




Access Health CT **2017 Open Enrollment Summary**

February 16, 2017

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OE Conclusion Yearly Comparison

End of Open Enrollment (OE) – 4 Year Review

	Open Enrollment 1 11/01/13 – 3/31/14	Open Enrollment 2 11/15/14 – 2/15/15	Open Enrollment 3 11/1/15 – 1/31/16	Open Enrollment 4 11/1/16 – 1/31/2017
Active QHP Enrollment:	78,713	110,095	116,019	111,542
Total Active Medicaid Determinations:	129,588	442,508	608,003	671,960
% QHP Population with Financial Assistance:	77.7%	77.4%	78.1%	76.4%
% QHP Population Under 35 (Average Age):	30.9%	32.5%	33.2% (42.7)	31.7% (43.3)
Most Popular QHP Issuer (% of Enrollment):	Anthem (53%)	ConnectiCare (42%)	ConnectiCare (53%)	ConnectiCare (69%)
QHP Auto-Renewal Rate:	N/A	67%	81%	63%
% of Enrollment w/ Broker Assistance:	30%	38%	50%	25%
Calls Handled by Call Center:	401,695	338,142	384,559	410,710
Website Volume (Unique Visitors):	863,766	586,172	385,827	338,825

2017 Open Enrollment (OE) Growth



14,137 Increase in Total Enrollment (111,542)

Net QHP enrollment increase since 11/1/2016



75,997 Enrollees Renewed

Enrollees who renewed their 2016 policies for 2017



35,545 New QHP Enrollees Added

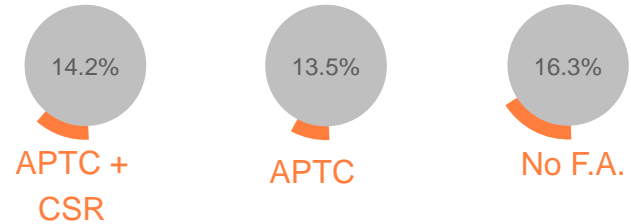
Of those, over 13.7k Are First Time Customers



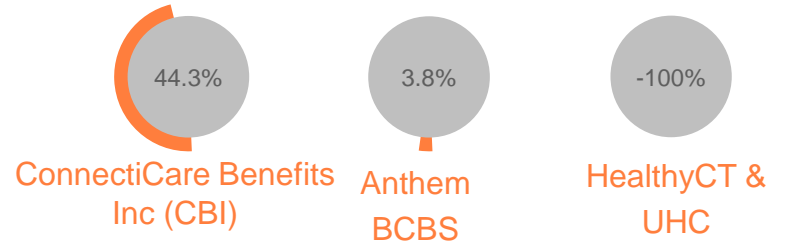
77,805 Medicaid Enrollees

Completed applications/redeterminations processed through the integrated eligibility system during Open Enrollment

% Increase in OE Enrollment by Financial Assistance



% Change in OE Carrier Enrollment

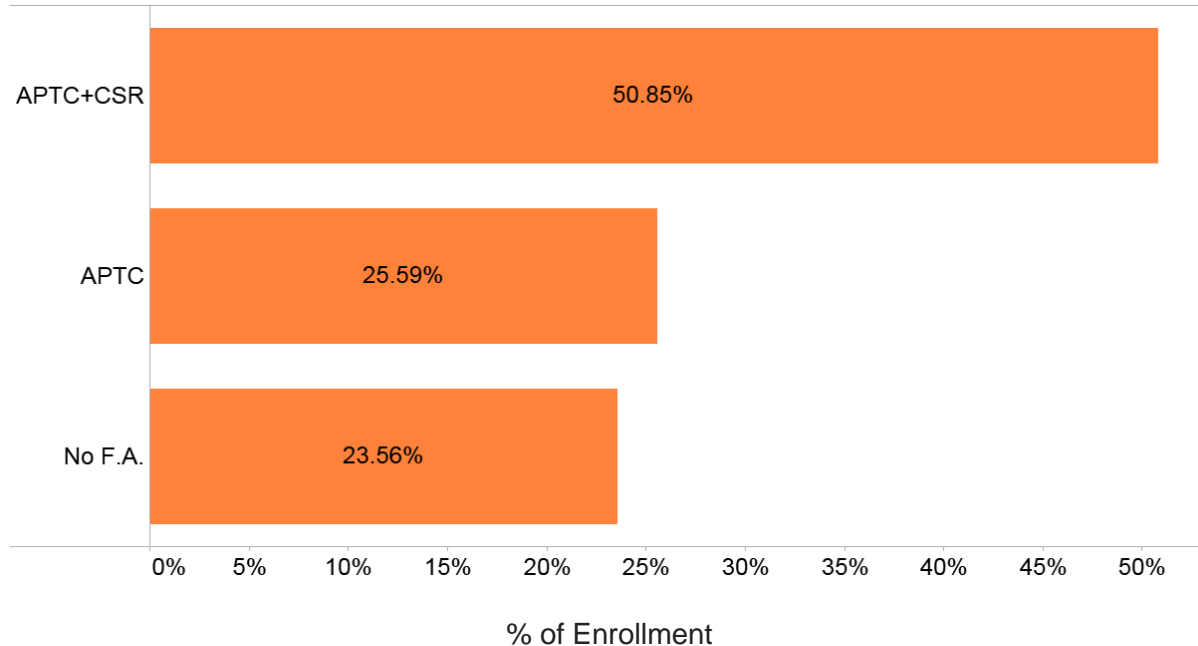


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2017 Marketplace Overview

2017 Premium Assistance Distribution

Proportion of Total Enrollment by Eligibility for Financial Assistance (F.A.)



Over 75% of enrollees receive financial help for premiums.

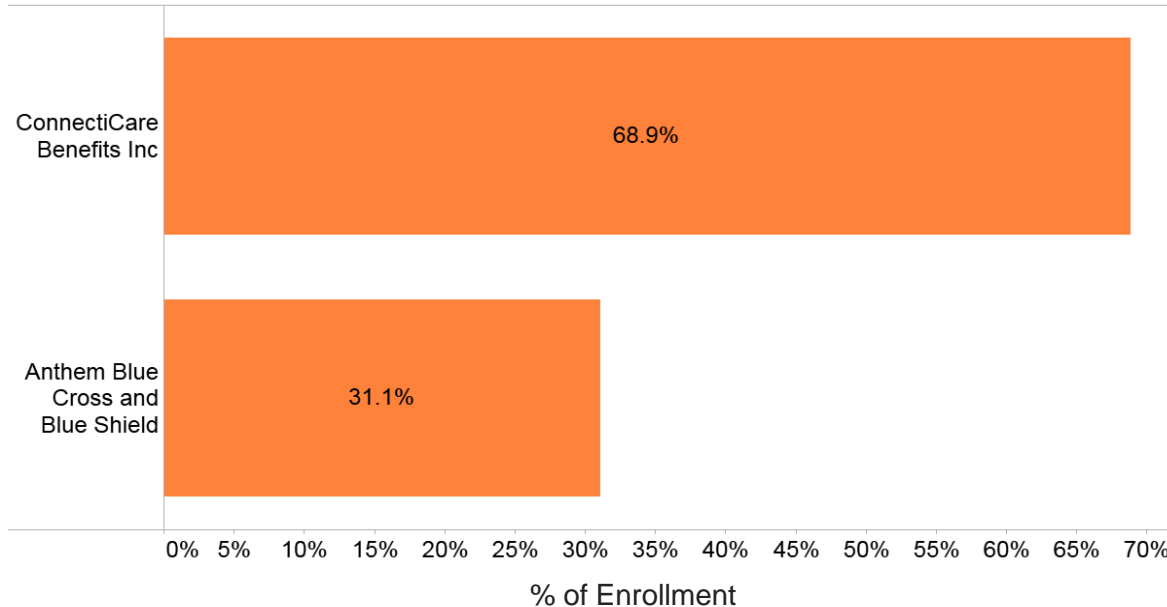
APTC: Enrolled individuals eligible for an Advance Premium Tax Credit to lower their monthly premiums.

APTC + CSR: Enrolled individuals eligible for APTC and a Cost Sharing Reduction to lower out of pocket health expenses.

No F.A.: Enrolled individuals that did not qualify for financial help.

2017 Carrier Market Share

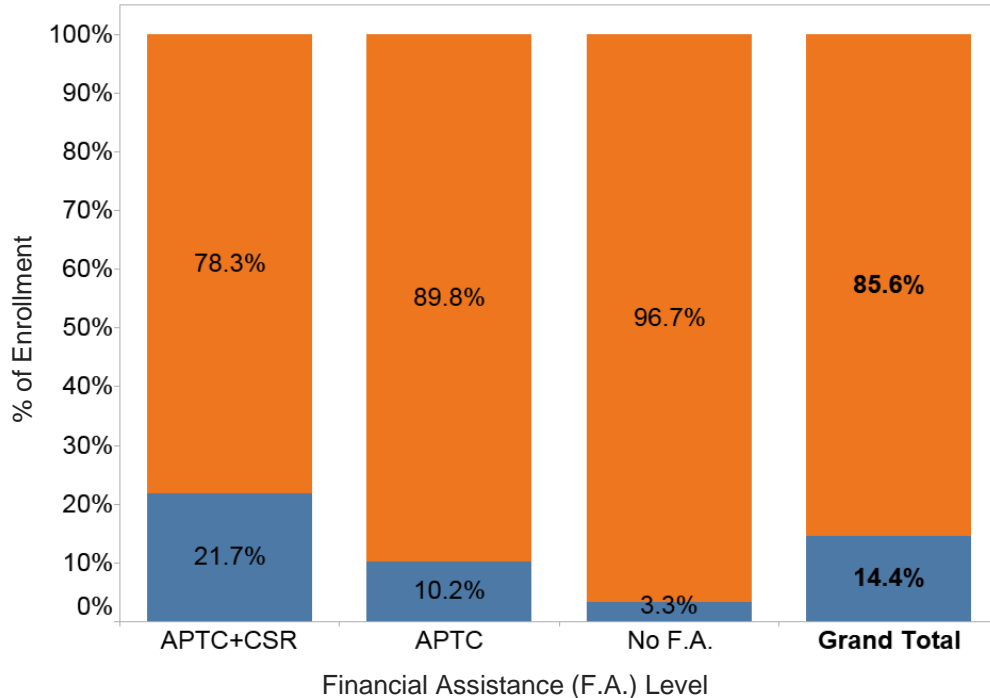
Proportion of Total Enrollment by Carrier



ConnectiCare market share has increased 16% since start of OE, it now accounts for over two-thirds of enrollment in 2017.

QHP – HUSKY Mixed Coverage Households

Proportion of 2017 Enrollment by Mixed Household Status



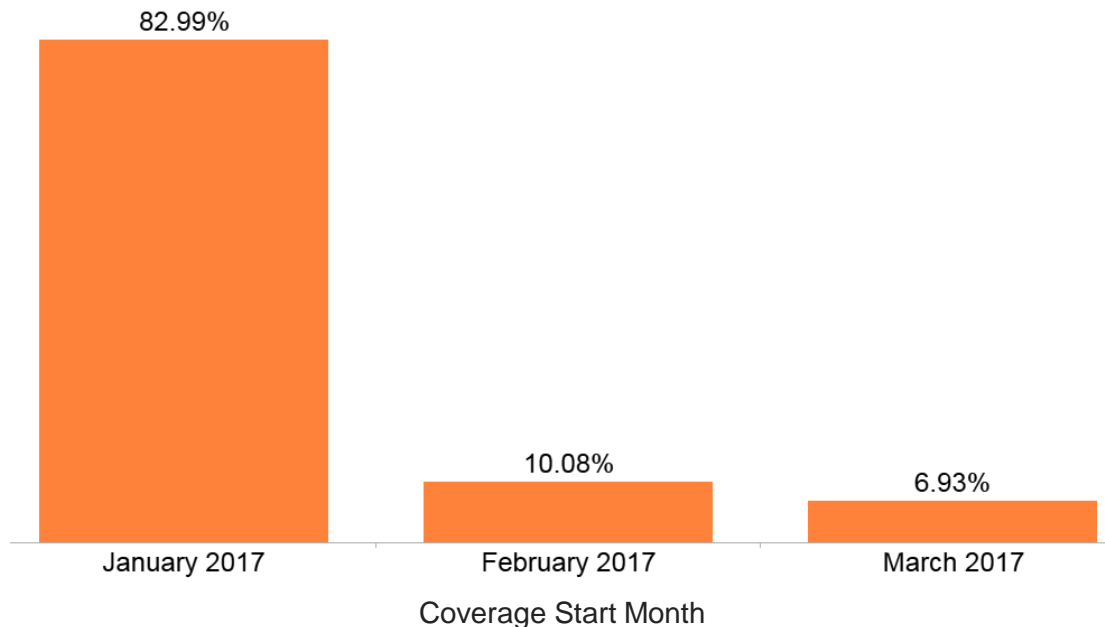
1 in 10 QHP households have one or more household members enrolled in a HUSKY program.

Mixed household defined as any active QHP enrollee who shares an application with someone actively enrolled in a HUSKY program.

■ QHP Only Household
■ Mixed Household

2017 Coverage Start Dates

Proportion of 2017 Enrollment by Coverage Start Month



83% of QHP customers enrolled in time to ensure their coverage started January 1.

Applications for coverage starting January 1, 2017 were completed by 12/17/2016 (a 3 day deadline extension was granted due to high volume). Subsequent applications were completed by 1/15/2017 and 1/31/2017 for 2/1 and 3/1 coverage respectively.

Enrollee Broker Support

Proportion of 2017 Enrollment by Broker Assistance Status / Acquisition Status

	New Enrollment		Repeat Enrollment	
	Brokered	Unassisted By Broker	Brokered	Unassisted By Broker
APTC+CSR	31.94%	68.06%	51.31%	48.69%
APTC	30.97%	69.03%	54.43%	45.57%
No F.A.	17.21%	82.79%	32.76%	67.24%
Grand Total	24.83%	75.17%	48.36%	51.64%

25% of all new enrollment indicated receiving help from a broker.

AHCT brokers in call center & store fronts accounted for 25% of all new enrollment.

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QHP Customer Profile & Analysis

Customer Profile by Financial Assistance Level

	APTC + CSR	APTC	No F.A.
Members	56,714	28,544	26,284
Avg. HH Size	1.5	2.1	2.3
Avg. Age	44.9	45.2	37.9
% Female	55.8%	52.2%	49.2%
Avg. % Federal Poverty Level	166.8%	315.2%	
% HUSKY Transfers (2016 Coverage)	15.4%	5.5%	3.0%
% w/ 2016 QHP Coverage	52.5%	64.3%	51.1%
% w/ 2015 QHP Coverage	33.6%	46.2%	38.0%
% w/ 2015 & 2016 QHP Coverage	31.0%	43.2%	35.5%

Non-Subsidized Enrollees tend to be younger and have larger covered households.

43% of enrollees receiving an APTC without CSR have been enrolled since CY2015.

Household (HH) size only accounts for individuals within the household with QHP coverage

Customer Age & Gender Mix

Proportion of Enrollees by Age and Gender

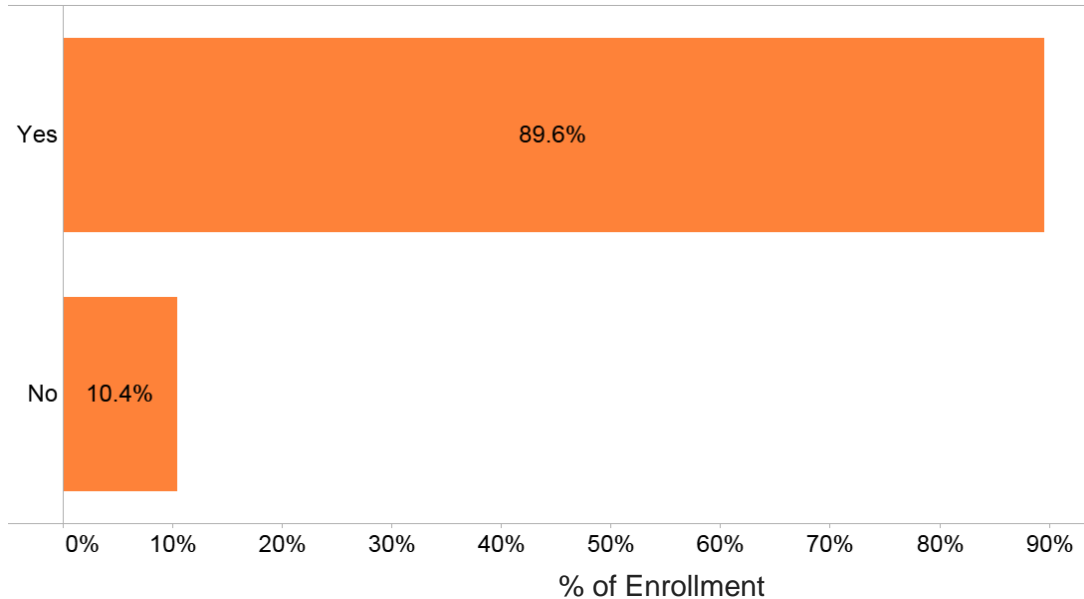
	Male	Female	Grand Total
< 19	7.85%	6.73%	7.26%
19 - 25	9.57%	8.70%	9.11%
26 - 34	16.07%	14.79%	15.38%
35 - 44	13.91%	13.22%	13.54%
45 - 54	21.53%	22.57%	22.08%
55 - 64	29.71%	32.41%	31.15%
>= 65	1.36%	1.58%	1.48%

25% of enrollment consists of 18 – 34 year olds, aka “young invincibles.”

363 enrollees over 75 years of age.

Application Requests for Financial Help

Enrollee Response to: “Do you want to find out if you can get help paying for health coverage?”

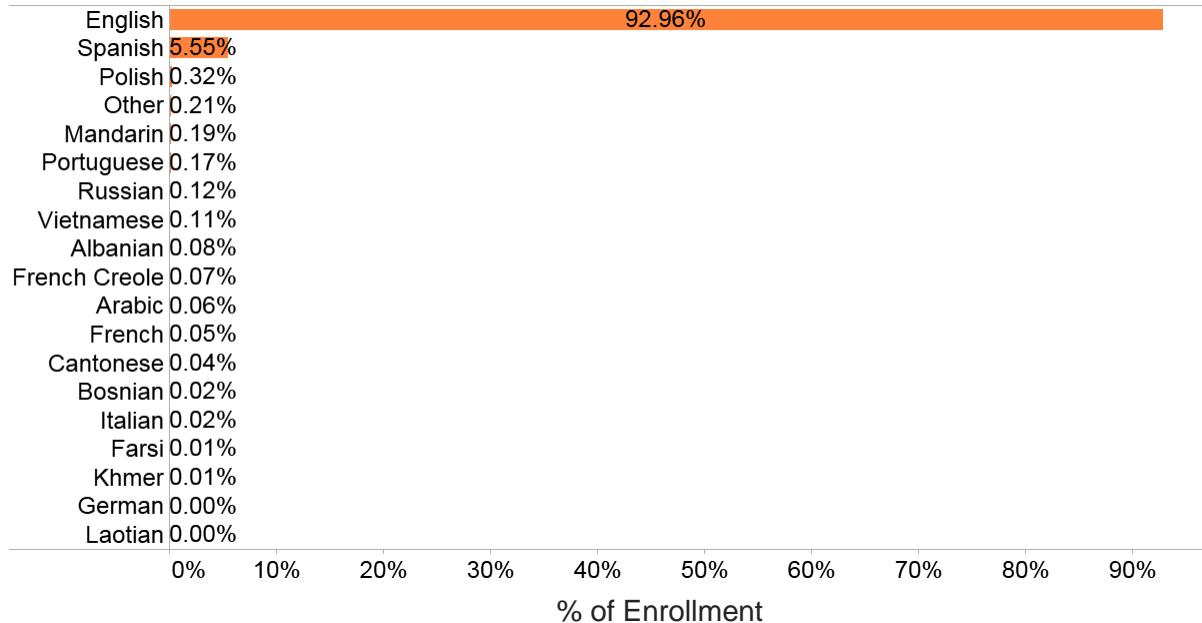


Over 10% of enrollees have declined the financial help gating question.

Enrollees answering “No” to this question forego eligibility determinations for HUSKY or financial help for QHP coverage.

Customer Language Preference

Proportion of Enrollees by Preferred Language Selected on Their Application

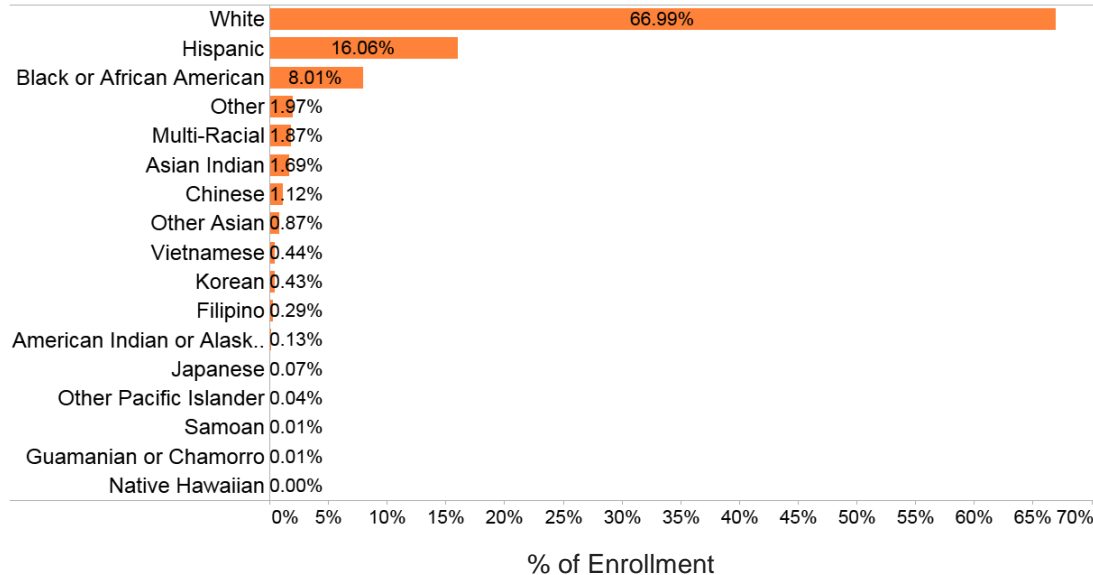


93% of applicants indicated English is their preferred language.

AHCT's call center offers assistance in over 100 languages.

Default application language selection is English.

Proportion of Enrollees by Race/Ethnicity Indicated on Their Application



31.6% of enrollees did not provide a response to non-mandatory questions related to race & ethnicity.

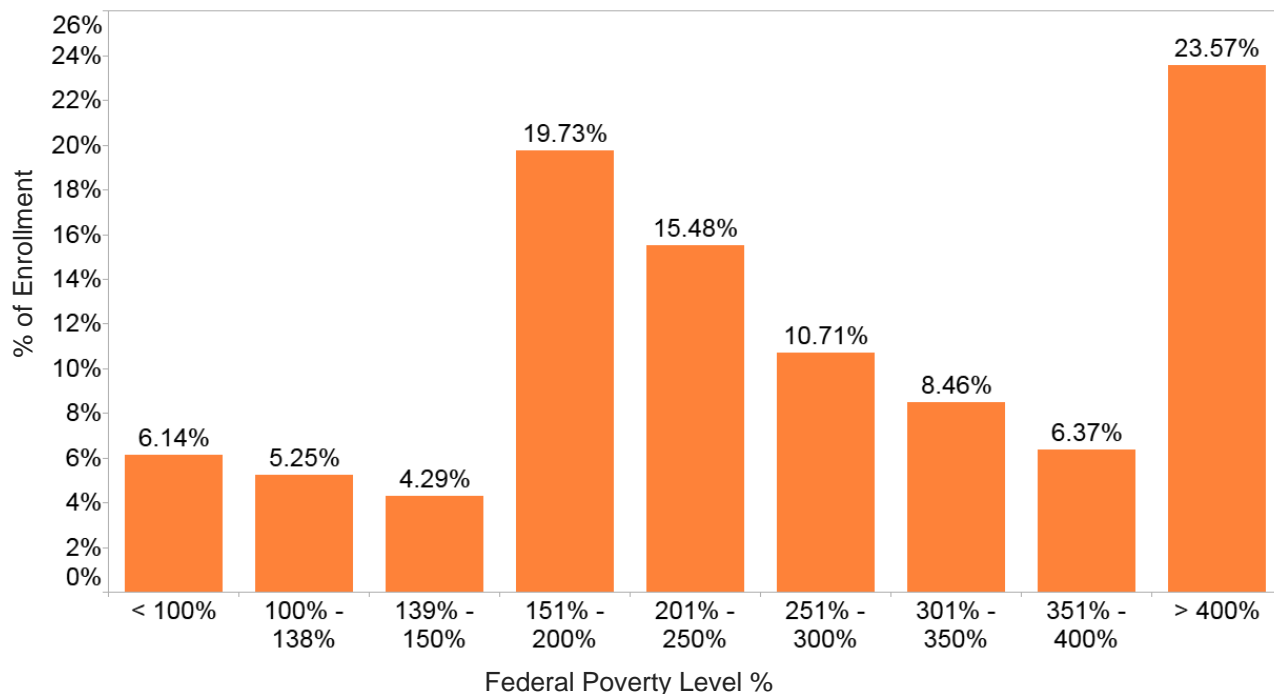
Ethnicity Question: Is "John Doe" of Hispanic, Latino, or Spanish Origin (Optional)?

Race Question: Race (Optional) Please check all that apply:

Hispanics may be of any race, however individuals responding "Yes" to the ethnicity question were allocated to a mutually exclusive Hispanic category for this chart.

Household Income (Federal Poverty Level %)

Proportion of Enrollees by Household Income (Federal Poverty Level %)



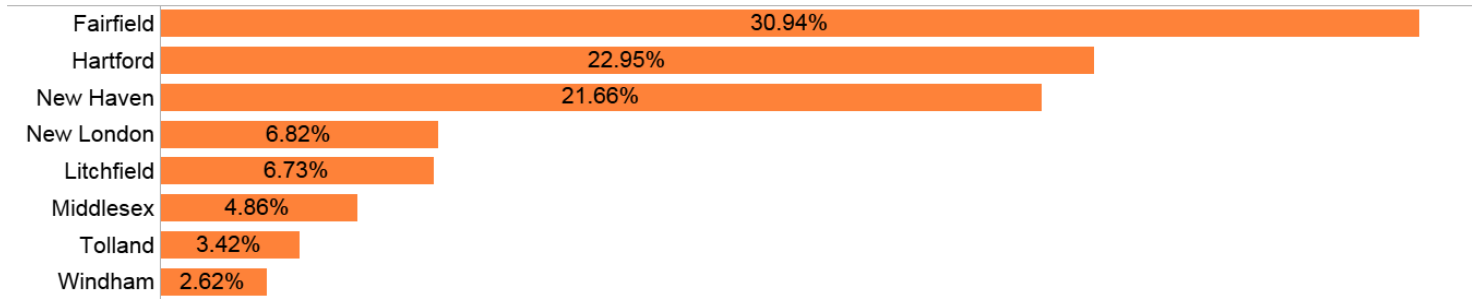
**151% - 200% FPL
accounts for nearly
20% of all
enrollment.**

**An annual income
of \$23,540 for one
individual is 200%
FPL.**

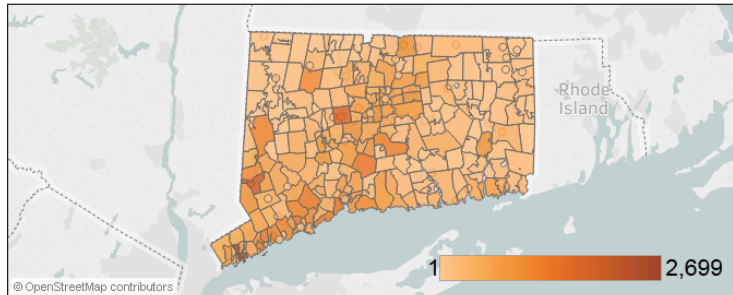
*Customer income information for FPL
above 400% are not available for reporting.*

Proportion of Enrollees by Geographic Areas

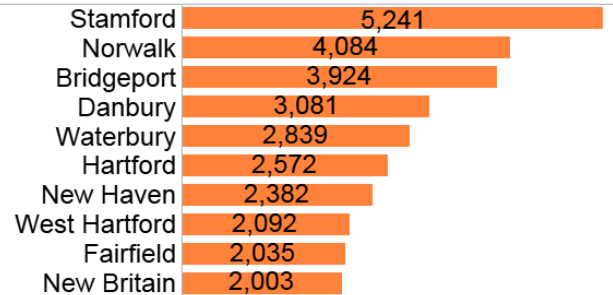
Proportion of Enrollment by County



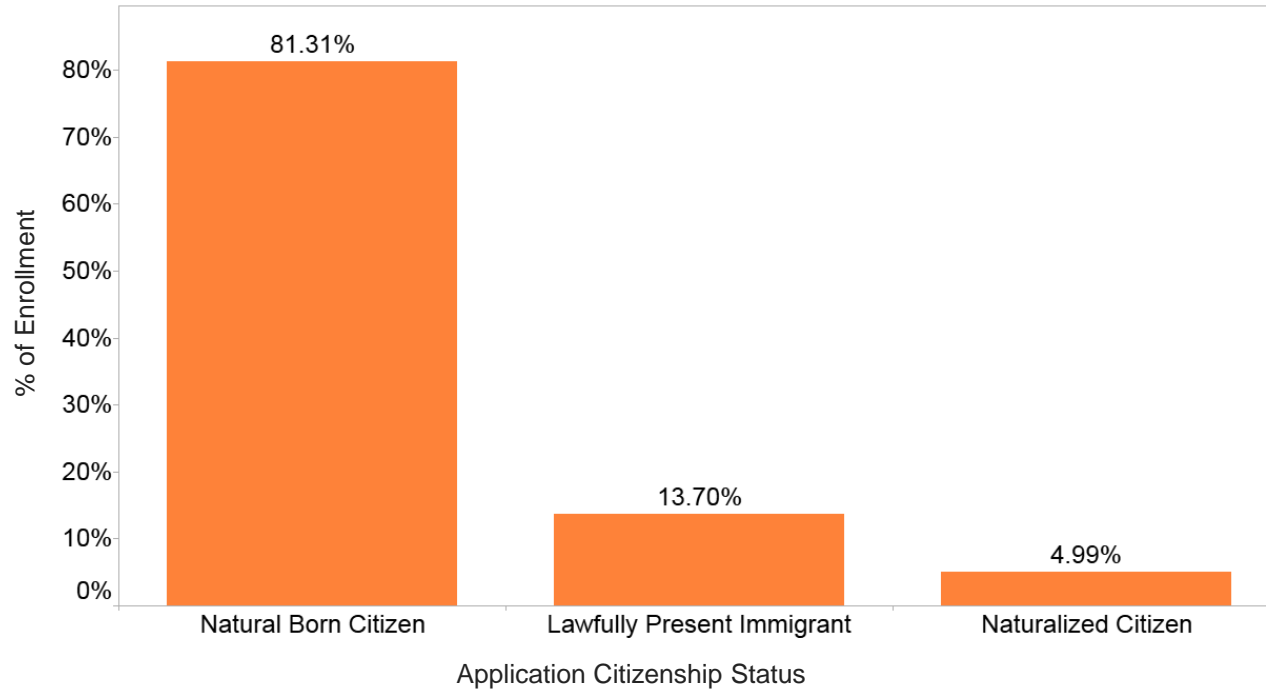
Enrollee Density by Zip Area



Top 10 Cities



Proportion of Enrollees by Citizenship Status

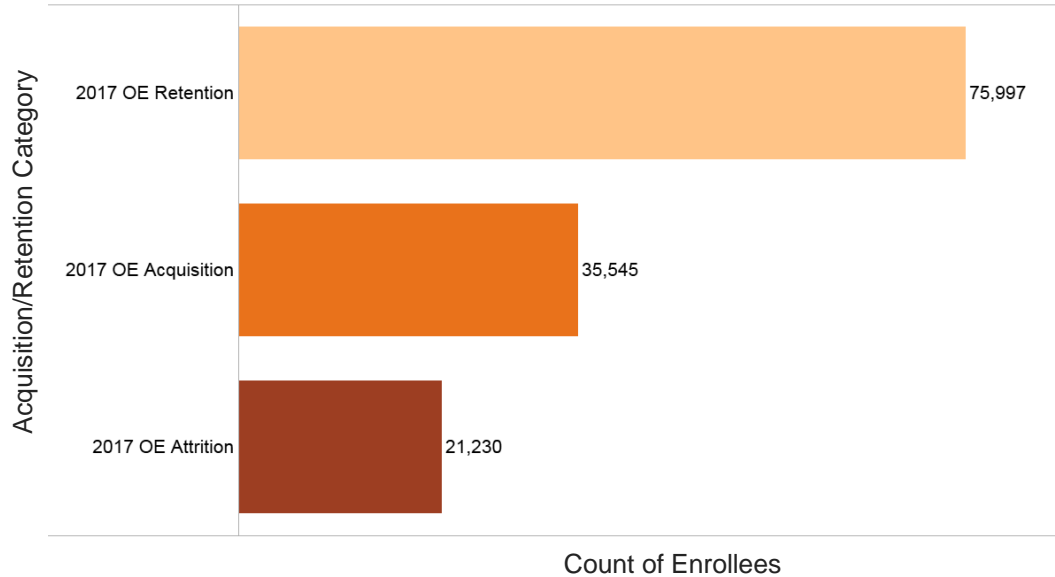


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2017 Open Enrollment Retention & Acquisition Results

OE Acquisition & Retention Results

Open Enrollment 2017 Customer Retention/Acquisition Status



78% of customers enrolled in a 2016 plan prior to Open Enrollment were renewed/retained in a 2017 Plan.

32% of QHP customers with a 2017 plan were newly acquired during this open enrollment period.

OE Acquisition & Retention Results (cont.)

Customer Retention/Acquisition Status by Engagement Segment

	Discontinued Carriers	Discontinued Plan	Active Renewal	Passive Renewal (Auto)
2017 OE Retention	7,369	8,733	8,644	51,251
2017 OE Acquisition			35,545	
2017 OE Attrition	3,717	3,637	4,355	9,521
Grand Total	11,086	12,370	48,544	60,772

Only 63% of customers qualified for automatic renewal during 2017 Open Enrollment (compared to 81% in 2016 OE)*.

Customers electing automatic renewal are nearly 25% more likely to renew.

**The departure of UHC & Healthy CT, and the discontinuance of five plans offered in 2016, resulted in over 23k customers losing the opportunity to qualify for automatic renewal.*

Customer Acquisition Profile

Customer Profile by Open Enrollment Acquisition Type

	New Acquisition Customer*	Re-Acquired Customer**	Retained Customer***
Members	13,791	21,754	75,997
Avg. HH Size	2.0	1.7	1.9
Avg. Age	40.9	40.0	44.7
% Female	49.7%	53.5%	53.9%
Avg. % Federal Poverty Level	221.0%	197.3%	221.6%
% HUSKY Transfers (2016 Coverage)	0.3%	30.4%	5.9%
% w/ 2016 QHP Coverage	0.0%	1.4%	80.6%
% w/ 2015 QHP Coverage	0.0%	11.4%	52.3%
% w/ 2015 & 2016 QHP Coverage	0.0%	0.8%	51.4%

Newly acquired QHP customers average 4 years younger than the retained customers.

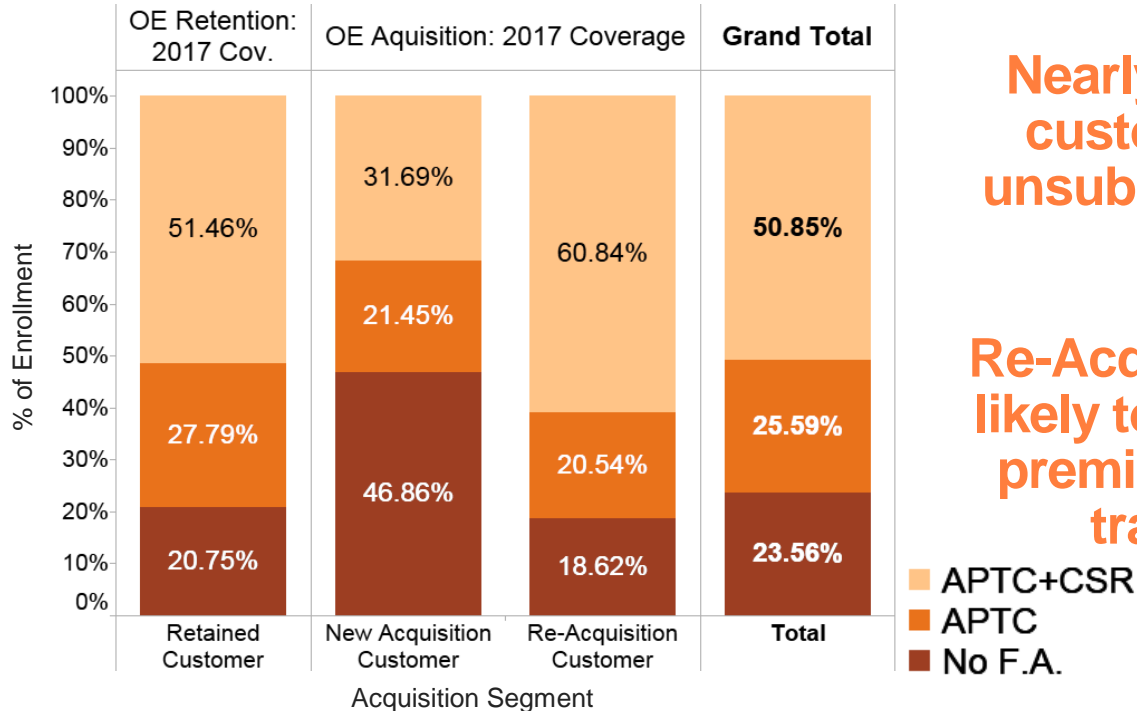
**Enrollees who did not have an account with AHCT prior to 2017 Open Enrollment are defined as “new acquisition” customers.*

***Enrollees with accounts created prior to open enrollment, but not enrolled in a QHP are defined as “re-acquired” customers.*

****Enrollees with active 2016 QHP coverage prior to 2017 Open Enrollment are defined as “Retained” Customers.*

OE Customer Acquisition – F.A. Level

Customer Acquisition by Financial Assistance (F.A.) Level

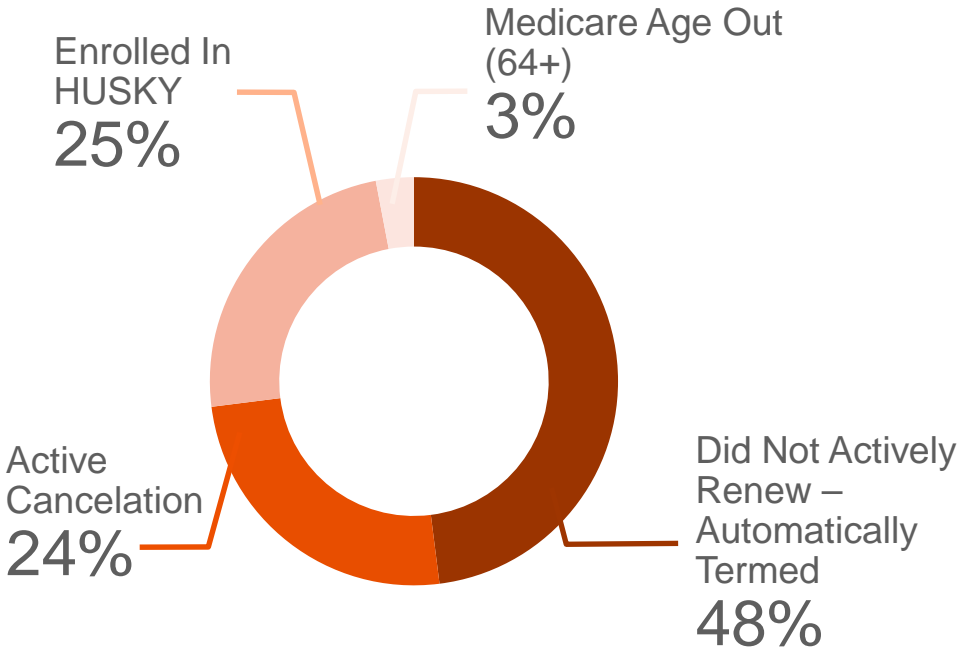


Nearly 50% of new acquisition customers from 2017 OE are unsubsidized, compared to only 28% in 2016 OE.

Re-Acquired customers are more likely to receive financial help for premiums and nearly one-third transition from HUSKY.

Open Enrollment Customer Attrition

2017 Open Enrollment Attrition Reasons (21,230 non-renewals)



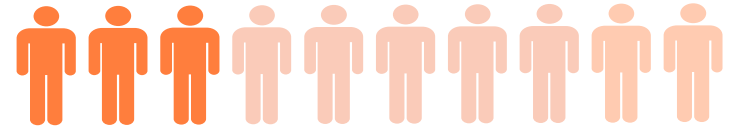
5 in 10

Non-Subsidized Leavers Indicate They Have Coverage Through Another Source*



3 in 10

Subsidized Leavers Indicate They Have Coverage Through Another Source*

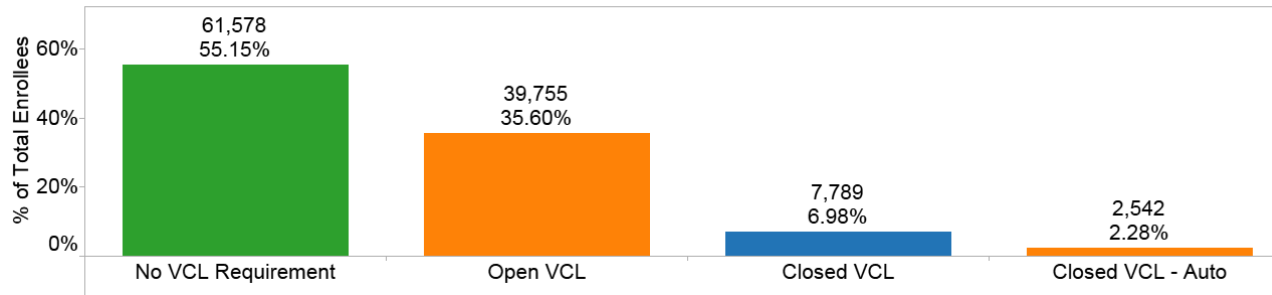


* 2016 Leaver Survey Conducted by AHCT

Customer Retention – Outstanding Verifications

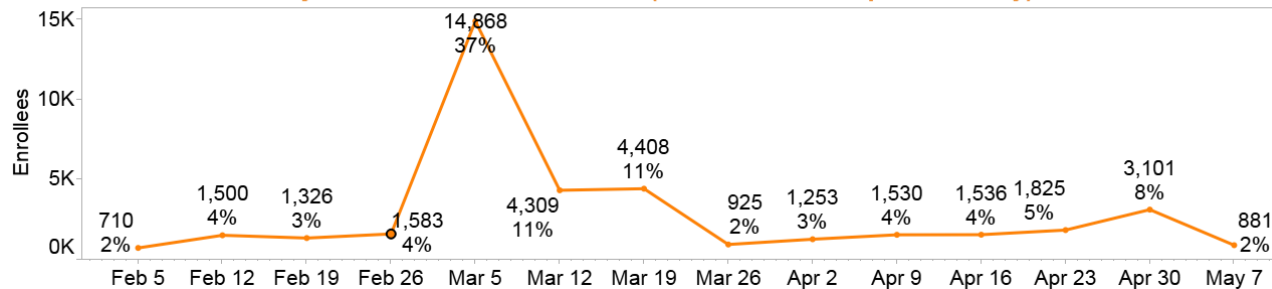
Outstanding Verification Checklist (VCL) Activity For End of OE Customers

VCL Status for Actively Enrolled Customers



36% of the enrolled customer base have an outstanding verification to complete.

Projected VCL Termination Dates (Customers With Open VCL Only)



Nearly 37% of open verifications have a due date of March 5, 2017.

Customer Retention – Effectuated Coverage

8.8 in 10

Enrollees have made their first premium payment*



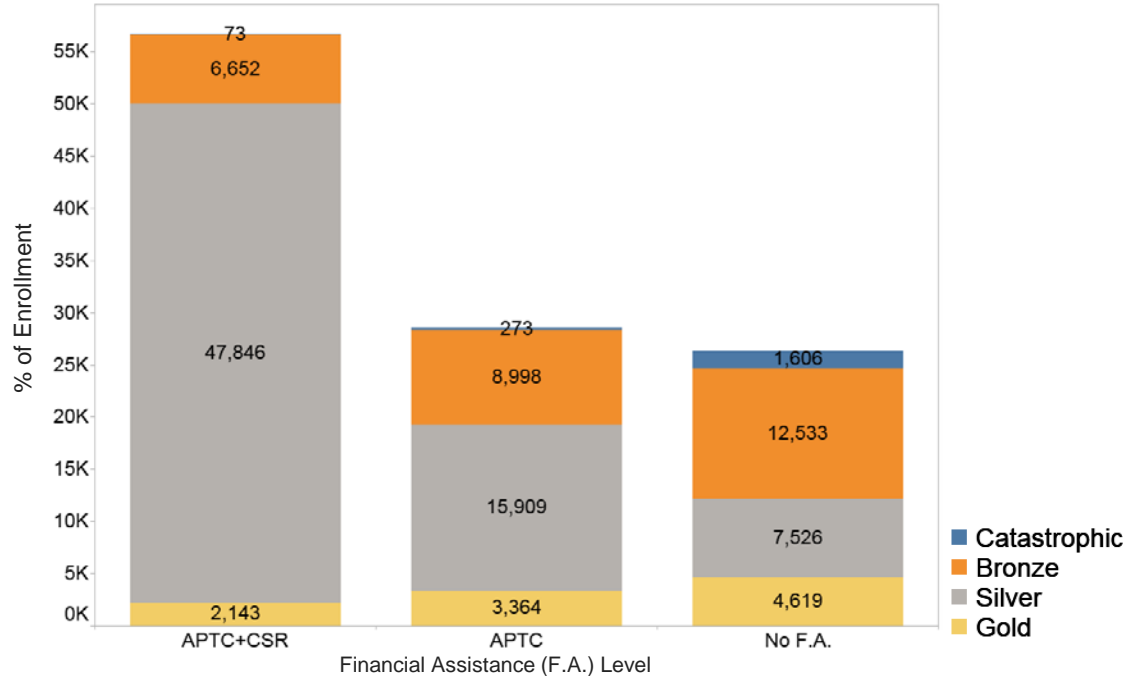
**Effectuation rate presented for Anthem BCBS customer base only
Effectuation status as of 2/5/2017*

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Plan Selections & Customer Preferences

Plan Selections by Metal Category

Number of Enrollees by Financial Assistance Level and Plan Metal Category



64% of QHP customers selected a health plan in the Silver metal tier.

Over 6,700 customers eligible for CSR selected a health plan in the Bronze metal tier.

Catastrophic Plans: <60% actuarial value
Bronze Plans: 60% actuarial value
Silver Plans: 70% actuarial value
Gold Plans: 80% actuarial value

Carrier Enrollment Migration

Enrollment Migration Across Carriers During Open Enrollment 2017

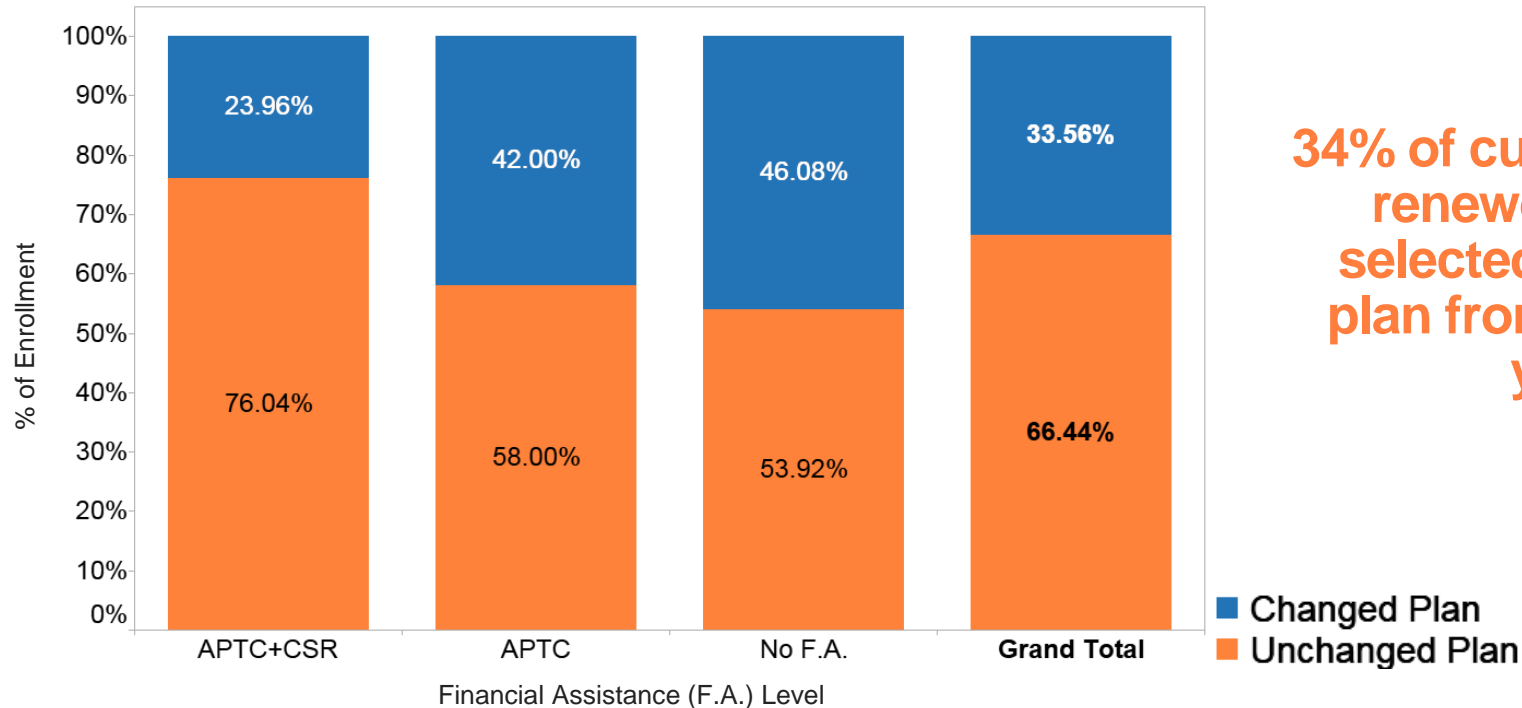
2017 Carrier	2016 Carrier				New 2017 Enrollment	Grand Total
	ConnectiCare Benefits Inc	Anthem BCBS	HealthyCT	United Healthcare		
ConnectiCare Benefits Inc	40,971	2,309	4,864	735	27,948	76,827
Anthem BCBS	801	24,547	1,384	386	7,597	34,715
Grand Total	41,772	26,856	6,248	1,121	35,545	111,542

Of the 10.4k customers who switched carriers between 2016 and 2017, 76% chose ConnectiCare Benefits Inc (CBI).

Additionally, 79% of new acquisition customers selected a plan from CBI.

Customer Product Migration – Plan Changes

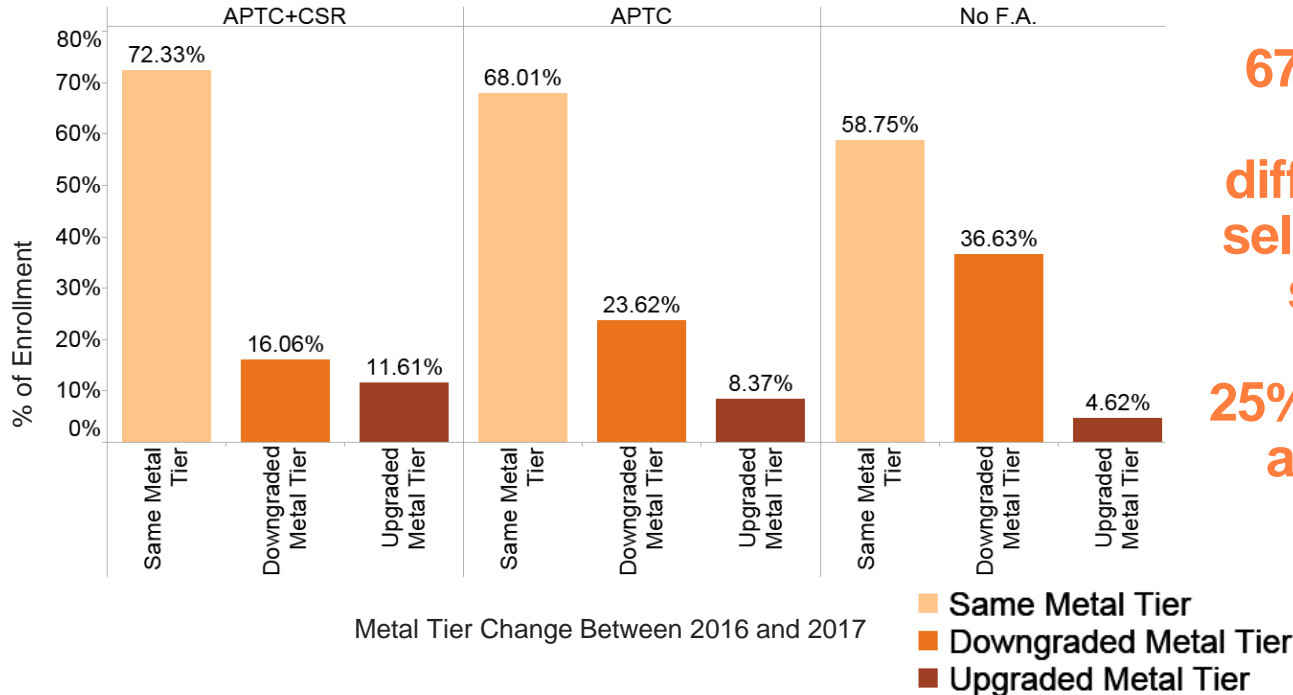
% of 2016 Customers Who Renewed and Selected a Different Plan For 2017



34% of customers who renewed in 2017 selected a different plan from their prior year.

Customer Product Migration - Metal Category

% of 2016 Customers Who Renewed and Selected a Different Plan For 2017

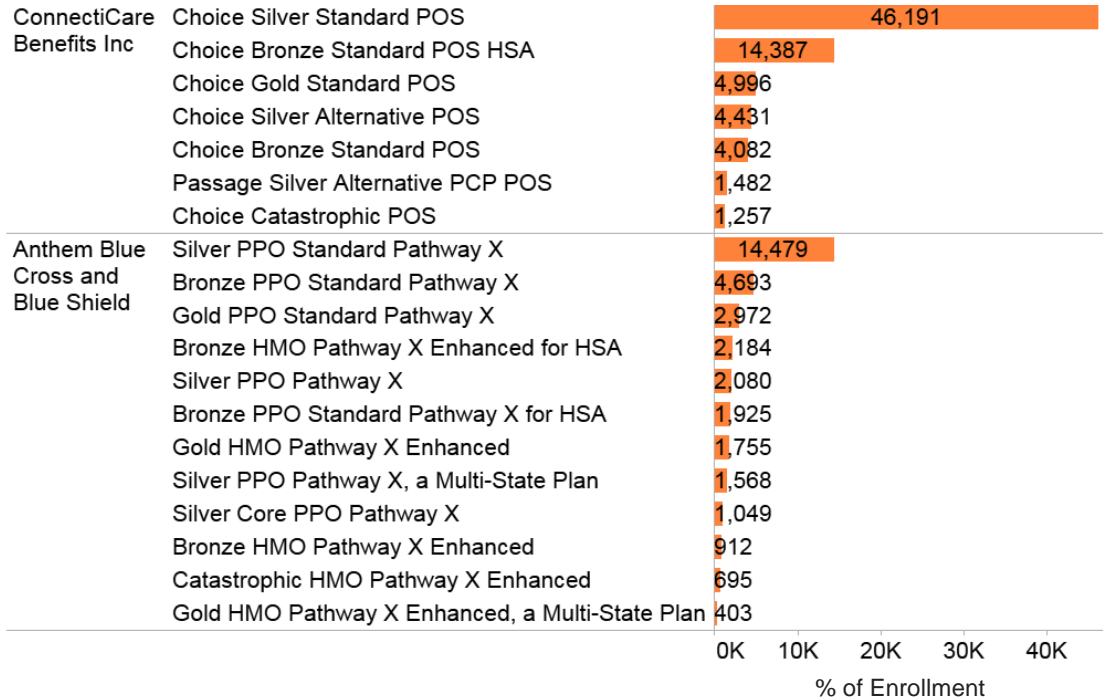


67% of all renewals who selected a different plan in 2017 selected a plan in the same metal tier.

25% selected a plan in a lower metal tier.

Customer Plan Selections

2017 Enrollment by Carrier and Plan



Over half of all customers are enrolled in a standard silver plan.

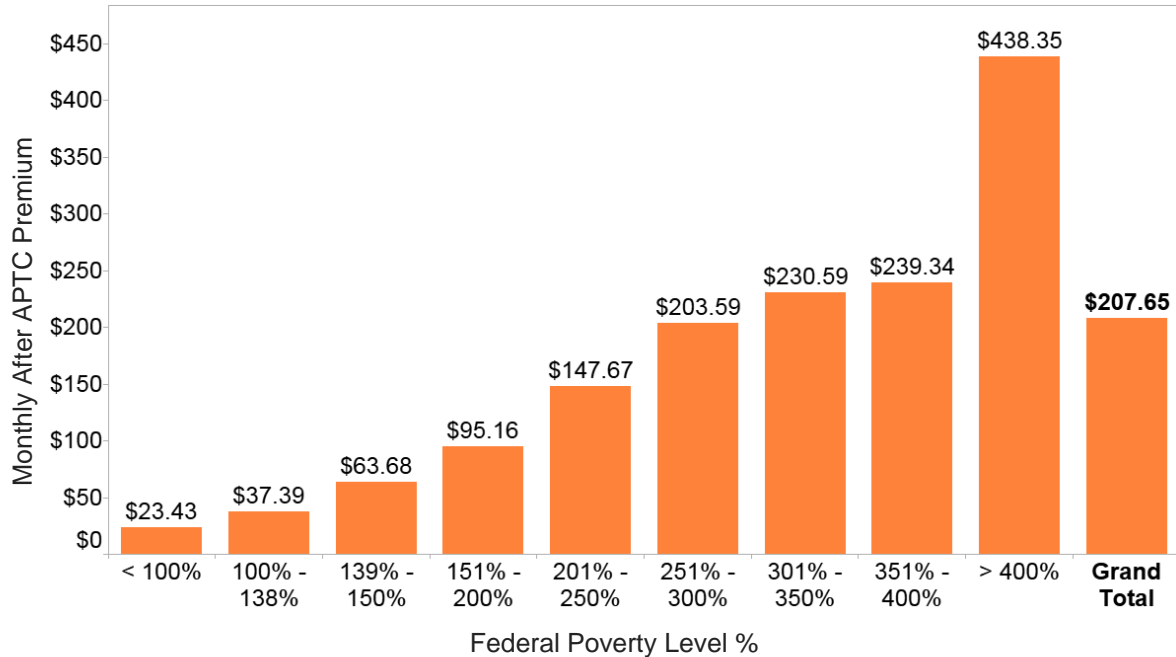
16.5% of QHP enrollees selected a plan with a Health Savings Account (HSA).

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Pricing Analysis

Monthly Plan Cost – FPL Level

Average Monthly After APTC Premium by Household Income (FPL %)*

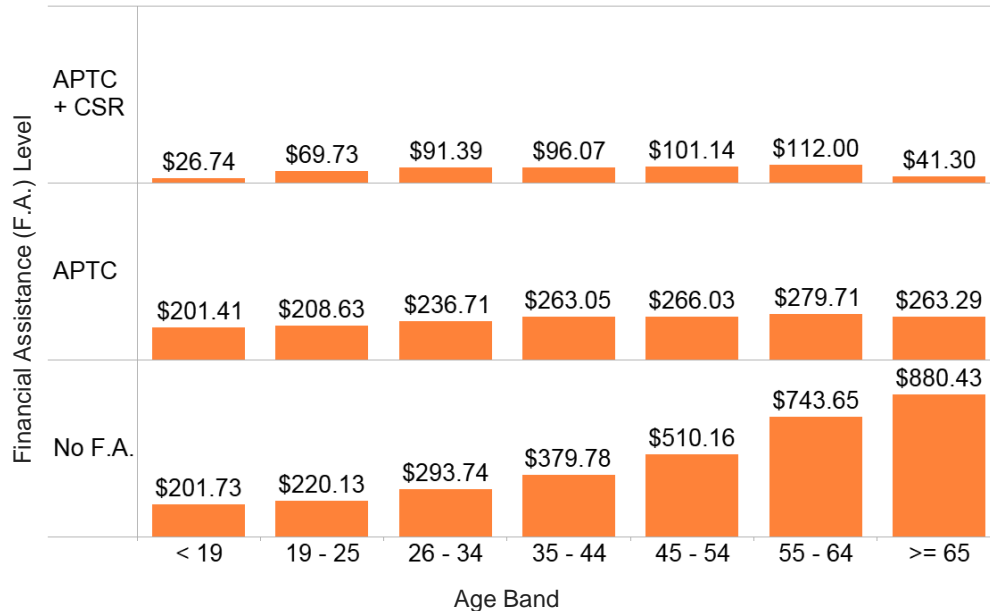


For customers with income between 151% - 200% FPL (20% of all QHP customers), their average monthly premium after APTC is \$95.16.

**Comparison excludes households with more than 1 enrollee and enrollees who did not have coverage in 2016.*

Monthly Plan Cost – Age Band

Average Monthly After APTC Premium by Age Band and Financial Assistance (F.A.) Level*

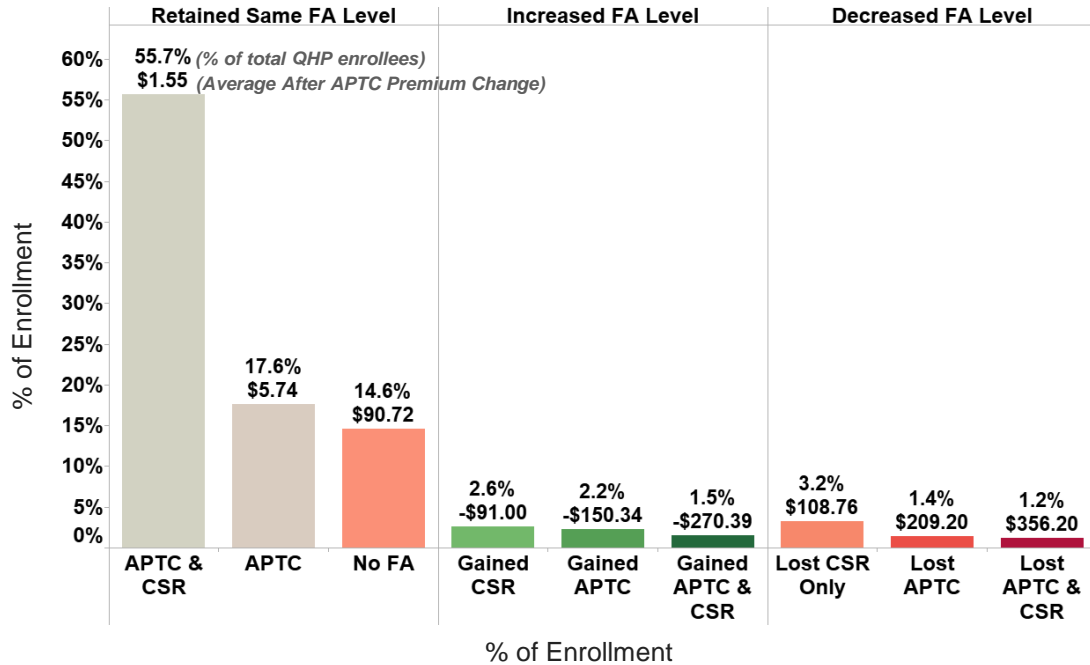


For customers between age 55-64 years of age (31% of all QHP customers), their average monthly premium after APTC ranges from \$112 to \$743 depending on level of financial help.

**Comparison excludes households with more than 1 enrollee and enrollees who did not have coverage in 2016.*

Observed 2017 Premium Increase / Decrease

Average 2016 to 2017 Change in Monthly After APTC Premium*



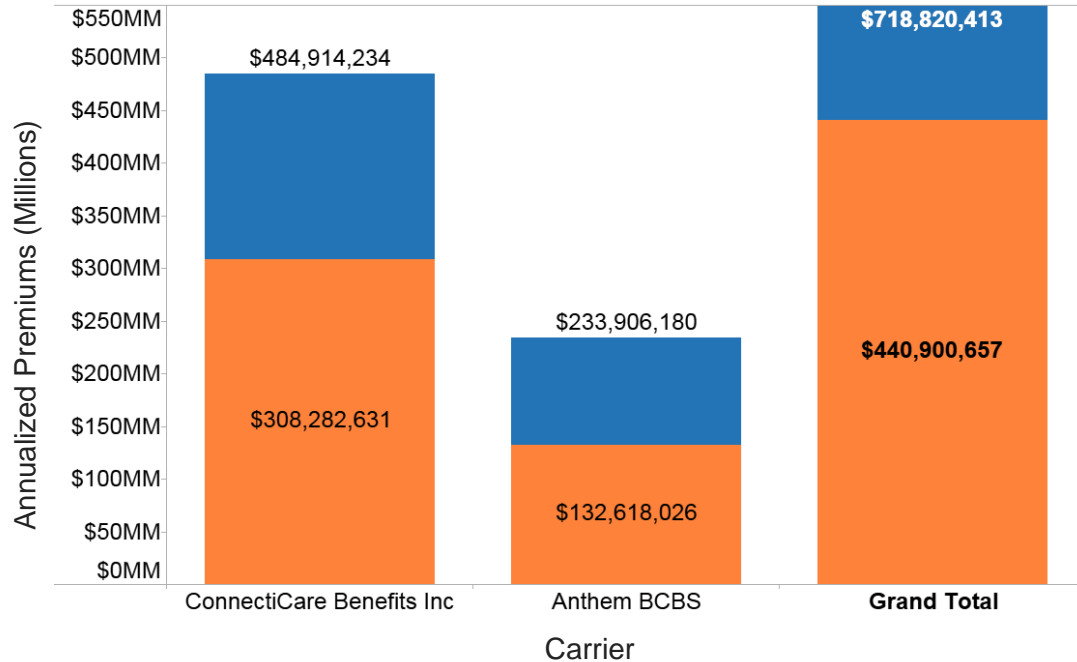
For enrollees who retained similar financial help between 2016 and 2017, average increase of monthly after APTC premium was less than \$5 for subsidized customers and \$90 for non-subsidized.

*Comparison excludes households with more than 1 enrollee and enrollees who did not have coverage in 2016.

** A variety of factors can impact premium fluctuations including annual rate changes, customer rating factors, customer plan selections, eligibility for financial help, and changes in household income.

Annual Premium & APTC Projection

Projected Annual Unearned Premium and APTC



Total annualized premiums for the 2017 QHP customer base amounts to \$718.8 million, of which \$440.9 million are generated by premium tax credits.

Cost Sharing Reduction (CSR) amounts not included in this projection.