

Enrollment	March	January	January	January	January	January
(covered lives)	2005	2006	2007	2008	2009	2010
Individual Market	556,000	855,000	1,106,000	1,502,000	1,832,000	2,053,000
Small-Group Market	147,000	510,000	1,057,000	1,816,000	2,429,000	2,970,000
Large-Group Market	162,000	679,000	2,044,000	2,777,000	3,752,000	4,986,000
Other Group*	88,000	247,000	291,000	13,000		
Other**	77,000	878,000	34,000	10,000	•	
Total	1,031,000	3,168,000	4,532,000	6,118,000	8,013,000	10,009,000

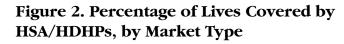
Table 2. HSA/HDHP Enrollment Levels, by Number of Responding Companies



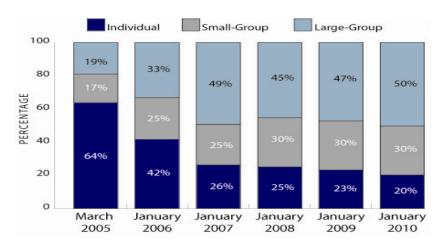
Enrollment (covered lives)	March 2005	January 2006	January 2007	January 2008	January 2009	January 2010
100,000+	2	7	11	14	16	21
25,000+	11	15	26	37	37	45
10,000+	16	35	39	48	55	63
5,000+	23	44	51	62	67	73

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Sources: 2005-2010 AHIP HSA/HDHP Census Reports







Note -- Covered lives for "other" and "other group" categories are not included in these calculations.

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Sources: 2005-2010 AHIP HSA/HDHP Census Reports

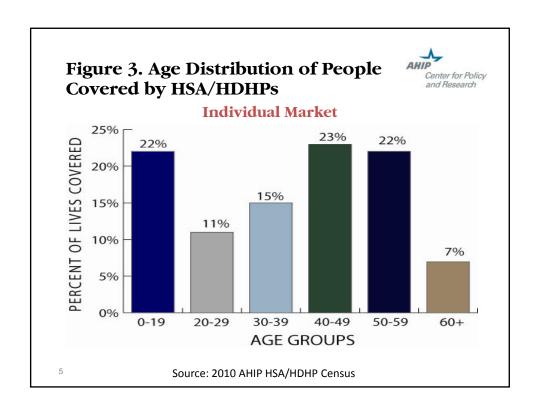


Table 3. Description of HSA/HDHP Policies, Individual Market – Best-Selling Product



Average Annual Deductible*	\$3,365	
		\$6,366
Average Annual Out-of-Pocket Limit	\$3,681	\$7,001
Average Lifetime Maximum Benefit**	\$5.1 Million	\$5.4 Million
Percentage of Policies with Unlimited Lifetime Maximum Benefit	31%	34%
*Policies Generally cover preventive care servi		ed.

Source: 2010 AHIP HSA/HDHP Census

Table 4. Individual HSA/HDHP Premiums, by Age–Best-Selling Product



	Age 20-29	Age 30-54	Age 55-64
Average Annual Premium, Single Policy	\$1,326	\$2,465	\$4,408
Average Annual Premium, Family Policy	\$3,375	\$5,335	\$7,483

Source: 2010 AHIP HSA/HDHP Census

Table 5. Description of HSA/HDHP Policies, Small-Group Market – Best-Selling Product



	Single	Family
Average Annual Deductible*	\$2,329	\$4,418
Average Annual Out-of-Pocket Limit	\$2,641	\$5,064
Average Lifetime Maximum Benefit**	\$4.8 Million	\$4.9 Million
Percentage of Policies with Unlimited Lifetime Maximum Benefit	33%	35%
Average Annual Premium	\$3,944	\$10,048

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Source: 2010 AHIP HSA/HDHP Census

Table 6. Description of HSA/HDHP Policies, Large-Group Market – Best-Selling Product



	Single	Family
Average Annual Deductible*	\$2,203	\$3,907
Average Annual Out-of-Pocket Limit	\$2,664	\$4,497
Average Lifetime Maximum Benefit**	\$4.9 Million	\$4.6 Million
Percentage of Policies with Unlimited Lifetime Maximum Benefit	28%	30%
Average Annual Premium	\$3,691	\$9,767

Source: 2010 AHIP HSA/HDHP Census

Table 7. Total Enrollment in HSA/HDHP Plans and Estimated HSA/HDHP Enrollment as a Percentage of Total Enrollment in Private Health Insurance, by State, January 2010



State	Enrollment in HSA	% of Private Health Ins.	State	Enrollment in HSA	% of Private Health Ins.	State	Enrollment in HSA	% of Private Health Ins.
ALABAMA	37,303	1.20%	LOUISIANA	191,516	7.50%	OKLAHOMA	54,502	2.30%
ALASKA	10,206	2.40%	MAINE	44,499	5.00%	OREGON	89,904	3.40%
ARIZONA	185,326	4.80%	MARYLAND	282,816	6.80%	PENNSYLVANIA	233,015	2.60%
ARKANSAS	134,245	8.20%	MASSACHUSETTS	93,231	1.90%	RHODE ISLAND	21,883	3.00%
CALIFORNIA	1,017,950	4.50%	MICHIGAN	297,504	4.20%	SOUTH CAROLINA	133,883	4.60%
COLORADO	313,083	9.20%	MINNESOTA	360,918	9.20%	SOUTH DAKOTA	12,162	2.10%
CONNECTICUT	182,253	7.10%	MISSISSIPPI	28,261	1.70%	TENNESSEE	247,671	6.60%
DELAWARE	27,718	4.40%	MISSOURI	168,390	4.20%	TEXAS	636,605	4.70%
D.C.	17,185	4.30%	MONTANA	48,211	7.40%	UTAH	139,706	6.50%
FLORIDA	638,717	5.70%	NEBRASKA	100,109	7.50%	VERMONT	60,035	13.80%
GEORGIA	240,816	3.90%	NEVADA	36,904	2.20%	VIRGINIA	182,359	3.30%
HAWAII	1,884	0.20%	NEW HAMPSHIRE	45,006	4.50%	WASHINGTON	196,535	3.40%
IDAHO	45,702	4.20%	NEW JERSEY	194,981	3.10%	WEST VIRGINIA	13,778	0.90%
ILLINOIS	574,553	6.30%	NEW MEXICO	15,722	1.50%	WISCONSIN	269,949	6.50%
INDIANA	359,144	8.10%	NEW YORK	324,702	2.60%	WYOMING	15,792	4,20%
IOWA	139,452	6.00%	NORTH CAROLINA	252,569	4.20%	UNCATEGORIZED	389,475	
KANSAS	82,069	4.10%	NORTH DAKOTA	16,720	3.50%	UNITED STATES	10,009,230	4.80%
KENTUCKY	150.958	5.60%	OHIO	651.354	8.00%			

Sources: AHIP Census January 2010. US Census Bureau Current Population Survey (CPS), Annual Social and Economic Supplement 2008.

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