Individual market insured rate across counterfactual policies 1.0 1.0 High income Overall 0.5 0.5 0.0 0.0 50 60 30 40 30 40 50 60 1.0 1.0 Mid income Healthy 0.5 0.5 0.0 0.0 40 50 60 40 60 30 30 50 1.0 1.0 Low income Unhealthy 0.5 0.5 0.0 0.0 30 40 50 60 50 60 30 40 Age Age baseline plus individual mandate baseline plus community rating baseline plus 3x age rating limit baseline plus subsidies for IMI