Mean WTP (as % of permanent income) for counterfactual policies 7.5 2 High income 2.5 0.0 Overall 1 0 4 7.5 Mid income 5.0 Healthy 2 2.5 0 0.0 **-**2 4 7.5 Low income Unhealthy 5.0 2 2.5 0 0.0 **-**2 Not offered ESI Offered ESI 5 5 0 40 50 50 60 30 40 60 30 Age Age age band limit 5.0x age band limit 3.0x age band limit 1.0x