




Access Health CT **2018 Open Enrollment Summary**

January 18, 2018

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OE Conclusion Yearly Comparison

5 End of Open Enrollment (OE) – 5 Year Review

	Open Enrollment 11/1/13 – 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 – 1/31/17	Open Enrollment 5 11/1/17 – 12/22/17
Active QHP Enrollment	78,713	110,095	116,019	111,542	114,134
Total Active Medicaid Determinations	129,588	442,508	608,003	671,960	699,087
% QHP Population with Financial Assistance	77.7%	77.4%	78.1%	76.4%	73%
% QHP Population Under 35 (Average Age)	30.9%	32.5%	33.2% (42.7)	31.7% (43.3)	31.4% (43.4)
Most Popular QHP Issuer (% of Enrollment)	Anthem (53%)	ConnectiCare (42%)	ConnectiCare (53%)	ConnectiCare (69%)	ConnectiCare (72.5%)
QHP Auto-Renewal Rate	N/A	67%	81%	63%	87%
% of Enrollment w/ Broker Assistance	30%	38%	50%	25%	35%
Calls Handled by Call Center	401,695	338,142	384,559	410,710	267,257
Website Volume (Unique Visitors)	863,766	586,172	385,827	338,825	225,140

2018 Open Enrollment (OE) Growth



2.3% Increase in Total Enrollment (+2,592)

Net QHP enrollment growth compared to 2017 Open Enrollment



80,171 Enrollees Renewed

Enrollees who renewed their 2017 policies for 2018



33,963 New QHP Enrollees Added

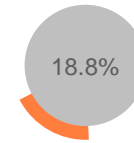
Of those, over 13.4k Are First Time Customers



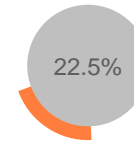
55,492 Medicaid Enrollees

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

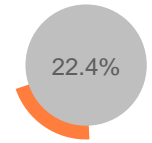
% Change in OE Enrollment by Financial Assistance*



APTC +
CSR

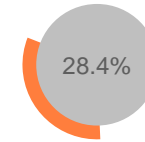


APTC

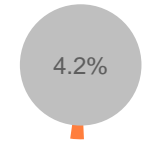


No F.A.

% Change in OE Carrier Enrollment*



ConnectiCare
Benefits Inc (CBI)



Anthem
BCBS

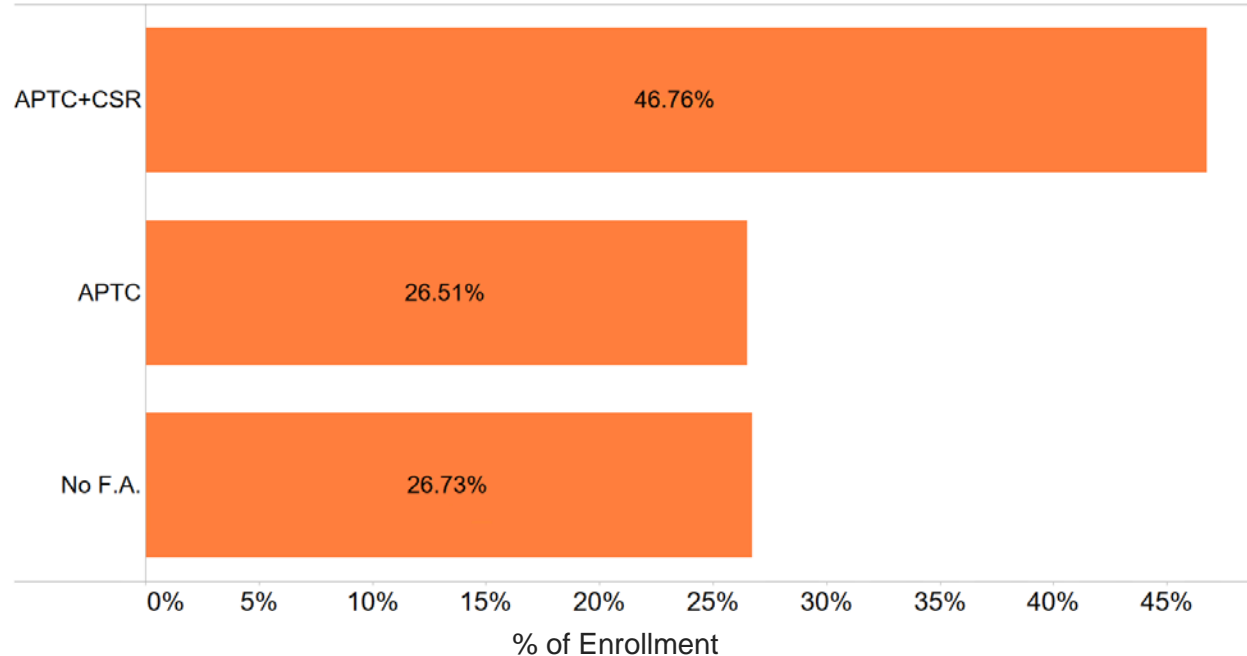
*% change since the beginning of 2018 Open Enrollment Period (11/1/2017)

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2018 Marketplace Overview

2018 Premium Assistance Distribution

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



Over 73% of enrollees receive financial help for premiums.

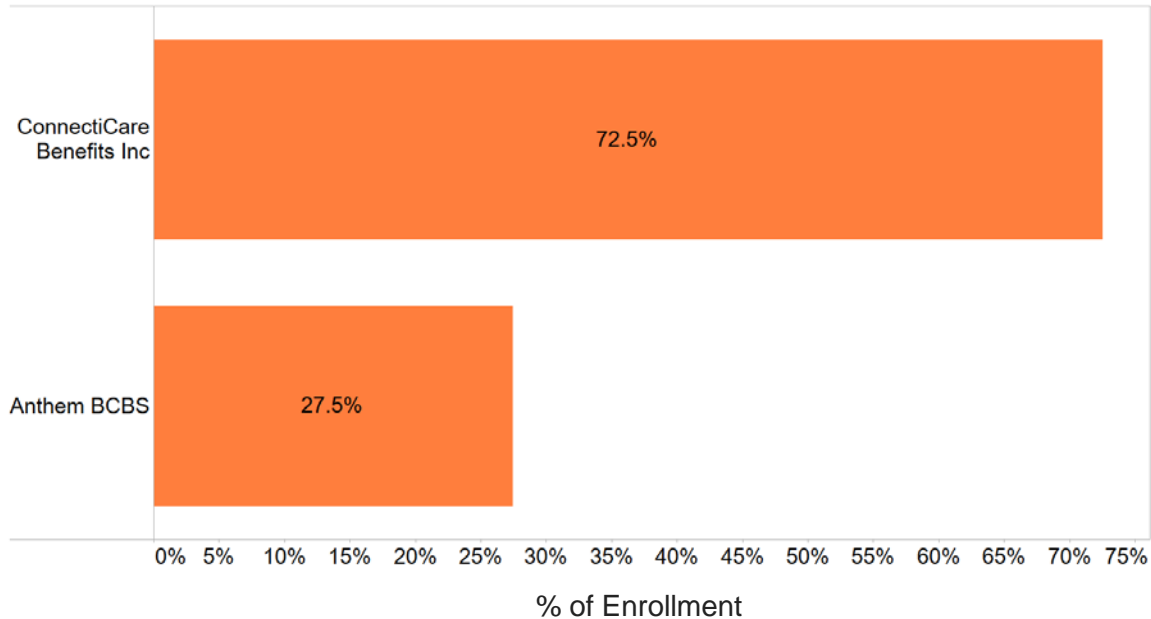
APTC: Enrolled individuals eligible for an Advance Premium Tax Credit to lower their monthly premiums.

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.

2018 Carrier Market Share

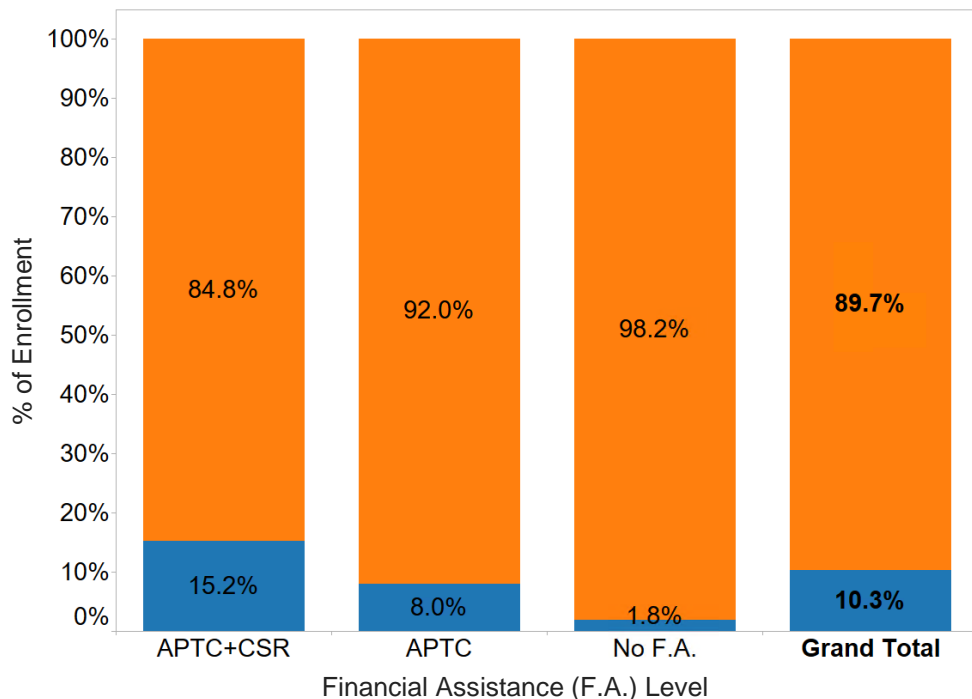
Proportion of Total Enrollment by Carrier



ConnectiCare's market share has increased 3.6% since the end of last OE, it now accounts for nearly three-quarters of enrollment in 2018.

QHP – HUSKY Mixed Coverage Households

Proportion of 2018 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

Enrollee Broker Support

Proportion of 2018 Enrollment by Broker Assistance Status / Acquisition Status

	Aquisition: 2018 Coverage		Retention: 2018 Coverage	
	Brokered	Unassisted By Broker	Brokered	Unassisted By Broker
APTC+CSR	36.99%	63.01%	39.15%	60.85%
APTC	39.33%	60.67%	41.11%	58.89%
No F.A.	31.39%	68.61%	24.69%	75.31%
Grand Total	35.55%	64.45%	36.33%	63.67%

36% of all new enrollment indicated receiving help from a broker.

AHCT brokers in call center & enrollment centers enrolled over 4,500 customers.

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QHP Customer Profile & Analysis

Customer Profile by Financial Assistance Level

	APTC + CSR	APTC	No F.A.	Total
Members	53,374	30,253	30,507	114,134
Avg. HH Size	1.5	2.1	2.4	1.9
Avg. Age	45.1	44.6	39.3	43.4
% Female	56.0%	52.5%	49.7%	53.4%
Avg. % Federal Poverty Level	171.2%	319.2%		224.7%
% HUSKY Transfers (2017 Coverage)	15.3%	6.5%	2.7%	9.6%
% w/ 2017 QHP Coverage	60.0%	67.7%	54.5%	60.6%
% w/ 2016 QHP Coverage	40.4%	50.0%	33.3%	41.0%
% w/ 2015 – 2017 QHP Coverage	23.1%	32.0%	21.9%	25.1%

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

32% 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

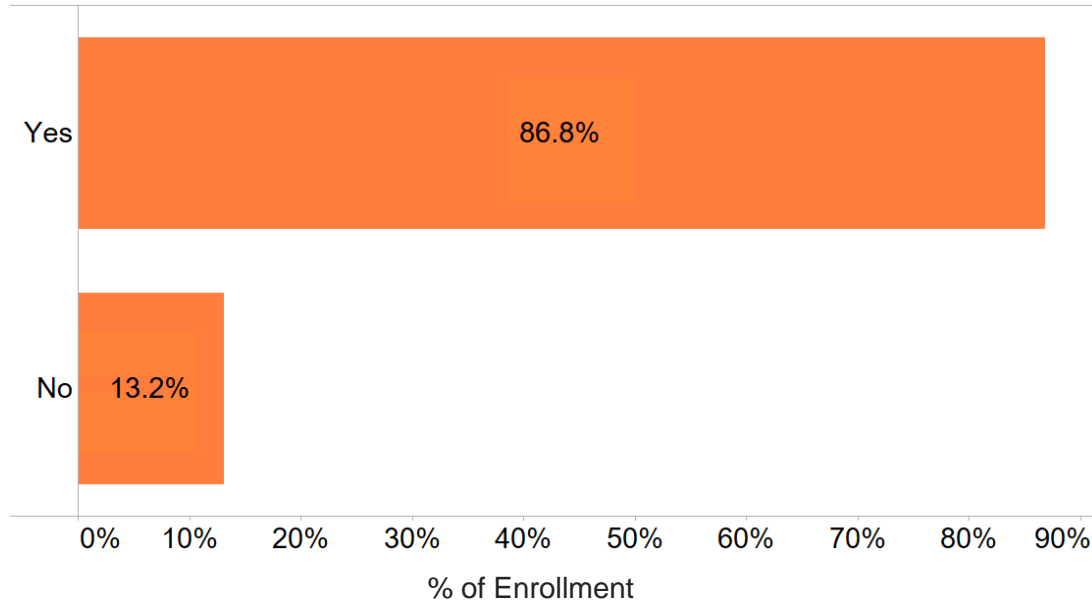
	Male	Female	Grand Total
< 19	8.75%	7.36%	8.01%
19 - 25	9.06%	8.40%	8.71%
26 - 34	15.42%	14.04%	14.68%
35 - 44	13.61%	12.95%	13.26%
45 - 54	21.37%	22.27%	21.85%
55 - 64	30.38%	33.33%	31.95%
>= 65	1.42%	1.65%	1.54%

23% of enrollment consists of 18 – 34 year olds, aka “young invincibles.”

335 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?”

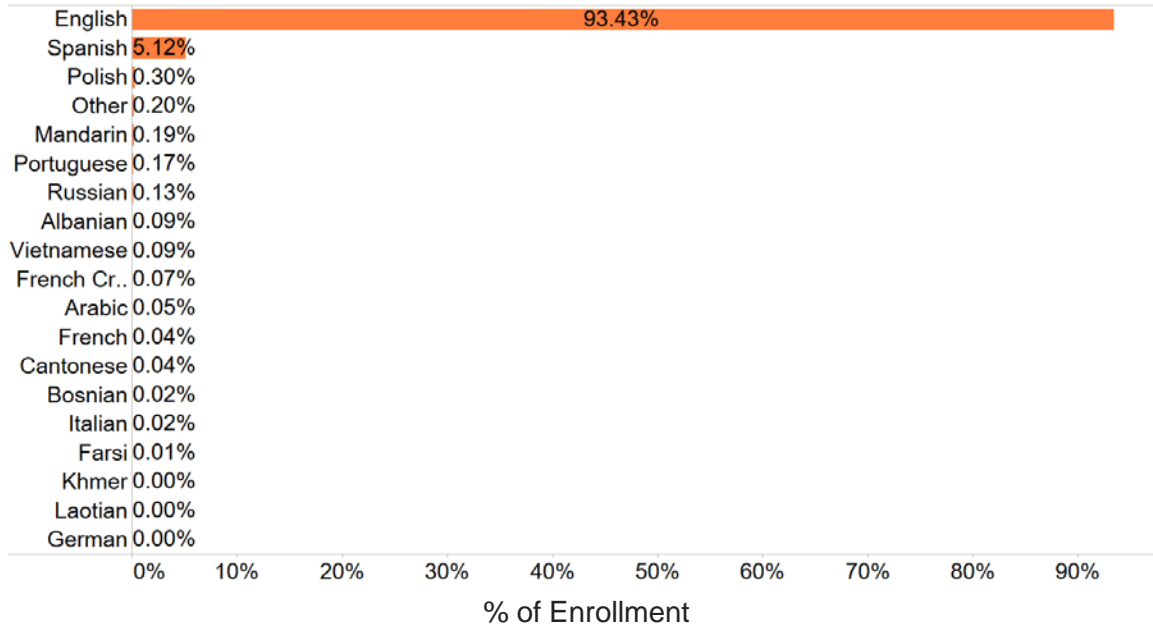


Over 13% of enrollees have declined the financial help gating question.

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

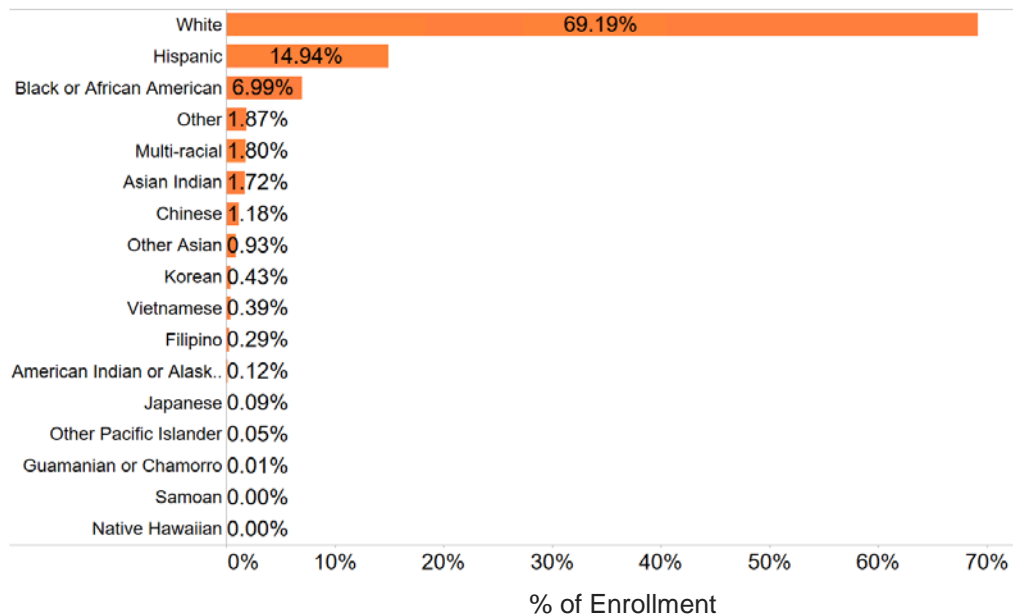


93% of applicants indicated English is their preferred language.

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



31.4% of enrollees did not provide a response to non-mandatory questions related to race & ethnicity.

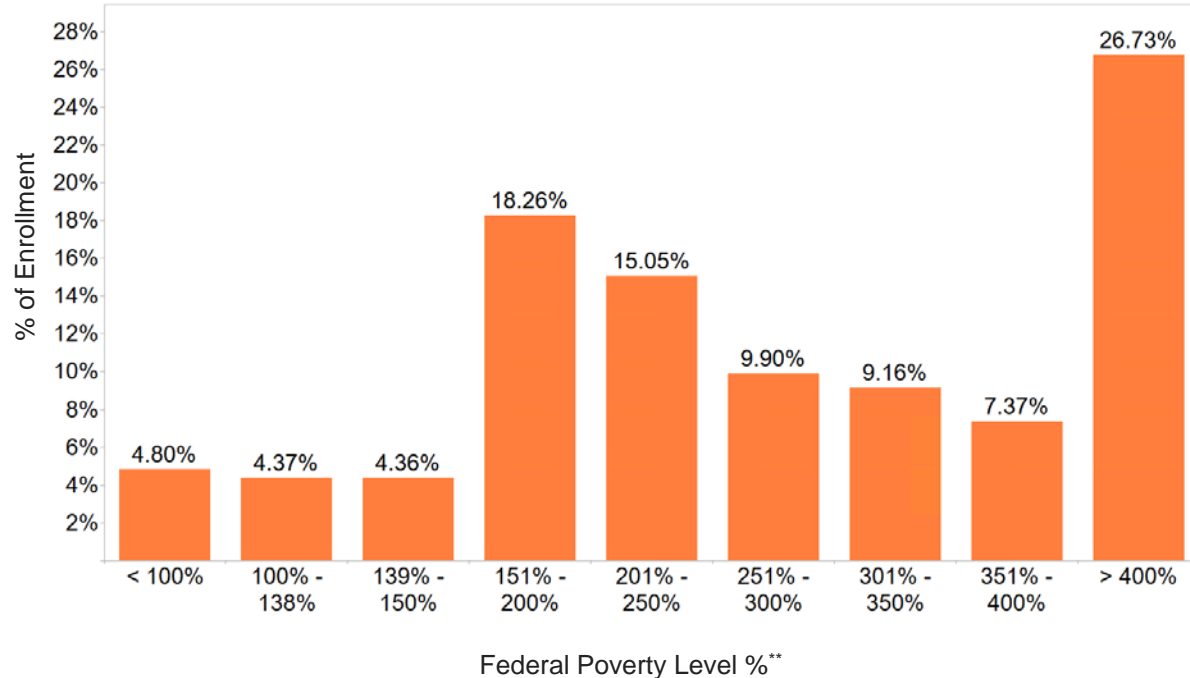
Ethnicity Question: Is "John Doe" of Hispanic, Latino, or Spanish Origin (Optional)?

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 %)



Households with an income below 250% FPL may be eligible for Cost Sharing Reductions (CSR)*.

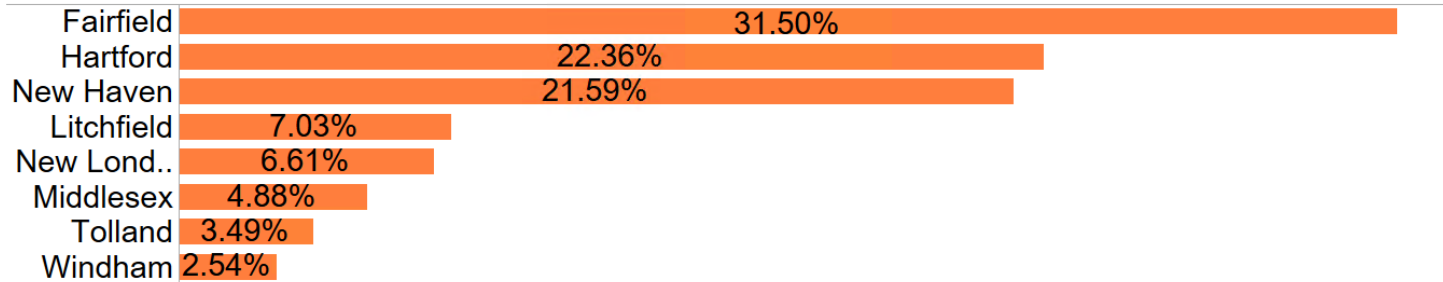
An annual income of \$23,540 for one individual is 200% FPL.

**CSR eligibility thresholds may vary for American Indians and Alaska Natives.*

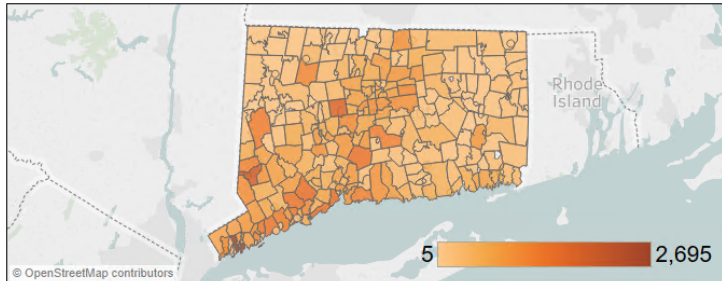
***Income information is not stored for reporting for customers ineligible for financial help. In this case, customers are placed in the >400% FPL group.*

Proportion of Enrollees by Geographic Areas

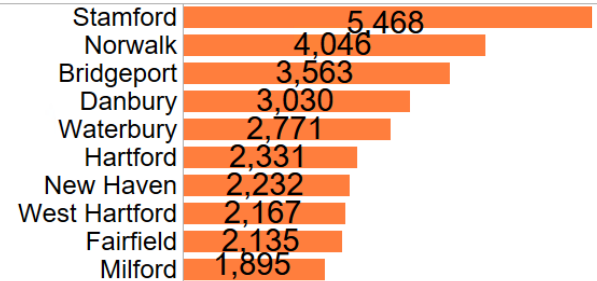
Proportion of Enrollment by County



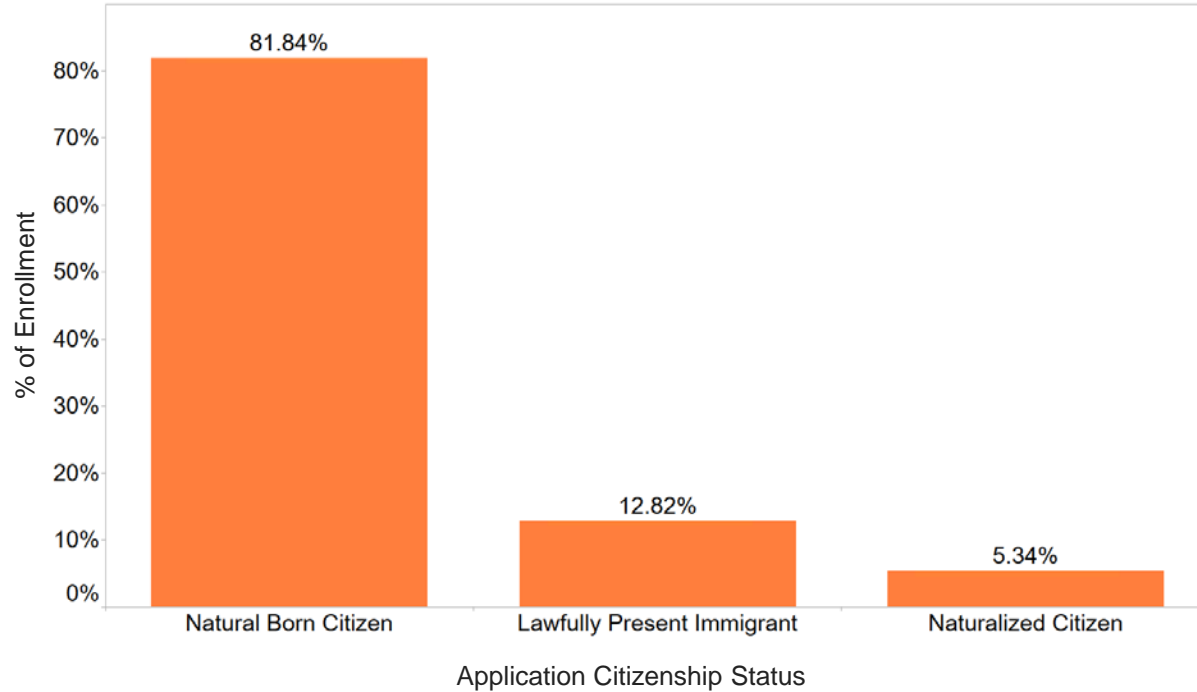
Enrollee Density by Zip Area



Top 10 Cities



Proportion of Enrollees by Citizenship Status

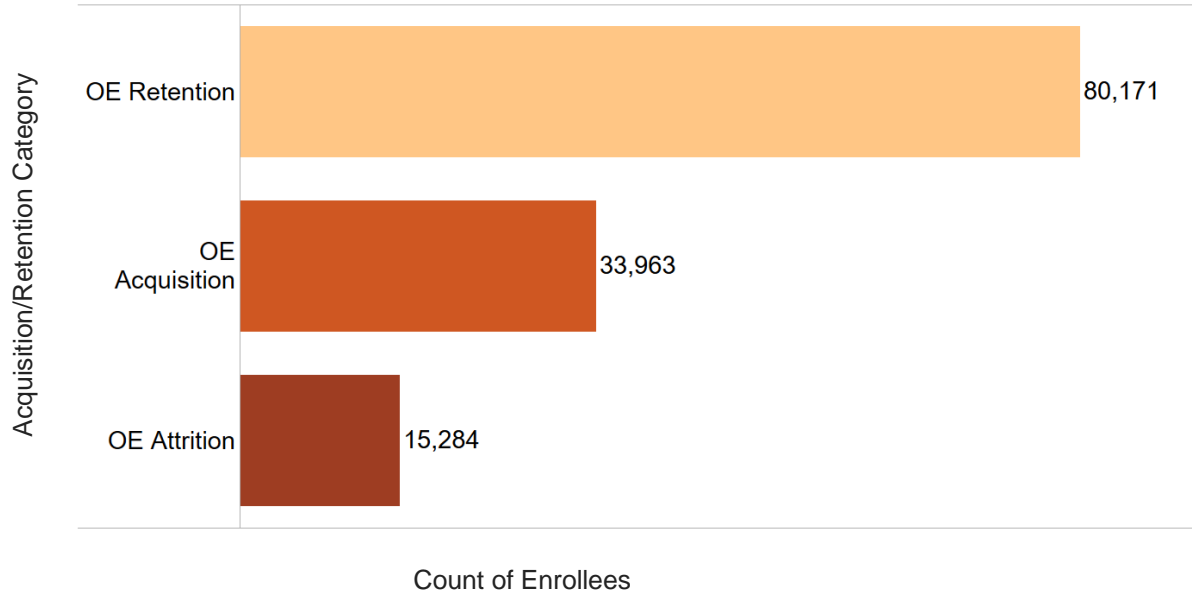


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2018 Open Enrollment Retention & Acquisition Results

OE Acquisition & Retention Results

Open Enrollment 2018 Customer Retention/Acquisition Status



84% of customers enrolled in a 2017 plan prior to Open Enrollment were renewed/retained in a 2018 Plan.

30% of QHP customers with a 2018 plan were newly acquired during this open enrollment period.

Customer Acquisition Profile

Customer Profile by Open Enrollment Acquisition Type

	New Acquisition Customer*	Re-Acquired Customer**	Retained Customer***
Members	13,419	20,544	80,171
Avg. HH Size	2.2	1.8	1.9
Avg. Age	40.7	40.0	44.8
% Female	50.4%	53.8%	53.8%
Avg. % Federal Poverty Level	232.6%	210.1%	227.9%
% HUSKY Transfers (2017 Coverage)	0.0%	31.9%	11.5%
% w/ 2017 QHP Coverage	0.0%	1.1%	86.0%
% w/ 2016 QHP Coverage	0.0%	12.1%	55.3%
% w/ 2015 – 2017 QHP Coverage	0.0%	0.4%	35.7%

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

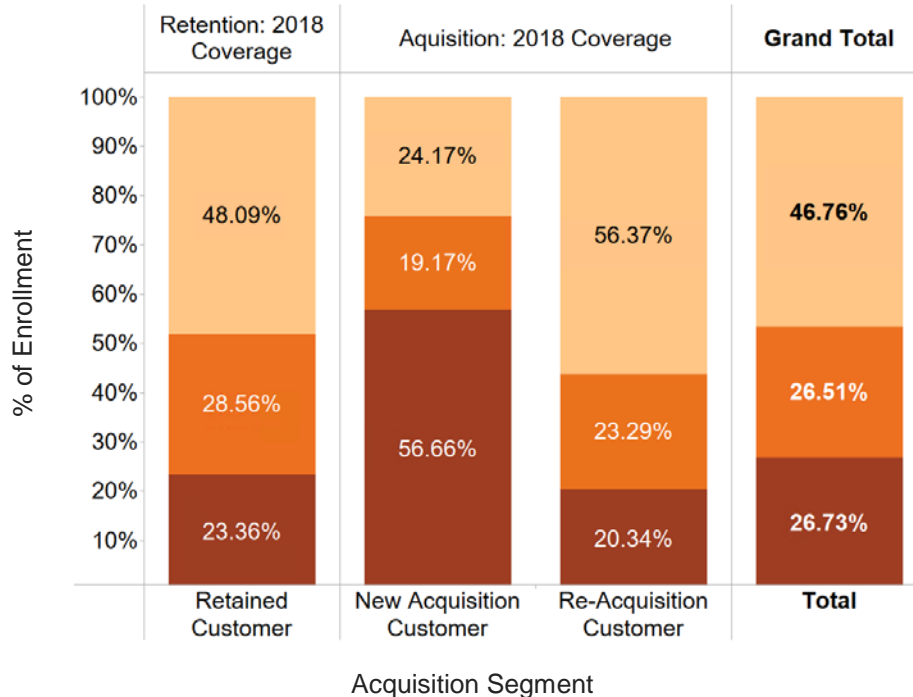
*Enrollees who did not have an account with AHCT prior to 2018 Open Enrollment are defined as “new acquisition” customers.

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

***Enrollees with active 2017 QHP coverage prior to 2018 Open Enrollment are defined as “Retained” Customers.

OE Customer Acquisition – F.A. Level

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



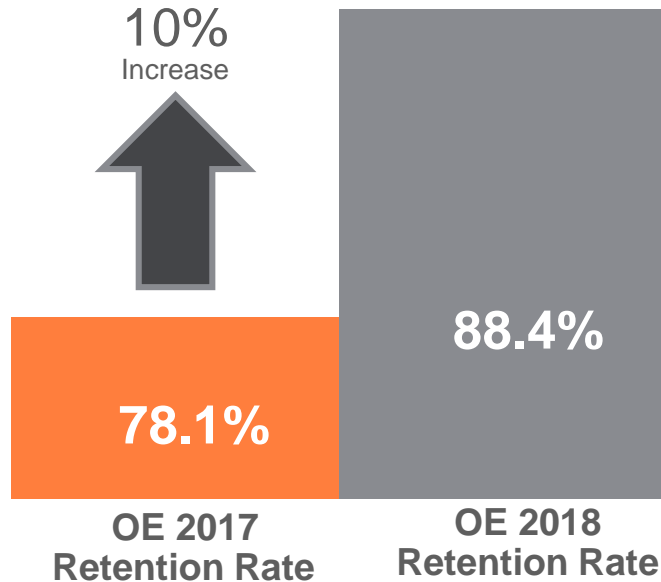
Nearly 50% of new acquisition customers from 2018 OE are unsubsidized, compared to only 28% in 2017 OE.

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

- APTC+CSR
- APTC
- No F.A.

OE Customer Retention Year Over Year

2017 vs. 2018 Open Enrollment Retention Rate*

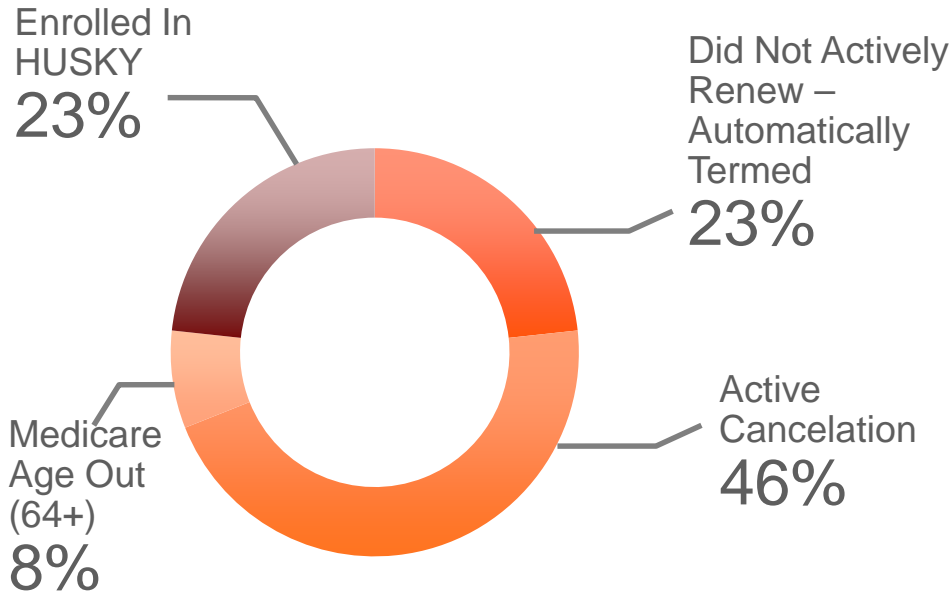


AHCT retained 90% of customers eligible for premium tax credits & AHCT retained 85% of customers not eligible for any premium tax credits

**Retention rate excludes customers who age out (64+) and customers who transitioned to a HUSKY plan.*

Open Enrollment Customer Attrition

2018 Open Enrollment Attrition Reasons (15,284 non-renewals)



5 in 10

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



3 in 10

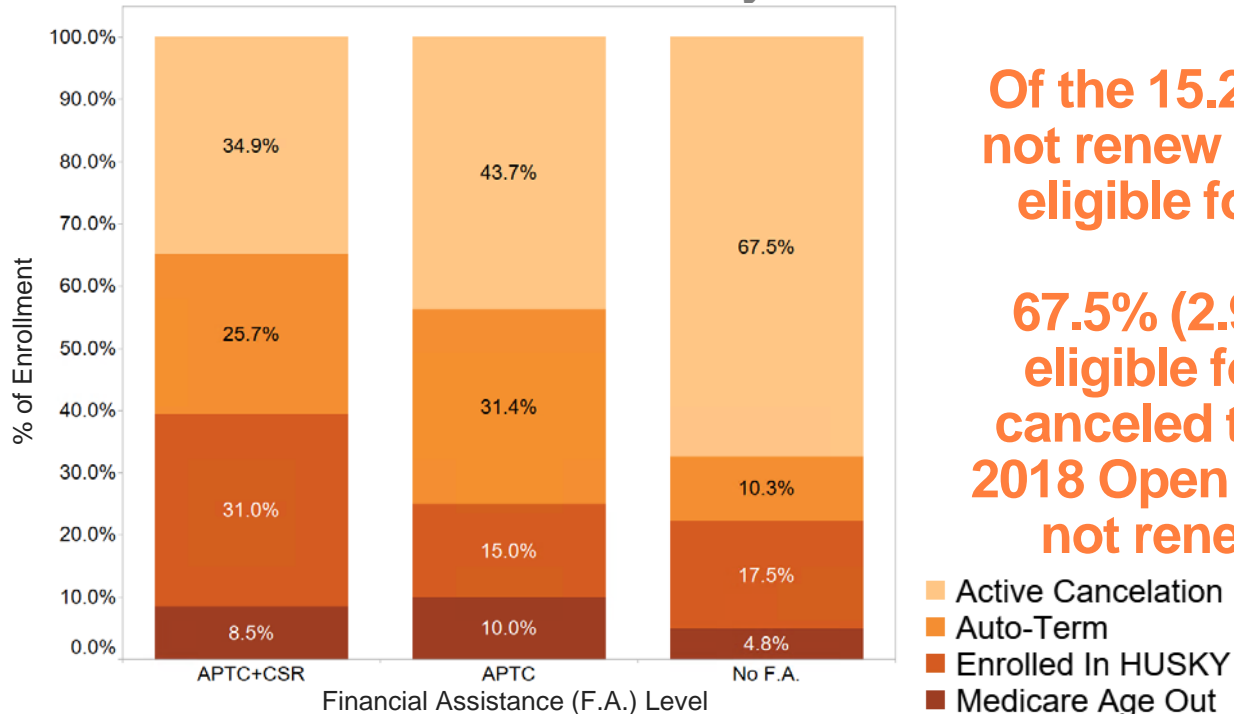
Subsidized Leavers Indicate They Have Coverage Through Another Source*



* 2016 Leaver Survey Conducted by AHCT

Open Enrollment Customer Attrition— F.A. Level

Customer Attrition Reasons by Financial Assistance (F.A.) Level



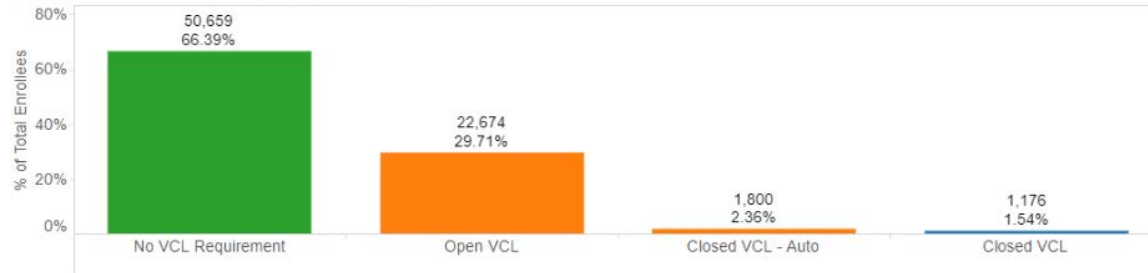
Of the 15.2k customers who did not renew in 2018, 28% were not eligible for any financial help.

67.5% (2.9k) of customers not eligible for any financial help canceled their coverage during 2018 Open Enrollment. 10.3% did not renew their 2017 policy.

Customer Retention – Outstanding Verifications

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

VCL Status for Actively Enrolled Customers



Projected VCL Termination Dates (Customers With Open VCL Only)



30% of the enrolled customer base have an outstanding verification to complete*.

Nearly 31% of open verifications have a due date of February 25, 2018.

**Verification status as of 1/10/2018 for primary applicants only*

Customer Retention – Effectuated Coverage

8.1 in 10

Enrollees have made their first premium payment*



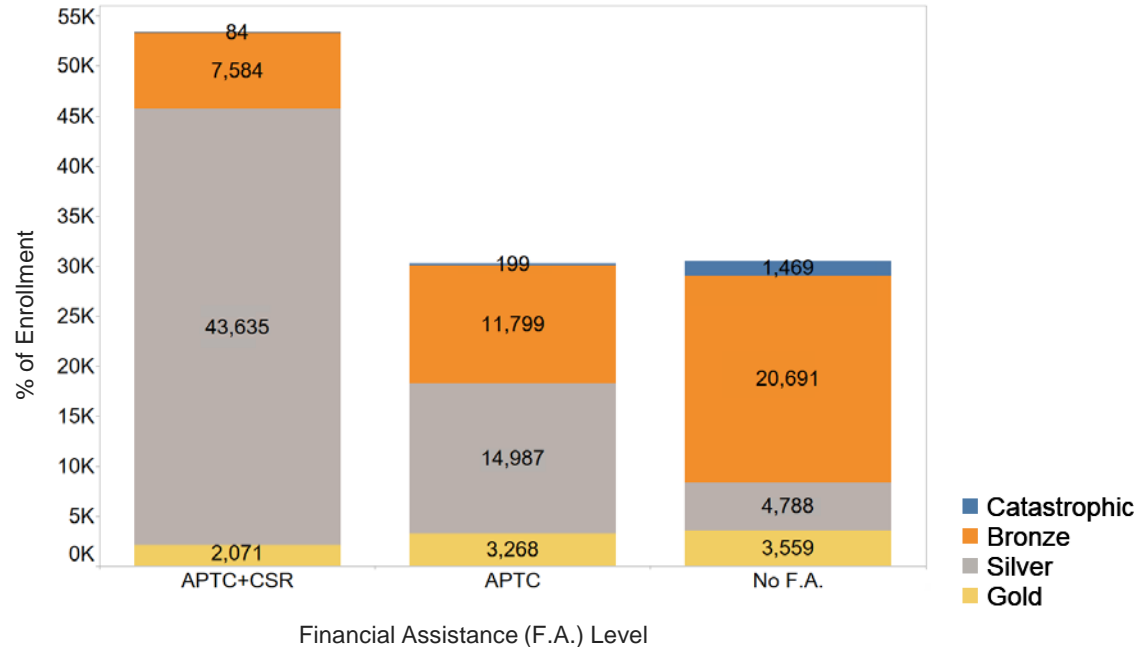
**Effectuation rate presented for Anthem BCBS customer base only
Effectuation status as of 1/10/2018*

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Plan Selections & Customer Preferences

Plan Selections by Metal Category

Number of Enrollees by Financial Assistance Level and Plan Metal Category



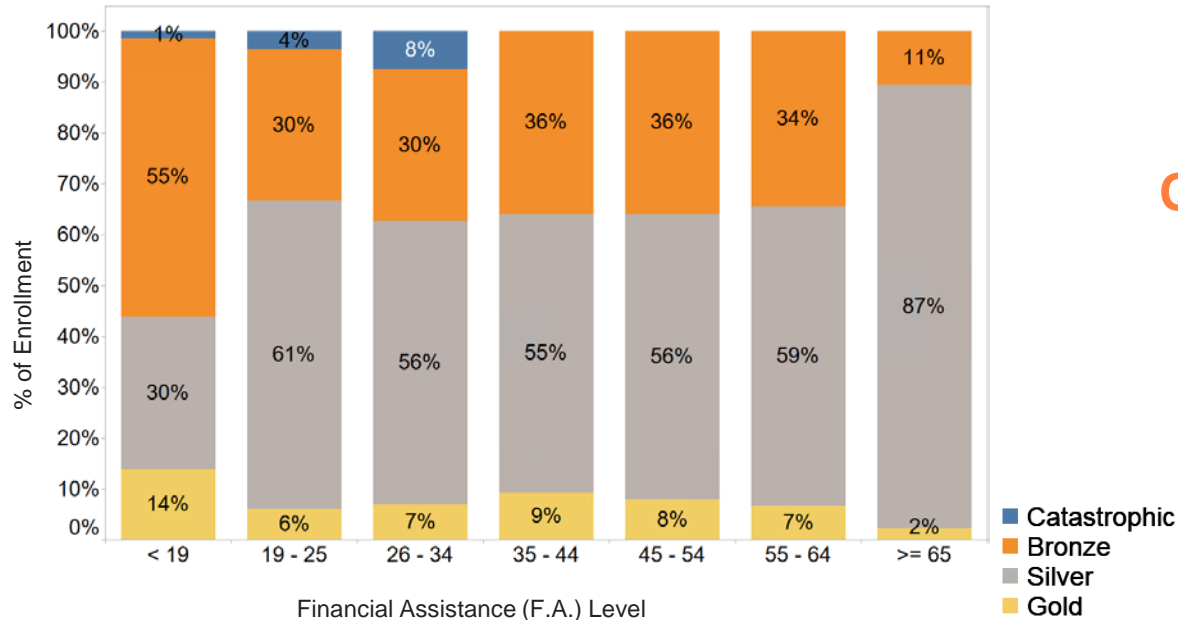
55% of QHP customers selected a health plan in the Silver metal tier.

Over 7,600 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

Plan Selections by Metal Category

% of Enrollees by Age Band and Plan Metal Category



55% of age 19 and under QHP customers are covered by 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 2018

2018 Carrier

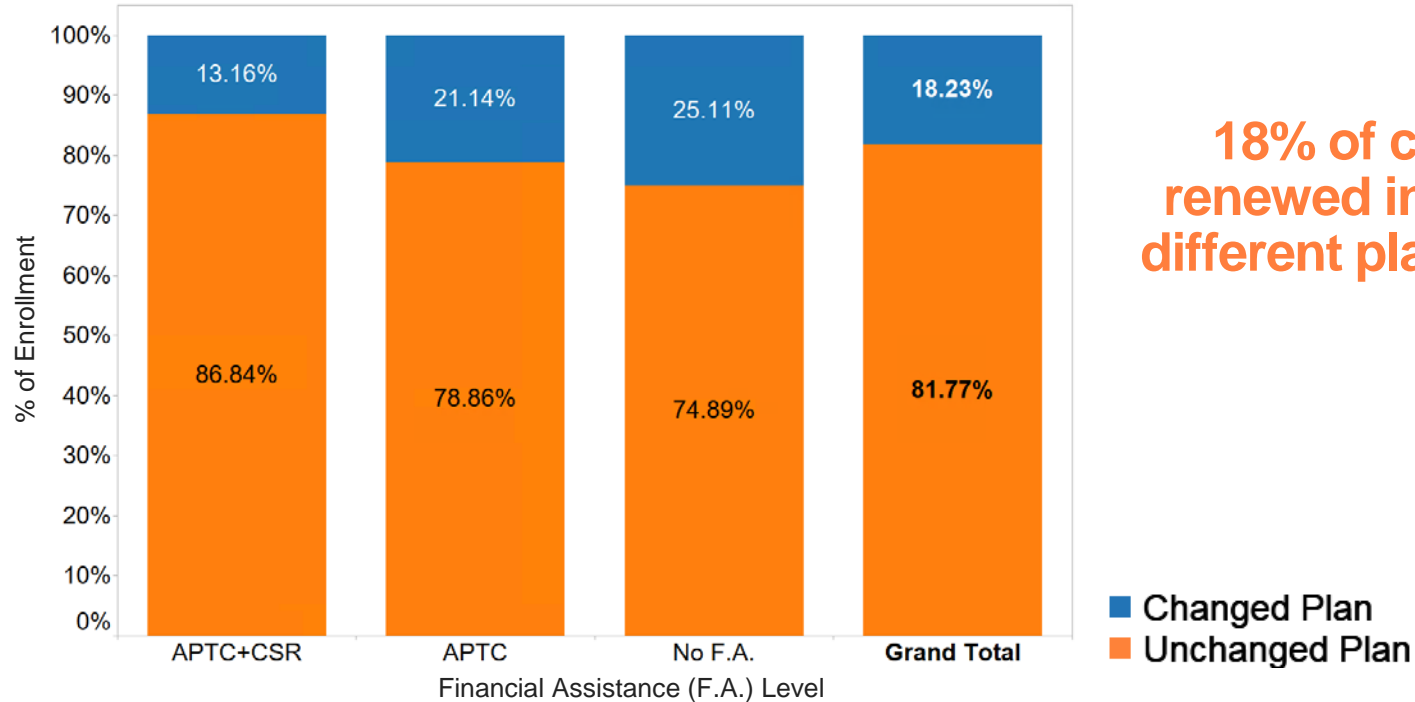
	2017 Carrier			Grand Total
	ConnectiCare Benefits, Inc.	Anthem Blue Cross and Blue Shield	New Acquisition	
ConnectiCare Benefits Inc	53,718	2,564	26,484	82,766
Anthem BCBS	608	23,281	7,479	31,368
Grand Total	54,326	25,845	33,963	114,134

Of the 3.1k customers who switched carriers between 2017 and 2018, 81% chose ConnectiCare Benefits Inc (CBI).

Additionally, 78% of new acquisition customers selected a plan from CBI.

Customer Product Migration – Plan Changes

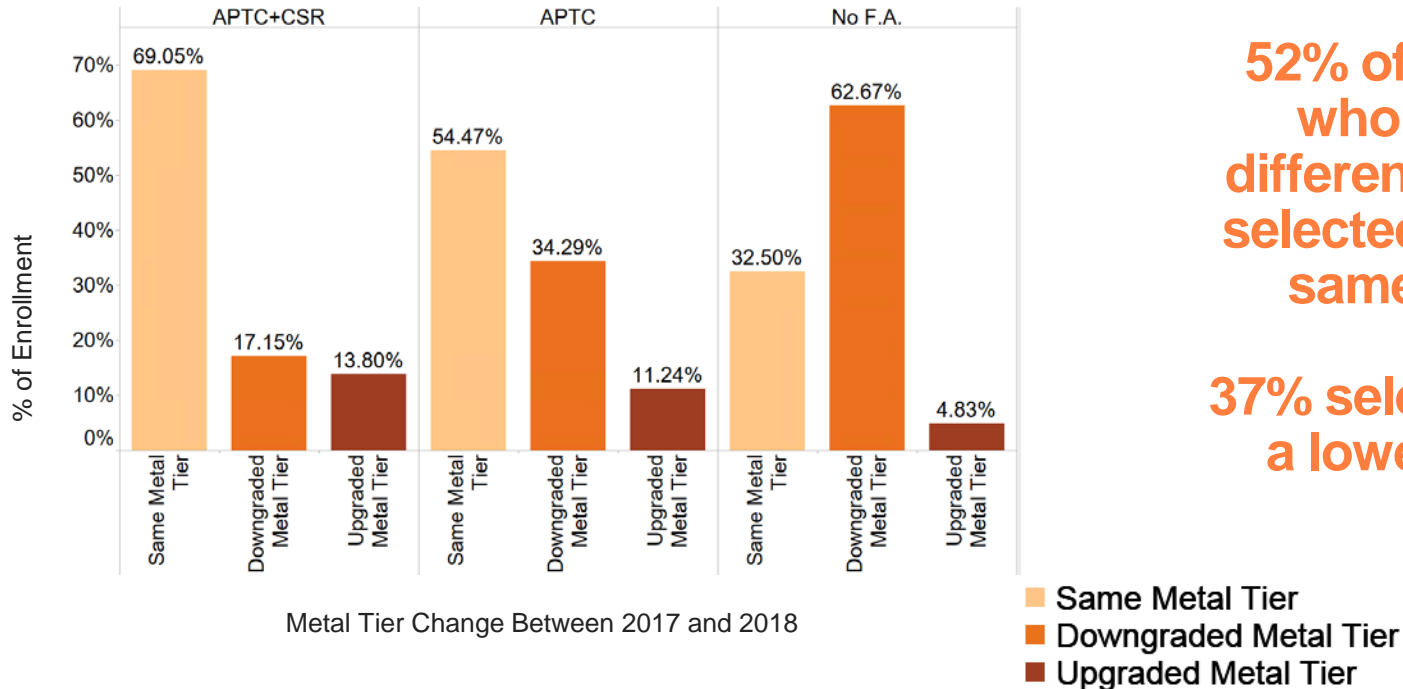
% of 2017 Customers Who Renewed and Selected a Different Plan For 2018



18% of customers who renewed in 2018 selected a different plan from their prior year.

Customer Product Migration - Metal Category

% of 2017 Customers Who Renewed and Selected a Different Plan For 2018



52% of all renewals who selected a different plan in 2018 selected a plan in the same metal tier.

37% selected a plan in a lower metal tier.

Customer Plan Selections

2018 Enrollment by Carrier and Plan

ConnectiCare Benefits Inc	Choice Silver Standard POS	42,806
	Choice Bronze Standard POS HSA	18,040
	Choice Bronze Standard POS	8,011
	Choice Gold Standard POS	5,924
	Choice Silver Alternative POS	3,437
	Passage Silver Alternative PCP POS	1,717
	Passage Bronze Alternative PCP POS	1,687
	Choice Catastrophic POS	1,144
Anthem BCBS	Silver PPO Standard Pathway X	12,720
	Bronze PPO Standard Pathway X	6,227
	Bronze PPO Standard Pathway X for HSA	2,471
	Silver Core PPO Pathway X	2,404
	Gold PPO Standard Pathway X	1,747
	Bronze HMO Pathway X Enhanced for HSA	1,655
	Gold HMO Pathway X Enhanced	1,227
	Bronze HMO Pathway X Enhanced	1,219
	Bronze High Deductible HMO Pathway X Enhanced	764
	Catastrophic HMO Pathway X Enhanced	608
	Silver Low Deductible HMO Pathway X Enhanced	210
	Silver High Deductible HMO Pathway X Enhanced	116

% of Enrollment

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

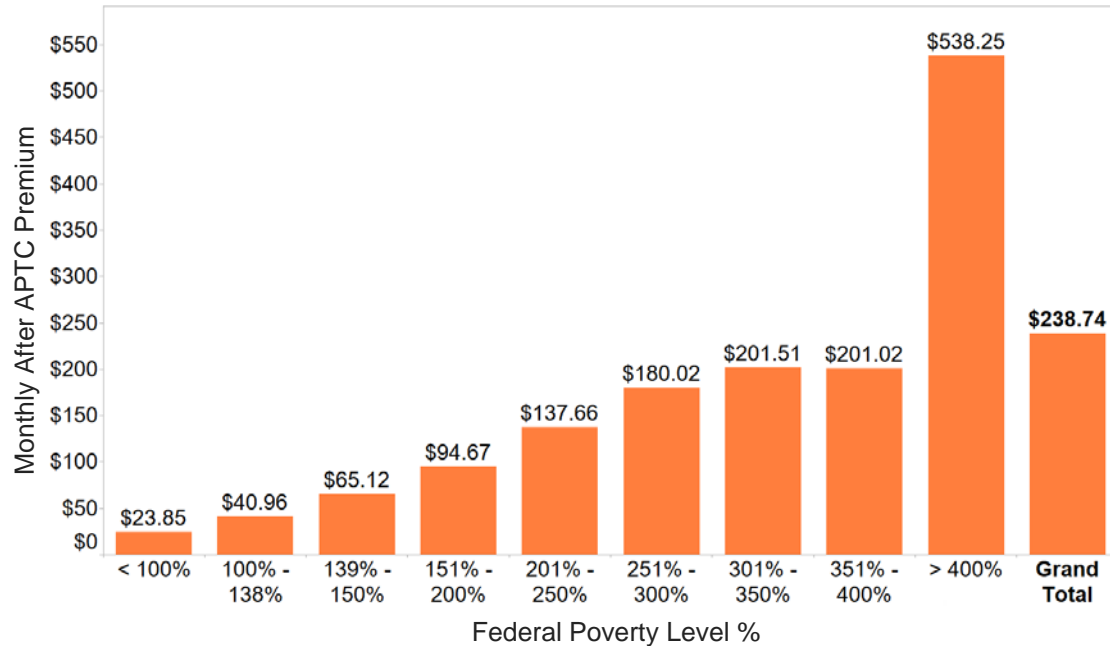
13% of QHP enrollees selected a non-standard plan.

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Pricing Analysis

Monthly Plan Cost – FPL Level

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



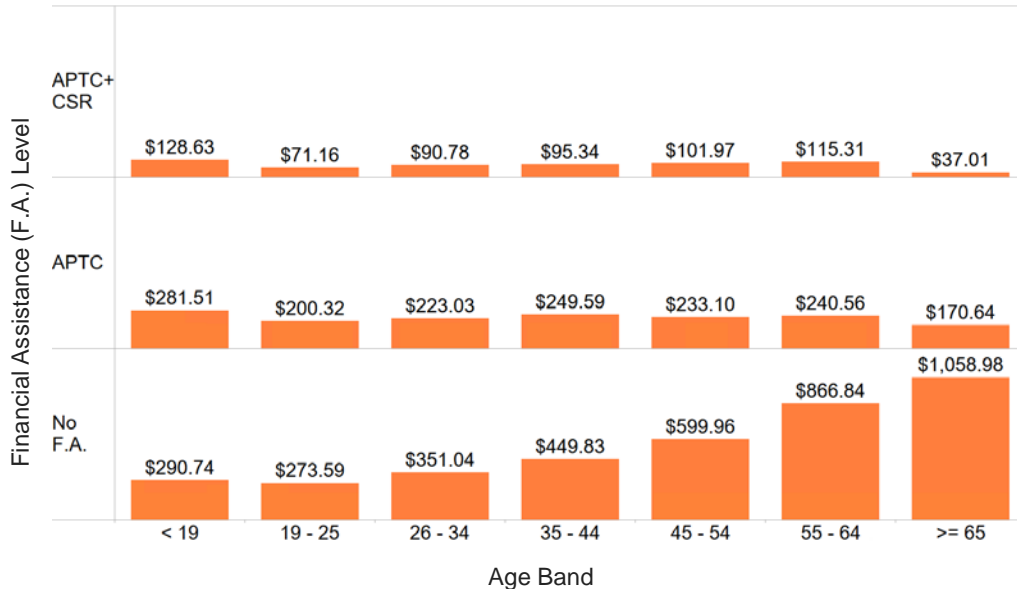
For customers with income between 151% - 200% FPL (18% of all QHP customers), their average monthly premium after APTC is \$94.67.

Households with income above 400% FPL don't qualify for APTC.

**Comparison excludes households with more than 1 enrollee.*

Monthly Plan Cost – Age Band

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

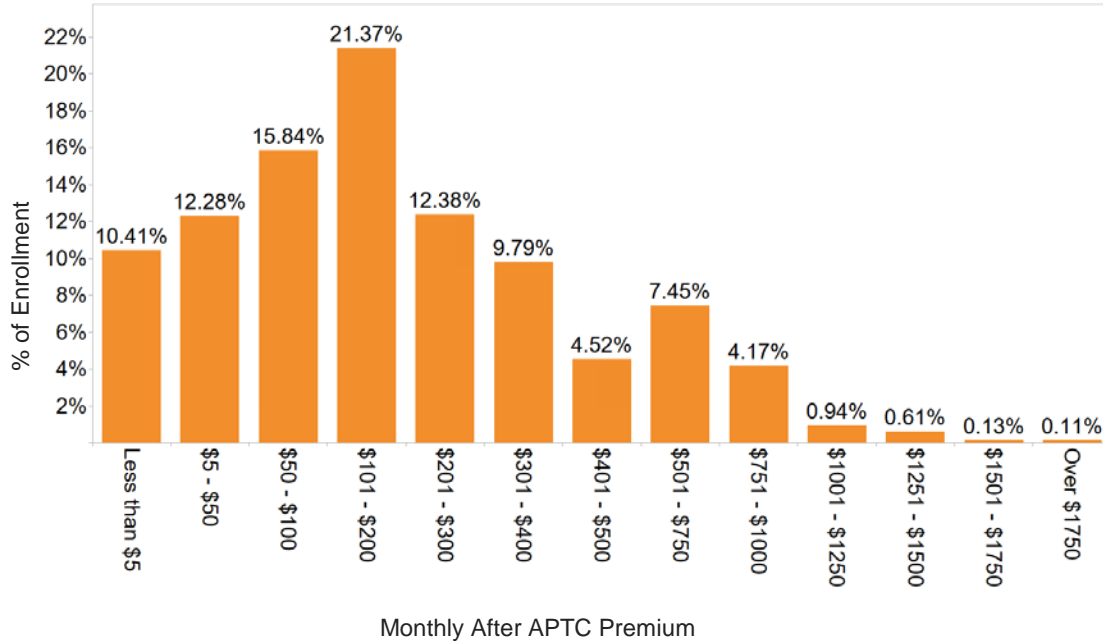


For customers between age 55-64 years old (32% of all QHP customers), their average monthly premium after APTC ranges from \$115 to \$867 depending on level of financial help.

**Comparison excludes households with more than 1 enrollee.*

Monthly Plan Cost – % of Enrollees

Proportion of Enrollees by Average Monthly After APTC Premium*

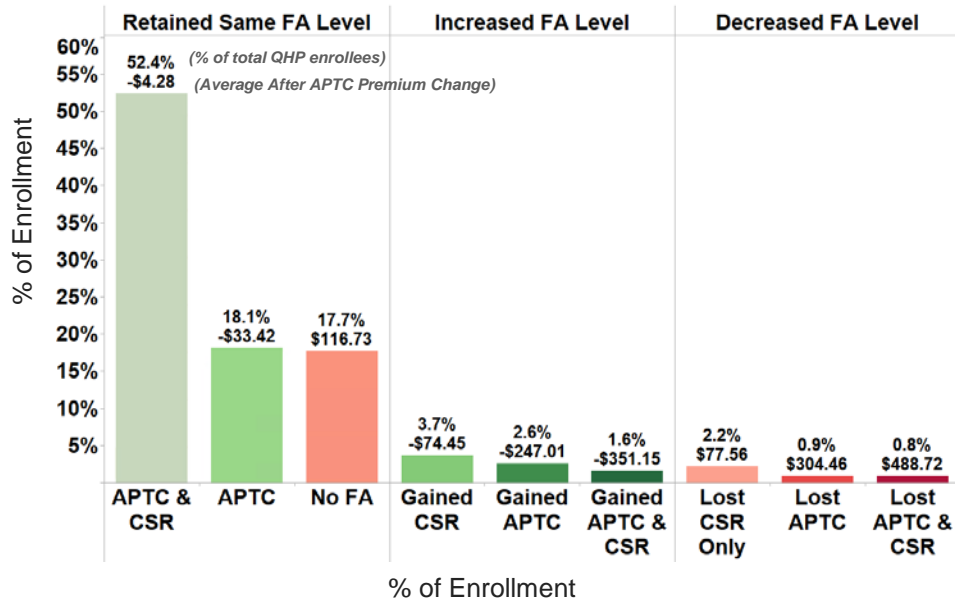


60% of enrollees are paying less than \$200 per month (after APTC) for their policy.

**Comparison excludes households with more than 1 enrollee.*

41 Observed 2018 Premium Increase / Decrease

Average 2017 to 2018 Change in Monthly After APTC Premium*



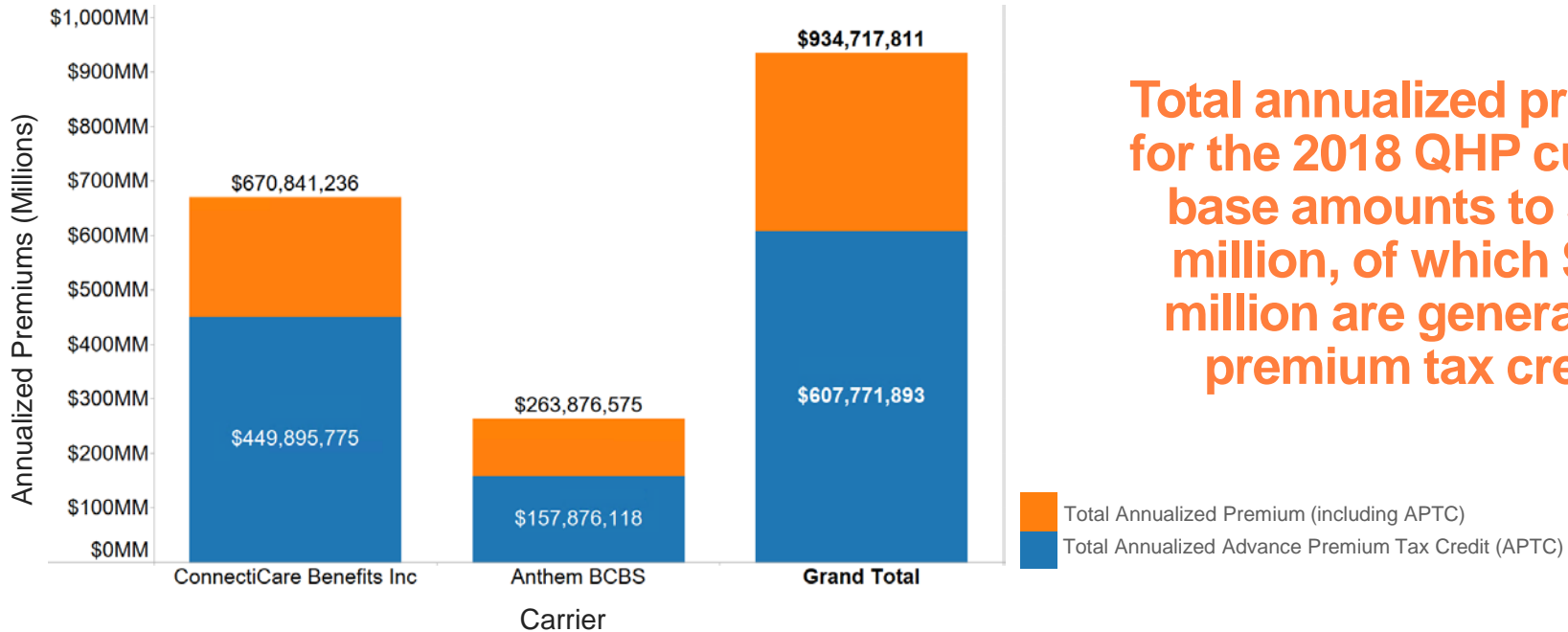
For enrollees who retained similar financial help between 2017 and 2018, average increase of monthly after APTC premium was less than \$5 for subsidized customers and \$116 for non-subsidized.

*Comparison excludes households with more than 1 enrollee and enrollees who did not have coverage in 2017.

** 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 2018 QHP customer base amounts to \$934.7 million, of which \$607.7 million are generated by premium tax credits.

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