Mean WTP (as % of permanent income) for counterfactual policies 7.5 High income 5.0 Overall 2.5 0.0 7.5 Mid income 5.0 Healthy 2.5 0.0 -27.5 Low income Unhealthy 5.0 2.5 0.0 -2Not offered ESI Offered ESI Age Age baseline plus individual mandate baseline plus community rating baseline plus 3x age rating limit baseline plus subsidies for IMI