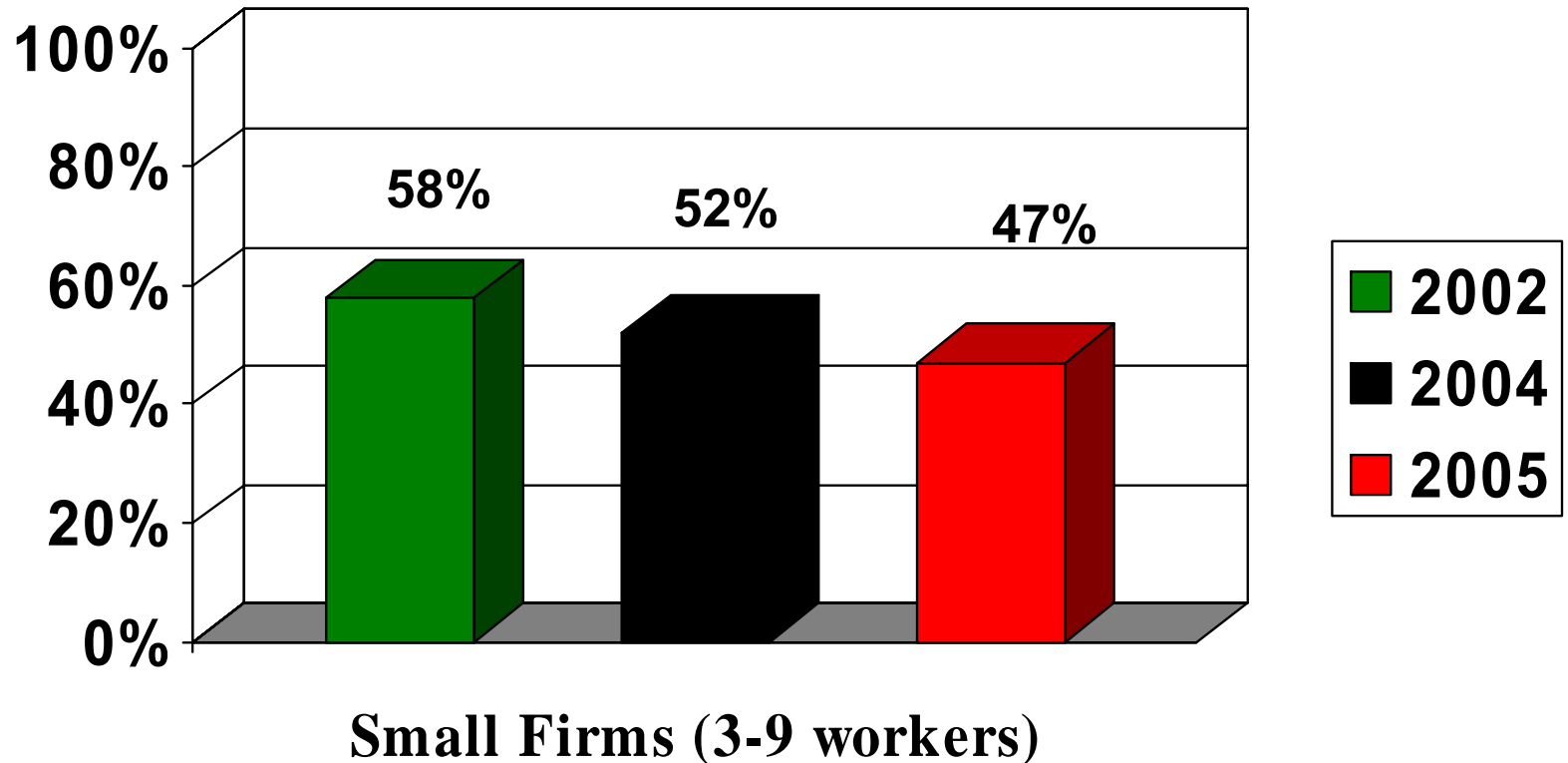


# Percentage of Small Businesses Offering Health Benefits



Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999-2005; KPMG Survey of Employer-Sponsored Health Benefits, 1996

# No Competition = No Choice

- **Blue Cross-Blue Shield now control 44% of state small group markets.**
- **Five largest carriers now have more than 75% market share in 26 states and more than 90% market share in 12 states.**
- **In Maine, Blue Cross-Blue Shield carriers currently have a 63% market share and the five largest carriers have a 98% share.**