Mean WTP (as % of permanent income) for counterfactual policies 0 0 High income Overall -10 -20 30 40 50 60 30 40 50 60 0 0 Mid income Healthy -10 -6 -20 60 50 40 50 30 40 60 30 0 0 Low income Unhealthy -10 -6-20 40 50 60 50 60 30 40 30 0 0 Not offered ESI Offered ESI -10 -10 -20 **-**20 30 40 50 30 40 50 60 60 Age Age ACA without community rating ACA without individual mandate ACA without age rating limit ACA without subsidies for IMI