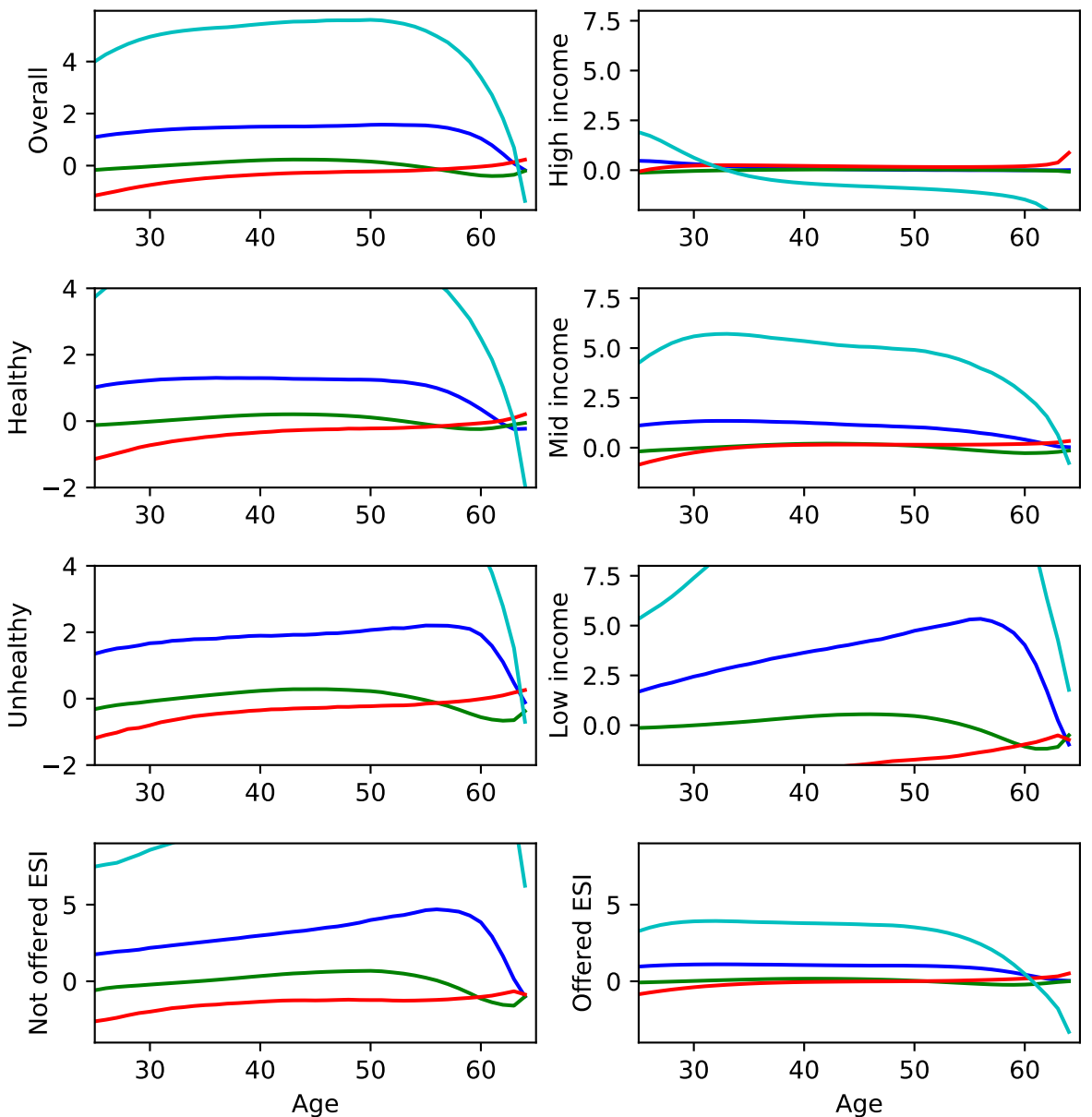


Mean WTP (as % of permanent income) for counterfactual policies



— baseline plus community rating
— baseline plus 3x age rating limit

— baseline plus individual mandate
— baseline plus subsidies for IMI