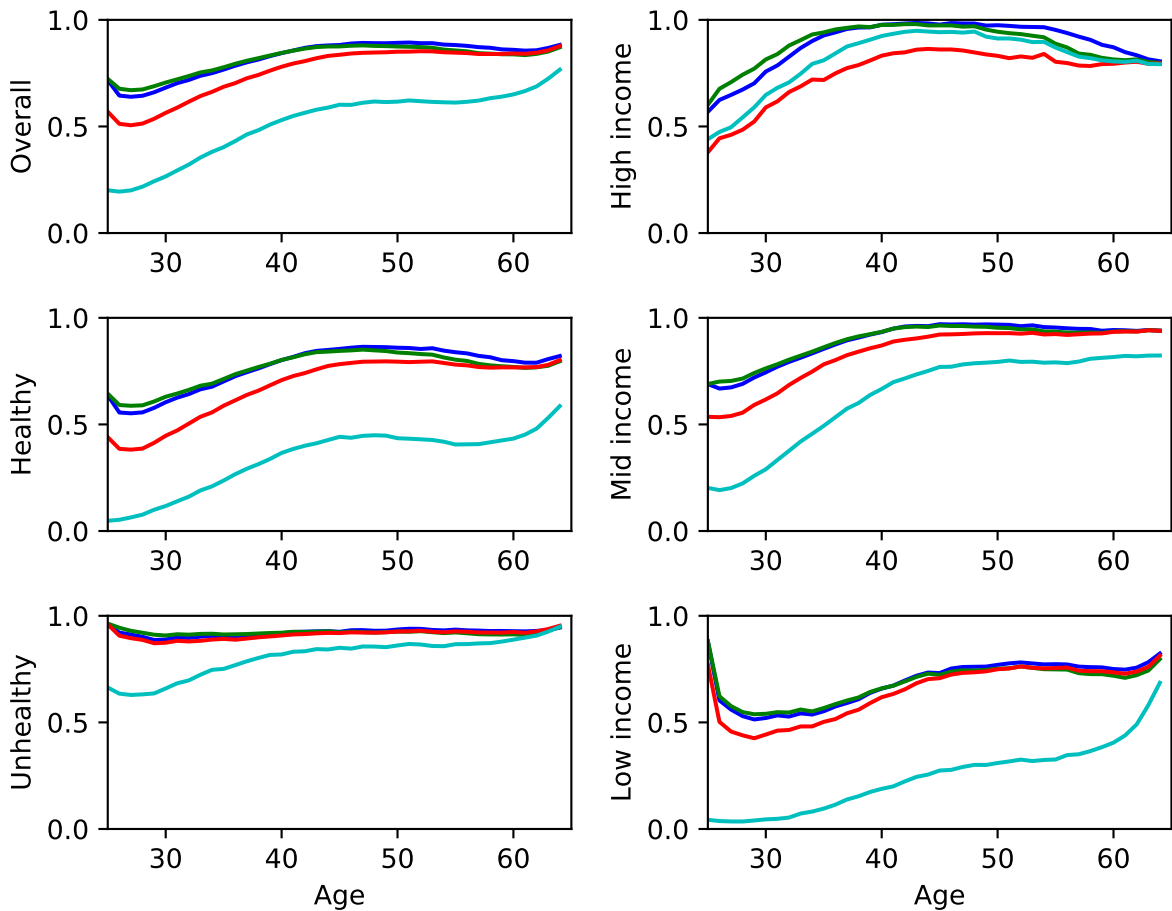


Individual market insured rate across counterfactual policies



— ACA without community rating

— ACA without age rating limit

— ACA without individual mandate

— ACA without subsidies for IMI