

Access Health CT
2024 Open Enrollment Summary

February 15, 2024

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Open Enrollment Conclusion Summary

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	Open Enrollment 1	Open Enrollment 2	Open Enrollment 3	Open Enrollment 4	Open Enrollment 5	Open Enrollment 6	Open Enrollment 7
	11/1/13-3/31/14	11/15/14-2/15/15	11/1/15-1/31/16	11/1/16-1/31/17	11/1/17-12/22/17	11/1/18-1/15/19	11/1/19-1/15/20
Active QHP Enrollment	78,713	110,095	116,019	111,542	114,132	111,066	107,833
Total Active HUSKY Determinations	129,588	442,508	608,003	671,960	699,087	735,676	720,327
% QHP Population With Financial Assistance	77.7%	77.4%	78.1%	76.4%	73%	70.8%	69.5%
% QHP Population Under 35 (Average Age)	30.9%	32.5%	33.2% (42.7)	31.7% (43.3)	31.4% (43.4)	30.8% (43.8)	30.6% (43.9)
Most Selected QHP Issuer (% of Enrollment)	Anthem (53%)	CBI (42%)	CBI (53%)	CBI (69%)	CBI (72.5%)	CBI (78.0%)	CBI (77.7%)
QHP Auto-Renewal Rate	N/A	67%	81%	63%	87%	85.5%	87.8%
% of Enrollment w/ Broker Assistance	30%	38%	50%	25%	35%	43.2%	46.0%
Calls Handled By Call Center	401,695	338,142	384,559	410,710	267,257	287,760	263,311
Website Users	863,766	586,172	385,827	338,825	225,410	335,808	229,997

End of Open Enrollment (OE) – Yearly Review

	Open Enrollment 8	Open Enrollment 9	Open Enrollment 10*	Open Enrollment 11
	11/1/20-1/15/21	11/1/21-1/15/22	11/1/22-1/15/23	11/1/23-1/15/24
Active QHP Enrollment	104,946	112,634	108,132	129,000
Total Active HUSKY Determinations	836,898	891,021	922,522	849,414
% QHP Population With Financial Assistance	69.7%	83.8%	85.9%	88.2%
% QHP Population Under 35 (Average Age)	30.1% (44.4)	30.3% (44.1)	29.9% (44.3)	31.6% (43.7)
Most Selected QHP Issuer (% of Enrollment)	CBI (77.8%)	CBI (70.4%)	CBI (59.2%)	CBI (55.5%)
QHP Auto-Renewal Rate	86.5%	85.2%	85.5%	84.9%
% of Enrollment w/ Broker Assistance	44.2%	43.9%	46.1%	48.8%
Calls Handled By Call Center	258,180	244,836	227,907	268,839
Website Users	313,983	390,703	410,175	510,610

*Covered CT Program fully implemented

2024 Open Enrollment Customer Activity

11/1/2023 – 1/15/2024



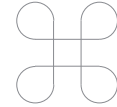
Customer Engagement

- ✓ 8 personalized, bilingual direct mail campaigns (more than 69k pieces of mail)
- ✓ 63 custom email campaigns based on zip code level targeting (average open rate increased 5.6%)
- ✓ 7 targeted SMS (text message) campaigns (more than 24k current or prospective customers)
- ✓ 908,318 website visits (up 28% over last year)
- ✓ Over 17M paid social media impressions



Customer Assistance

- ✓ An excess of 268k calls handled from customers
- ✓ 1,970 visitors served at enrollment fairs and locations
- ✓ 1,099 enrollments completed at the enrollment fairs and locations
- ✓ 19% increase in total visitors; 31% increase in resulting enrollments
- ✓ Nearly 25k live chat sessions



Decision Support

- ✓ 619 certified brokers available to assist consumers with plan selection inquiries
- ✓ 3 internal brokers to assist with plan selection inquiries
- ✓ 48.8% of enrollees associated with brokers (+2.7%)
- ✓ 17 bilingual blog posts (over 23k views)
- ✓ Over 27k Knowledge Base searches – 96% success rate

2024 Open Enrollment (OE) Changes



129,000 Active QHP Enrollees

Of those, 88.3% qualify for premium tax credits



100,276 QHP Enrollees Renewed

Enrollees who renewed their 2023 policies for 2024



28,724 New QHP Enrollees

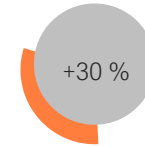
Of those, over 6.6k are first time customers



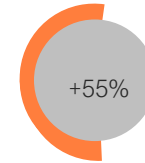
49,969 New HUSKY Enrollees

Gained coverage during Open Enrollment by completing application through the integrated eligibility system

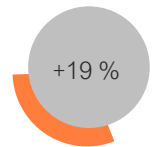
% Change in Open Enrollment*



Covered CT

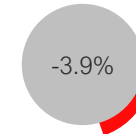


Dental

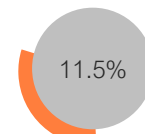


All QHP

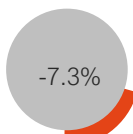
% Change in Open Enrollment by Carrier*



ConnectiCare
Benefits Inc (CBI)



Anthem
BCBS



CICI

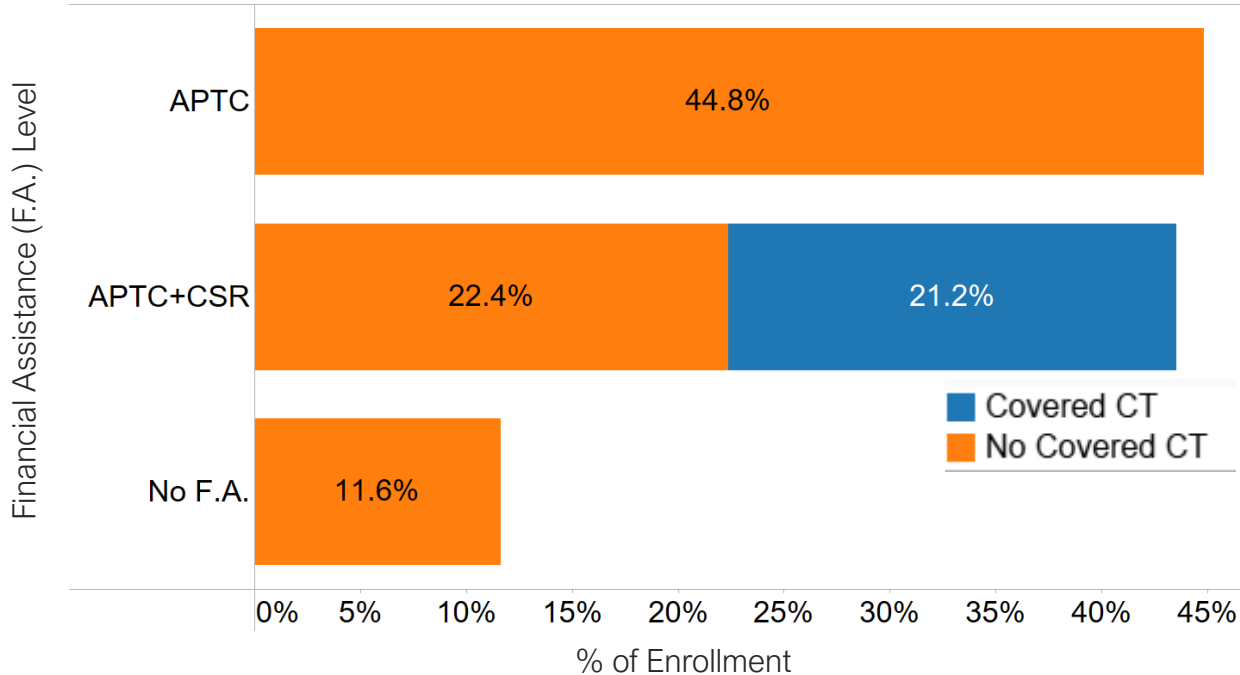
*% growth since the beginning of 2023 Open Enrollment Period (11/1/2023)

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QHP Marketplace Overview

Premium Assistance Distribution

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



Over 88% of enrollees receive financial help for premiums

Over 43% of enrollees with APTC+CSR are receiving Covered CT Assistance

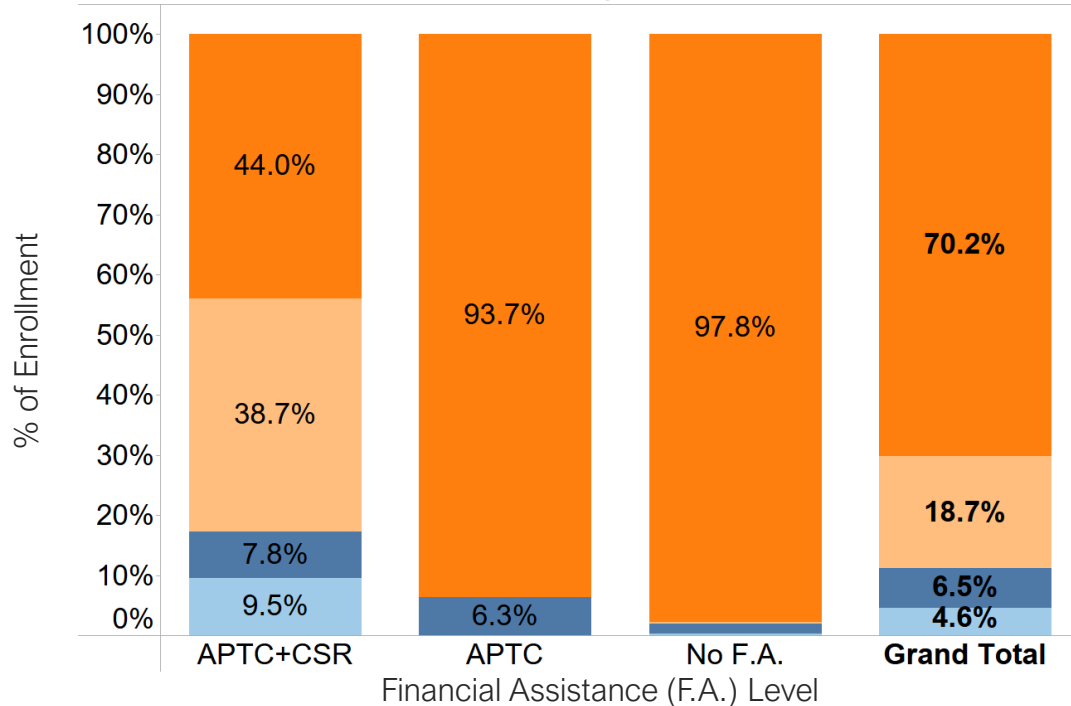
APTC: Enrolled individuals eligible for an Advance Premium Tax Credit to lower their monthly premiums.

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 request or did not qualify for financial help.

QHP – HUSKY Mixed Coverage Households

Proportion of Enrollment by Mixed Household Status



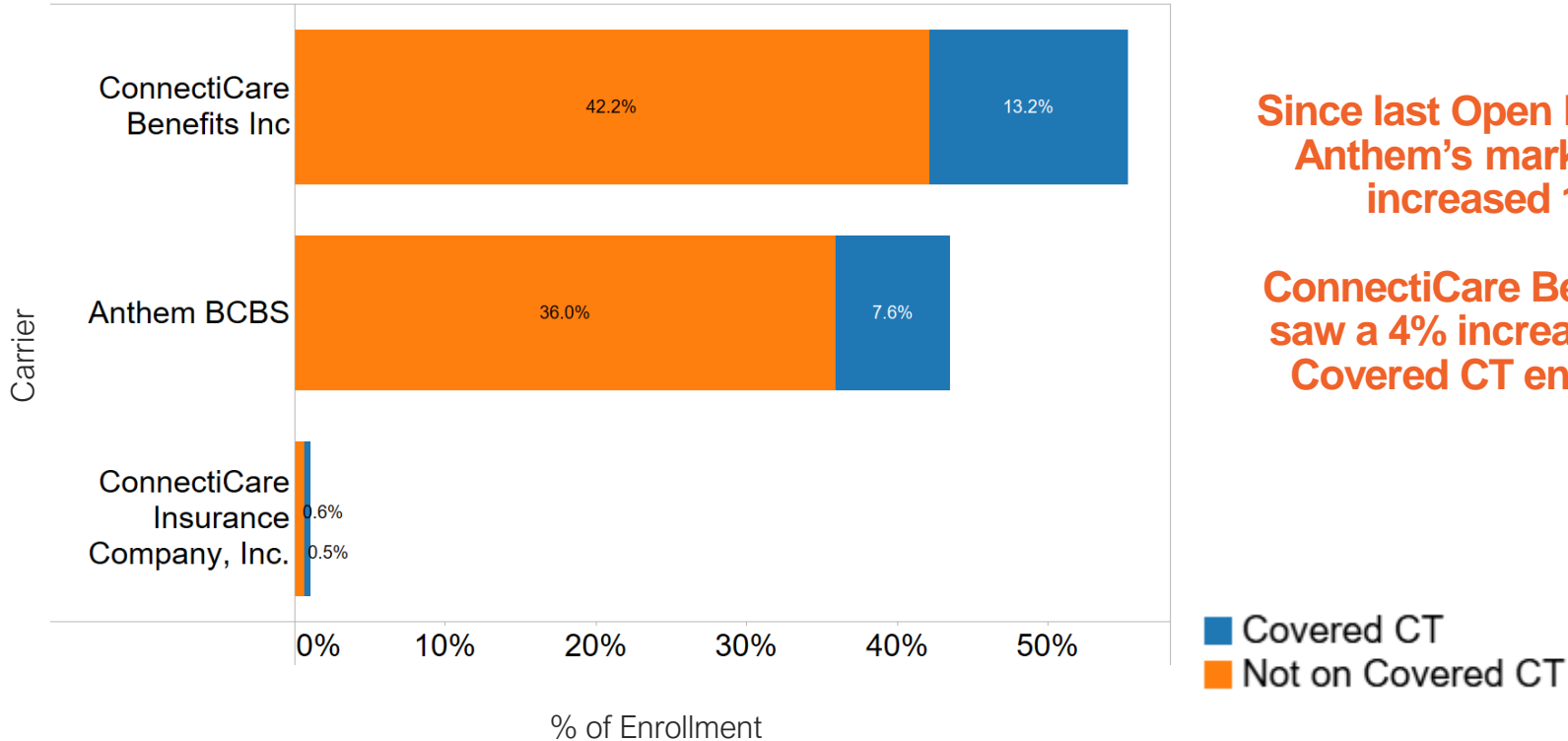
1 in 10 QHP households have one or more household members enrolled in a HUSKY program.

23.3% of households are enrolled in the Covered CT Program.

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

- QHP Only Household and No Covered CT
- QHP Only Household and Covered CT
- Mixed QHP Household and No Covered CT
- Mixed QHP Household and Covered CT

Carrier Market Share



Since last Open Enrollment, Anthem's market share increased 11%.

ConnectiCare Benefits Inc. saw a 4% increase in their Covered CT enrollment.

Enrollee Broker Support

Proportion of 2024 Enrollment by Broker Assistance Status / Acquisition Status

	Aquisition: 2024 Coverage		Retention: 2024 Coverage	
	Brokered	Unassisted By Broker	Brokered	Unassisted By Broker
APTC+CSR	44.7%	55.3%	50.6%	49.4%
APTC	50.3%	49.7%	53.8%	46.2%
No F.A.	27.1%	72.9%	32.6%	67.4%
Grand Total	44.7%	55.3%	50.0%	50.0%

% of Enrollment

50% of all enrollees had an active association with a broker (vs. 46% in 2023).

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QHP Customer Profile & Analysis

Customer Profile by Financial Assistance Level

	Covered CT Program	APTC+ CSR	APTC	No F.A.	Total
Members	27,393	28,834	57,789	14,984	129,000
Avg. HH Size ¹	2	1.9	2.3	2.3	2.1
Avg. Age	42.7	46.3	44.4	38.1	43.7
% Female	58.7%	57%	53.4%	49.5%	54.9%
Avg. % Federal Poverty Level	145%	205%	463%		322%
% HUSKY Acquisition (2023 Coverage) ²	34.07%	25.80%	10.26%	4.36%	18.10%
% w/ 2023 QHP Coverage ³	42.26%	54.88%	64.62%	63.57%	57.57%
% w/ 2022 QHP Coverage ³	31.07%	44.78%	50.95%	51.89%	45.46%
% w/ 2021 QHP Coverage ³	24.59%	38.60%	38.96%	44.51%	36.47%

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

Overall increase in HUSKY Acquisition (was 2.7% in 2023) can be mainly attributed to the PHE Unwind.

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

2) Proportion of enrollees with 28 days or more of coverage within the year.

3) Proportion of enrollees with 320 days or more of coverage within the respective year.

Customer Age & Gender Mix

Proportion of Enrollees by Age and Gender

	Male	Female	Grand Total
< 19	8.6%	6.7%	7.6%
19 - 25	10.8%	9.8%	10.3%
26 - 34	14.3%	13.4%	13.8%
35 - 44	14.3%	13.8%	14.0%
45 - 54	17.5%	18.6%	18.1%
55 - 64	32.6%	35.6%	34.3%
>= 65	1.8%	2.0%	1.9%

% of Enrollment

Female enrollees account for 54% of total enrollment.

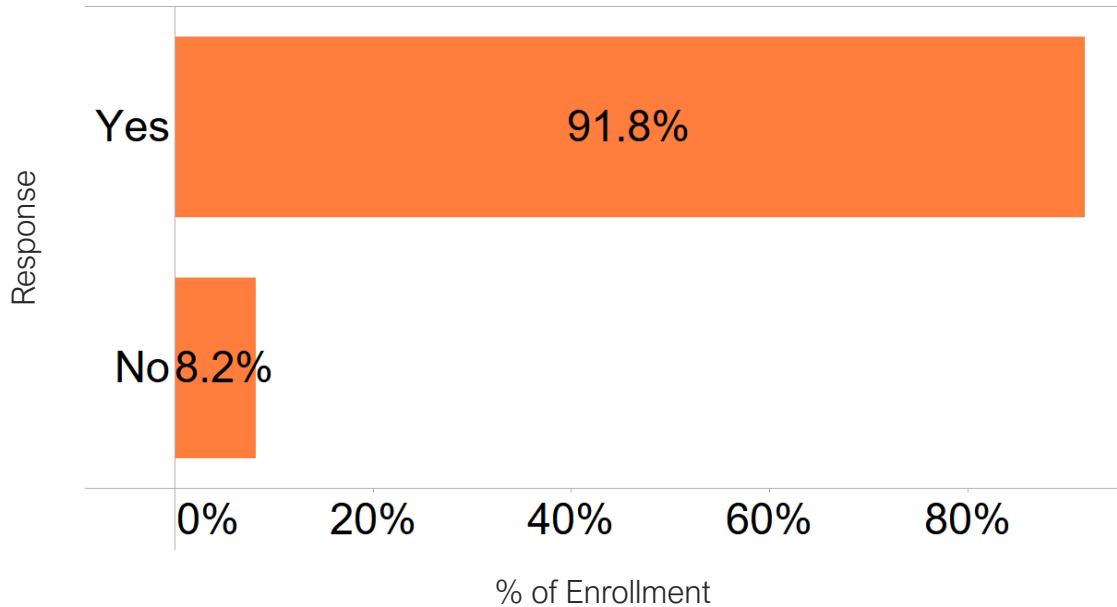
24% of enrollment consists of 19 – 34 year olds, aka “young invincibles”

The 19 to 25 age range saw an increase of 2.5% relative to last year, which is the largest amount of growth of any age band

643 customers over the age of 75 enrolled.

Application Requests for Financial Help

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

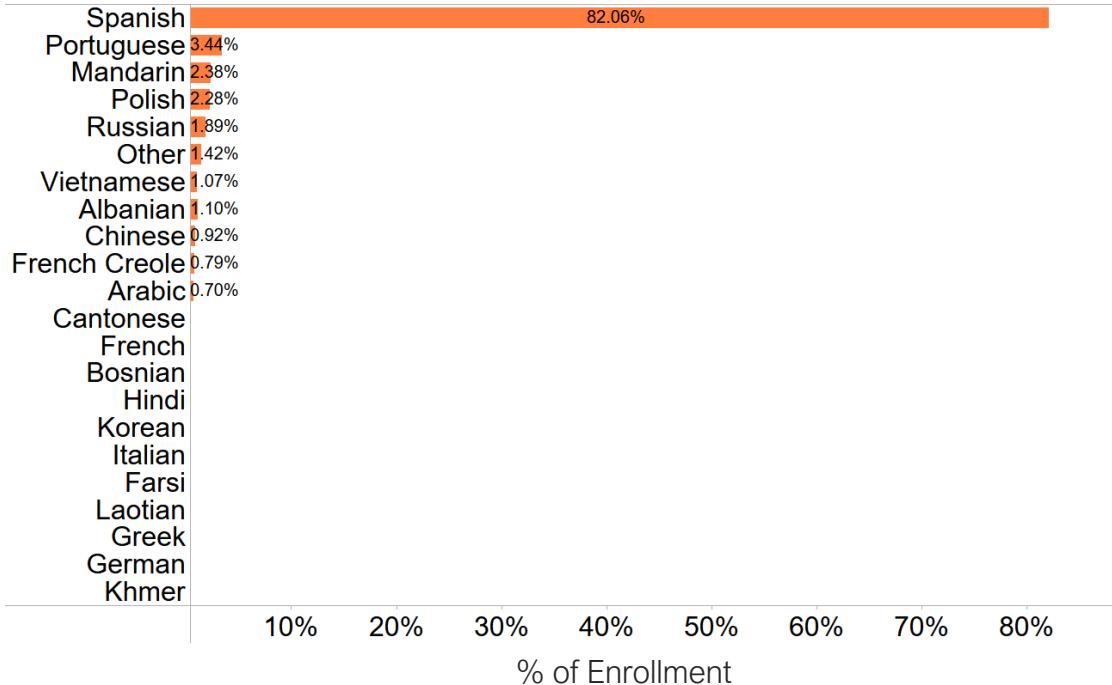


8.2% of enrollees declined the gating question to determine eligibility for financial help (vs. 9.6% in 2023).

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

Customer Language Preference

Breakdown of Enrollees by Preferred Language Selected on Their Application

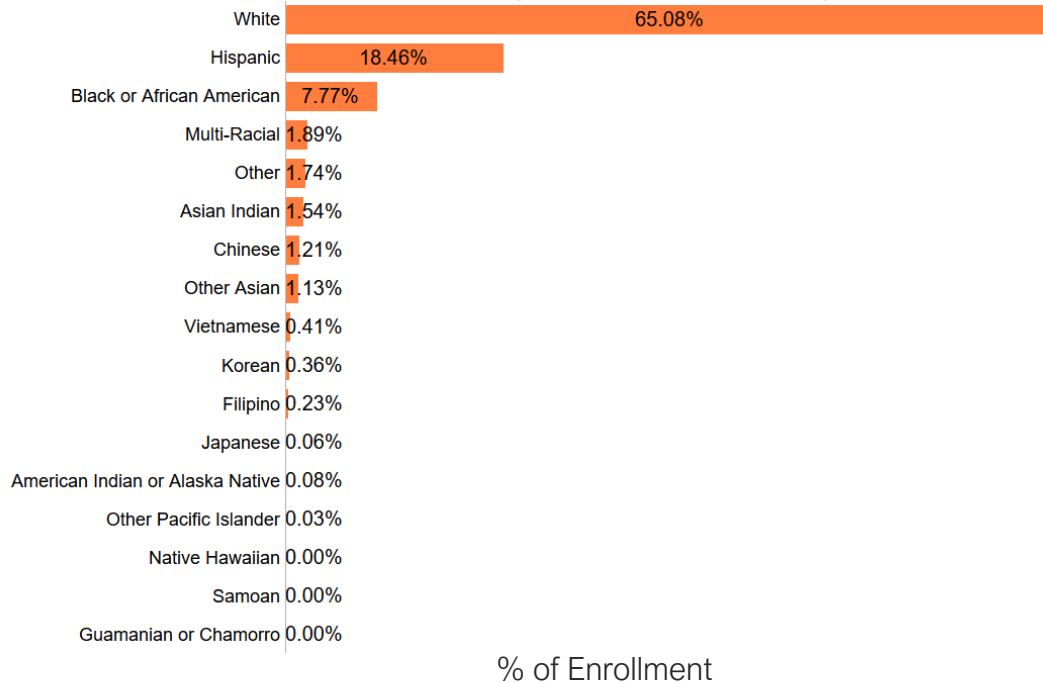


91.5% of applicants indicated English is their preferred language.

AHCT's call center offers assistance in over 100 languages – Portuguese, Haitian Creole and Ukranian are the most commonly requested.

**Default preferred language selection is English.*

Proportion of Enrollees by Race/Ethnicity Indicated on Their Application



23% of enrollees did not provide a response to non-mandatory questions related to race, a decrease of 3% relative to last year. This shift can be allocated to an increase in the Hispanic population, which saw a net change from 11% to 13.9%.

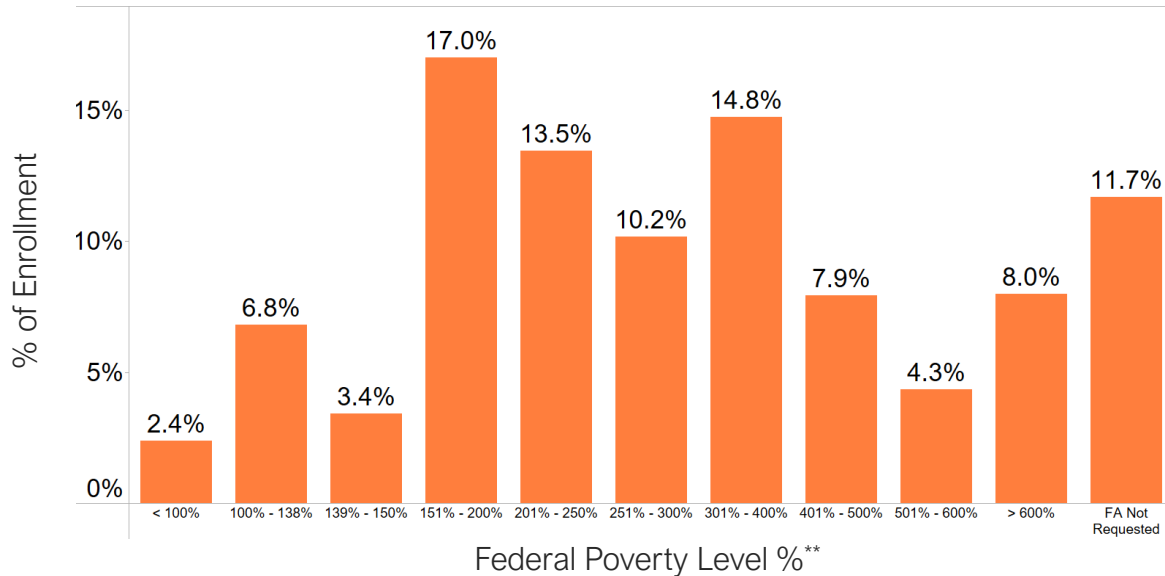
Ethnicity Question: Is "John Doe" of Hispanic, Latino, or Spanish Origin (Optional)?

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)*.

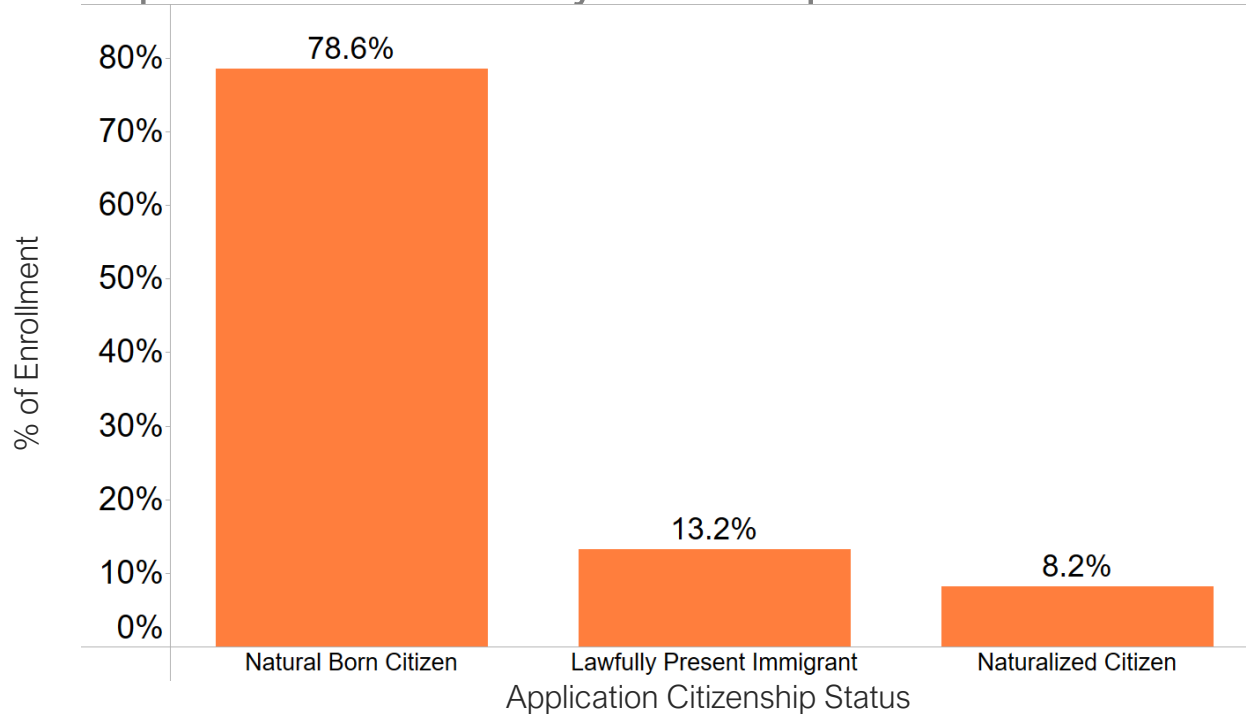
An annual income of \$29,160 for a one-person household is 200% FPL.

Individuals under 175% FPL could be eligible for Covered CT

**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 >600% FPL group.*

Proportion of Enrollees by Citizenship Status

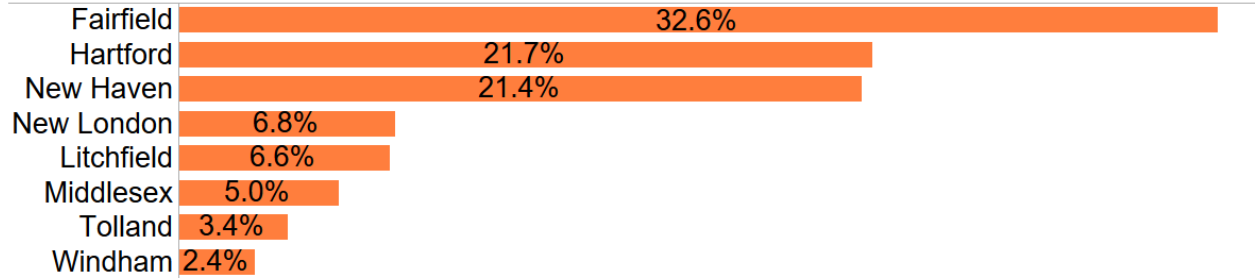


Lawfully present immigrants may be eligible for QHP's with lower monthly premiums and lower out-of-pocket costs based on income.

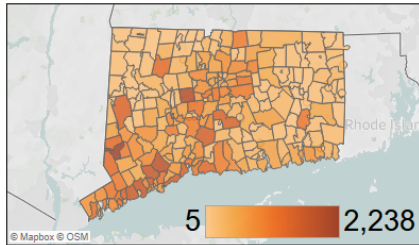
Customer Geography

Proportion of Enrollees by Geographic Areas

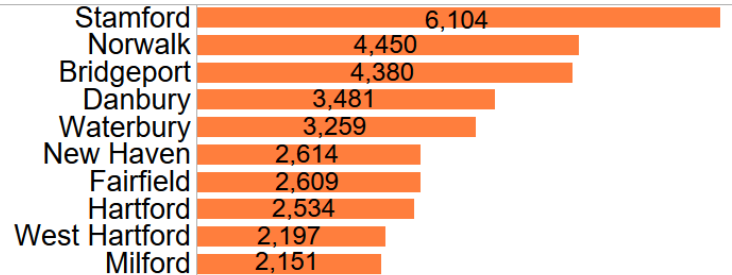
Proportion of Enrollment by County



Enrollee Density by Zip Area



Top 10 Cities



New Haven County saw the most growth (0.5%).

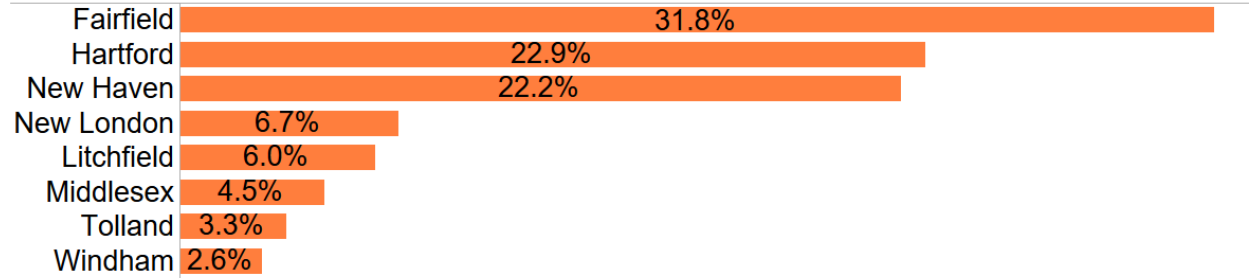
Hartford Enrollment has moved into the Top 10 Cities.

New Haven has moved from the 9th (1,866) highest enrollment to the 6th (2,614).

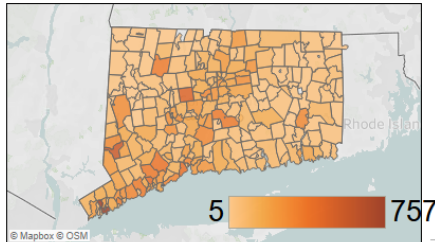
Open Enrollment Customer Acquisitions by Geography

Proportion of Acquisitions by Geographic Areas

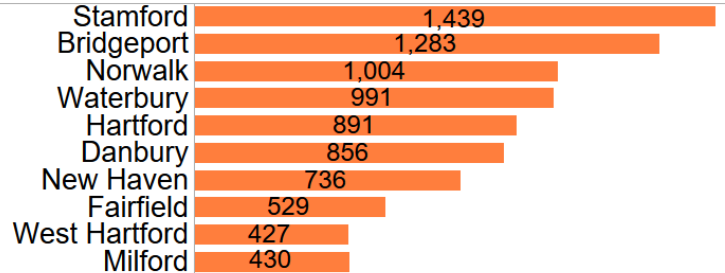
Proportion of Enrollment by County



Enrollee Density by Zip Area



Top 10 Cities



New Haven (3.1%) and Hartford (2%) counties saw the largest growth.

Bridgeport Acquisition rank has changed from 5th (164) to 2nd (1,283)

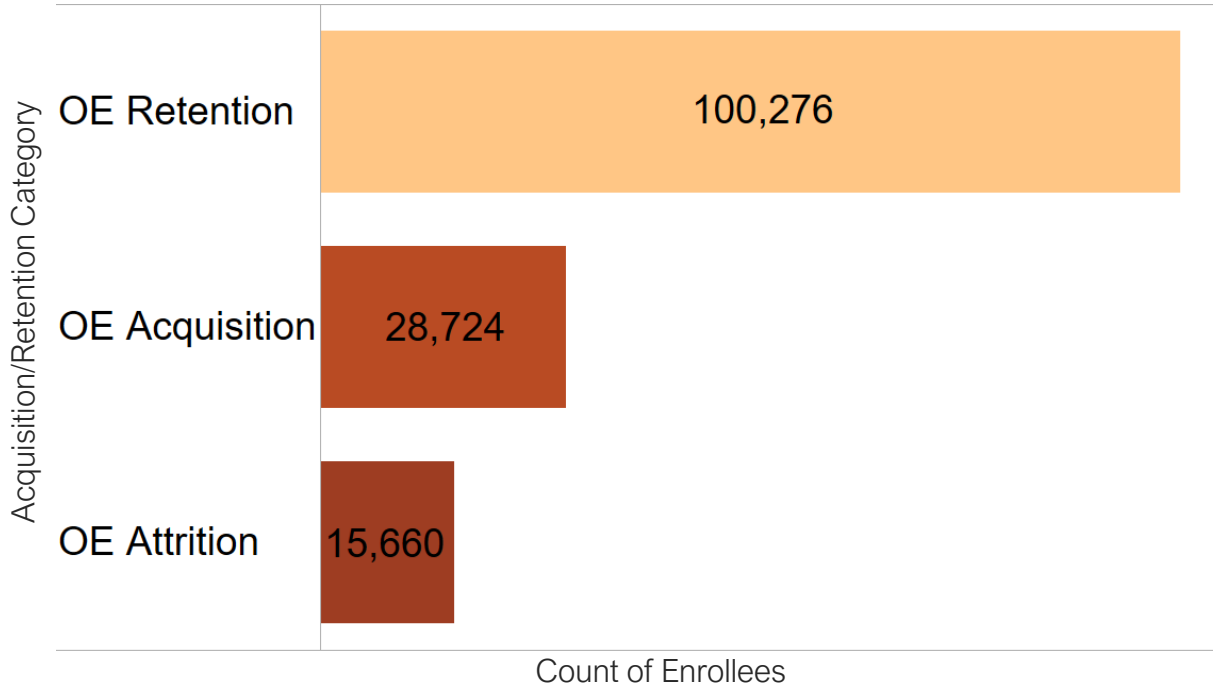
Overall Acquisitions have increased in part due to the Medicaid Unwind

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Retention & Acquisition Results

Open Enrollment Acquisition & Retention Results

Open Enrollment 2024 Customer Retention/Acquisition Status

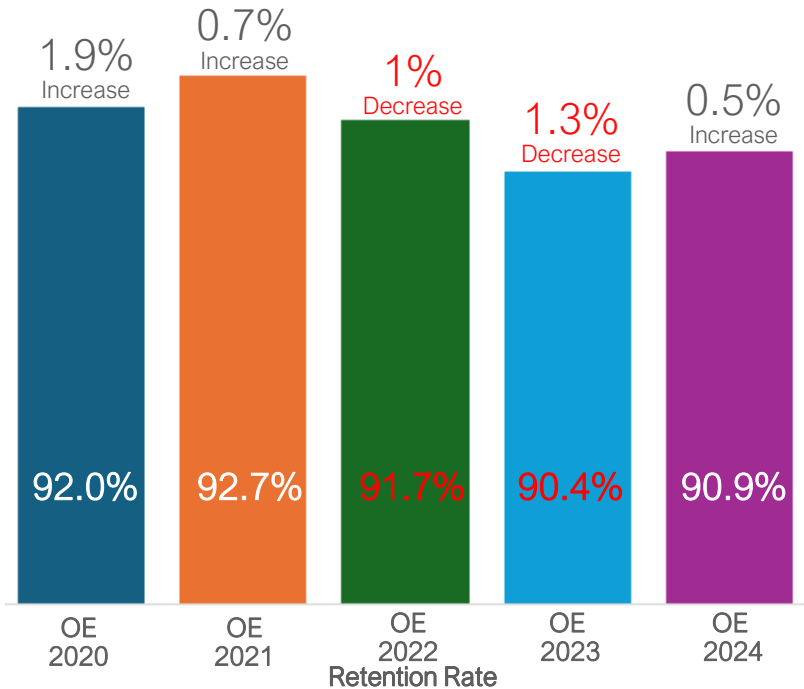


86.4% of customers enrolled in a 2023 plan prior to Open Enrollment were renewed/retained in a 2024 Plan (vs. 86.4% in 2023).

22.2% of QHP customers with a 2024 plan were acquired during this open enrollment period (vs. 18.2% in 2023).

Open Enrollment Customer Retention Year Over Year

Open Enrollment Retention Rate 2020 - 2024*



AHCT's overall retention rate was slightly higher for subsidized (91.4%) than unsubsidized (87.2%) customers

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

Open Enrollment Customer Attrition

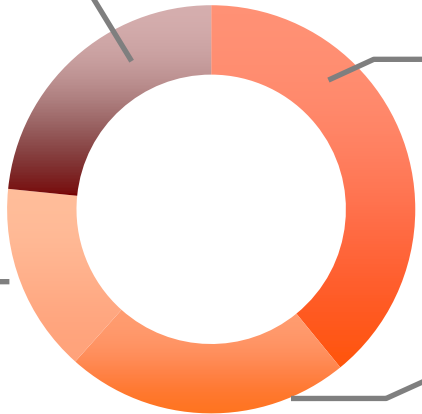
Open Enrollment Attrition Reasons (15,660 non-renewals)

Husky Transfer
24%

Active Cancellation
42%

Did Not Actively
Renew –
Automatically
Termed
22%

Medicare
Age Out
(64+)
12%



7 in 10

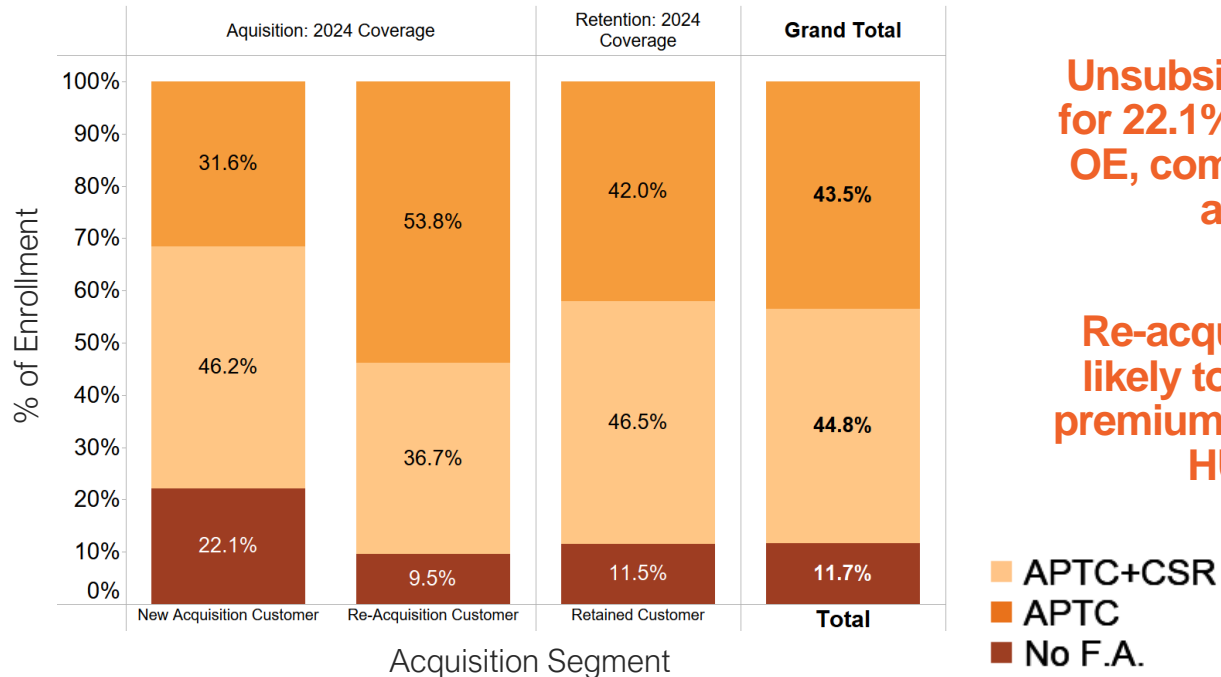
Leavers Indicate They Have Coverage Through Another Source*



* 2023 Leaver Survey Conducted by AHCT

Open Enrollment Customer Acquisition – F.A. Level

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

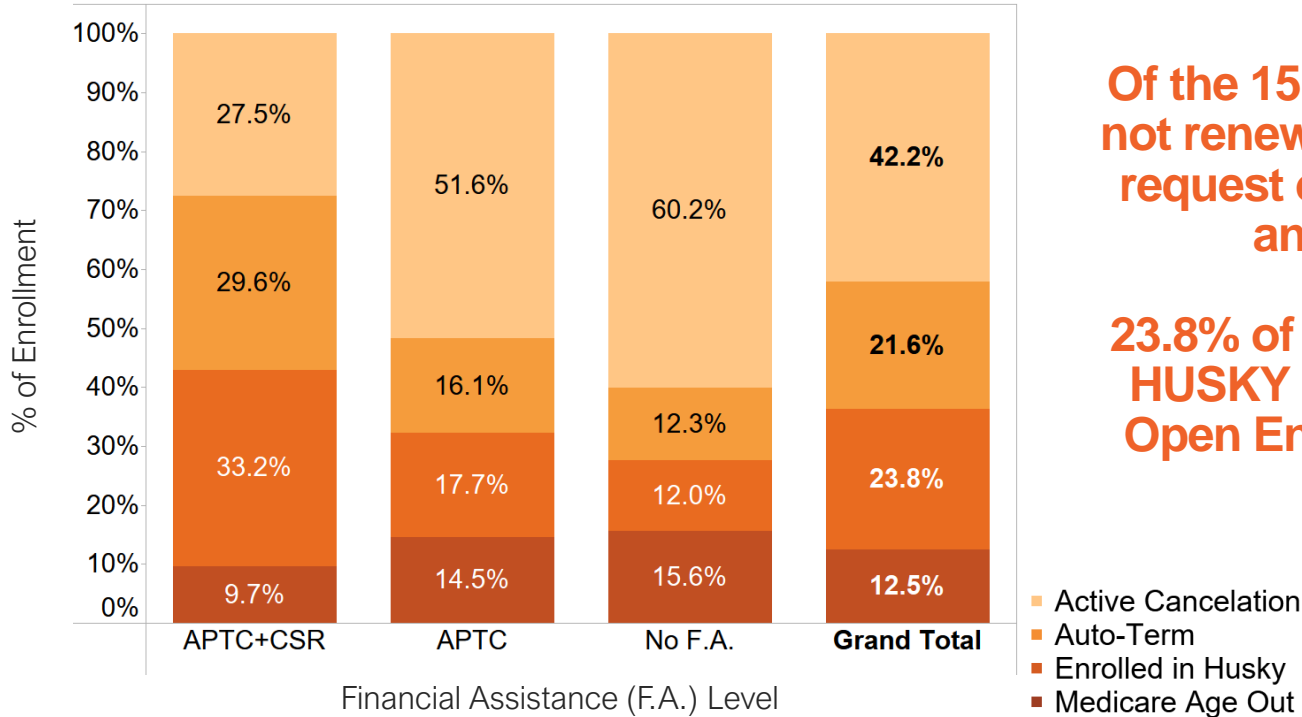


Unsubsidized customers accounted for 22.1% of new acquisition for 2024 OE, compared to 18.7% for 2023 OE and 19% for 2022 OE.

Re-acquired customers are more likely to receive financial help for premiums and 31% were enrolled in HUSKY in prior years.

Open Enrollment Customer Attrition— F.A. Level

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



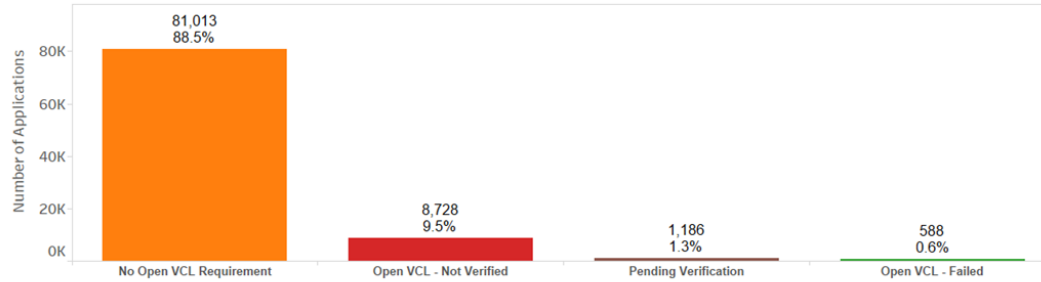
Of the 15.6k customers who did not renew in 2024, 15.7% did not request or were not eligible for any financial help.

23.8% of leavers transitioned to HUSKY coverage during 2024 Open Enrollment (vs. 20.4% in 2023).

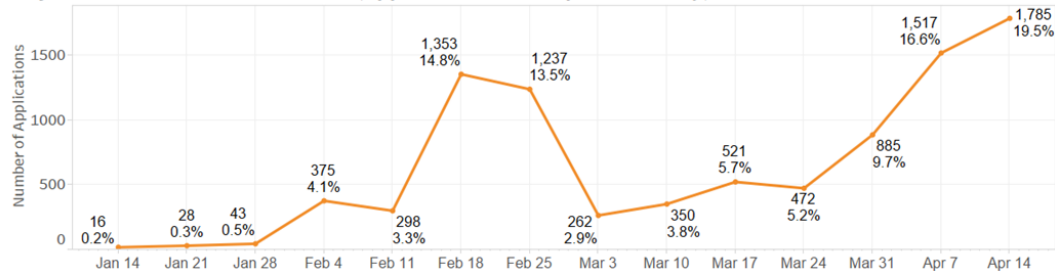
Customer Retention – Outstanding Verifications

Outstanding Verification Checklist (VCL) Activity For End of Open Enrollment Customers*

VCL Status for Active QHP Applications



Projected VCL Termination Dates (Applications With Open VCL Only)

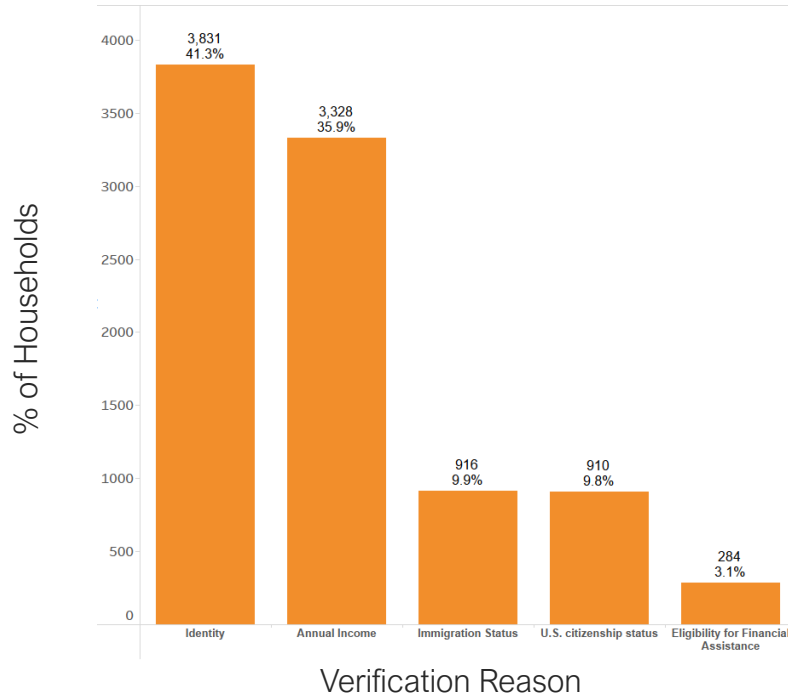


10.9% of enrolled households at the end of OE 2024 had at least one outstanding verification to complete at the end of OE (Compared to 17.2% in OE 2023).

*Verification status as of 1/15/2023

Customer Retention – Outstanding Verifications Reasons

Outstanding Verification Checklist (VCL) Reasons*



Customers have 90 days to verify any open verification requirements.

Requirements to verify attested income account for 35.9% all verification activity.

**Verification status as of 1/15/2023*

Customer Retention – Effectuated Coverage

9 in 10

Enrollees have made their first premium payment*



**Effectuation status as of 2/5/2023*

Open Enrollment Customer Acquisition/Attrition by Race/Ethnicity

Customer Acquisition/Attrition Reasons by Race/Ethnicity

Race / Ethnicity	Acquisition/Retention Category			Attrition Reason			
	Acquisition: 2024 Coverage	Attrition: 2024 OE	Retention: 2024 Coverage	Active Cancellation	Auto-Term	Enrolled in Husky	Medicare Age Out
White	17.57%	10.16%	72.28%	44.11%	19.20%	22.28%	14.41%
Hispanic	25.46%	12.13%	62.41%	38.78%	27.12%	28.01%	6.09%
Black or African American	29.04%	14.01%	56.95%	34.69%	29.00%	27.01%	9.29%
Asian Indian	18.99%	10.29%	70.72%	45.37%	15.42%	24.23%	14.98%
Other	19.49%	11.54%	68.97%	27.94%	23.89%	30.36%	17.81%
Multi-Racial	24.12%	11.14%	64.74%	42.91%	24.80%	25.59%	6.69%
Other Asian	18.99%	12.66%	68.35%	33.50%	17.96%	35.44%	13.11%
Chinese	18.61%	9.12%	72.27%	38.51%	14.86%	31.76%	14.86%
Vietnamese	20.47%	11.70%	67.84%	36.67%	13.33%	31.67%	18.33%

Attrition rates are highest for Black/African American, Hispanic, and Other Asian enrollees.

Active Cancellation is the most common Attrition Reason across these groups.

**Race/Ethnicity related questions are optional for all enrollees*

Customer Acquisition Profile

Customer Profile by Open Enrollment Acquisition Type

	New Acquisition Customer ¹	Re-Acquired Customer ²	Retained Customer ³
Members	6,651	22,073	100,276
Avg. HH Size	2.1	2.1	2.2
Avg. Age	40.1	40.1	44.7
% Female	52%	55%	55%
Avg. % Federal Poverty Level ⁴	362%	280%	329%
% HUSKY Acquisition (2023 Coverage ⁵)	0%	47%	13%
% w/ 2023 QHP Coverage ⁶	0%	0%	74%
% w/ 2022 QHP Coverage ⁶	0%	10%	56%
% w/ 2021 QHP Coverage ⁶	0%	11%	44%

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

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

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

3) Enrollees with active QHP coverage prior to Open Enrollment are defined as “Retained” Customers.

4) FPL for non-subsidized customers not included in FPL average

5) Proportion of enrollees with 28 days or more of coverage within the year.

6) Proportion of enrollees with 320 days or more of coverage within the respective year.

Open Enrollment Customer Attrition–Financial Help

Customer Attrition Reasons For Enrollees Not Requesting Financial Help* (2,453 non-renewals)

Active Cancelation	60.1%
Did Not Actively Renew	12.2%
Medicare Age Out	15.5%
Enrolled In HUSKY	11.9%

Enrollees Switched to Requesting Financial Help* During Open Enrollment (925)

Newly Eligible for APTC/CSR	6.2%
Newly Eligible for APTC	69.4%
Not Eligible for APTC	24.3%

60% of customers not requesting financial help actively cancel coverage (vs. 42% of total attrition)

During 2024 OE, 925 enrollees changed their request for help from “No” to “Yes”. Of those, 75.1% were determined eligible for some degree of APTC.

69 enrollees were eligible for HUSKY.

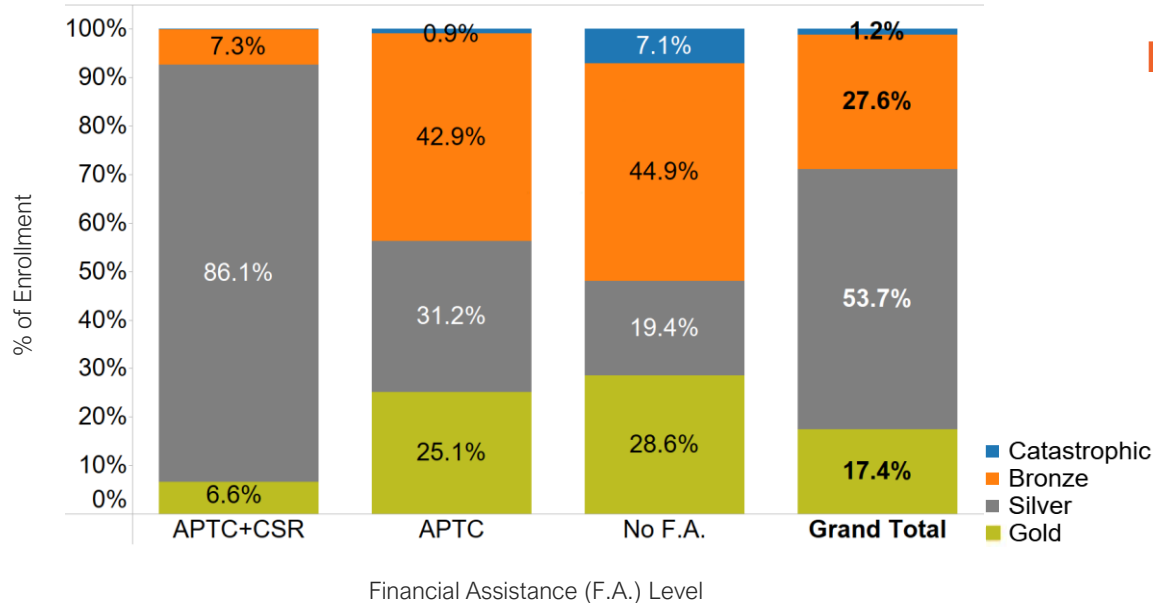
**Applicants are required to answer a financial help gating question: “Do you want to find out if you can get help paying for health coverage?” Enrollees answering “No” to this question forego eligibility determinations for HUSKY or financial help for QHP coverage.*

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Plan Selections & Customer Preferences

Plan Selections by Metal Category

Proportion of Enrollees by Financial Assistance Level and Plan Metal Category



53.7% of QHP customers selected a health plan in the Silver metal tier (vs. 49.4% in 2023 and 48.0% in 2022).

Over 4,100 customers eligible for CSR selected a health plan in the Bronze metal tier. (vs. 3,000 in 2023)

39% of QHP Customers in a silver plan with APTC+CSR are enrolled in Covered CT

Catastrophic Plans: <60% actuarial value

Bronze Plans: 60% actuarial value

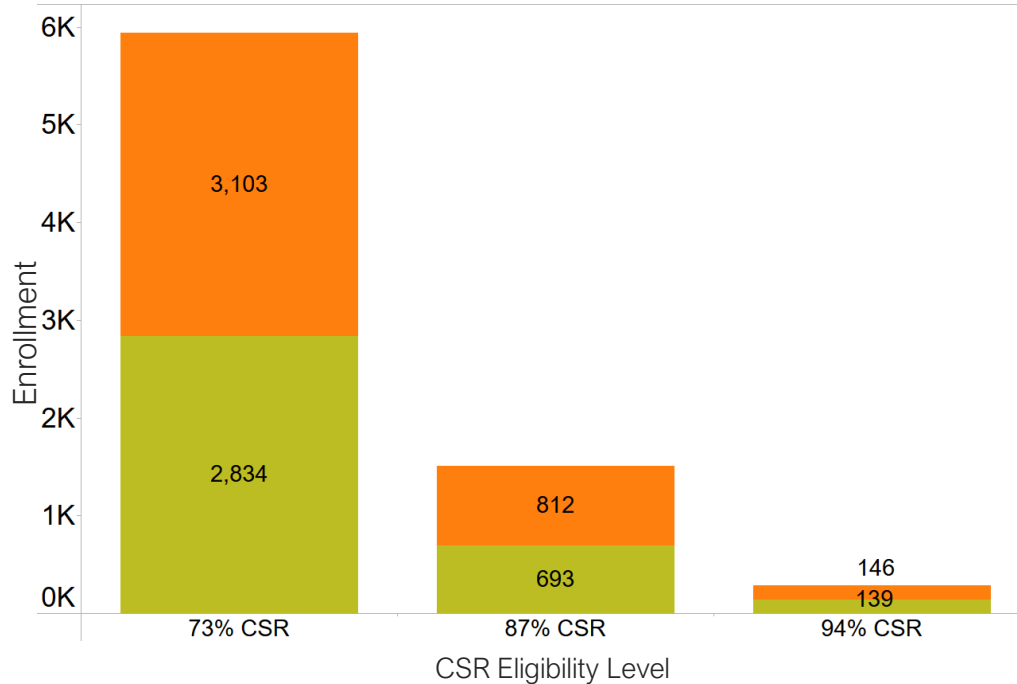
Expanded Bronze Plans: up to 65% actuarial value

Silver Plans: 70% actuarial value

Gold Plans: 80% actuarial value

Plan Selections – CSR Eligible in Bronze and Gold Plans

Number of Enrollees Eligible for CSR Enrolled in Bronze and Gold Tier Plans



Enrollees eligible for cost-sharing reductions who don't enroll in a silver plan forgo reduced cost-sharing assistance.

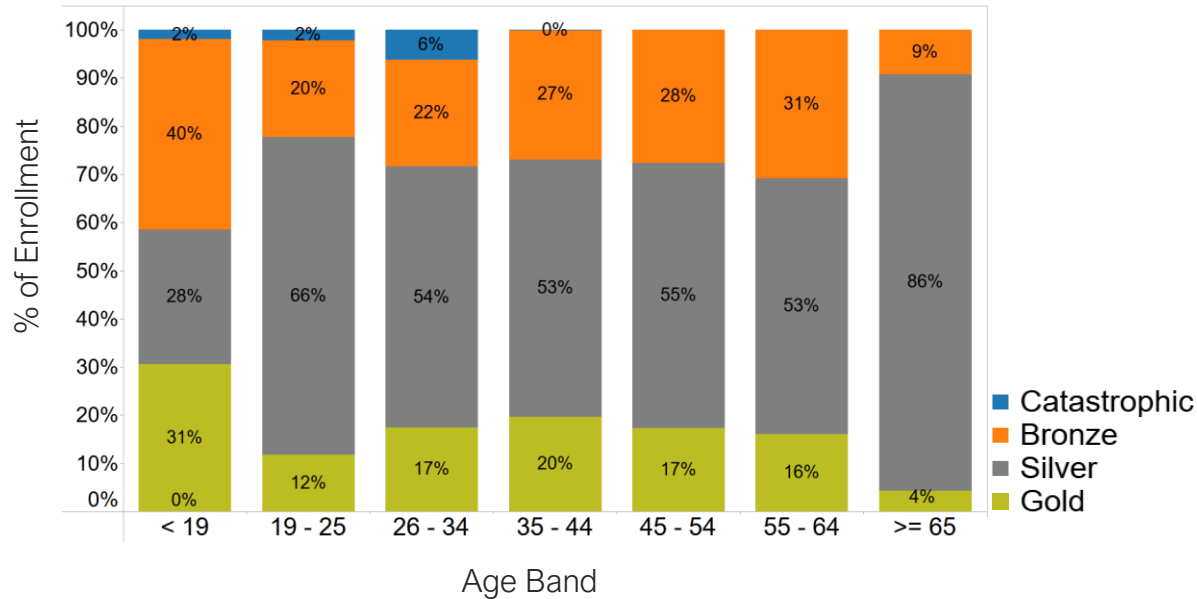
Since last Open Enrollment, non-silver plan enrollment by new enrollees (with 87% and 94% CSR) decreased by 4%.

■ Bronze
■ Gold

*Catastrophic Plans: <60% actuarial value
Bronze Plans: 60% actuarial value
Expanded Bronze Plans: up to 65% actuarial value
Silver Plans: 70% actuarial value
Gold Plans: 80% actuarial value*

Plan Selections by Metal Category and Age Band

Percentage of Enrollees by Age Band and Plan Metal Category



The proportion of enrollment in Bronze plans decreased in 2024 for all age bands.

Silver enrollment for the 19-25 age band age band increased by 10%

*Catastrophic Plans: <60% actuarial value
Bronze Plans: 60% actuarial value
Expanded Bronze Plans: up to 65% actuarial value
Silver Plans: 70% actuarial value
Gold Plans: 80% actuarial value*

Customer Product Migration – Carrier Changes

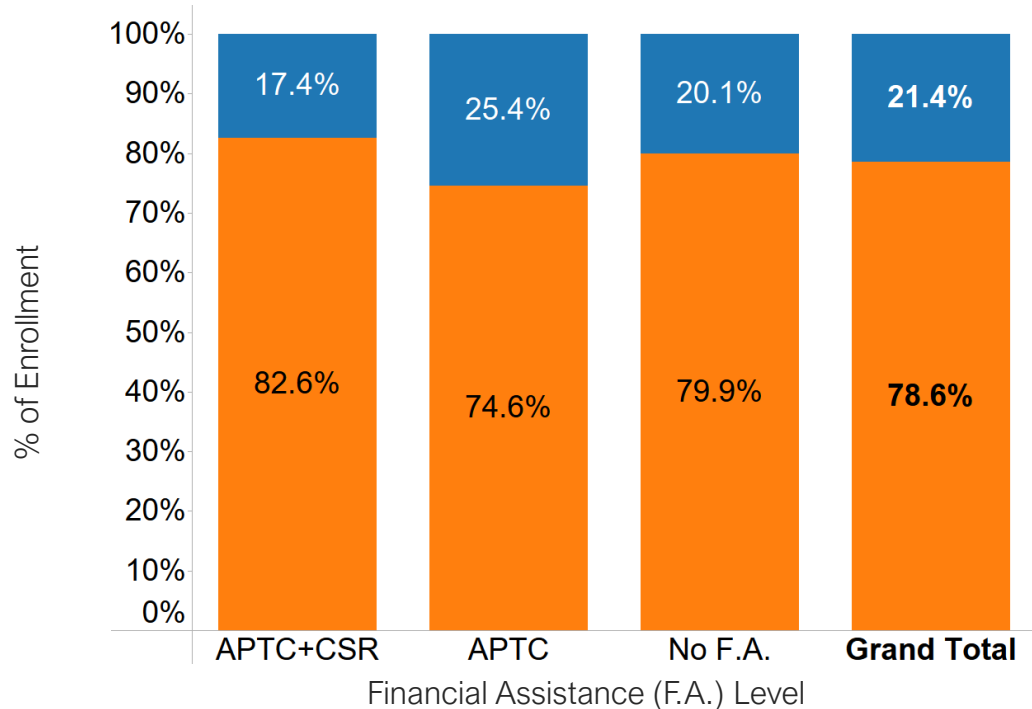
Enrollment Migration Across Carriers During Open Enrollment 2024

		2023 Carrier			Grand Total
		ConnectiCare Benefits Inc.	Anthem BCBS	ConnectiCare Insurance Company, Inc.	
2024 Carrier	ConnectiCare Benefits Inc.	11,175	80	2,614	17,034
	Anthem BCBS	226	5,689	94	9,777
	ConnectiCare Insurance Company, Inc.	57	9	126	582
	Grand Total	11,458	5,778	2,834	27,393

Of the 3k customers who switched carriers between 2023 and 2024, 87% chose ConnectiCare Benefits Inc.

Customer Product Migration – Plan Changes

Percentage of Customers Who Renewed into a Different Plan For 2024



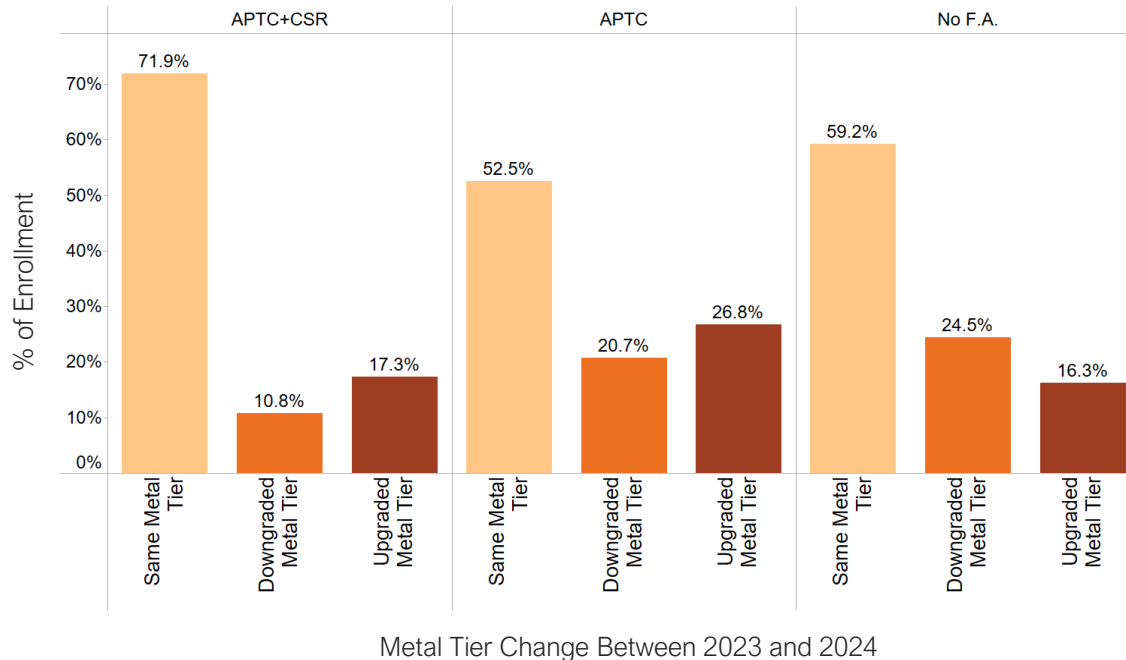
21% of customers who renewed in 2024 selected a different plan from their prior year (vs. 19% in 2023 and 12% in 2022).*

**The increase in changed plans can be partly attributed to 9 plans having been discontinued from 2023*

■ Changed Plan
■ Unchanged Plan

Customer Product Migration – Tier Movement

Percentage of Customers Who Renewed into a Different Plan For 2024

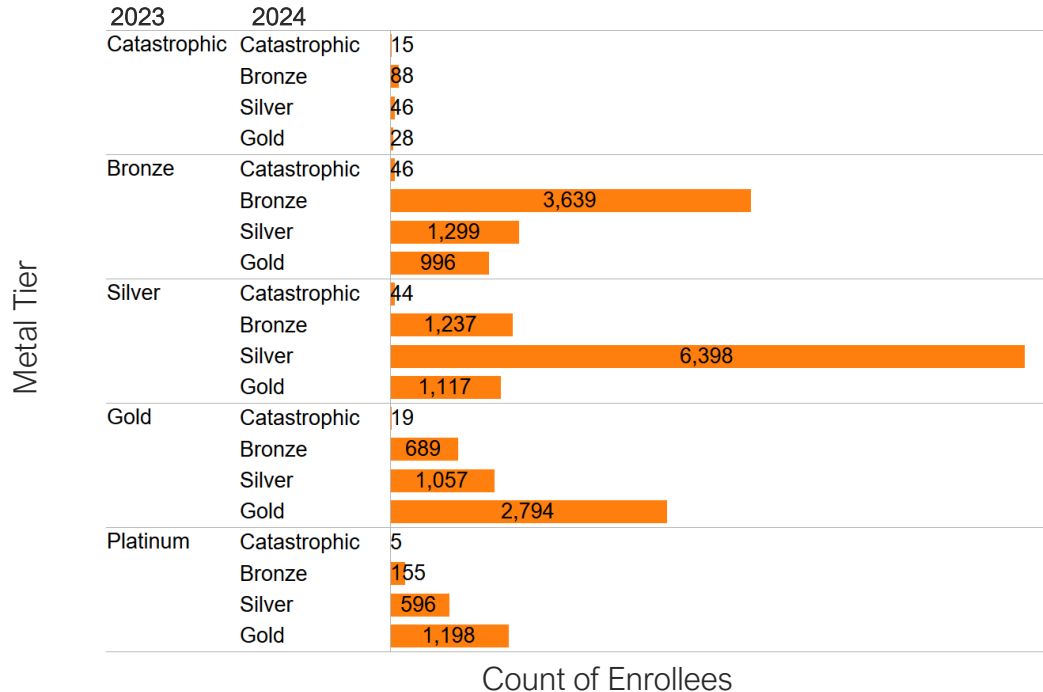


59.8% of all renewing customers who selected a different plan in 2024 selected a plan in the same metal tier (vs. 60.7% in 2023).

22.4% selected a plan in a higher metal tier (vs. 28.9% in 2023).

Customer Product Migration – Metal Tier

Customers Who Renewed into a Different Plan For 2024



8,620 renewing individuals enrolled in a different plan than 2023.

21% of those in a Bronze Level Plan enrolled into a Silver Plan

*Catastrophic Plans: <60% actuarial value
Bronze Plans: 60% actuarial value
Expanded Bronze Plans: up to 65% actuarial value
Silver Plans: 70% actuarial value
Gold Plans: 80% actuarial value*

Customer Plan Selections

2023 - 2024 Enrollment by Carrier, Plan Name, and Plan Year

		2023	2024
Catastrophic	Catastrophic HMO Pathway Enhanced	285	384
	Choice Catastrophic POS with Dental	1,087	1,192
Bronze	Bronze HMO BlueCare Prime with Added Dental and Vision ..	4,504	
	Bronze HMO Pathway Enhanced Tiered	991	
	Bronze HMO Pathway Enhanced with Added Dental and Visi..		5,456
	Bronze PPO Pathway		1,270
	Bronze PPO Pathway Enhanced Value PCP	1,340	
	Bronze PPO Pathway with Added Dental and Vision Benefits		931
	Bronze PPO Standard Pathway	2,070	1,877
	Bronze PPO Standard Pathway for HSA	2,133	3,186
	Choice Bronze Alternative POS with Dental	3,333	4,311
	Choice Bronze Standard POS	8,852	8,428
	Choice Bronze Standard POS HSA	8,955	9,832
	FlexPOS Bronze Standard	347	
	FlexPOS Bronze Standard HSA	895	
	Value Bronze Standard POS		137
	Value Bronze Standard POS HSA		220
Silver	Choice Silver Standard POS	39,357	44,270
	FlexPOS Silver Standard	6,366	
	Silver PPO Standard Pathway	15,768	24,207
	Value Silver Standard POS		810
Gold	Choice Gold Alternative POS	324	722
	Choice Gold Alternative POS with Dental	276	
	Choice Gold Standard POS	1,945	2,671
	Compass EPO Gold Alternative	145	
	FlexPOS Gold Standard	905	
	Gold HMO BlueCare Prime with Added Dental and Vision Be..	5,649	
	Gold HMO Pathway Enhanced Tiered	1,504	
	Gold HMO Pathway Enhanced with Added Dental and Vision ..		7,010
	Gold PPO Pathway		1,826
	Gold PPO Pathway with Added Dental and Vision Benefits	6,011	9,563
	Gold PPO Standard Pathway	483	447
Value Gold Standard POS		247	
Platinum	FlexPOS Platinum Alternative	2,412	

Count of Enrollees

While Silver plans continue to have the majority of enrollment (52%), Gold plans have seen the highest enrollment gains this year.

- ConnectiCare Benefits Inc. (CBI)
- Anthem BCBS
- ConnectiCare Ins. Company, Inc (CICI).

Metal Tier Product Preferences – Annual Overview

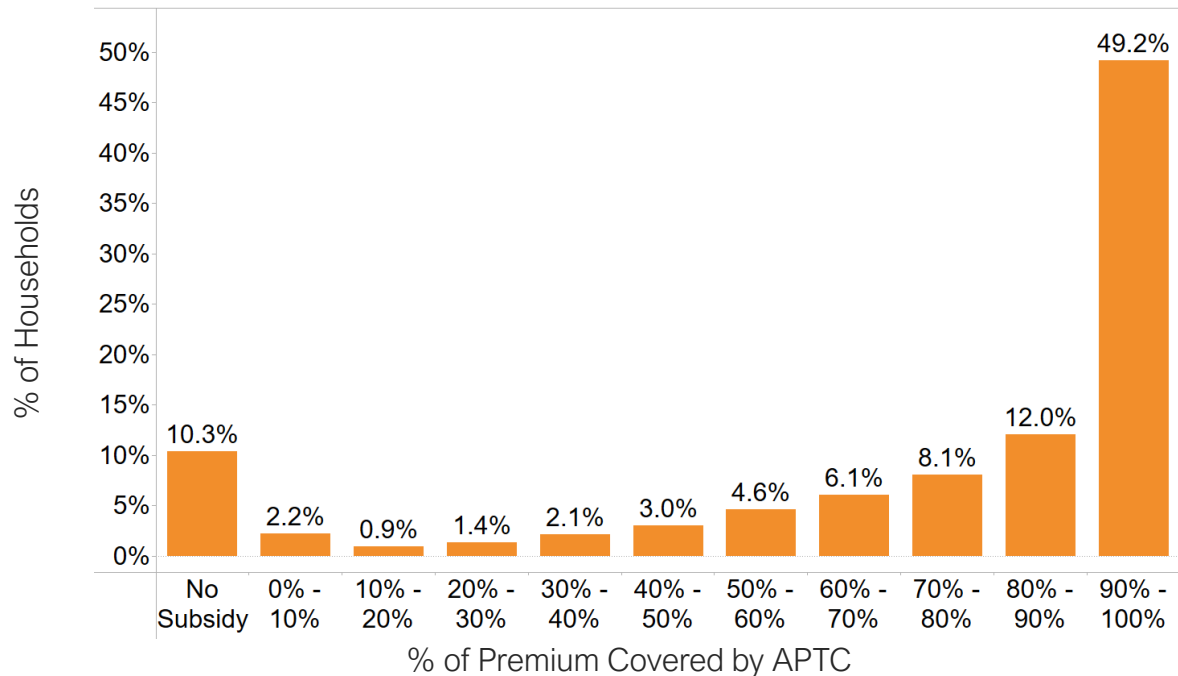
Annual End of Open Enrollment Proportion of Enrollment by Metal Tier and Plan Year*

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Catastrophic	2.2%	2.2%	1.8%	1.8%	1.5%	1.7%	1.7%	1.9%	1.6%	1.3%	1.2%
Bronze	16.2%	22.4%	23.3%	25.3%	35.1%	44.2%	45.7%	43.6%	36.8%	32.8%	27.6%
Silver	63.4%	59.5%	61.5%	63.9%	55.6%	48.5%	46.3%	46.8%	47.9%	49.4%	53.7%
Gold	18.1%	15.1%	12.1%	9.1%	7.8%	5.5%	6.3%	7.7%	11%	14.1%	17.4%
Platinum	N/A	.9%	1.4%	N/A	N/A	N/A	N/A	N/A	1.5%	2.1%	N/A

*Percent totals may not sum to 100% due to rounding.

Percent of Premium Covered by APTC

Proportion of Households by APTC as a Percent of Premium*

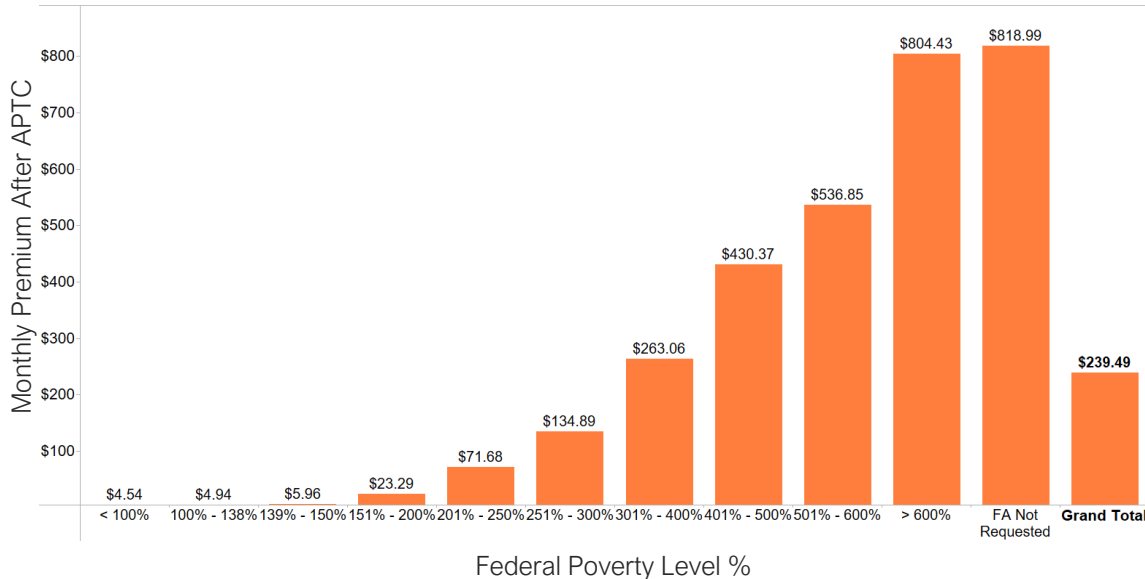


49.2% of covered households qualify for an Advance Premium Tax Credit (APTC) that covers at least 90% of their plan's total premium (up from 45.7% in 2023 and 49% in 2022).

**Does not account for Covered CT*

Monthly Plan Cost – FPL Level

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



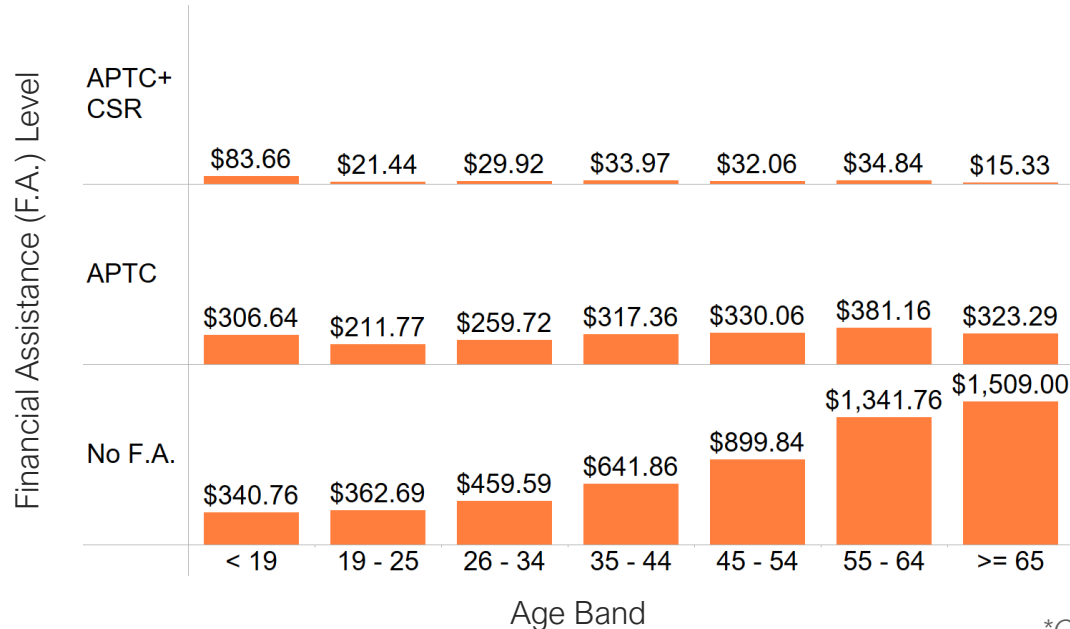
For customers with income between 151% - 200% FPL (17.2% of all QHP customers), their average monthly premium after APTC is \$16.63

Households with income above 400% FPL continue to qualify for APTC in 2024.

**Comparison excludes households with more than 1 enrollee. "FA Not Requested" indicates households who do not request financial help.*

Monthly Plan Cost – Age Band

Average Monthly Consumer Portion of Premium After APTC by Age Band and FA Level*

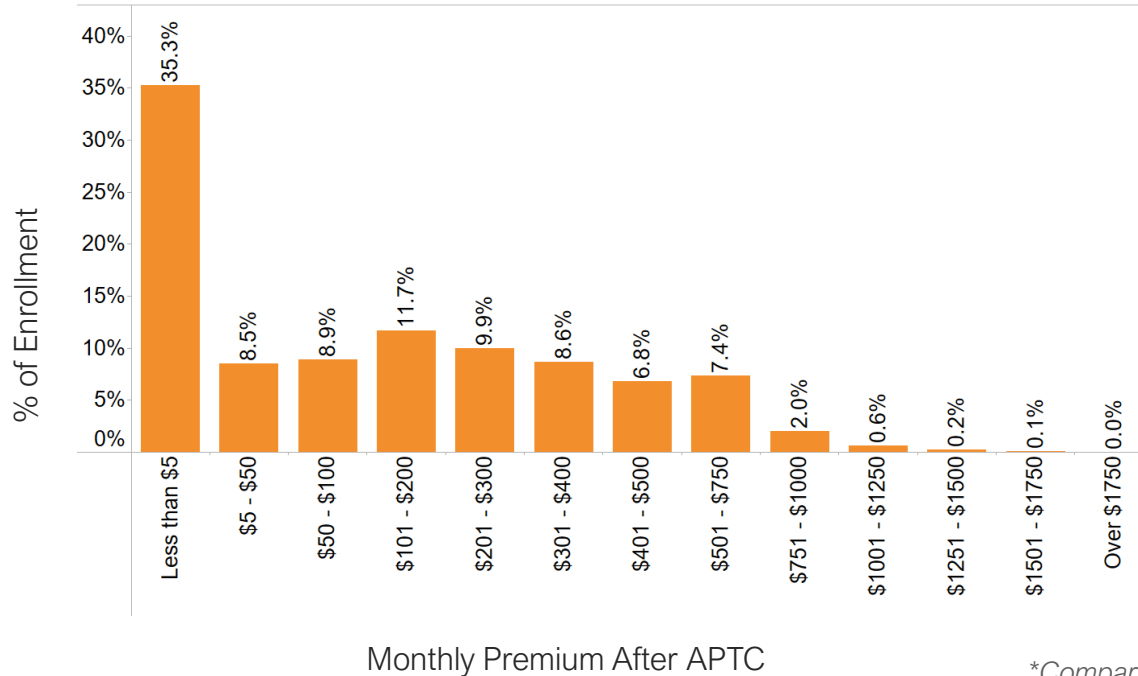


For customers between ages 55-64 years old (34.2% of QHP customers), the average monthly premium after APTC ranges from \$34 to \$1,341 depending on level of financial help.

*Comparison excludes households with more than 1 enrollee.

Monthly Plan Cost – % of Enrollees

Proportion of Enrollees by Average Monthly Premium After APTC and State Payments*

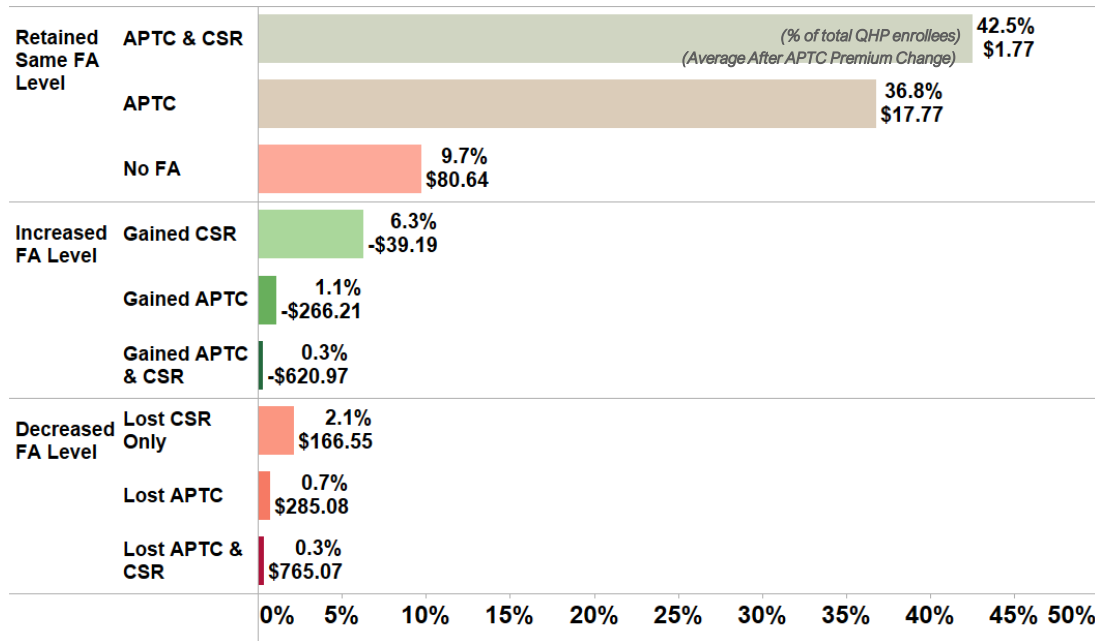


43.8% of enrollees are paying less than \$50 per month (after APTC and State Payments) for their policy (vs. 45% in 2023).

*Comparison excludes households with more than 1 enrollee.

Observed Premium Increase / Decrease

Average 2023 to 2024 Change in Monthly Premium After APTC *



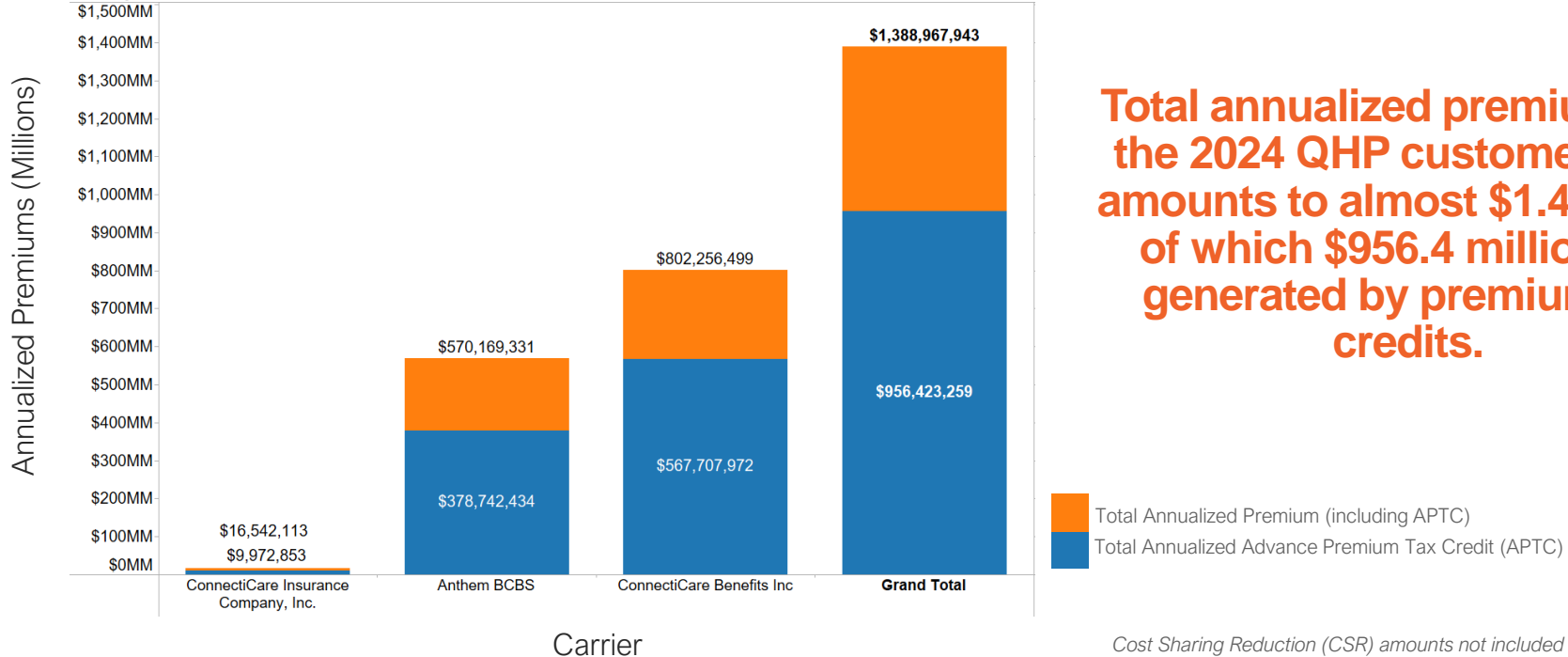
For enrollees who retained same level of financial help, average monthly premium after APTC increased \$9 for subsidized customers and increased \$80 for non-subsidized.

*Comparison excludes households with more than 1 enrollee and enrollees who did not have coverage in 2023

** 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 2024 QHP customer base amounts to almost \$1.4 billion, of which \$956.4 million are generated by premium tax credits.

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

Distribution of Enrollee Deductible

Distribution of Enrollees by Individual Deductible Amount*

Individual Deductible Amount	2017	2018	2019	2020	2021	2022	2023	2024
\$0k to \$500	16.2%	13.1%	11.3%	11.2%	11.4%	9.3%	15.8%	22.9%
\$500 to \$1k	15.8%	15.5%	6.3%	14.8%	14.4%	12.3%	6.9%	6.3%
\$1k to \$1.5k	4.2%	7.4%	14.2%	3.8%	3.9%	5.6%	5.6%	2.6%
\$1.5k to \$2k	9.1%	2.4%	0.9%	1.0%	1.4%	1.6%	1.6%	
\$2k to \$2.5k	0.4%			1.3%	0.6%	3.6%	9.0%	15.0%
\$2.5k to \$3k	0.5%	1.2%	0.5%		1.5%	1.3%		
\$3k to \$3.5k	9.2%	8.4%						
\$3.5k to \$4k	1.1%	13.9%	8.9%	8.2%	8.2%	9.4%	0.3%	
\$4k to \$4.5k	16.3%	0.9%	7.7%	12.3%	13.1%	17.5%		
\$4.5k to \$5k			4.2%				8.3%	9.0%
\$5k to \$5.5k	0.2%	0.7%		1.6%			19.2%	16.3%
\$5.5k to \$6k	15.4%	19.4%	15.1%	13.6%	1.4%	1.2%	1.0%	
\$6k to \$6.5k	9.8%	13.5%	22.9%	23.0%	15.7%	5.2%	3.4%	
\$6.5k to \$7k		2.1%	6.2%	7.5%	18.7%	24.7%	24.2%	18.6%
\$7k to \$7.5k	1.8%	1.5%			7.7%	6.7%	3.8%	9.4%
\$7.5k to \$8k			1.8%				0.9%	
\$8k to \$8.5k				1.7%				
\$8.5k to \$9k					1.9%	1.7%		
	\$2,941	\$3,298	\$3,863	\$3,956	\$4,098	\$4,033	\$3,943	\$3,557

A deductible is what an enrollee pays for covered health care services before their insurance plan starts to pay.**

22.9% of enrollees enrolled in a plan with \$0 deductible because of Cost Sharing Reduction eligibility and Covered CT.

*Deductible amounts reflect in-network value

**Plans also include many services not subject to the deductible, including \$0 preventative services

Distribution of Enrollee Premium Before Tax Credits

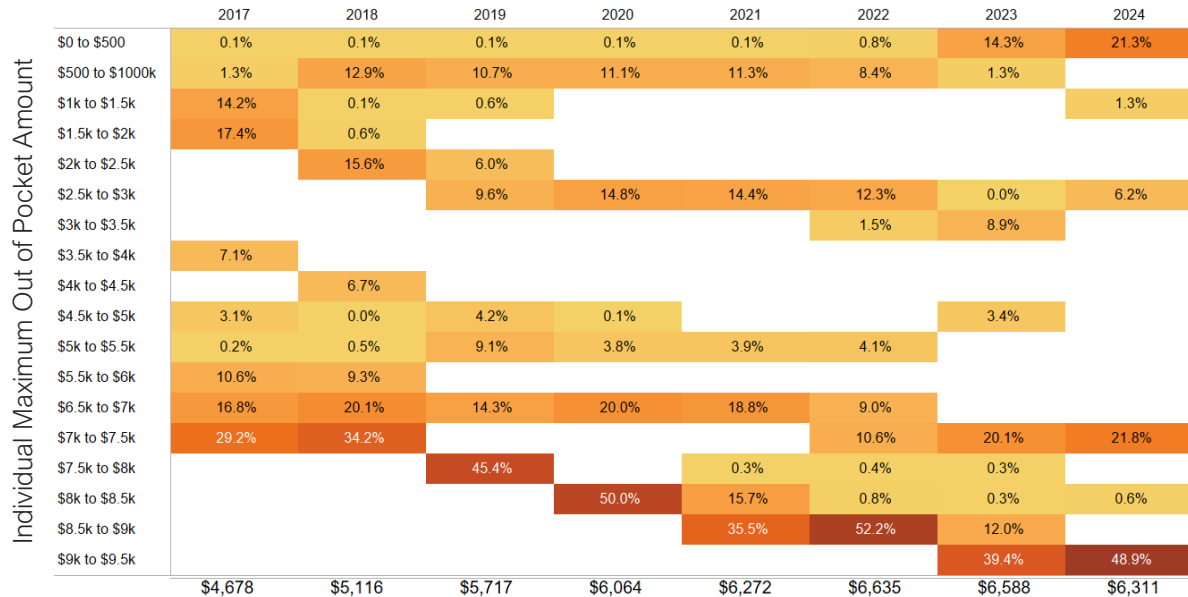
Distribution of Enrollees by Premium Amount Before Tax Credits

	2017	2018	2019	2020	2021	2022	2023	2024
\$0	0.2%	0.1%	0.2%	0.1%	0.1%	0.1%	0.2%	0.1%
\$0 to \$250	12.5%	5.0%	6.0%	5.0%	3.8%	2.3%	1.2%	0.6%
\$250 to \$500	39.5%	31.3%	36.5%	32.1%	33.1%	29.7%	20.7%	15.3%
\$500 to \$750	24.5%	26.7%	25.3%	23.9%	22.2%	23.0%	25.8%	31.1%
\$750 to \$1k	19.4%	17.0%	19.7%	18.9%	20.5%	18.8%	14.9%	13.0%
\$1k to \$1.25k	3.7%	12.5%	9.3%	13.5%	15.5%	17.6%	19.1%	15.1%
\$1.25k to \$1.5k	0.3%	6.8%	2.7%	5.8%	4.2%	7.5%	15.5%	17.2%
\$1.5k to \$1.75k	0.1%	0.3%	0.3%	0.4%	0.3%	0.9%	1.9%	7.0%
\$1.75k to \$2k		0.1%	0.1%	0.1%	0.1%	0.1%	0.6%	0.4%
\$2k to \$2.25k		0.0%	0.0%	0.1%	0.1%	0.0%	0.1%	0.2%
\$2.25k to \$2.5k				0.0%	0.0%	0.0%	0.0%	0.1%
Over \$2.5k					0.0%	0.0%	0.0%	0.1%
	\$537	\$682	\$625	\$684	\$692	\$741	\$846	\$897

The average individual enrollee gross premium, before APTC was applied, was \$897 in 2024 (vs. \$846 in 2023).

Distribution of Enrollee Maximum Out Of Pocket

Distribution of Enrollees by Individual Maximum Out of Pocket Amount*



Health plans pay for 100% of covered benefits once a maximum out of pocket (MOOP) limit is reached.

21.3% of enrollees enrolled in a plan with less than \$500 MOOP because of Cost Sharing Reduction eligibility and Covered CT.

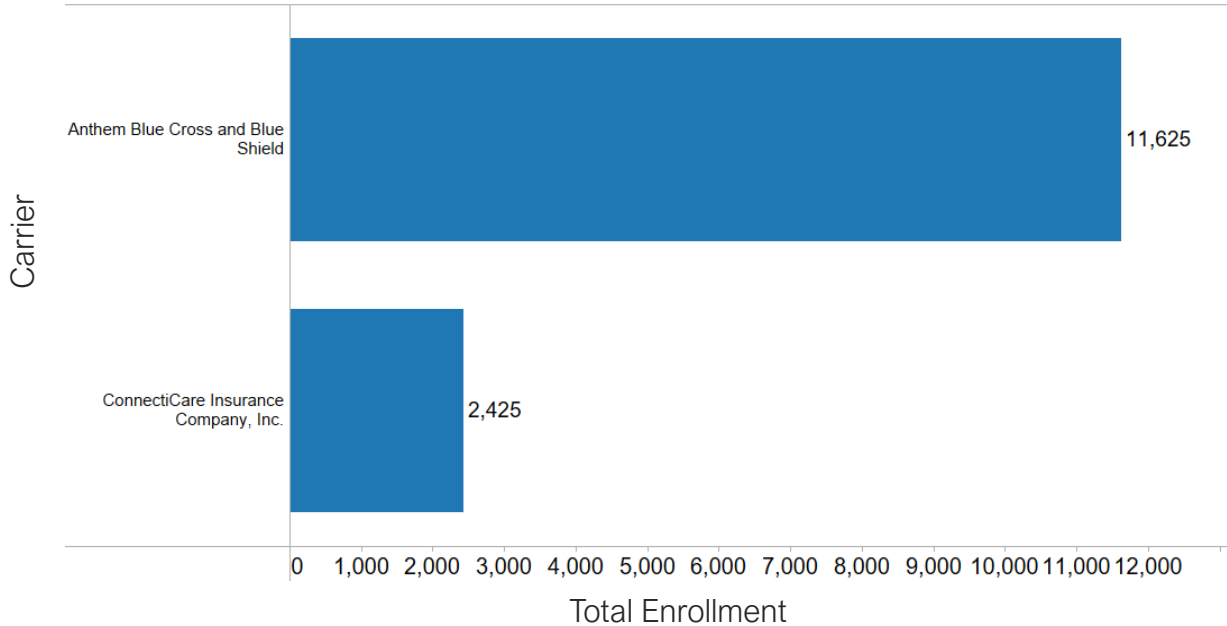
*Maximum out of pocket amounts reflect in-network value

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Dental Marketplace Overview

Enrollment by Carrier

Proportion of Total Enrollment by Carrier



83% of individuals enrolled in Anthem

904 individuals enrolled in a Dental Plan only

Overall Dental Enrollment increased by 36%

Customer Age & Gender Mix

Proportion of Enrollees by Age and Gender

	Female	Male	Grand Total
< 19	3.06%	3.18%	6.24%
19 - 25	5.22%	4.11%	9.33%
26 - 34	11.53%	10.34%	21.86%
35 - 44	8.20%	7.53%	15.73%
45 - 54	9.80%	7.34%	17.15%
55 - 64	15.24%	12.04%	27.28%
>= 65	1.40%	1.00%	2.40%

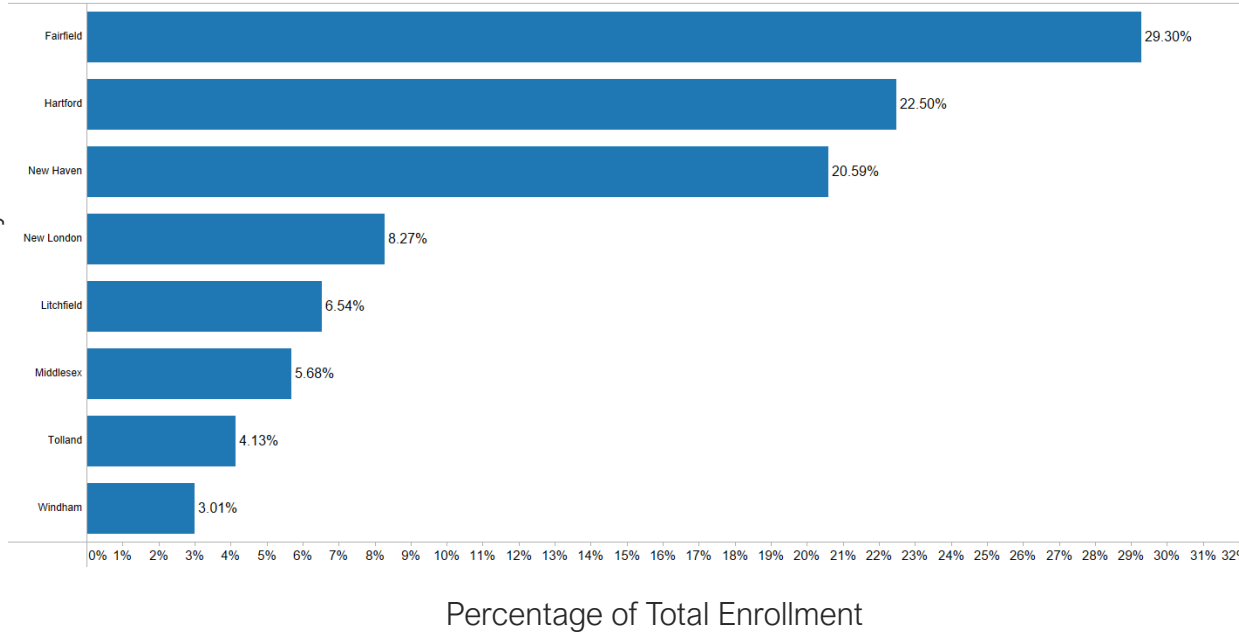
Female enrollees account for 54.5% of Dental Enrollment.

31% of Dental Enrollment consists of 19 - 34 year olds.

339 Individuals over the age of 65 are enrolled.

Customer Geography

Proportion of Enrollees by County

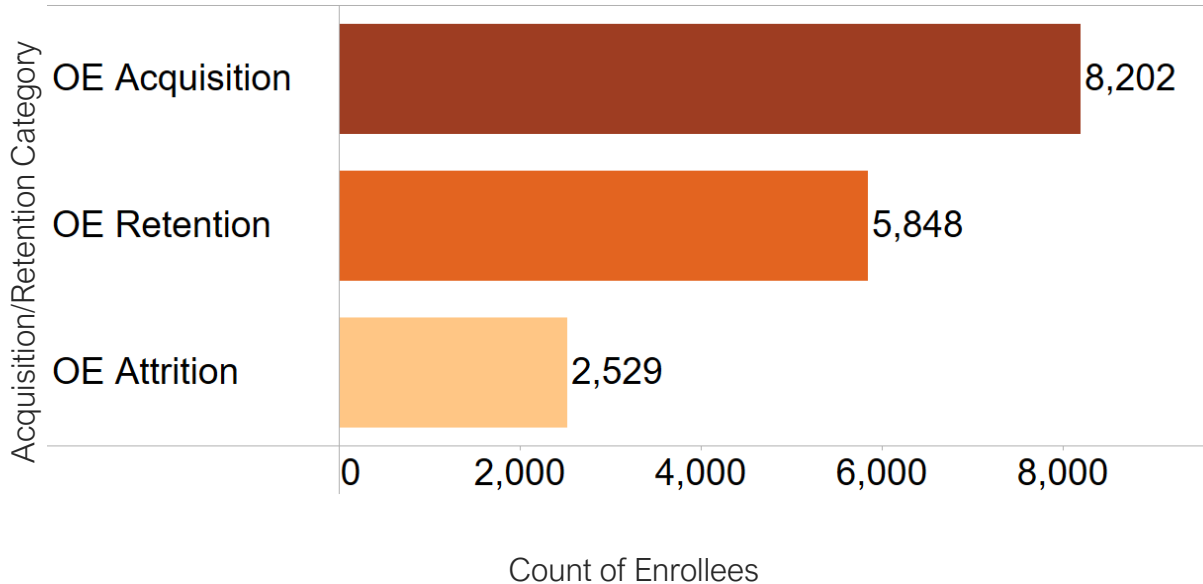


**Total Dental Enrollment
is 14,050 enrollees.**

**The county Population
Ratios have all stayed
within a single
percentage of last year's
ratios.**

Acquisition & Retention Results

Open Enrollment 2024 Customer Retention/Acquisition Status



42.1% of the Dental Open Enrollment Acquisition volume is completely new to the Exchange.

Customer Product Migration – Carrier Changes

Enrollment Migration Across Carriers During Open Enrollment 2024

		2023 Carrier		
		Anthem Blue Cross and Blue Shield	ConnectiCare Insurance Company, Inc.	Grand Total
2024 Carrier	Anthem Blue Cross and Blue Shield	5,004	35	5,039
	ConnectiCare Insurance Company, Inc.	59	750	809
	Grand Total	5,063	785	5,848

Only 1.6% of Dental Enrollees changed carriers.

Customer Plan Selections

2023 - 2024 Enrollment by Carrier, Plan Name, and Plan Year



In 2024, all Dental plans mirror those of 2023

Anthem Dental Family increased by 61% between 2023 and 2024

■ Anthem BCBS
■ ConnectiCare Ins. Company, Inc (CICI).

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Covered CT Customer Profile & Analysis

End of Open Enrollment (OE) – Covered CT Yearly Review

	Open Enrollment 10*	Open Enrollment 11
	11/1/22-1/15/23	11/1/23-1/15/24
Active CCT Enrollment	15,411	27,393
% CCT Population With Financial Assistance	99.9%	99.6%
% CCT Population Under 35 (Average Age)	32.2% (44.5)	36.9% (42.7)
Most Selected CCT Issuer (% of Enrollment)	CBI (62.2%)	CBI (61.5%)
CCT Auto-Renewal Rate	89%	84.9%
% CCT Enrollment w/ Broker Assistance	14.3%	48.3%

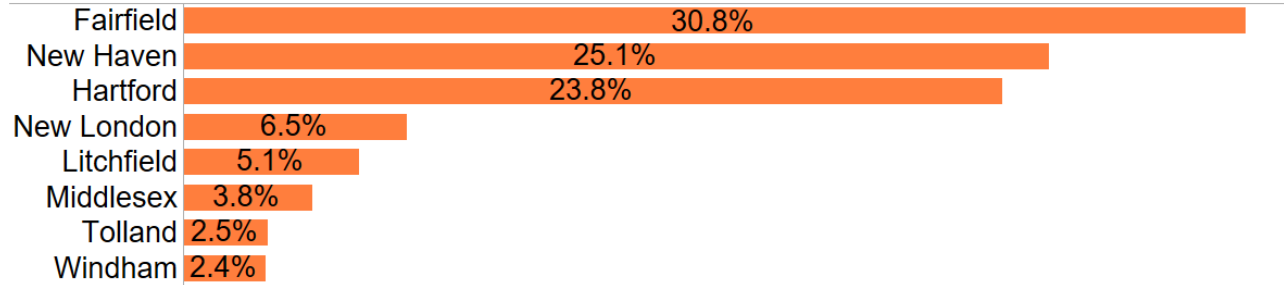
In 2024, 26.7% of enrollees in the Covered CT (CCT) Program were not enrolled in a QHP plan prior to OE (18.6% in OE 2023).

4,643 individuals enrolled in 2023 QHP coverage became eligible for and enrolled in the CCT Program for 2024.

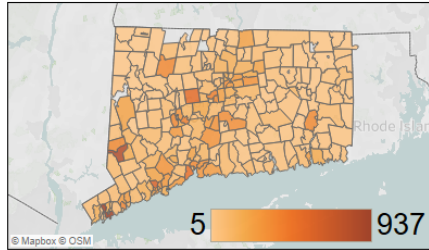
Customer Geography

Proportion of Covered CT Enrollment by Geographic Areas

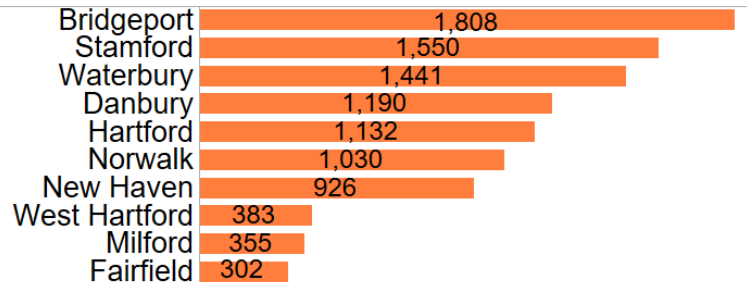
Proportion of Enrollment by County



Enrollee Density by Zip Area



Top 10 Cities



**41% of all
Bridgeport
Enrollments are
in Covered CT**

**Fairfield County
accounts for
roughly 2% less
of the Population
relative to the
total enrollment**

Customer Age & Gender Mix

Proportion of Covered CT Enrollees by Age and Gender

	Male	Female	Grand Total
< 19	0.6%	0.5%	0.5%
19 - 25	18.7%	16.5%	17.4%
26 - 34	18.2%	16.7%	17.3%
35 - 44	15.8%	16.0%	15.9%
45 - 54	17.7%	20.2%	19.2%
55 - 64	27.5%	29.9%	28.9%
>= 65	1.4%	0.2%	0.7%

% of Enrollment

Female enrollees account for 58.7% of CCT enrollees, compared to 54% of total QHP enrollment.

35% of enrollment consists of 19 – 34 year olds (24% of the overall QHP enrollment)

**Due to the AHCT requirement for all QHP eligible individuals in a household to be enrolled in the same QHP plan, there is both a 65+ and under 19 population within the Covered CT enrollment.*

Open Enrollment Customer Attrition–Financial Help

Customer Attrition Reasons For Enrollees Previously in Covered CT* (3,753 non-renewals)

Active Cancellation	16.3%
Did Not Actively Renew	38.1%
Medicare Age Out	5.4%
Enrolled In HUSKY	39.9%

New Covered CT Enrollment from Retention Population (4,643)

APTC+CSR	89%
APTC	9.4%
No FA	1.5%

39.9% of Covered CT Attrition due to individual moved to HUSKY.

4,134 enrollees who were previously receiving APTC+CSR became eligible for and enrolled into Covered CT.

**Applicants are required to answer a financial help gating question: “Do you want to find out if you can get help paying for health coverage?” Enrollees answering “No” to this question forego eligibility determinations for HUSKY or financial help for QHP coverage.*