Individual market insured rate across counterfactual policies 1.00 1.00 High income 0.75 0.75 Overall 0.50 0.50 0.25 0.25 0.00 0.00 1.00 1.00 0.75 Mid income 0.75 Healthy 0.50 0.50 0.25 0.25 0.00 0.00 1.00 1.00 Low income 0.75 0.75 Unhealthy 0.50 0.50 0.25 0.25 0.00 0.00 50 30 50 60 30 40 60 40 Age Age age band limit 5.0x age band limit 3.0x age band limit 1.0x