



**America's Health
Insurance Plans**

People Covered by an HSA Plan

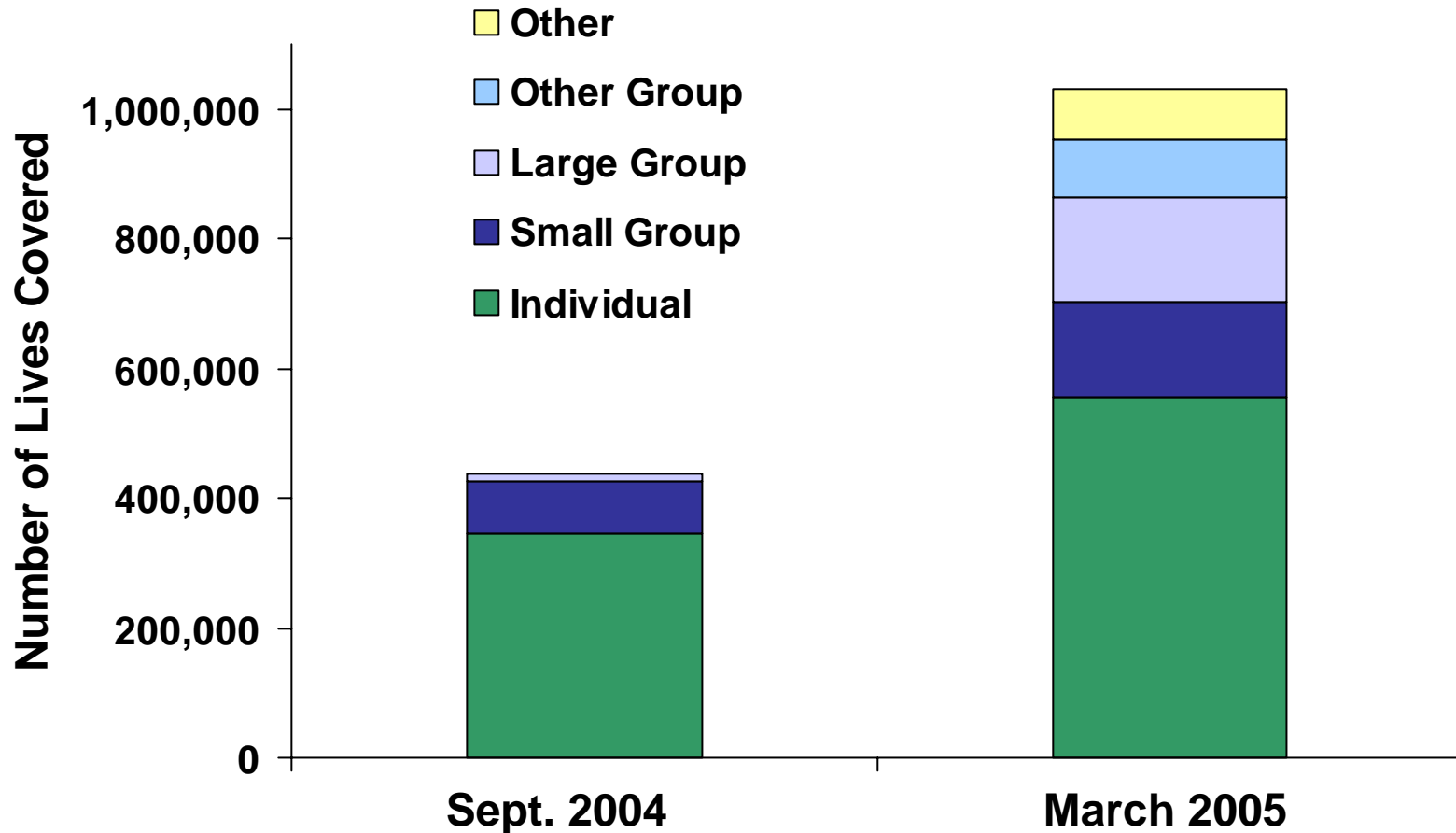
March 2005

	Total Covered Lives
Individual Market	556,000
Small-Group Market	147,000
Large-Group Market	162,000
Other Group¹	88,000
Other²	77,000
Total	1,031,000

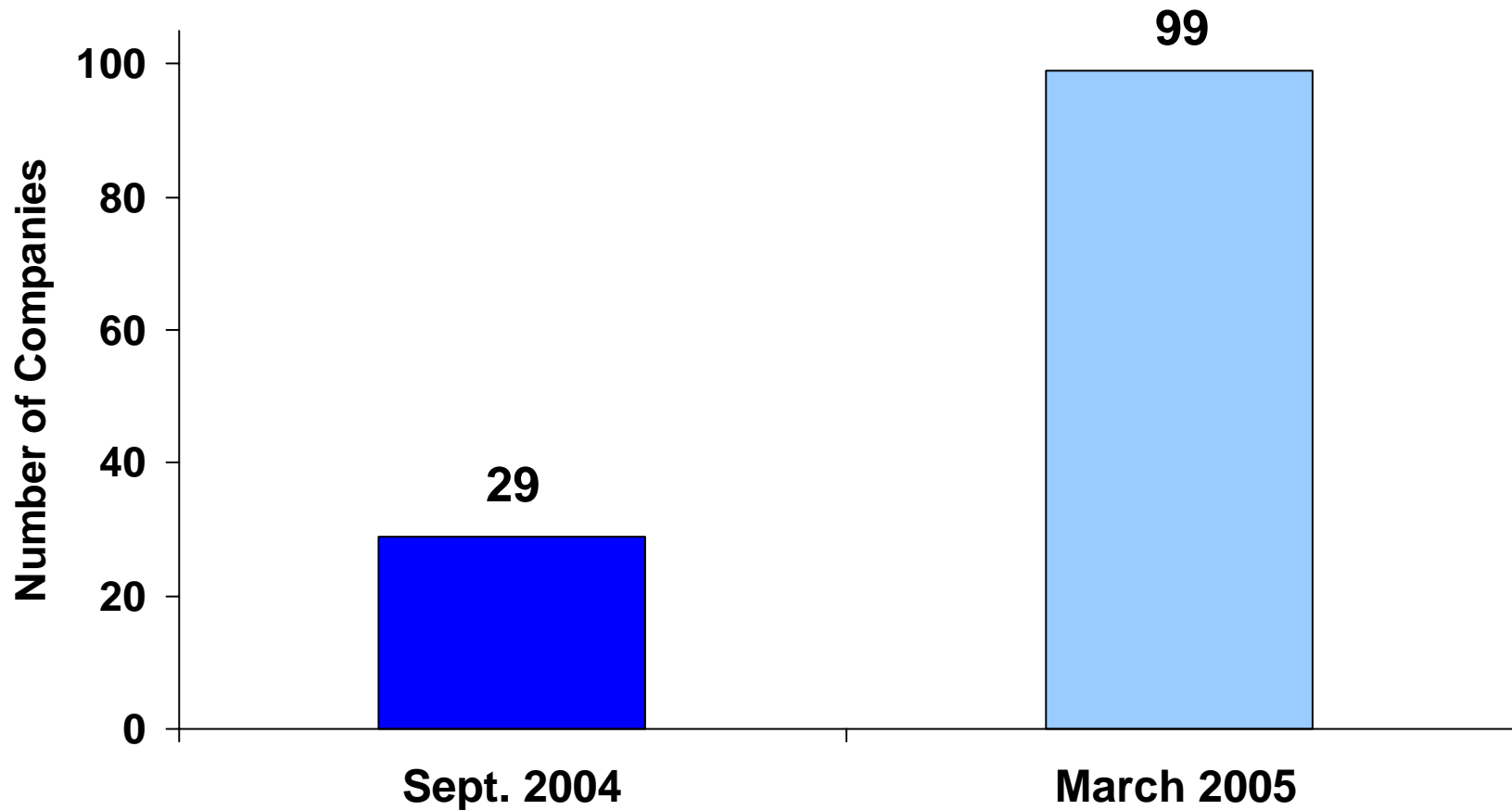
[1] AHIP defines "small group" as businesses with 50 or fewer employees and "large group" as businesses with more than 50 employees. Companies that were able to provide numbers of lives covered by group policies, but whose definitions did not match up with AHIP defined categories for small and large group were placed into a category called "other group."

[2] The "other" category was necessary to accommodate companies that were able to provide information on the number of HSA/HDHP policies sold and the lives they covered, but were not able to provide a breakdown by market.

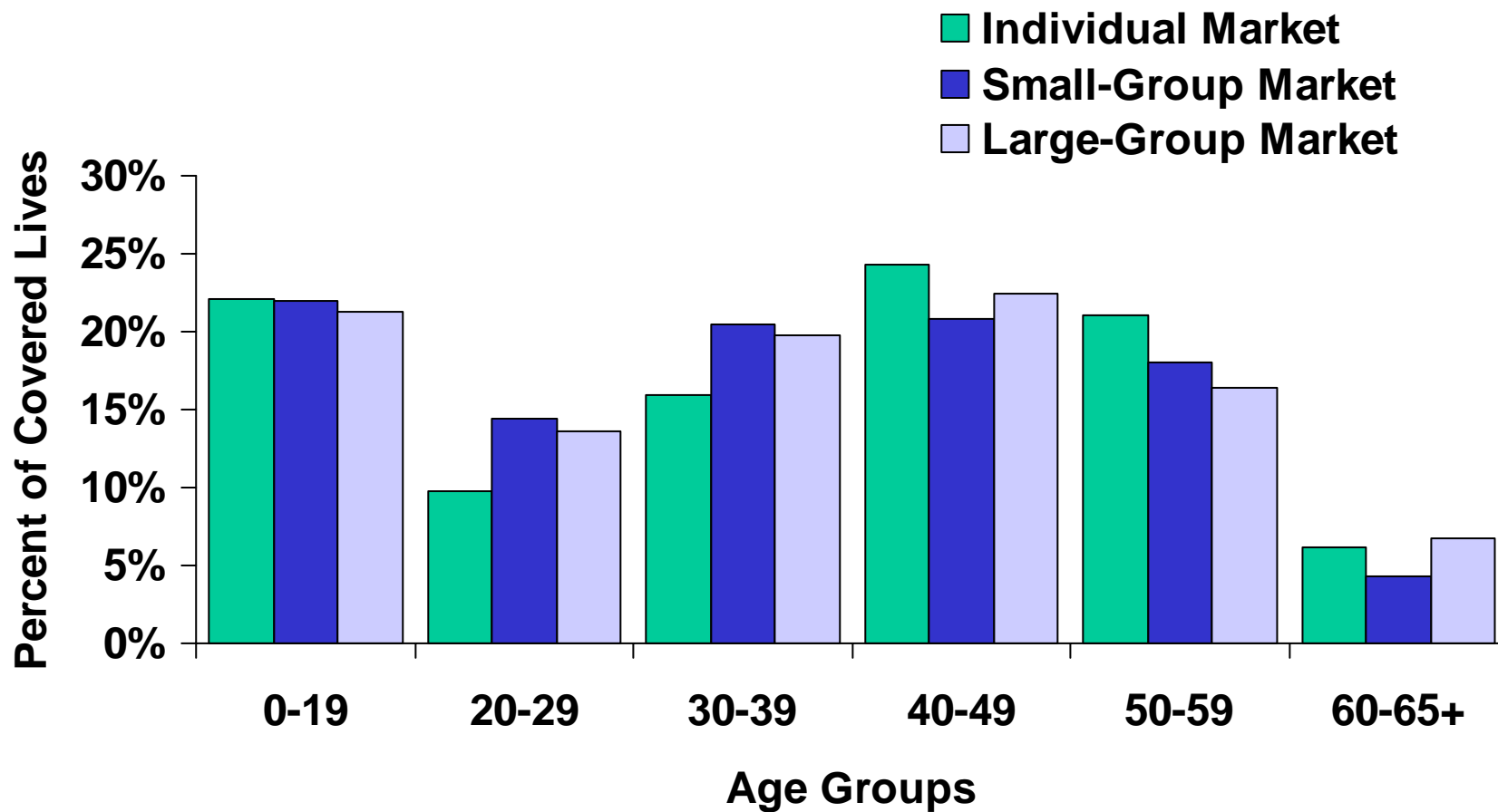
Growth of HSA/HDHP Participation from September 2004 to March 2005



Number of AHIP Member Companies Reporting Enrollment in an HSA/HDHP



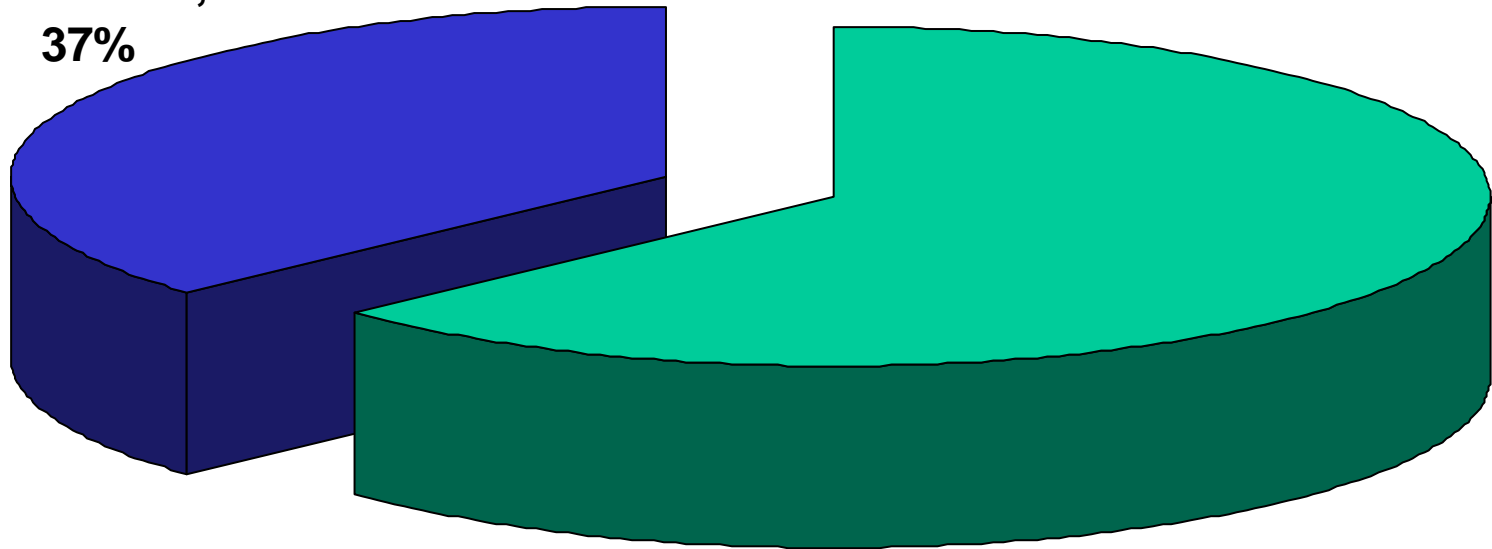
Age Distribution of People Covered by an HSA/HDHP Product



Percentage of HSA/HDHP Policies Purchased by Previously Uninsured³

Individual Market

Previously
uninsured,
37%



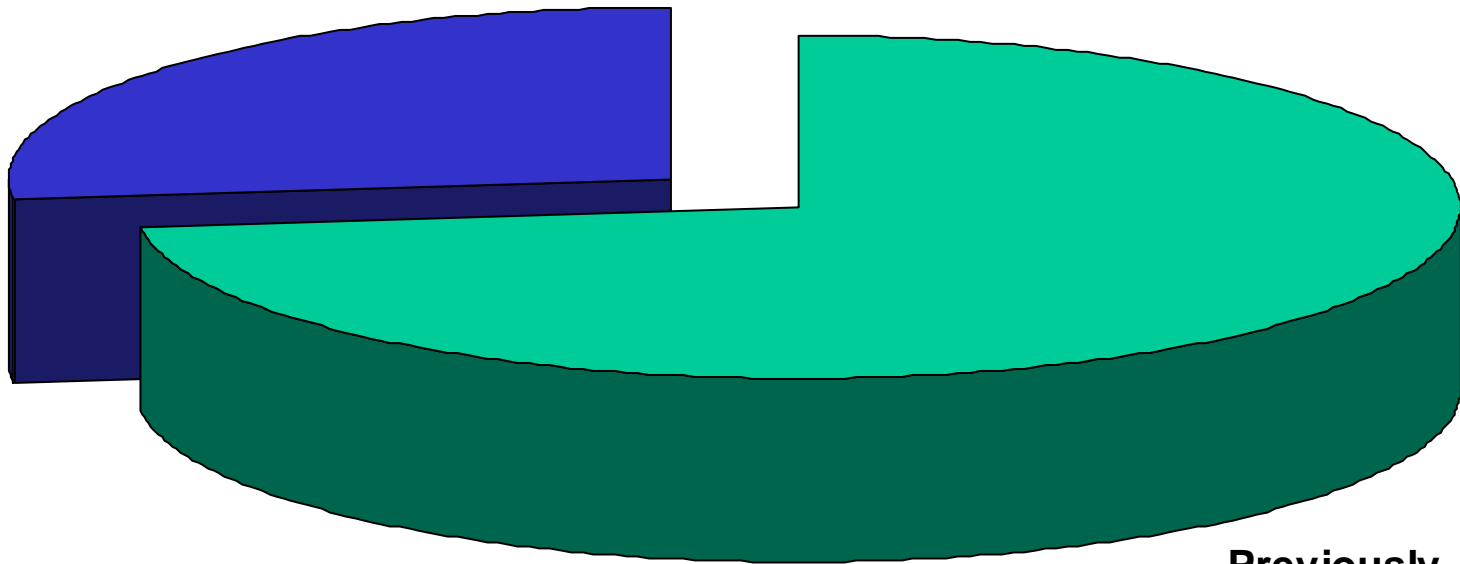
Replacing
prior
coverage, 63%

[3] Companies responding to this question reported HSA/HDHP enrollment of 204,374 lives in the individual market, with 75,618 previously uninsured.

Percentage of New HSA/HDHP Policies Purchased by Small Employers⁴

Small-Group Market

**New coverage,
27%**

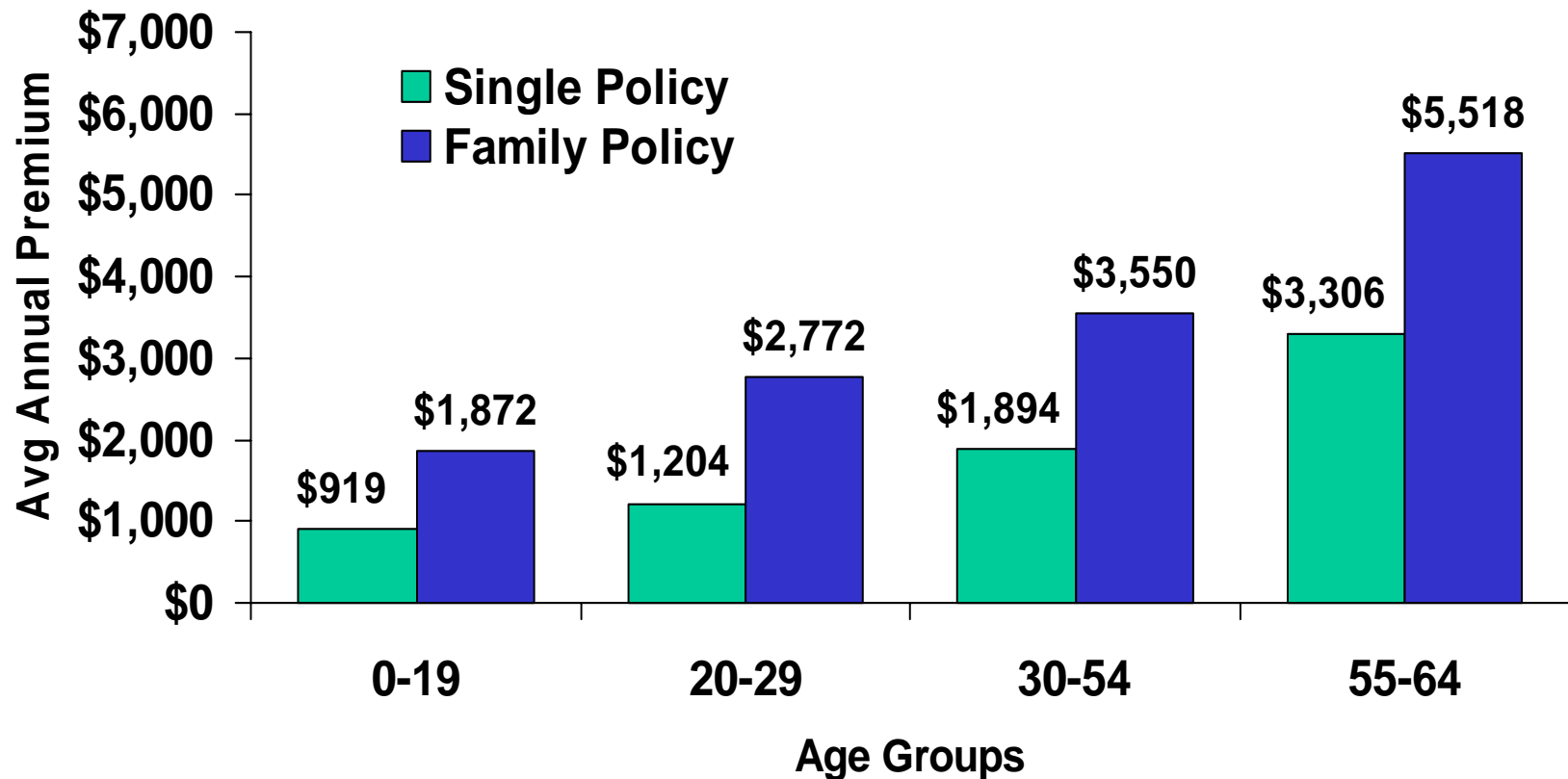


**Previously
offered
coverage, 73%**

[4] Companies responding to this question reported HSA/HDHP enrollment in 3,675 new small-groups (which previously offered no health insurance coverage), covering 37,868 lives.

Average Annual Premiums for HSA/HDHP Products, by Age Group

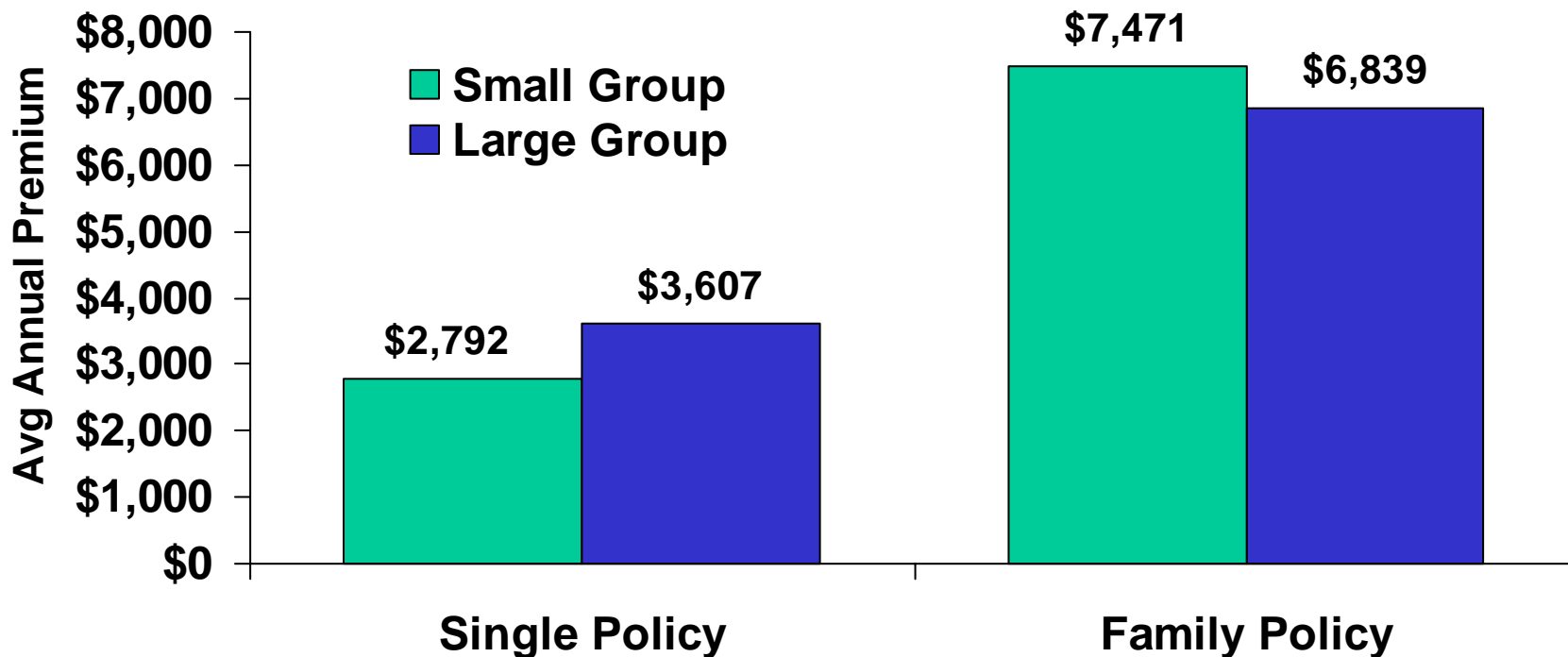
Individual Market – Best-Selling Product



Data as of March 2005

Average Annual Premiums HSA/HDHP Products, Employer Market

Small and Large-Group – Best-Selling Products



Data as of March 2005

Average Annual Deductible Best-Selling HSA/HDHP Product

