“SOARING PREMIUMS REFLECT UNSUSTAINABLE HEALTH SYSTEM”
USA Today Editorial, 2/19/10

“HEALTH CARE COSTS RISE TWICE AS MUCH AS INFLATION”
New York Times, 9/27/06

“HEALTH PREMIUMS JUMP 15%; WORKERS FACE HIGHER CO-PAYMENTS TOO”
Chicago Tribune, 10/10/04

“SMALL BUSINESSES GRAPPLE WITH HEALTH-INSURANCE COST: SOME GIVE UP, DROP COVERAGE”
Courier Journal, 4/3/05
BEFORE THE AFFORDABLE CARE ACT

INDIVIDUAL MARKET PREMIUMS WENT UP 15% ANNUALLY FOR PEOPLE WHO STAYED IN THEIR PLANS FOR MORE THAN A YEAR.

AFTER THE AFFORDABLE CARE ACT

INSURANCE COMPANIES MUST NOW PUBLICLY JUSTIFY ANY RATE INCREASE OF 10% OR MORE BEFORE RAISING ANY PREMIUM.
BEFORE THE AFFORDABLE CARE ACT

MOST ADULTS WHO TRIED TO BUY COVERAGE IN THE INDIVIDUAL INSURANCE MARKET FOUND IT:

- VERY DIFFICULT OR IMPOSSIBLE TO FIND AFFORDABLE COVERAGE: 62%
- DIFFICULT TO COMPARE BENEFITS COVERED: 60%
- DIFFICULT TO COMPARE PREMIUM COSTS: 55%
- DIFFICULT TO COMPARE OUT-OF-POCKET COSTS: 65%

**BEFORE THE AFFORDABLE CARE ACT**

**ADULTS WITH HEALTH PROBLEMS WHO TRIED TO BUY COVERAGE IN THE INDIVIDUAL INSURANCE MARKET:**

- **Found it very difficult or impossible to find a plan with the coverage they needed:** 60%
- **Found it very difficult or impossible to find an affordable plan:** 70%
- **Were turned down or charged a higher premium because of a pre-existing condition:** 50%
- **Never purchased a plan:** 80%

*Source: Commonwealth Fund, "Failure to Protect: Why the Individual Insurance Market Is Not a Viable Option for Most U.S. Families," 7/21/09*
AFTER THE AFFORDABLE CARE ACT

NEARLY 6 IN 10 UNINSURED AMERICANS CAN GET COVERAGE FOR $100 A MONTH OR LESS IN 2014.
BEFORE THE AFFORDABLE CARE ACT

THOSE WHO WERE ABLE TO PURCHASE INDIVIDUAL HEALTH INSURANCE WERE MORE LIKELY TO FACE A HOST OF PROBLEMS WITH THEIR INSURANCE:

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>20%</td>
<td>Went without prescription drug coverage</td>
</tr>
<tr>
<td>49%</td>
<td>Faced limits on the total dollar amount their insurance will pay for health care</td>
</tr>
<tr>
<td>39%</td>
<td>Paid the difference when their doctors charged more than insurance would cover</td>
</tr>
<tr>
<td>36%</td>
<td>Were left with expensive bills that their insurance would not cover</td>
</tr>
</tbody>
</table>

AFTER THE AFFORDABLE CARE ACT

INSURANCE COMPANIES ARE REQUIRED TO COVER ESSENTIAL BENEFITS AND ANNUAL OR LIFETIME LIMITS ON INSURANCE COVERAGE ARE OUTLAWED.
BQUE THE AFFORDABLE CARE ACT

UP TO 129 MILLION AMERICANS WITH PRE-EXISTING CONDITIONS COULD BE DENIED COVERAGE. THAT'S 1 IN 2 AMERICANS.

The Affordable Care Act

It’s illegal for insurance companies to discriminate based on pre-existing conditions.
BEFORE THE AFFORDABLE CARE ACT

U.S. SPENDING ON HEALTH CARE WAS GROWING BY AN AVERAGE OF 6.9% PER YEAR

SOURCE: Centers for Medicare and Medicaid Services, “National Health Expenditures by Type Of Service and Source Of Funds: Calendar Years 1960 To 2011”
AFTER THE AFFORDABLE CARE ACT

HEALTH CARE COSTS ARE GROWING AT THEIR SLOWEST RATE ON RECORD THANKS IN PART TO THE ACA.