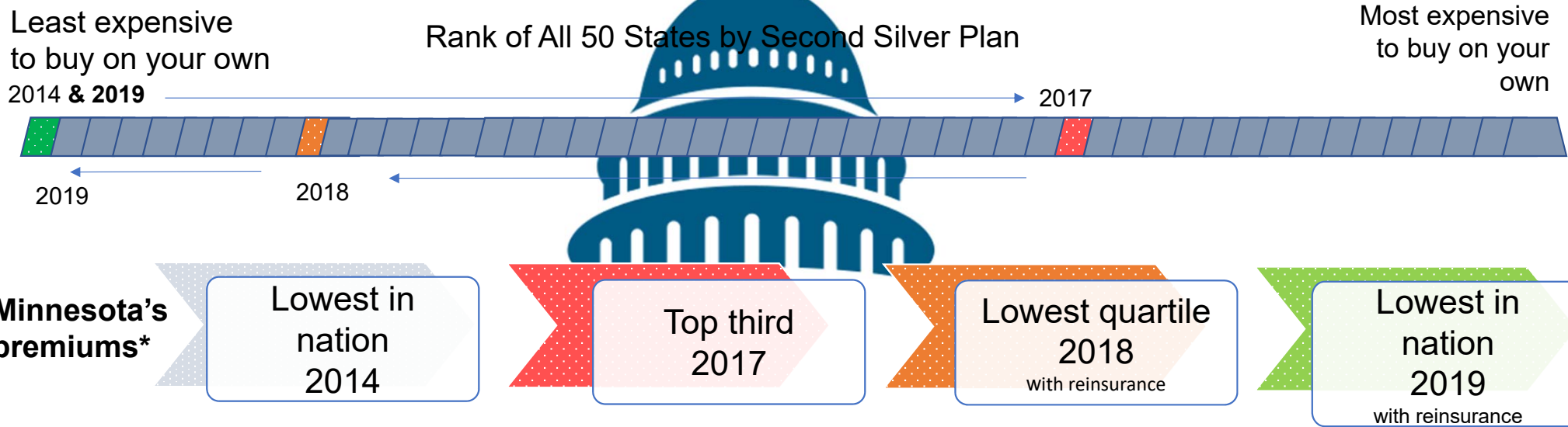


Reinsurance impact: *Minnesota's premiums drop*



Premium Security Program, helping Minnesotans who buy their own insurance, is in place for 2018 and 2019 only. Actuarial models suggest that without it, premiums will increase 50 percent. That means Minnesota would look more like other states -- higher health care premiums and fewer people covered.

* Based on Kaiser comparison of selected health plan premiums