

THE RETURN OF THE HEALTH INSURANCE TAX FOR 2020...HAPPENS SOON



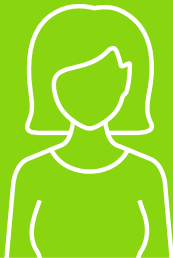
Beginning in the fall of 2018, health insurance premiums for 2020 are set. If Congress doesn't act soon, the Health Insurance Tax will be priced into health insurance policies for 2020, increasing premiums and reducing benefits for 142 million Americans. Congress needs to act now to delay the return of the health insurance tax in 2020!

If Congress doesn't act, a new analysis from Oliver Wyman finds that the Affordable Care Act's Health Insurance Tax will result in higher health insurance premiums totaling **\$226 MILLION FOR ALABAMA IN 2020.**



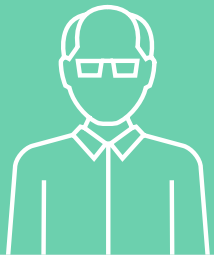
Fully insured **LARGE EMPLOYERS AND THEIR EMPLOYEES** will see their premiums increase

\$428
FOR FAMILY COVERAGE



Fully insured **SMALL EMPLOYERS AND THEIR EMPLOYEES** will see their premiums increase

\$446
FOR FAMILY COVERAGE



SENIORS AND DISABLED INDIVIDUALS in Medicare Advantage will see their premiums increase

\$480
PER COUPLE



CONSUMERS IN THE INDIVIDUAL MARKET will see their premiums increase

\$236
FOR INDIVIDUAL POLICIES



ALABAMA MEDICAID will incur an additional cost of

\$305 K