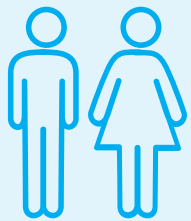


STATE REINSURANCE PROGRAMS LEAD TO MUCH LOWER PREMIUMS



5%

of people who buy health insurance in the individual market



Represent

60%

of healthcare claims' costs



State reinsurance programs



SUPPORT THE COST

of caring for those with serious health conditions

