

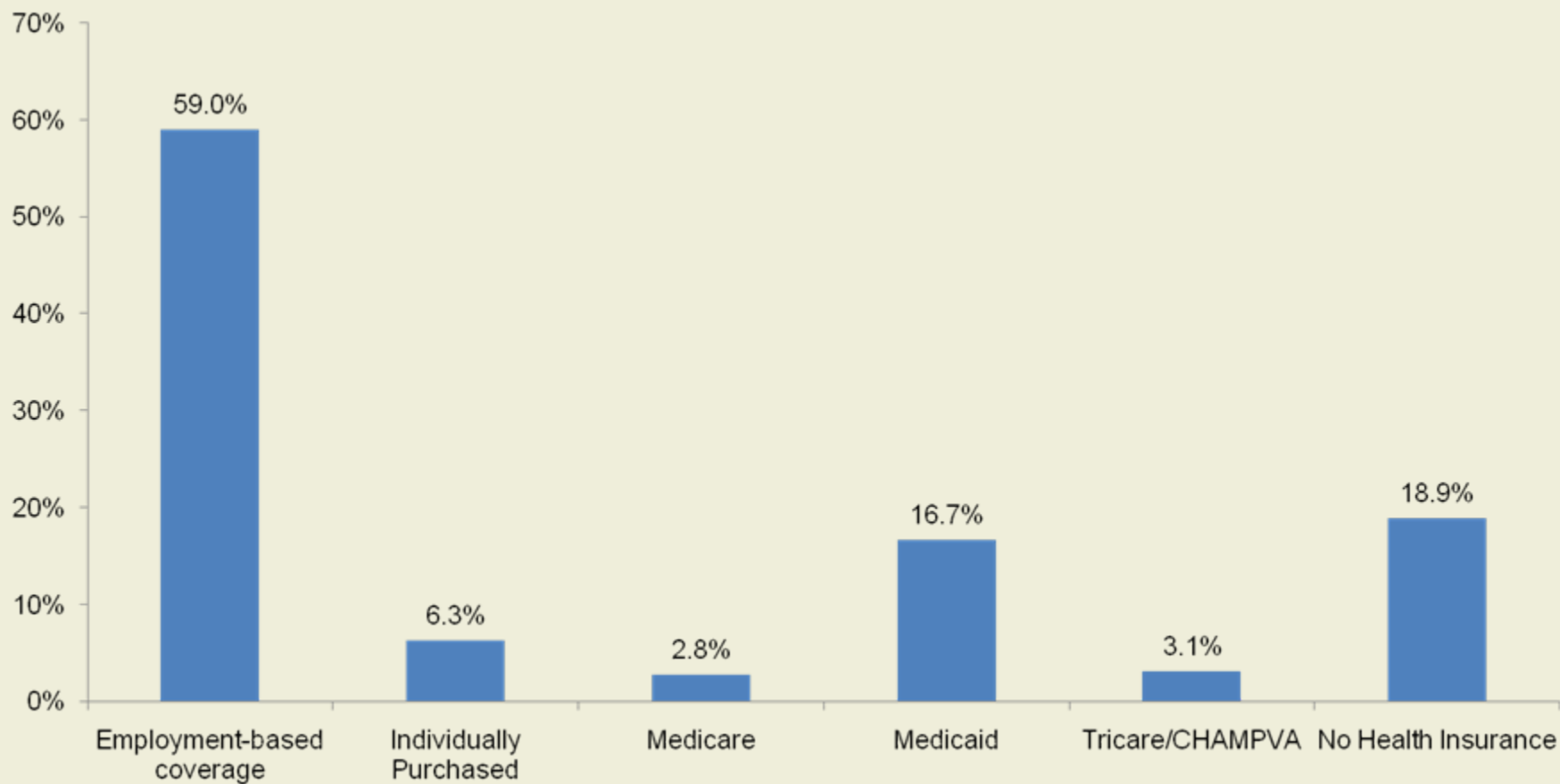
Overview of the Current Health Insurance Marketplace in the United States

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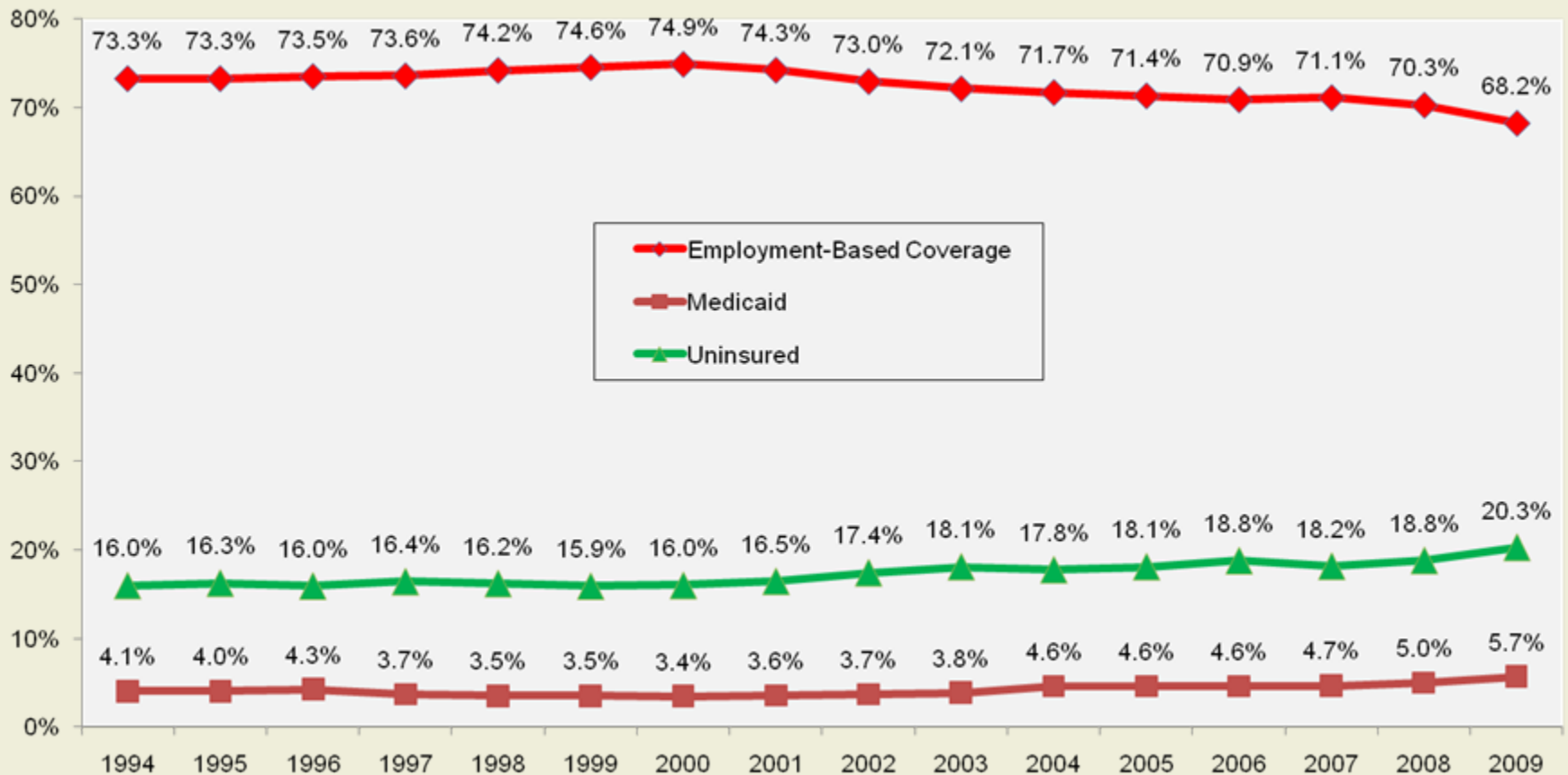
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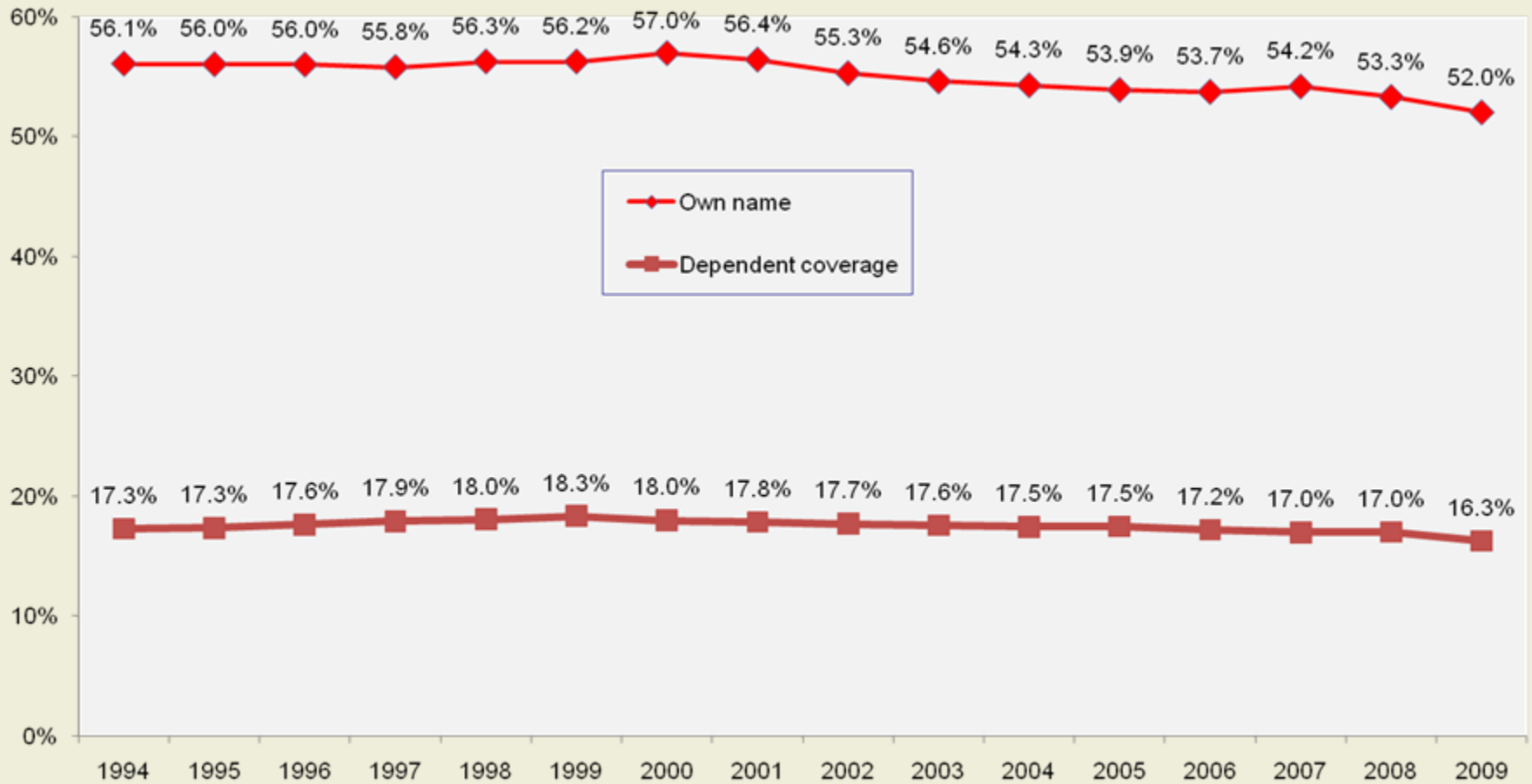
Sources of Health Coverage, Population Under Age 65, 2009



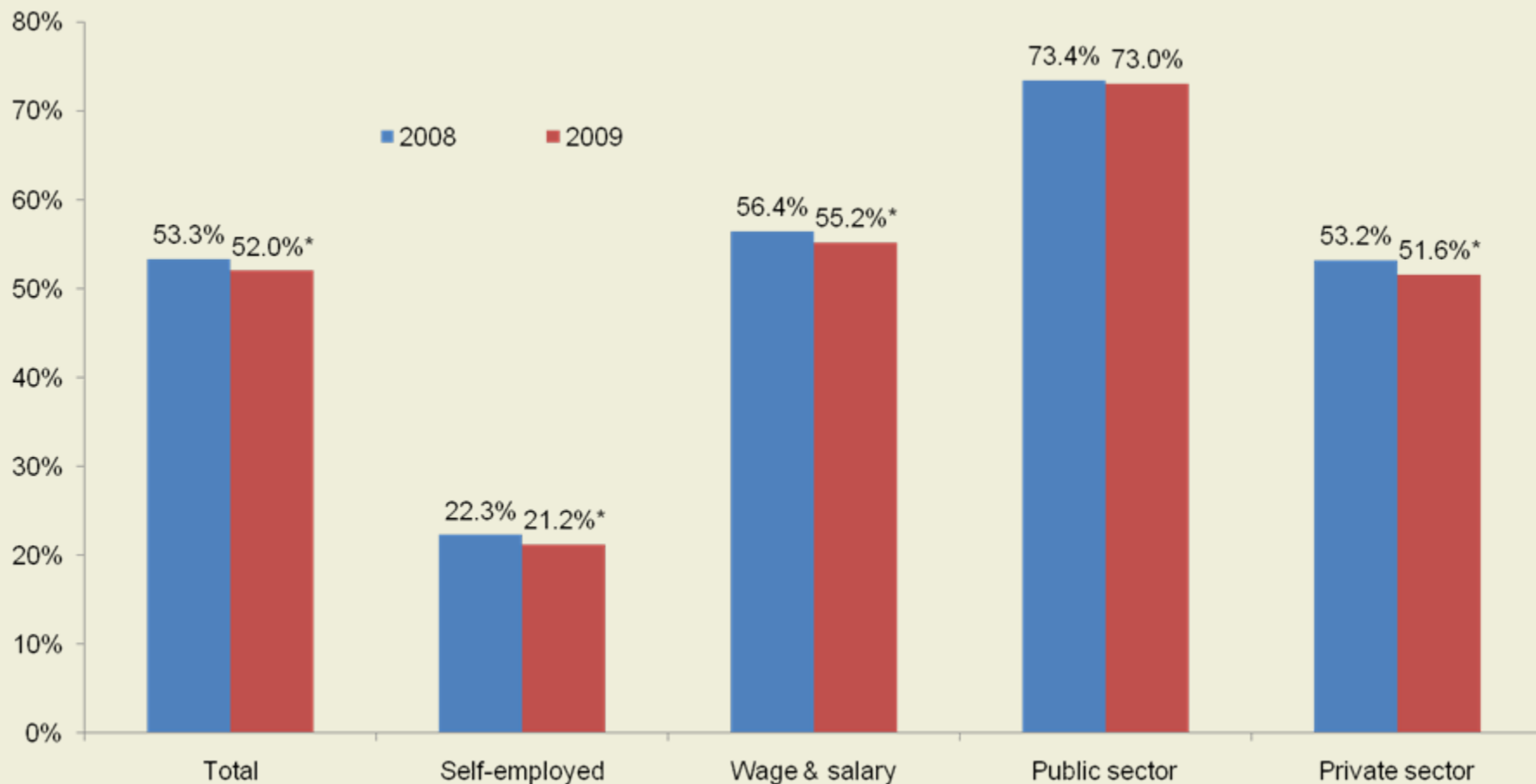
Percentage of Workers, Ages 18-64, With Employment-Based Health Benefits, Medicaid, or Without Health Insurance, 1994-2009



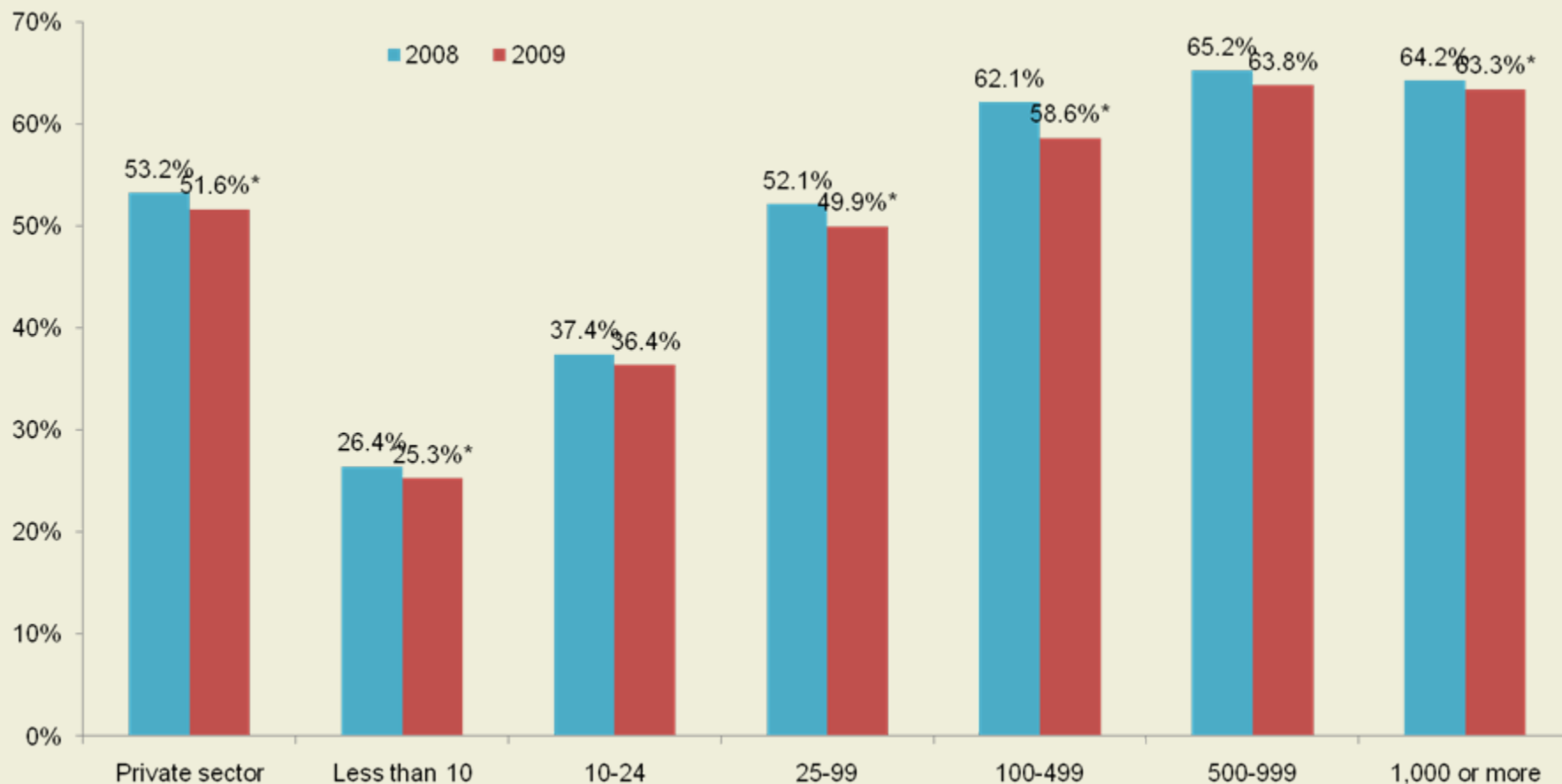
Percentage of Workers, Ages 18-64, With Employment-Based Health Benefits in their Own Name or as a Dependent, 1994-2009



Percentage of Workers Ages 18-64 With Health Coverage From Own Employer, by Sector, 2008-2009



Percentage of Workers Ages 18-64 With Health Coverage From Own Employer, by Firm Size, 2008-2009



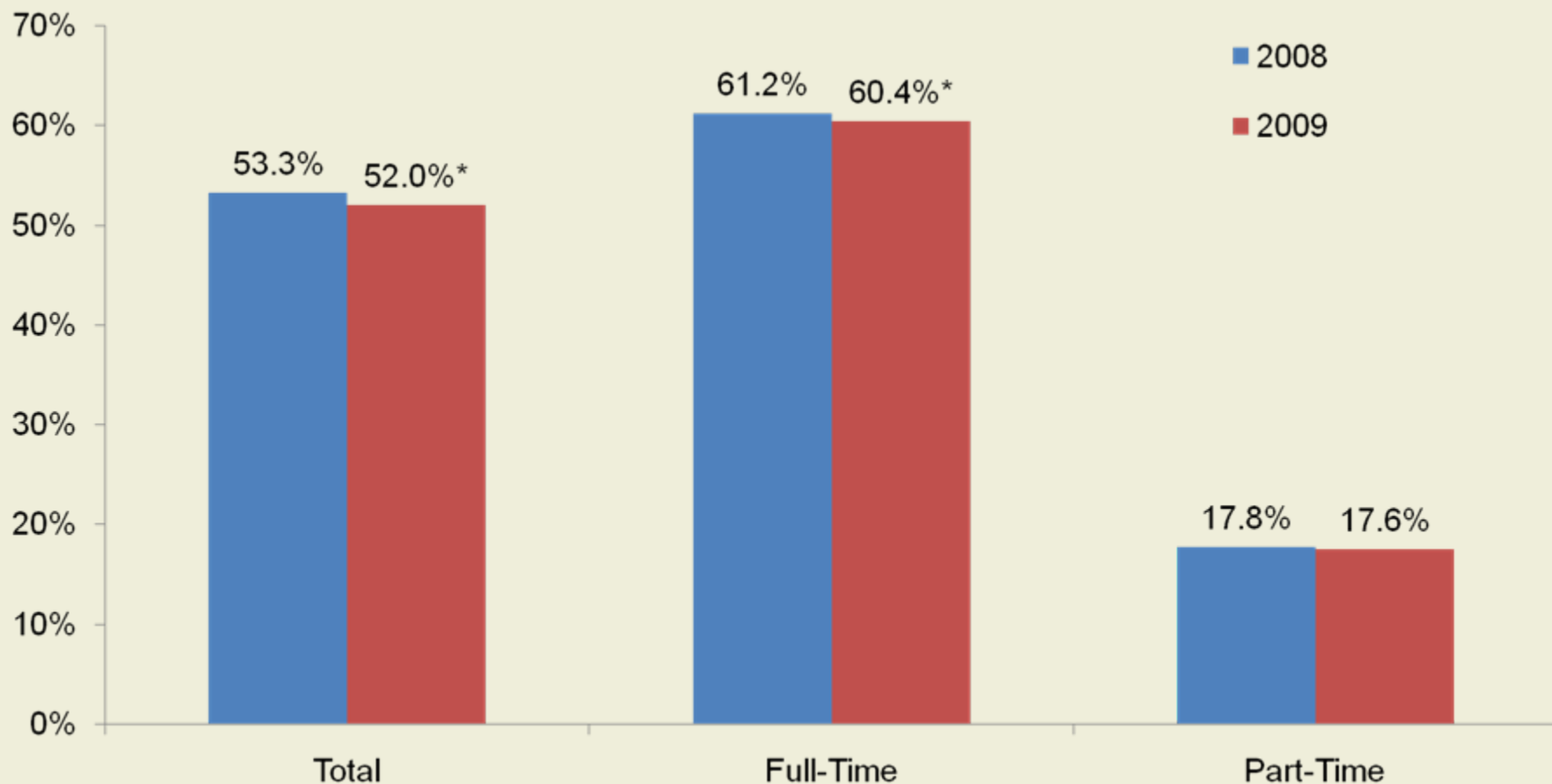
Source: Employee Benefit Research Institute estimates of the 2009-2010 Current Population Survey, March Supplement.

* Difference between 2008 and 2009 is statistically significant at the $p \leq 0.10$ or better.

Percentage of Workers Ages 18-64 With Health Coverage From Own Employer, by Industry, 2008-2009



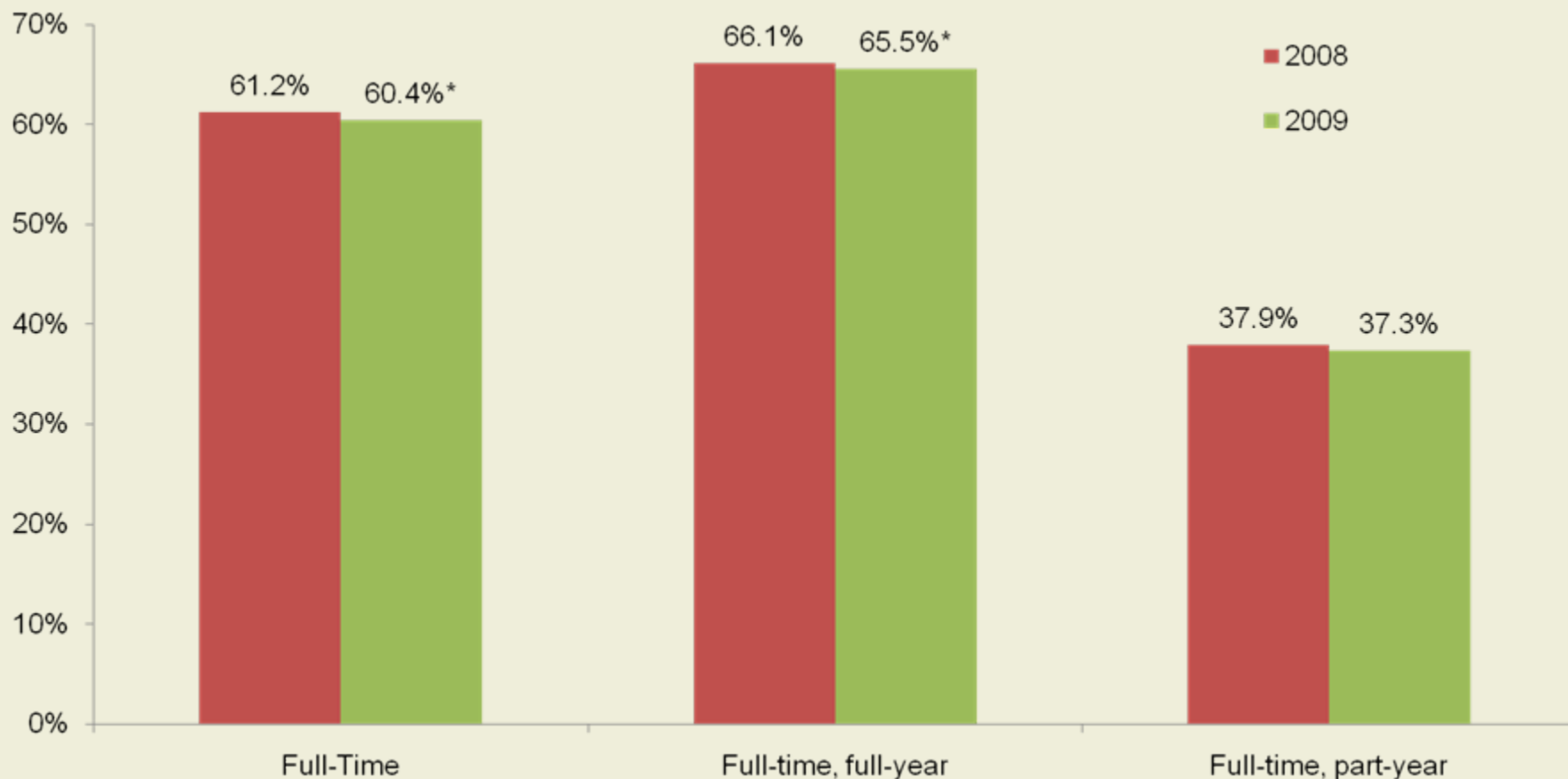
Percentage of Workers Ages 18-64 With Health Coverage From Own Employer, by Hours Worked, 2008-2009



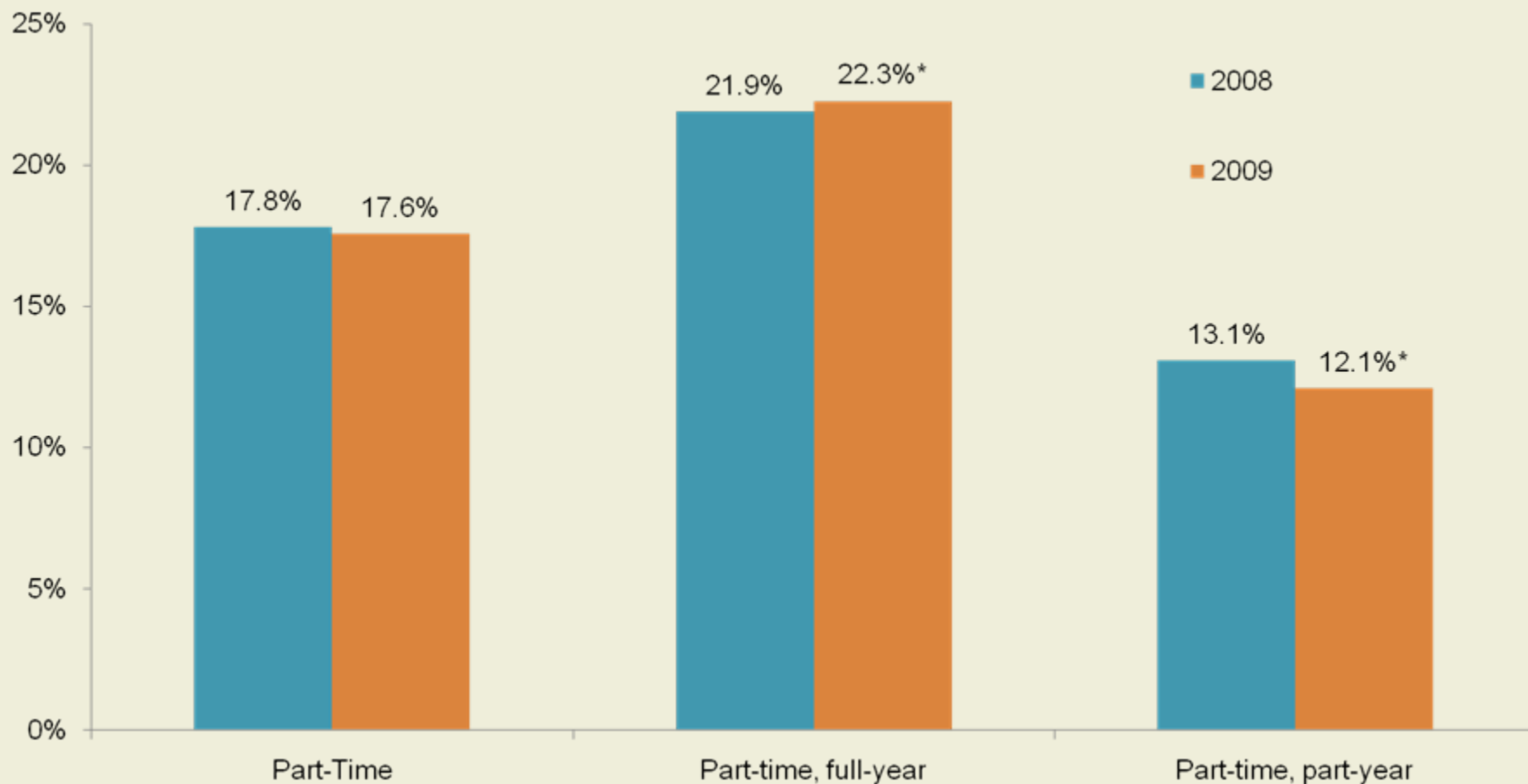
Source: Employee Benefit Research Institute estimates of the 2009-2010 Current Population Survey, March Supplement.

* Difference between 2008 and 2009 is statistically significant at the $p \leq 0.10$ or better.

Percentage of Workers Ages 18-64 With Health Coverage From Own Employer, by Full-Time Work, 2008-2009



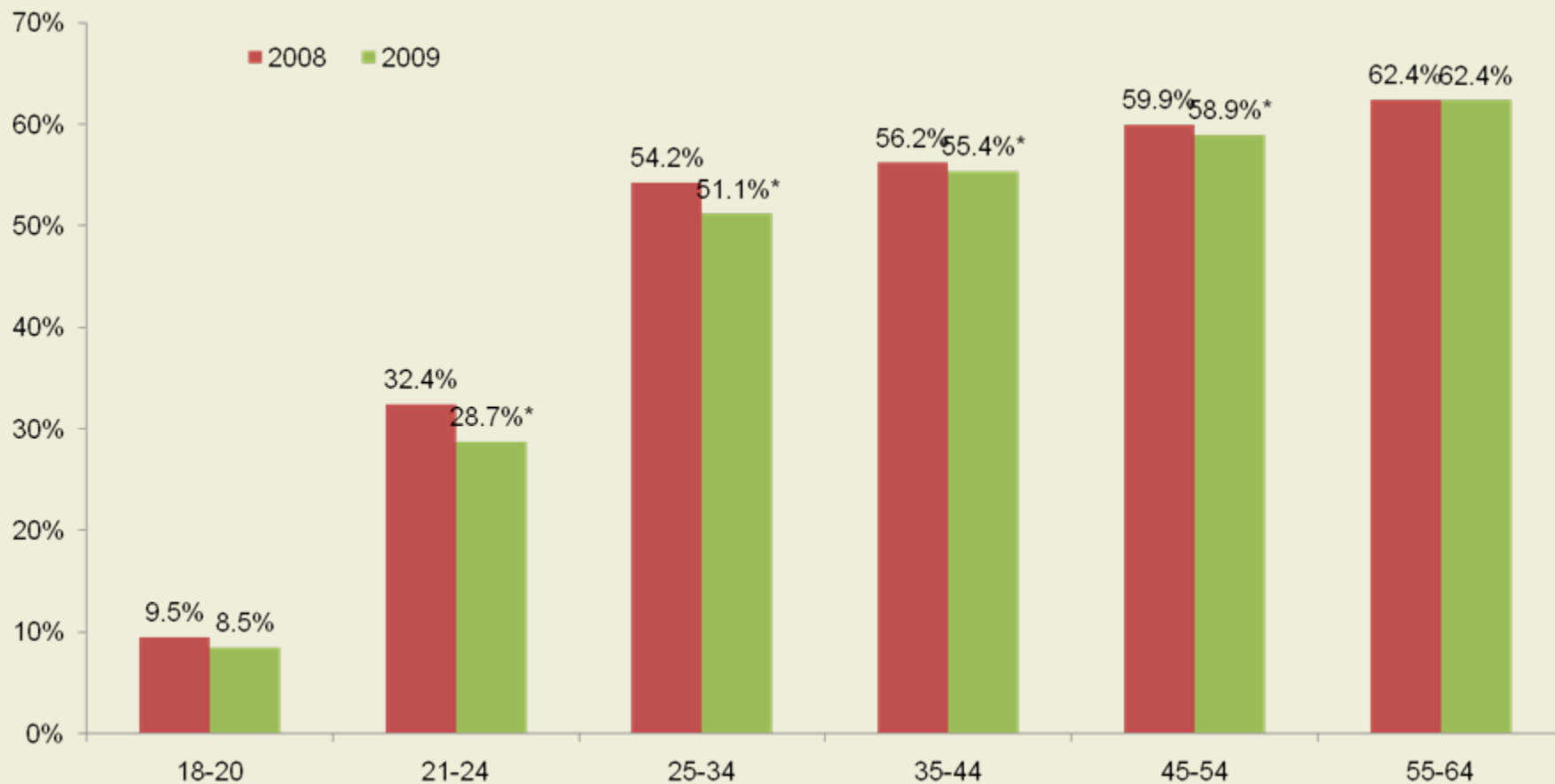
Percentage of Workers Ages 18-64 With Health Coverage From Own Employer, by Part-Time Work, 2008-2009



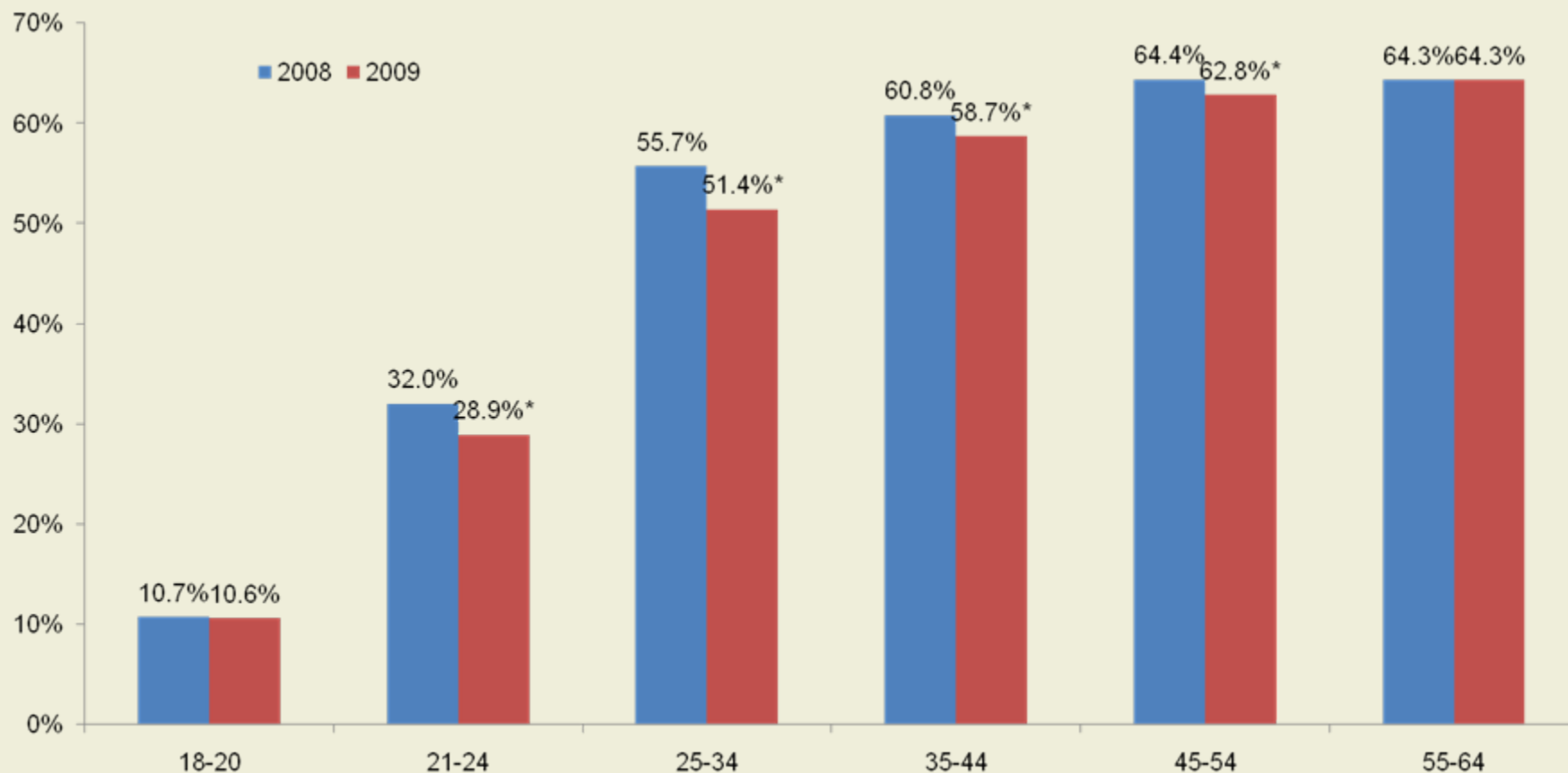
Source: Employee Benefit Research Institute estimates of the 2009-2010 Current Population Survey, March Supplement.

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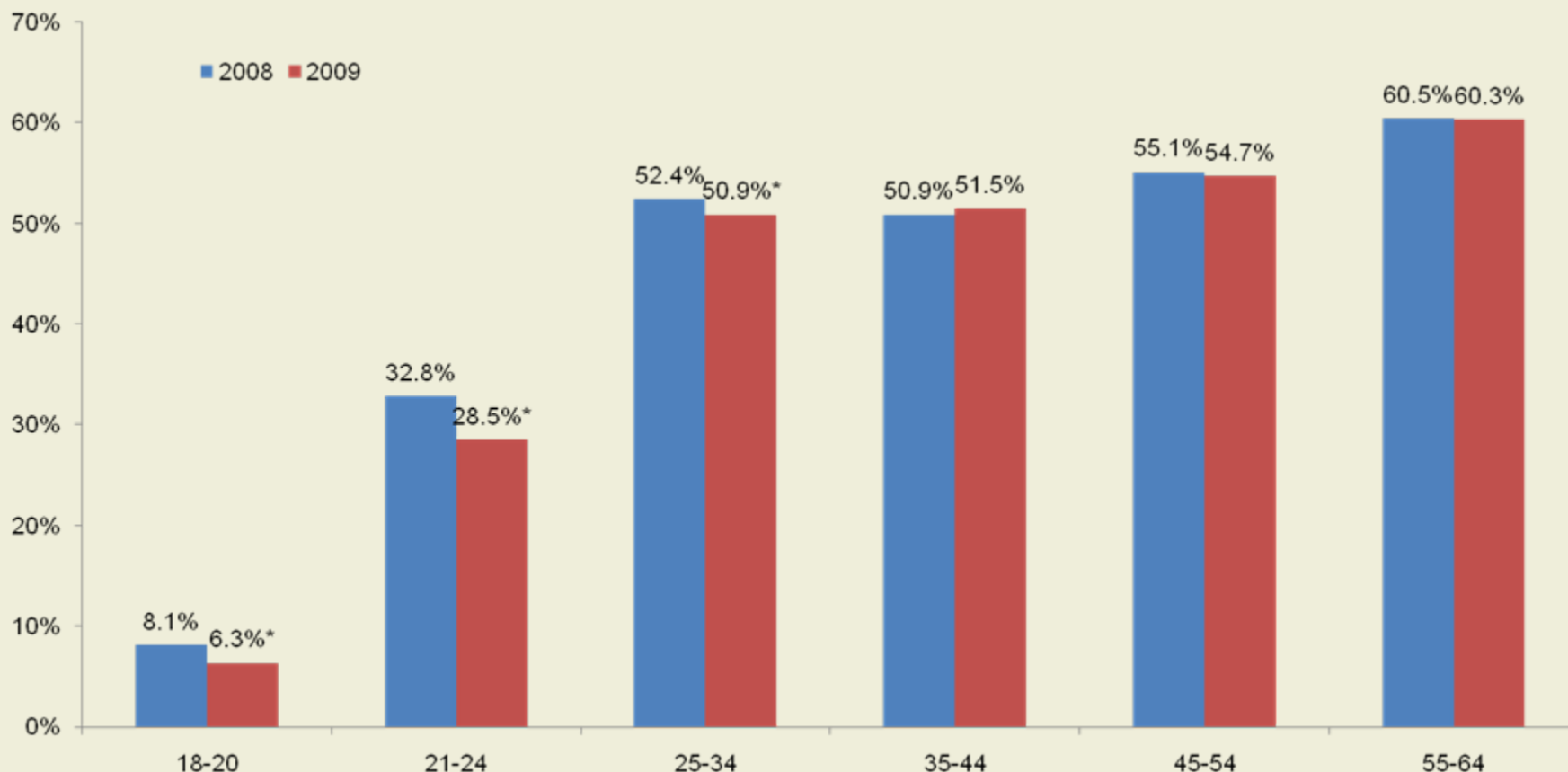
Percentage of Workers Ages 18-64 With Health Coverage From Own Employer, by Age, 2008-2009



Percentage of Male Workers Ages 18-64 With Health Coverage From Own Employer, by Age, 2008-2009



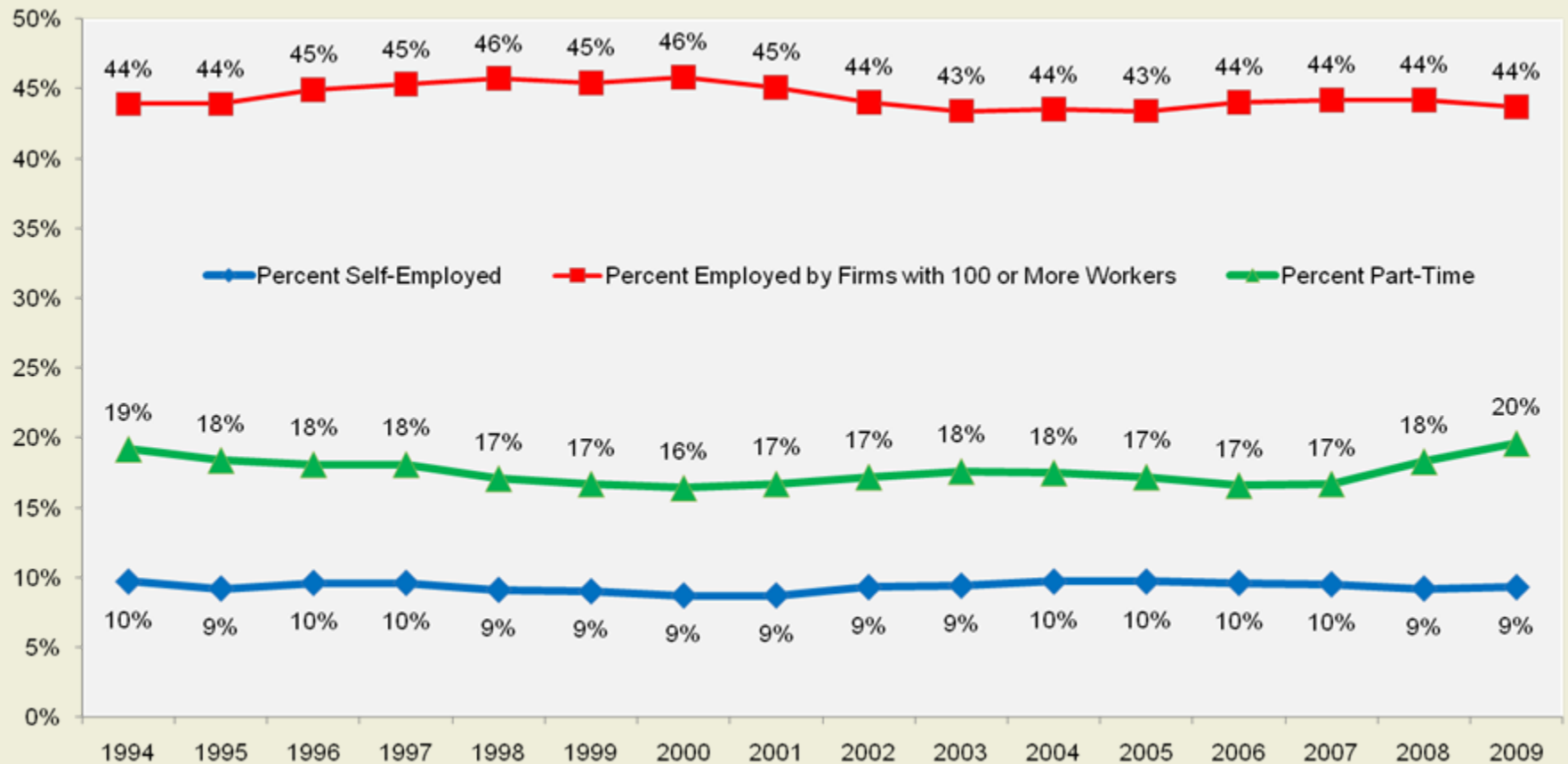
Percentage of Female Workers Ages 18-64 With Health Coverage From Own Employer, by Age, 2008-2009



Source: Employee Benefit Research Institute estimates of the 2009-2010 Current Population Survey, March Supplement.

* Difference between 2008 and 2009 is statistically significant at the $p \leq 0.10$ or better.

Percentage of Workers Who Were Self-Employed, Employed in Large Firms, or Employed Part-Time, 1994-2009



Distribution of Workers Ages 18-64, by Industry, 2008-2009

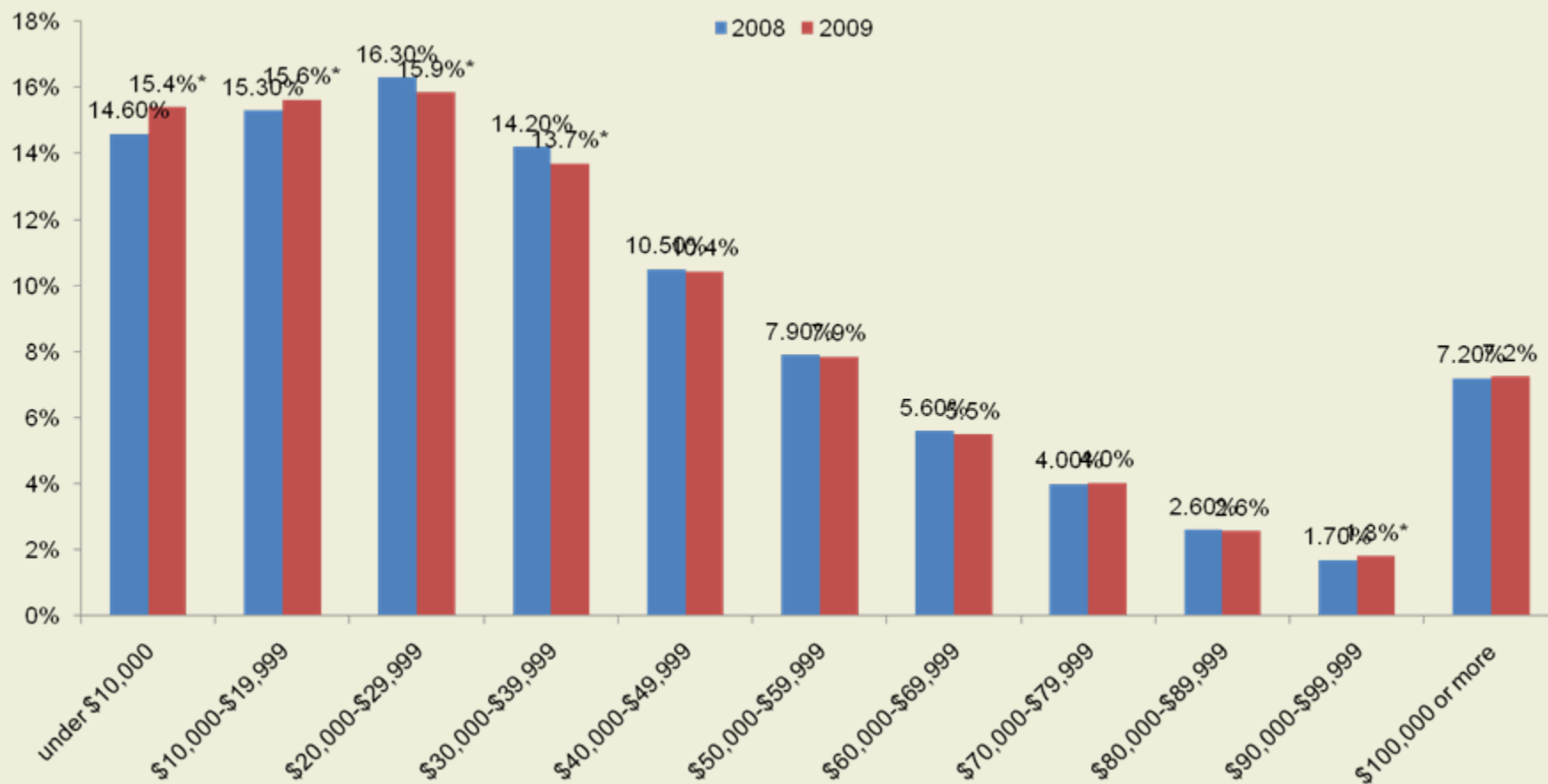


Source: Employee Benefit Research Institute estimates of the 2009-2010 Current Population Survey, March Supplement.

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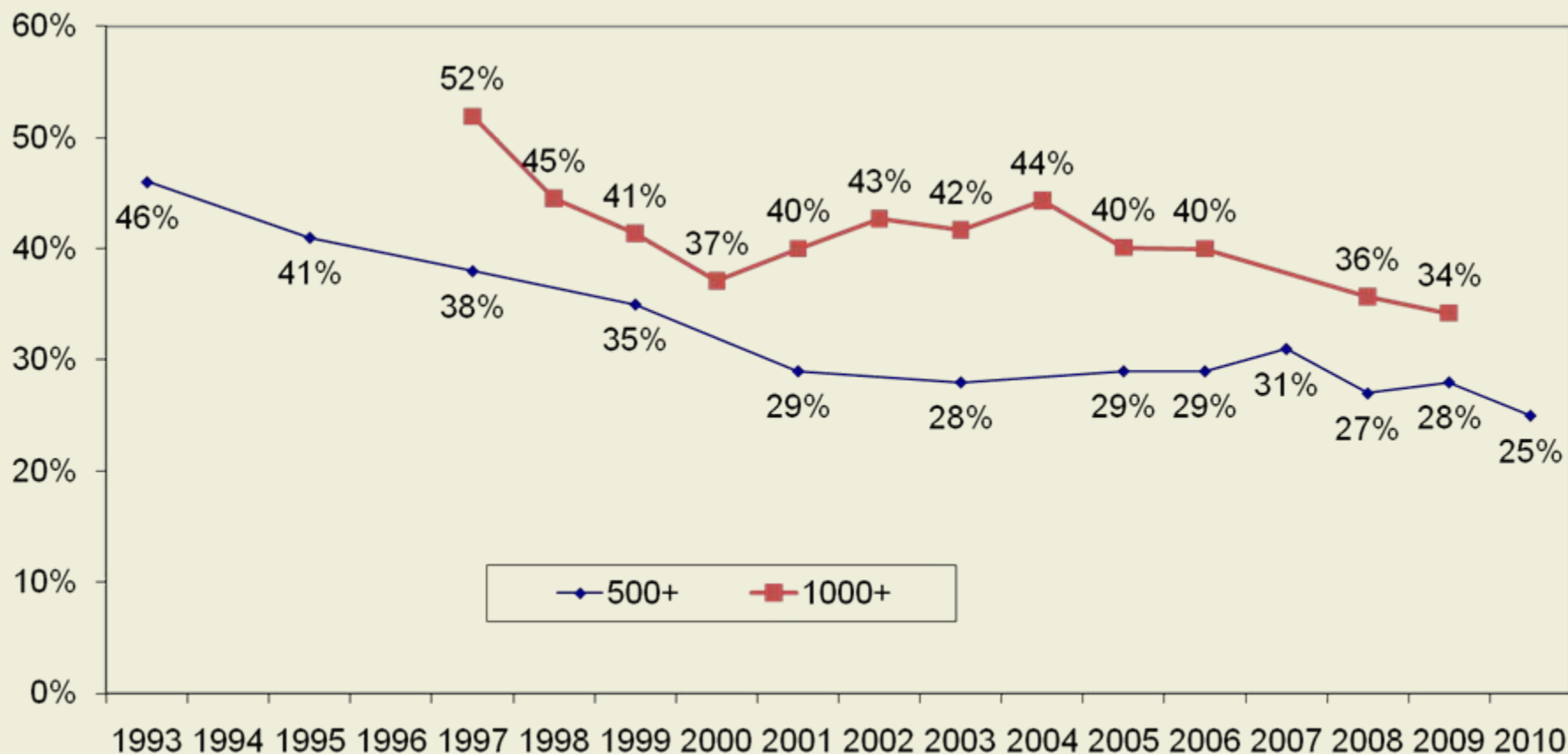
Distribution of Workers Ages 18-64, by Annual Earnings, 2008-2009



Source: Employee Benefit Research Institute estimates of the 2009-2010 Current Population Survey, March Supplement.

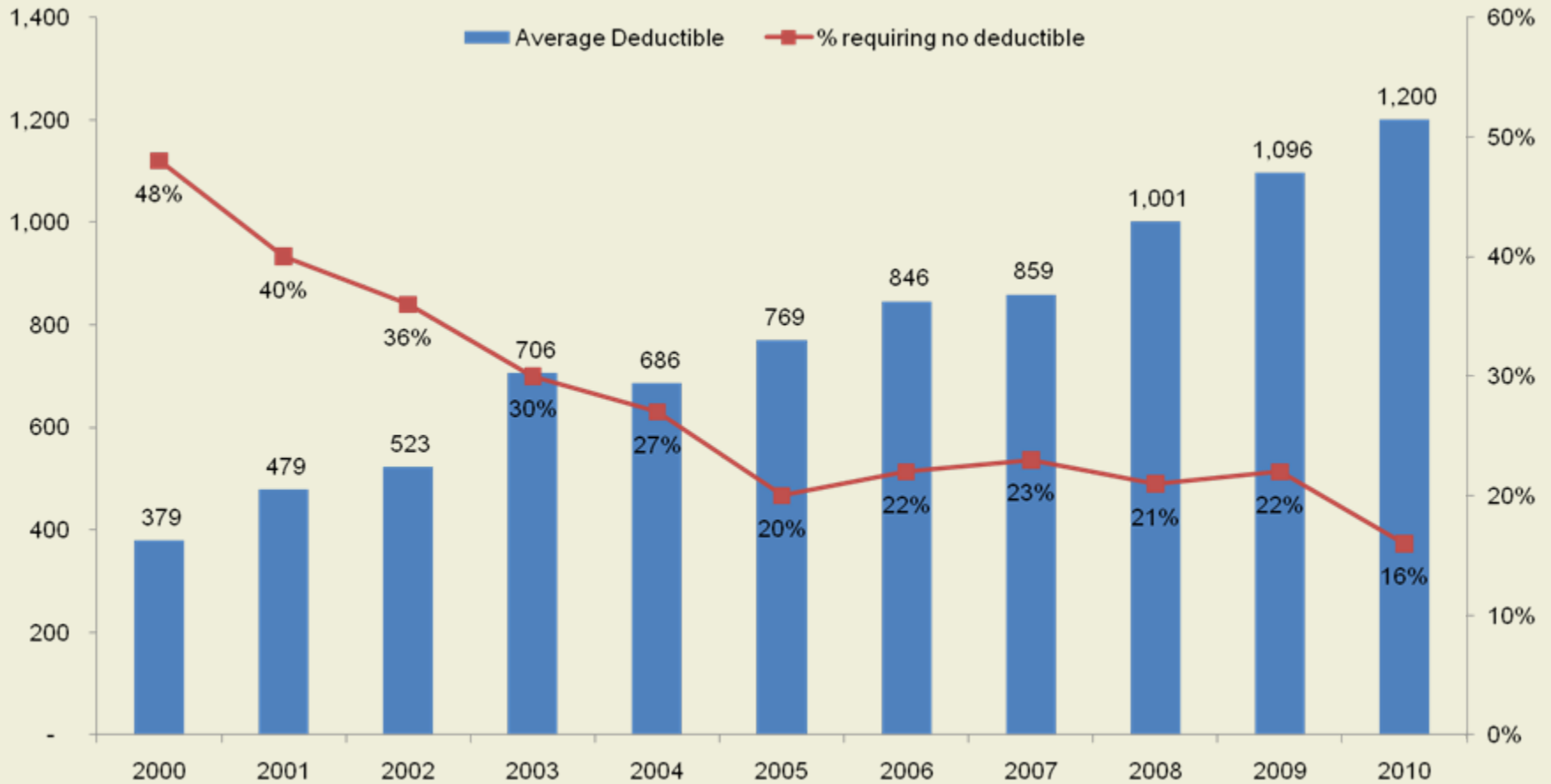
* Difference between 2008 and 2009 is statistically significant at the $p \leq 0.10$ or better.

Percentage of Employers Offering Health Coverage to Early Retirees, by Firm Size, 1993–2010



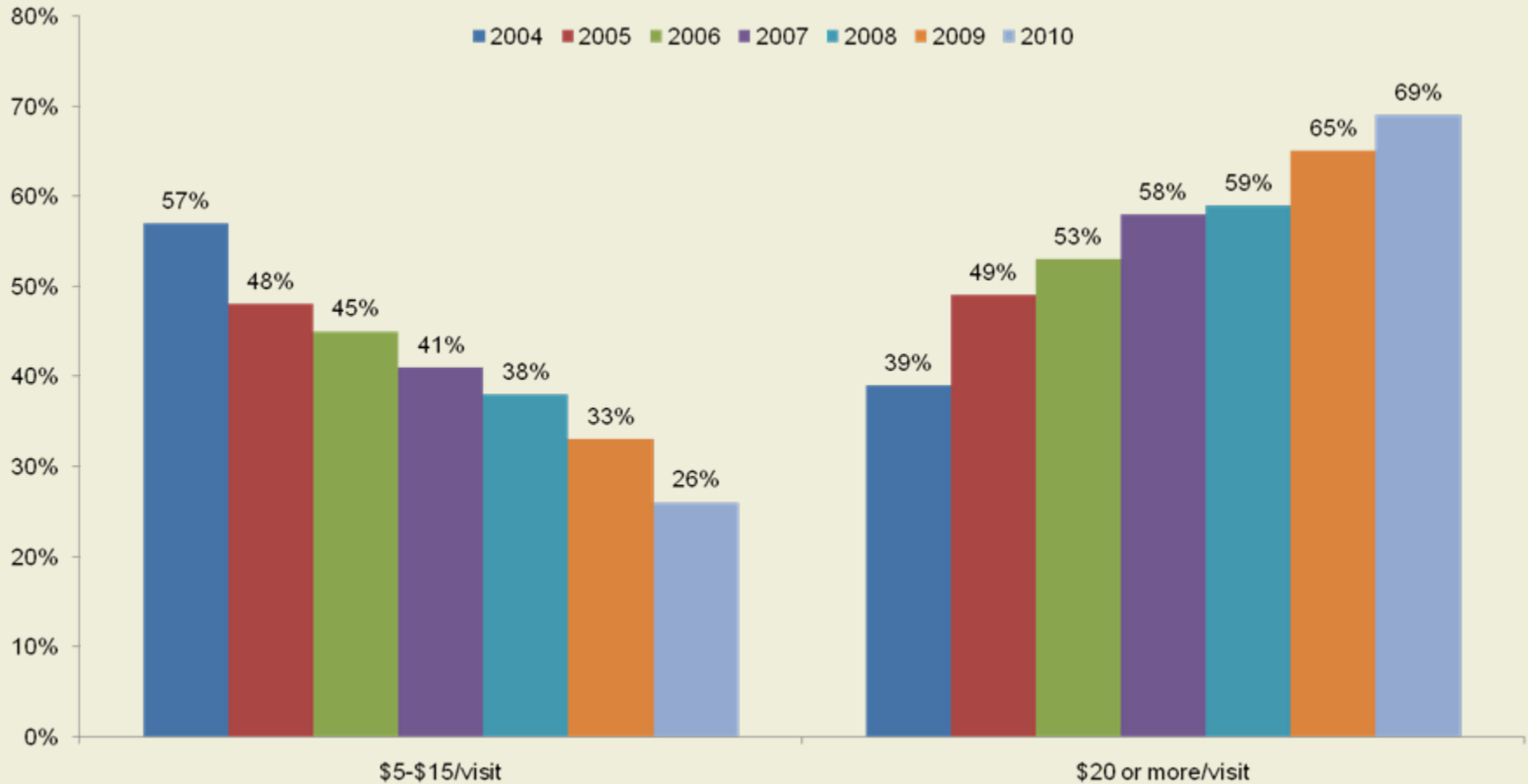
Source: Mercer National Survey of Employer-Sponsored Health Plans and Medical Expenditure Panel Survey.

Average PPO Deductible, Employee-Only Coverage, 2000-2010

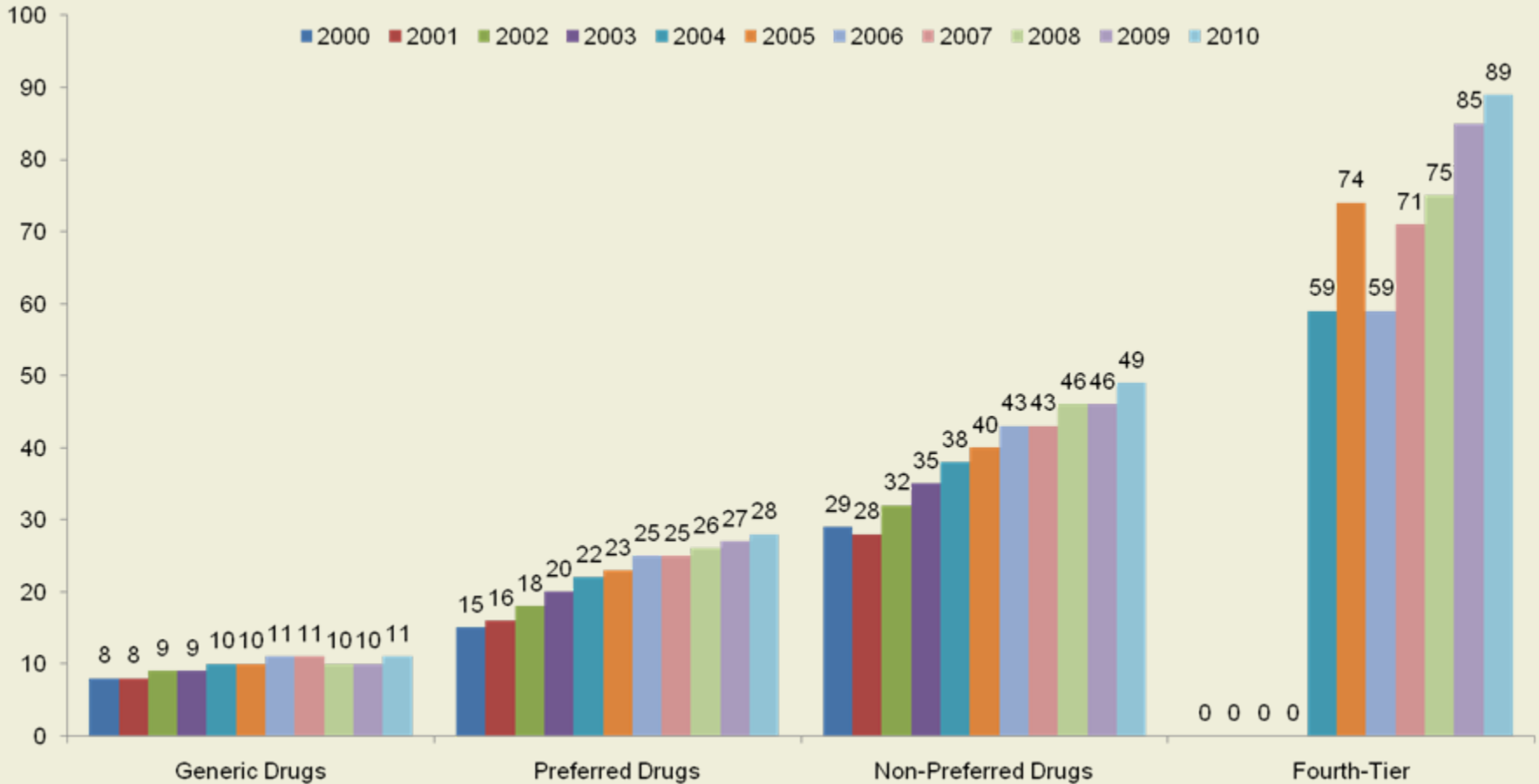


Source: Mercer.

Distribution of Physician Office Visit Co-Payments, All Plan Types, 2004-2010

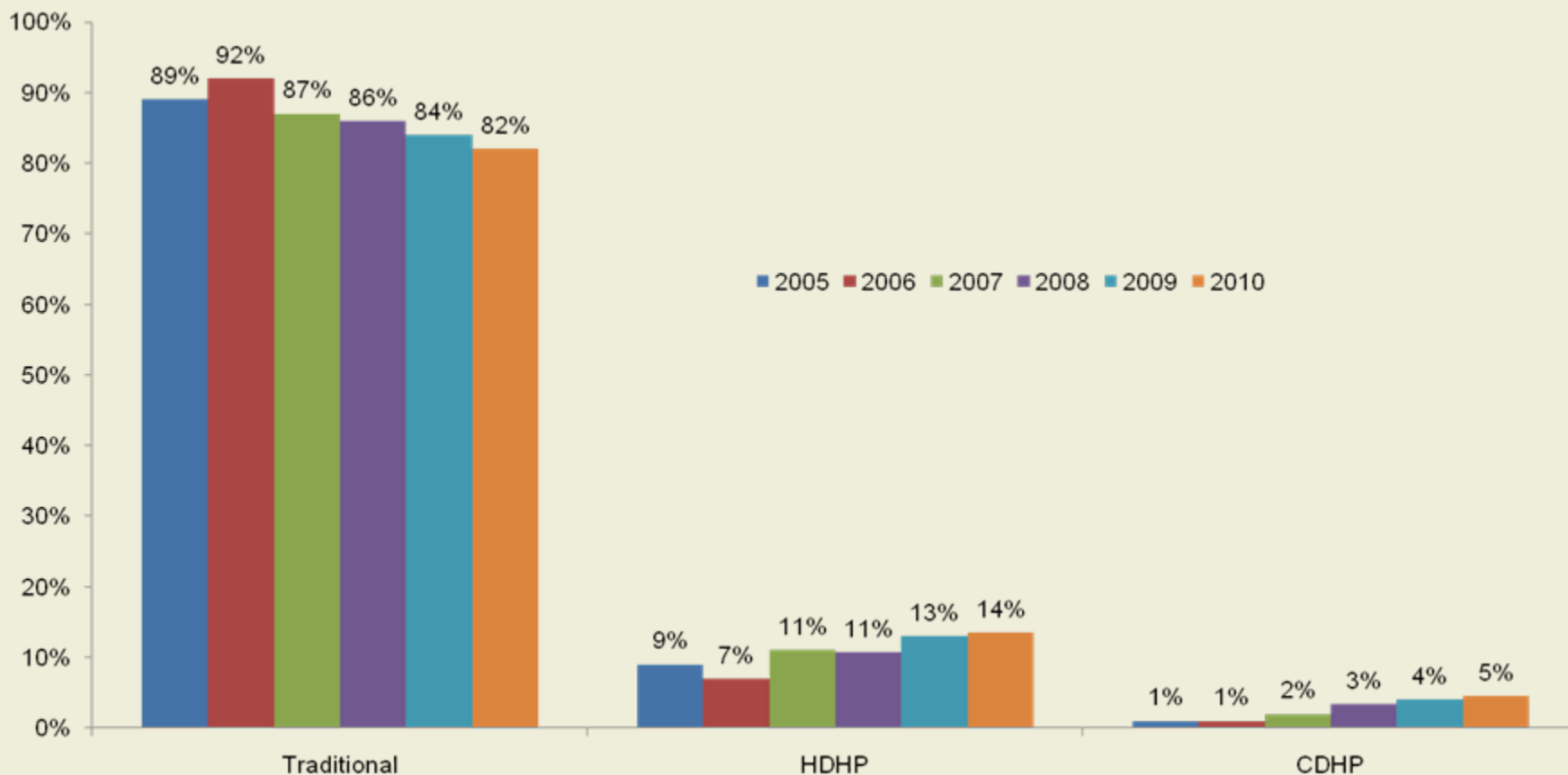


Average Co-Payment for Prescription Drugs, 2000-2010



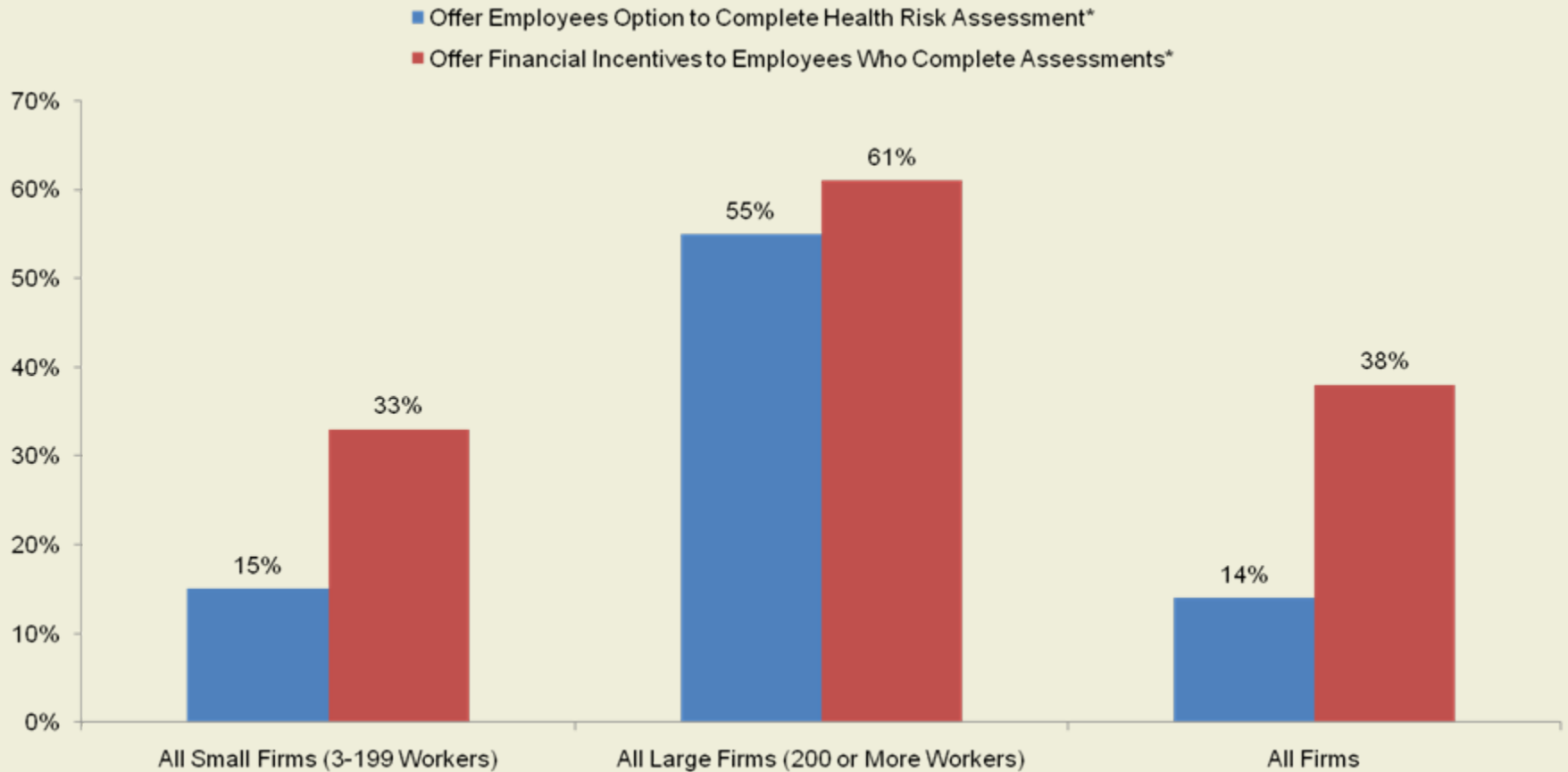
Source: Kaiser Family Foundation.

Distribution of Individuals Covered by Private Health Insurance, by Type of Health Plan, 2005-2010



Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2005-2007. EBRI/MGA Consumer Engagement in Health Care Survey, 2008-2010.

Among Firms Offering Health Benefits, Percentage of Firms That Offer Employees Health Risk Assessments and Offer Incentives to Complete Assessments, by Firm Size, 2009



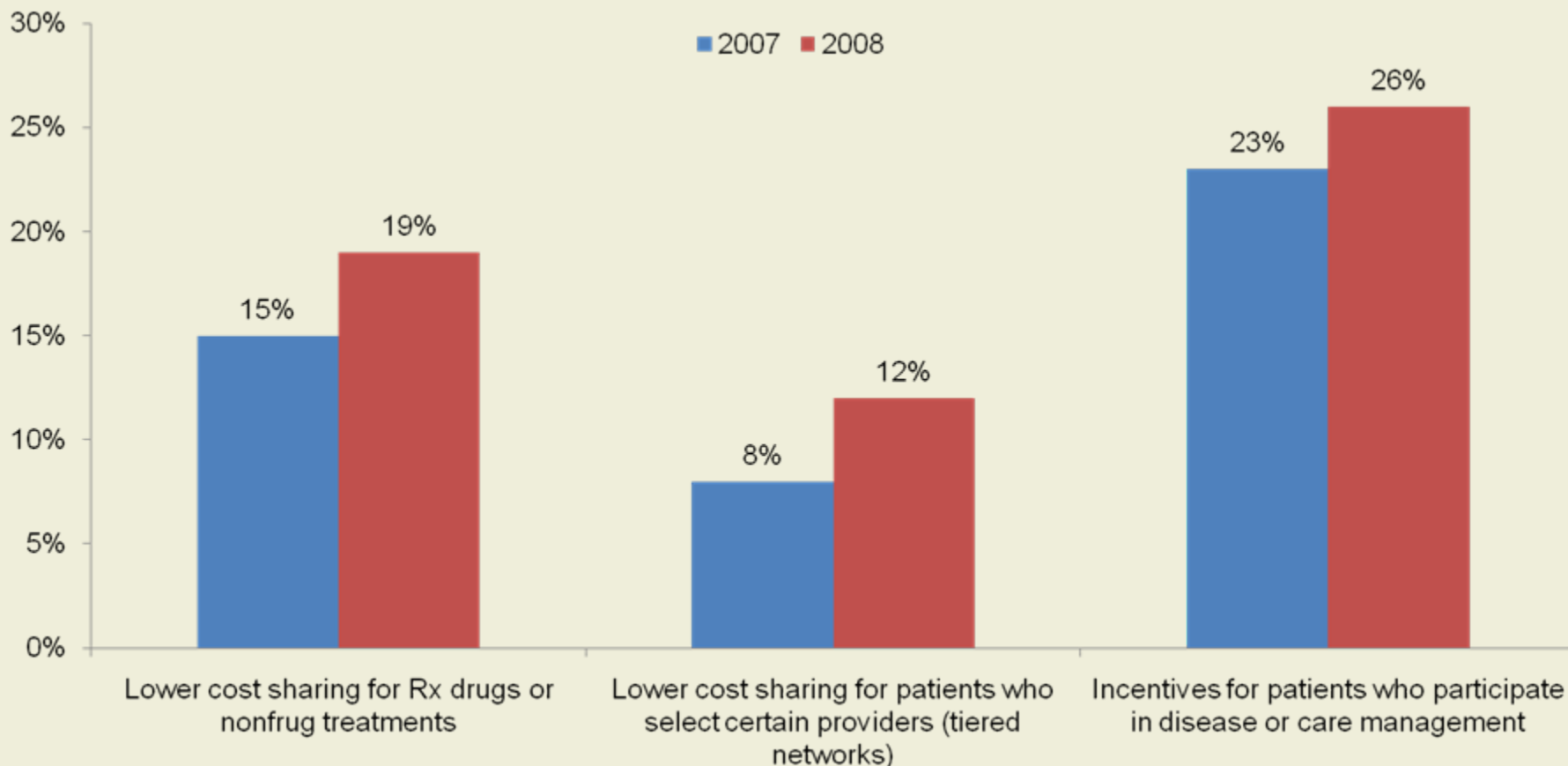
Source: Kaiser Family Foundation.

Prevalence of Specialty Medical Benefits Among Large Employers, 2009

Health Management Programs & Services	Disease Management Program
Health website (85%)	Diabetes (67%)
Case management (82%)	Asthma (57%)
Nurse advice line (78%)	Coronary artery disease (52%)
Health risk assessment (73%)	Congestive heart failure (49%)
Health advocate services (53%)	Hypertension (47%)
Behavior modification (51%)	Cancer (43%)
End-of-life case management (46%)	Obesity (38%)
	Depression (36%)
	Low-back pain (33%)

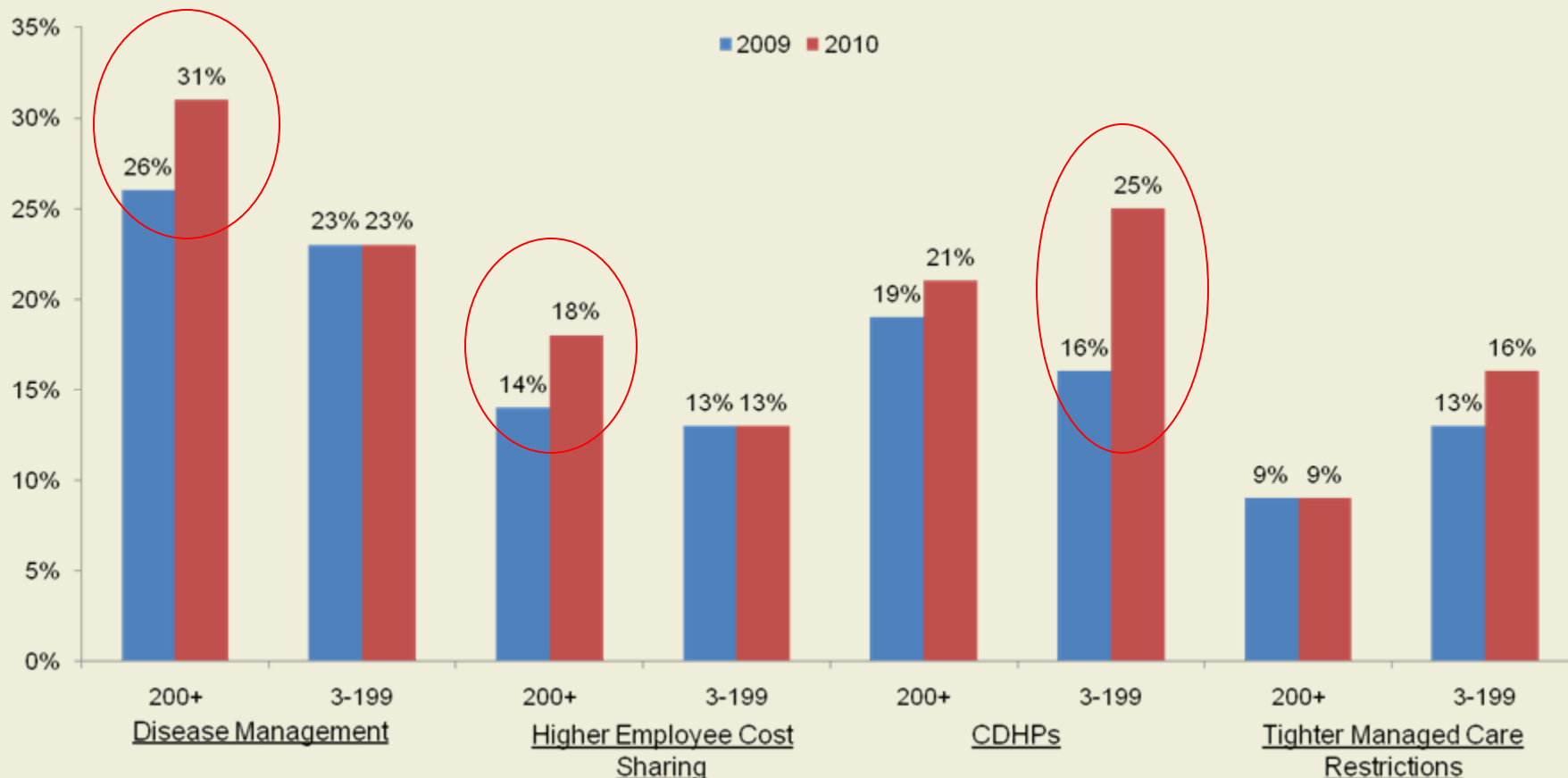
Source: Mercer.

Use of Various Value-Based Insurance Design Strategies by Large Employers, 2007-2008



Source: Choudhry, Rosenthal & Milstein, *Health Affairs*, Nov. 2010.

Employer Opinions on the Effectiveness of Various Cost Containment Strategies, 2009-2010



Source: Kaiser Family Foundation.

“Our results, along with those of...., thus support the case for “smarter” cost sharing – that is, varying the degree of cost sharing for many types of services according to the effect of the use of the service on future medical costs and future health.”

Rowe, Brown-Stevenson, Downey & Newhouse,
Health Affairs, Jan/Feb. 2008.