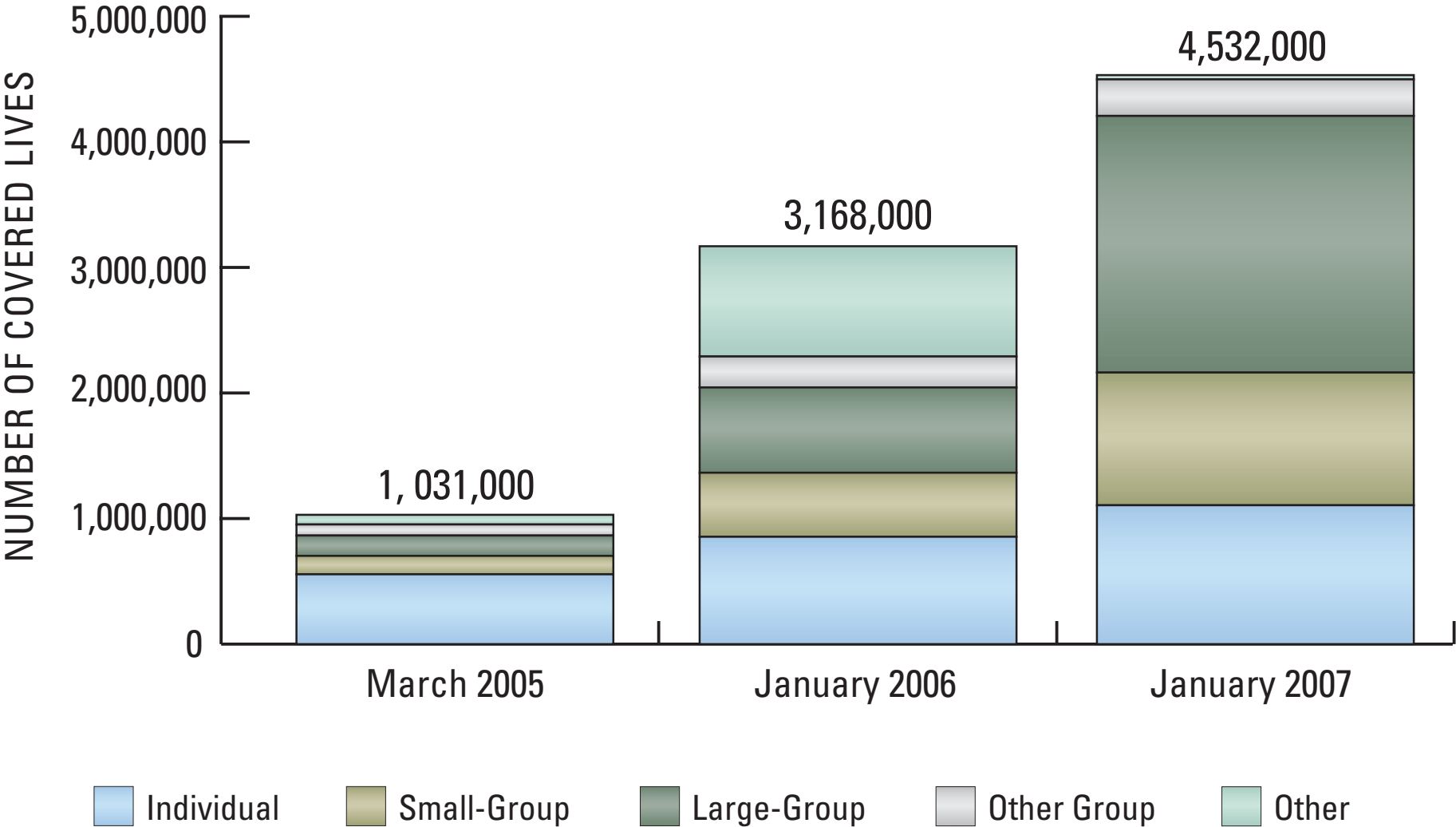
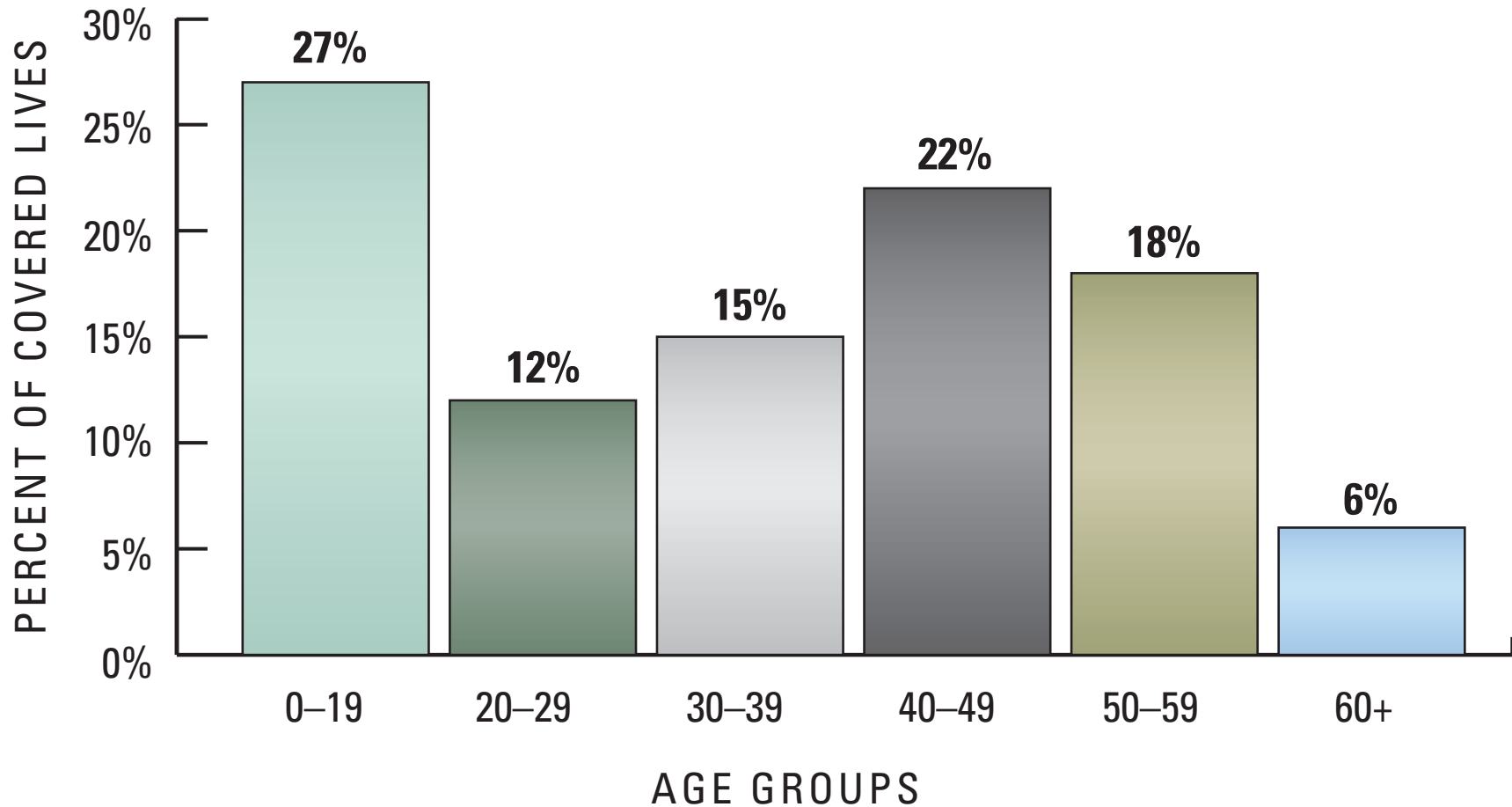


Growth of HSA/HDHP Enrollment from March 2005 to January 2007

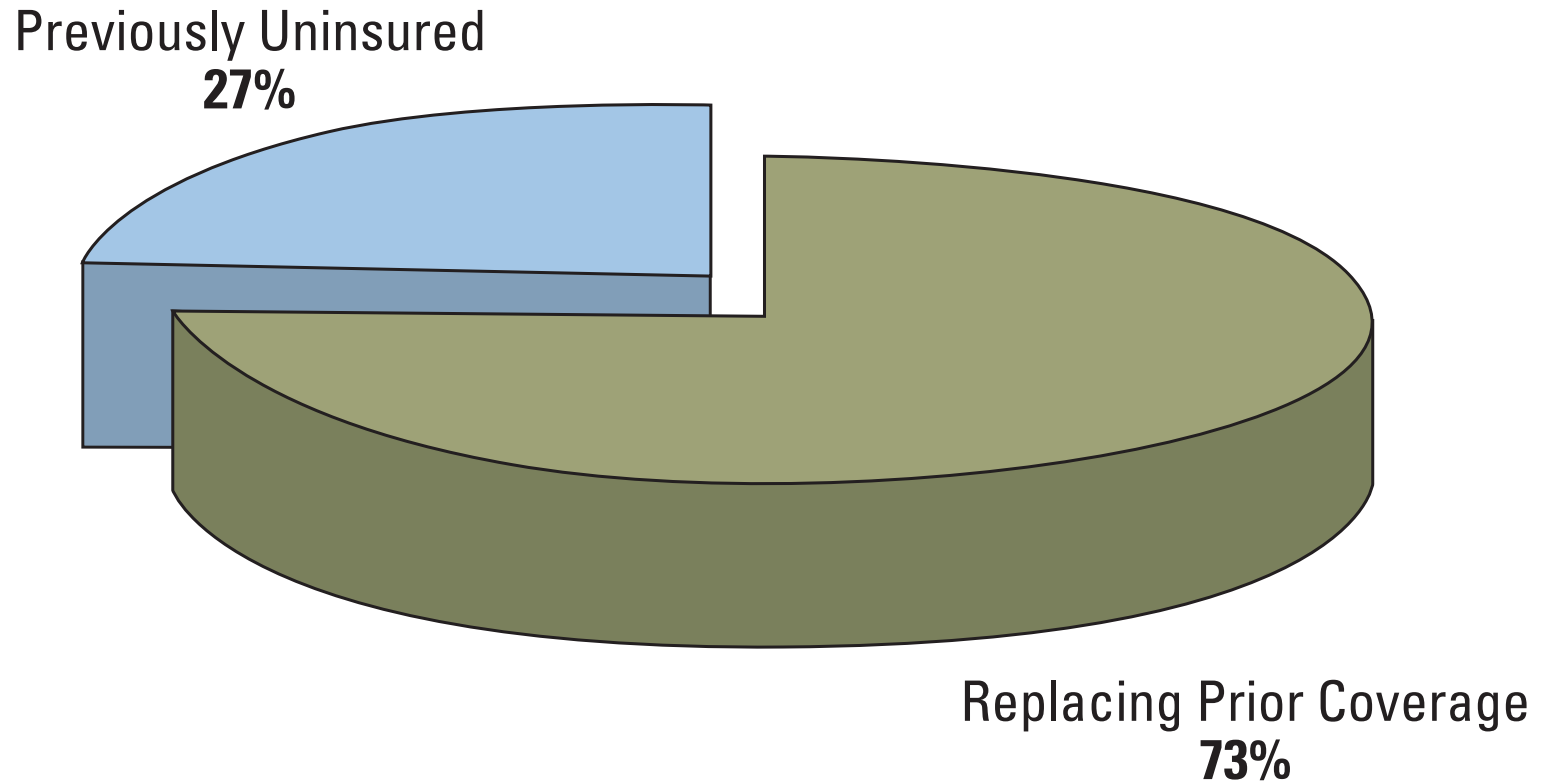


Source: AHIP March 2005, January 2006, January 2007 Census

Age Distribution of People Covered by HSA/HDHPs, Individual Market, 2007

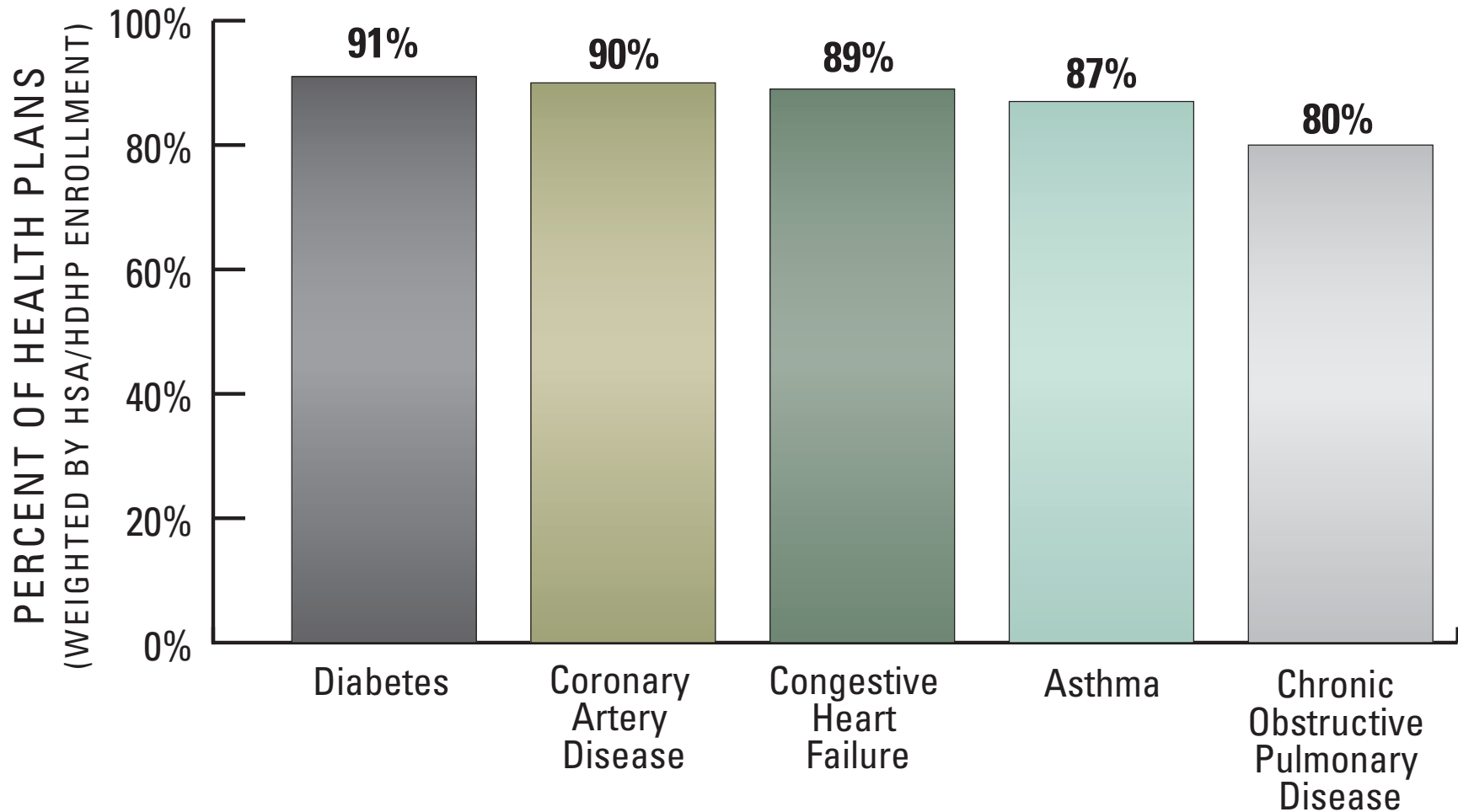


Percentage of HSA/HDHP Policies Purchased by Previously Uninsured, 2007 — Individual Market



Note: Companies responding to this question reported HSA/HDHP enrollment of 1,010,854 lives in the individual market.

Disease Management Benefits Offered by HSA/HDHPs, 2007



CONDITIONS TARGETED BY DISEASE MANAGEMENT BENEFITS

Note: Companies responding to this question reported HSA/HDHP enrollment of 3.6 million lives.

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%
Health Care Cost Information	88%	88%
Personal Health Records	72%	72%
Other*	52%	50%

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