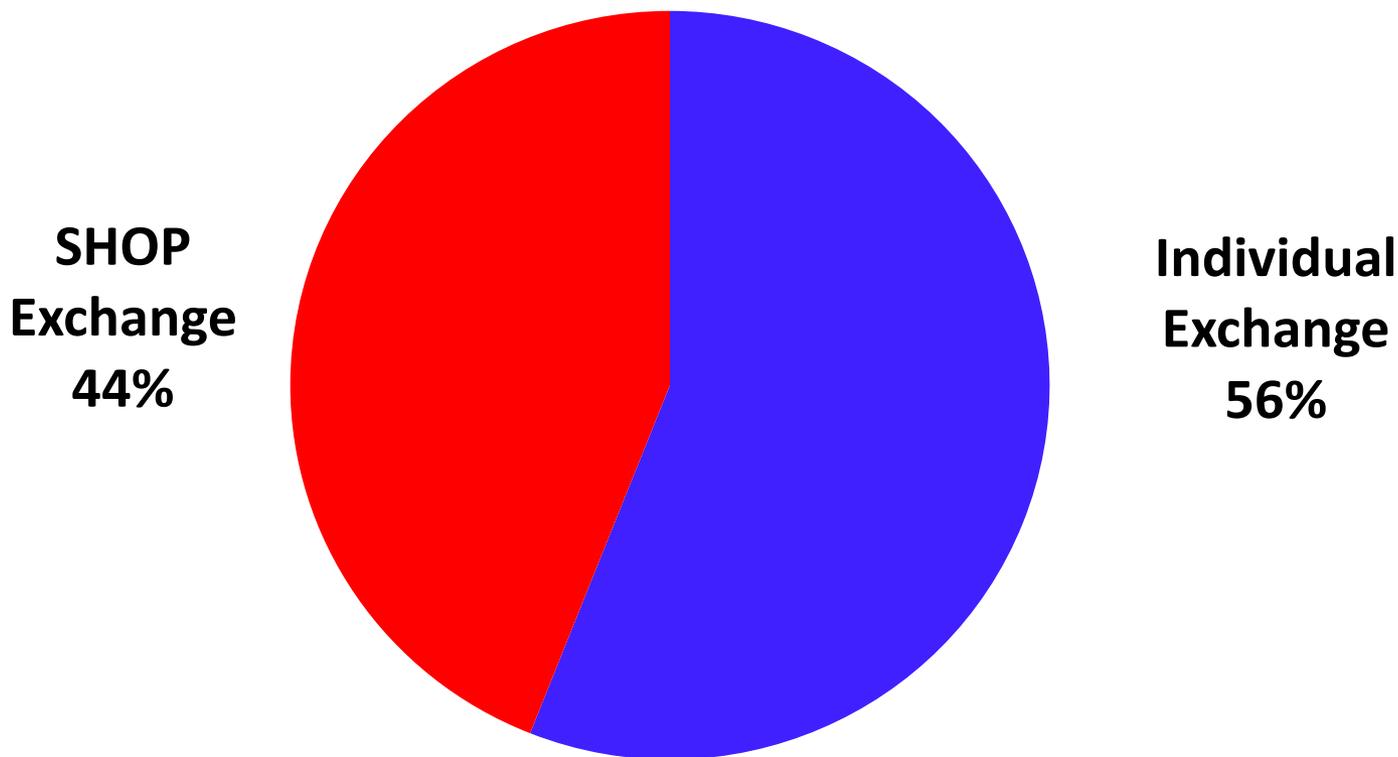


**Characteristics of New York's Health
Benefit Exchange Enrollees:
Individual and SHOP Exchange**

Total Exchange Enrollment



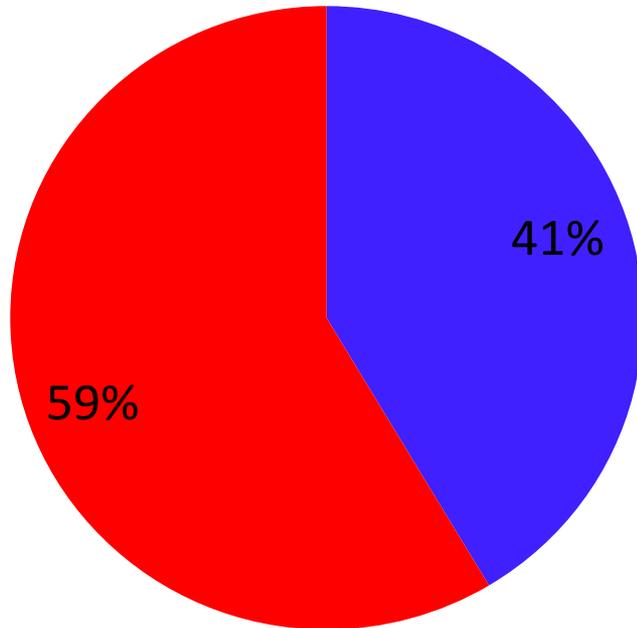
N = 1 million people

Note: The results in this report assume small employer size is set to 100 employees, non-group and small group markets remain separate, and that Basic Health Plan is not implemented, consistent with modeling assumptions for "Alternative 1" in the March 2012 report.

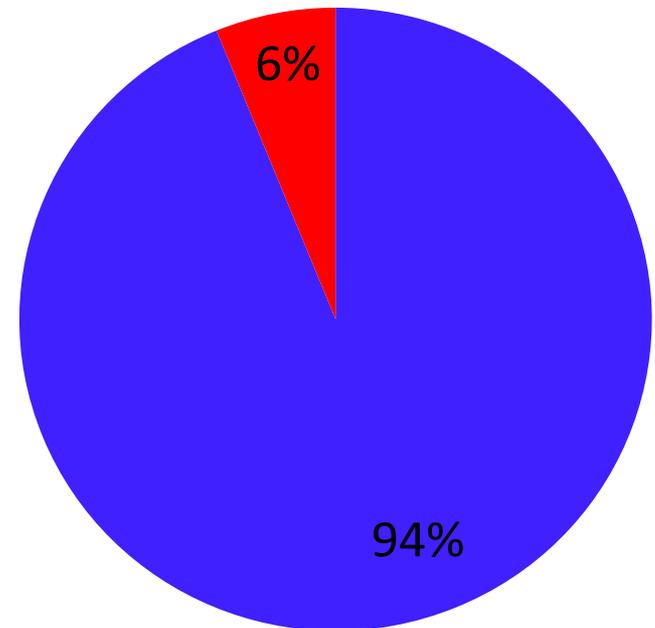
Source: Urban Institute, Characteristics of Nonelderly New Yorkers Likely to Enroll in the Health Insurance Exchanges Under the Affordable Care Act, February 2013.

Exchange Enrollee Characteristics, by Coverage Status

Individual Exchange
N = 560,000



SHOP Exchange
N = 430,000



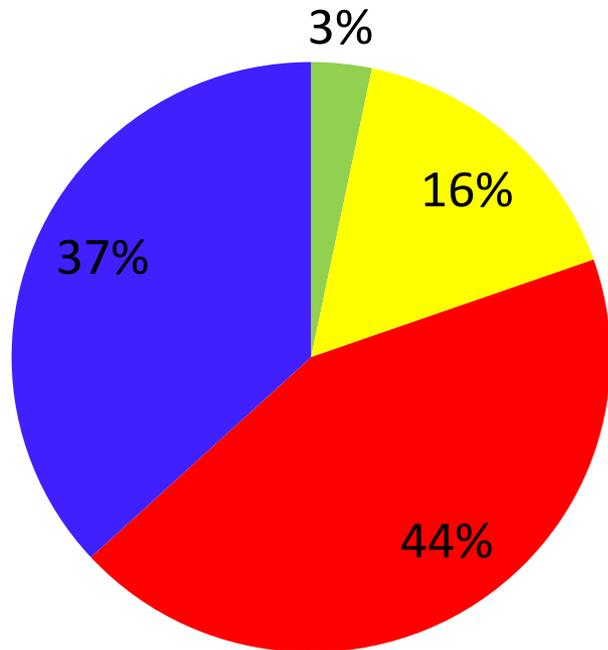
■ Currently Insured
■ Uninsured

Note: The results in this report assume small employer size is set to 100 employees, non-group and small group markets remain separate, and that Basic Health Plan is not implemented, consistent with modeling assumptions for "Alternative 1" in the March 2012 report.

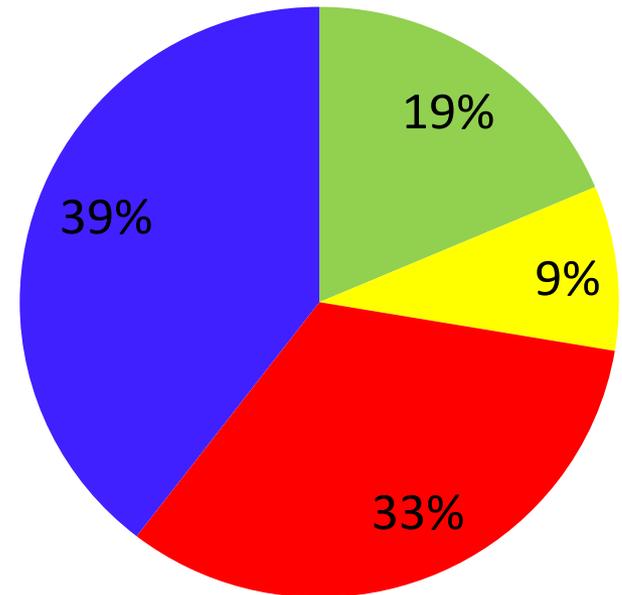
Source: Urban Institute, Characteristics of Nonelderly New Yorkers Likely to Enroll in the Health Insurance Exchanges Under the Affordable Care Act, February 2013.

Exchange Enrollee Characteristics, by Age

Individual Exchange
N = 560,000



SHOP Exchange
N = 430,000

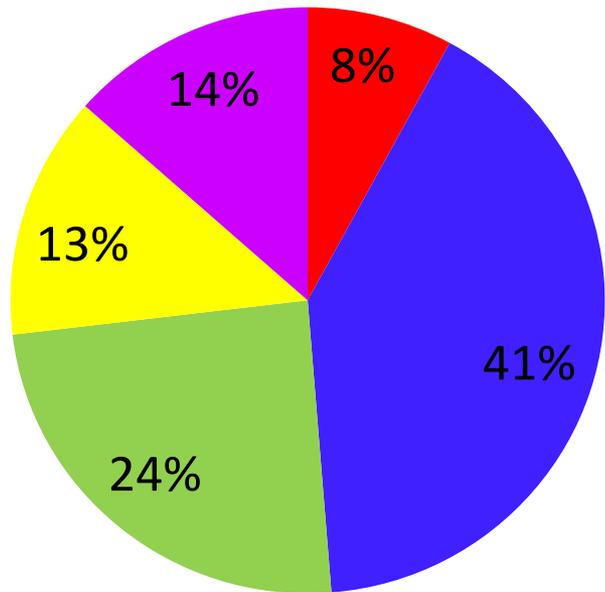


Note: The results in this report assume small employer size is set to 100 employees, non-group and small group markets remain separate, and that Basic Health Plan is not implemented, consistent with modeling assumptions for "Alternative 1" in the March 2012 report.

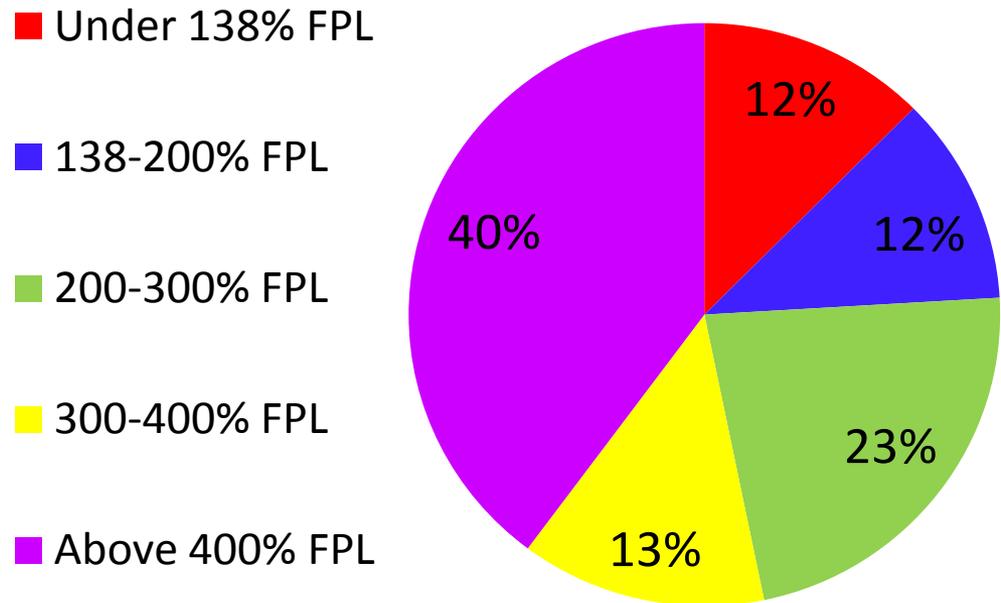
Source: Urban Institute, Characteristics of Nonelderly New Yorkers Likely to Enroll in the Health Insurance Exchanges Under the Affordable Care Act, February 2013.

Exchange Enrollee Characteristics, by Income

Individual Exchange
N = 560,000



SHOP Exchange
N = 430,000

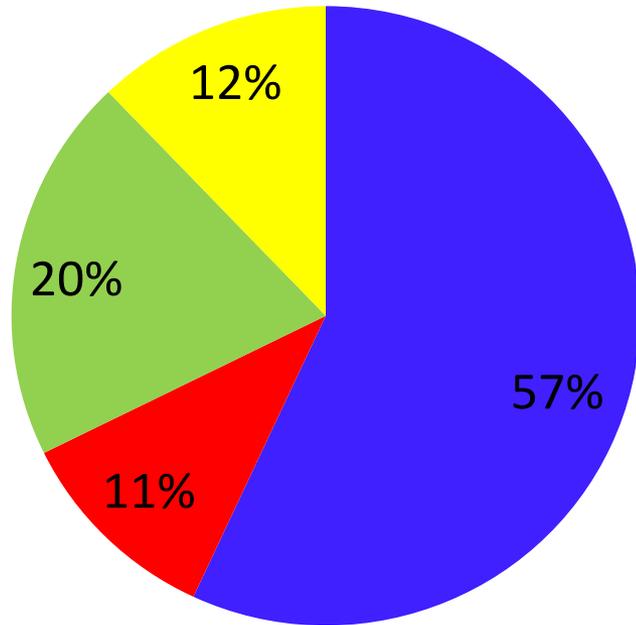


Note: The results in this report assume small employer size is set to 100 employees, non-group and small group markets remain separate, and that Basic Health Plan is not implemented, consistent with modeling assumptions for "Alternative 1" in the March 2012 report.

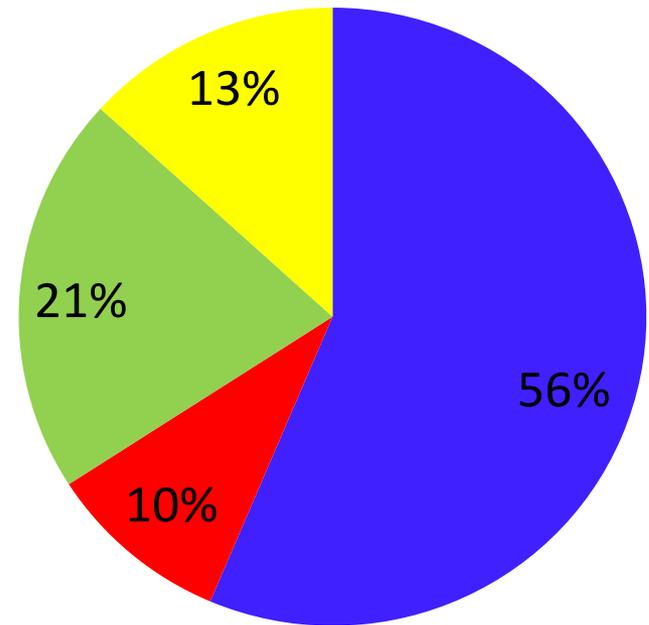
Source: Urban Institute, Characteristics of Nonelderly New Yorkers Likely to Enroll in the Health Insurance Exchanges Under the Affordable Care Act, February 2013.

Exchange Enrollee Characteristics, by Race/Ethnicity

Individual Exchange
N = 560,000



SHOP Exchange
N = 430,000



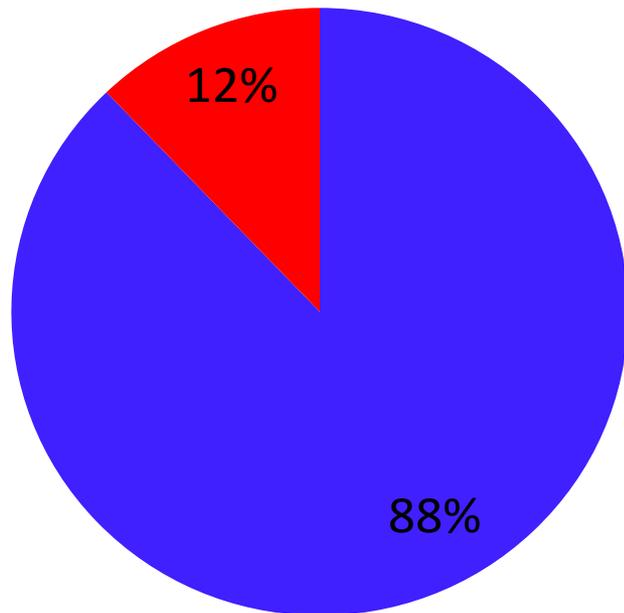
- White/Non-Hispanic
- Black/Non-Hispanic
- Hispanic
- Other

Note: The results in this report assume small employer size is set to 100 employees, non-group and small group markets remain separate, and that Basic Health Plan is not implemented, consistent with modeling assumptions for "Alternative 1" in the March 2012 report.

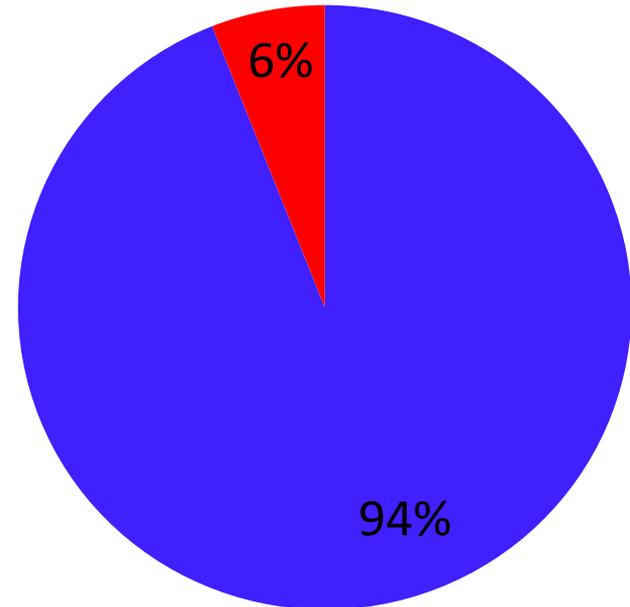
Source: Urban Institute, Characteristics of Nonelderly New Yorkers Likely to Enroll in the Health Insurance Exchanges Under the Affordable Care Act, February 2013.

Exchange Enrollee Characteristics, by Health Status*

Individual Exchange
N = 560,000



SHOP Exchange
N = 430,000



■ Excellent,
Very Good
or Good

■ Fair or
Poor

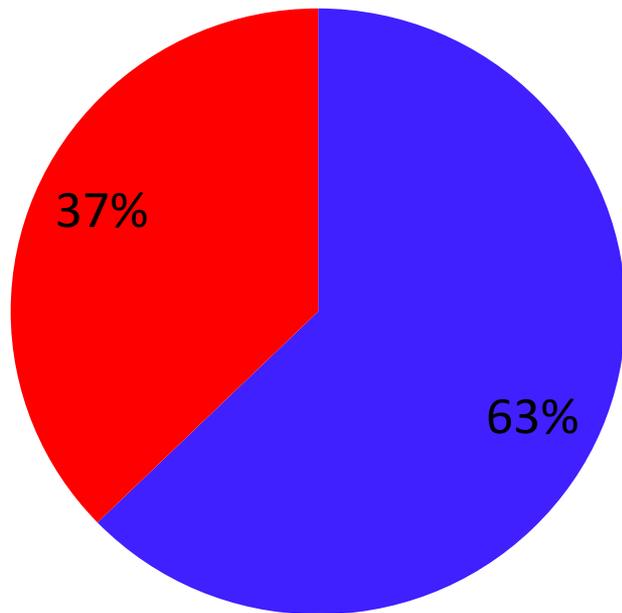
*Refers to self-reported health status.

Note: The results in this report assume small employer size is set to 100 employees, non-group and small group markets remain separate, and that Basic Health Plan is not implemented, consistent with modeling assumptions for "Alternative 1" in the March 2012 report.

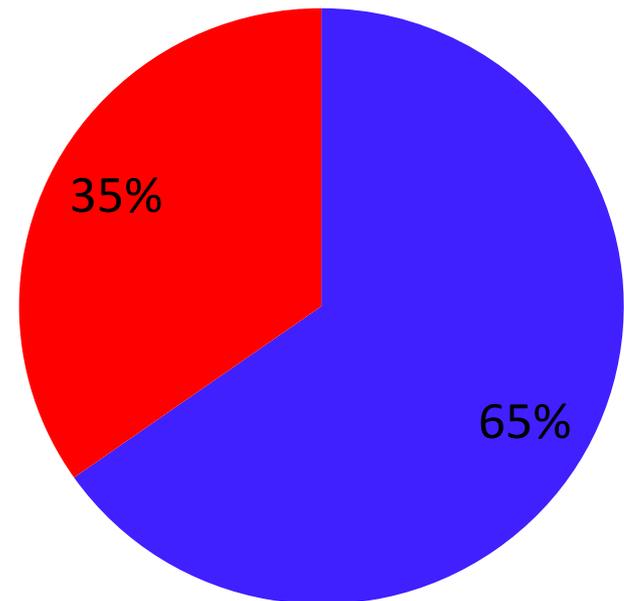
Source: Urban Institute, Characteristics of Nonelderly New Yorkers Likely to Enroll in the Health Insurance Exchanges Under the Affordable Care Act, February 2013.

Exchange Enrollee Characteristics, by Language

Individual Exchange
N = 560,000*



SHOP Exchange
N = 420,000*



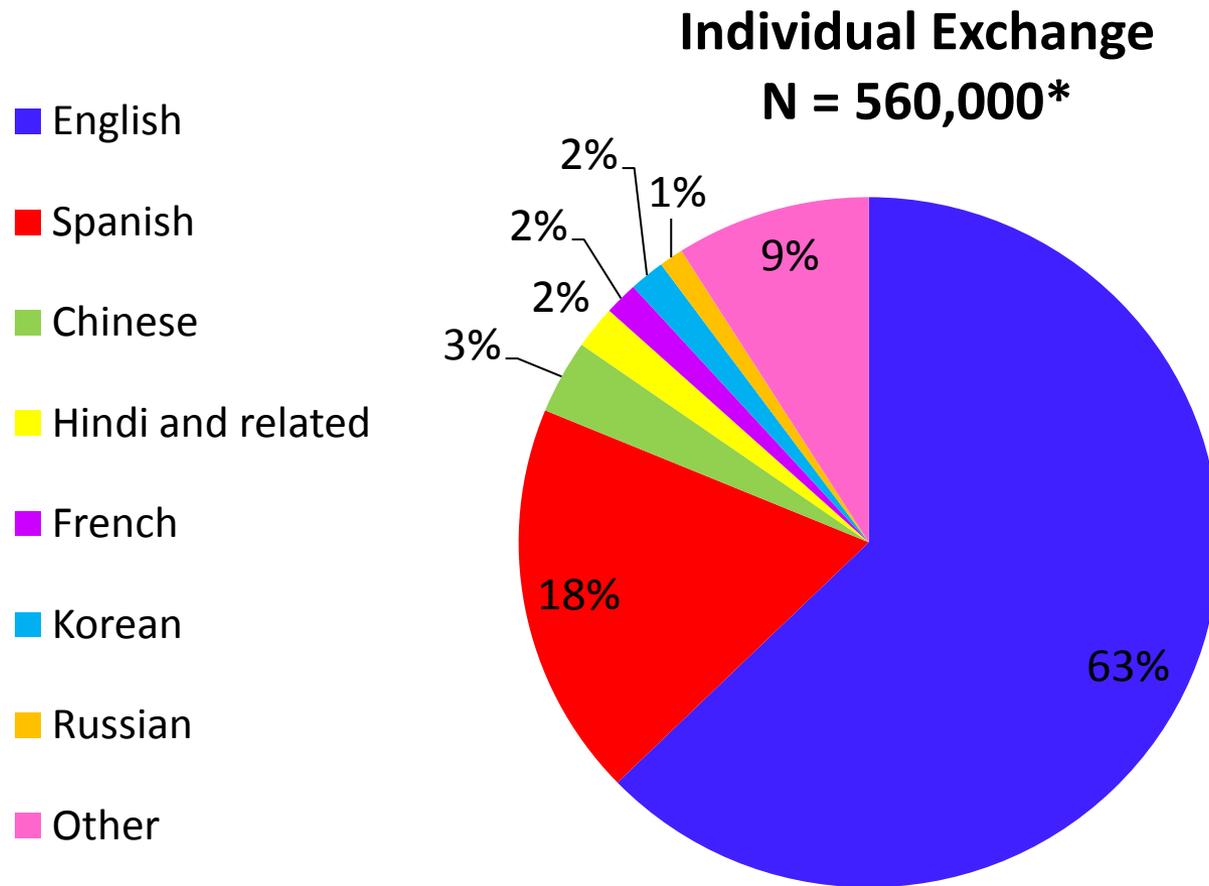
■ English
■ Other

*Includes enrollees over 5 years of age.

Note: The results in this report assume small employer size is set to 100 employees, non-group and small group markets remain separate, and that Basic Health Plan is not implemented, consistent with modeling assumptions for "Alternative 1" in the March 2012 report.

Source: Urban Institute, Characteristics of Nonelderly New Yorkers Likely to Enroll in the Health Insurance Exchanges Under the Affordable Care Act, February 2013.

Individual Exchange Enrollee Characteristics, by Language



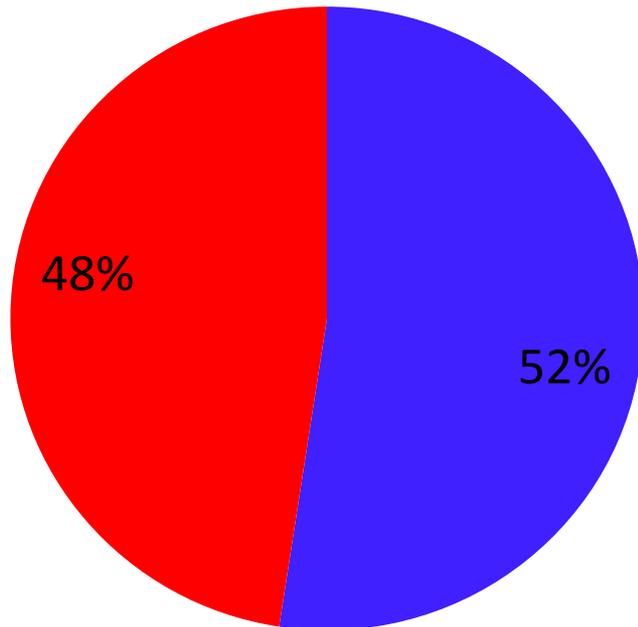
*Includes enrollees over 5 years of age.

Note: The results in this report assume small employer size is set to 100 employees, non-group and small group markets remain separate, and that Basic Health Plan is not implemented, consistent with modeling assumptions for "Alternative 1" in the March 2012 report.

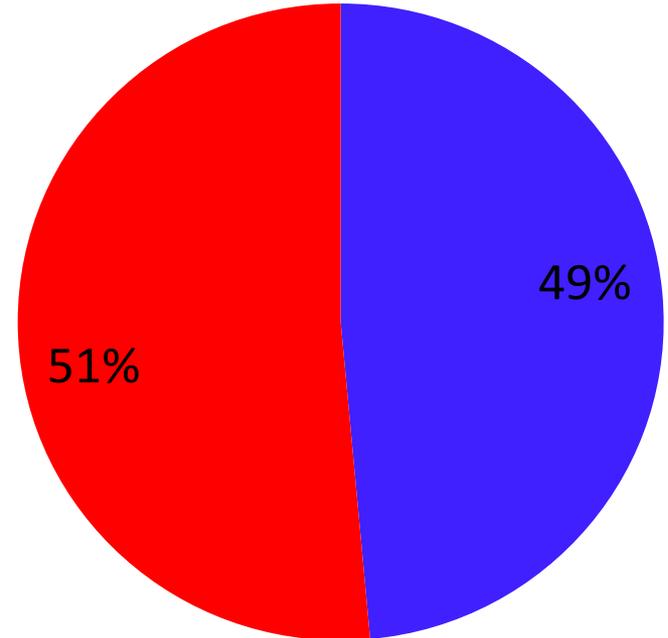
Source: Urban Institute, Characteristics of Nonelderly New Yorkers Likely to Enroll in the Health Insurance Exchanges Under the Affordable Care Act, February 2013.

Exchange Enrollee Characteristics, by Gender

Individual Exchange
N = 560,000



SHOP Exchange
N = 430,000



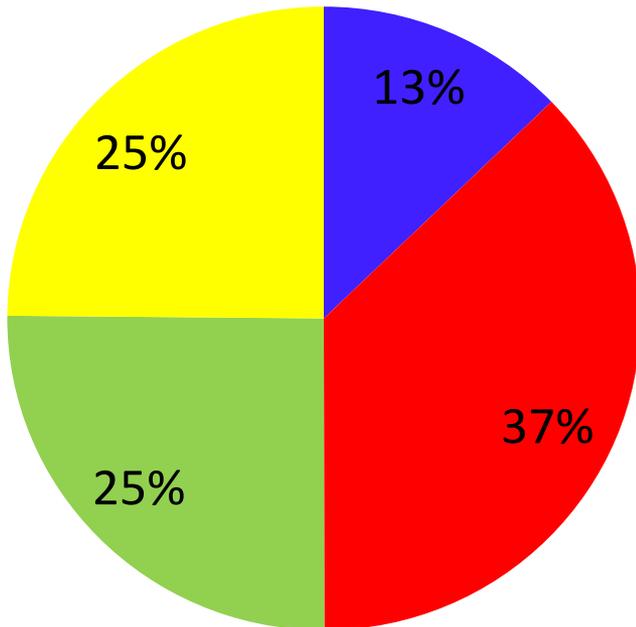
■ Male
■ Female

Note: The results in this report assume small employer size is set to 100 employees, non-group and small group markets remain separate, and that Basic Health Plan is not implemented, consistent with modeling assumptions for "Alternative 1" in the March 2012 report.

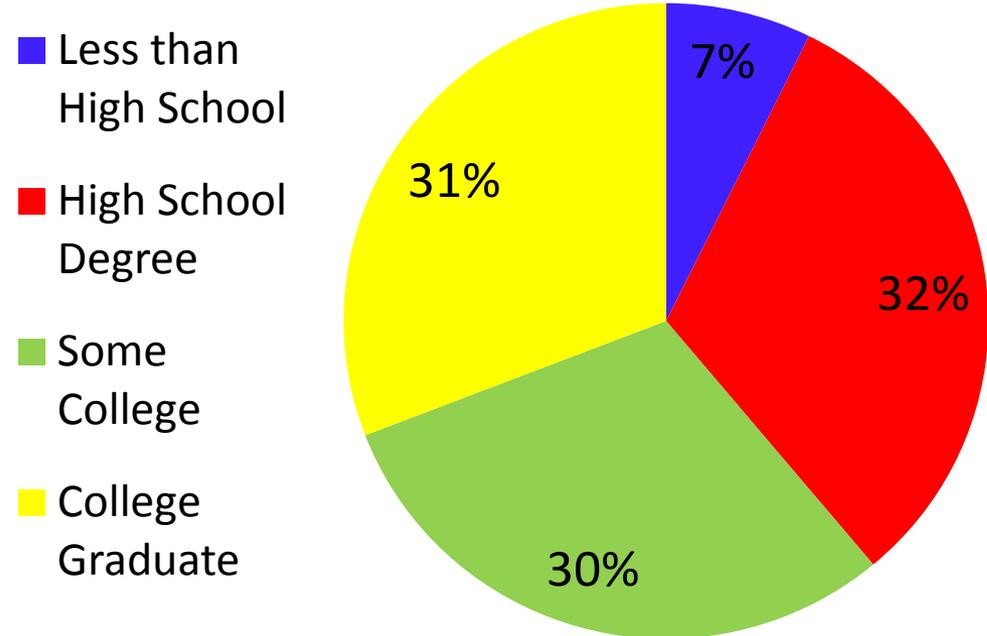
Source: Urban Institute, Characteristics of Nonelderly New Yorkers Likely to Enroll in the Health Insurance Exchanges Under the Affordable Care Act, February 2013.

Exchange Enrollee Characteristics, by Education

Individual Exchange
N = 560,000



SHOP Exchange
N = 430,000

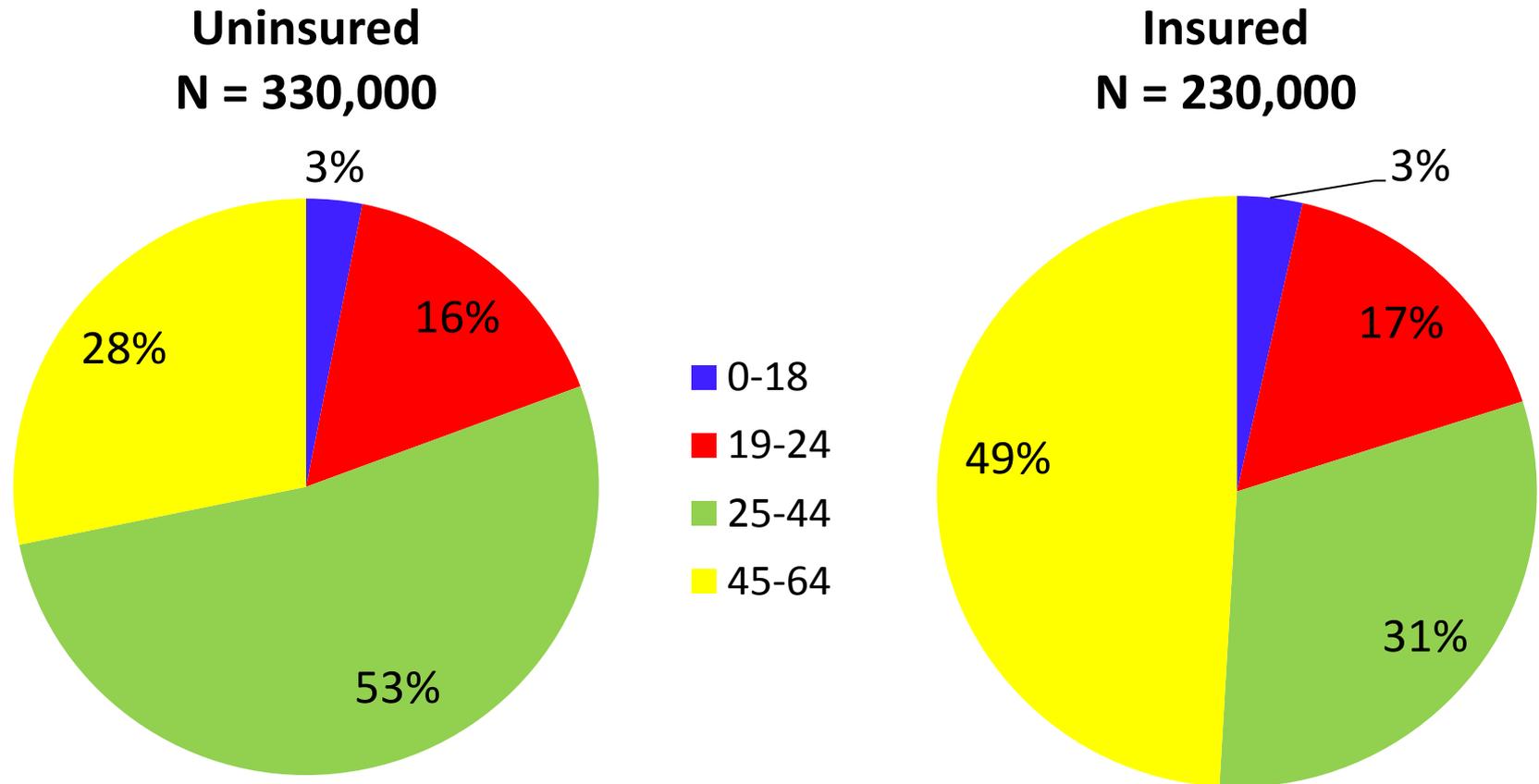


Note: The results in this report assume small employer size is set to 100 employees, non-group and small group markets remain separate, and that Basic Health Plan is not implemented, consistent with modeling assumptions for "Alternative 1" in the March 2012 report.

Source: Urban Institute, Characteristics of Nonelderly New Yorkers Likely to Enroll in the Health Insurance Exchanges Under the Affordable Care Act, February 2013.

**Comparing Individual Exchange
Enrollees by Prior Coverage Status:
Previously Uninsured vs. Insured**

Characteristics of Individual Exchange Enrollees, by Age

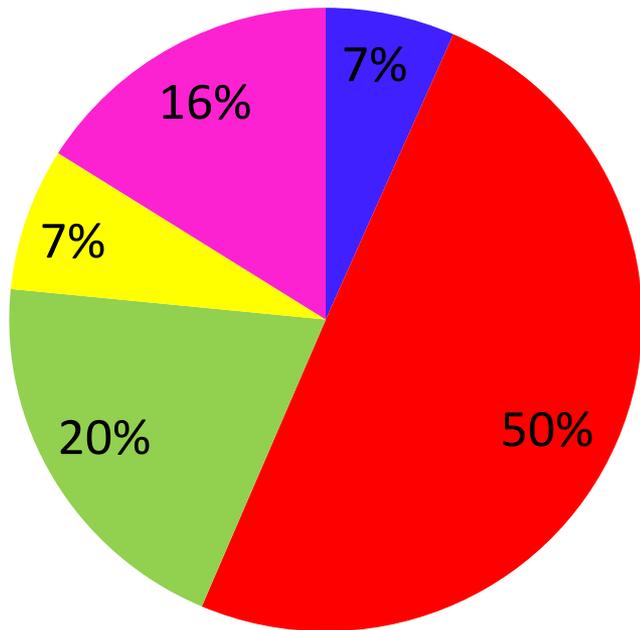


Note: The results in this report assume small employer size is set to 100 employees, non-group and small group markets remain separate, and that Basic Health Plan is not implemented, consistent with modeling assumptions for "Alternative 1" in the March 2012 report. Data includes enrollees in Individual Exchange Qualified Health Plans (QHPs). Data does not include enrollees in public coverage and enrollees in SHOP QHPs.

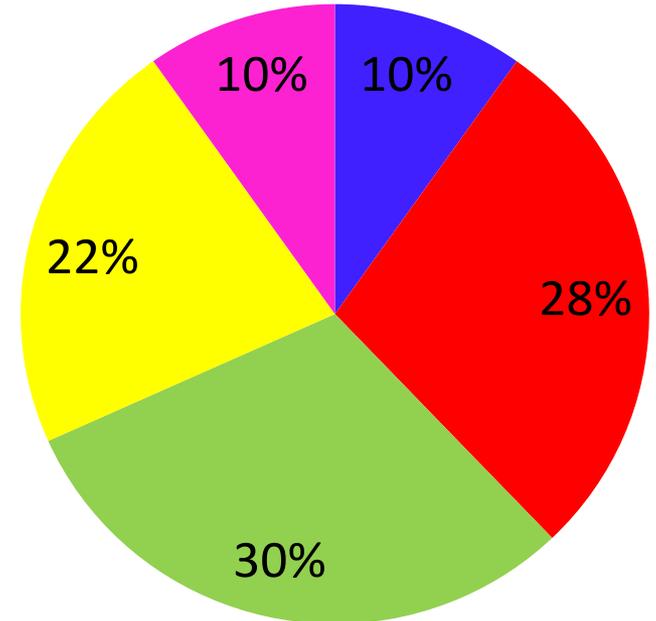
Source: Urban Institute, Characteristics of Nonelderly New Yorkers Likely to Enroll in the Health Insurance Exchanges Under the Affordable Care Act, February 2013.

Characteristics of Individual Exchange Enrollees, by Income

Uninsured
N = 330,000



Insured
N = 230,000



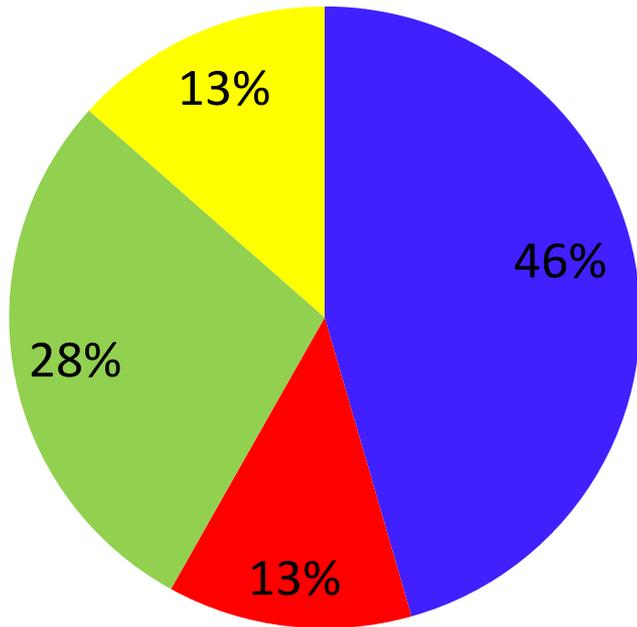
- Under 138% FPL
- 138-200% FPL
- 200-300% FPL
- 300-400% FPL
- Above 400% FPL

Note: The results in this report assume small employer size is set to 100 employees, non-group and small group markets remain separate, and that Basic Health Plan is not implemented, consistent with modeling assumptions for "Alternative 1" in the March 2012 report. Data includes enrollees in Individual Exchange Qualified Health Plans (QHPs). Data does not include enrollees in public coverage and enrollees in SHOP QHPs.

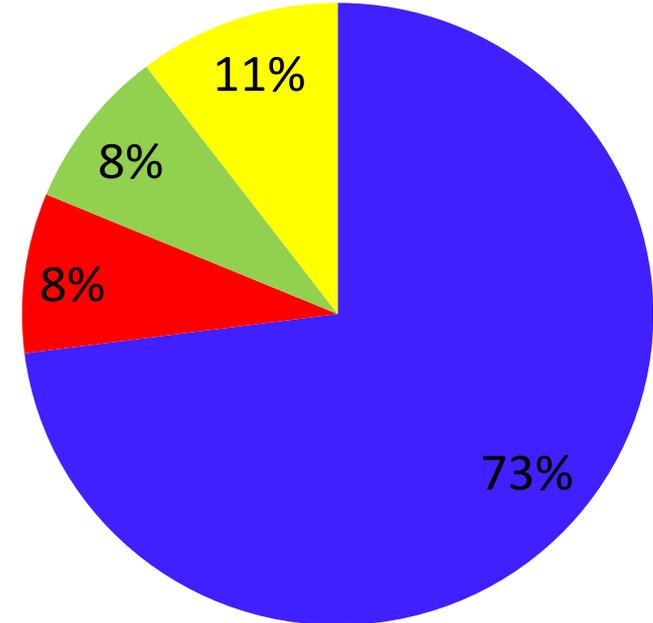
Source: Urban Institute, Characteristics of Nonelderly New Yorkers Likely to Enroll in the Health Insurance Exchanges Under the Affordable Care Act, February 2013.

Characteristics of Individual Exchange Enrollees, by Race/Ethnicity

Uninsured
N = 330,000



Insured
N = 230,000



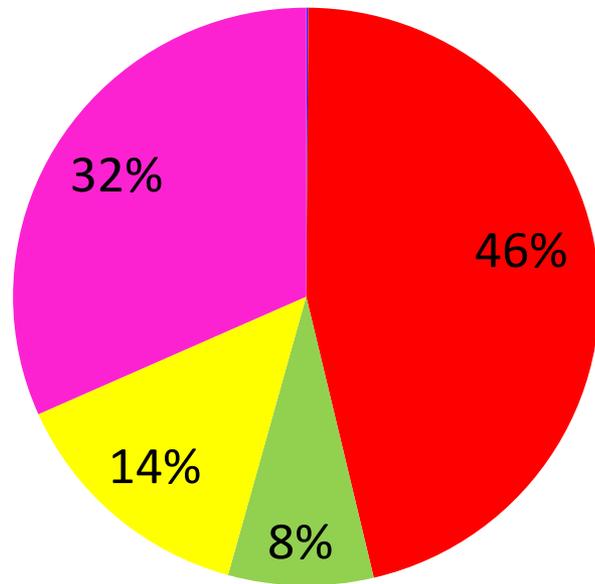
- White, Non-Hispanic
- Black, Non-Hispanic
- Hispanic
- Other

Note: The results in this report assume small employer size is set to 100 employees, non-group and small group markets remain separate, and that Basic Health Plan is not implemented, consistent with modeling assumptions for "Alternative 1" in the March 2012 report. Data includes enrollees in Individual Exchange Qualified Health Plans (QHPs). Data does not include enrollees in public coverage and enrollees in SHOP QHPs.

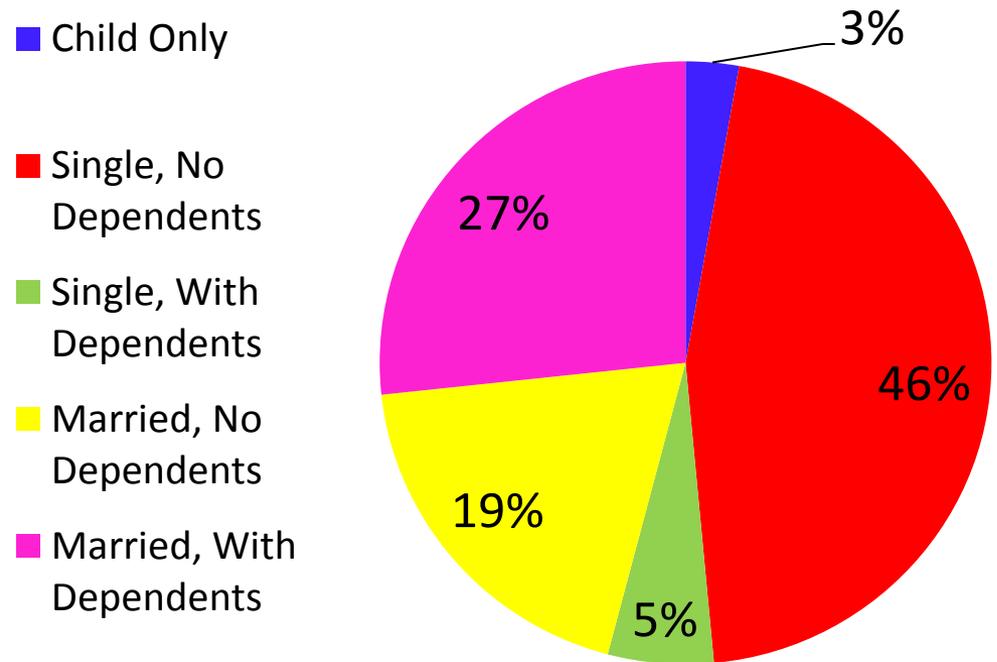
Source: Urban Institute, Characteristics of Nonelderly New Yorkers Likely to Enroll in the Health Insurance Exchanges Under the Affordable Care Act, February 2013.

Characteristics of Individual Exchange Enrollees, by Health Insurance Unit Type*

Uninsured
N = 330,000



Insured
N = 230,000



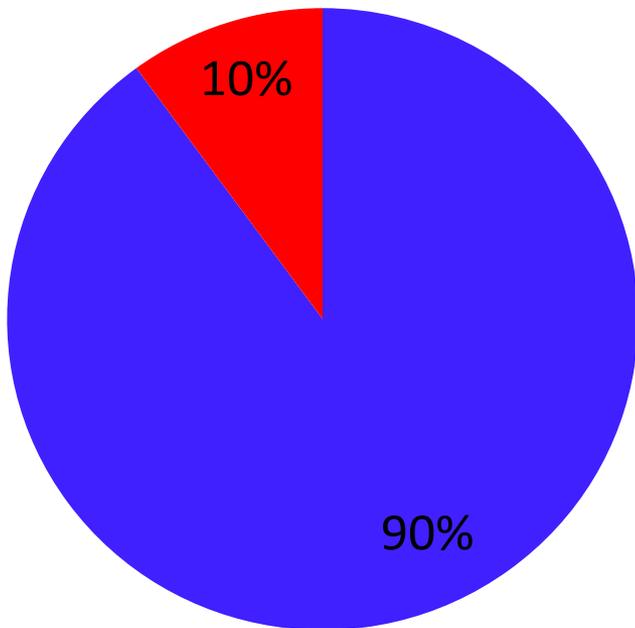
*“Health insurance unit,” similar to household, includes married adults and dependents who can obtain insurance through a parent’s policy.

Note: The results in this report assume small employer size is set to 100 employees, non-group and small group markets remain separate, and that Basic Health Plan is not implemented, consistent with modeling assumptions for “Alternative 1” in the March 2012 report. Data include enrollees in Individual Exchange Qualified Health Plans (QHPs). Data does not include enrollees in public coverage and enrollees in SHOP QHPs.

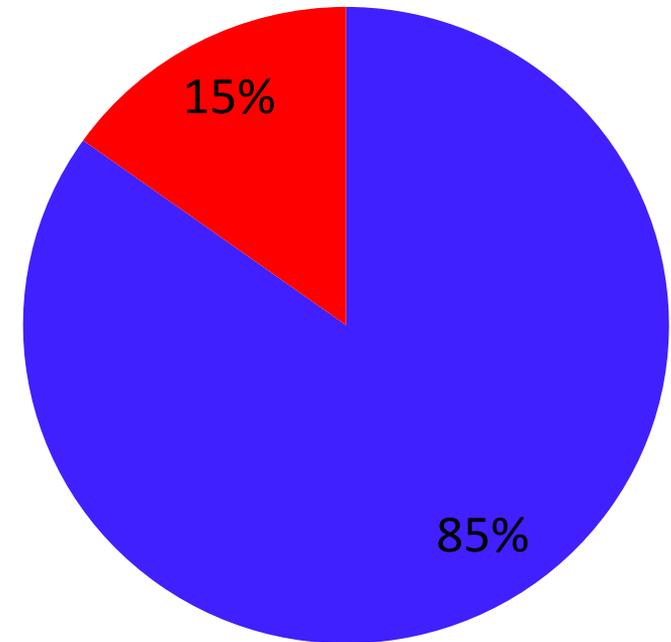
Source: Urban Institute, Characteristics of Nonelderly New Yorkers Likely to Enroll in the Health Insurance Exchanges Under the Affordable Care Act, February 2013.

Characteristics of Individual Exchange Enrollees, by Health Status*

Uninsured
N = 330,000



Insured
N = 230,000



■ Excellent,
Very Good,
Good

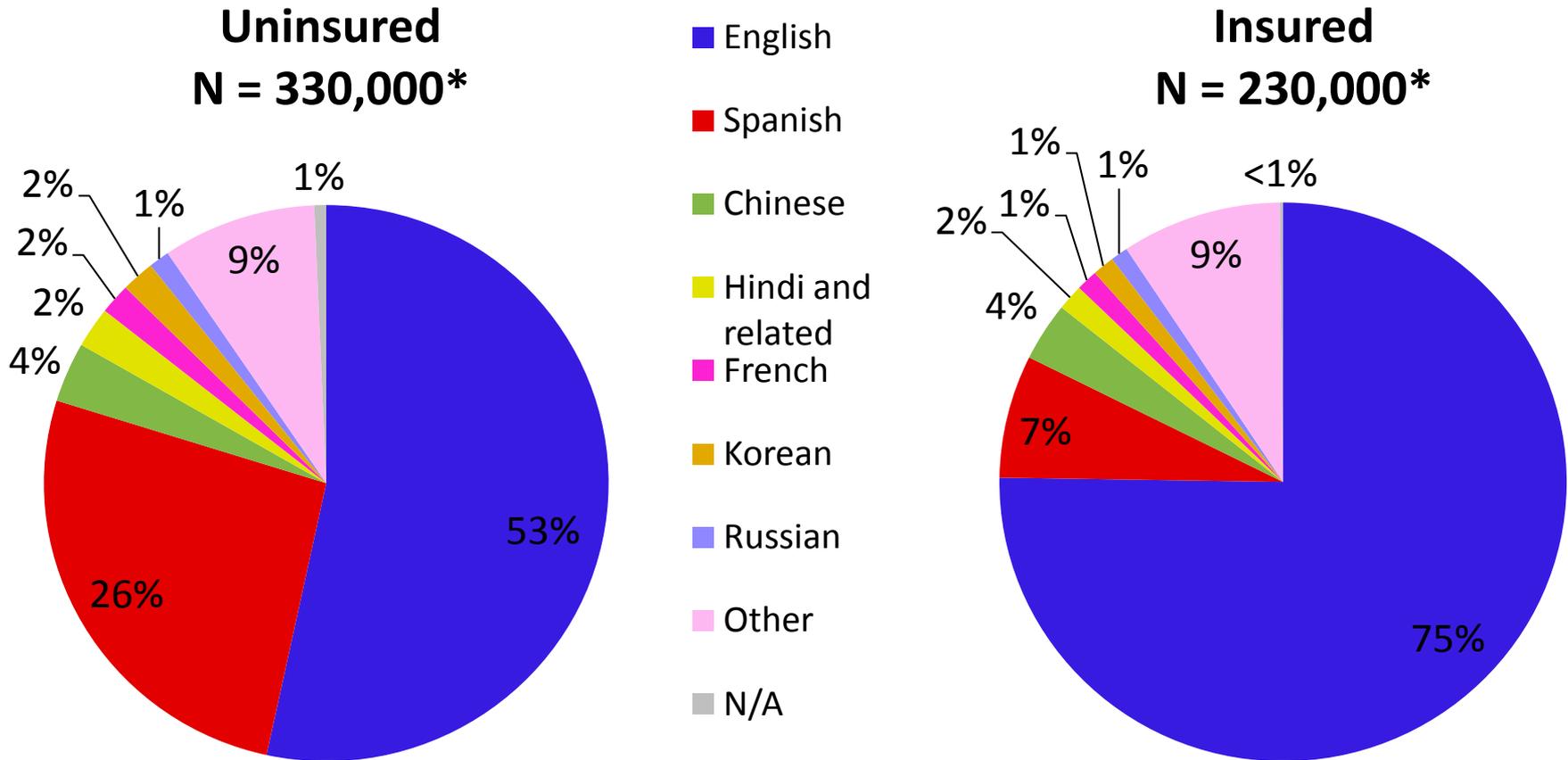
■ Fair or Poor

*Refers to self-reported health status.

Note: The results in this report assume small employer size is set to 100 employees, non-group and small group markets remain separate, and that Basic Health Plan is not implemented, consistent with modeling assumptions for "Alternative 1" in the March 2012 report. Data include enrollees in Individual Exchange Qualified Health Plans (QHPs). Data does not include enrollees in public coverage and enrollees in SHOP QHPs.

Source: Urban Institute, Characteristics of Nonelderly New Yorkers Likely to Enroll in the Health Insurance Exchanges Under the Affordable Care Act, February 2013.

Characteristics of Individual Exchange Enrollees, by Language



*Data include persons over age 5.

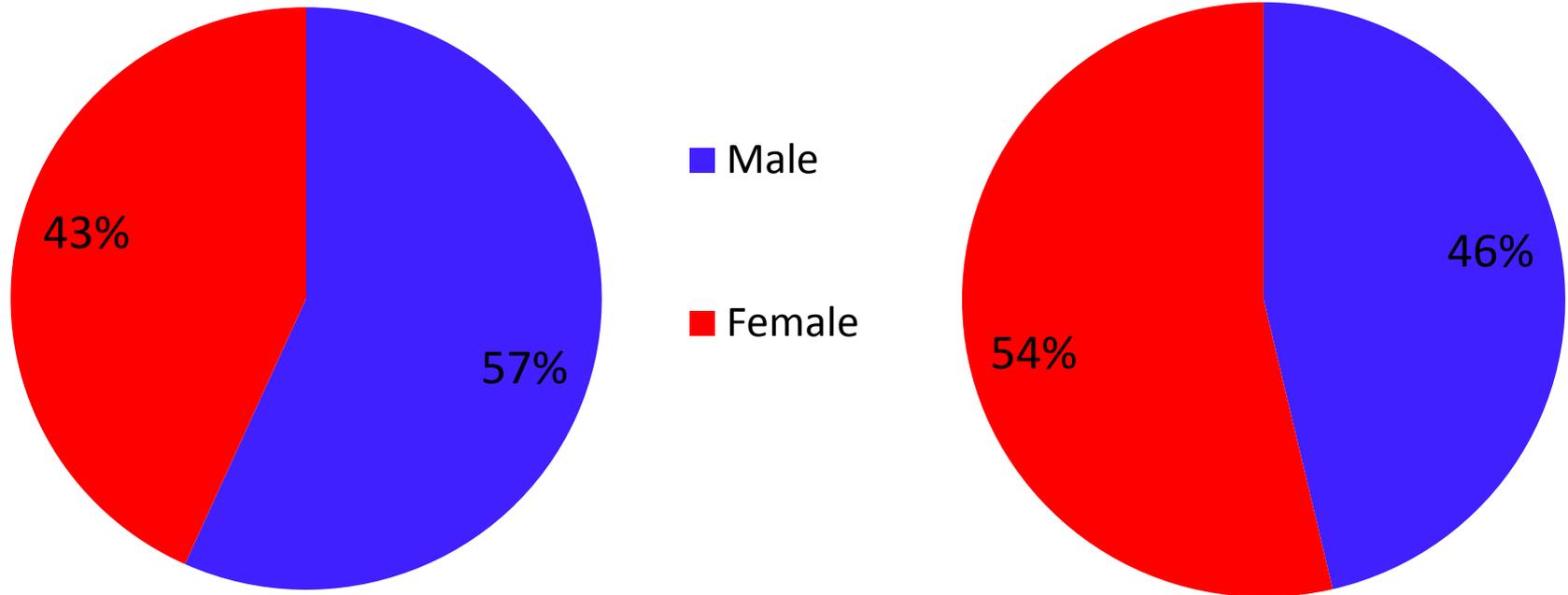
Note: The results in this report assume small employer size is set to 100 employees, non-group and small group markets remain separate, and that Basic Health Plan is not implemented, consistent with modeling assumptions for "Alternative 1" in the March 2012 report. Data include enrollees in Individual Exchange Qualified Health Plans (QHPs). Data does not include enrollees in public coverage and enrollees in SHOP QHPs.

Source: Urban Institute, Characteristics of Nonelderly New Yorkers Likely to Enroll in the Health Insurance Exchanges Under the Affordable Care Act, February 2013.

Characteristics of Individual Exchange Enrollees, by Gender

Uninsured
N = 330,000

Insured
N = 230,000

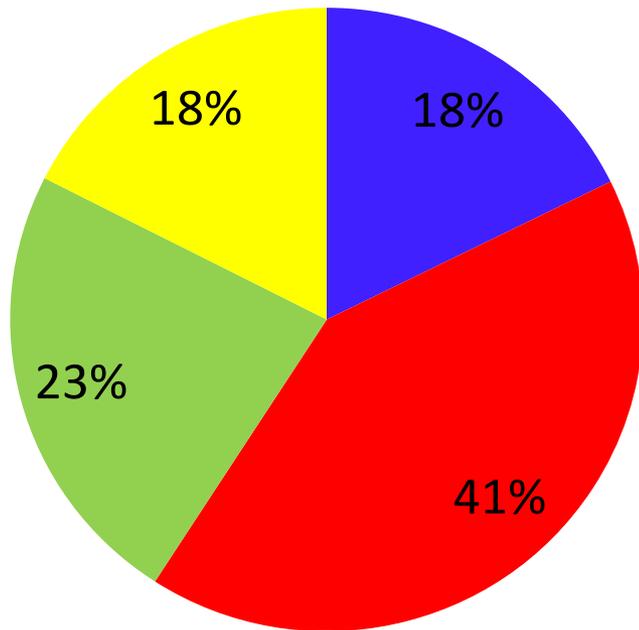


Note: The results in this report assume small employer size is set to 100 employees, non-group and small group markets remain separate, and that Basic Health Plan is not implemented, consistent with modeling assumptions for "Alternative 1" in the March 2012 report. Data include enrollees in Individual Exchange Qualified Health Plans (QHPs). Data does not include enrollees in public coverage and enrollees in SHOP QHPs.

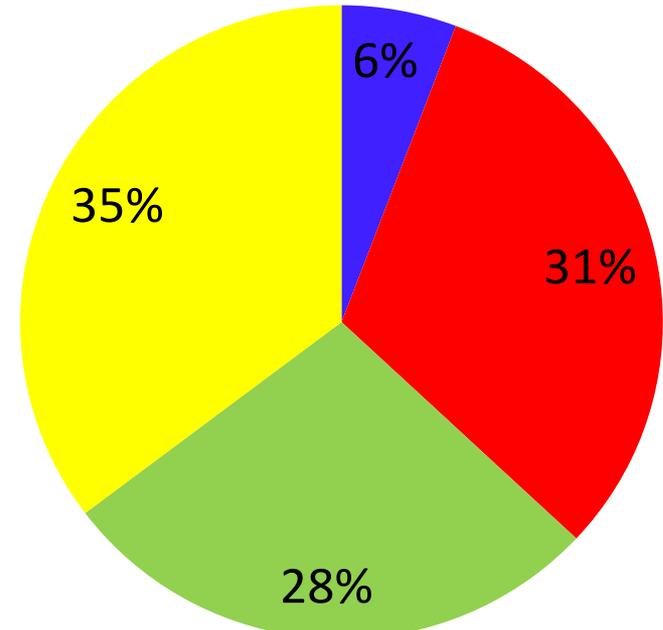
Source: Urban Institute, Characteristics of Nonelderly New Yorkers Likely to Enroll in the Health Insurance Exchanges Under the Affordable Care Act, February 2013.

Characteristics of Individual Exchange Enrollees, by Education

Uninsured
N = 330,000



Insured
N = 230,000



- Less than High School
- High School Degree
- Some College
- College Graduate

Note: The results in this report assume small employer size is set to 100 employees, non-group and small group markets remain separate, and that Basic Health Plan is not implemented, consistent with modeling assumptions for "Alternative 1" in the March 2012 report. Data include enrollees in Individual Exchange Qualified Health Plans (QHPs). Data does not include enrollees in public coverage and enrollees in SHOP QHPs.

Source: Urban Institute, Characteristics of Nonelderly New Yorkers Likely to Enroll in the Health Insurance Exchanges Under the Affordable Care Act, February 2013.