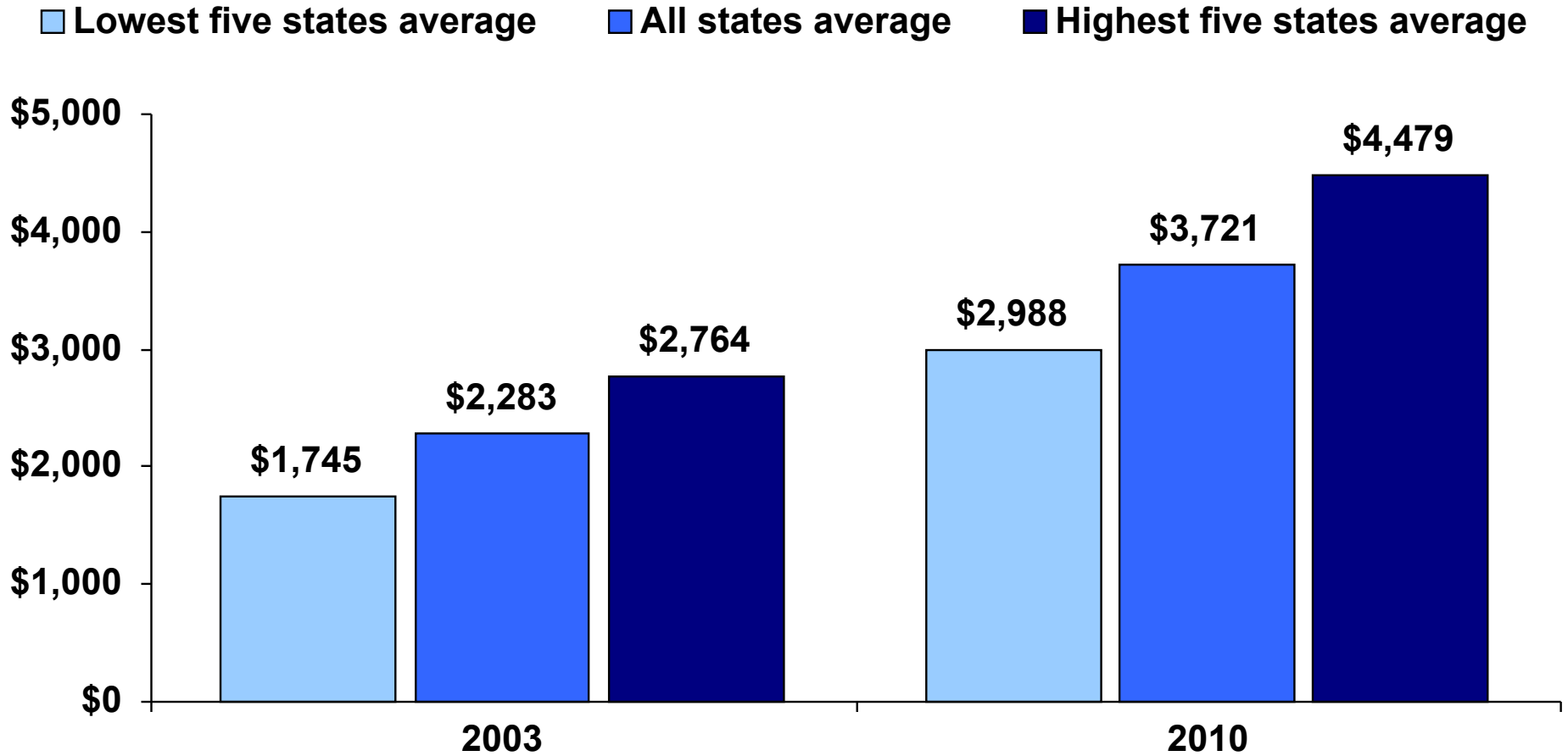
62 percent of under-65 population live where premiums are 20 percent or more of income



Sources: 2003 and 2010 Medical Expenditure Panel Survey–Insurance Component (for total average premiums for employer-based health insurance plans, weighted by single and family household distribution); 2003–04 and 2009–10 Current Population Surveys (for median household incomes for under-65 population).

Exhibit 3. Employee Contribution for Family Coverage, Average Annual Employee Premium Share, 2003 and 2010

Dollars per year for family coverage



Source: Medical Expenditure Panel Survey–Insurance Component (employee premium share for 2003 and 2010).

Exhibit 4. Private Health Insurance Deductibles: State Averages by Firm Size and Household Type, 2003–2010

	2003	2010	Percent change
Average, all firms			
Single-person plan	\$518	\$1,025	98%
Family plan	\$1,079	\$1,975	83%
Average, small firms			
Single-person plan	\$703	\$1,447	106%
Family plan	\$1,575	\$2,857	81%
Average, large firms			
Single-person plan	\$452	\$917	103%
Family plan	\$969	\$1,827	89%

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 2010.

Exhibit 5. Single-Person Deductibles, by State, 2010

Dollars

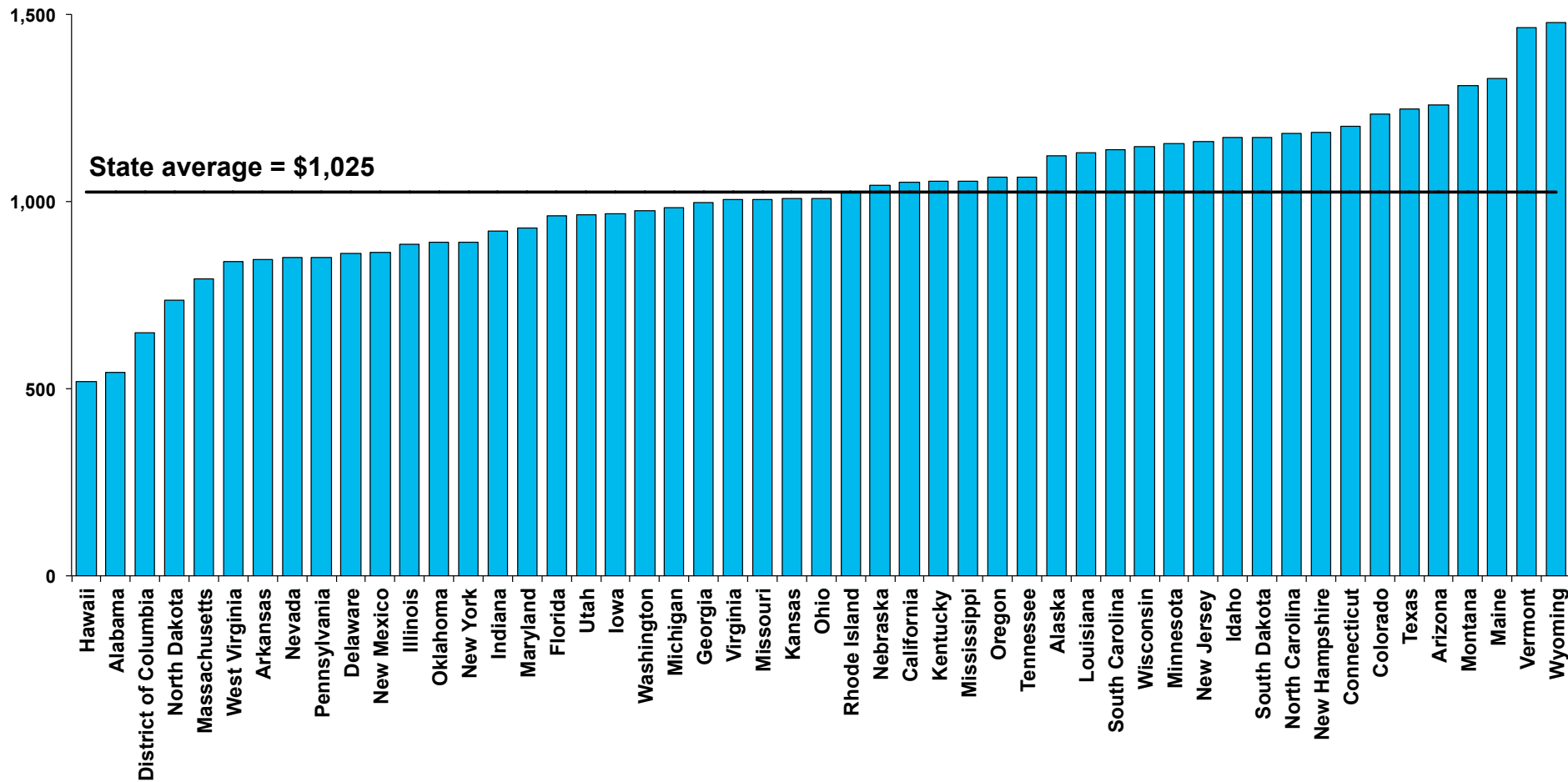
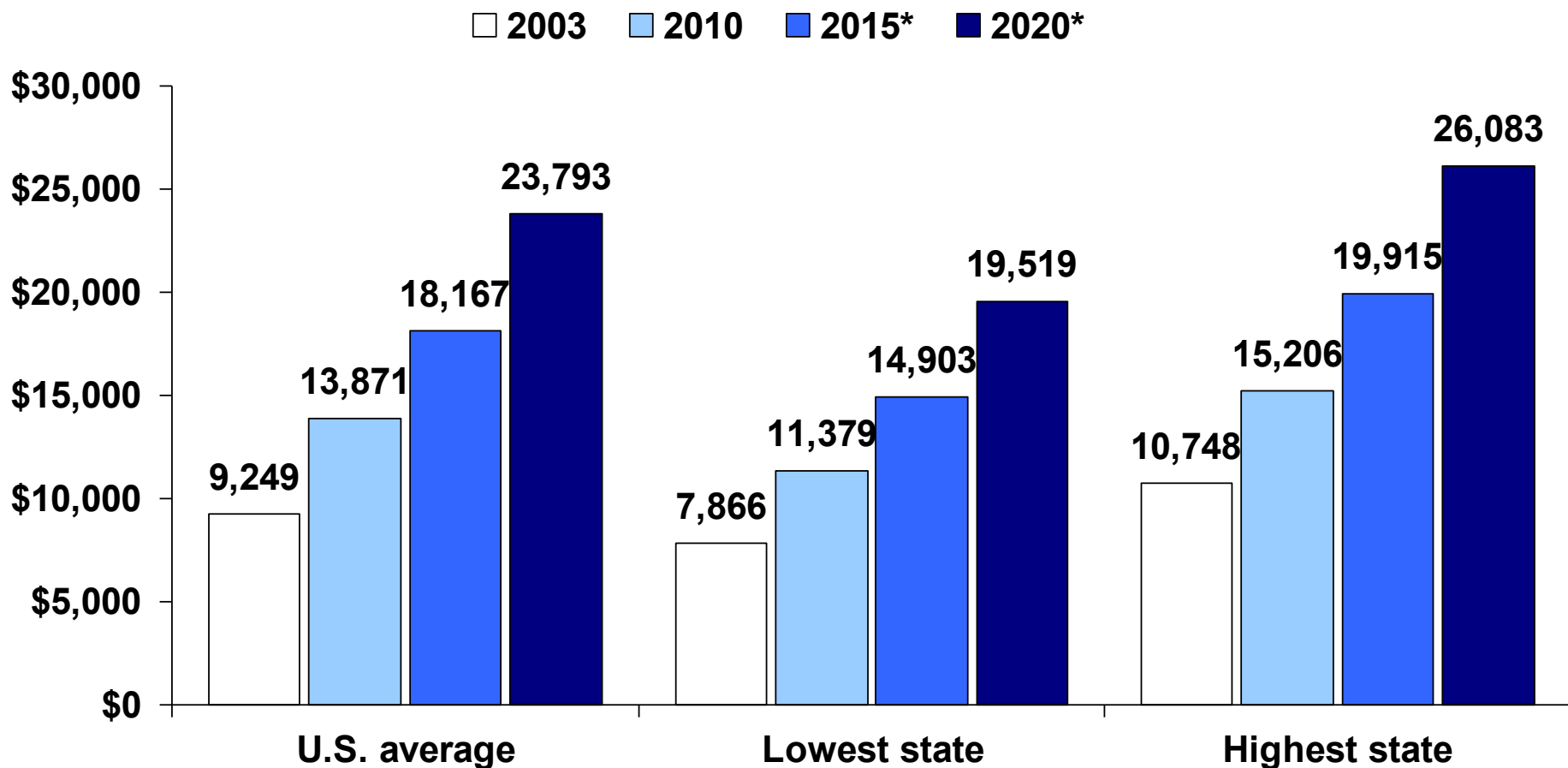


Exhibit 6. Total Premiums for Family Coverage, 2003, 2010, 2015, and 2020

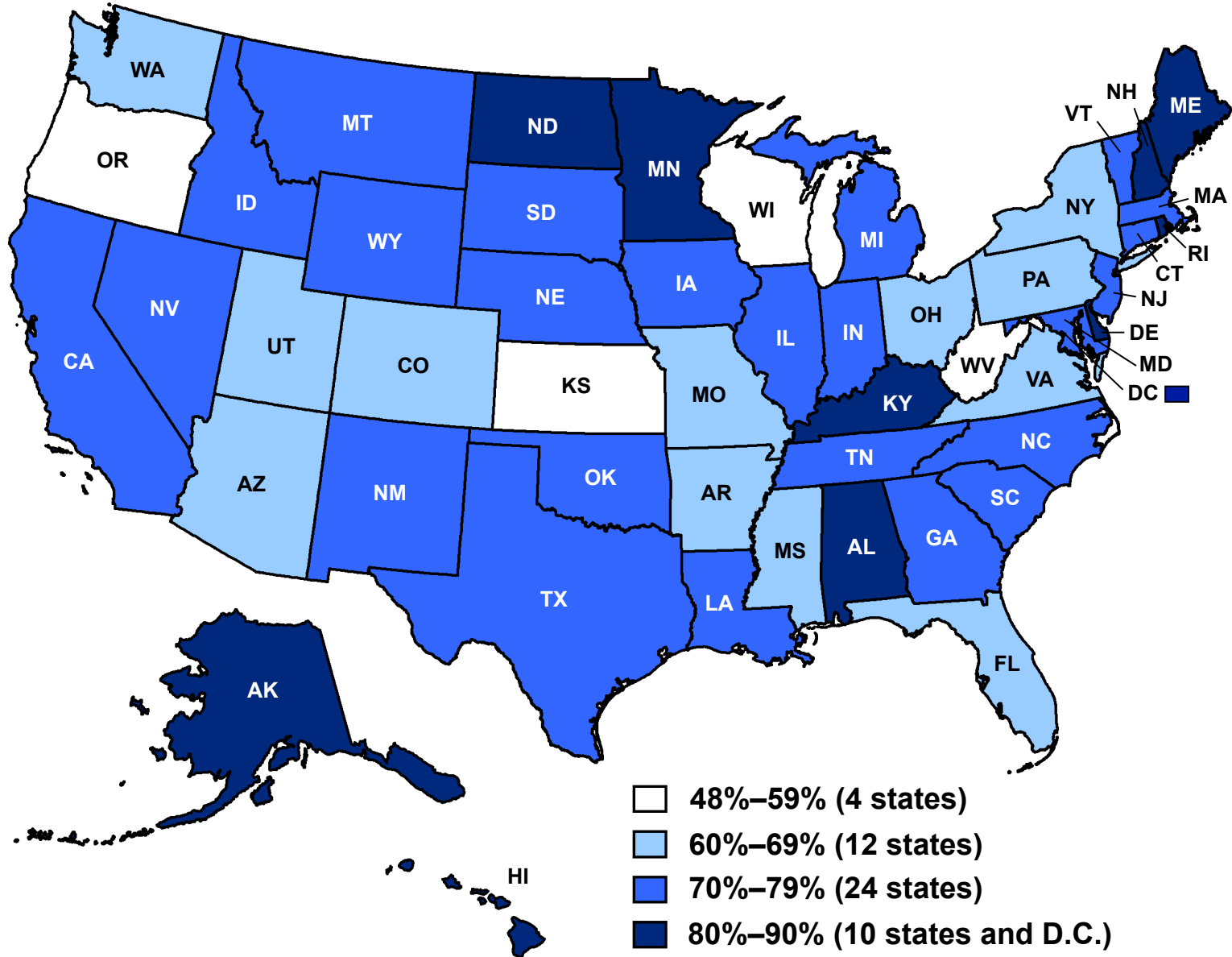
Health insurance premiums for family coverage (dollars)



* Premium estimates for 2015 and 2020 using 2003–10 historical average national growth rate.

Source: Medical Expenditure Panel Survey–Insurance Component (premiums for 2003 and 2010).

Exhibit 7. Market Share of Three Largest Health Plans, by State, 2010



Source: Authors' analysis of Managed Market Surveyor, Healthleaders-Interstudy (Jan. 2010). HealthLeaders-Interstudy. Used with Permission. All Rights Reserved.

Exhibit 8. Projected Annual Savings in Family Premiums, 2015 and 2020

	2015	2020	2015	2020
U.S. average premium at 2003–10 historical rate of increase	\$18,167	\$23,793	\$18,167	\$23,793
	1% slower growth		1.5% slower growth	
U.S. average premium with savings	\$17,322	\$21,633	\$16,912	\$20,620
U.S. average savings	-\$844	-\$2,161	-\$1,255	-\$3,173
Average savings for lowest 10 premium states (ID, AR, HI, MT, AL, NV, SD, ND, UT, TN)	-\$748	-\$1,914	-\$1,112	-\$2,812
Average savings for highest 10 premium states (ME, MA, DE, IL, NY, RI, CT, FL, NH, DC)	-\$904	-\$2,312	-\$1,343	-\$3,396

Source: Medical Expenditure Panel Survey–Insurance Component; Premium estimates for 2015 and 2020 using 2003–10 historical average national growth rate.