

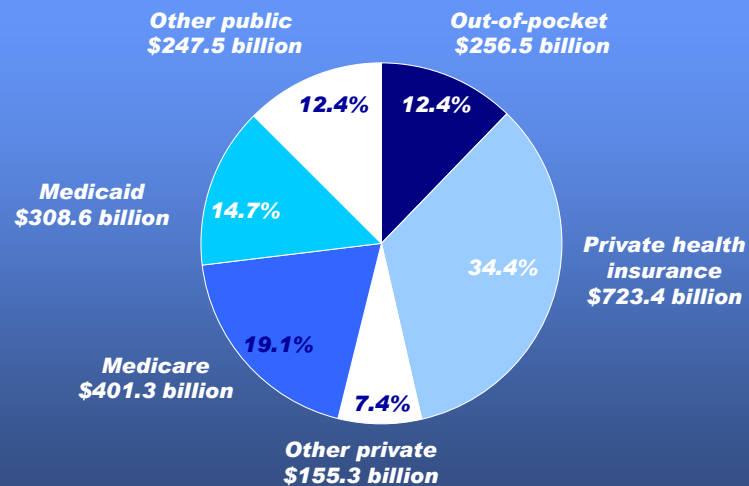
# CHARTS AND GRAPHS

## 2008 State of the State

### – Kansas Economic Policy Conference

Sandy Praeger  
 Kansas Commissioner of Insurance  
 Oct. 30, 2008

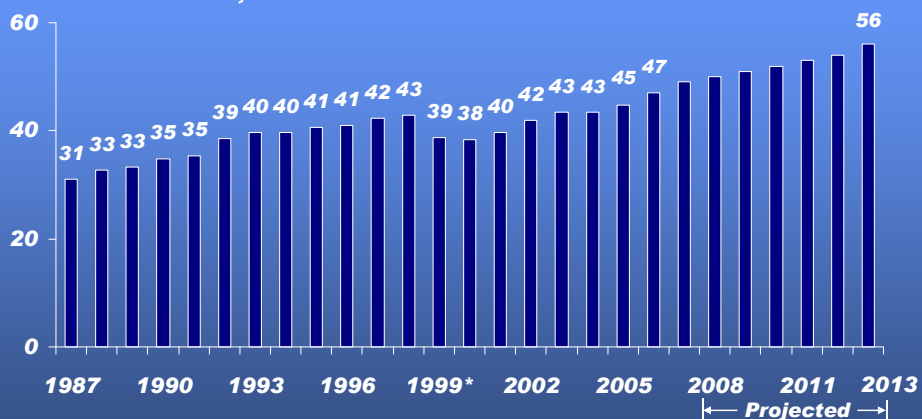
#### 2006 Total National Health Expenditures, \$2.105 Trillion = 16.0% of GDP



Source: Centers for Medicare & Medicaid Services, National Health Expenditures Data, 2006

## 47 Million Uninsured in 2006

Number of uninsured, in millions

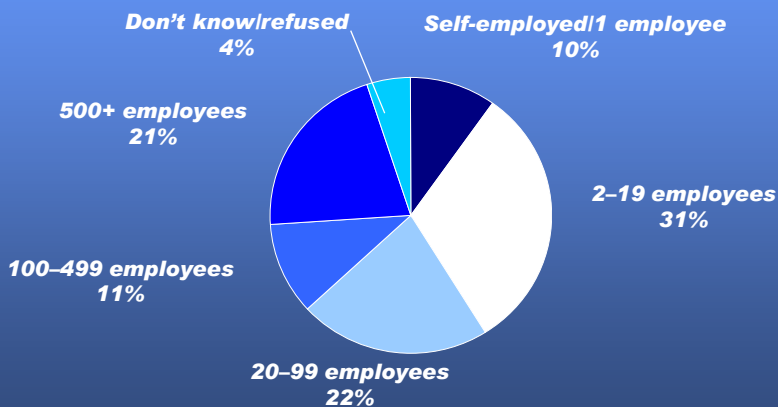


\*1999–2006 estimates reflect the results of follow-up verification questions and implementation of Census 2000-based population controls.  
 Note: Projected estimates for 2007–2013 are for nonelderly uninsured based on T. Gilmer and R. Kronick, "It's the Premiums, Stupid: Projections of the Uninsured Through 2013," *Health Affairs* Web Exclusive, April 5, 2005.

Source: U.S. Census Bureau, March Current Population Survey, 1988–2007.

## Working Uninsured by Firm Size

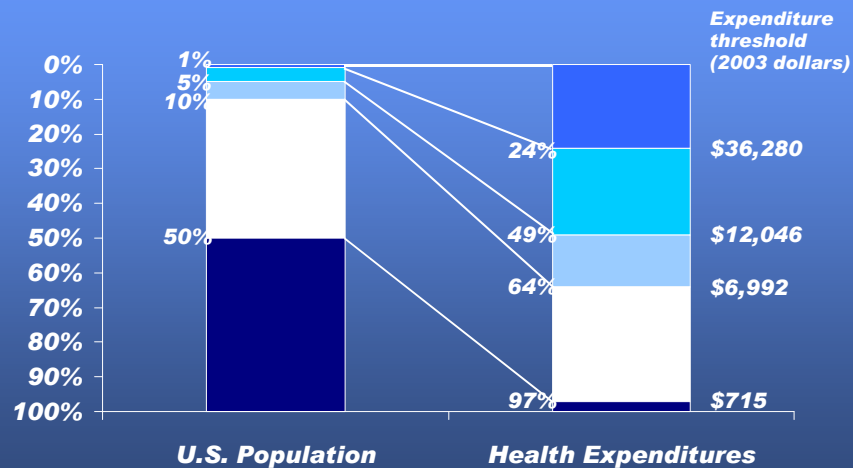
Percent of employed adults with any time uninsured, ages 19–64



Note: Percentages may not sum to 100% because of rounding.

Source: S. R. Collins, K. Davis, M. M. Doty, J. L. Kriss, and A. L. Holmgren, Gaps in Health Insurance: An All-American Problem, The Commonwealth Fund, April 2006.

## Concentration of Health Care Costs

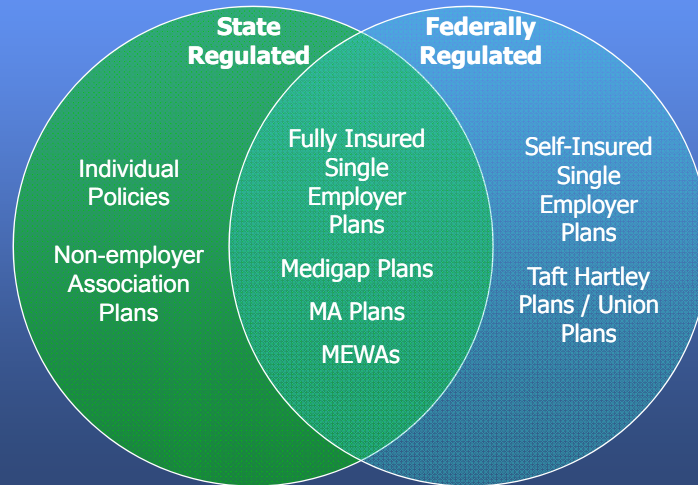


Source: The Commonwealth Fund. Data from S. H. Zuvekas and J. W. Cohen, "Prescription Drugs and the Changing Concentration of Health Care Expenditures," *Health Affairs*, Jan./Feb. 2007 26(1):249-57.

## Health Insurance Markets

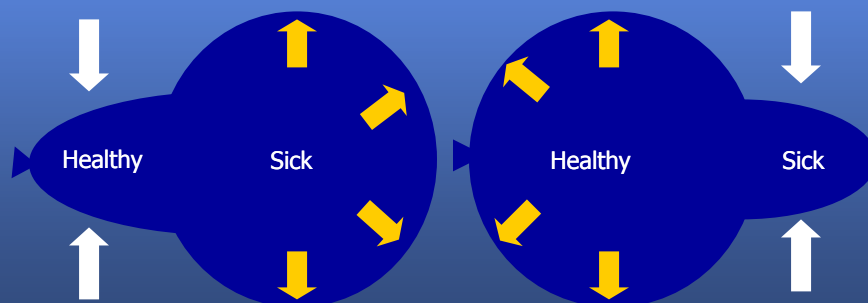


## State and Federal Regulation

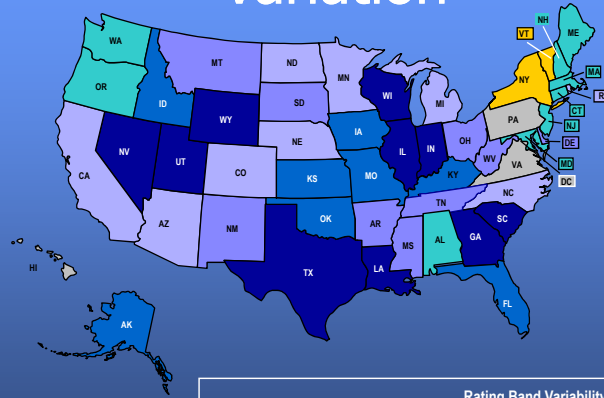


## Effects of Premium Compression

- No limits on premiums increase premiums for sick, decrease for healthy
- Tight limits on premiums increase premiums for healthy, decrease for sick

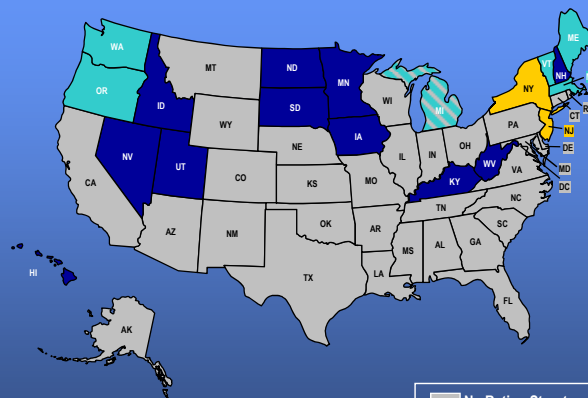


## Small Group Market Premium Variation



\*Note: Michigan HMOs and Blue Cross/Blue Shield are restricted to 3.12:1 maximum variation. All others may use 3.96 maximum variation.

## Individual Market Rating Rules



Michigan Blue Cross/Blue Shield must use community rating. There is no rating structure for other carriers.