

# Health Care Costs and Premiums

Presentation to  
Use/Creation of State Pool Workgroup  
October 8, 2009

By

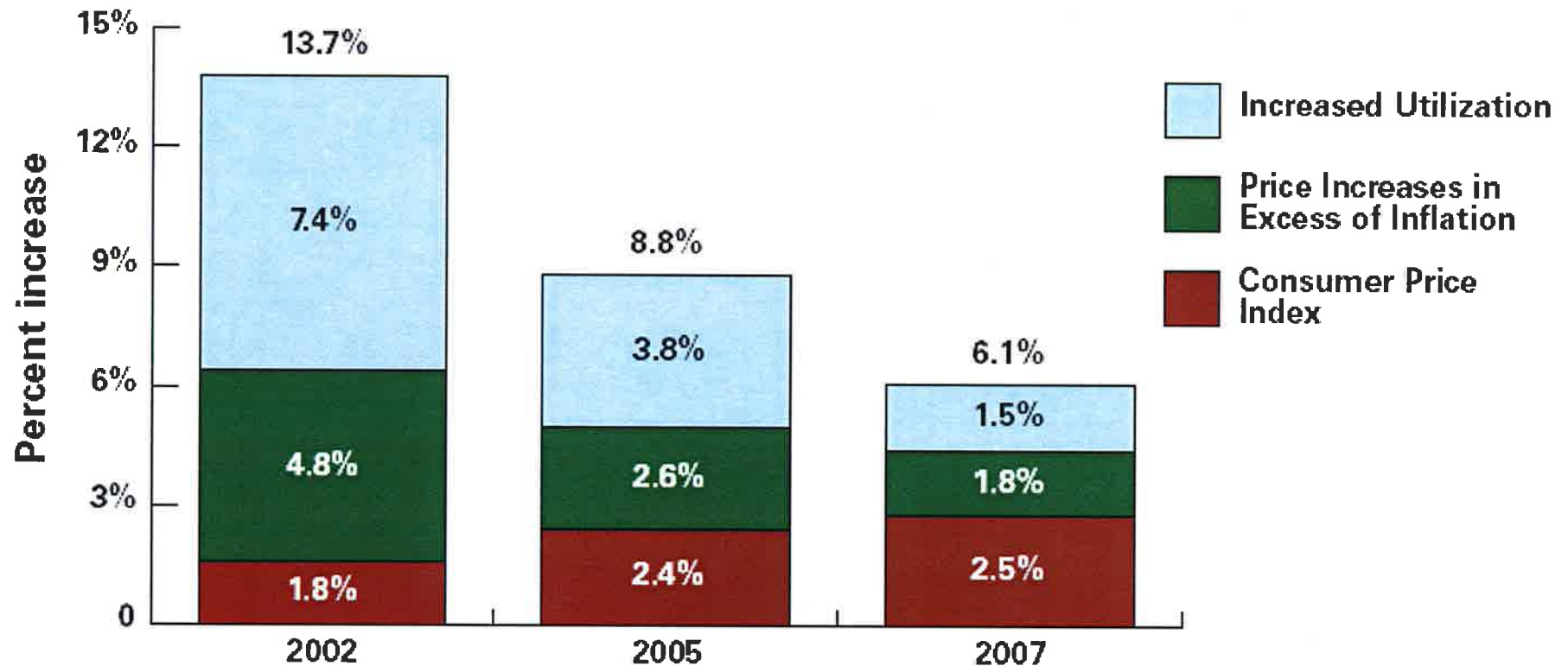
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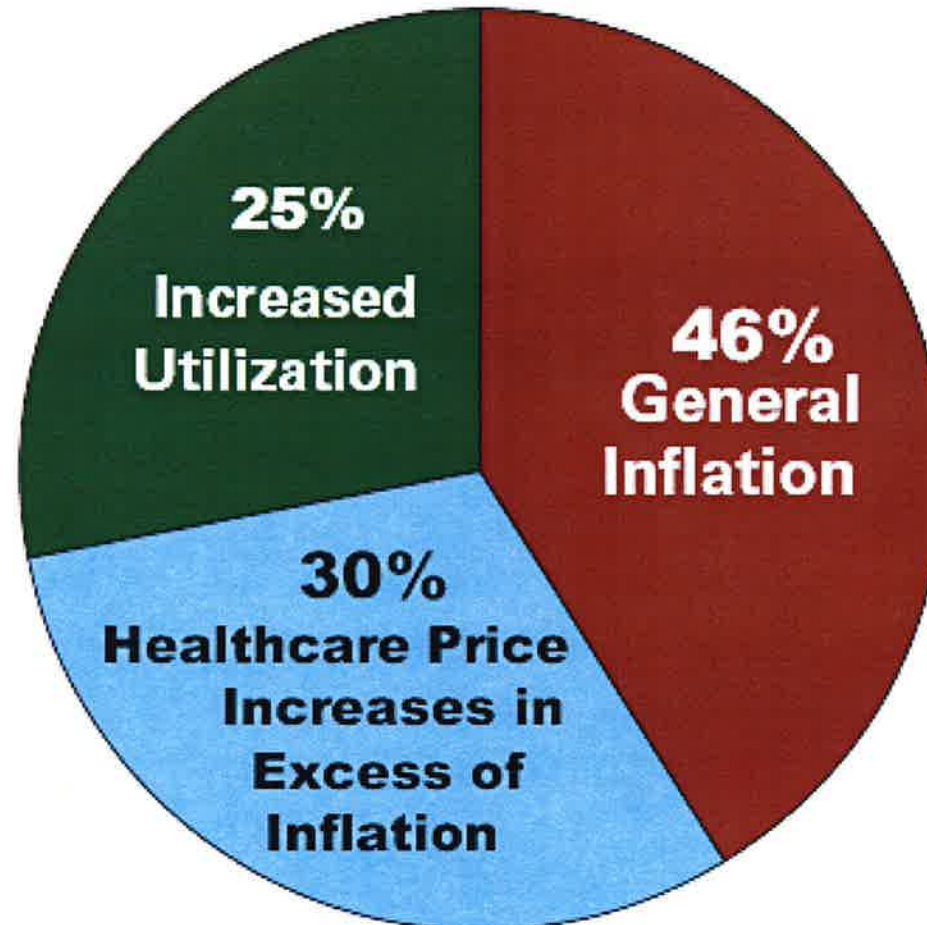
## Increases in Health Insurance Costs—2002, 2005, 2007



Source: PricewaterhouseCoopers calculations. The overall increase in premiums in 2002 is from *The Factors Fueling Rising Health Care Costs*. The 2005 increase is from *The Factors Fueling Rising Health Care Costs 2006*.

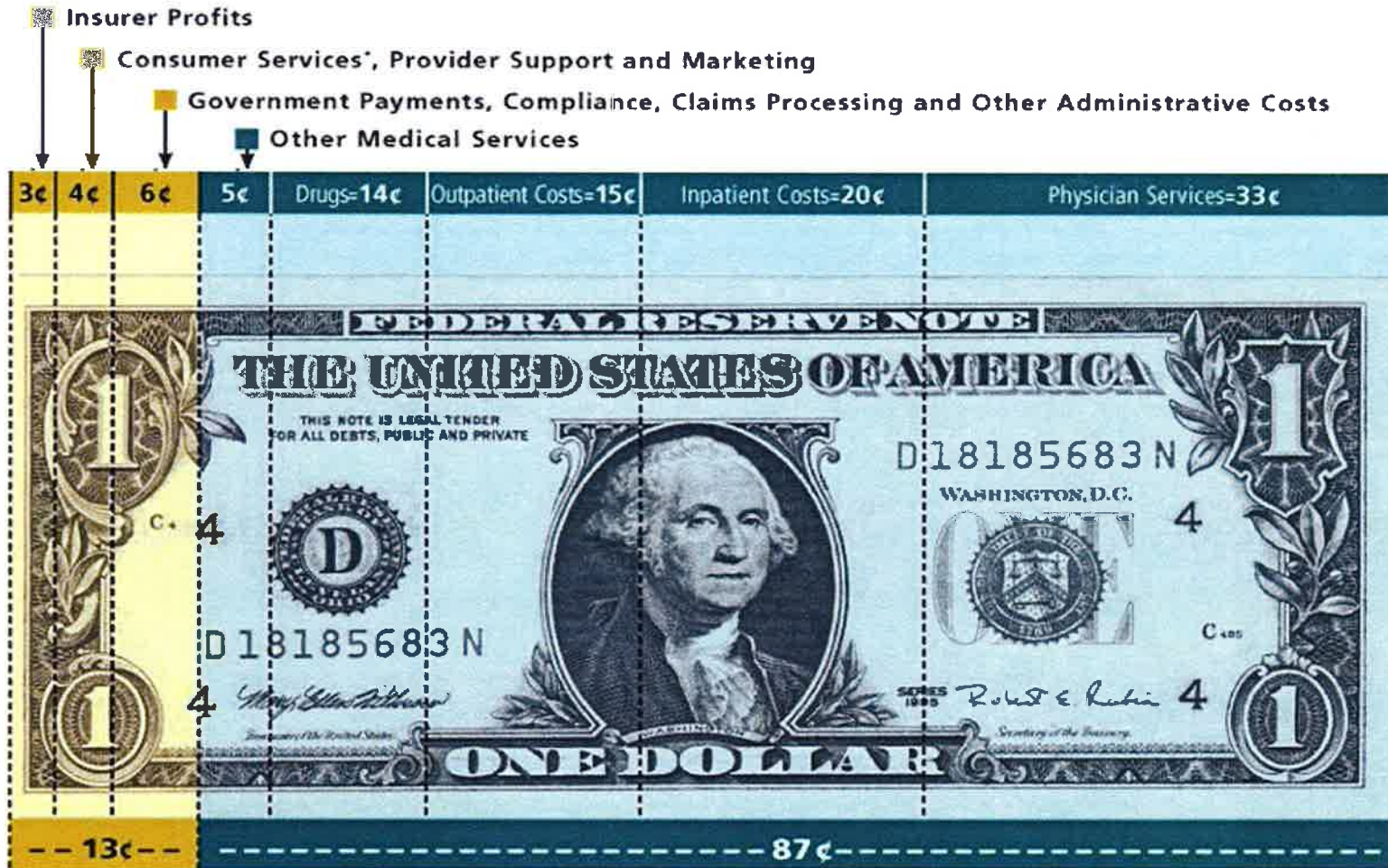
Source: *The Factors Fueling Healthcare Costs 2008 (AHIP)*

## Factors Contributing to the 6.1 Percent Increase in Health Insurance Premiums



Source: The Factors Fueling Healthcare Costs 2008 (AHIP)

# Where Does Your Health Insurance Dollar Go?

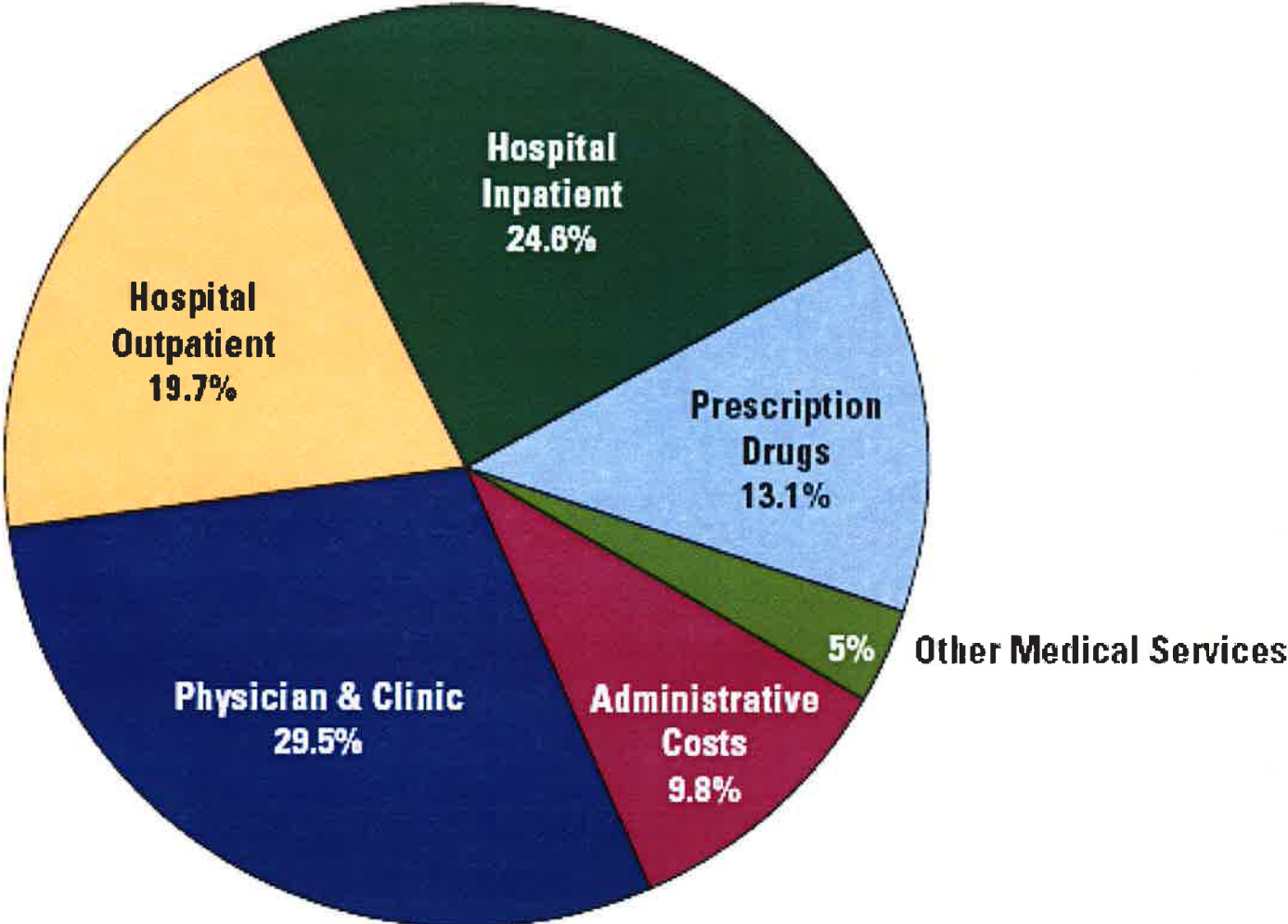


\*Includes prevention, disease management, care coordination, investments in health information technology and health support.

Based on a PricewaterhouseCoopers' analysis, *Factors Fueling Rising Healthcare Costs 2008*. © 2008 America's Health Insurance Plans



# Growth in Health Insurance Premiums—2006–2007



Source: The Factors Fueling Healthcare Costs 2008 (AHIP)