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| GENDER | AGE | ETHNICITY | INCOME | HEALTH PROFILE | |
|--------|-----|-----------|--------|----------------|--|
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Describe your citizen below:

What are the probabilities of each of the following events for your citizen?

| HEART SURGERY | CANCER TREATMENT | ORGAN TREATMENT | DIABETES TREATMENT |
|---------------|------------------|-----------------|--------------------|
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What is the expected payout for the insurance company for each of the following?

| HEART SURGERY | CANCER TREATMENT | ORGAN TREATMENT | DIABETES TREATMENT |
|---------------|------------------|-----------------|--------------------|
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How much does the insurance company expect to pay out for your citizen in a given year?

How much would that be per month?

Think about your citizen. Based on your profile do you think that the monthly price set by the insurance company is a fair price, why or why not? In your answer think about outside factors that could affect health insurance needs or payment of premiums (remember that premium means the monthly cost for health insurance). Provide a well thought out and detailed response that shows your understanding of probabilities and expected value.