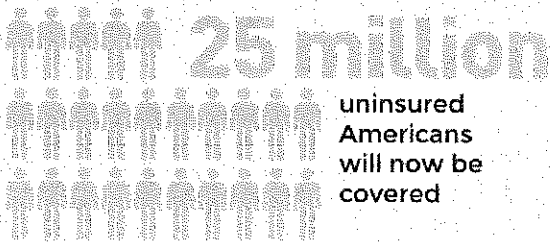


Health Insurance Is Changing

TIME FOR AFFORDABILITY.

The Affordable Care Act creates new benefits and costs for consumers

COVERING THE UNINSURED



Source: Congressional Budget Office

COVERING PRE-EXISTING CONDITIONS

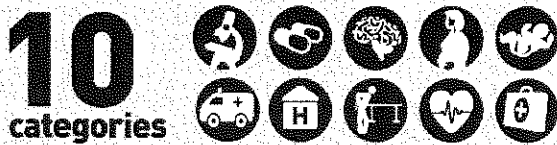
All policies will now cover pre-existing conditions. The federal program that currently covers pre-existing conditions has average claims costs that are 8.5 times greater than those in the individual market today.



Sources: Centers for Medicare and Medicaid Services; Society of Actuaries

REQUIRING BROADER BENEFITS

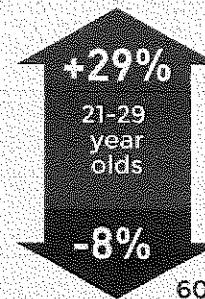
All policies must cover 10 categories of benefits, many of which are not included in the coverage individuals purchase today



Source: Health and Human Services

LIMITING PREMIUM DIFFERENCES

Premiums cannot vary based on a person's gender or medical history



New restrictions on varying premiums by age will increase costs of younger individuals

Source: Contingencies

TAXING HEALTH INSURANCE

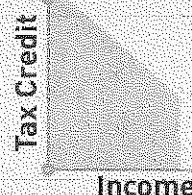
\$100 billion health insurance tax ...

... causing premiums to increase for an average family by up to

\$400 a year

Source: Joint Committee on Taxation

PROVIDING FINANCIAL ASSISTANCE



25.7 million people will be eligible for premium tax credits based on their income

40% of people who currently purchase coverage on their own will not be eligible

Sources: Families USA; Congressional Budget Office