ATTACHMENT 1A SOURCE OF COVERAGE 2004 REVISED

Source of Coverage 2004 REVISED	# of NJ Residents	% of NJ Residents	Source
A. Commercial Markets Regulated by DOBI:			
Large employer (51+ employees)	1,239,000	14.30%	JPN Enrollment - other lines
Small employer (2-50 employees)	920,000	10.62%	SEH Enrollment
Self-Funded MEWAs	23,000	0.27%	MEWAs
Individual Reform Market	78,000	0.90%	IHC Enrollment
Student	62,000	0.72%	JPN Reports for Student Carriers
DOBI regulated total:	2,299,000	26.53%	JPN Enrollment Reports (adj. for Under 65); MEWAs
B. Commercial Markets Not Regulated by DOBI:			
Self-funded plans (mostly large employers)	2,220,000	25.62%	Private Self Funded
Commercial non-regulated total:	2,220,000	25.62%	Estimated from the CPS and JPN reports
C. Government Not Regulated by DOBI:			
Over 65 (Medicare, Medicare Adv, Mcaid, Vet)	1,034,000	11.93%	CPS Over 65 w Ins (may also have private coverage)
Under 65 Medicare/Medicaid (incl. Family Care)	850,000	9.81%	Medicaid
Under 65 Military	86,000	0.99%	CPS
SHBP Self Funded	707,000	8.16%	SHBP- Over 65
FEHBP	146,000	1.68%	Carrier Enrollment Reports - over 65
Government Total	2,823,000	32.58%	
D. Uninsured	1,322,000	15.26%	CPS March 2005 uninsured for entire year
E. Balance	1,000	0.01%	Balancing
TOTAL POPULATION	8,665,000	100.00%	CPS Total Population