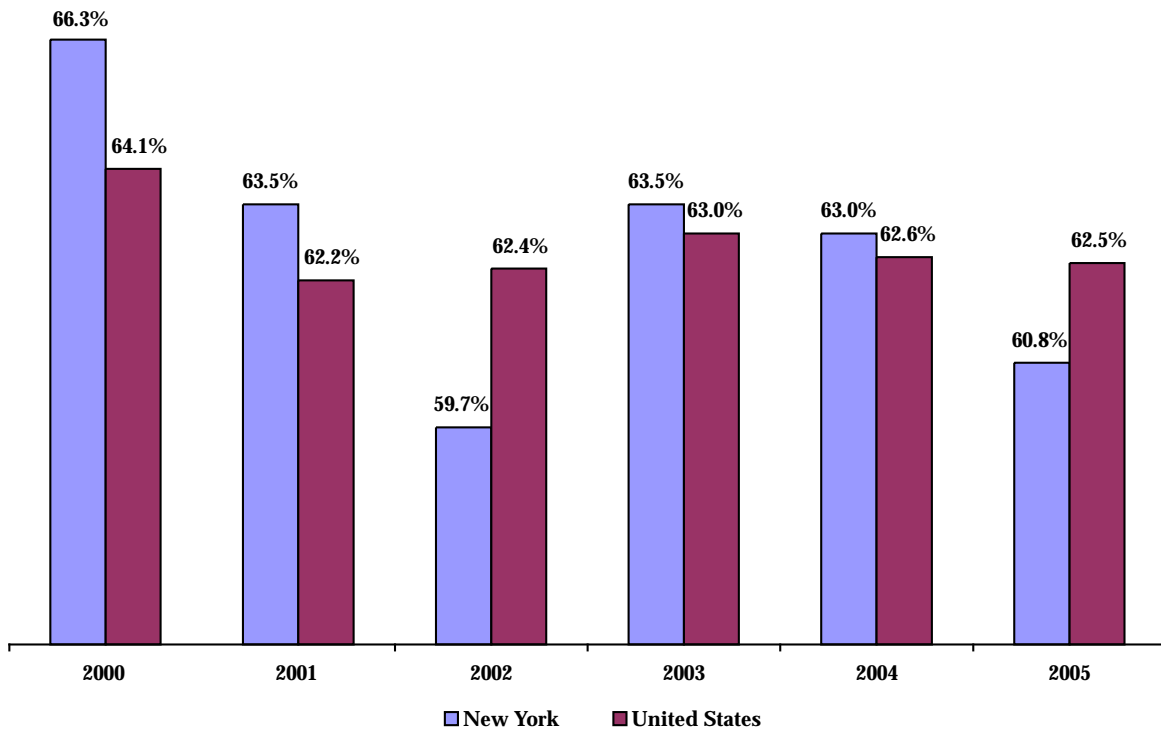


The Facts About... Employment Based Health Coverage

Percentage of Private-Sector Employees Enrolled in Employment Based Health Coverage 2000-2005



Source: 2000-2005 Medical Expenditure Panel Survey, Agency for Healthcare Research and Quality, Table II.B.2.b

For the second consecutive year, the percentage of private sector workers in New York State with job-based health coverage fell. According to data from the Insurance Component of the Medical Expenditure Panel Survey (MEPS), the percentage of job-based health coverage slipped from 63% in 2004 to 60.8% in 2005.

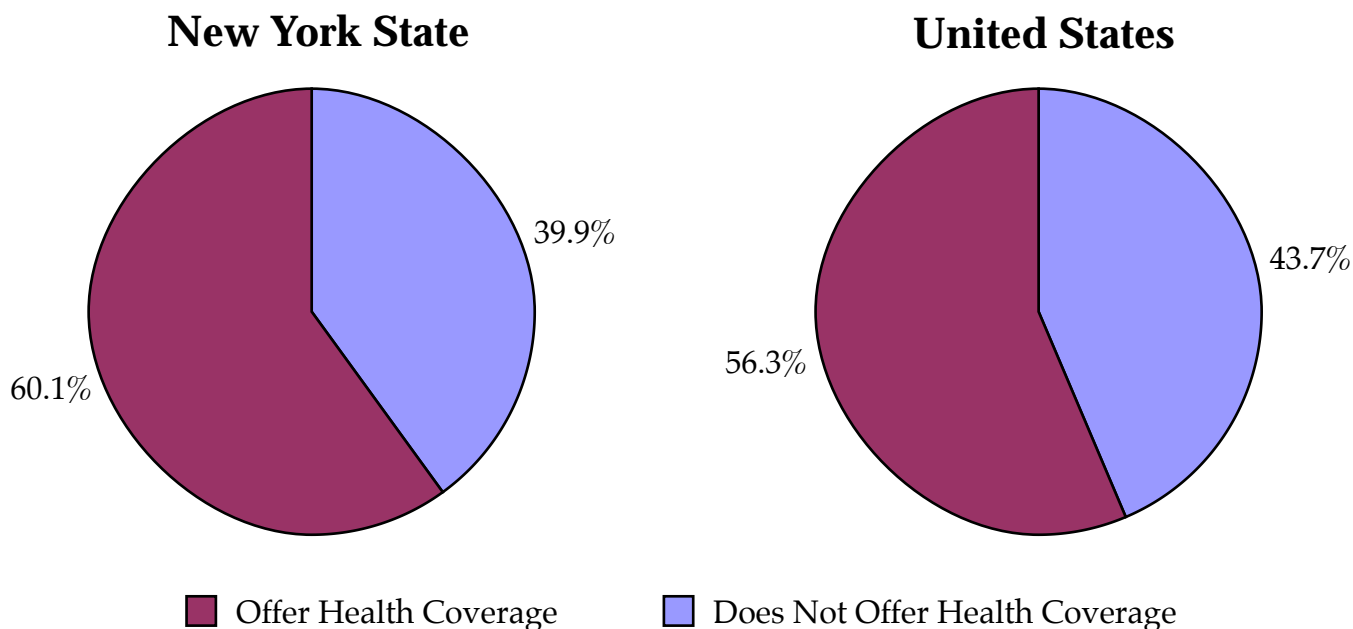
Today, erosion in job-based coverage is a critical concern for health policy experts and business leaders as it is a pillar of the nation's healthcare system. The rising cost of coverage is prompting employers to shift more of the costs to their workers, reduce benefits, or drop coverage altogether.

According to the 2007 Annual Employer Health Benefits Survey released by the Kaiser Family Foundation and Health Research and Education Trust, 60% of U.S. employers offered health benefits in 2007, down from the 69% offer rate in 2000. This drop in the overall offer rate is driven by declining percentage of small firms (3-199 workers) that offer health benefits. Rising costs are particularly challenging for small businesses, which are least likely to offer coverage and most likely to drop coverage if they offer it due to concerns over the cost of coverage. (*)

* According to MEPS and results from the 2007 Annual Employer Health Benefits Survey released by the Kaiser Family Foundation and Health Research & Education Trust.

The Facts About... Employment Based Health Coverage

Percentage of Businesses that Offer Health Coverage 2005



Source: 2005 Medical Expenditure Panel Survey, Agency for Healthcare Research and Quality, Table II.A.2

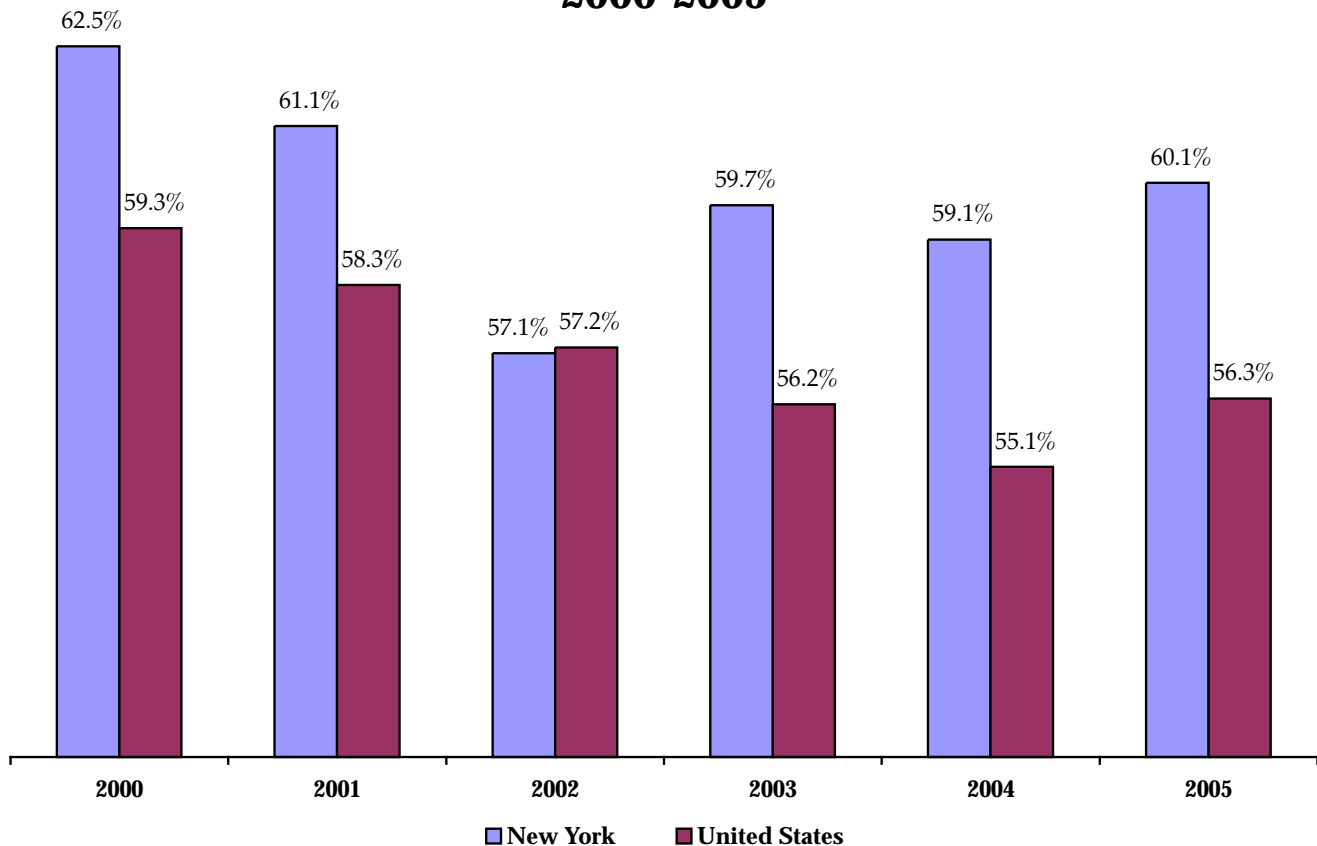
According to the 2005 Medical Expenditure Panel Survey, 60.1 percent of private-sector businesses in New York State offered health coverage. In 2004, 59.1 percent offered coverage, and 59.7 percent offered coverage in 2003. Conducted by the federal Agency for Healthcare Research and Quality, MEPS collects data on the specific health services that Americans use, how frequently they use them, the costs of these services, and how they are paid. The 2005 data was published in July 2007. Data on the cost, scope, and breadth of private health insurance are also reported. Detailed MEPS data is available at <http://www.meps.ahrq.gov>.

The Facts About... Employment Based Health Coverage

Average Shares of Businesses that Offer Health Coverage 2005			
10 Largest States (by 2005 population estimates)		New York & Neighboring States (in alphabetical order)	
State	Percent Share	State	Percent Share
California	59.8%	Connecticut	63.8%
Texas	50.1%	Massachusetts	63.3%
New York	60.1%	New Jersey	69.3%
Florida	51.2%	New York	60.1%
Illinois	53.3%	Ohio	62.8%
Pennsylvania	61.5%	Pennsylvania	61.5%
Ohio	62.8%		
Michigan	59.9%		
Georgia	52.3%		
New Jersey	69.3%		

Source: 2005 Medical Expenditure Panel Survey, Agency for Healthcare Research and Quality, Table II.A.2

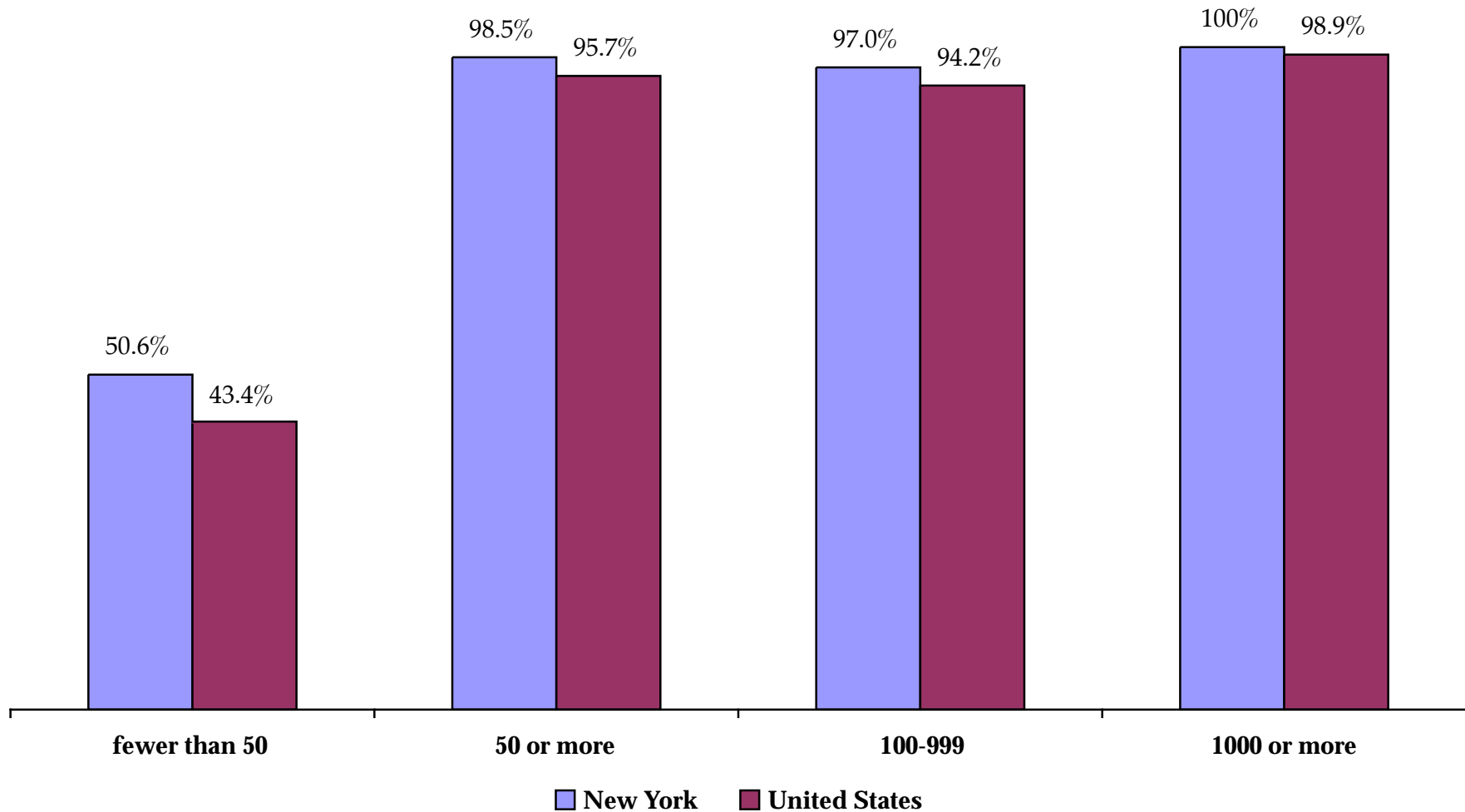
Percentage of Businesses that Offer Health Coverage 2000-2005



Source: 2000-2005 Medical Expenditure Panel Survey, Agency for Healthcare Research and Quality, Table II.A.2

The Facts About... Employment Based Health Coverage

Businesses That Offer Health Coverage, By Firm Size, 2005



Source: 2005 Medical Expenditure Panel Survey, Agency for Healthcare Research and Quality, Table II.A.2