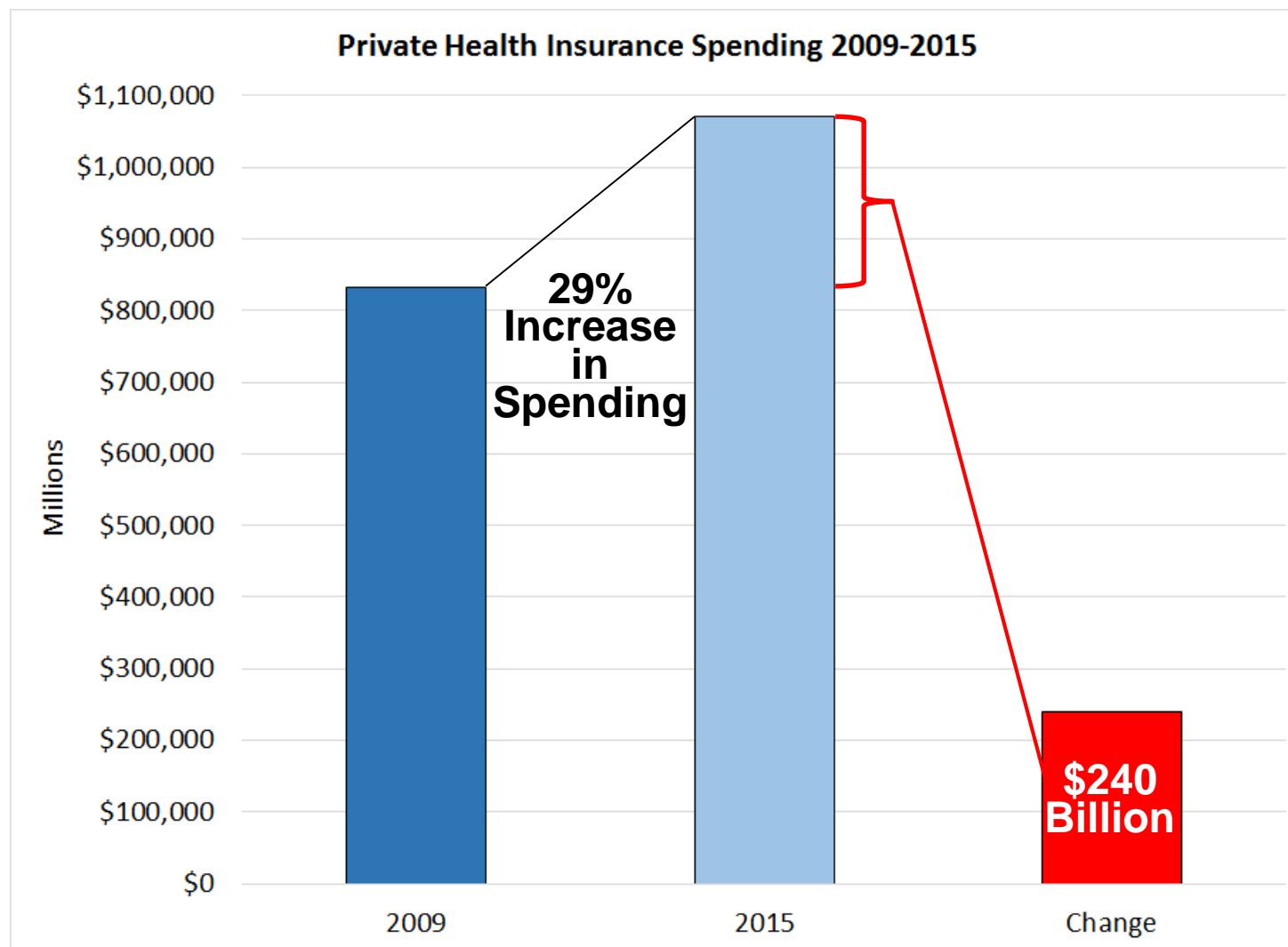
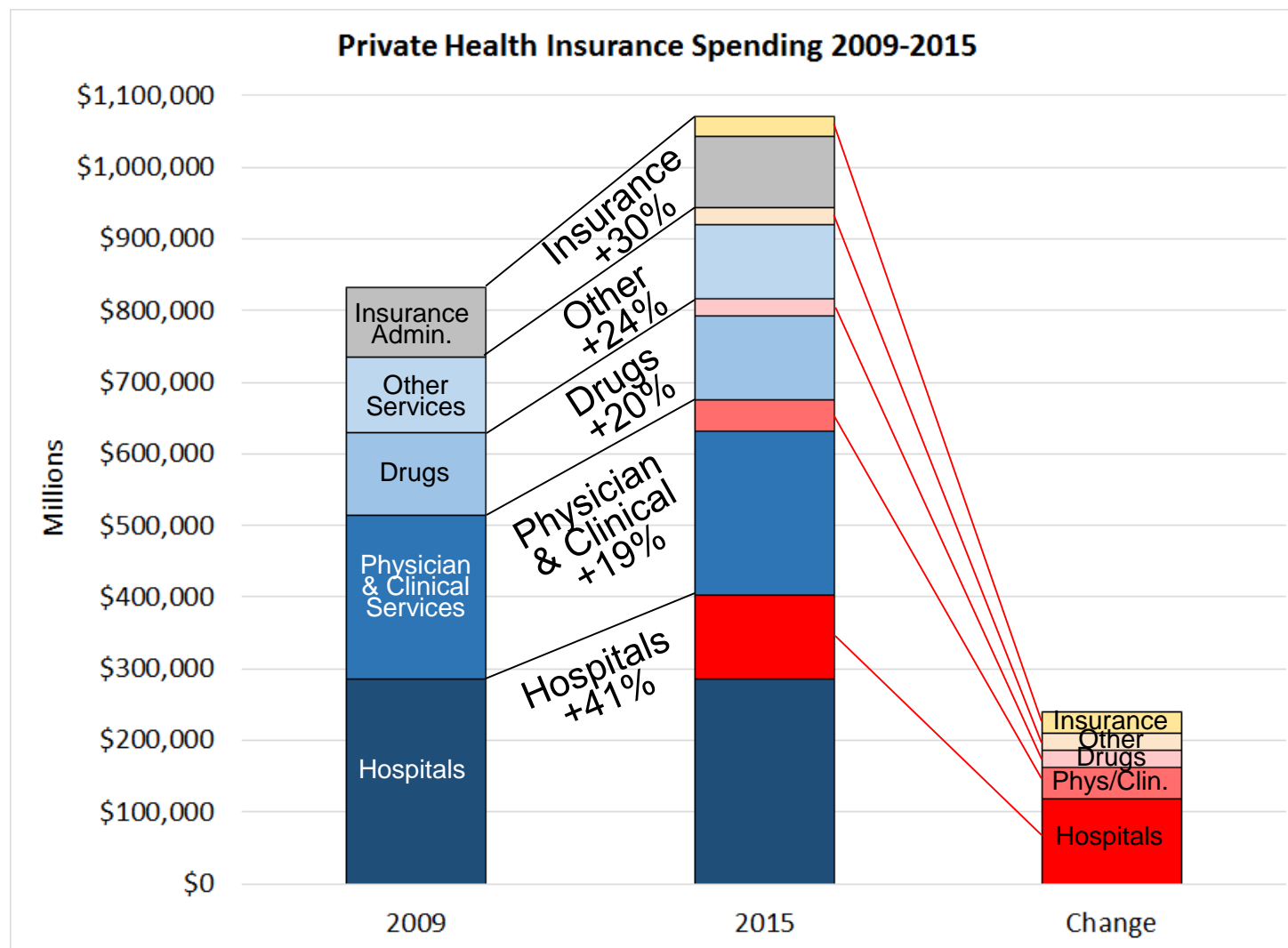


What's Causing the Increase in U.S. Insurance Premiums?

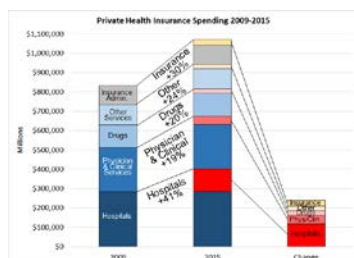


Biggest Causes are Hospitals & Insurance Administration/Profit

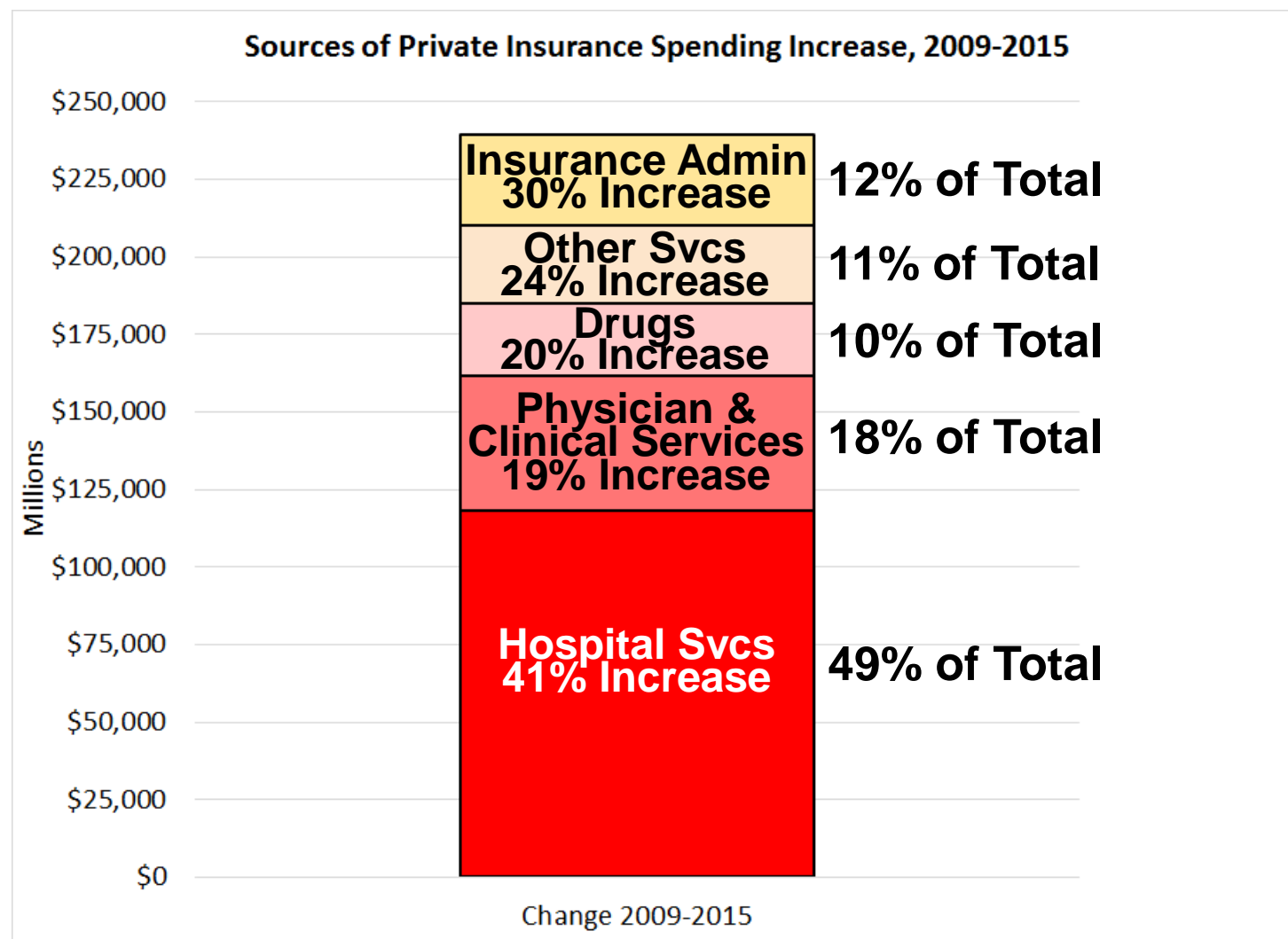


Source:
CMS National
Health
Expenditures

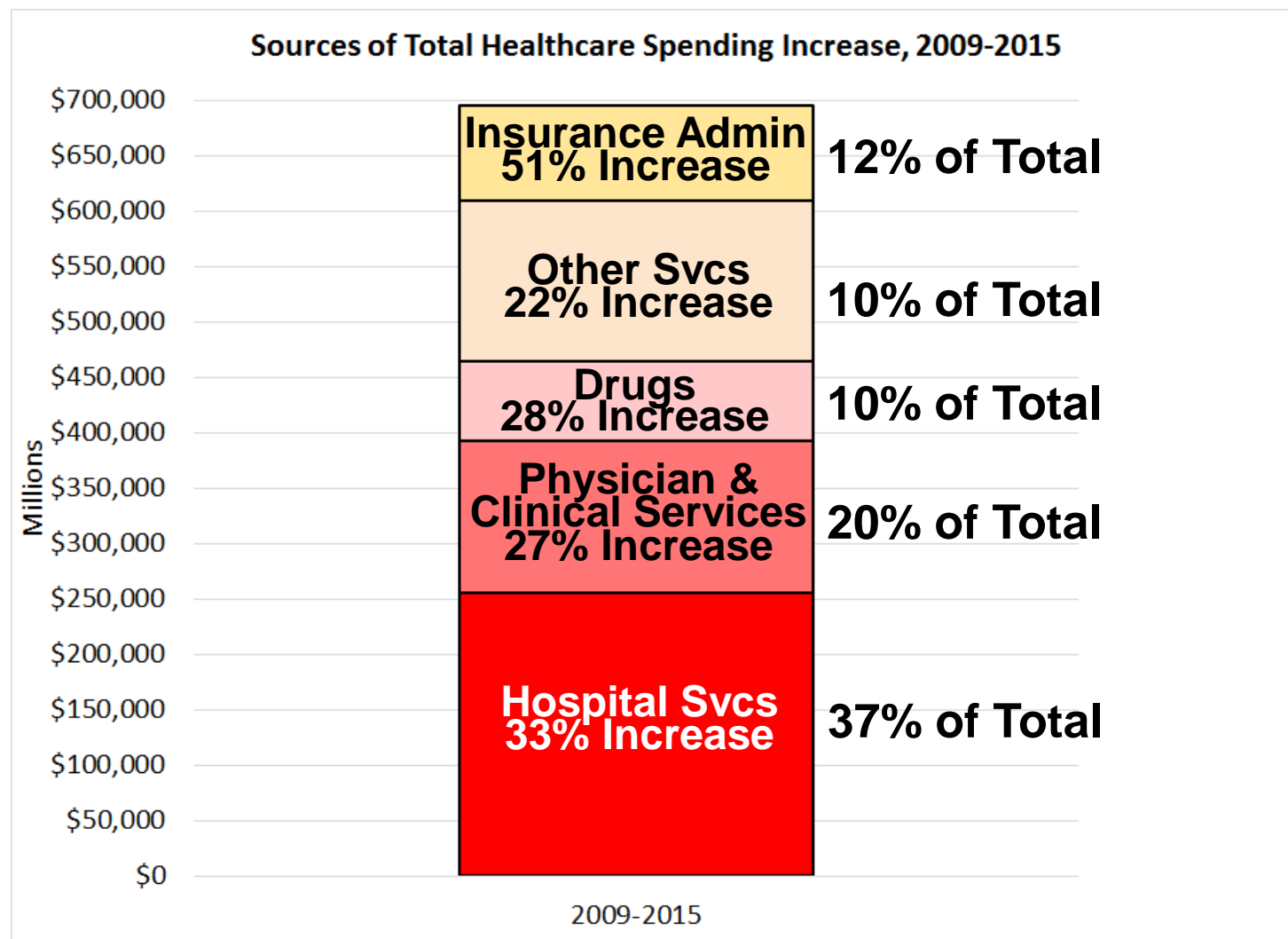
Half of Growth in Private Spending Has Been for Hospital Services



Source:
CMS National
Health
Expenditures

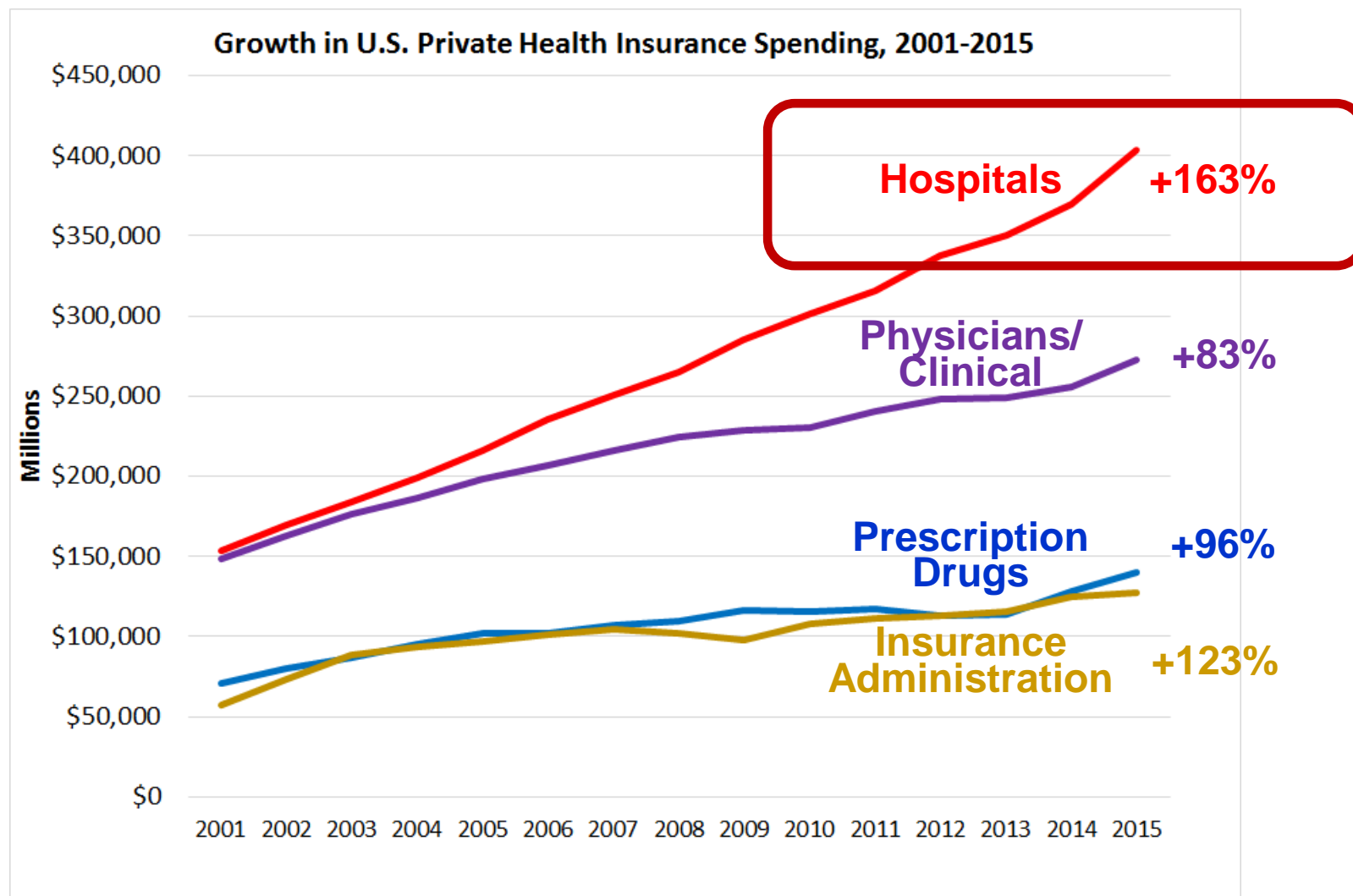


Similar Pattern for Total Spending; >1/3 of Growth Due to Hospitals



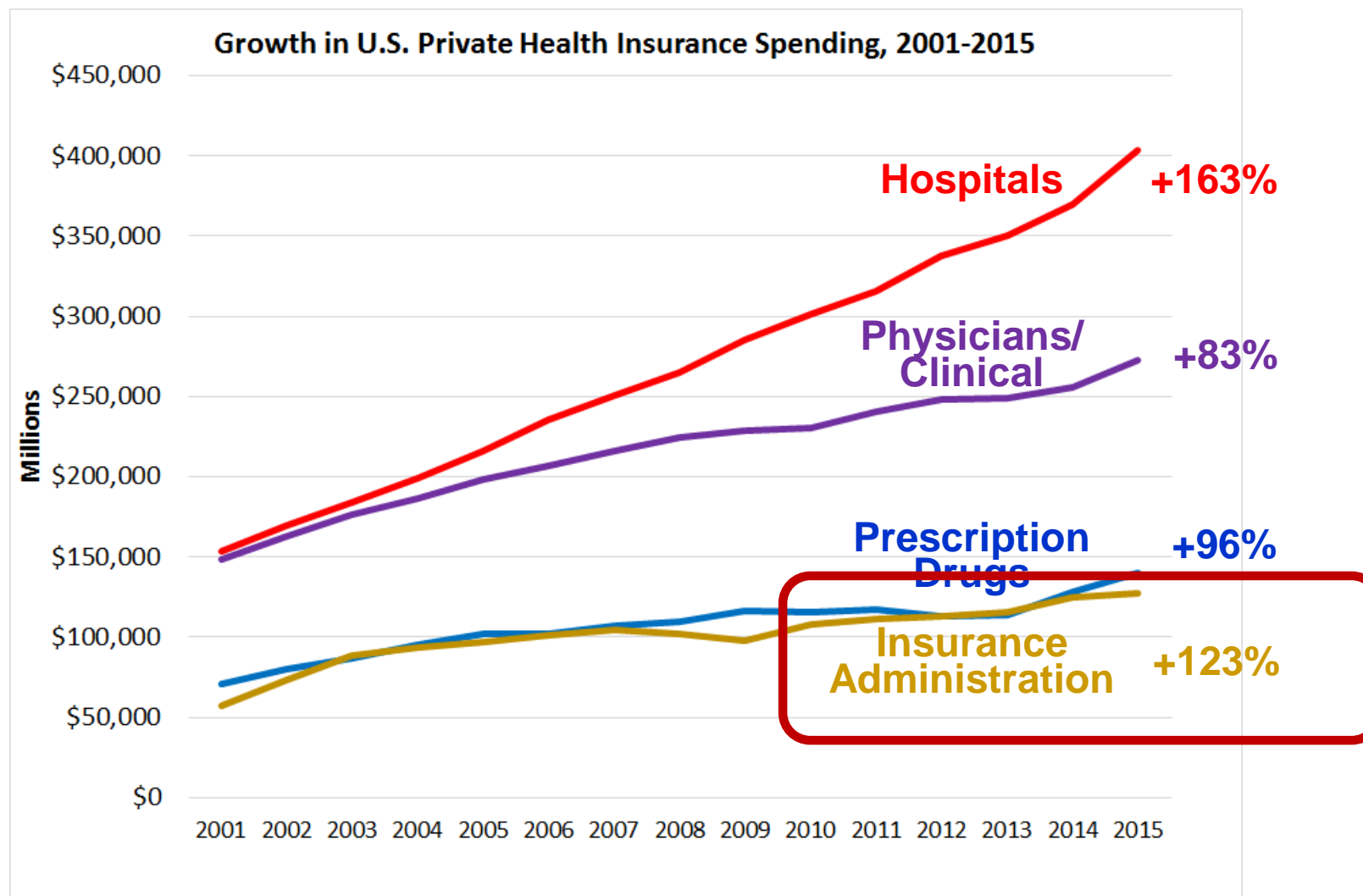
Source:
CMS National
Health
Expenditures

Hospitals Are Biggest Contributor to Growth for Two Decades



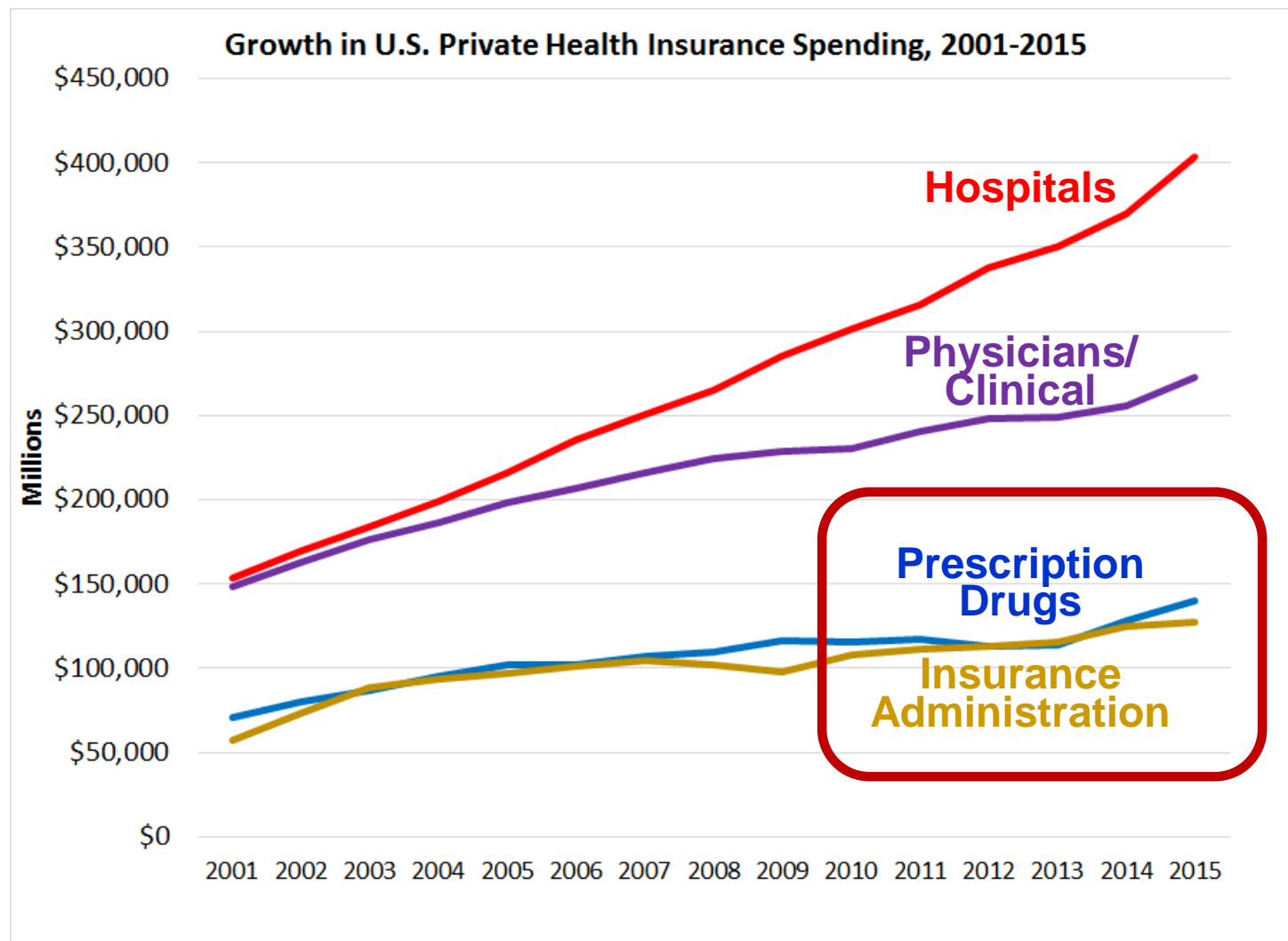
Source:
CMS National
Health
Expenditures

Insurance Administration is #2



Source:
CMS National
Health
Expenditures

As Much Private Insurance \$ Goes to Insurer Admin as to Drugs



Source:
CMS National
Health
Expenditures