



Health Plan Initiatives and Regulatory Agenda for Consumer Driven Healthcare

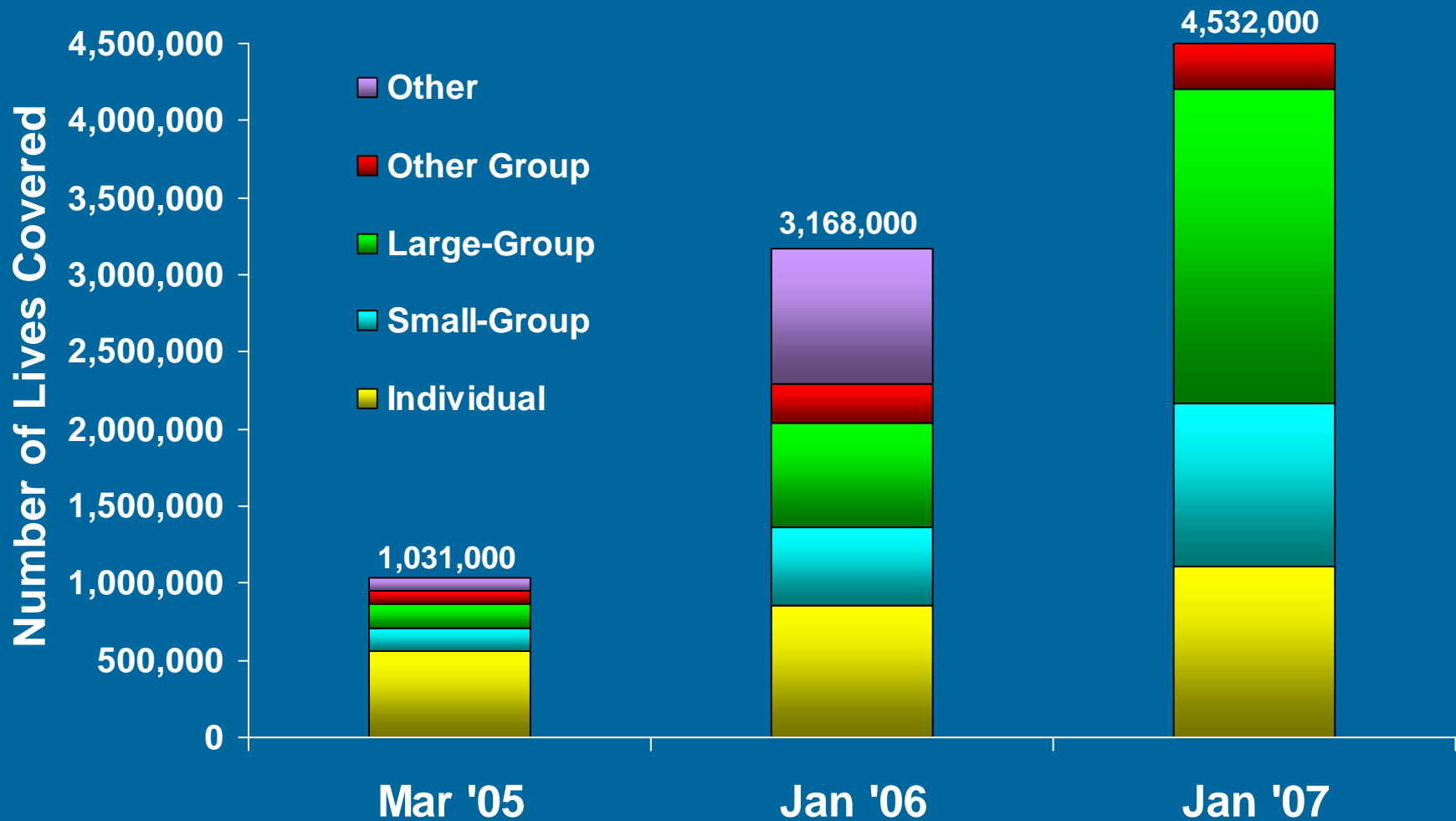
Tom Wilder
America's Health Insurance Plans

September 27, 2007

Outline

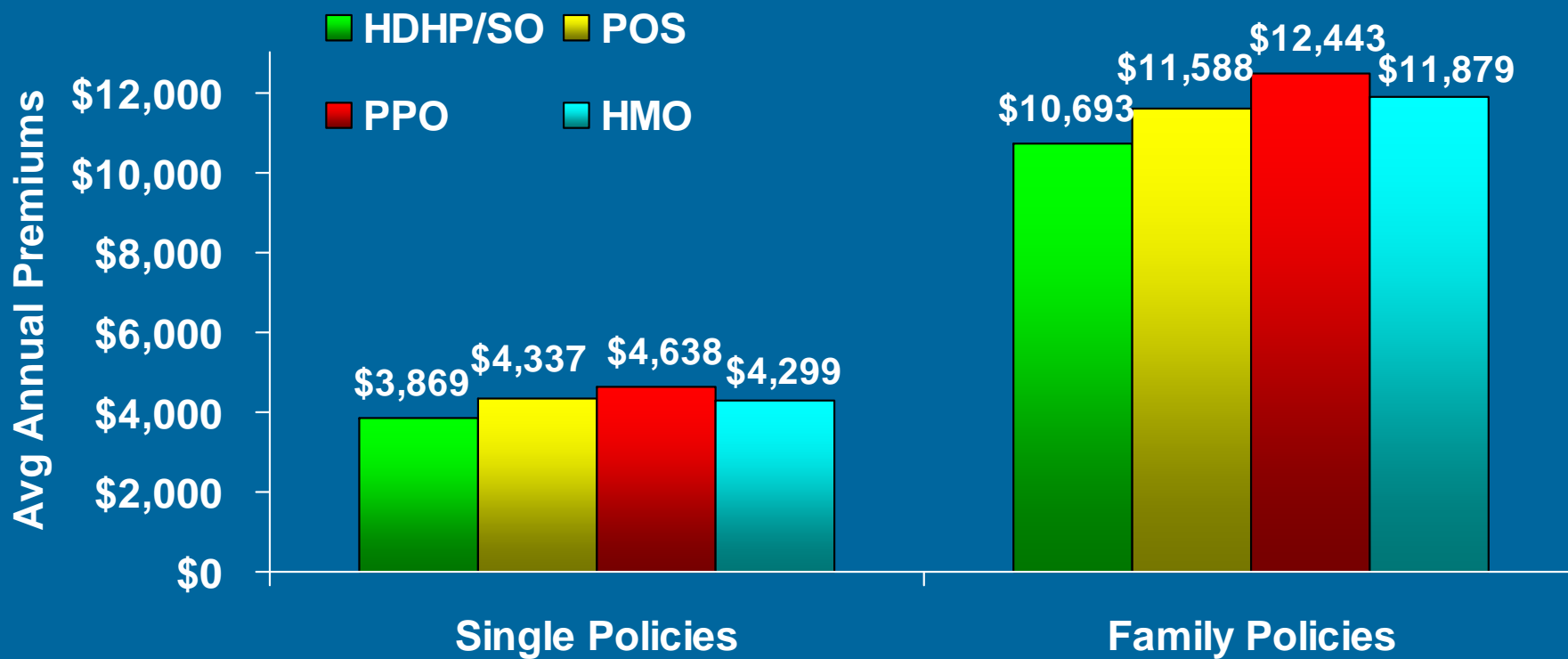
- Consumer Driven Care is Alive and Well and Growing
 - Value Proposition for Consumers
 - Operational and Policy Challenges
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Growth of HSA/HDHP Enrollment from March 2005 to January 2007



Average Annual Premium HSA/HRA Compared to Non-HSA Plans

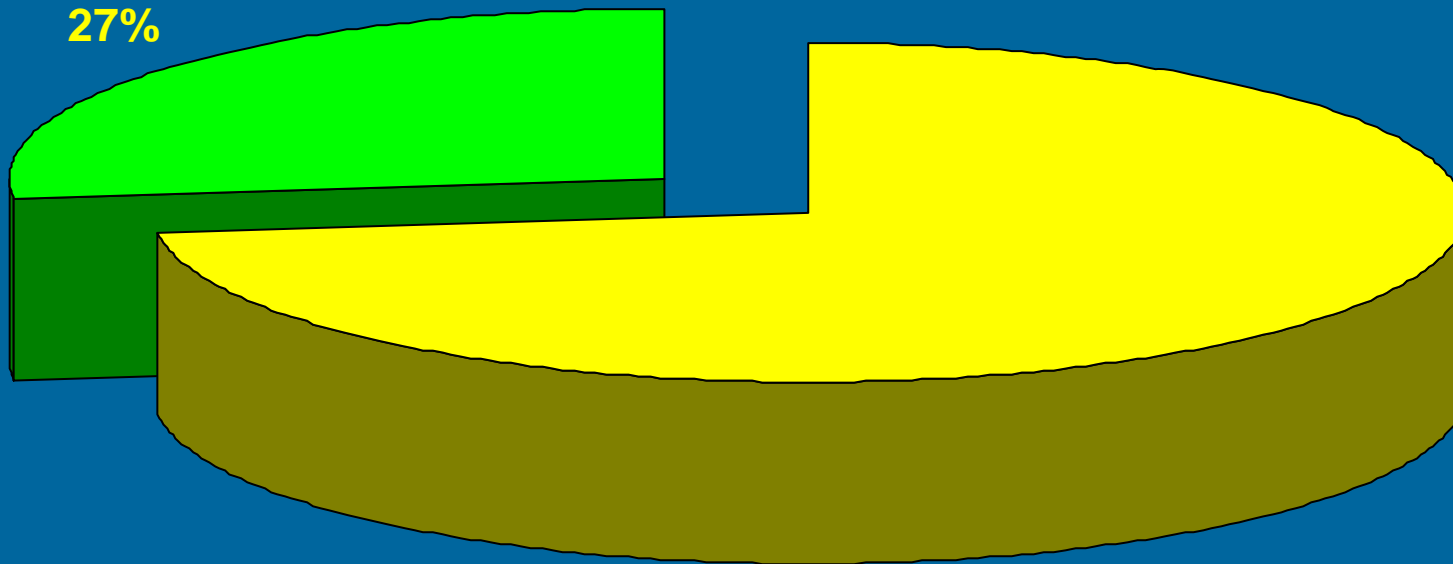
Group Market



HSA's Quickly Emerging as Valued Coverage Option

Individual Market

Previously
Uninsured,
27%

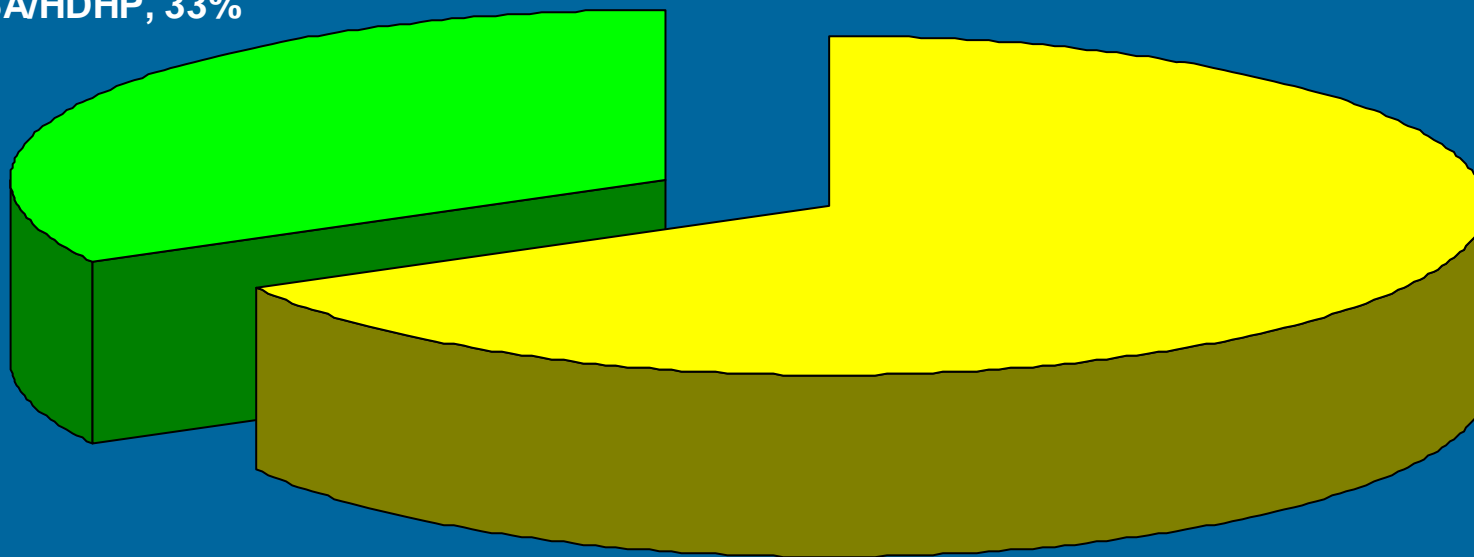


Replacing
Prior
Coverage, 73%

HSA's Quickly Emerging as Valued Coverage Option

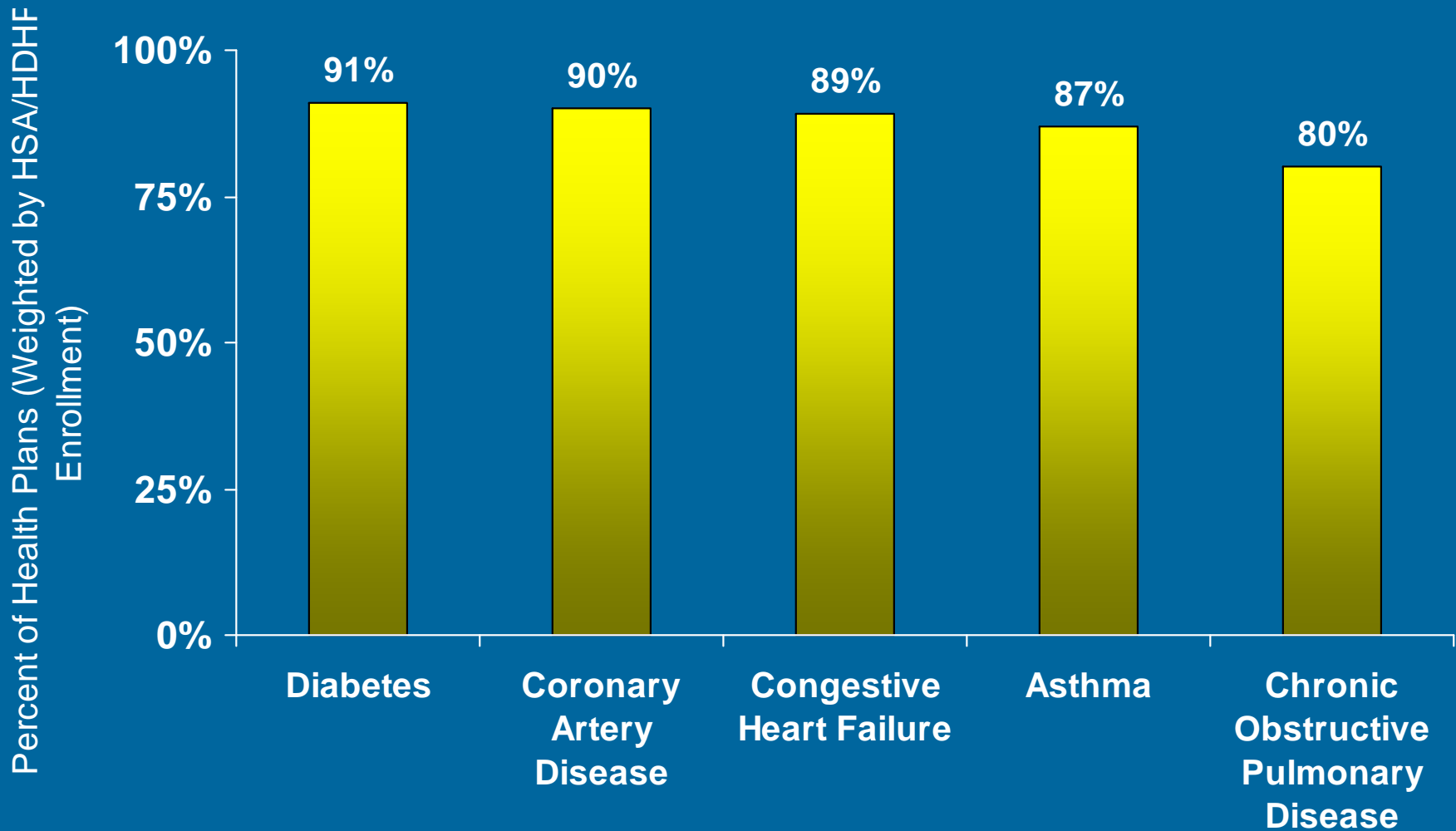
Small Group Market

Did Not Offer
Coverage Prior to
HSA/HDHP, 33%



Previously
Offered
Coverage, 67%

Disease Management Benefits Offered by HSA/HDHPs, 2007





Consumer Decision-Support Tools Available to HSA/HDHP Enrollees, 2007

Consumer Decision-Support Tools	Percent of Companies Offering	Available Online
Patient access to HSA information	93%	93%
Health education information	99%	95%
Hospital-specific quality data	86%	85%
Physician-specific quality data	50%	49%
Other physician-specific information	97%	97%
Provider cost information	88%	88%
Personal health records	72%	72%
Other*	52%	50%

**e.g. clinical or Rx information, health plan comparison resources*

Operational Challenges

- Make the transaction seamless - link financial and insurance data and enable real-time transactions
 - Consumer decision tools
 - Consumer, employer, and provider education
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Legal/Regulatory Challenges

- Finalize HSA guidance and comparable contribution and Sec. 125 Rules.
 - Allow high deductible health plans to cover Rx “first dollar”
 - Allow use of HSA dollars to purchase insurance coverage (including Medicaid supplement coverage).
 - Permit higher contributions for individuals with chronic conditions.
 - Allow embedded deductibles for individual coverage in a family policy.
 - Permit better coordination of coverage between HRAs, FSAs, and HSAs.
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