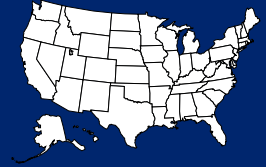


UNITED STATES

American Association of Health Plans

HEALTH CARE COST CALCULATOR



HIGHLIGHTS

2002 - 2007

5% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee \$3,340
 Lost Wages \$12 billion
 Total Increase in Health Care Costs \$161 billion

10% INCREASE IN HEALTH CARE COSTS

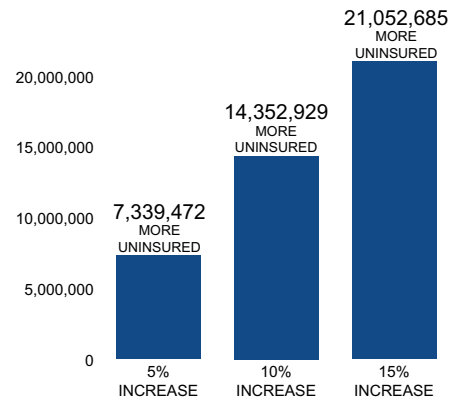
New Costs on Employers per Covered Employee \$5,178
 Lost Wages \$24 billion
 Total Increase in Health Care Costs \$353 billion

15% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee \$7,357
 Lost Wages \$35 billion
 Total Increase in Health Care Costs \$581 billion

MORE UNINSURED

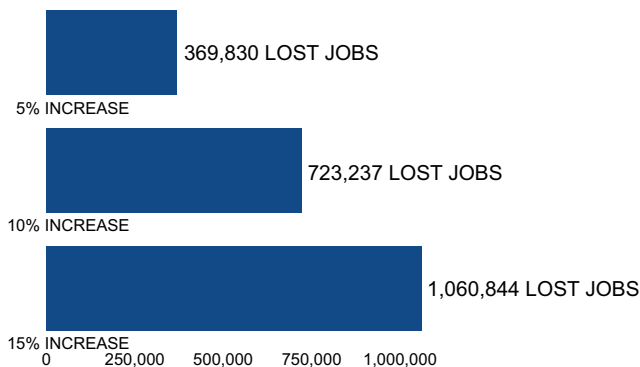
2002 - 2007



A 15% INCREASE IN HEALTH CARE COSTS WILL RESULT IN 21 MILLION MORE UNINSURED IN THE UNITED STATES

LOST JOBS

2002 - 2007



U.S. HEALTH CARE FACTS & FIGURES

- ✓ 12.4% of population over 65
- ✓ Median age = 35.3
- ✓ Population to grow 16% by 2020
- ✓ Population over 65 to grow 51% by 2020
- ✓ 11.6% of GDP spent on health care
- ✓ 16.3% of population without health insurance

ALABAMA

American Association of Health Plans

HEALTH CARE COST CALCULATOR



HIGHLIGHTS

2002 - 2007

5% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee \$4,002
 Lost Wages \$206 million
 Total Increase in Health Care Costs \$2.8 billion

10% INCREASE IN HEALTH CARE COSTS

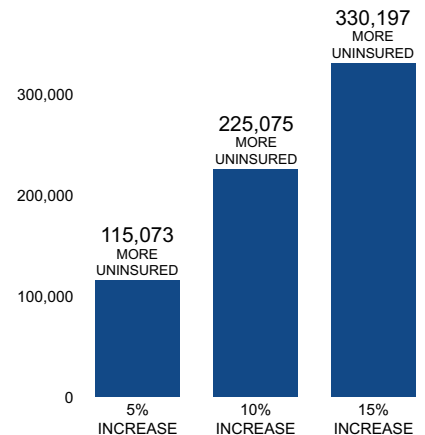
New Costs on Employers per Covered Employee \$6,204
 Lost Wages \$403 million
 Total Increase in Health Care Costs \$6.1 billion

15% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee \$8,815
 Lost Wages \$591 million
 Total Increase in Health Care Costs \$10.1 billion

MORE UNINSURED

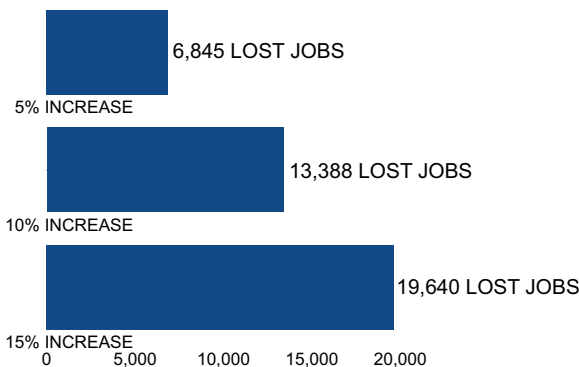
2002 - 2007



A 15% INCREASE IN HEALTH CARE COSTS WILL RESULT IN 330,000 MORE UNINSURED IN ALABAMA

LOST JOBS

2002 - 2007



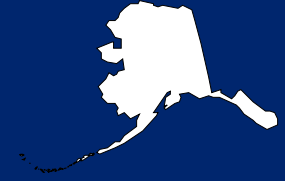
ALABAMA HEALTH CARE FACTS & FIGURES

- ✓ 13.0% of population over 65
- ✓ Median age = 35.8
- ✓ Population to grow 15% by 2020
- ✓ Population over 65 to grow 58% by 2020
- ✓ 14.6% of GSP spent on health care
- ✓ 17.0% of population without health insurance

ALASKA

American Association of Health Plans

HEALTH CARE COST CALCULATOR



HIGHLIGHTS

2002 - 2007

5% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee	\$4,967
Lost Wages	\$38 million
Total Increase in Health Care Costs	\$0.5 billion

10% INCREASE IN HEALTH CARE COSTS

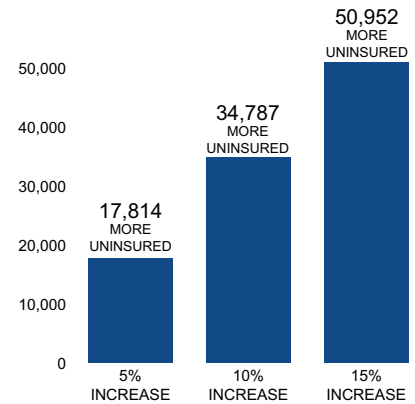
New Costs on Employers per Covered Employee	\$7,699
Lost Wages	\$74 million
Total Increase in Health Care Costs	\$1.2 billion

15% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee	\$10,939
Lost Wages	\$109 million
Total Increase in Health Care Costs	\$1.9 billion

MORE UNINSURED

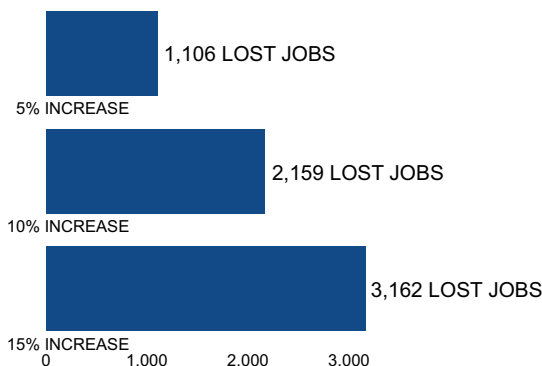
2002 - 2007



A 15% INCREASE IN HEALTH CARE COSTS WILL RESULT IN 51,000 MORE UNINSURED IN ALASKA

LOST JOBS

2002 - 2007



ALASKA HEALTH CARE FACTS & FIGURES

- ✓ 5.7% of population over 65
- ✓ Median age = 32.4
- ✓ Population to grow 28% by 2020
- ✓ Population over 65 to grow 109% by 2020
- ✓ 9.5% of GSP spent on health care
- ✓ 17.3% of population without health insurance

ARIZONA

American Association of Health Plans

HEALTH CARE COST CALCULATOR



HIGHLIGHTS

2002 - 2007

5% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee \$2,615
 Lost Wages \$165 million
 Total Increase in Health Care Costs \$2.2 billion

10% INCREASE IN HEALTH CARE COSTS

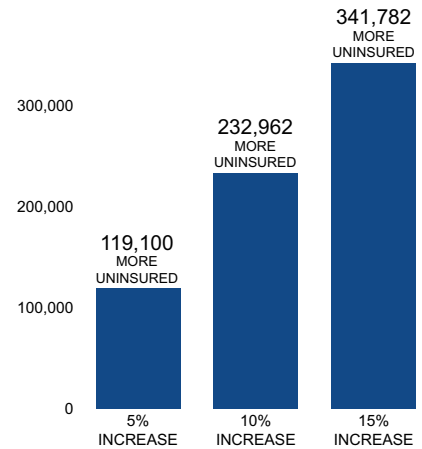
New Costs on Employers per Covered Employee \$4,054
 Lost Wages \$322 million
 Total Increase in Health Care Costs \$4.7 billion

15% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee \$5,759
 Lost Wages \$472 million
 Total Increase in Health Care Costs \$7.8 billion

MORE UNINSURED

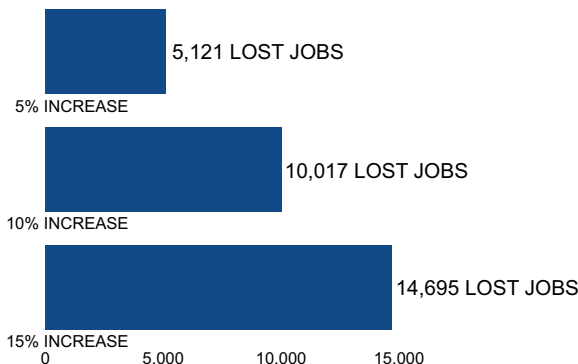
2002 - 2007



A 15% INCREASE IN HEALTH CARE COSTS WILL RESULT IN 342,000 MORE UNINSURED IN ARIZONA

LOST JOBS

2002 - 2007



ARIZONA HEALTH CARE FACTS & FIGURES

- ✓ 13.0% of population over 65
- ✓ Median age = 34.2
- ✓ Population to grow 27% by 2020
- ✓ Population over 65 to grow 82% by 2020
- ✓ 11.0% of GSP spent on health care
- ✓ 24.2% of population without health insurance

ARKANSAS

American Association of Health Plans HEALTH CARE COST CALCULATOR



HIGHLIGHTS

2002 - 2007

5% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee	\$2,796
Lost Wages	\$79 million
Total Increase in Health Care Costs	\$1.2 billion

10% INCREASE IN HEALTH CARE COSTS

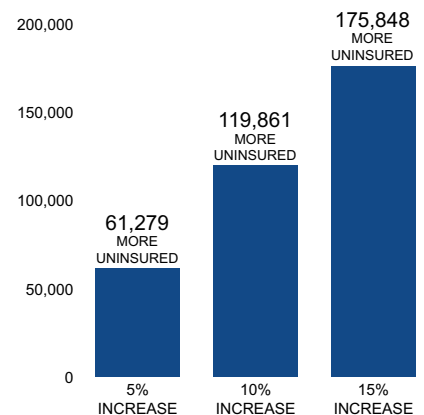
New Costs on Employers per Covered Employee	\$4,334
Lost Wages	\$154 million
Total Increase in Health Care Costs	\$2.6 billion

15% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee	\$6,158
Lost Wages	\$226 million
Total Increase in Health Care Costs	\$4.3 billion

MORE UNINSURED

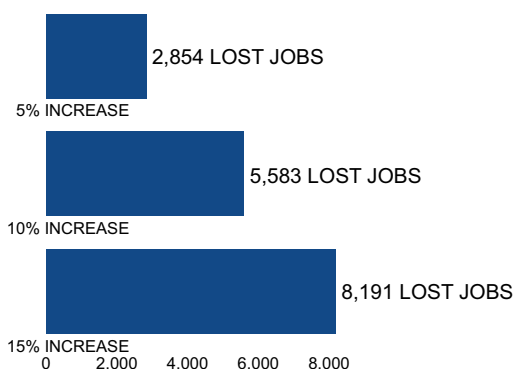
2002 - 2007



A 15% INCREASE IN HEALTH CARE COSTS WILL RESULT IN 176,000 MORE UNINSURED IN ARKANSAS

LOST JOBS

2002 - 2007



ARKANSAS HEALTH CARE FACTS & FIGURES

- ✓ 14.0% of population over 65
- ✓ Median age = 36.0
- ✓ Population to grow 14% by 2020
- ✓ Population over 65 to grow 66% by 2020
- ✓ 13.7% of GSP spent on health care
- ✓ 18.7% of population without health insurance

CALIFORNIA

American Association of Health Plans

HEALTH CARE COST CALCULATOR



HIGHLIGHTS

2002 - 2007

5% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee	\$3,333
Lost Wages	\$1.5 billion
Total Increase in Health Care Costs	\$17.9 billion

10% INCREASE IN HEALTH CARE COSTS

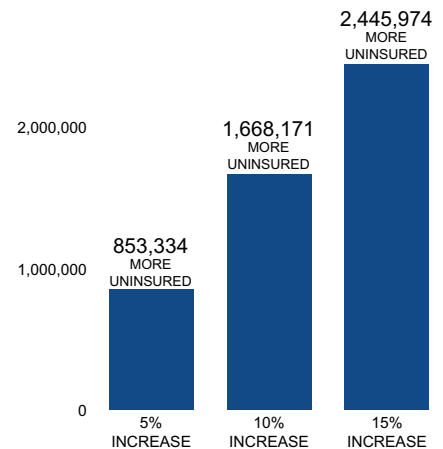
New Costs on Employers per Covered Employee	\$5,167
Lost Wages	\$2.9 billion
Total Increase in Health Care Costs	\$39.4 billion

15% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee	\$7,341
Lost Wages	\$4.3 billion
Total Increase in Health Care Costs	\$64.8 billion

MORE UNINSURED

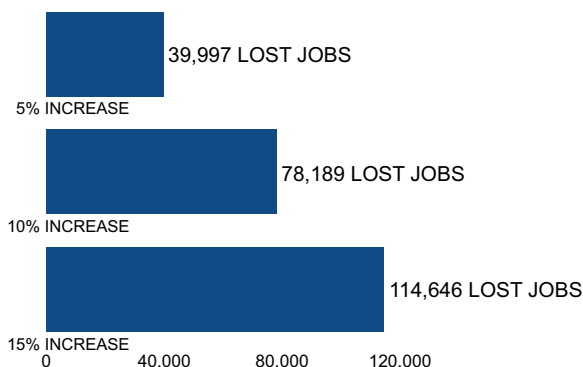
2002 - 2007



A 15% INCREASE IN HEALTH CARE COSTS WILL RESULT IN 2.4 MILLION MORE UNINSURED IN CALIFORNIA

LOST JOBS

2002 - 2007



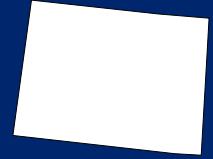
CALIFORNIA HEALTH CARE FACTS & FIGURES

- ✓ 10.6% of population over 65
- ✓ Median age = 33.3
- ✓ Population to grow 39% by 2020
- ✓ Population over 65 to grow 58% by 2020
- ✓ 9.8% of GSP spent on health care
- ✓ 22.1% of population without health insurance

COLO RADO

American Association of Health Plans

HEALTH CARE COST CALCULATOR



HIGHLIGHTS

2002 - 2007

5% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee \$3,080
 Lost Wages \$208 million
 Total Increase in Health Care Costs \$2.5 billion

10% INCREASE IN HEALTH CARE COSTS

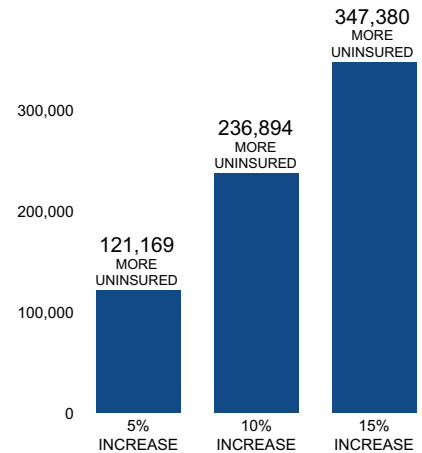
New Costs on Employers per Covered Employee \$4,774
 Lost Wages \$406 million
 Total Increase in Health Care Costs \$505 billion

15% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee \$6,783
 Lost Wages \$596 million
 Total Increase in Health Care Costs \$9.0 billion

MORE UNINSURED

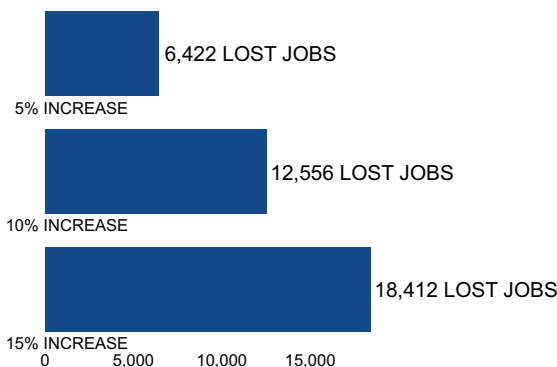
2002 - 2007



A 15% INCREASE IN HEALTH CARE COSTS WILL RESULT IN 347,000 MORE UNINSURED IN COLORADO

LOST JOBS

2002 - 2007



COLORADO HEALTH CARE FACTS & FIGURES

- ✓ 9.7% of population over 65
- ✓ Median age = 34.3

- ✓ Population to grow 20% by 2020
- ✓ Population over 65 to grow 98% by 2020

- ✓ 9.6% of GSP spent on health care
- ✓ 15.1% of population without health insurance

CONNECTICUT

American Association of Health Plans

HEALTH CARE COST CALCULATOR



HIGHLIGHTS

2002 - 2007

5% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee \$3,635
 Lost Wages \$167 million
 Total Increase in Health Care Costs \$2.2 billion

10% INCREASE IN HEALTH CARE COSTS

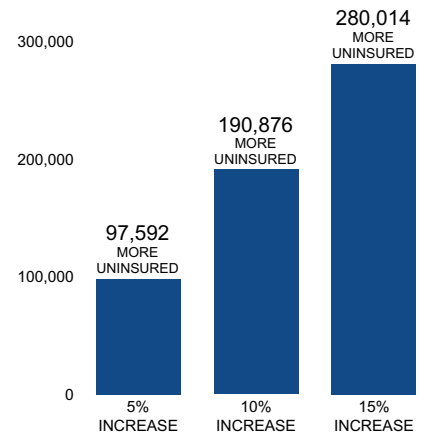
New Costs on Employers per Covered Employee \$5,635
 Lost Wages \$326 million
 Total Increase in Health Care Costs \$4.9 billion

15% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee \$8,006
 Lost Wages \$478 million
 Total Increase in Health Care Costs \$8.1 billion

MORE UNINSURED

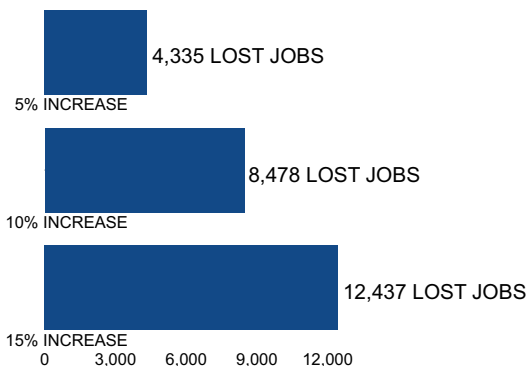
2002 - 2007



A 15% INCREASE IN HEALTH CARE COSTS WILL RESULT IN 280,000 MORE UNINSURED IN CONNECTICUT

LOST JOBS

2002 - 2007



CONNECTICUT HEALTH CARE FACTS & FIGURES

- ✓ 13.8% of population over 65
- ✓ Median age = 37.4
- ✓ Population to grow 10% by 2020
- ✓ Population over 65 to grow 28% by 2020
- ✓ 10.7% of GSP spent on health care
- ✓ 12.6% of population without health insurance

DELAWARE

American Association of Health Plans HEALTH CARE COST CALCULATOR



HIGHLIGHTS

2002 - 2007

5% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee	\$3,770
Lost Wages	\$33 million
Total Increase in Health Care Costs	\$0.6 billion

10% INCREASE IN HEALTH CARE COSTS

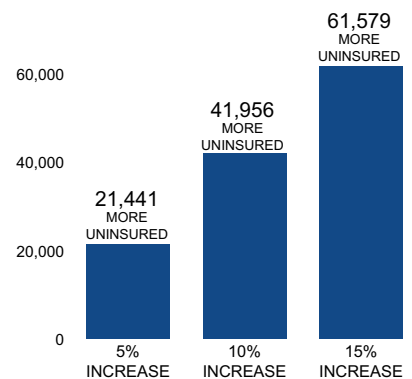
New Costs on Employers per Covered Employee	\$5,844
Lost Wages	\$64 million
Total Increase in Health Care Costs	\$1.3 billion

15% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee	\$8,303
Lost Wages	\$94 million
Total Increase in Health Care Costs	\$2.1 billion

MORE UNINSURED

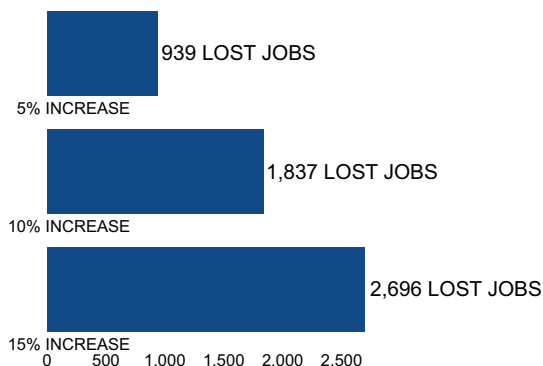
2002 - 2007



A 15% INCREASE IN HEALTH CARE COSTS WILL RESULT IN 62,000 MORE UNINSURED IN DELAWARE

LOST JOBS

2002 - 2007



DELAWARE HEALTH CARE FACTS & FIGURES

- ✓ 13.0% of population over 65
- ✓ Median age = 36.0
- ✓ Population to grow 10% by 2020
- ✓ Population over 65 to grow 48% by 2020
- ✓ 9.2% of GSP spent on health care
- ✓ 14.7% of population without health insurance

DISTRICT OF COLUMBIA

American Association of Health Plans

HEALTH CARE COST CALCULATOR



HIGHLIGHTS

2002 - 2007

5% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee	\$3,792
Lost Wages	\$13 million
Total Increase in Health Care Costs	\$0.9 billion

10% INCREASE IN HEALTH CARE COSTS

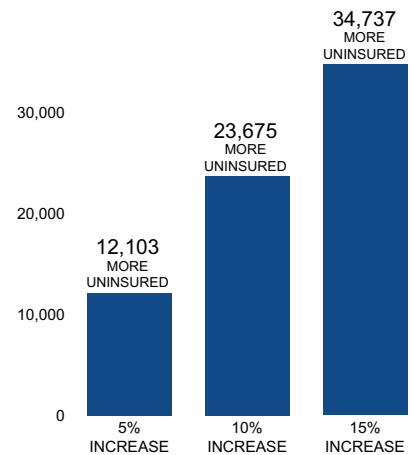
New Costs on Employers per Covered Employee	\$5,878
Lost Wages	\$26 million
Total Increase in Health Care Costs	\$2.0 billion

15% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee	\$8,351
Lost Wages	\$38 million
Total Increase in Health Care Costs	\$3.3 billion

MORE UNINSURED

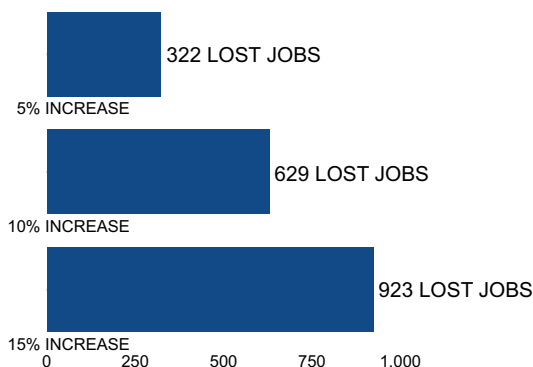
2002 - 2007



A 15% INCREASE IN HEALTH CARE COSTS WILL RESULT IN 35,000 MORE UNINSURED IN THE DISTRICT OF COLUMBIA

LOST JOBS

2002 - 2007



DISTRICT OF COLUMBIA HEALTH CARE FACTS & FIGURES

- ✓ 12.2% of population over 65
- ✓ Median age = 34.6
- ✓ Population to grow 19% by 2020
- ✓ Population over 65 to grow 18% by 2020
- ✓ 7.9% of GSP spent on health care
- ✓ 17.0% of population without health insurance

FLORIDA

American Association of Health Plans

HEALTH CARE COST CALCULATOR



HIGHLIGHTS

2002 - 2007

5% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee	\$3,038
Lost Wages	\$0.6 billion
Total Increase in Health Care Costs	\$8.0 billion

10% INCREASE IN HEALTH CARE COSTS

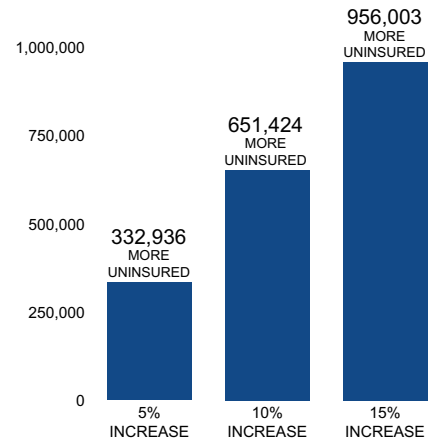
New Costs on Employers per Covered Employee	\$4,710
Lost Wages	\$1.2 billion
Total Increase in Health Care Costs	\$17.5 billion

15% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee	\$6,692
Lost Wages	\$1.8 billion
Total Increase in Health Care Costs	\$28.9 billion

MORE UNINSURED

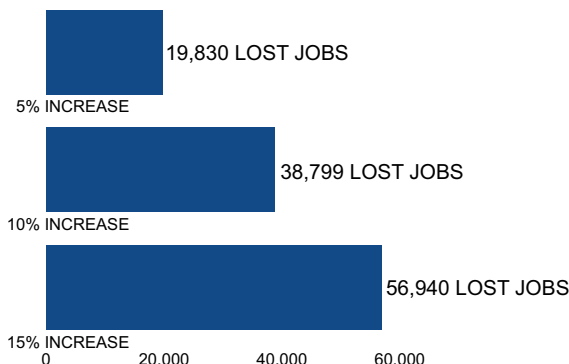
2002 - 2007



A 15% INCREASE IN HEALTH CARE COSTS WILL RESULT IN 956,000 MORE UNINSURED IN FLORIDA

LOST JOBS

2002 - 2007



FLORIDA HEALTH CARE FACTS & FIGURES

- ✓ 17.6% of population over 65
- ✓ Median age = 38.7
- ✓ Population to grow 29% by 2020
- ✓ Population over 65 to grow 66% by 2020
- ✓ 14.3% of GSP spent on health care
- ✓ 17.5% of population without health insurance

GEORGIA

American Association of Health Plans HEALTH CARE COST CALCULATOR



HIGHLIGHTS

2002 - 2007

5% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee \$3,589
 Lost Wages \$381 million
 Total Increase in Health Care Costs \$5.1 billion

10% INCREASE IN HEALTH CARE COSTS

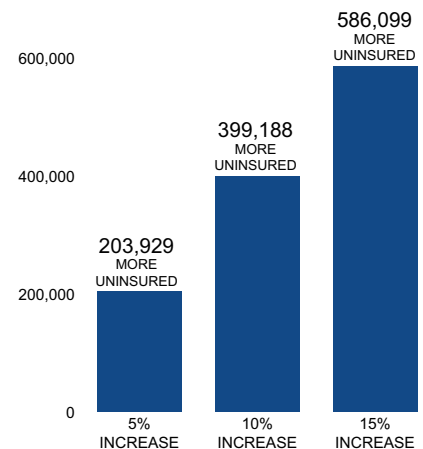
New Costs on Employers per Covered Employee \$5,564
 Lost Wages \$746 million
 Total Increase in Health Care Costs \$11.3 billion

15% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee \$7,905
 Lost Wages \$1.1 billion
 Total Increase in Health Care Costs \$18.5 billion

MORE UNINSURED

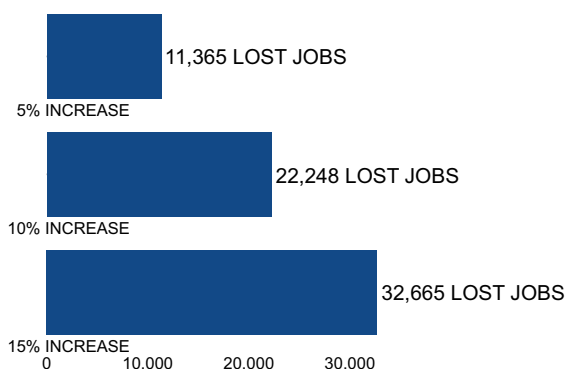
2002 - 2007



A 15% INCREASE IN HEALTH CARE COSTS WILL RESULT IN 586,000 MORE UNINSURED IN GEORGIA

LOST JOBS

2002 - 2007



GEORGIA HEALTH CARE FACTS & FIGURES

- ✓ 9.6% of population over 65
- ✓ Median age = 33.4
- ✓ Population to grow 21% by 2020
- ✓ Population over 65 to grow 80% by 2020
- ✓ 10.7% of GSP spent on health care
- ✓ 17.5% of population without health insurance

HAWAII

American Association of Health Plans

HEALTH CARE COST CALCULATOR



HIGHLIGHTS

2002 - 2007

5% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee	\$4,898
Lost Wages	\$76 million
Total Increase in Health Care Costs	\$1.0 billion

10% INCREASE IN HEALTH CARE COSTS

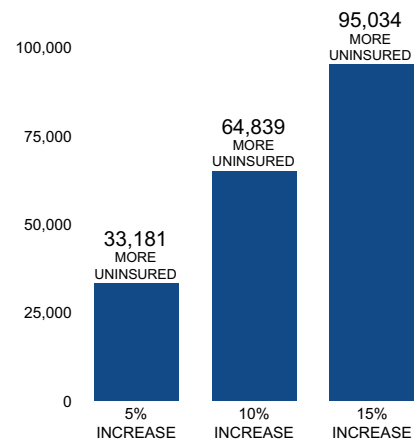
New Costs on Employers per Covered Employee	\$7,592
Lost Wages	\$149 million
Total Increase in Health Care Costs	\$2.2 billion

15% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee	\$10,787
Lost Wages	\$218 million
Total Increase in Health Care Costs	\$3.5 billion

MORE UNINSURED

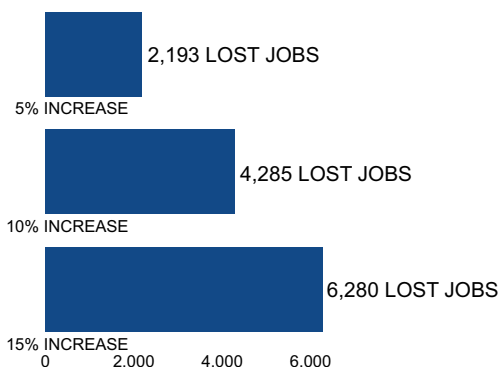
2002 - 2007



A 15% INCREASE IN HEALTH CARE COSTS WILL RESULT IN 95,000 MORE UNINSURED IN HAWAII

LOST JOBS

2002 - 2007



HAWAII HEALTH CARE FACTS & FIGURES

- ✓ 13.3% of population over 65
- ✓ Median age = 36.2

- ✓ Population to grow 33% by 2020
- ✓ Population over 65 to grow 58% by 2020

- ✓ 11.7% of GSP spent on health care
- ✓ 10.0% of population without health insurance



HIGHLIGHTS

2002 - 2007

5% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee	\$2,668
Lost Wages	\$43 million
Total Increase in Health Care Costs	\$0.6 billion

10% INCREASE IN HEALTH CARE COSTS

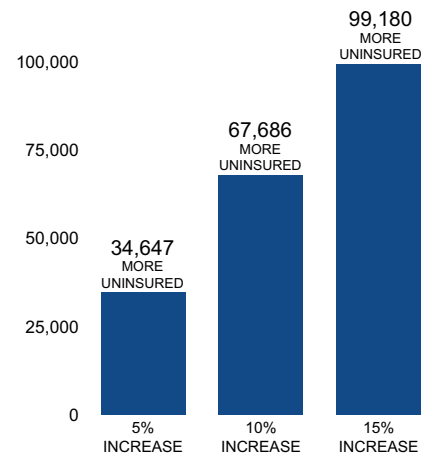
New Costs on Employers per Covered Employee	\$4,136
Lost Wages	\$83 million
Total Increase in Health Care Costs	\$1.2 billion

15% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee	\$5,876
Lost Wages	\$122 million
Total Increase in Health Care Costs	\$2.0 billion

MORE UNINSURED

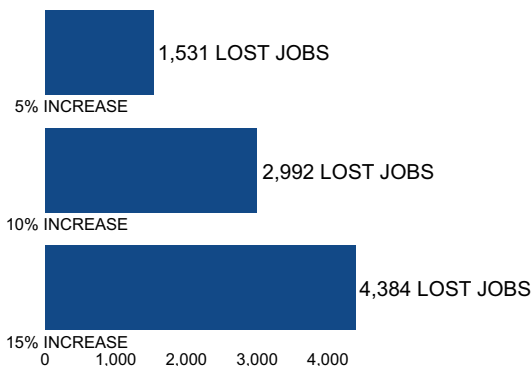
2002 - 2007



A 15% INCREASE IN HEALTH CARE COSTS WILL RESULT IN 99,000 MORE UNINSURED IN IDAHO

LOST JOBS

2002 - 2007



IDAHO HEALTH CARE FACTS & FIGURES

- ✓ 11.3% of population over 65
- ✓ Median age = 33.2

- ✓ Population to grow 25% by 2020
- ✓ Population over 65 to grow 102% by 2020

- ✓ 11.0% of GSP spent on health care
- ✓ 17.7% of population without health insurance

ILLINOIS

American Association of Health Plans

HEALTH CARE COST CALCULATOR



HIGHLIGHTS

2002 - 2007

5% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee	\$3,359
Lost Wages	\$0.6 billion
Total Increase in Health Care Costs	\$7.4 billion

10% INCREASE IN HEALTH CARE COSTS

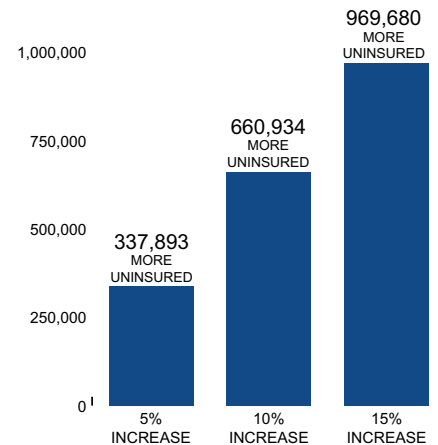
New Costs on Employers per Covered Employee	\$5,208
Lost Wages	\$1.1 billion
Total Increase in Health Care Costs	\$16.1 billion

15% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee	\$7,399
Lost Wages	\$1.7 billion
Total Increase in Health Care Costs	\$26.5 billion

MORE UNINSURED

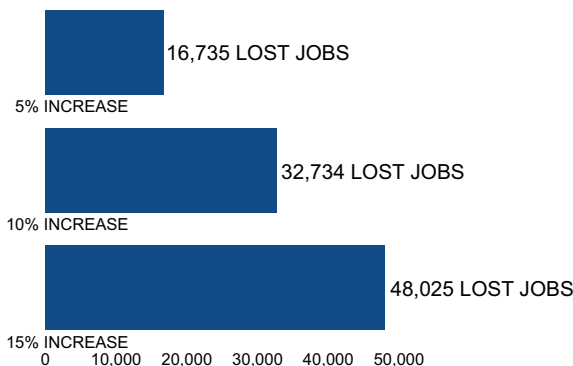
2002 - 2007



A 15% INCREASE IN HEALTH CARE COSTS WILL RESULT IN 970,000 MORE UNINSURED IN ILLINOIS

LOST JOBS

2002 - 2007



ILLINOIS HEALTH CARE FACTS & FIGURES

- ✓ 12.1% of population over 65
- ✓ Median age = 34.7
- ✓ Population to grow 9% by 2020
- ✓ Population over 65 to grow 32% by 2020
- ✓ 10.4% of GSP spent on health care
- ✓ 15.0% of population without health insurance

INDIANA

American Association of Health Plans

HEALTH CARE COST CALCULATOR



HIGHLIGHTS

2002 - 2007

5% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee	\$3,450
Lost Wages	\$261 million
Total Increase in Health Care Costs	\$3.7 billion

10% INCREASE IN HEALTH CARE COSTS

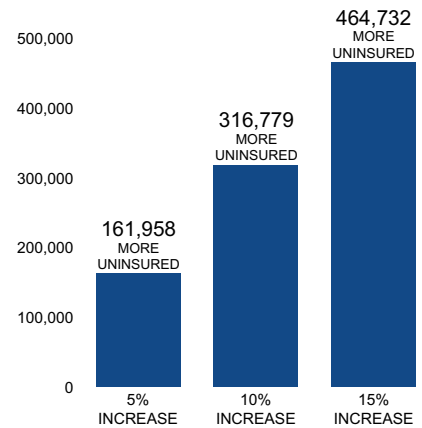
New Costs on Employers per Covered Employee	\$5,349
Lost Wages	\$511 million
Total Increase in Health Care Costs	\$8.1 billion

15% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee	\$7,600
Lost Wages	\$749 million
Total Increase in Health Care Costs	\$13.3 billion

MORE UNINSURED

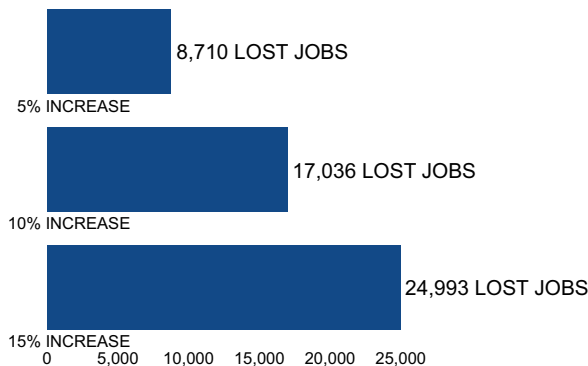
2002 - 2007



A 15% INCREASE IN HEALTH CARE COSTS WILL RESULT IN 465,000 MORE UNINSURED IN INDIANA

LOST JOBS

2002 - 2007



INDIANA HEALTH CARE FACTS & FIGURES

- ✓ 12.4% of population over 65
- ✓ Median age = 35.2
- ✓ Population to grow 7% by 2020
- ✓ Population over 65 to grow 45% by 2020
- ✓ 12.2% of GSP spent on health care
- ✓ 14.4% of population without health insurance



HIGHLIGHTS

2002 - 2007

5% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee **\$3,083**
 Lost Wages **\$121 million**
 Total Increase in Health Care Costs **\$1.7 billion**

10% INCREASE IN HEALTH CARE COSTS

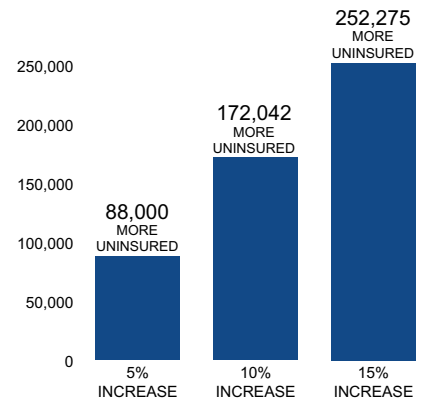
New Costs on Employers per Covered Employee **\$4,779**
 Lost Wages **\$236 million**
 Total Increase in Health Care Costs **\$3.6 billion**

15% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee **\$6,790**
 Lost Wages **\$346 million**
 Total Increase in Health Care Costs **\$6.0 billion**

MORE UNINSURED

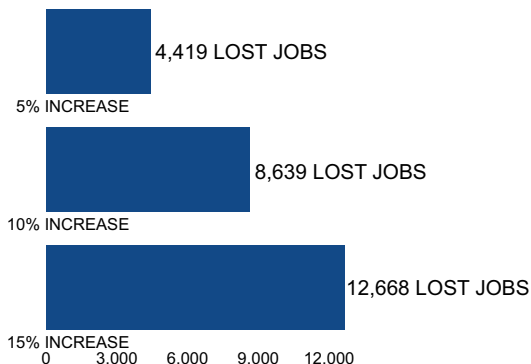
2002 - 2007



A 15% INCREASE IN HEALTH CARE COSTS WILL RESULT IN 252,000 MORE UNINSURED IN IOWA

LOST JOBS

2002 - 2007



IOWA HEALTH CARE FACTS & FIGURES

- ✓ 14.9% of population over 65
- ✓ Median age = 36.6
- ✓ Population to grow 4% by 2020
- ✓ Population over 65 to grow 37% by 2020
- ✓ 12.1% of GSP spent on health care
- ✓ 9.3% of population without health insurance

KANSAS

American Association of Health Plans

HEALTH CARE COST CALCULATOR



HIGHLIGHTS

2002 - 2007

5% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee \$3,227
 Lost Wages \$115 million
 Total Increase in Health Care Costs \$1.6 billion

10% INCREASE IN HEALTH CARE COSTS

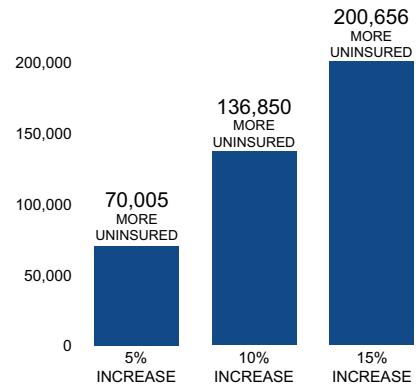
New Costs on Employers per Covered Employee \$5,002
 Lost Wages \$225 million
 Total Increase in Health Care Costs \$3.5 billion

15% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee \$7,107
 Lost Wages \$329 million
 Total Increase in Health Care Costs \$5.8 billion

MORE UNINSURED

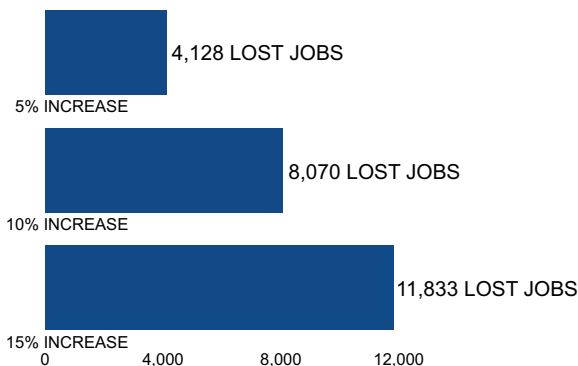
2002 - 2007



A 15% INCREASE IN HEALTH CARE COSTS WILL RESULT IN 201,000 MORE UNINSURED IN KANSAS

LOST JOBS

2002 - 2007



KANSAS HEALTH CARE FACTS & FIGURES

- ✓ 13.3% of population over 65
- ✓ Median age = 35.2
- ✓ Population to grow 13% by 2020
- ✓ Population over 65 to grow 46% by 2020
- ✓ 12.2% of GSP spent on health care
- ✓ 10.3% of population without health insurance

KENTUCKY

American Association of Health Plans

HEALTH CARE COST CALCULATOR



HIGHLIGHTS

2002 - 2007

5% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee	\$3,466
Lost Wages	\$156 million
Total Increase in Health Care Costs	\$2.3 billion

10% INCREASE IN HEALTH CARE COSTS

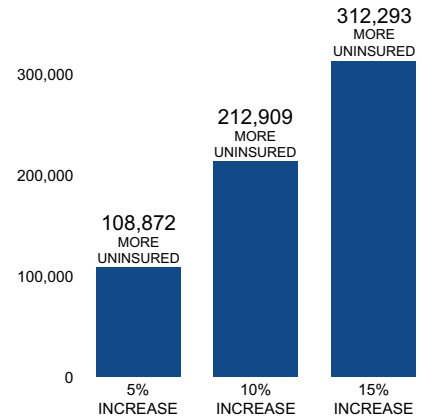
New Costs on Employers per Covered Employee	\$5,373
Lost Wages	\$304 million
Total Increase in Health Care Costs	\$5.1 billion

15% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee	\$7,634
Lost Wages	\$447 million
Total Increase in Health Care Costs	\$8.4 billion

MORE UNINSURED

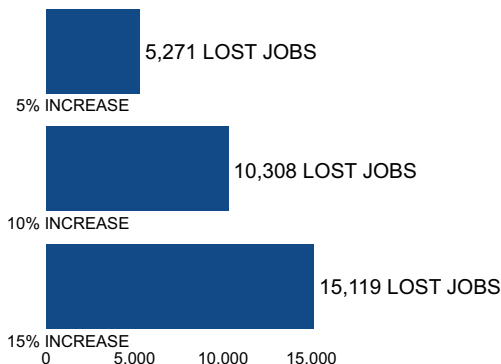
2002 - 2007



A 15% INCREASE IN HEALTH CARE COSTS WILL RESULT IN 312,000 MORE UNINSURED IN KENTUCKY

LOST JOBS

2002 - 2007



KENTUCKY HEALTH CARE FACTS & FIGURES

- ✓ 12.5% of population over 65
- ✓ Median age = 35.9

- ✓ Population to grow 7% by 2020
- ✓ Population over 65 to grow 57% by 2020

- ✓ 13.5% of GSP spent on health care
- ✓ 14.1% of population without health insurance

LOUISIANA

American Association of Health Plans HEALTH CARE COST CALCULATOR



HIGHLIGHTS

2002 - 2007

5% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee \$3,157
 Lost Wages \$162 million
 Total Increase in Health Care Costs \$2.2 billion

10% INCREASE IN HEALTH CARE COSTS

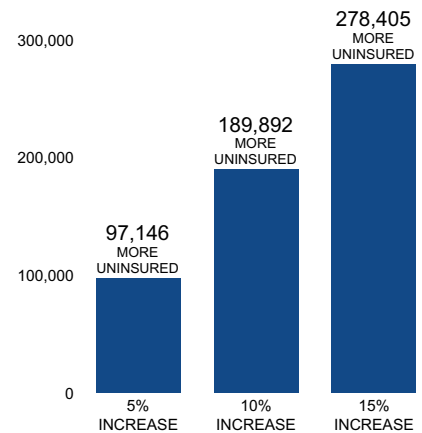
New Costs on Employers per Covered Employee \$4,893
 Lost Wages \$316 million
 Total Increase in Health Care Costs \$4.9 billion

15% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee \$6,952
 Lost Wages \$463 million
 Total Increase in Health Care Costs \$8.1 billion

MORE UNINSURED

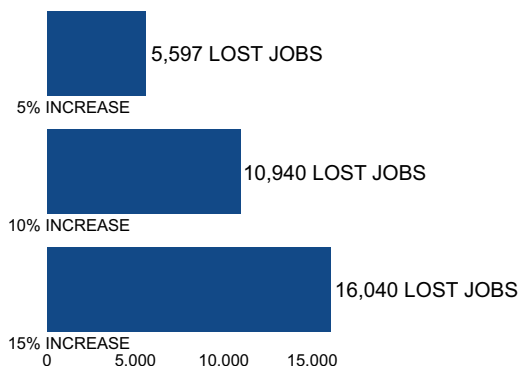
2002 - 2007



A 15% INCREASE IN HEALTH CARE COSTS WILL RESULT IN 278,000 MORE UNINSURED IN LOUISIANA

LOST JOBS

2002 - 2007



LOUISIANA HEALTH CARE FACTS & FIGURES

- ✓ 11.6% of population over 65
- ✓ Median age = 34.0
- ✓ Population to grow 13% by 2020
- ✓ Population over 65 to grow 57% by 2020
- ✓ 12.8% of GSP spent on health care
- ✓ 19.0% of population without health insurance

MAINE

American Association of Health Plans

HEALTH CARE COST CALCULATOR



HIGHLIGHTS

2002 - 2007

5% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee	\$3,315
Lost Wages	\$59 million
Total Increase in Health Care Costs	\$0.7 billion

10% INCREASE IN HEALTH CARE COSTS

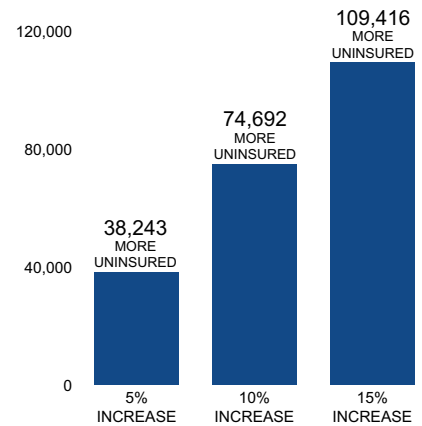
New Costs on Employers per Covered Employee	\$5,139
Lost Wages	\$114 million
Total Increase in Health Care Costs	\$1.6 billion

15% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee	\$7,302
Lost Wages	\$167 million
Total Increase in Health Care Costs	\$2.7 billion

MORE UNINSURED

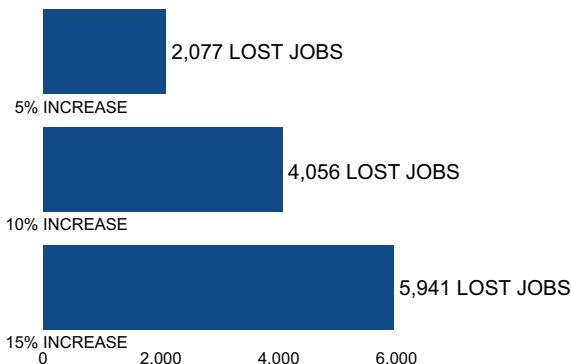
2002 - 2007



A 15% INCREASE IN HEALTH CARE COSTS WILL RESULT IN 109,000 MORE UNINSURED IN MAINE

LOST JOBS

2002 - 2007



MAINE HEALTH CARE FACTS & FIGURES

- ✓ 14.4% of population over 65
- ✓ Median age = 38.6
- ✓ Population to grow 11% by 2020
- ✓ Population over 65 to grow 51% by 2020
- ✓ 15.2% of GSP spent on health care
- ✓ 12.7% of population without health insurance

MARYLAND

American Association of Health Plans

HEALTH CARE COST CALCULATOR



HIGHLIGHTS

2002 - 2007

5% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee \$3,753
 Lost Wages \$263 million
 Total Increase in Health Care Costs \$3.4 billion

10% INCREASE IN HEALTH CARE COSTS

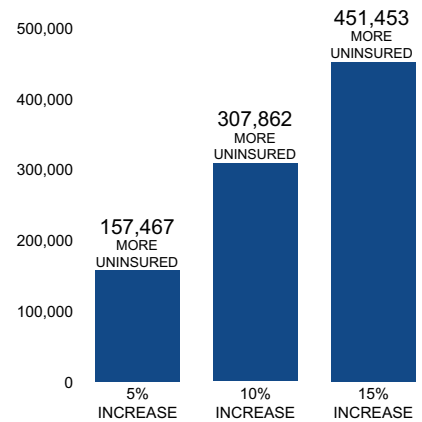
New Costs on Employers per Covered Employee \$5,817
 Lost Wages \$515 million
 Total Increase in Health Care Costs \$7.5 billion

15% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee \$8,265
 Lost Wages \$755 million
 Total Increase in Health Care Costs \$12.3 billion

MORE UNINSURED

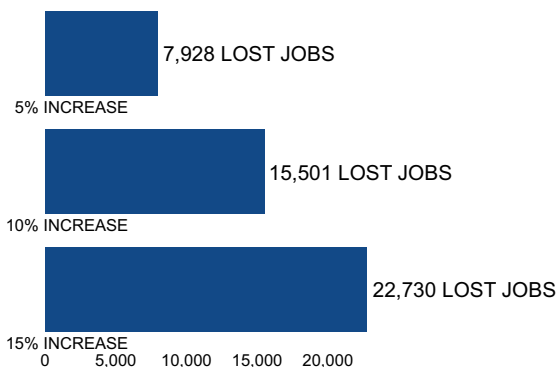
2002 - 2007



A 15% INCREASE IN HEALTH CARE COSTS WILL RESULT IN 451,000 MORE UNINSURED IN MARYLAND

LOST JOBS

2002 - 2007



MARYLAND HEALTH CARE FACTS & FIGURES

- ✓ 11.3% of population over 65
- ✓ Median age = 36.0
- ✓ Population to grow 15% by 2020
- ✓ Population over 65 to grow 50% by 2020
- ✓ 11.9% of GSP spent on health care
- ✓ 16.6% of population without health insurance

MASSACHUSETTS

American Association of Health Plans

HEALTH CARE COST CALCULATOR



HIGHLIGHTS

2002 - 2007

5% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee	\$3,767
Lost Wages	\$337 million
Total Increase in Health Care Costs	\$4.6 billion

10% INCREASE IN HEALTH CARE COSTS

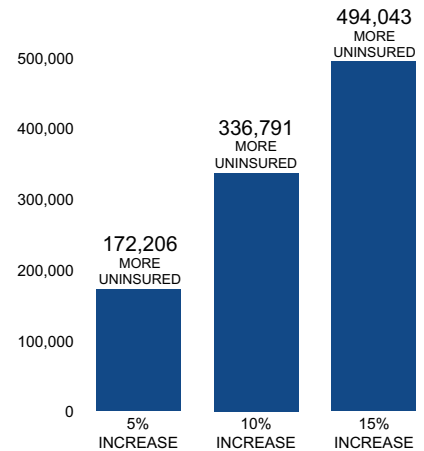
New Costs on Employers per Covered Employee	\$5,839
Lost Wages	\$659 million
Total Increase in Health Care Costs	\$10.0 billion

15% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee	\$8,296
Lost Wages	\$966 million
Total Increase in Health Care Costs	\$16.5 billion

MORE UNINSURED

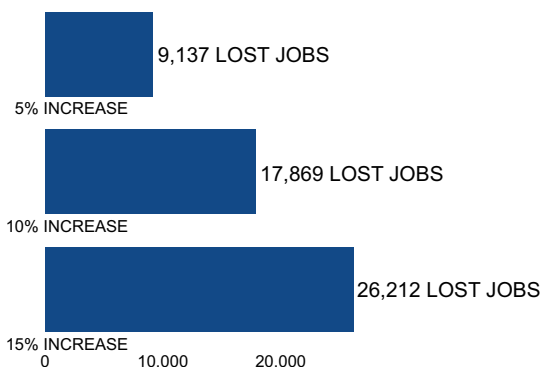
2002 - 2007



A 15% INCREASE IN HEALTH CARE COSTS WILL RESULT IN 494,000 MORE UNINSURED IN MASSACHUSETTS

LOST JOBS

2002 - 2007



MASSACHUSETTS HEALTH CARE FACTS & FIGURES

- ✓ 13.5% of population over 65
- ✓ Median age = 36.5

- ✓ Population to grow 9% by 2020
- ✓ Population over 65 to grow 30% by 2020

- ✓ 12.5% of GSP spent on health care
- ✓ 10.3% of population without health insurance

M I C H I G A N

American Association of Health Plans

HEALTH CARE COST CALCULATOR



HIGHLIGHTS

2002 - 2007

5% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee \$3,387
 Lost Wages \$409 million
 Total Increase in Health Care Costs \$5.7 billion

10% INCREASE IN HEALTH CARE COSTS

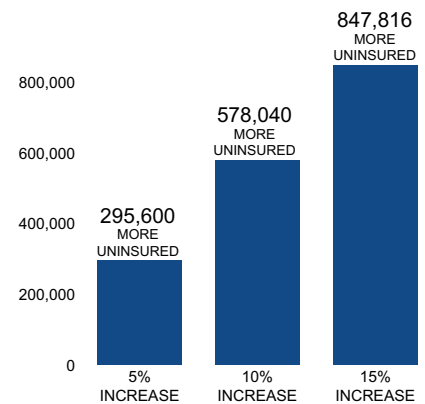
New Costs on Employers per Covered Employee \$5,251
 Lost Wages \$800 million
 Total Increase in Health Care Costs \$12.4 billion

15% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee \$7,461
 Lost Wages \$1.2 billion
 Total Increase in Health Care Costs \$20.5 billion

MORE UNINSURED

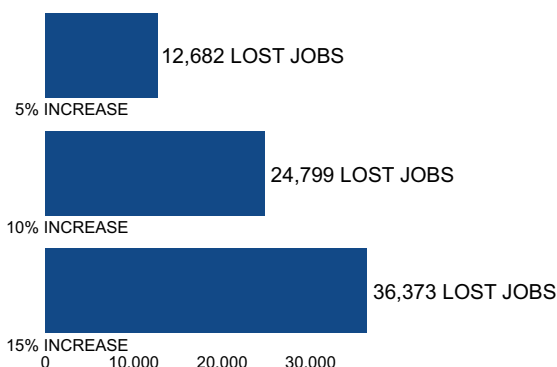
2002 - 2007



A 15% INCREASE IN HEALTH CARE COSTS WILL RESULT IN 848,000 MORE UNINSURED IN MICHIGAN

LOST JOBS

2002 - 2007



MICHIGAN HEALTH CARE FACTS & FIGURES

- ✓ 12.3% of population over 65
- ✓ Median age = 35.5
- ✓ Population to grow 3% by 2020
- ✓ Population over 65 to grow 34% by 2020
- ✓ 12.1% of GSP spent on health care
- ✓ 13.2% of population without health insurance

MINNESOTA

American Association of Health Plans

HEALTH CARE COST CALCULATOR



HIGHLIGHTS

2002 - 2007

5% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee \$3,857
 Lost Wages \$299 million
 Total Increase in Health Care Costs \$3.8 billion

10% INCREASE IN HEALTH CARE COSTS

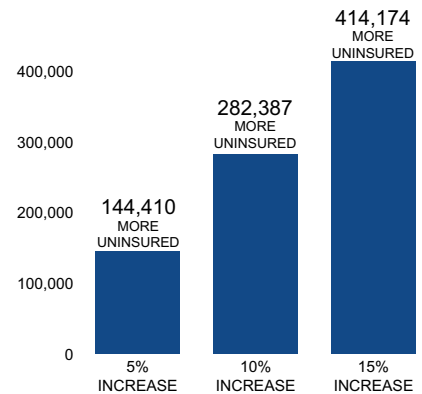
New Costs on Employers per Covered Employee \$5,979
 Lost Wages \$585 million
 Total Increase in Health Care Costs \$8.2 billion

15% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee \$8,495
 Lost Wages \$857 million
 Total Increase in Health Care Costs \$13.5 billion

MORE UNINSURED

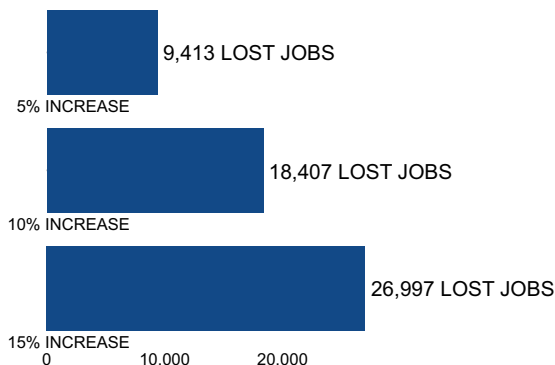
2002 - 2007



A 15% INCREASE IN HEALTH CARE COSTS WILL RESULT IN 414,000 MORE UNINSURED IN MINNESOTA

LOST JOBS

2002 - 2007



MINNESOTA HEALTH CARE FACTS & FIGURES

- ✓ 12.1% of population over 65
- ✓ Median age = 35.4
- ✓ Population to grow 12% by 2020
- ✓ Population over 65 to grow 57% by 2020
- ✓ 12.6% of GSP spent on health care
- ✓ 9.3% of population without health insurance

MISSISSIPPI

American Association of Health Plans

HEALTH CARE COST CALCULATOR



HIGHLIGHTS

2002 - 2007

5% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee	\$3,144
Lost Wages	\$87 million
Total Increase in Health Care Costs	\$1.3 billion

10% INCREASE IN HEALTH CARE COSTS

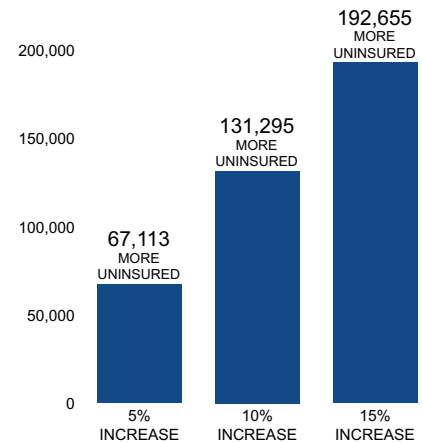
New Costs on Employers per Covered Employee	\$4,874
Lost Wages	\$169 million
Total Increase in Health Care Costs	\$2.9 billion

15% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee	\$6,925
Lost Wages	\$249 million
Total Increase in Health Care Costs	\$4.7 billion

MORE UNINSURED

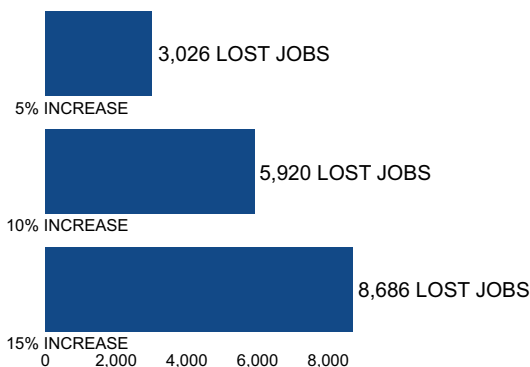
2002 - 2007



A 15% INCREASE IN HEALTH CARE COSTS WILL RESULT IN 193,000 MORE UNINSURED IN MISSISSIPPI

LOST JOBS

2002 - 2007



MISSISSIPPI HEALTH CARE FACTS & FIGURES

- ✓ 12.1% of population over 65
- ✓ Median age = 33.8
- ✓ Population to grow 10% by 2020
- ✓ Population over 65 to grow 55% by 2020
- ✓ 14.3% of GSP spent on health care
- ✓ 20.0% of population without health insurance

MISSOURI

American Association of Health Plans

HEALTH CARE COST CALCULATOR



HIGHLIGHTS

2002 - 2007

5% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee \$3,390
 Lost Wages \$226 million
 Total Increase in Health Care Costs \$3.4 billion

10% INCREASE IN HEALTH CARE COSTS

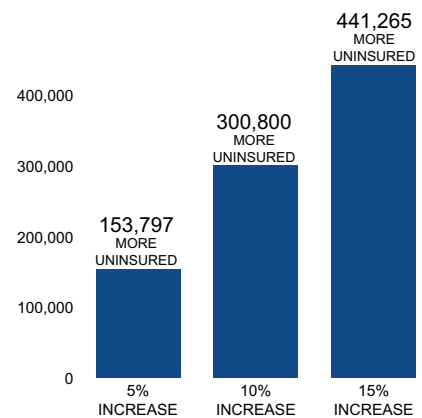
New Costs on Employers per Covered Employee \$5,256
 Lost Wages \$443 million
 Total Increase in Health Care Costs \$7.4 billion

15% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee \$7,467
 Lost Wages \$650 million
 Total Increase in Health Care Costs \$12.1 billion

MORE UNINSURED

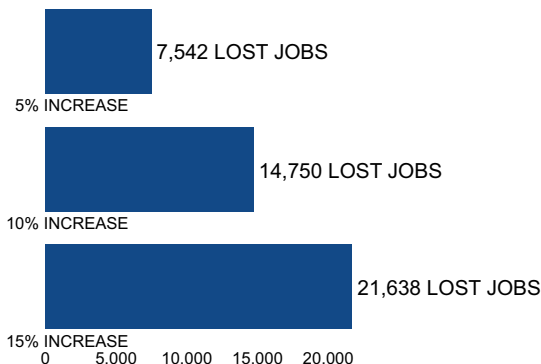
2002 - 2007



A 15% INCREASE IN HEALTH CARE COSTS WILL RESULT IN 441,000 MORE UNINSURED IN MISSOURI

LOST JOBS

2002 - 2007



MISSOURI HEALTH CARE FACTS & FIGURES

- ✓ 13.5% of population over 65
- ✓ Median age = 36.1

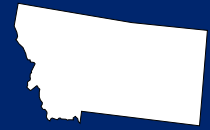
- ✓ Population to grow 11% by 2020
- ✓ Population over 65 to grow 44% by 2020

- ✓ 12.8% of GSP spent on health care
- ✓ 10.5% of population without health insurance

MONTANA

American Association of Health Plans

HEALTH CARE COST CALCULATOR



HIGHLIGHTS

2002 - 2007

5% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee	\$3,167
Lost Wages	\$37 million
Total Increase in Health Care Costs	\$0.5 billion

10% INCREASE IN HEALTH CARE COSTS

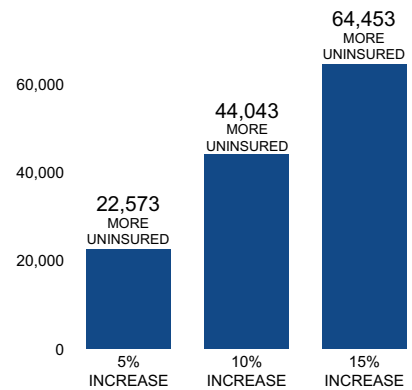
New Costs on Employers per Covered Employee	\$4,909
Lost Wages	\$73 million
Total Increase in Health Care Costs	\$1.0 billion

15% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee	\$6,974
Lost Wages	\$106 million
Total Increase in Health Care Costs	\$1.6 billion

MORE UNINSURED

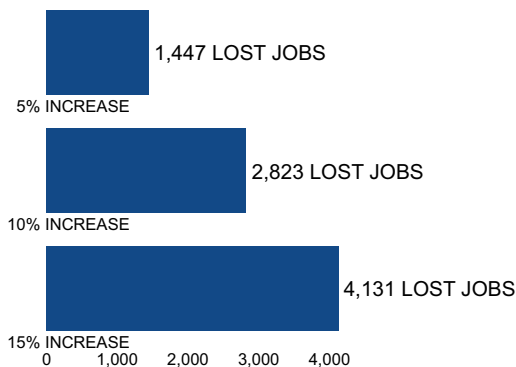
2002 - 2007



A 15% INCREASE IN HEALTH CARE COSTS WILL RESULT IN 64,000 MORE UNINSURED IN MONTANA

LOST JOBS

2002 - 2007



MONTANA HEALTH CARE FACTS & FIGURES

- ✓ 13.4% of population over 65
- ✓ Median age = 37.5
- ✓ Population to grow 15% by 2020
- ✓ Population over 65 to grow 85% by 2020
- ✓ 14.3% of GSP spent on health care
- ✓ 19.6% of population without health insurance

NEBRASKA

American Association of Health Plans

HEALTH CARE COST CALCULATOR



HIGHLIGHTS

2002 - 2007

5% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee	\$2,906
Lost Wages	\$69 million
Total Increase in Health Care Costs	\$1.0 billion

10% INCREASE IN HEALTH CARE COSTS

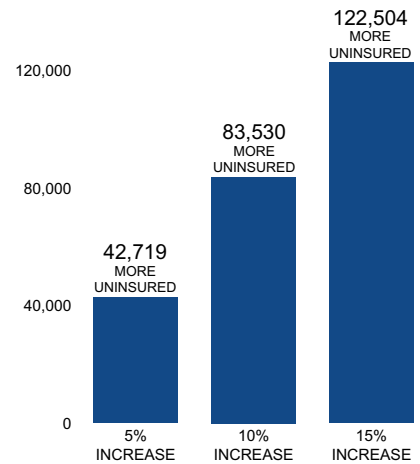
New Costs on Employers per Covered Employee	\$4,505
Lost Wages	\$134 million
Total Increase in Health Care Costs	\$2.1 billion

15% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee	\$6,401
Lost Wages	\$197 million
Total Increase in Health Care Costs	\$3.5 billion

MORE UNINSURED

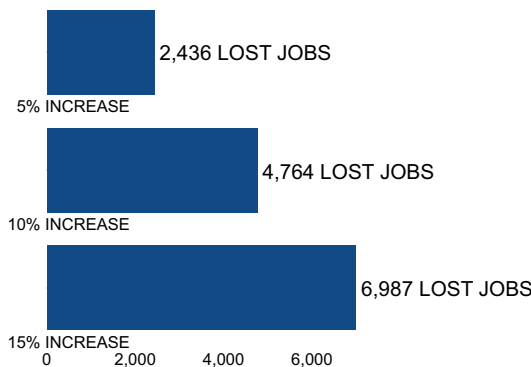
2002 - 2007



A 15% INCREASE IN HEALTH CARE COSTS WILL RESULT IN 123,000 MORE UNINSURED IN NEBRASKA

LOST JOBS

2002 - 2007



NEBRASKA HEALTH CARE FACTS & FIGURES

- ✓ 13.6% of population over 65
- ✓ Median age = 35.3
- ✓ Population to grow 11% by 2020
- ✓ Population over 65 to grow 48% by 2020
- ✓ 11.8% of GSP spent on health care
- ✓ 9.0% of population without health insurance

NEVADA

American Association of Health Plans

HEALTH CARE COST CALCULATOR



HIGHLIGHTS

2002 - 2007

5% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee	\$2,404
Lost Wages	\$61 million
Total Increase in Health Care Costs	\$0.9 billion

10% INCREASE IN HEALTH CARE COSTS

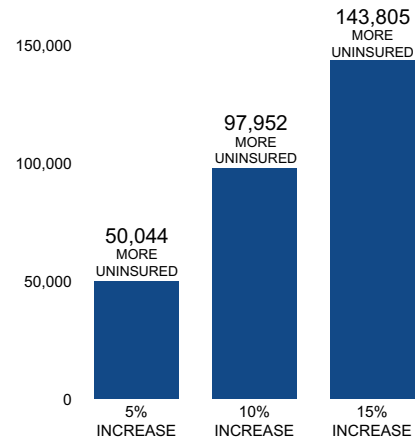
New Costs on Employers per Covered Employee	\$3,726
Lost Wages	\$120 million
Total Increase in Health Care Costs	\$2.0 billion

15% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee	\$5,294
Lost Wages	\$176 million
Total Increase in Health Care Costs	\$3.3 billion

MORE UNINSURED

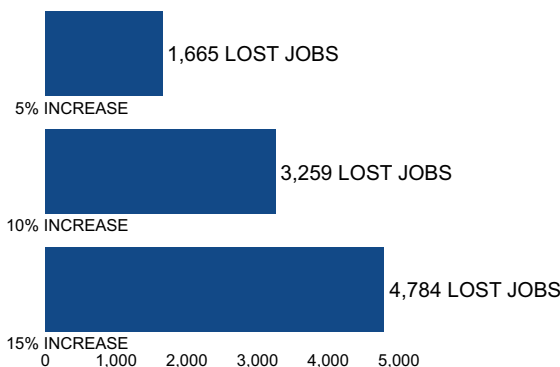
2002 - 2007



A 15% INCREASE IN HEALTH CARE COSTS WILL RESULT IN 144,000 MORE UNINSURED IN NEVADA

LOST JOBS

2002 - 2007



NEVADA HEALTH CARE FACTS & FIGURES

- ✓ 11.0% of population over 65
- ✓ Median age = 35.0
- ✓ Population to grow 20% by 2020
- ✓ Population over 65 to grow 90% by 2020
- ✓ 8.9% of GSP spent on health care
- ✓ 21.2% of population without health insurance

NEW HAMPSHIRE

American Association of Health Plans

HEALTH CARE COST CALCULATOR



HIGHLIGHTS

2002 - 2007

5% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee	\$3,525
Lost Wages	\$58 million
Total Increase in Health Care Costs	\$0.8 billion

10% INCREASE IN HEALTH CARE COSTS

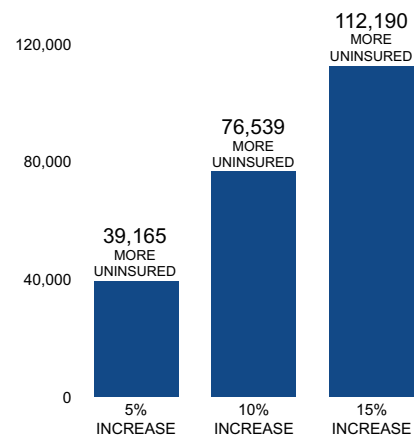
New Costs on Employers per Covered Employee	\$5,465
Lost Wages	\$112 million
Total Increase in Health Care Costs	\$1.8 billion

15% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee	\$7,764
Lost Wages	\$165 million
Total Increase in Health Care Costs	\$2.9 billion

MORE UNINSURED

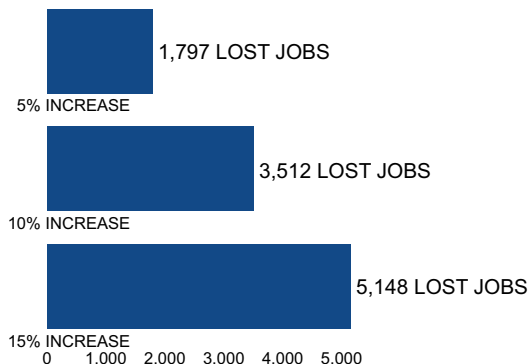
2002 - 2007



A 15% INCREASE IN HEALTH CARE COSTS WILL RESULT IN 112,000 MORE UNINSURED IN NEW HAMPSHIRE

LOST JOBS

2002 - 2007



NEW HAMPSHIRE HEALTH CARE FACTS & FIGURES

- ✓ 12.0% of population over 65
- ✓ Median age = 37.1
- ✓ Population to grow 15% by 2020
- ✓ Population over 65 to grow 61% by 2020
- ✓ 11.3% of GSP spent on health care
- ✓ 11.3% of population without health insurance

NEW JERSEY

American Association of Health Plans

HEALTH CARE COST CALCULATOR



HIGHLIGHTS

2002 - 2007

5% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee \$3,339
 Lost Wages \$372 million
 Total Increase in Health Care Costs \$4.9 billion

10% INCREASE IN HEALTH CARE COSTS

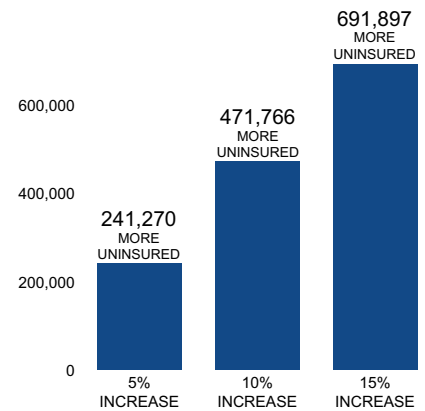
New Costs on Employers per Covered Employee \$5,176
 Lost Wages \$728 million
 Total Increase in Health Care Costs \$10.8 billion

15% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee \$7,355
 Lost Wages \$1.1 billion
 Total Increase in Health Care Costs \$17.8 billion

MORE UNINSURED

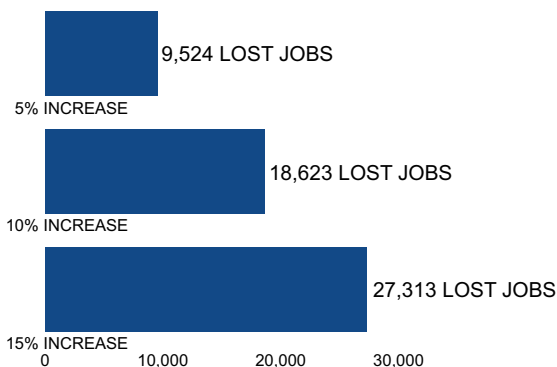
2002 - 2007



A 15% INCREASE IN HEALTH CARE COSTS WILL RESULT IN 692,000 MORE UNINSURED IN NEW JERSEY

LOST JOBS

2002 - 2007



NEW JERSEY HEALTH CARE FACTS & FIGURES

- ✓ 13.2% of population over 65
- ✓ Median age = 36.7
- ✓ Population to grow 13% by 2020
- ✓ Population over 65 to grow 32% by 2020
- ✓ 10.2% of GSP spent on health care
- ✓ 16.4% of population without health insurance

NEW MEXICO

American Association of Health Plans

HEALTH CARE COST CALCULATOR



HIGHLIGHTS

2002 - 2007

5% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee	\$3,430
Lost Wages	\$74 million
Total Increase in Health Care Costs	\$1.0 billion

10% INCREASE IN HEALTH CARE COSTS

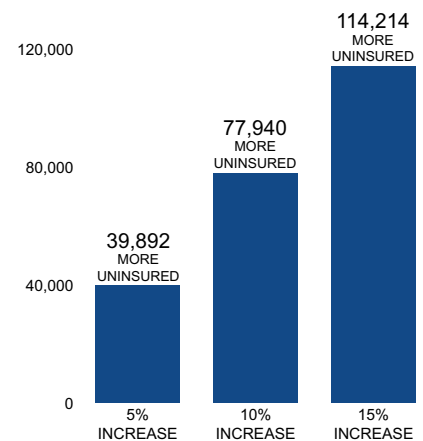
New Costs on Employers per Covered Employee	\$5,317
Lost Wages	\$145 million
Total Increase in Health Care Costs	\$2.1 billion

15% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee	\$7,555
Lost Wages	\$213 million
Total Increase in Health Care Costs	\$3.4 billion

MORE UNINSURED

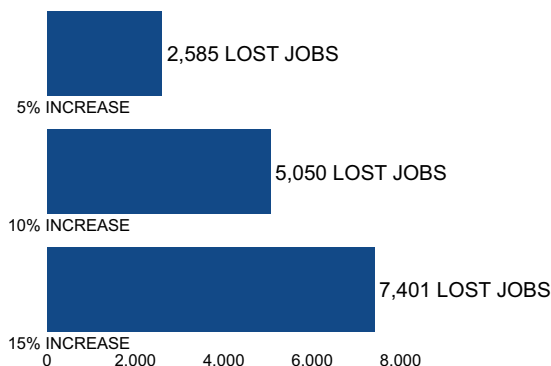
2002 - 2007



A 15% INCREASE IN HEALTH CARE COSTS WILL RESULT IN 114,000 MORE UNINSURED IN NEW MEXICO

LOST JOBS

2002 - 2007



NEW MEXICO HEALTH CARE FACTS & FIGURES

- ✓ 11.7% of population over 65
- ✓ Median age = 34.6
- ✓ Population to grow 32% by 2020
- ✓ Population over 65 to grow 80% by 2020
- ✓ 11.2% of GSP spent on health care
- ✓ 21.1% of population without health insurance

NEW YORK

American Association of Health Plans

HEALTH CARE COST CALCULATOR



HIGHLIGHTS

2002 - 2007

5% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee \$3,170
 Lost Wages \$0.7 billion
 Total Increase in Health Care Costs \$10.0 billion

10% INCREASE IN HEALTH CARE COSTS

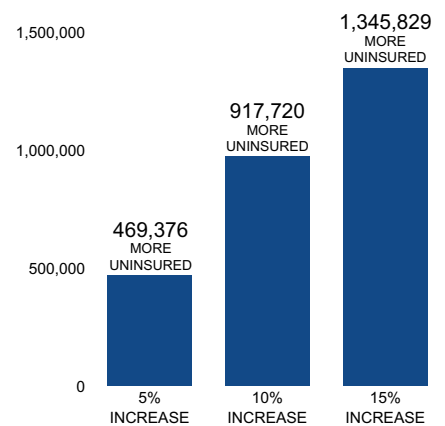
New Costs on Employers per Covered Employee \$4,914
 Lost Wages \$1.4 billion
 Total Increase in Health Care Costs \$21.9 billion

15% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee \$6,982
 Lost Wages \$2.0 billion
 Total Increase in Health Care Costs \$36.0 billion

MORE UNINSURED

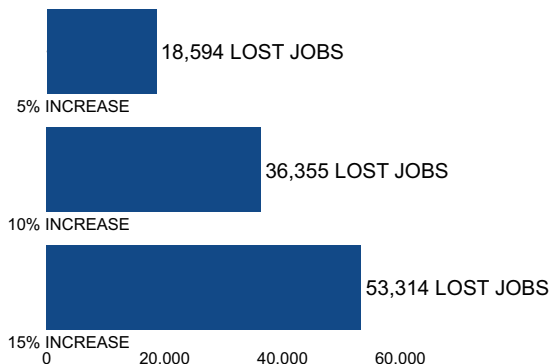
2002 - 2007



A 15% INCREASE IN HEALTH CARE COSTS WILL RESULT IN 1.3 MILLION MORE UNINSURED IN NEW YORK

LOST JOBS

2002 - 2007



NEW YORK HEALTH CARE FACTS & FIGURES

- ✓ 12.9% of population over 65
- ✓ Median age = 35.9
- ✓ Population to grow 7% by 2020
- ✓ Population over 65 to grow 24% by 2020
- ✓ 12.1% of GSP spent on health care
- ✓ 17.3% of population without health insurance

NORTH CAROLINA

American Association of Health Plans

HEALTH CARE COST CALCULATOR



HIGHLIGHTS

2002 - 2007

5% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee \$3,132
 Lost Wages \$331 million
 Total Increase in Health Care Costs \$4.5 billion

10% INCREASE IN HEALTH CARE COSTS

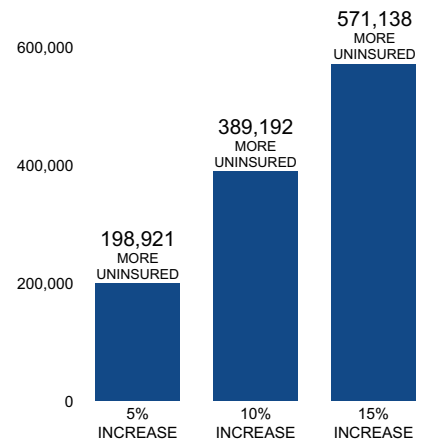
New Costs on Employers per Covered Employee \$4,856
 Lost Wages \$647 million
 Total Increase in Health Care Costs \$9.8 billion

15% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee \$6,899
 Lost Wages \$949 million
 Total Increase in Health Care Costs \$16.1 billion

MORE UNINSURED

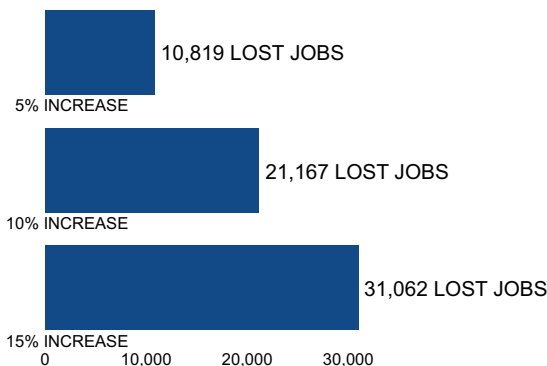
2002 - 2007



A 15% INCREASE IN HEALTH CARE COSTS WILL RESULT IN 571,000 MORE UNINSURED IN NORTH CAROLINA

LOST JOBS

2002 - 2007



NORTH CAROLINA HEALTH CARE FACTS & FIGURES

- ✓ 12.0% of population over 65
- ✓ Median age = 35.3

- ✓ Population to grow 17% by 2020
- ✓ Population over 65 to grow 72% by 2020

- ✓ 11.6% of GSP spent on health care
- ✓ 15.0% of population without health insurance

NORTH DAKOTA

American Association of Health Plans

HEALTH CARE COST CALCULATOR



HIGHLIGHTS

2002 - 2007

5% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee	\$4,025
Lost Wages	\$36 million
Total Increase in Health Care Costs	\$0.5 billion

10% INCREASE IN HEALTH CARE COSTS

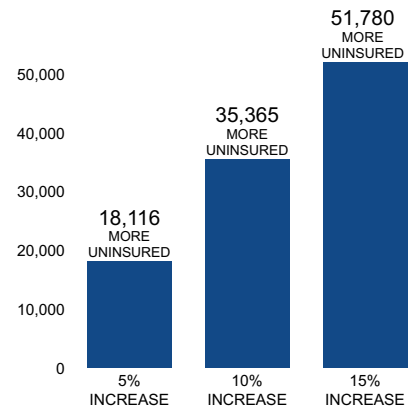
New Costs on Employers per Covered Employee	\$6,240
Lost Wages	\$70 million
Total Increase in Health Care Costs	\$1.1 billion

15% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee	\$8,866
Lost Wages	\$102 million
Total Increase in Health Care Costs	\$1.8 billion

MORE UNINSURED

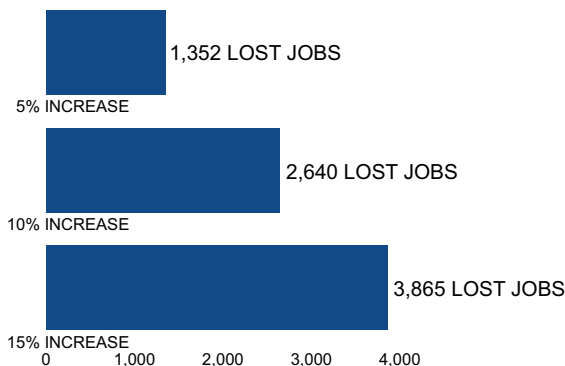
2002 - 2007



A 15% INCREASE IN HEALTH CARE COSTS WILL RESULT IN 52,000 MORE UNINSURED IN NORTH DAKOTA

LOST JOBS

2002 - 2007



NORTH DAKOTA HEALTH CARE FACTS & FIGURES

- ✓ 14.7% of population over 65
- ✓ Median age = 36.2
- ✓ Population to grow 8% by 2020
- ✓ Population over 65 to grow 48% by 2020
- ✓ 15.6% of GSP spent on health care
- ✓ 14.2% of population without health insurance



HIGHLIGHTS

2002 - 2007

5% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee	\$3,315
Lost Wages	\$0.5 billion
Total Increase in Health Care Costs	\$6.7 billion

10% INCREASE IN HEALTH CARE COSTS

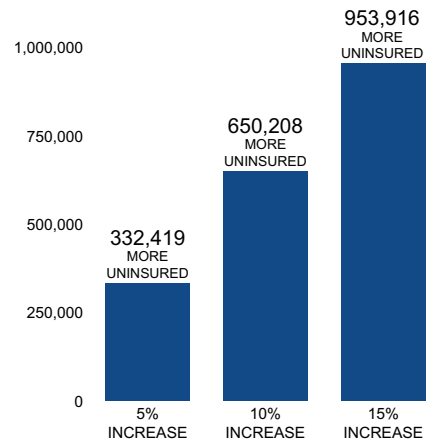
New Costs on Employers per Covered Employee	\$5,138
Lost Wages	\$1.0 billion
Total Increase in Health Care Costs	\$14.8 billion

15% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee	\$7,300
Lost Wages	\$1.4 billion
Total Increase in Health Care Costs	\$24.3 billion

MORE UNINSURED

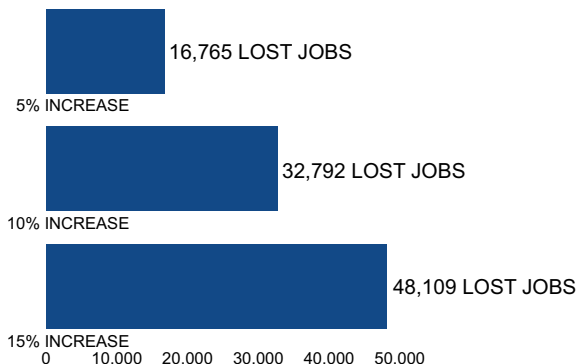
2002 - 2007



A 15% INCREASE IN HEALTH CARE COSTS WILL RESULT IN 954,000 MORE UNINSURED IN OHIO

LOST JOBS

2002 - 2007



OHIO HEALTH CARE FACTS & FIGURES

- ✓ 13.3% of population over 65
- ✓ Median age = 36.2

- ✓ Population to grow 3% by 2020
- ✓ Population over 65 to grow 34% by 2020

- ✓ 12.5% of GSP spent on health care
- ✓ 10.4% of population without health insurance

OKLAHOMA

American Association of Health Plans

HEALTH CARE COST CALCULATOR



HIGHLIGHTS

2002 - 2007

5% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee \$3,051
 Lost Wages \$133 million
 Total Increase in Health Care Costs \$1.7 billion

10% INCREASE IN HEALTH CARE COSTS

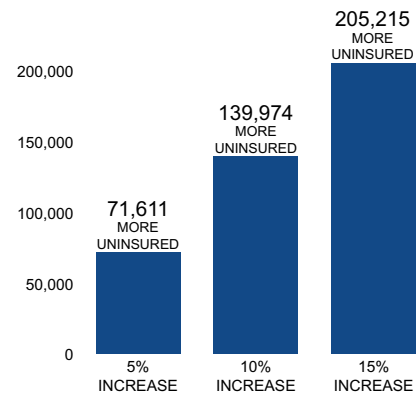
New Costs on Employers per Covered Employee \$4,729
 Lost Wages \$261 million
 Total Increase in Health Care Costs \$3.7 billion

15% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee \$6,719
 Lost Wages \$382 million
 Total Increase in Health Care Costs \$6.1 billion

MORE UNINSURED

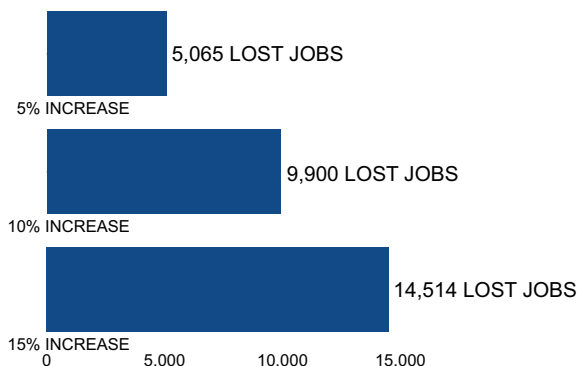
2002 - 2007



A 15% INCREASE IN HEALTH CARE COSTS WILL RESULT IN 205,000 MORE UNINSURED IN OKLAHOMA

LOST JOBS

2002 - 2007



OKLAHOMA HEALTH CARE FACTS & FIGURES

- ✓ 13.2% of population over 65
- ✓ Median age = 35.5

- ✓ Population to grow 17% by 2020
- ✓ Population over 65 to grow 62% by 2020

- ✓ 13.5% of GSP spent on health care
- ✓ 18.3% of population without health insurance

OREGON

American Association of Health Plans HEALTH CARE COST CALCULATOR



HIGHLIGHTS

2002 - 2007

5% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee \$2,854
 Lost Wages \$126 million
 Total Increase in Health Care Costs \$1.7 billion

10% INCREASE IN HEALTH CARE COSTS

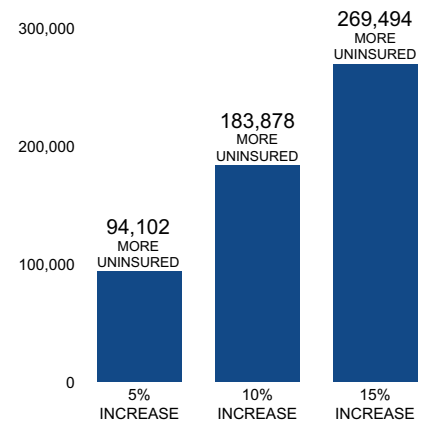
New Costs on Employers per Covered Employee \$4,424
 Lost Wages \$247 million
 Total Increase in Health Care Costs \$3.6 billion

15% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee \$6,285
 Lost Wages \$362 million
 Total Increase in Health Care Costs \$6.0 billion

MORE UNINSURED

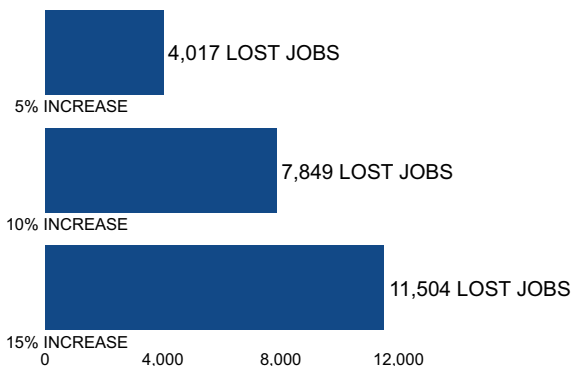
2002 - 2007



A 15% INCREASE IN HEALTH CARE COSTS WILL RESULT IN 269,000 MORE UNINSURED IN OREGON

LOST JOBS

2002 - 2007



OREGON HEALTH CARE FACTS & FIGURES

- ✓ 12.8% of population over 65
- ✓ Median age = 36.3
- ✓ Population to grow 23% by 2020
- ✓ Population over 65 to grow 91% by 2020
- ✓ 10.3% of GSP spent on health care
- ✓ 14.3% of population without health insurance

P E N N S Y L V A N I A

American Association of Health Plans

HEALTH CARE COST CALCULATOR



HIGHLIGHTS

2002 - 2007

5% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee	\$3,675
Lost Wages	\$0.6 billion
Total Increase in Health Care Costs	\$7.6 billion

10% INCREASE IN HEALTH CARE COSTS

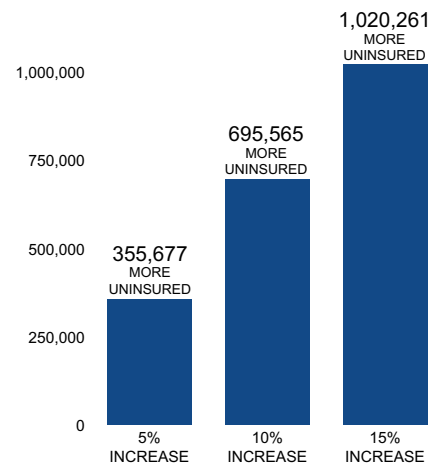
New Costs on Employers per Covered Employee	\$5,697
Lost Wages	\$1.1 billion
Total Increase in Health Care Costs	\$16.8 billion

15% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee	\$8,094
Lost Wages	\$1.7 billion
Total Increase in Health Care Costs	\$27.6 billion

MORE UNINSURED

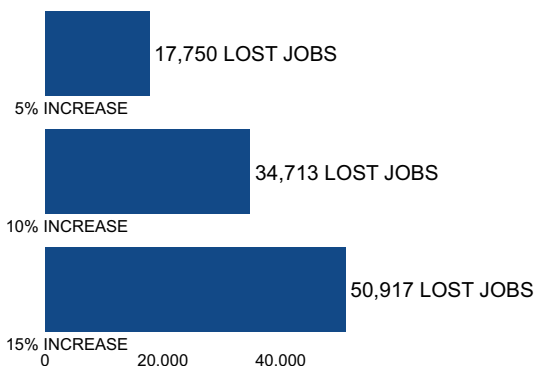
2002 - 2007



A 15% INCREASE IN HEALTH CARE COSTS WILL RESULT IN 1 MILLION MORE UNINSURED IN PENNSYLVANIA

LOST JOBS

2002 - 2007



PENNSYLVANIA HEALTH CARE FACTS & FIGURES

- ✓ 15.6% of population over 65
- ✓ Median age = 38.0
- ✓ Population to grow 3% by 2020
- ✓ Population over 65 to grow 24% by 2020
- ✓ 14.1% of GSP spent on health care
- ✓ 10.5% of population without health insurance

R H O D E I S L A N D

American Association of Health Plans

HEALTH CARE COST CALCULATOR



HIGHLIGHTS

2002 - 2007

5% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee	\$3,552
Lost Wages	\$44 million
Total Increase in Health Care Costs	\$0.6 billion

10% INCREASE IN HEALTH CARE COSTS

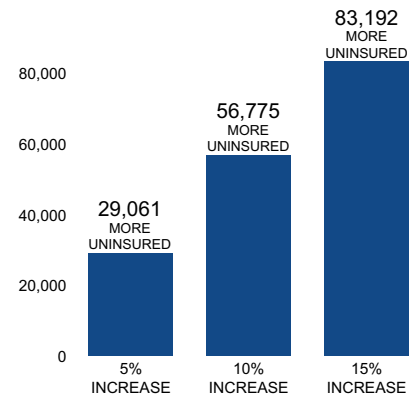
New Costs on Employers per Covered Employee	\$5,506
Lost Wages	\$87 million
Total Increase in Health Care Costs	\$1.4 billion

15% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee	\$7,823
Lost Wages	\$127 million
Total Increase in Health Care Costs	\$2.3 billion

MORE UNINSURED

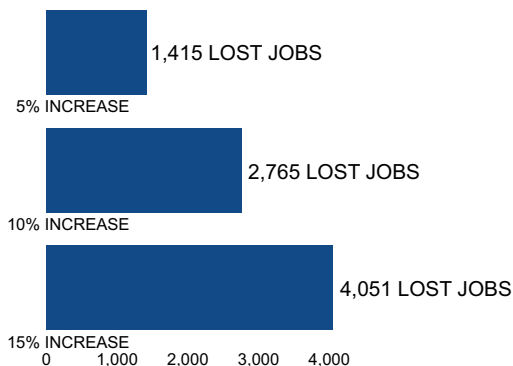
2002 - 2007



A 15% INCREASE IN HEALTH CARE COSTS WILL RESULT IN 83,000 MORE UNINSURED IN RHODE ISLAND

LOST JOBS

2002 - 2007



RHODE ISLAND HEALTH CARE FACTS & FIGURES

- ✓ 14.5% of population over 65
- ✓ Median age = 36.7
- ✓ Population to grow 11% by 2020
- ✓ Population over 65 to grow 25% by 2020
- ✓ 14.8% of GSP spent on health care
- ✓ 10.0% of population without health insurance

SOUTH CAROLINA

American Association of Health Plans

HEALTH CARE COST CALCULATOR



HIGHLIGHTS

2002 - 2007

5% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee \$3,211
 Lost Wages \$151 million
 Total Increase in Health Care Costs \$2.2 billion

10% INCREASE IN HEALTH CARE COSTS

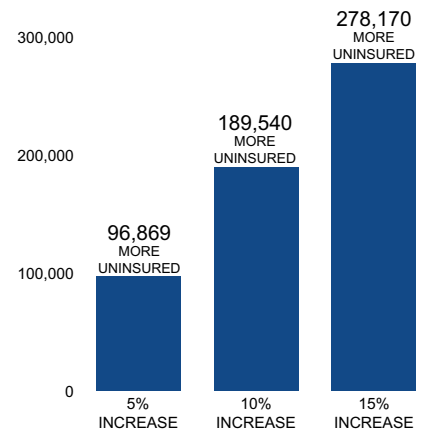
New Costs on Employers per Covered Employee \$4,978
 Lost Wages \$296 million
 Total Increase in Health Care Costs \$4.7 billion

15% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee \$7,073
 Lost Wages \$434 million
 Total Increase in Health Care Costs \$7.8 billion

MORE UNINSURED

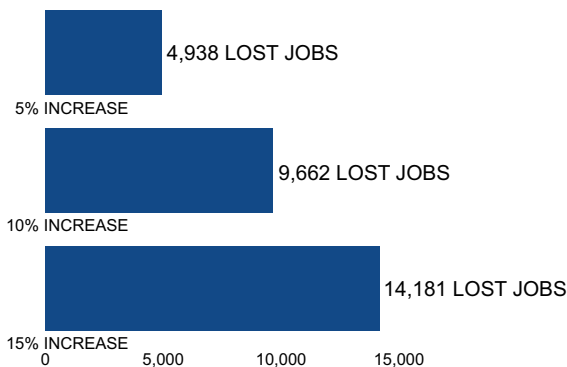
2002 - 2007



A 15% INCREASE IN HEALTH CARE COSTS WILL RESULT IN 278,000 MORE UNINSURED IN SOUTH CAROLINA

LOST JOBS

2002 - 2007



SOUTH CAROLINA HEALTH CARE FACTS & FIGURES

- ✓ 12.1% of population over 65
- ✓ Median age = 35.4

- ✓ Population to grow 17% by 2020
- ✓ Population over 65 to grow 72% by 2020

- ✓ 13.2% of GSP spent on health care
- ✓ 15.4% of population without health insurance

SOUTH DAKOTA

American Association of Health Plans

HEALTH CARE COST CALCULATOR



HIGHLIGHTS

2002 - 2007

5% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee	\$3,783
Lost Wages	\$40 million
Total Increase in Health Care Costs	\$0.5 billion

10% INCREASE IN HEALTH CARE COSTS

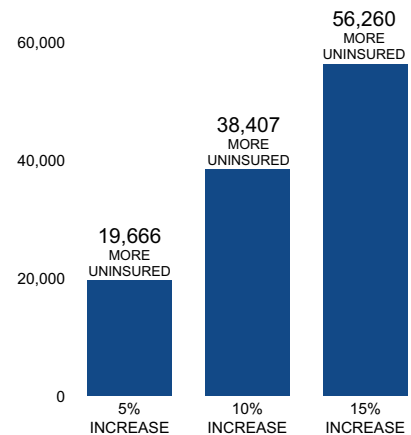
New Costs on Employers per Covered Employee	\$5,865
Lost Wages	\$78 million
Total Increase in Health Care Costs	\$1.1 billion

15% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee	\$8,333
Lost Wages	\$115 million
Total Increase in Health Care Costs	\$1.9 billion

MORE UNINSURED

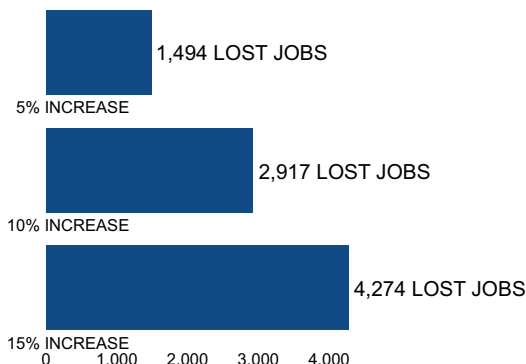
2002 - 2007



A 15% INCREASE IN HEALTH CARE COSTS WILL RESULT IN 56,000 MORE UNINSURED IN SOUTH DAKOTA

LOST JOBS

2002 - 2007



SOUTH DAKOTA HEALTH CARE FACTS & FIGURES

- ✓ 14.3% of population over 65
- ✓ Median age = 35.6
- ✓ Population to grow 10% by 2020
- ✓ Population over 65 to grow 46% by 2020
- ✓ 13.4% of GSP spent on health care
- ✓ 14.3% of population without health insurance

T E N N E S S E E

American Association of Health Plans

HEALTH CARE COST CALCULATOR



HIGHLIGHTS

2002 - 2007

5% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee	\$3,487
Lost Wages	\$248 million
Total Increase in Health Care Costs	\$3.5 billion

10% INCREASE IN HEALTH CARE COSTS

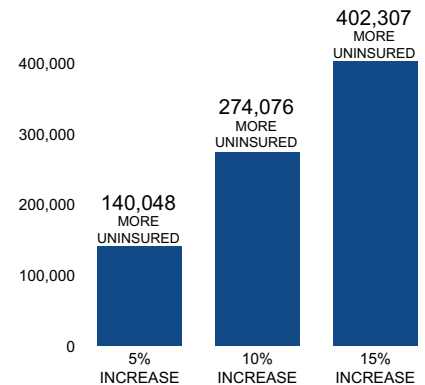
New Costs on Employers per Covered Employee	\$5,406
Lost Wages	\$485 million
Total Increase in Health Care Costs	\$7.6 billion

15% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee	\$7,681
Lost Wages	\$712 million
Total Increase in Health Care Costs	\$12.5 billion

MORE UNINSURED

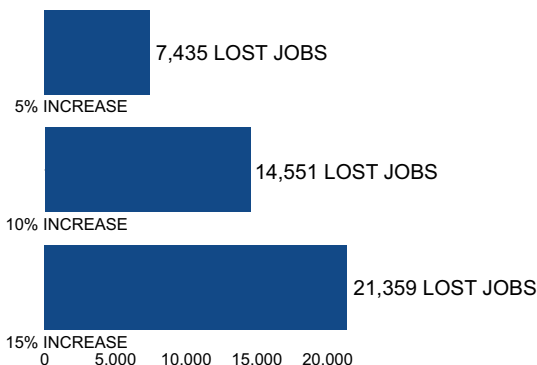
2002 - 2007



A 15% INCREASE IN HEALTH CARE COSTS WILL RESULT IN 402,000 MORE UNINSURED IN TENNESSEE

LOST JOBS

2002 - 2007



TENNESSEE HEALTH CARE FACTS & FIGURES

- ✓ 12.4% of population over 65
- ✓ Median age = 35.9

- ✓ Population to grow 15% by 2020
- ✓ Population over 65 to grow 65% by 2020

- ✓ 13.8% of GSP spent on health care
- ✓ 13.0% of population without health insurance

TEXAS

American Association of Health Plans

HEALTH CARE COST CALCULATOR



HIGHLIGHTS

2002 - 2007

5% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee \$3,321
 Lost Wages \$0.9 billion
 Total Increase in Health Care Costs \$11.5 billion

10% INCREASE IN HEALTH CARE COSTS

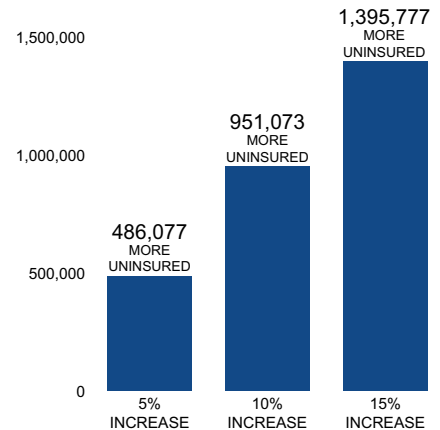
New Costs on Employers per Covered Employee \$5,148
 Lost Wages \$1.8 billion
 Total Increase in Health Care Costs \$25.3 billion

15% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee \$7,314
 Lost Wages \$2.7 billion
 Total Increase in Health Care Costs \$41.6 billion

MORE UNINSURED

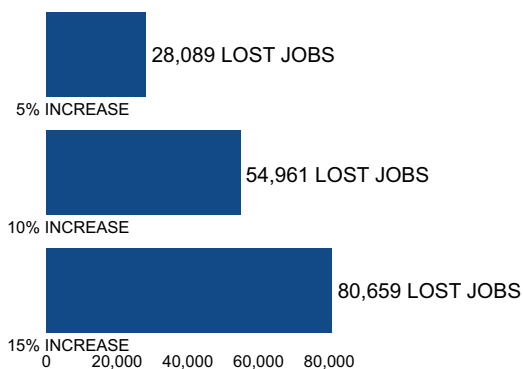
2002 - 2007



A 15% INCREASE IN HEALTH CARE COSTS WILL RESULT IN 1.4 MILLION MORE UNINSURED IN TEXAS

LOST JOBS

2002 - 2007



TEXAS HEALTH CARE FACTS & FIGURES

- ✓ 9.9% of population over 65
- ✓ Median age = 32.3
- ✓ Population to grow 28% by 2020
- ✓ Population over 65 to grow 75% by 2020
- ✓ 10.5% of GSP spent on health care
- ✓ 24.5% of population without health insurance

UTAH

American Association of Health Plans

HEALTH CARE COST CALCULATOR



HIGHLIGHTS

2002 - 2007

5% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee	\$2,852
Lost Wages	\$85 million
Total Increase in Health Care Costs	\$1.1 billion

10% INCREASE IN HEALTH CARE COSTS

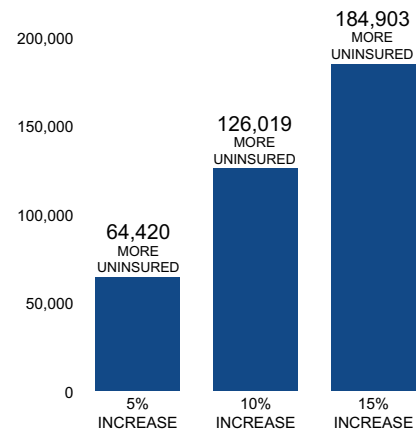
New Costs on Employers per Covered Employee	\$4,420
Lost Wages	\$167 million
Total Increase in Health Care Costs	\$2.5 billion

15% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee	\$6,281
Lost Wages	\$245 million
Total Increase in Health Care Costs	\$4.1 billion

MORE UNINSURED

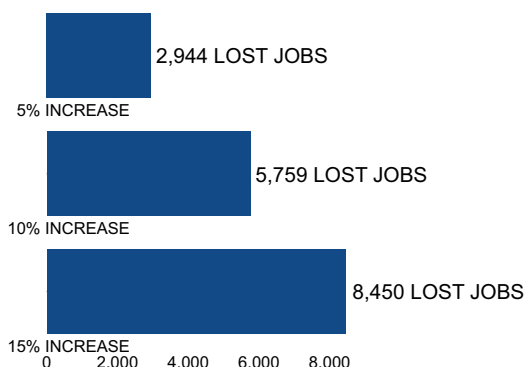
2002 - 2007



A 15% INCREASE IN HEALTH CARE COSTS WILL RESULT IN 185,000 MORE UNINSURED IN UTAH

LOST JOBS

2002 - 2007



UTAH HEALTH CARE FACTS & FIGURES

- ✓ 8.5% of population over 65
- ✓ Median age = 27.1
- ✓ Population to grow 26% by 2020
- ✓ Population over 65 to grow 104% by 2020
- ✓ 10.0% of GSP spent on health care
- ✓ 13.9% of population without health insurance

VERMONT

American Association of Health Plans

HEALTH CARE COST CALCULATOR



HIGHLIGHTS

2002 - 2007

5% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee	\$3,118
Lost Wages	\$26 million
Total Increase in Health Care Costs	\$341 million

10% INCREASE IN HEALTH CARE COSTS

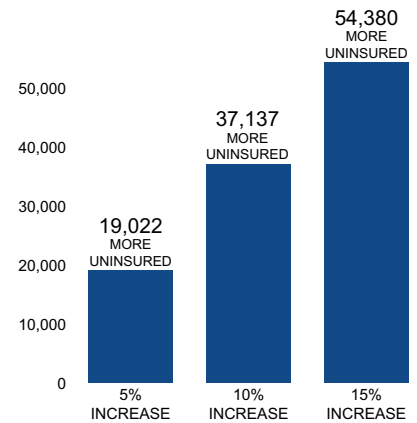
New Costs on Employers per Covered Employee	\$4,833
Lost Wages	\$51 million
Total Increase in Health Care Costs	\$747 million

15% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee	\$6,867
Lost Wages	\$74 million
Total Increase in Health Care Costs	\$1.2 billion

MORE UNINSURED

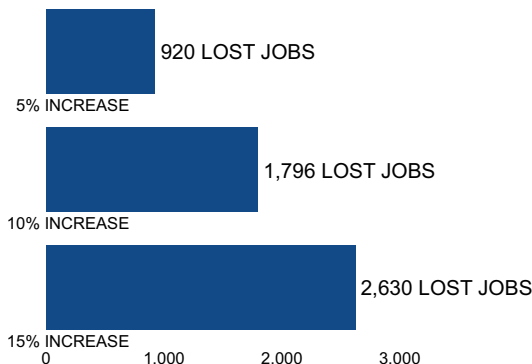
2002 - 2007



A 15% INCREASE IN HEALTH CARE COSTS WILL RESULT IN 54,000 MORE UNINSURED IN VERMONT

LOST JOBS

2002 - 2007



VERMONT HEALTH CARE FACTS & FIGURES

- ✓ 12.7% of population over 65
- ✓ Median age = 37.7
- ✓ Population to grow 9% by 2020
- ✓ Population over 65 to grow 62% by 2020
- ✓ 12.7% of GSP spent on health care
- ✓ 9.9% of population without health insurance

VIRGINIA

American Association of Health Plans

HEALTH CARE COST CALCULATOR



HIGHLIGHTS

2002 - 2007

5% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee \$3,248
 Lost Wages \$305 million
 Total Increase in Health Care Costs \$4.2 billion

10% INCREASE IN HEALTH CARE COSTS

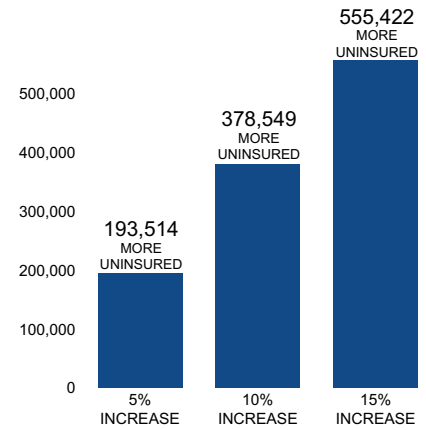
New Costs on Employers per Covered Employee \$5,036
 Lost Wages \$596 million
 Total Increase in Health Care Costs \$9.2 billion

15% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee \$7,155
 Lost Wages \$874 million
 Total Increase in Health Care Costs \$15.1 billion

MORE UNINSURED

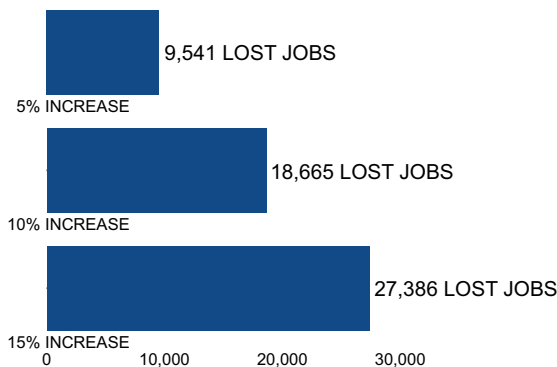
2002 - 2007



A 15% INCREASE IN HEALTH CARE COSTS WILL RESULT IN 555,000 MORE UNINSURED IN VIRGINIA

LOST JOBS

2002 - 2007



VIRGINIA HEALTH CARE FACTS & FIGURES

- ✓ 11.2% of population over 65
- ✓ Median age = 35.7
- ✓ Population to grow 17% by 2020
- ✓ Population over 65 to grow 65% by 2020
- ✓ 9.6% of GSP spent on health care
- ✓ 14.1% of population without health insurance

WASHINGTON

American Association of Health Plans

HEALTH CARE COST CALCULATOR



HIGHLIGHTS

2002 - 2007

5% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee	\$3,092
Lost Wages	\$232 million
Total Increase in Health Care Costs	\$3.0 billion

10% INCREASE IN HEALTH CARE COSTS

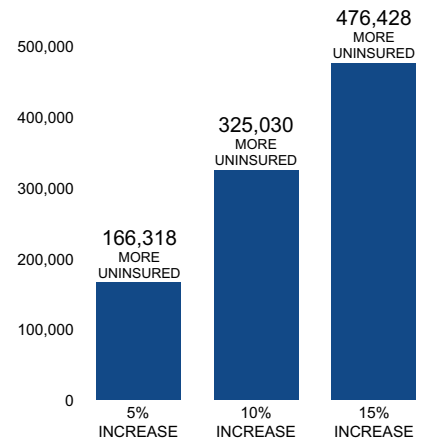
New Costs on Employers per Covered Employee	\$4,793
Lost Wages	\$454 million
Total Increase in Health Care Costs	\$6.6 billion

15% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee	\$6,810
Lost Wages	\$665 million
Total Increase in Health Care Costs	\$10.9 billion

MORE UNINSURED

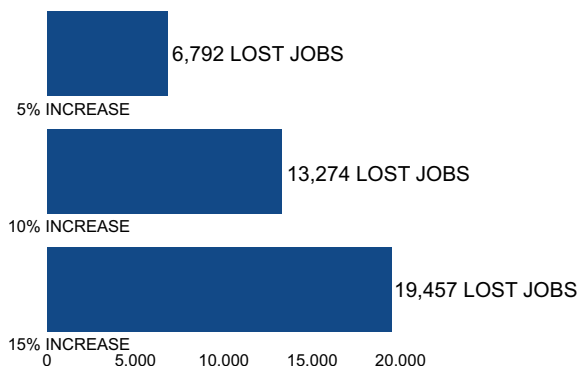
2002 - 2007



A 15% INCREASE IN HEALTH CARE COSTS WILL RESULT IN 476,000 MORE UNINSURED IN WASHINGTON

LOST JOBS

2002 - 2007



WASHINGTON HEALTH CARE FACTS & FIGURES

- ✓ 11.2% of population over 65
- ✓ Median age = 35.3
- ✓ Population to grow 27% by 2020
- ✓ Population over 65 to grow 93% by 2020
- ✓ 10.0% of GSP spent on health care
- ✓ 12.3% of population without health insurance

WEST VIRGINIA

American Association of Health Plans

HEALTH CARE COST CALCULATOR



HIGHLIGHTS

2002 - 2007

5% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee \$4,183
 Lost Wages \$69 million
 Total Increase in Health Care Costs \$1.1 billion

10% INCREASE IN HEALTH CARE COSTS

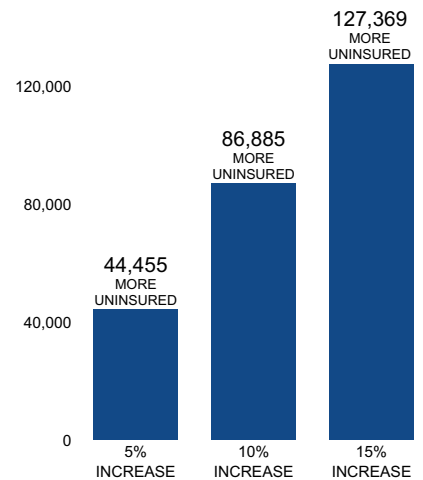
New Costs on Employers per Covered Employee \$6,484
 Lost Wages \$136 million
 Total Increase in Health Care Costs \$2.5 billion

15% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee \$9,213
 Lost Wages \$199 million
 Total Increase in Health Care Costs \$4.1 billion

MORE UNINSURED

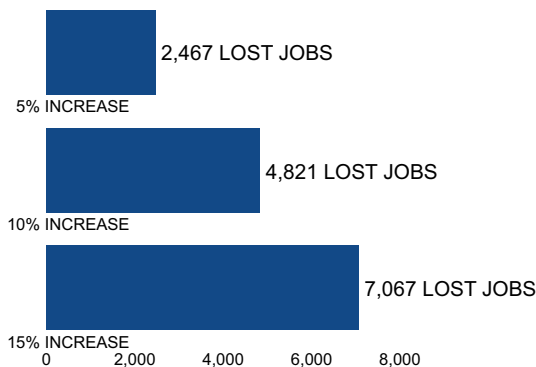
2002 - 2007



A 15% INCREASE IN HEALTH CARE COSTS WILL RESULT IN 127,000 MORE UNINSURED IN WEST VIRGINIA

LOST JOBS

2002 - 2007



WEST VIRGINIA HEALTH CARE FACTS & FIGURES

- ✓ 15.3% of population over 65
- ✓ Median age = 38.9

- ✓ Population to grow 1% by 2020
- ✓ Population over 65 to grow 44% by 2020

- ✓ 17.6% of GSP spent on health care
- ✓ 17.2% of population without health insurance



HIGHLIGHTS

2002 - 2007

5% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee	\$3,650
Lost Wages	\$291 million
Total Increase in Health Care Costs	\$3.8 billion

10% INCREASE IN HEALTH CARE COSTS

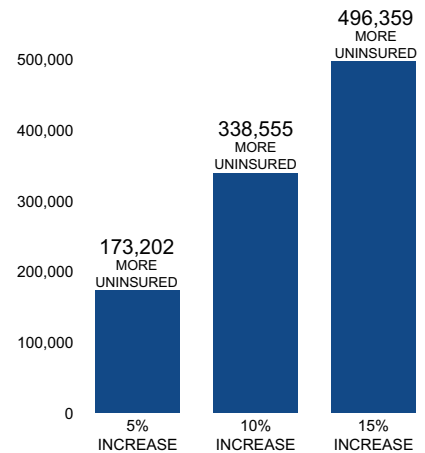
New Costs on Employers per Covered Employee	\$5,658
Lost Wages	\$569 million
Total Increase in Health Care Costs	\$8.3 billion

15% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee	\$8,039
Lost Wages	\$835 million
Total Increase in Health Care Costs	\$13.6 billion

MORE UNINSURED

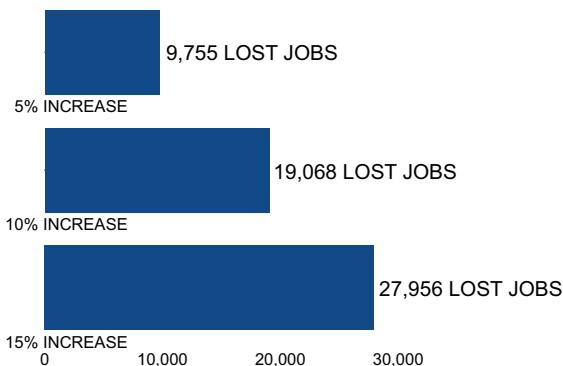
2002 - 2007



A 15% INCREASE IN HEALTH CARE COSTS WILL RESULT IN 496,000 MORE UNINSURED IN WISCONSIN

LOST JOBS

2002 - 2007



WISCONSIN HEALTH CARE FACTS & FIGURES

- ✓ 13.1% of population over 65
- ✓ Median age = 36.0

- ✓ Population to grow 9% by 2020
- ✓ Population over 65 to grow 47% by 2020

- ✓ 12.6% of GSP spent on health care
- ✓ 11.8% of population without health insurance

W Y O M I N G

American Association of Health Plans

HEALTH CARE COST CALCULATOR



HIGHLIGHTS

2002 - 2007

5% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee	\$2,888
Lost Wages	\$19 million
Total Increase in Health Care Costs	\$261 million

10% INCREASE IN HEALTH CARE COSTS

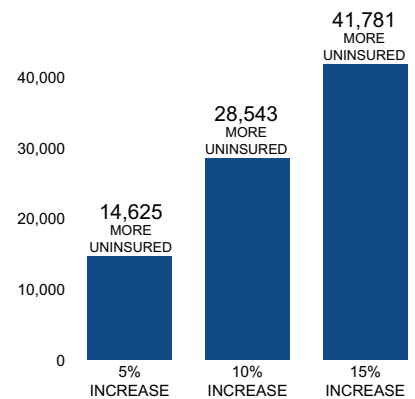
New Costs on Employers per Covered Employee	\$4,477
Lost Wages	\$38 million
Total Increase in Health Care Costs	\$572 million

15% INCREASE IN HEALTH CARE COSTS

New Costs on Employers per Covered Employee	\$6,361
Lost Wages	\$55 million
Total Increase in Health Care Costs	\$942 million

MORE UNINSURED

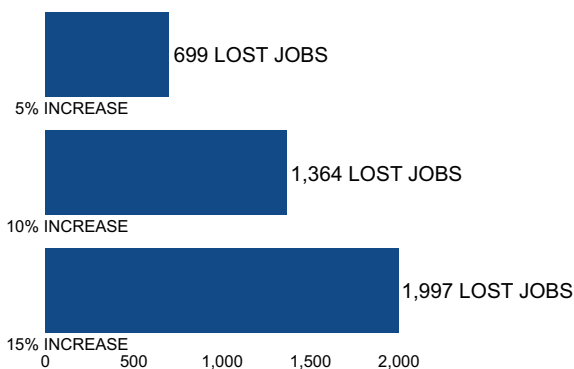
2002 - 2007



A 15% INCREASE IN HEALTH CARE COSTS WILL RESULT IN 42,000 MORE UNINSURED IN WYOMING

LOST JOBS

2002 - 2007



WYOMING HEALTH CARE FACTS & FIGURES

- ✓ 11.7% of population over 65
- ✓ Median age = 36.2
- ✓ Population to grow by 28% 2020
- ✓ Population over 65 to grow 99% by 2020
- ✓ 8.0% of GSP spent on health care
- ✓ 16.9% of population without health insurance

