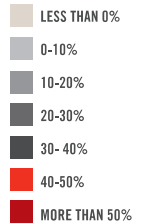


PREDICTED COSTS OF THE FUTURE

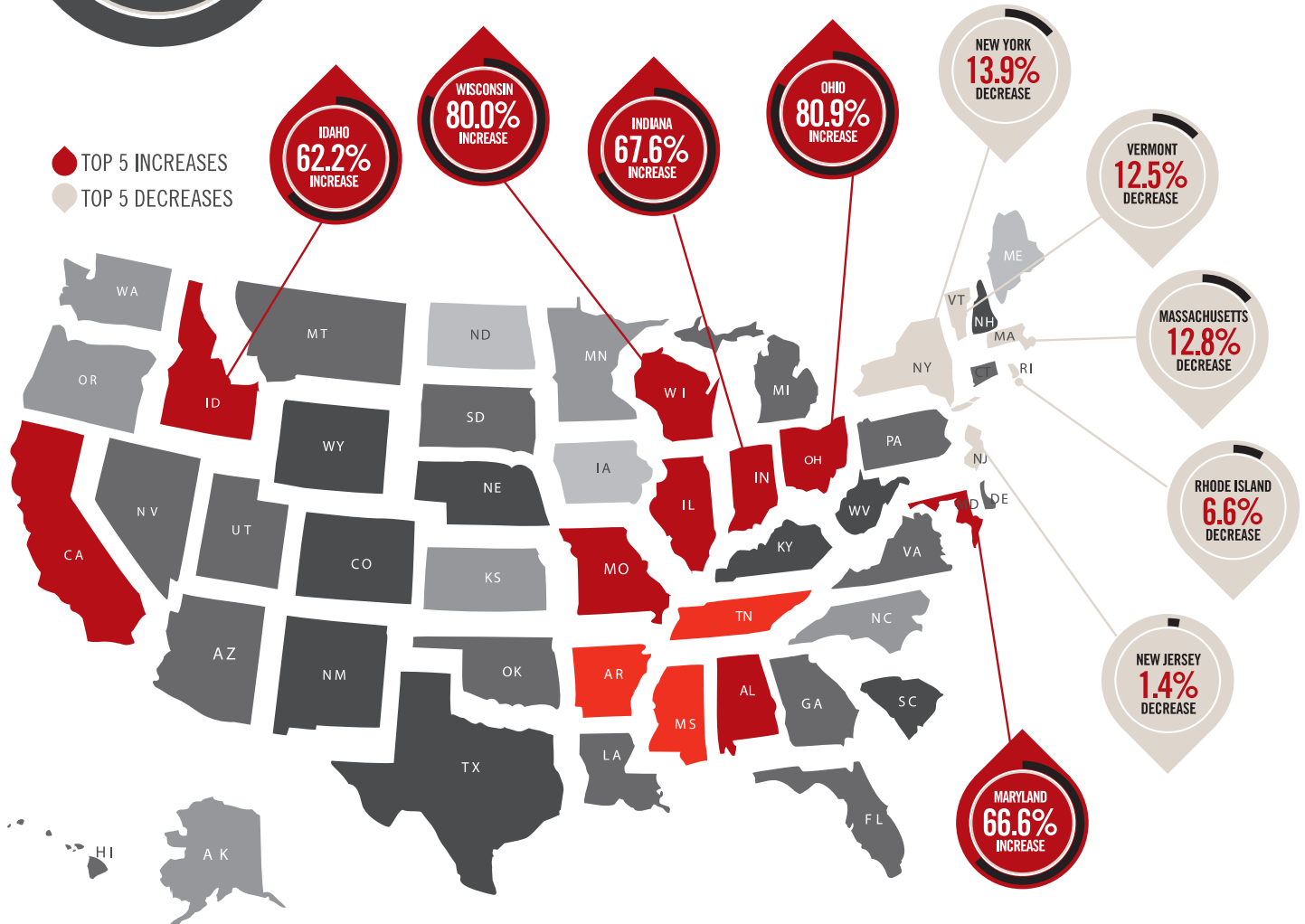
NEWLY INSURED UNDER THE AFFORDABLE CARE ACT (ACA)



Research sponsored by the Society of Actuaries (SOA) predicts ACA-driven changes in individual market composition of the individual health care market could drive up underlying claims costs by an average of 32 percent nationally by 2017. The research also predicts high variability among states, with as many as 43 states experiencing a double-digit claims cost increase. The data below assumes all states expand Medicaid coverage.



● TOP 5 INCREASES
● TOP 5 DECREASES



ALABAMA	60.3%	HAWAII	21.9%	MASSACHUSETTS	-12.8%	NEW MEXICO	34.9%	SOUTH DAKOTA	29.0%
ALASKA	19.2%	IDAHO	62.2%	MICHIGAN	25.8%	NEW YORK	-13.9%	TENNESSEE	46.4%
ARIZONA	22.2%	ILLINOIS	50.8%	MINNESOTA	18.9%	NORTH CAROLINA	13.5%	TEXAS	33.8%
ARKANSAS	40.9%	INDIANA	67.6%	MISSISSIPPI	43.2%	NORTH DAKOTA	8.4%	UTAH	28.4%
CALIFORNIA	61.6%	IOWA	9.7%	MISSOURI	58.8%	OHIO	80.9%	VERMONT	-12.5%
COLORADO	39.1%	KANSAS	18.9%	MONTANA	20.1%	OKLAHOMA	29.3%	VIRGINIA	28.4%
CONNECTICUT	28.8%	KENTUCKY	34.1%	NEBRASKA	30.8%	OREGON	14.3%	WASHINGTON	13.7%
DELAWARE	29.3%	LOUISIANA	28.6%	NEVADA	29.2%	PENNSYLVANIA	28.0%	WEST VIRGINIA	35.3%
D.C.	51.9%	MAINE	4.1%	NEW HAMPSHIRE	36.8%	RHODE ISLAND	-6.6%	WISCONSIN	80.0%
FLORIDA	26.5%	MARYLAND	66.6%	NEW JERSEY	-1.4%	SOUTH CAROLINA	36.8%	WYOMING	31.6%
GEORGIA	27.6%								