

ATTACHMENT 1
SOURCE OF COVERAGE 2004

Source of Coverage 2004	# of NJ Residents	% of NJ Residents	Source
A. Commercial Markets Regulated by DOBI:			
Large employer (51+ employees)	1,587,000	18.32%	JPN Enrollment - SEH - IHC
Small employer (2-50 employees)	915,000	10.56%	SEH Enrollment as of 12/30/2004
Individual Reform Market	78,000	0.90%	IHC Enrollment as of 12/31/2004
<i>DOBI regulated total:</i>	2,580,000	29.77%	JPN Enrollment Reports 12/31/2004 (27 carriers)
B. Commercial Markets Not Regulated by DOBI:			
Self-funded plans (mostly large employers)	1,999,000	23.07%	CPS Employer provided - 65 - Group - FEHBP- SHBP-Medicaid w. Private+over 65 private only
Other direct purchase (unknown)	137,000	1.58%	CPS Direct Pay under 65 less IHC
<i>Commercial non-regulated total:</i>	2,136,000	24.65%	
C. Government Not Regulated by DOBI:			
Over 65 (Medicare, Medicare Adv, Mcaid, Vet)	990,000	11.43%	CPS -- Over 65 w Ins (may also have private coverage)
Under 65 Medicare/Medicaid (incl. Family Care)	746,000	8.61%	CPS Under 65 Govt non Military almost all some Medicaid
Under 65 Military	86,000	0.99%	CPS
SHBP Self Funded	758,000	8.75%	Horizon+SHBP (includes NJ Plus, Trad, and HMO)
FEHBP	157,000	1.81%	Carrier Enrollment Reports
<i>Government Total</i>	2,737,000	31.59%	
D. Uninsured	1,322,000	15.26%	CPS March 2005 -- uninsured for entire year
E. Duplicate	-110,000	-1.27%	CPS Government with Private, Balancing
TOTAL POPULATION	8,665,000	100.00%	CPS Total Population

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