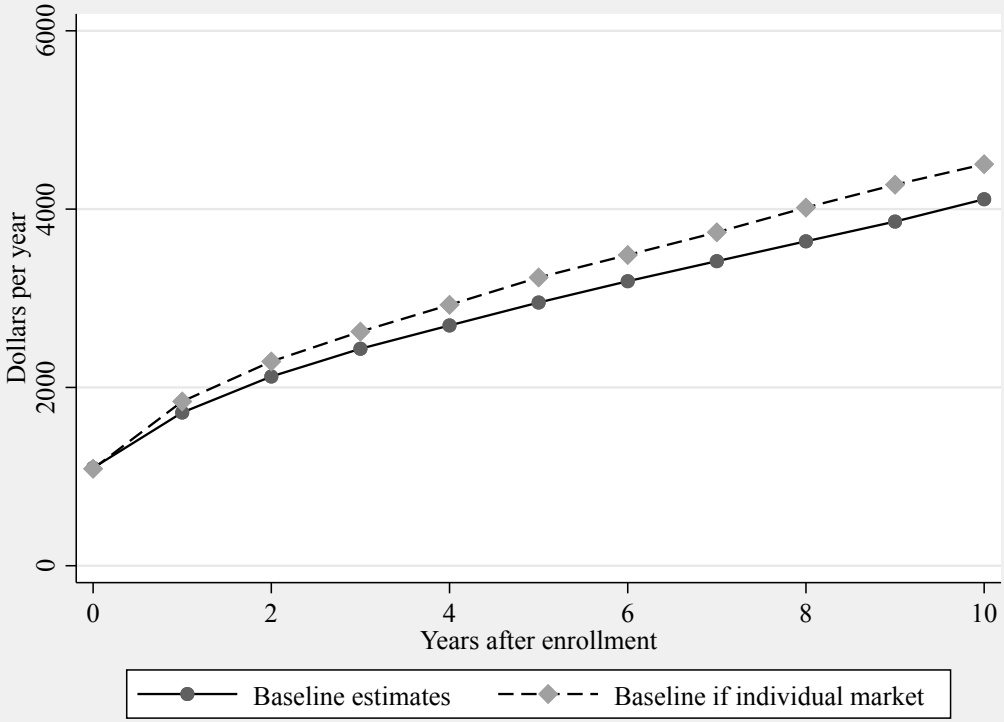
6000
4000
2000
0
Dollars per year
0
2
4
6
8
10
Years after enrollment
Baseline estimates
Baseline if individual market