Individual market insured rate across counterfactual policies 1.0 1.0 High income Overall 0.5 0.5 0.0 0.0 30 40 50 60 30 60 40 50 1.0 1.0 Mid income Healthy 0.5 0.5 0.0 0.0 50 60 30 40 60 30 40 50 1.0 1.0 Low income Unhealthy 0.5 0.5 0.0 0.0 30 40 50 60 30 40 50 60 Age Age ACA without individual mandate ACA without community rating ACA without age rating limit ACA without subsidies for IMI