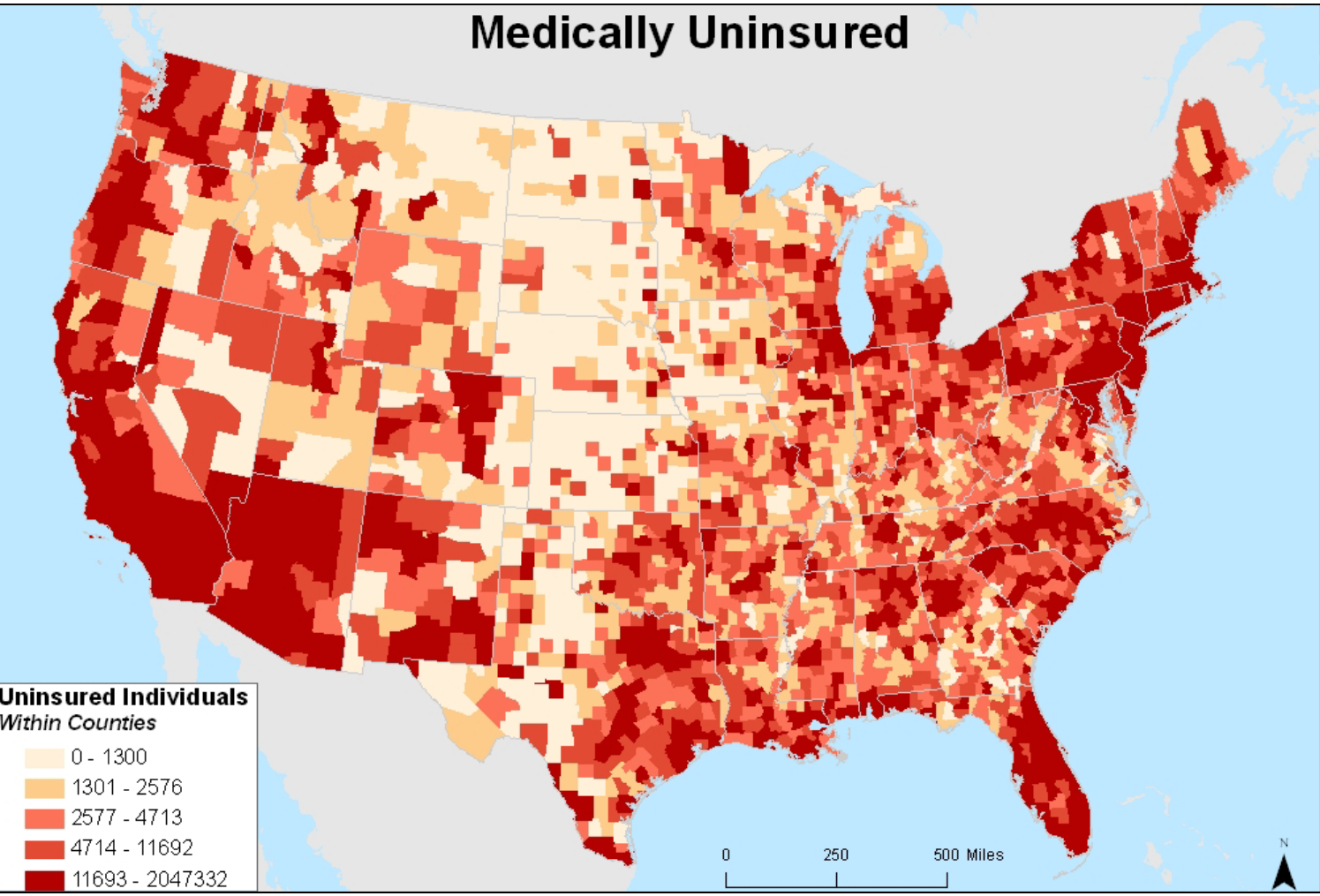


HEALTH INSURANCE POLICY — A NATIONAL SNAPSHOT

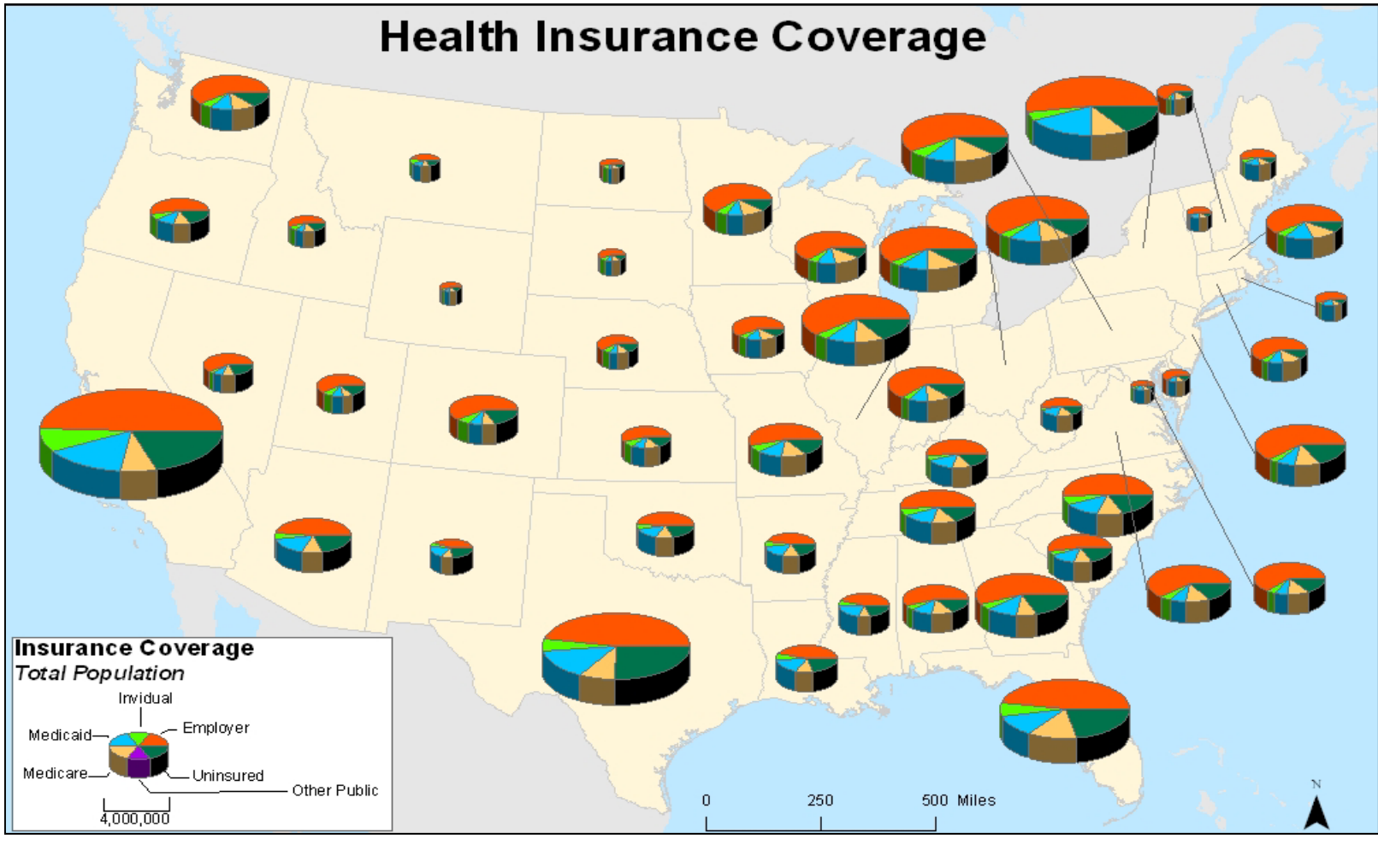
“The United States healthcare system is on the verge of potential, dynamic change.” – DANIEL PELINO, GLOBAL MANAGER, IBM

PEOPLE



Many individuals living in the US inner core have health insurance coverage while higher concentrations of the uninsured live in some of the largest-coastal states. Concentrations of the insured can be found everywhere, but the pattern is less consistent away from the most central areas of the country.

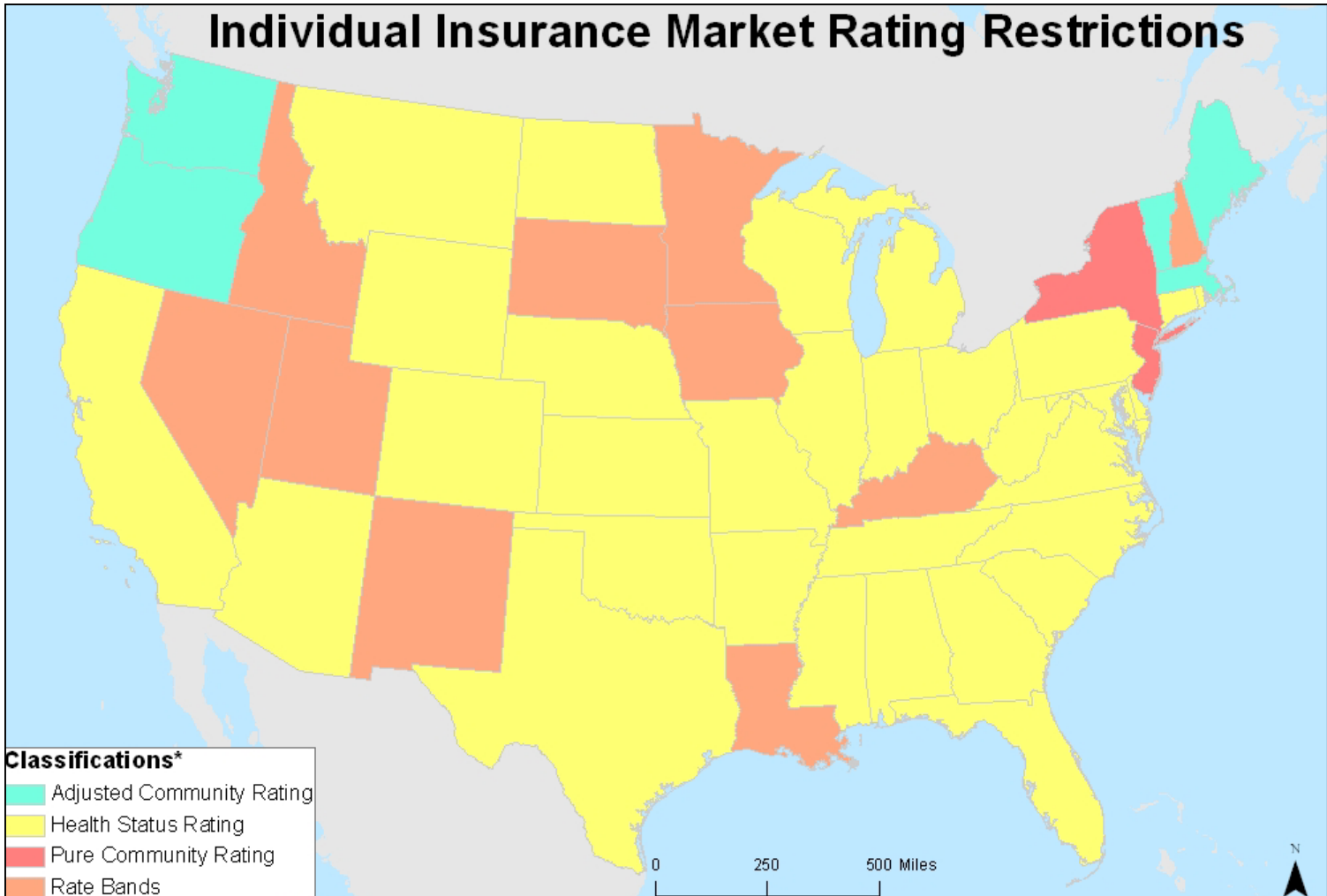
COVERAGE



The Kaiser Family Foundation — a trust that compiles information and analysis on major health-care issues — reports these statistics on the sources of health insurance coverage for the US population:

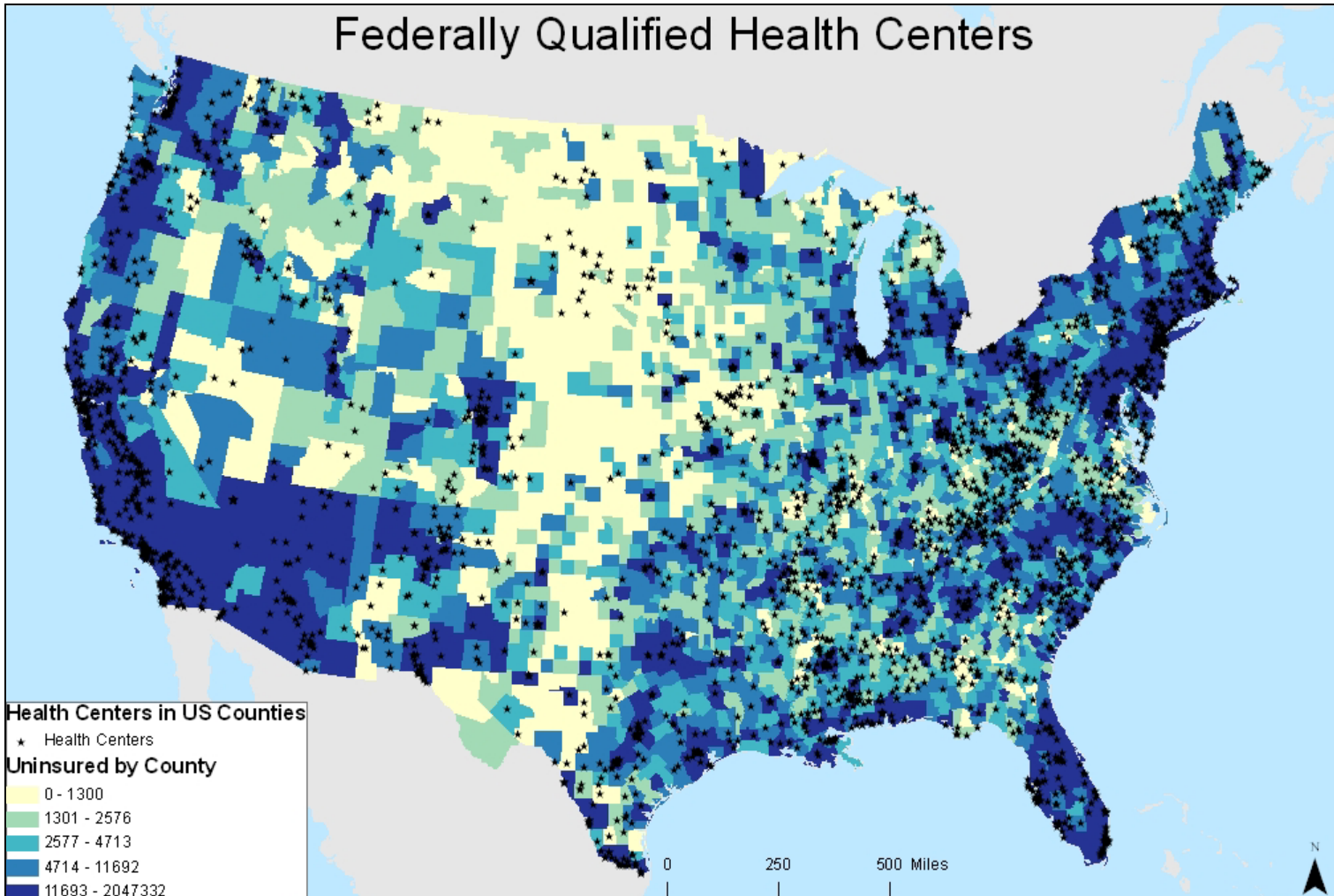
Employer — 159,311,384	Medicare — 36,155,452
Individual — 14,541,782	Other Public (Military or Veteran's Administration) — 3,253,122
Medicaid — 39,296,423	Uninsured — 45,657,193

POLICY



* Adjusted Community Rating - Premiums for health insurance adjusted for age or other factors, except for health status
* Health Status Rating - Premiums for health insurance vary based on health of insured
* Pure Community Rating - Premiums cannot vary by health status, age or gender
* Rate Bands - Limit amount by which premiums can vary because of insured's health status

RESOURCES



Federally qualified health centers receive federal funds to provide medical care to the sick. This map shows that some of the highest concentrations of health centers are in areas with high concentrations of uninsured individuals.

OVERVIEW

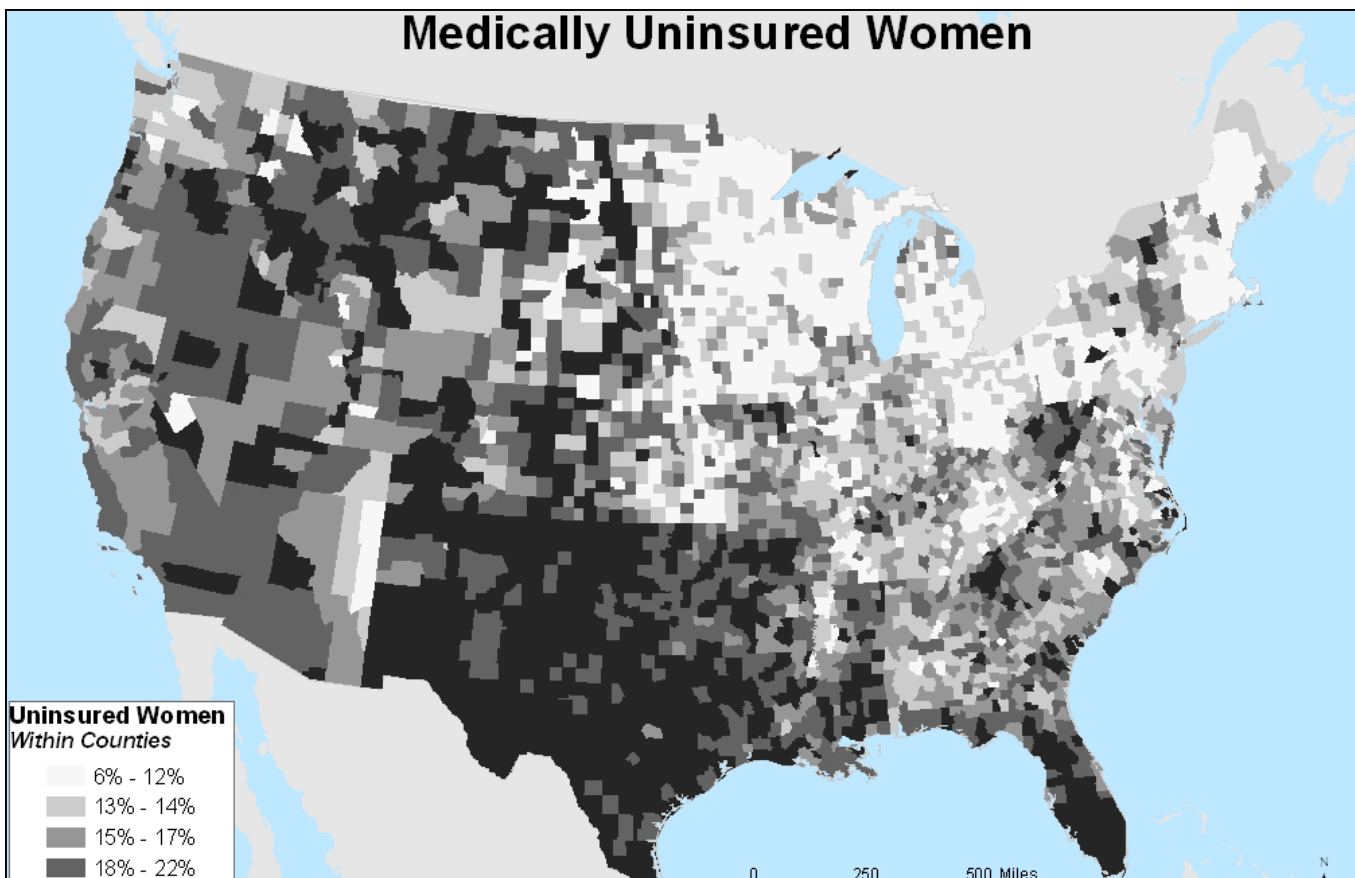
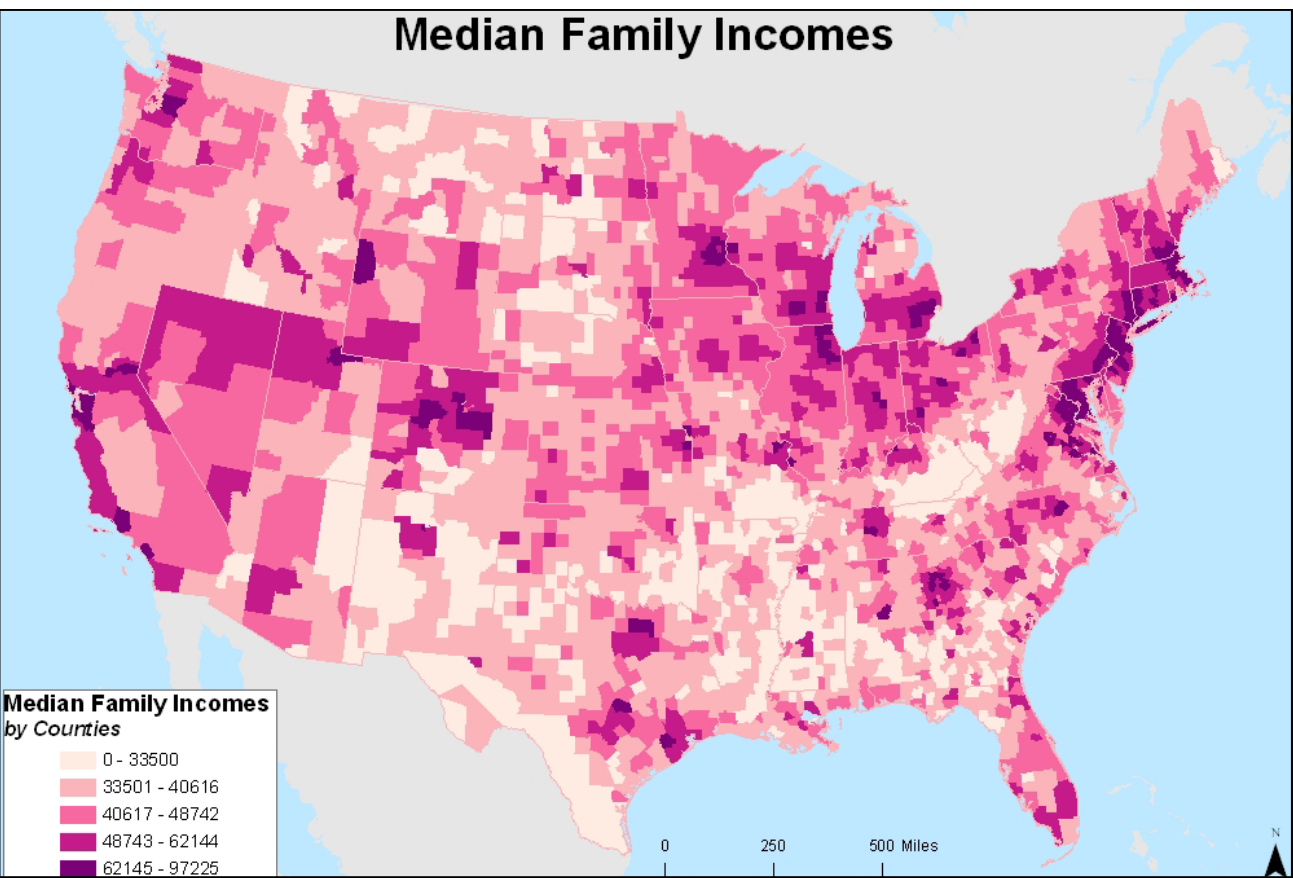
This project gathers data that can be used in more in-depth studies on health insurance policy and its impact. It will highlight a series of characteristics of the uninsured and other factors, such as poverty, which could explain coverage differences. Some of the featured maps also show federally supported resources or programs in the form of grants and health centers that can ameliorate the conditions of the uninsured.

COVERAGE CONCERNS

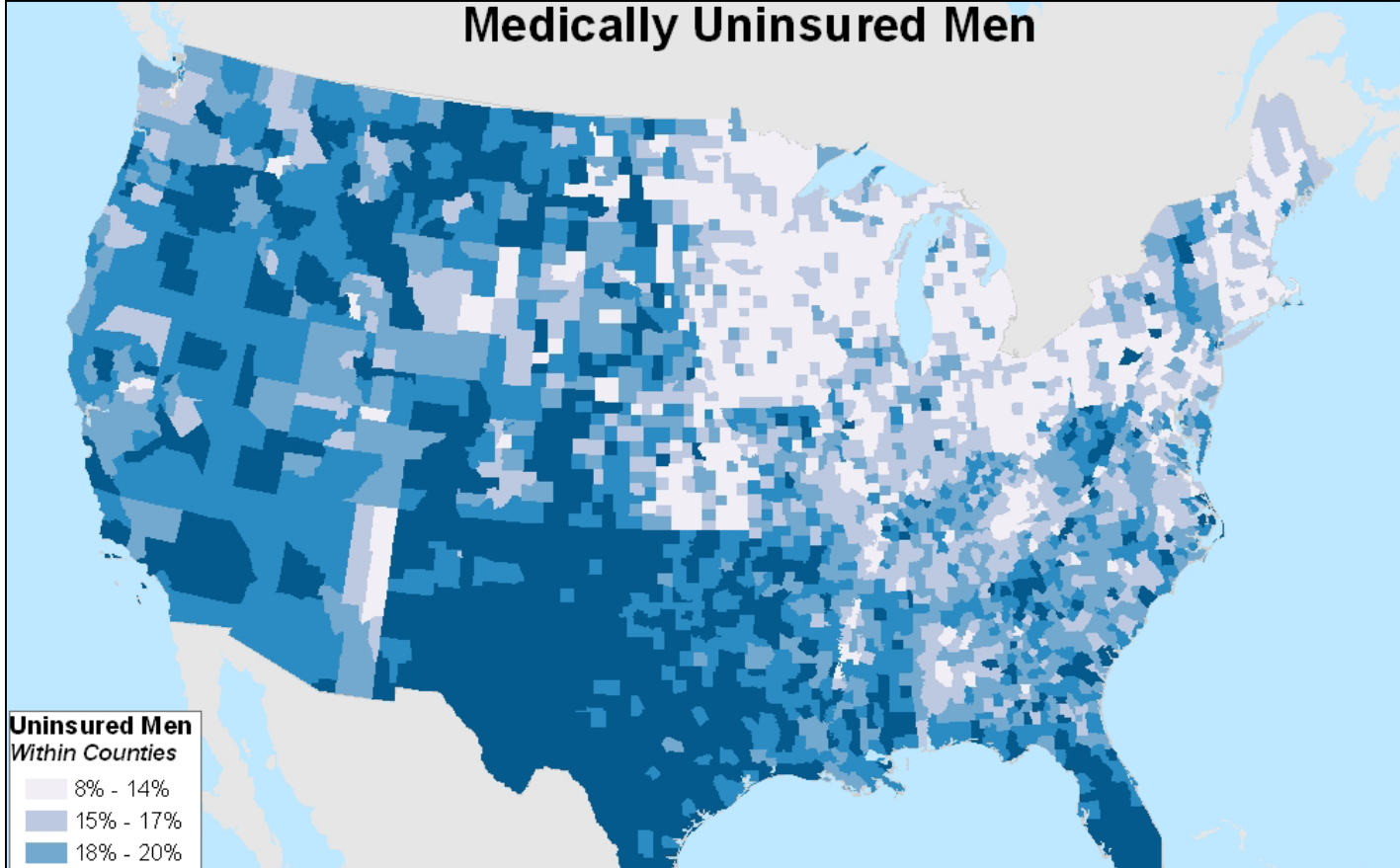
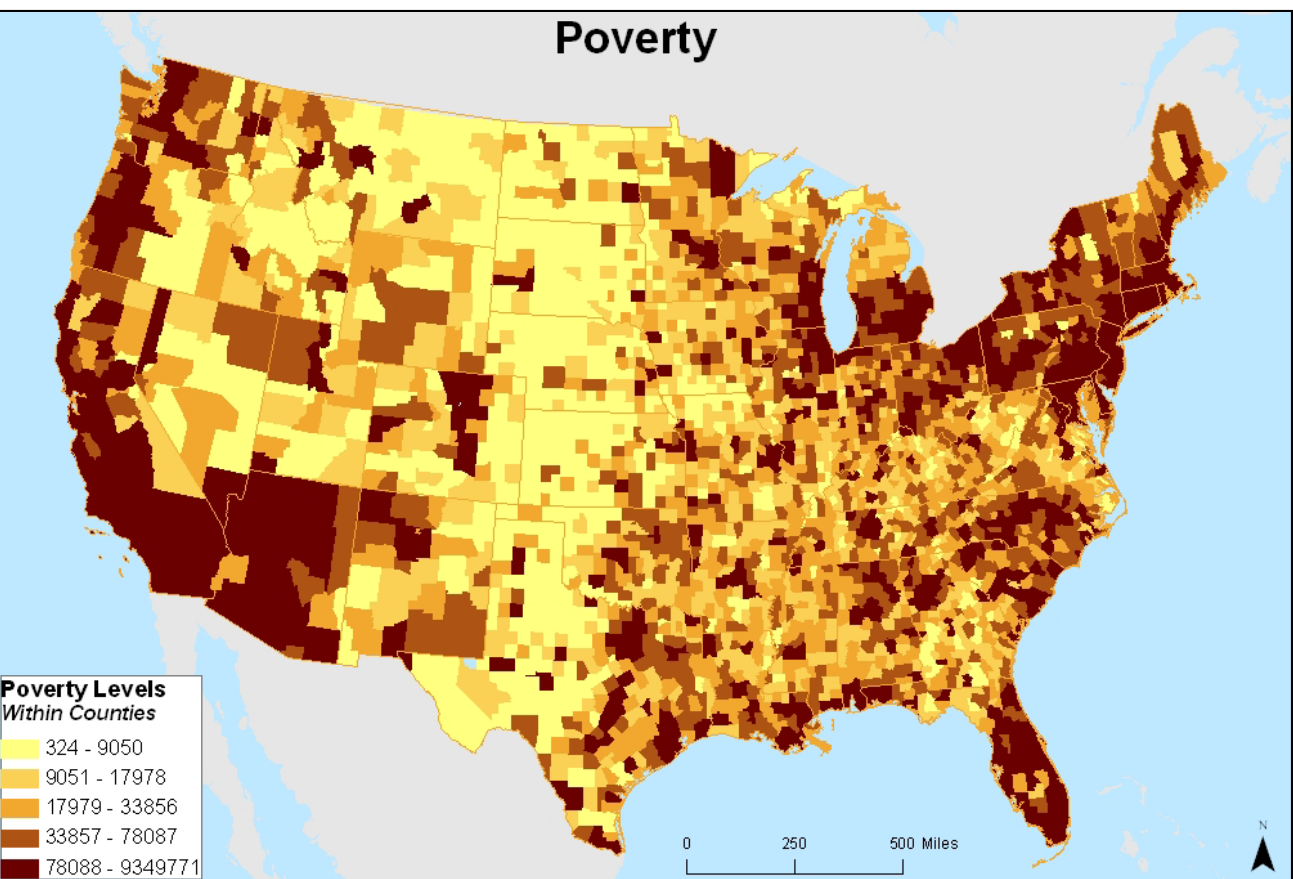
The US Census shows that 46 million people are uninsured. Another 25 million are underinsured, with insufficient benefits for their needs, according to a recent study by the Commonwealth Fund, a health care policy foundation in New York. The sum of these groups suggests that nearly one fourth of Americans have inadequate health benefits.

MARKET-RELATED ISSUES

Larger employer insurance pools are overseen by federal laws. The small-group insurance market is overseen by the states. Beyond these two employment-related categories of coverage, there is the individual health-insurance market, also overseen by the states. Risk selection, where insurers cover the least expensive people to insure and reject those most in need of coverage, is rampant in this sector. Some speculate that a result of a lack of coverage and under coverage is that many people turn to emergency rooms as their source of medical care.



PERCENTAGE OF UNINSURED AMONG ALL WOMEN



PERCENTAGE OF UNINSURED AMONG ALL MEN

