

Board of Directors Meeting

March 17, 2016

access health CT 

Agenda

- A. Call to Order and Introductions
- B. Public Comment
- C. Votes
 - February 18, 2016 Regular Meeting Minutes
 - March 1, 2016 Special Meeting Minutes
 - Quasi Public Annual Report
- D. CEO Report
- E. Marketing Update
- F. 2016 Open Enrollment Analytics
- G. Plan Management Update
- H. Strategy Committee Update
- I. Adjournment

Public Comment

Votes

- February 18, 2016 Regular Meeting Minutes
- March 1, 2016 Special Meeting Minutes
- Quasi-Public Annual Report

CEO Update

Marketing Update



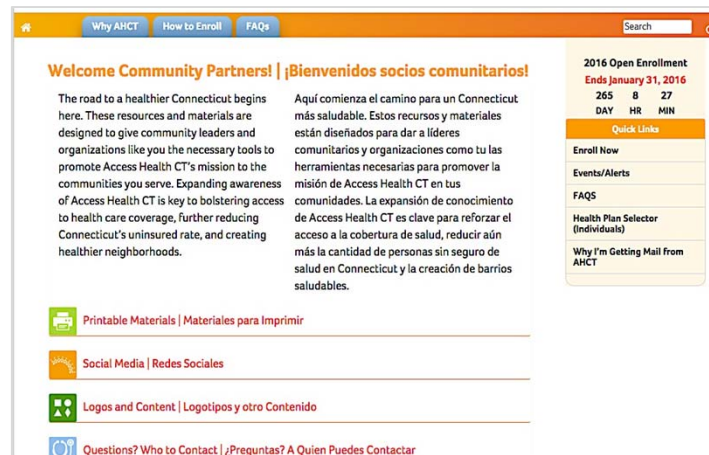
access health CT

Media Wrap Up

2015/16 Enrollment Period

access health CT 

	OE1	OE2	OE3	OE4
FOCUS	100% Acquisition	100% Acquisition	50% Acquisition 50% Retention	15% Acquisition 85% Retention
RESEARCH	n/a	Member Census	Member Census Leavers Who's left	Member Census + Customer Satisfaction
UNINSURED	8%	4%	3.8%	TBD
BUDGET	\$17M	\$8M	\$4M	TBD
CHANGES			Website Learn More Simplification Event approach Testimonials (TV) Out of the box sponsorships	Year round outreach, Health Ins. Literacy, Communication simplicity, change in message and messenger.

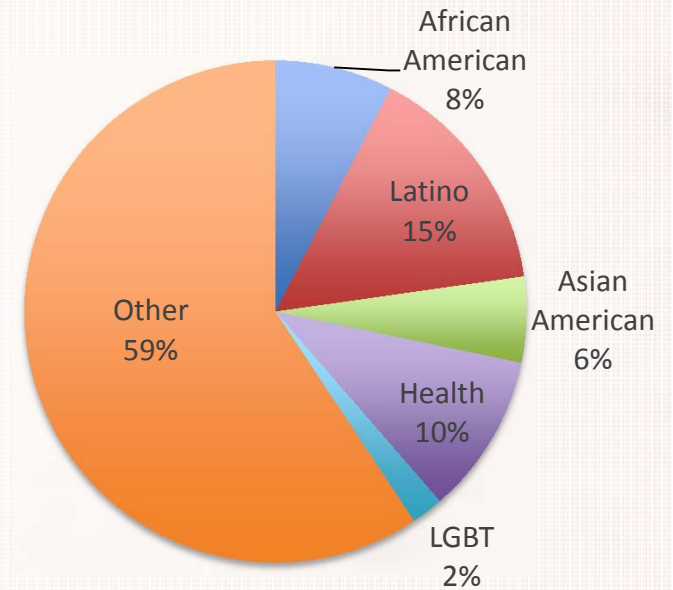
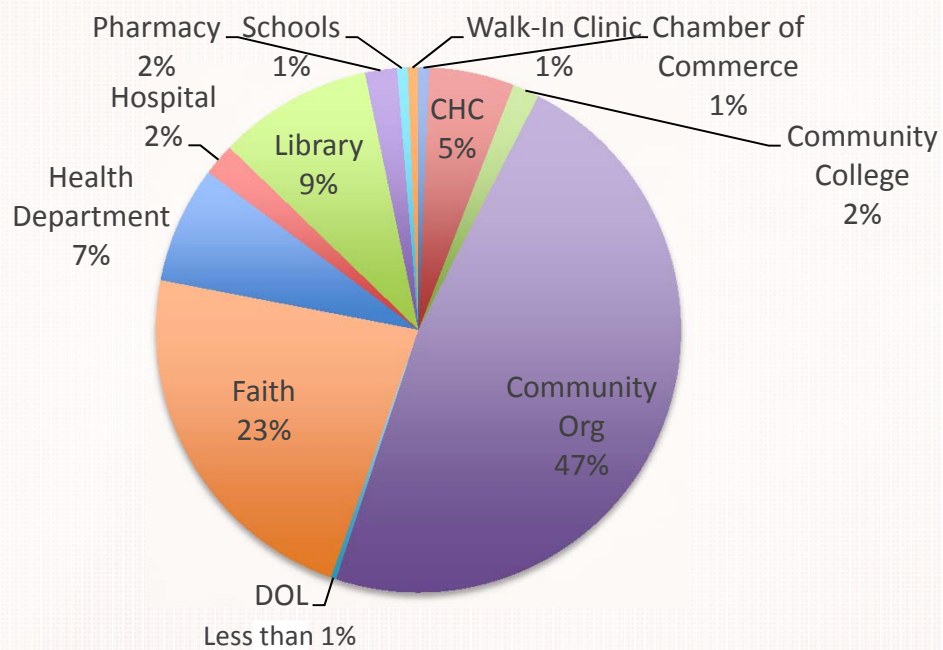


Community Partner Page:

- Goal -> provide our community partners\leaders a place to get information, marketing collateral and general updates.
- Bilingual (EN/SP)
- Learn.accesshealthct.com/community

Community Outreach

- Built relationships with over 305 community organizations -leaders and influencers



*Other: YMCA/YWCA, Boys & Girls Club, Big Brothers Big Sisters, women's centers, Jewish Family Services, community centers, etc.



Community Chats:

- Healthy Chats to Community Chats
- 11 Community Chats
- 129 community leaders/influencers
- 133 additional contacts (contacted)
- Chat Survey results:
 - ✓ 88% extremely or very satisfied with information presented
 - ✓ 92% extremely or very likely to share information with community
- End of OE Survey results → improve our approach



Enrollment Fairs:

1. Bridgeport
2. Manchester
3. Tolland

Exceeding expectations

- Manchester: highest number of attendees on record (132)
- High enrollment conversion rate
- Strong QHP enrollment numbers
- Partner engagement (Walgreens, Certified Application Counselors and Community Orgs).

In-Person Assistance Data

	Year Two	Year Three
Open Enrollment Period	11/15/14-2/15/15	11/1/15-1/31/16
Enrollment Center Visitors	9,044	7,714
New Britain Visitors	5,480	4,841
New Haven Visitors	3,564	2,873
Enroll. Center Enrollments	5,376	4,467
New Britain Enrollments	3,037	2,606
New Haven Enrollments	2,339	1,861
Enroll. Fairs/Community Enrollment Partners Visitors	4,527	3,664
Enroll. Fairs/Community Enroll. Partners Enrollments	2,416	2,346
Total Visitors	13,571	11,378
Total Enrollments	7,792	6,813

Conversion rates:

Enrollment Centers 2014: 59% | **2015: 58%**

Enroll. Fairs/Comm. Enrollment Partners 2014: 53% | **2015: 64%**

Overall Conversion Rate 2014: 57% | **2015: 60%**

Community Outreach, Looking Ahead to OE4

Main goals:

Plan and benefit awareness, education and engagement, enrollment, loyalty and retention.

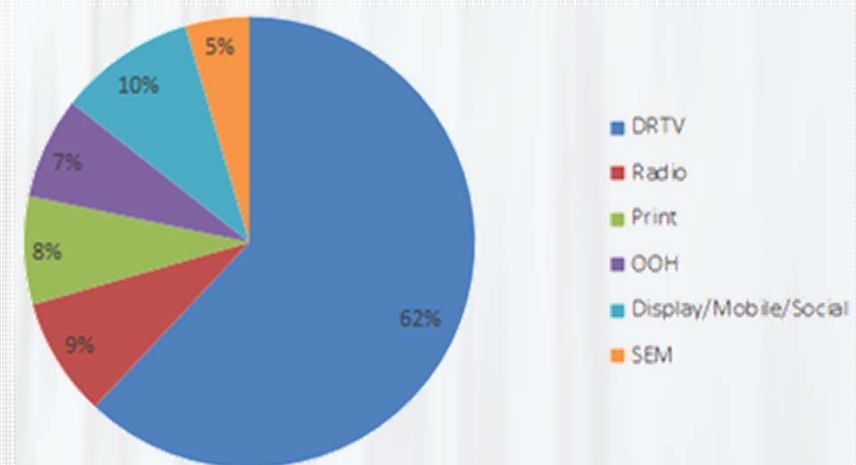
Main focus:

- ✓ Health Insurance Literacy
- ✓ Health Disparity
- ✓ Plan utilization and benefits
- ✓ Community partnerships (events)
- ✓ Research
- ✓ Acquisition (new) & Retention opportunities
- ✓ Understanding of AHCT
- ✓ Small business
- ✓ New and existing community relationships.
- ✓ Target audiences: Minorities (AFAM, APAC, HISP)

Paid Media Wrap Up

INTEGRATED MULTI-MEDIA APPROACH

- 42% decrease in investment - \$1.75M vs. \$3MM
- Shift in focus towards retention
- TV remained the priority
- Focus shifted towards sponsorships
 - 8 TV sponsorships
 - New digital partners
 - Extended Social presence
 - Mobile billboards
 - Cinema advertising



Channel Highlights

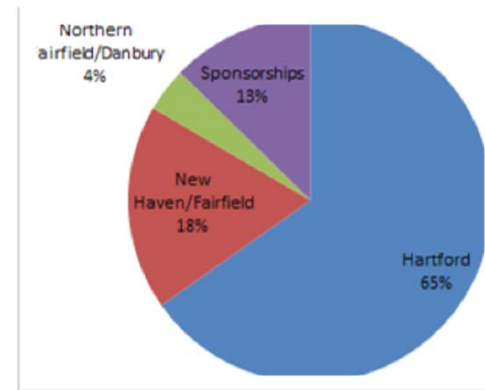
With over \$1MM less in spend year-over-year, the TV campaign was re-modeled

Reduced spend: ABC, NBC, CBS & Fox
Integrated sponsorship packages: weather, school closings and holiday toy and food drives

Negotiated “Plan B’s” with all networks for increased weight the last two weeks of the enrollment period.

TELEVISION: Broadcast spend concentrated within Hartford DMA

- 65% of TV
- 44% of Radio



Broadcast Stations

Hartford Stations

CBS(WFSB)

NBC(WVIT)

FOX(WTIC)

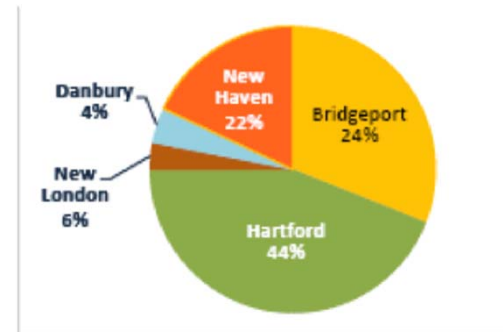
ABC(WTNH)

Hispanic TV

TeleMundo (WRDM)

Univision (WUVN)

UniMas (WUTH)



Cable Systems

Hartford Interconnect

Interconnect Groton

Cablevision Norwalk

Cablevision News12

Cablevision Bridgeport




Comcast Danbury

DMA: Designated Marketing Areas

RADIO

- Ran the last 4 weeks to increase message frequency and support the final push towards enrollment
- Focused on leveraging local DJs as endorsers, family testimonials and PSAs (UConn coaches).
- Campaign reached multiple target segments – General audience, African American & Hispanic
- 5,643,000 total impressions delivered

CAMPAIGN DETAILS BY THE NUMBERS

19 Number of Connecticut Radio Stations Used to Target General Audience, African American, and Hispanic Audiences	2,785 Estimated Number of Units, not including Added Value	520 Estimated Number of Added Value Units, not including Station Interviews	29 Number of Station Interviews
17  Number of Personality Endorsers	20 Estimated Number of Unique Station Personality Stories Rotated throughout the Campaign, including DJ Reads	30  Number of Testimonials Rotated throughout the Campaign	1  Number of Short Messages

Impressions: non-unique people reached.

PRINT

- Delivered ~2MM impressions
- Single Sheet Inserts:
 - Community, Hispanic, African American/Caribbean Newspapers
- 2 English, 2 Spanish executions



Don't miss out on the benefits of being covered! **January 31**

Don't miss the deadline! You may qualify for financial help to pay for your health care coverage.

ALL HELP IS FREE!

Apply through AccessHealthCT and you can qualify for financial help to pay for your health care coverage. No application fee is needed.

- Visit AccessHealthCT.com
- Call 1-855-432-2428
- For more information, visit AccessHealthCT.com and click on "Get Help"
- Visit an Enrollment Center
 - New Britain Mall News Stand
 - New Haven Old Church Street
- Visit a Community Enrollment Network for help and assistance go to AccessHealthCT.com/enrollment

READY TO ENROLL? THIS IS WHAT YOU NEED:

Have the following information for yourself and anyone in your household looking for coverage:

- Social Security numbers
- Valid, green card or other immigration documents
- Health record information
- Employment information and any health plan options
- Current insurance coverage

For a complete list of documents, visit AccessHealthCT.com.

Avoid a potential **\$695** Tax Penalty*



Community

- The Stamford Advocate
- Connecticut Post
- Bristol Press
- News Times
- New Haven Register
- Stratford Star
- Shelton Herald
- The Norwalk Hour
- Milford Mirror
- Wallingford Record Journal
- Trumbull Times
- Fairfield Sun
- Middletown Press
- New Milford Spectrum
- Shoreline Times
- Westport News
- Register Citizen
- Manchester Journal Inquirer

Hispanic

- Tribuna CT
- La Voz Hispana
- El Sol

African American

- Inquiring News
- Inner City News
- Northend Agents

SSIs

- Hartford Courant
- New Haven Register
- Danbury News-Times
- Stamford Advocate/Greenwich Time
- Meriden Record-Journal
- New Haven Register
- Waterbury Republican

Impressions: non-unique people reached



OUT OF HOME

- Mobile Billboard:
 - 32 feet long, 13 towns, two weeks - Boost awareness and engagement - Message English & Spanish
- Cinema Screens:
 - Ran :30 spot English & Spanish
 - 113 cinema screens, 12 theaters (10 mile radius of top 20 zip)
 - Admissions Reached: 260,000 16%+ higher due to Star Wars Movie
- Door Hangers: 5 x 17" double sided
 - Households within a 5-mile radius of Enrollment Centers & Community Enrollment Partners
- Impressions: 291K

DIGITAL PROGRAM

Banners

- Delivered ~27M impressions & 230k+ clicks.
- 64% of the digital spend and drove 47% of the clicks.
- Video partners and placements drove significant volume

Social Media (40K+ likes)

- 4% of the digital spend, investment nearly doubled year over year
- Ran across three channels – Facebook, Twitter, and Instagram
- Drove ~8k clicks and 12k+ page/post engagements

Paid Search

- 32% of the digital spend, 50% of clicks
- Branded terms: top click driver

[Access Health CT](http://www.accesshealthct.com)

Open Enrollment for Health Care
Coverage Ends 1/31/16. Enroll Now!

www.accesshealthct.com


[Access Health CT](http://www.accesshealthct.com)

Cobertura de salud en el mercado
oficial de seguros de salud en CT.

www.accesshealthct.com

Communications Wrap Up

- Multiple mediums: Direct Mail, Print, Social Media/Email, Electronic, Website, Videos
- Tracked through Media Report (vanity numbers) and Google Analytics.
- Simplified Communications 5-8 Grade reading level, available in English and Spanish



When Can I Enroll?

Enrolling in or changing your health care coverage during the year may depend on your situation:

Open Enrollment

Most Connecticut residents will have to wait for the Open Enrollment period November 15, 2014 – February 15, 2015 to get health care coverage through Access Health CT.

Medical (MOSBY) Health or the Children's Health Insurance Program (CHIP)

If you qualify for MOSBY Health or CT's CHIP (Medicaid), you can apply any time. Find out if you're eligible for these programs by reviewing your health information. You can apply for MOSBY Health or CHIP projected federal and state income (FMSI) at www.AccessHealthCT.com.

American Indians and Alaska Natives

Members of federally-recognized tribes and Alaska Natives can enroll at any time of the year. They can also change plans or carriers during the year without needing a Qualifying Life Event.

Qualifying Life Event




If you or someone in your household has a Qualifying Life Event during the year, you may qualify for a Special Enrollment Period. During this time, you can enroll in health care coverage through Access Health CT or change your current plan or carrier choice, outside of the normal Open Enrollment period, for more information and examples of Qualifying Life Events, visit www.AccessHealthCT.com. Examples of Qualifying Life Events include:

- Getting married or someone in your household is already married to an Access Health CT plan.
- Having or adopting a child.
- Permanently moving to Connecticut from another state.
- Having a change in income or household status that affects eligibility for tax credits or cost sharing reductions (if those are already available).
- Leaving their current employer, for example, due to job loss, death, or change of eligibility for Medicaid (MOSBY Health) or CHIP, expiration of a COBRA continuation of health coverage, or an employer, a company's health care coverage for employees or their qualifying life events or changing their contribution level over some time. But, voluntarily quitting work or being terminated or being terminated for not paying your premiums will not count as covered events.

How long does this Special Enrollment period last?

If you have a Qualifying Life Event, your Special Enrollment period will generally last 60 days from the date of the event. Depending on time, you may sign up for health care coverage or change your plan at any time during this period.

To see if you qualify for a Special Enrollment period, please call Access Health CT at 1-800-962-2632.
 You may be asked to provide some supporting documentation.

Access Health CT

[illegible]

Learn More Educational Site

- Sessions: 109,120
- Unique Users: 78,081
- Average Session: 3 min
- Pages Per Session: 2.70
- Total Page views: 294,789
- New Visitors: 74,823
- Bounce Rate: 42.60%

Mobile Statistics

- Desktop: 76,137
- Mobile: 23,149
- Tablet: 9,834

Session: period a user is actively engaged with a website, app, etc.

Unique users: at least 1 session within the date range. New/returning users.

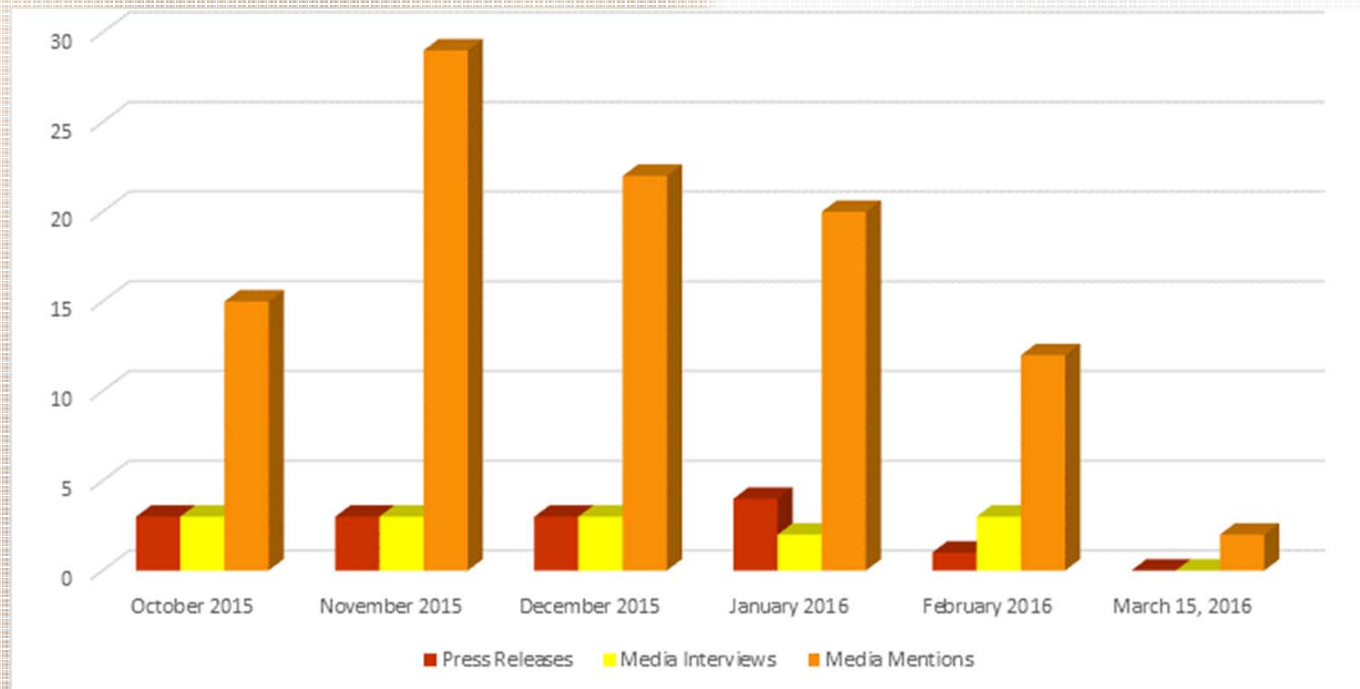
Average Duration: Length of a session.

Pages/Session: average # of pages viewed during a session.

Page views: number of pages viewed. Repeated views of a single page are counted.

New Visitors: % of first time visits.

Bounce rate: % of single-page visits (i.e. visits in which the person left your site from the entrance page without interacting with the page).



Next Steps. Open enrollment 2017

THINKING DIFFERENTLY

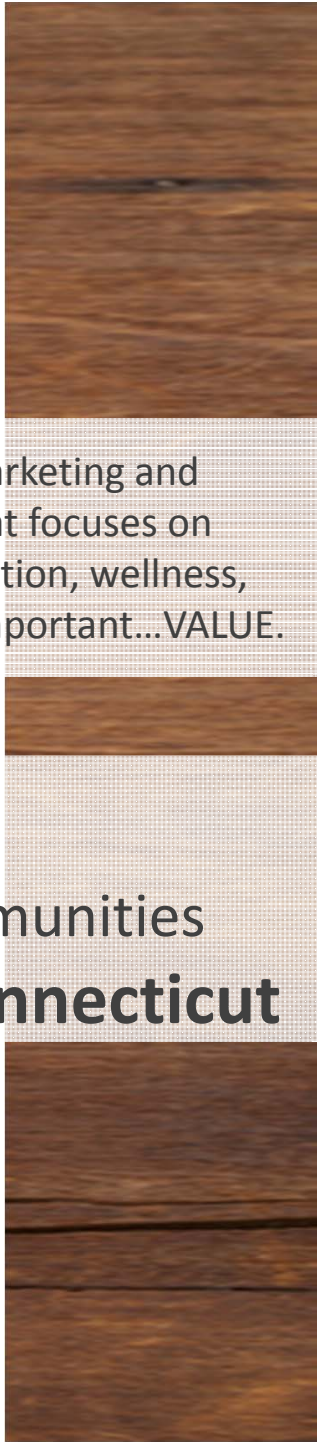
Our marketing focus is shifting to moving people from Coverage to Care.

Primary care
doctors

increase care
coordination,

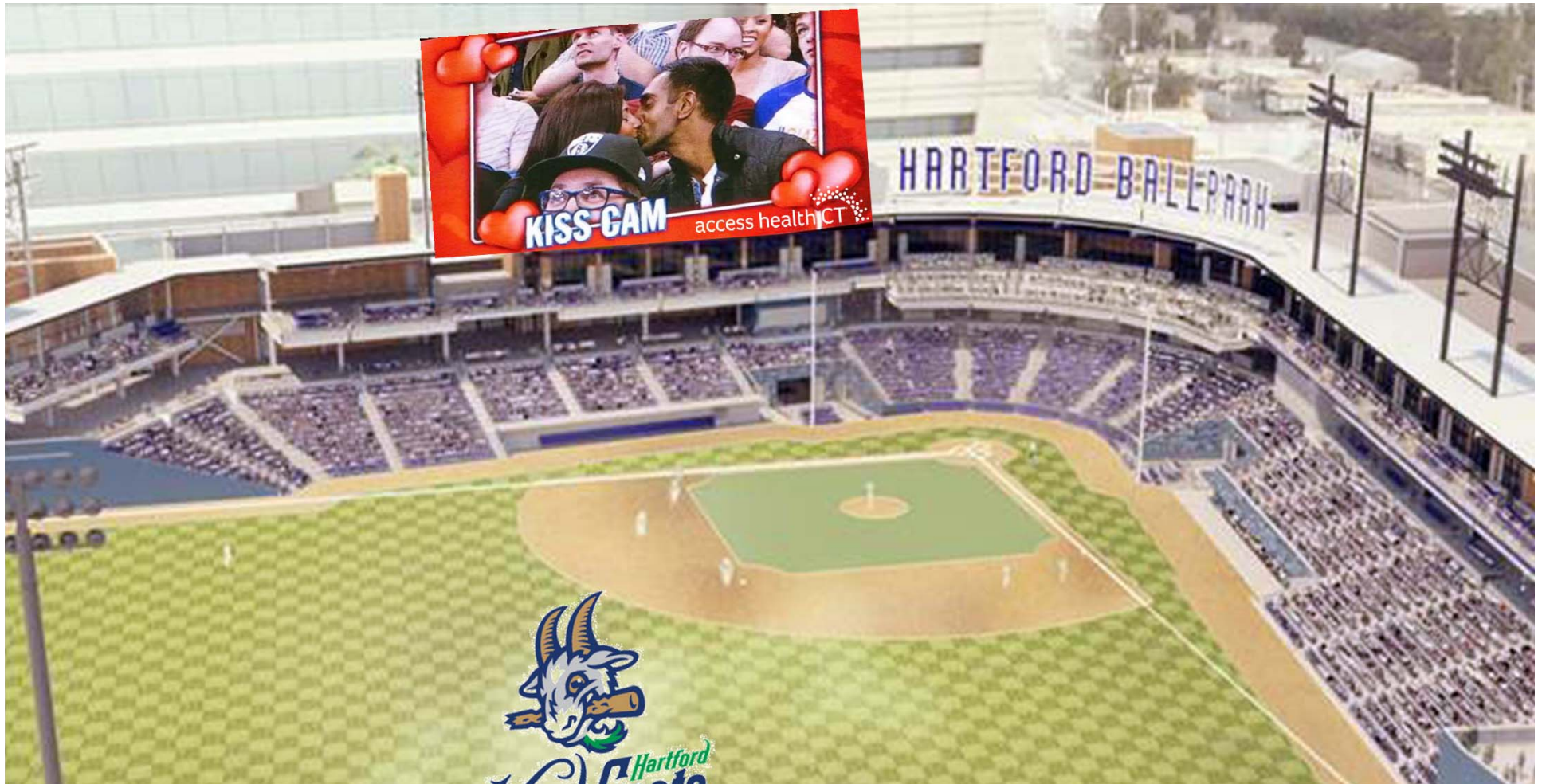
management
of chronic
conditions

referral to
specialty
services



Diverse **Year-round** marketing and outreach campaign that focuses on benefit and plan utilization, wellness, education and most important...VALUE.

Healthier People
Healthier Communities
Healthier Connecticut



It's a **whole new ballgame**

Branding: Logo on 80-ft x 40-ft high-definition videoboard (ability to change the messaging)

AHCT Kiss Cam: AHCT will own this sponsorship, video of the mascots holding up poster boards with PSA messaging e.g. *Did you take advantage of your FREE annual check-up?*

Outreach: tabling opportunities, e-blast in newsletter and social media

access
health CT

MEDIA CAMPAIGN

NBC
CONNECTICUT

Q1 Flight Dates

December 28, 2015 -
March 27, 2016

- *Miles for Smiles
- *5X Penguin Plunge Events
- *School Closings
- *Time & Temp
- * Digital (banners)



**PENGUIN
PLUNGE**



Q2 Flight Dates

March 28, 2016 - June
26, 2016

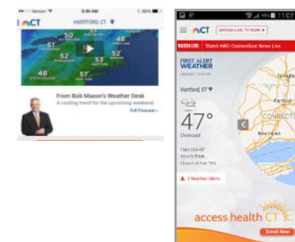
- *Time & Temp
- *Earth Week Sponsor
- *Digital (banners)



Q3 Flight Dates

June 27, 2016 -
September

- *Olympic Trials
- *100 Day Countdown
- *Accident Report
- *Social Media Campaign
- * Digital (banners)



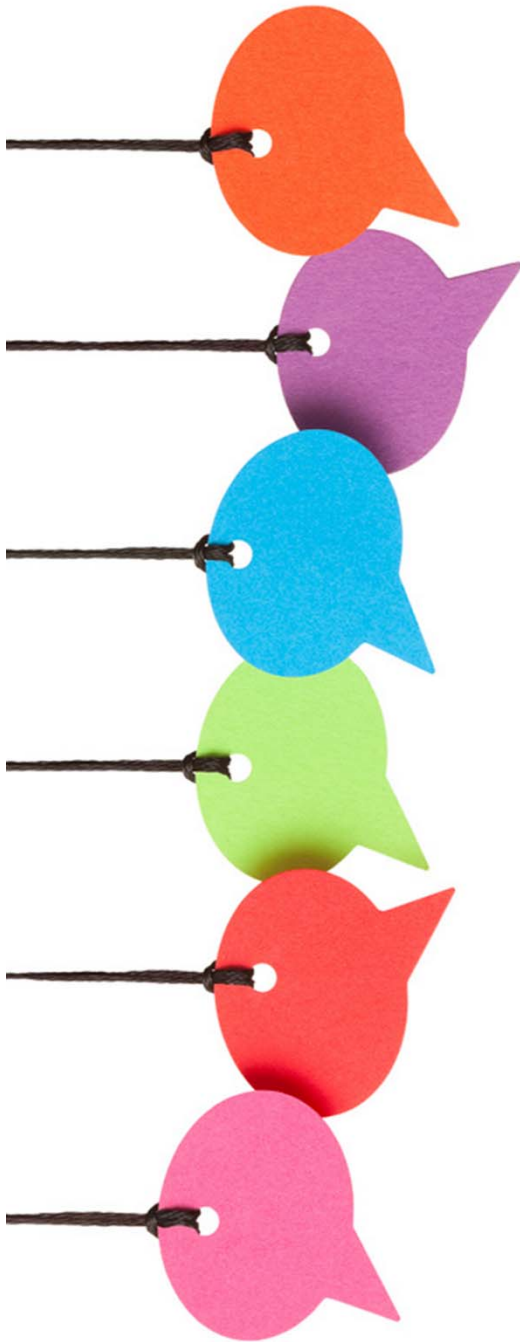
Q4 Flight Dates

September 26, 2016 –
December 2016

- *NBC Connecticut health & wellness festival
- * Joy of sharing food & toy drives



THOUGHT STARTERS



Year-round community outreach and engagement: Events. Sponsorships. Partnerships. Media. Diversity. Multicultural

Small Business Marketing Campaign: Brand awareness. Growth

Communications Campaign: Simple. Targeted. Personalized.

Online shopping experience: Less is more. Simple is better

Research: Beyond Member Census → Customer Satisfaction

Advertising Campaign: Message. Messengers. Multiplatform

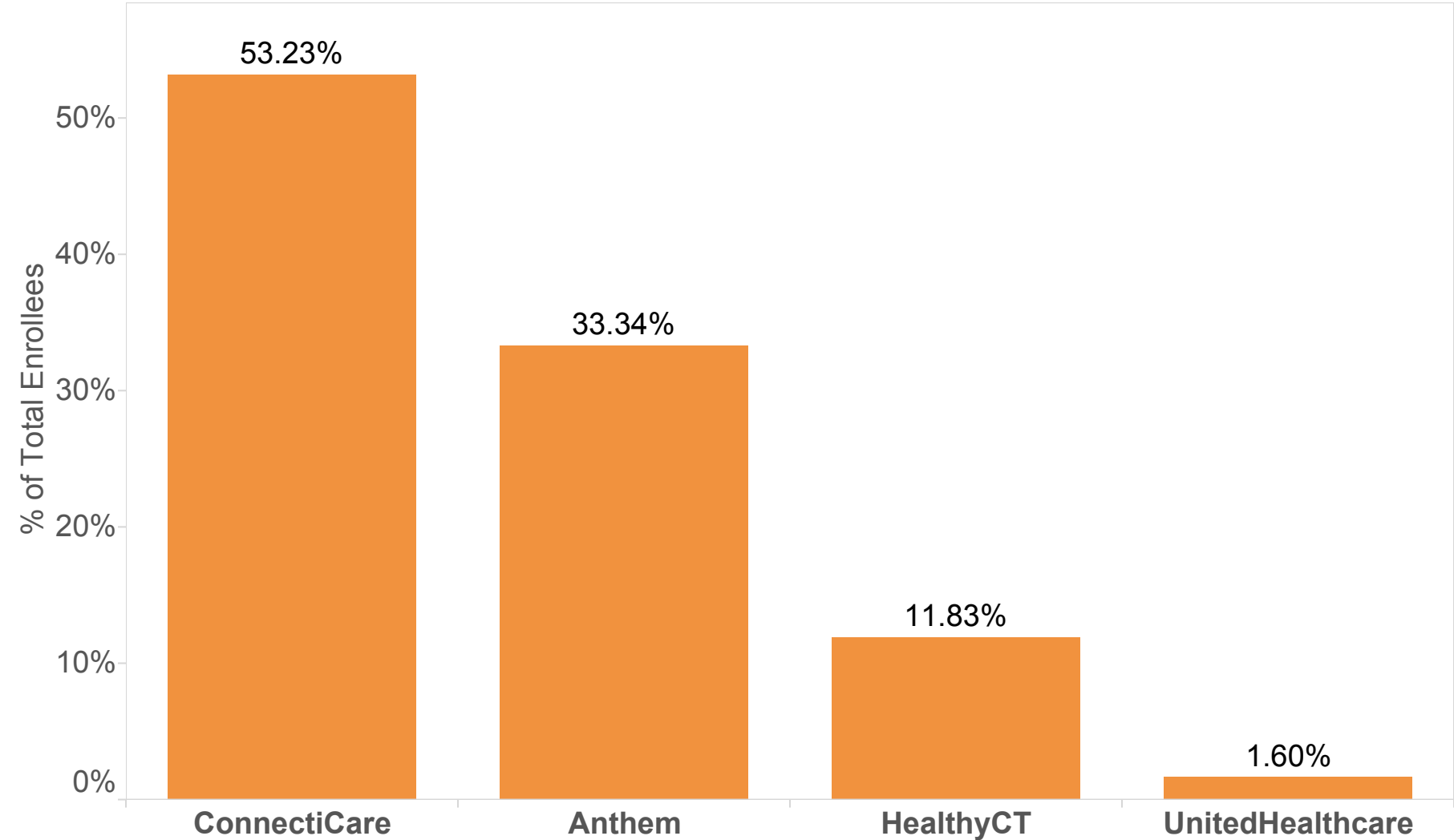
2016 Open Enrollment Analysis

Access Health CT - End of Open Enrollment (2016) Review

1) Open Enrollment (OE) - 3 Year Overview	2) OE Summary - Carrier Market Share	3) OE Summary - Premium Assistance	4) OE Summary - Plan Metal Selection	5) OE Summary - Metal Selection by FA Level	6) OE Summary - Coverage Start Dates	7) OE Summary - Enrollee Race/ Ethnicity	8) OE Summa Enrollee Language
			Open Enrollment 1 10/1/13 – 3/31/14			Open Enrollment 2 11/15/14 – 2/15/15	Open Enrollment 3 11/1/15 – 1/31/16
Active QHP Enrollment (on 2/1/16):			78,713			110,095	116,019
Total Active Medicaid Determinations (on 2/1/16):			129,588			442,508	608,003
QHP Population with Financial Assistance (APTC):			77.7%			77.4%	78.1%
% QHP Population Under 35:			30.9%			32.5%	33.2% (42.7)
Most Popular QHP Issuer (% of Total Enrollment):			Anthem (53%)			ConnectiCare (42%)	ConnectiCare (53%)
QHP Passive Renewals (Repeat Enrollees):			N/A			67.0%	80.6%
Completed Applications Created/Updated:			140,592			239,823	277,277
Calls per Completed Application:			2.99			1.49	1.57
Website Volume (Unique Visitors):			863,766			586,172	385,827

Access Health CT - End of Open Enrollment (2016) Review

2) OE Summary - Carrier Market Share	3) OE Summary - Premium Assistance	4) OE Summary - Plan Metal Selection	5) OE Summary - Metal Selection by FA Level	6) OE Summary - Coverage Start Dates	7) OE Summary - Enrollee Race/Ethnicity	8) OE Summary - Enrollee Language Prefer..	9) OE Summary - Geography	10) OE Customer Aquisition - ..
--------------------------------------	------------------------------------	--------------------------------------	---	--------------------------------------	---	--	---------------------------	---------------------------------



Highlights:

- 116,019 QHP enrollees at the end of 2016 open enrollment.

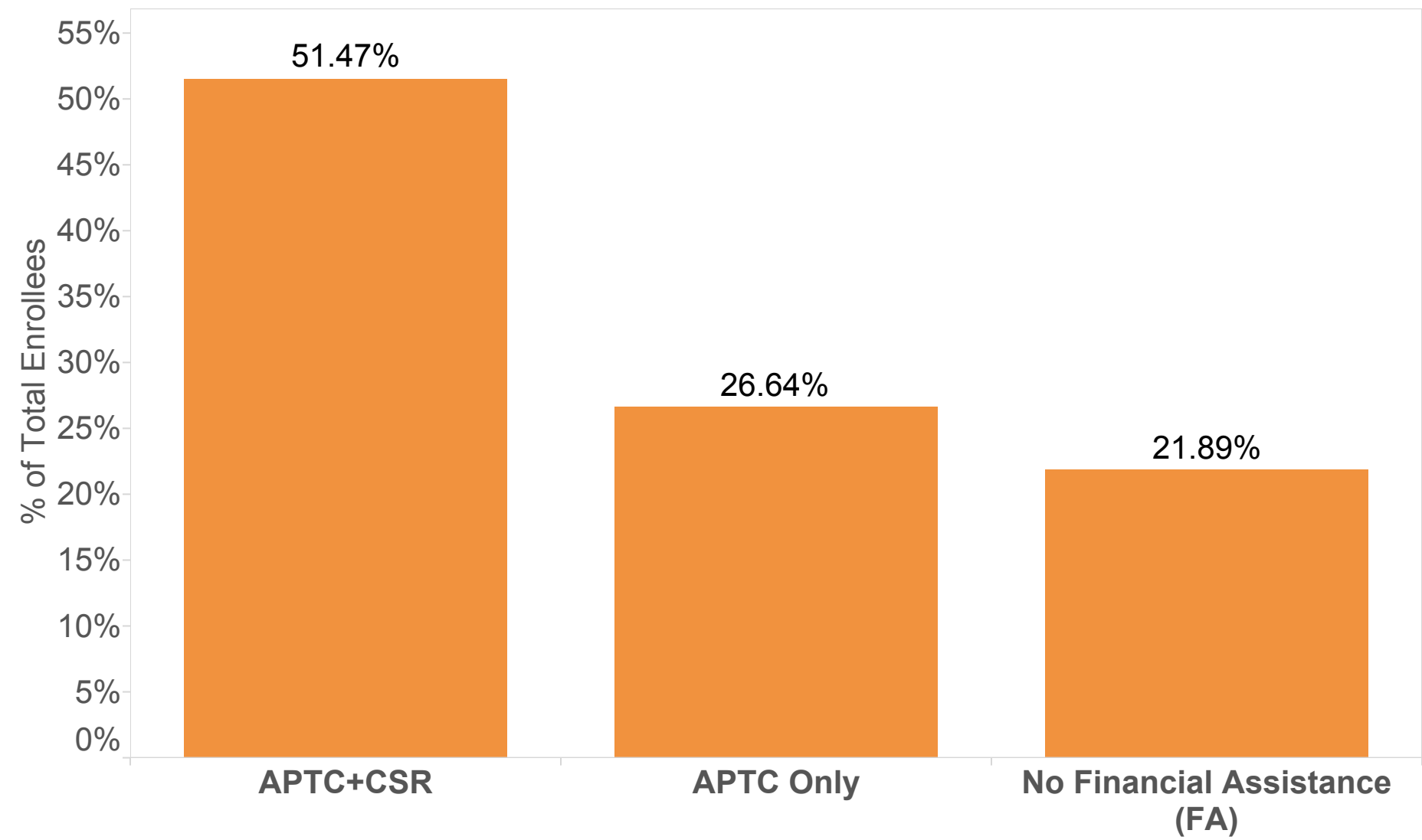
- 53.23% of enrollees chose a health plan with ConnectiCare.

- ConnectiCare's share of total QHP increased by over 10% since last open enrollment.

- Other insurers market share decrease ranged from .5% to 6.4% in comparison to last open enrollment.

Access Health CT - End of Open Enrollment (2016) Review

2) OE Summary - Carrier Market Share	3) OE Summary - Premium Assistance	4) OE Summary - Plan Metal Selection	5) OE Summary - Metal Selection by FA Level	6) OE Summary - Coverage Start Dates	7) OE Summary - Enrollee Race/Ethnicity	8) OE Summary - Enrollee Language Prefer..	9) OE Summary - Geography	10) OE Customer Aquisition - ..
--------------------------------------	------------------------------------	--------------------------------------	---	--------------------------------------	---	--	---------------------------	---------------------------------



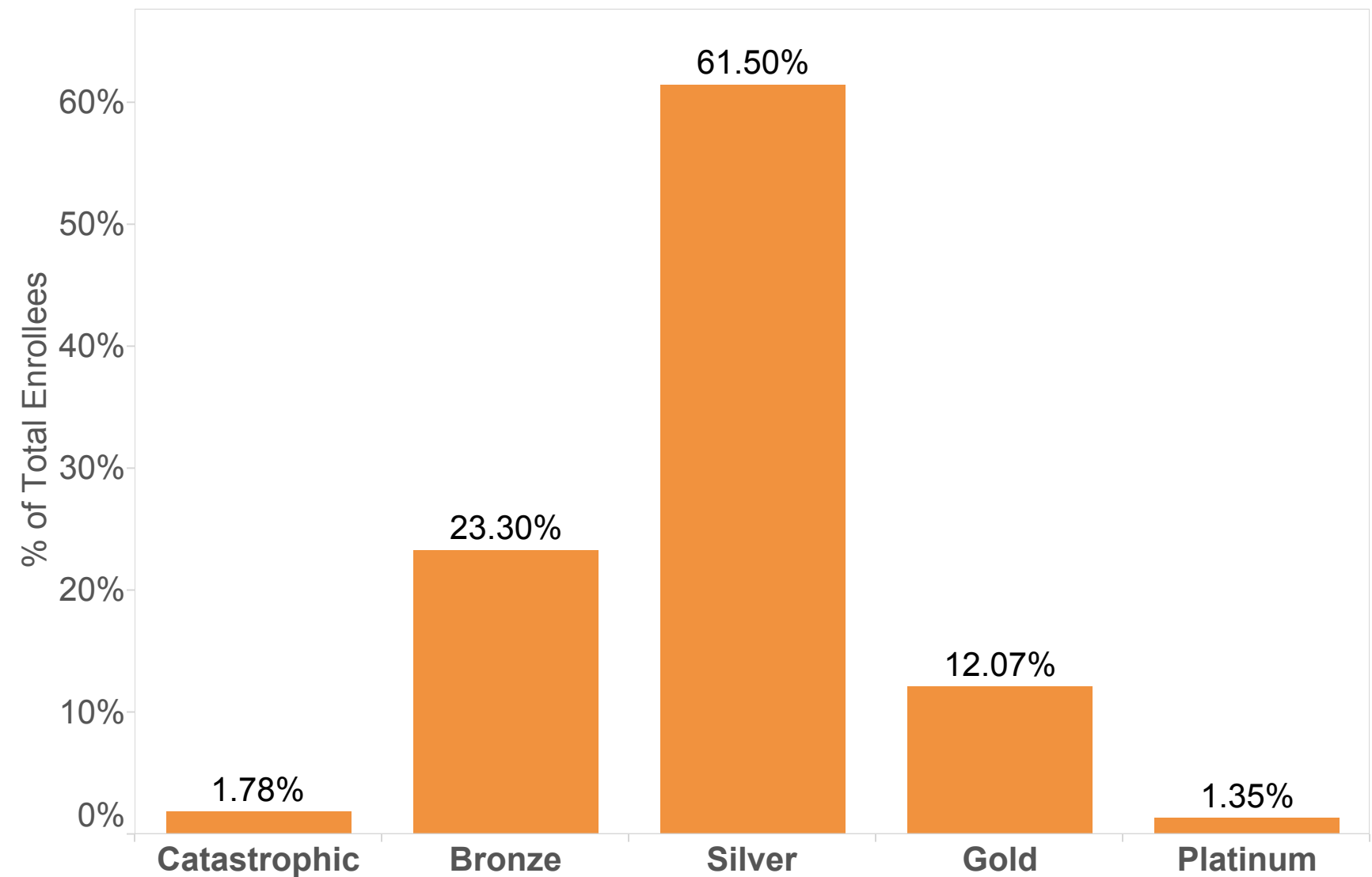
Highlights:

- 78.1% of enrollees are eligible to receive an Advance Premium Tax Credit (APTC).

- 51.5% of enrollees are eligible to receive a Cost Share Reduction (CSR).

Access Health CT - End of Open Enrollment (2016) Review

2) OE Summary - Carrier Market Share	3) OE Summary - Premium Assistance	4) OE Summary - Plan Metal Selection	5) OE Summary - Metal Selection by FA Level	6) OE Summary - Coverage Start Dates	7) OE Summary - Enrollee Race/Ethnicity	8) OE Summary - Enrollee Language Prefer..	9) OE Summary - Geography	10) OE Customer Aquisition - ..
--------------------------------------	------------------------------------	--------------------------------------	---	--------------------------------------	---	--	---------------------------	---------------------------------

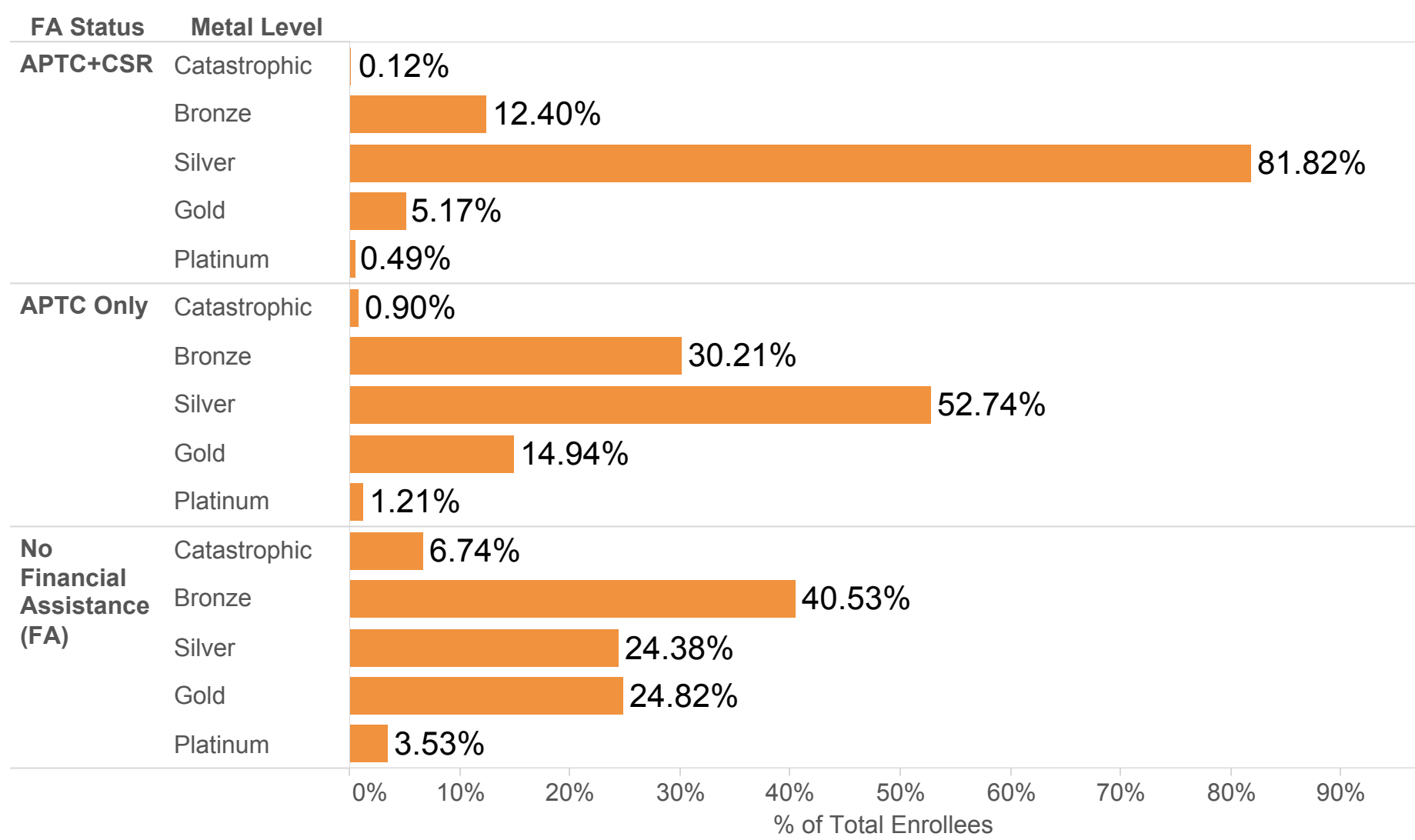


Highlights:

- Silver Plans cover 70% of cost of essential health benefits.
- Platinum Plans cover 90% of cost of essential health benefits.
- Catastrophic Plans are only offered to individuals under 30 years of age. Also, not eligible for Advance Premium Tax Credits.

Access Health CT - End of Open Enrollment (2016) Review

2) OE Summary - Carrier Market Share	3) OE Summary - Premium Assistance	4) OE Summary - Plan Metal Selection	5) OE Summary - Metal Selection by FA Level	6) OE Summary - Coverage Start Dates	7) OE Summary - Enrollee Race/Ethnicity	8) OE Summary - Enrollee Language Prefer..	9) OE Summary - Geography	10) OE Customer Aquisition - ..
--------------------------------------	------------------------------------	--------------------------------------	---	--------------------------------------	---	--	---------------------------	---------------------------------



Highlights:

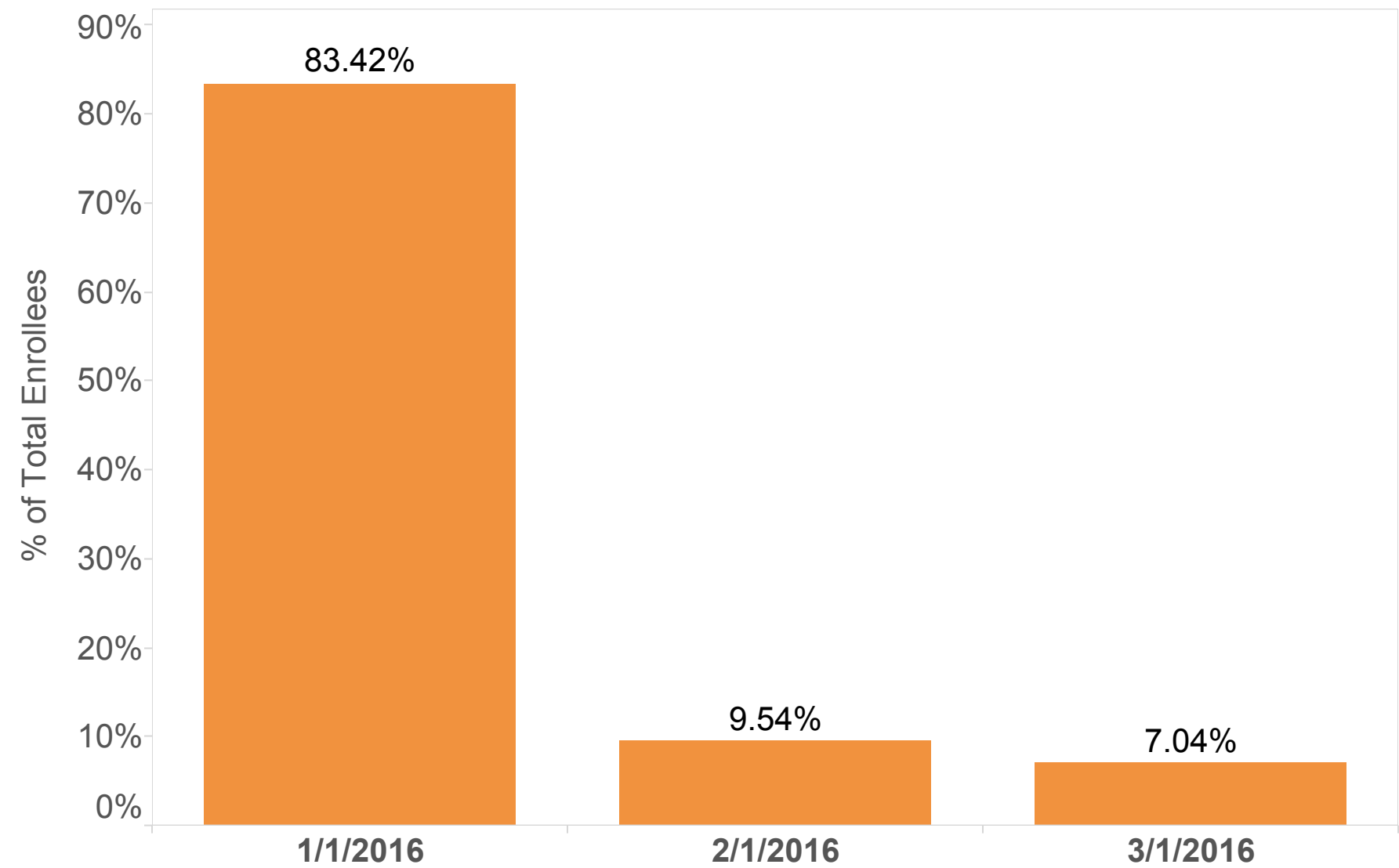
- Enrollees with no Financial Assistance more likely to select a lower metal tier plan.

- CSR only available to those applying for silver plans.

- APTC determined based on the cost of second-lowest-cost silver plan.

Access Health CT - End of Open Enrollment (2016) Review

2) OE Summary - Carrier Market Share	3) OE Summary - Premium Assistance	4) OE Summary - Plan Metal Selection	5) OE Summary - Metal Selection by FA Level	6) OE Summary - Coverage Start Dates	7) OE Summary - Enrollee Race/Ethnicity	8) OE Summary - Enrollee Language Prefer..	9) OE Summary - Geography	10) OE Customer Aquisition - Segmentation
--------------------------------------	------------------------------------	--------------------------------------	---	--------------------------------------	---	--	---------------------------	---

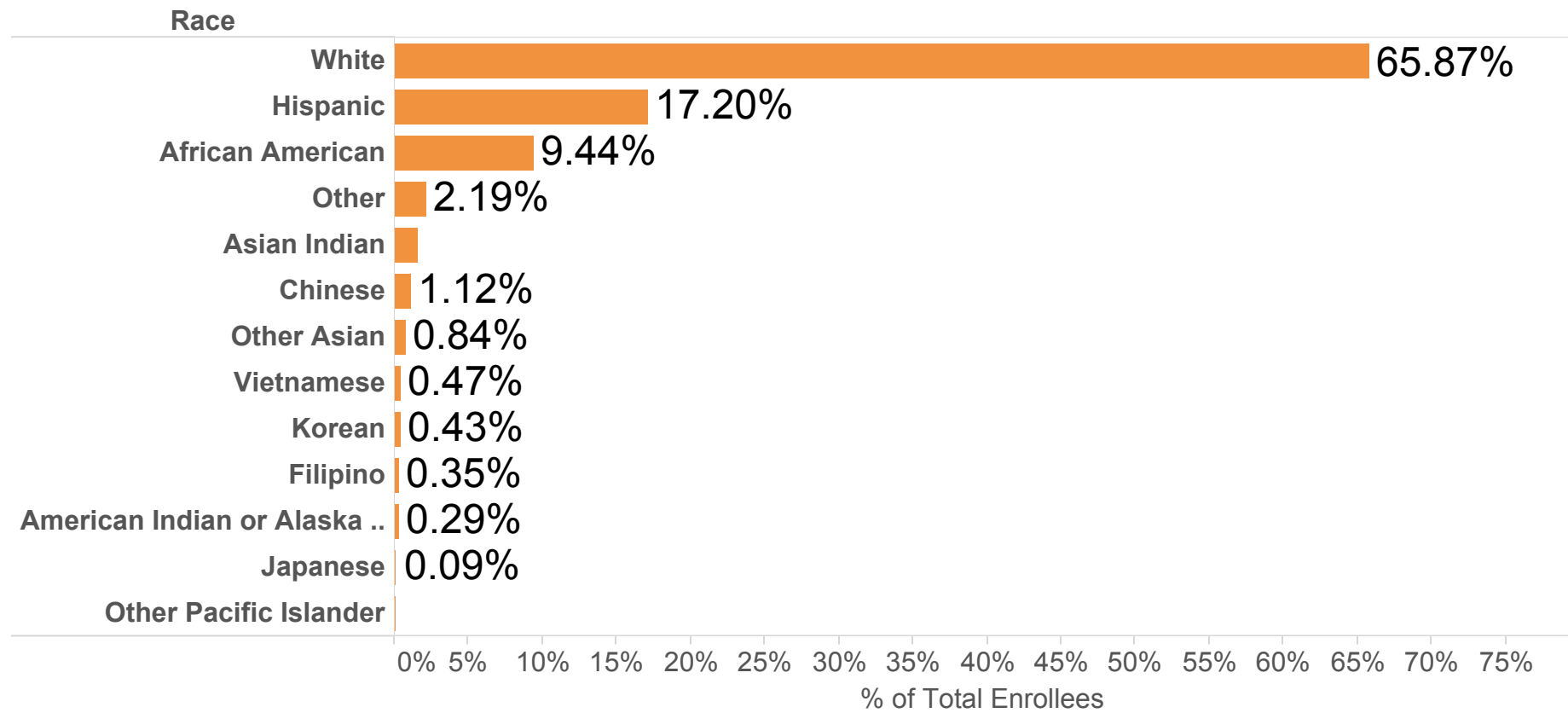


Highlights:

- 83% enrolled without gap in 2016 coverage.

Access Health CT - End of Open Enrollment (2016) Review

3) OE Summary - Premium Assistance	4) OE Summary - Plan Metal Selection	5) OE Summary - Metal Selection by FA Level	6) OE Summary - Coverage Start Dates	7) OE Summary - Enrollee Race/Ethnicity	8) OE Summary - Enrollee Language Prefer..	9) OE Summary - Geography	10) OE Customer Aquisition - Segmentation	11) OE Customer Aquisition - Segment Profile
------------------------------------	--------------------------------------	---	--------------------------------------	---	--	---------------------------	---	--



Highlights:

- 2014 Connecticut Census:

Hispanic or Latino (Any Race) - 15%

Black or African American (alone) - 11.5%

White (alone) - 81.2%

source: <http://www.census.gov/quick-facts/table/PST045215/09#headnote-js-b>

*Q1: Is "John Doe" of Hispanic, Latino, or Spanish Origin (Optional)?

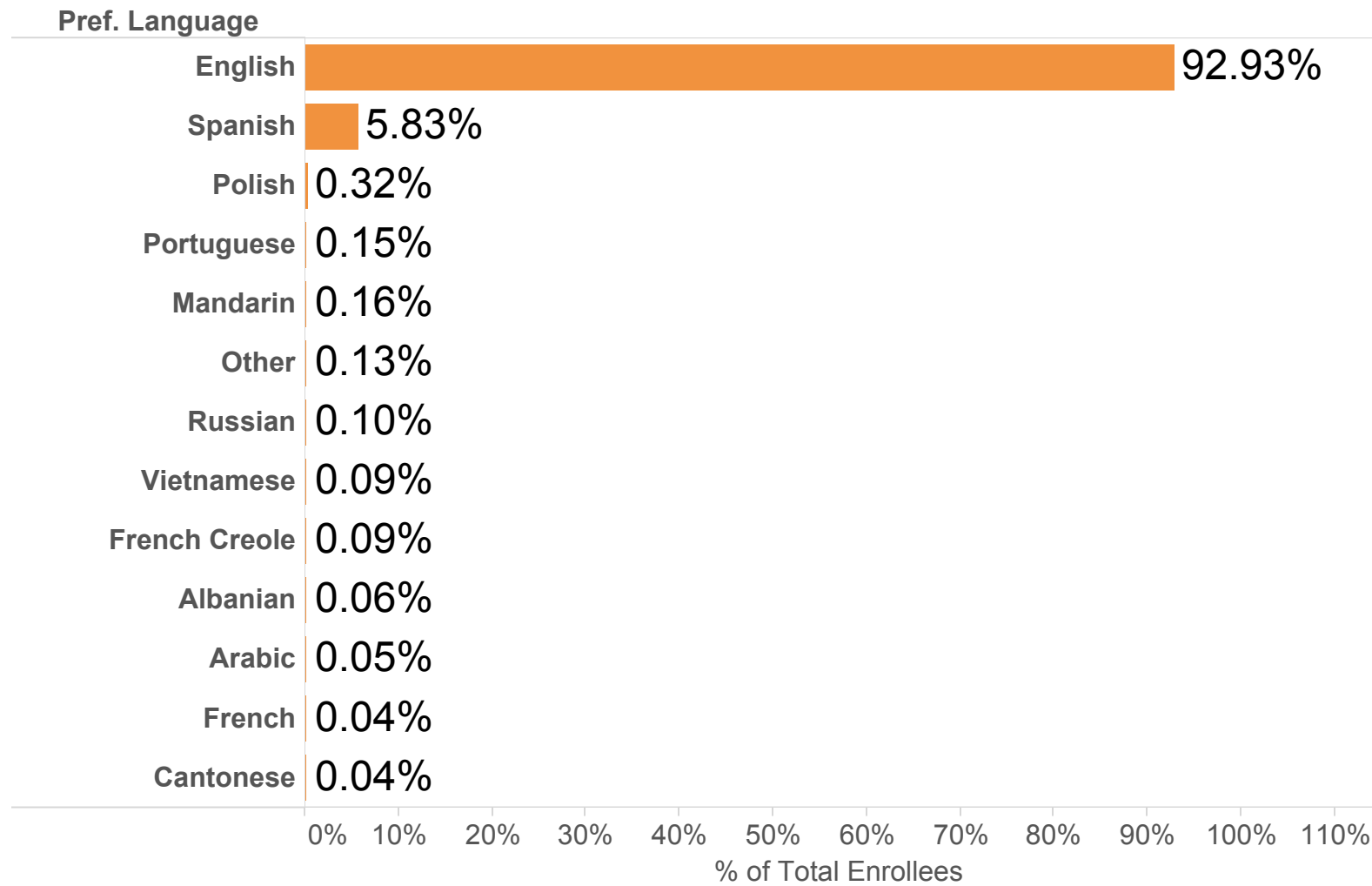
**Q2: Race (Optional) Please check all that apply:

*** 33.5% of enrollees did not provide a response to Q1 or Q2 above.

****Hispanics may be of any race, however individuals responding "Yes" to Q1 were allocated to a mutually exclusive Hispanic category for this table.

Access Health CT - End of Open Enrollment (2016) Review

4) OE Summary - Plan Metal Selection	5) OE Summary - Metal Selection by FA Level	6) OE Summary - Coverage Start Dates	7) OE Summary - Enrollee Race/Ethnicity	8) OE Summary - Enrollee Language Prefer..	9) OE Summary - Geography	10) OE Customer Aquisition - Segmentation	11) OE Customer Aquisition - Segment Profile	12) OE Customer Aquisition - FA Level
--------------------------------------	---	--------------------------------------	---	--	---------------------------	---	--	---------------------------------------



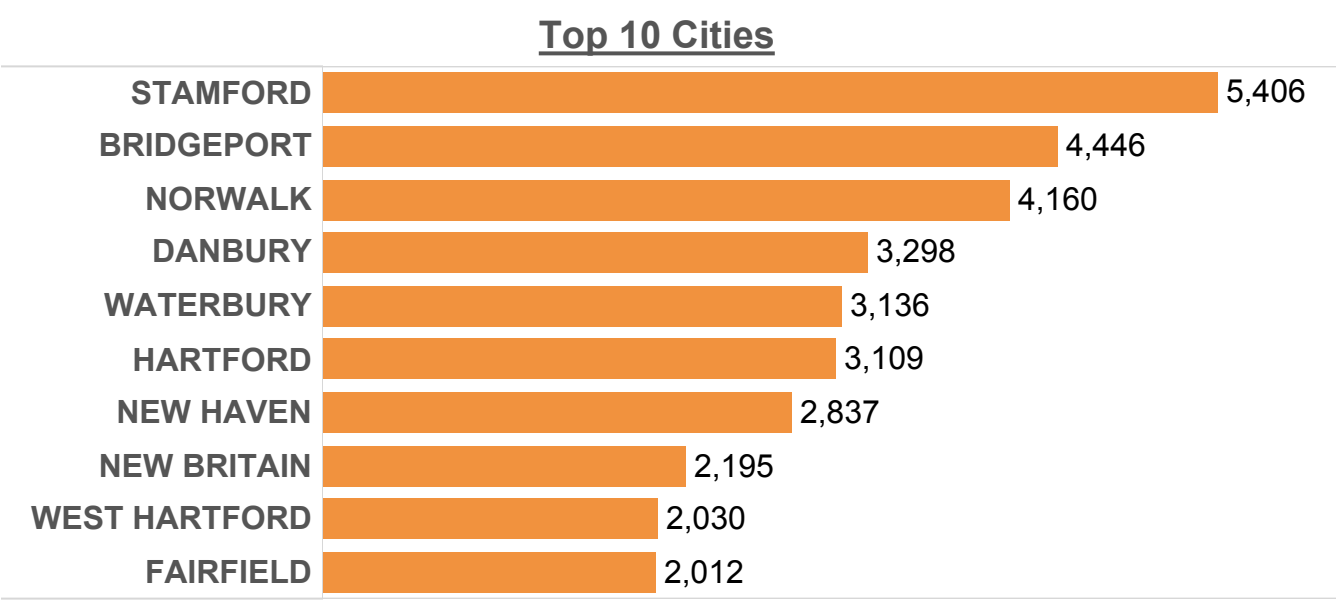
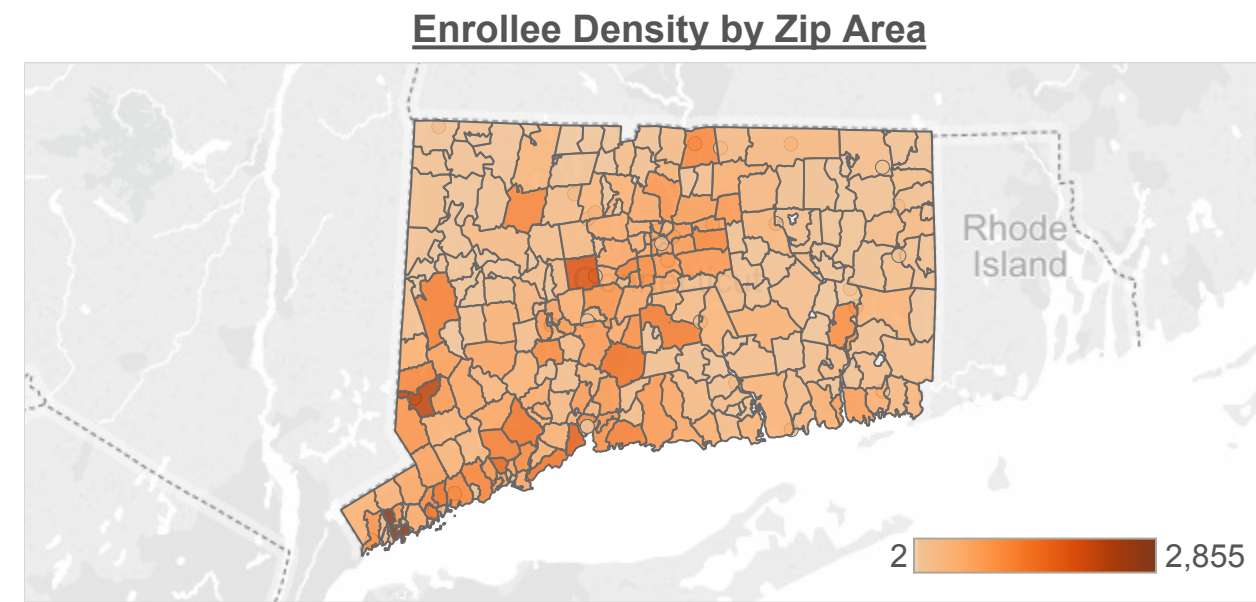
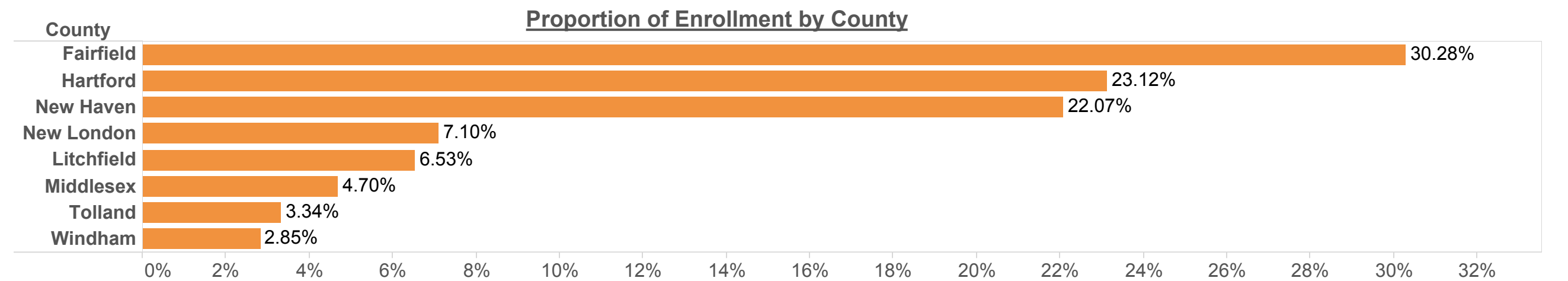
Highlights:

- AHCT 2015 Member Census found 15% spanish language preference & 1% other language preference.
- Default language selection is English.

*Question 1: Preferred Language:

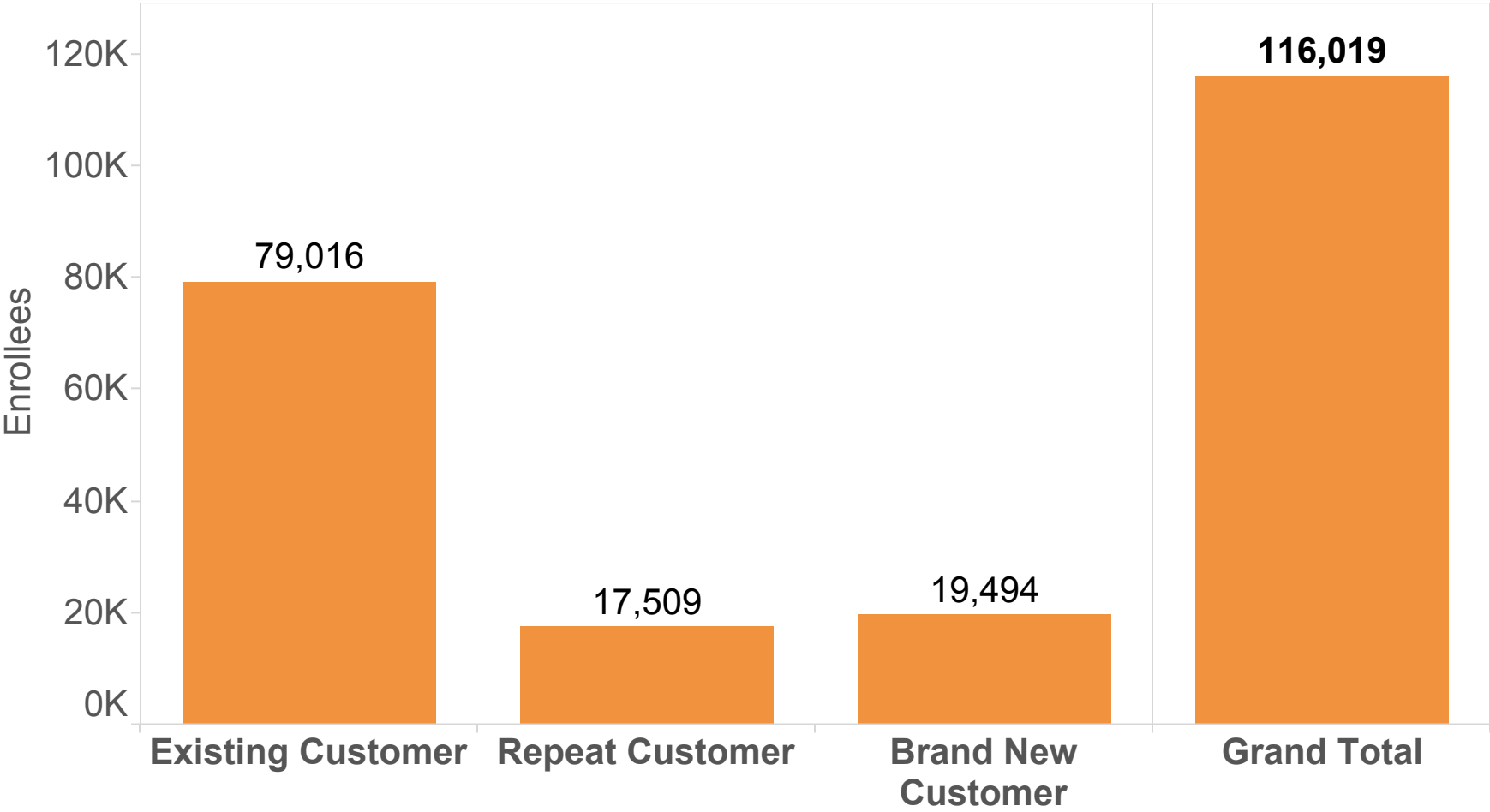
Access Health CT - End of Open Enrollment (2016) Review

5) OE Summary - Metal Selection by F..	6) OE Summary - Coverage Start Dates	7) OE Summary - Enrollee Race/Ethnicity	8) OE Summary - Enrollee Language Prefer..	9) OE Summary - Geography	10) OE Customer Aquisition - Segmentation	11) OE Customer Aquisition - Segment Profile	12) OE Customer Aquisition - FA Level	13) Customer Product Migration - Plan ..
--	--------------------------------------	---	--	---------------------------	---	--	---------------------------------------	--



Access Health CT - End of Open Enrollment (2016) Review

6) OE Summary - Coverage Start Dates	7) OE Summary - Enrollee Race/Ethnicity	8) OE Summary - Enrollee Language Prefer..	9) OE Summary - Geography	10) OE Customer Aquisition - Segmentation	11) OE Customer Aquisition - Segment Profile	12) OE Customer Aquisition - FA Level	13) Customer Product Migration - Plan Selection	14) Customer Product Migration - Metal..
--------------------------------------	---	--	---------------------------	---	--	---------------------------------------	---	--



Highlights:

- Approx. 21% of enrollment from Brand New Customers.

- Approx. 15% of enrollment from Repeat Customers.

Existing Customer - Enrollees with active coverage prior to 2016 open enrollment commencing (ie. actively enrolled on 10/31/2015).
Repeat Customer - Enrollees with coverage at any point in the last 6 months prior to 2016 open enrollment, however not enrolled on 10/31/2015.
Brand New Customer - Enrollees without coverage at any point in time (within the last 6 months), prior to open enrollment commencing.

Access Health CT - End of Open Enrollment (2016) Review

7) OE Summary - Enrollee Race/Ethnicity	8) OE Summary - Enrollee Language Prefer..	9) OE Summary - Geography	10) OE Customer Aquisition - Segmentation	11) OE Customer Aquisition - Segment Profile	12) OE Customer Aquisition - FA Level	13) Customer Product Migration - Plan Selection	14) Customer Product Migration - Metal Tier Tran..	15) Plan Premiums - 2015/2016 Premi..
---	--	---------------------------	---	--	---------------------------------------	---	--	---------------------------------------

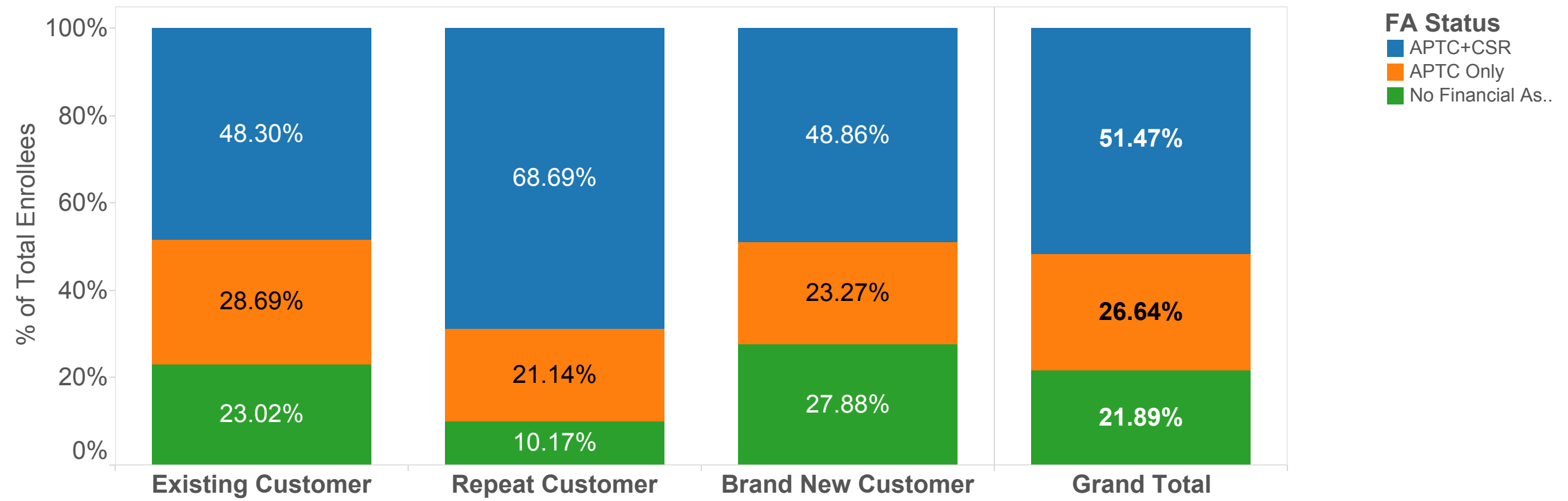
	Existing Customer	Repeat Customer	Brand New Customer	Grand Total	Highlights:
Avg. HH Size	2.8	2.3	2.5	2.6	- Average Brand New Customers approx. 4 years younger than existing customer.
Avg. Age	44.0	40.4	39.4	42.7	- Existing Customers enrolled approx. 7.5 months (out of 8 months).
% Female	52.9%	55.1%	49.4%	52.6%	- 41.8% of repeat customers determined eligible for HUSKY coverage in last 8 months.
% Federal Poverty Level*	222%	196%	204%	215%	
Avg. After APTC Monthly Premium (2016)	201.3	125.9	175.2	185.5	
% HUSKY Transfers (Since 6/2015)	3.7%	41.8%	1.3%	9.0%	
Avg. QHP Days of Coverage (Since 6/2015)**	230.0	56.0	41.0	109.0	
Avg. Medicaid Days of Coverage (Since 6/2015)**	71.3	137.7	24.8	116.4	

*FPL average only calculated for individuals receiving premium assistance.

**Average only calculated for individuals with at least one day of coverage.

Access Health CT - End of Open Enrollment (2016) Review

8) OE Summary - Enrollee Language Pre..	9) OE Summary - Geography	10) OE Customer Aquisition - Segmentation	11) OE Customer Aquisition - Segment Profile	12) OE Customer Aquisition - FA Level	13) Customer Product Migration - Plan Selection	14) Customer Product Migration - Metal Tier Tran..	15) Plan Premiums - 2015/2016 Premi..	16) Plan Premiums - 2016 After APTC Pre..
---	---------------------------	---	--	---------------------------------------	---	--	---------------------------------------	---

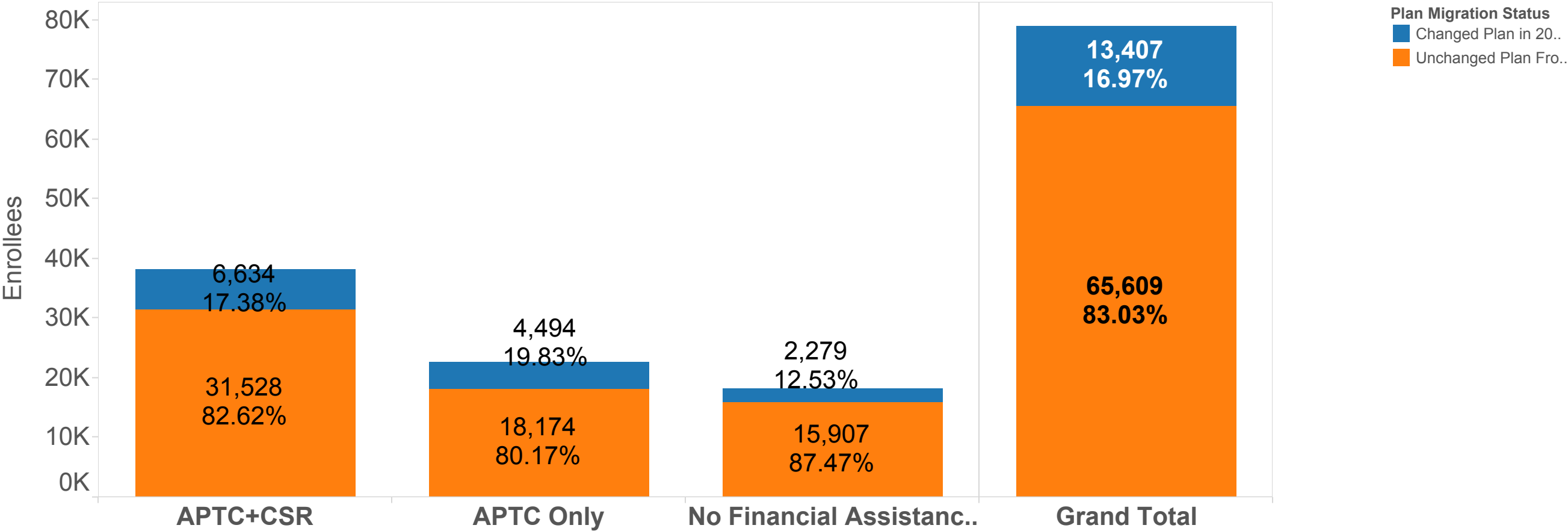


Highlights:

- 68.7% of Repeat Customers eligible for APTC/CSR.
- 27.8% of Brand New Customers not eligible for premium assistance.

Access Health CT - End of Open Enrollment (2016) Review

9) OE Summary - Geography	10) OE Customer Aquisition - Segmentation	11) OE Customer Aquisition - Segment Profile	12) OE Customer Aquisition - FA Level	13) Customer Product Migration - Plan Selection	14) Customer Product Migration - Metal Tier Tran..	15) Plan Premiums - 2015/2016 Premi..	16) Plan Premiums - 2016 After APTC Prem..	17) Plan Premiums - Carrier Premium..
---------------------------	---	--	---------------------------------------	---	--	---------------------------------------	--	---------------------------------------

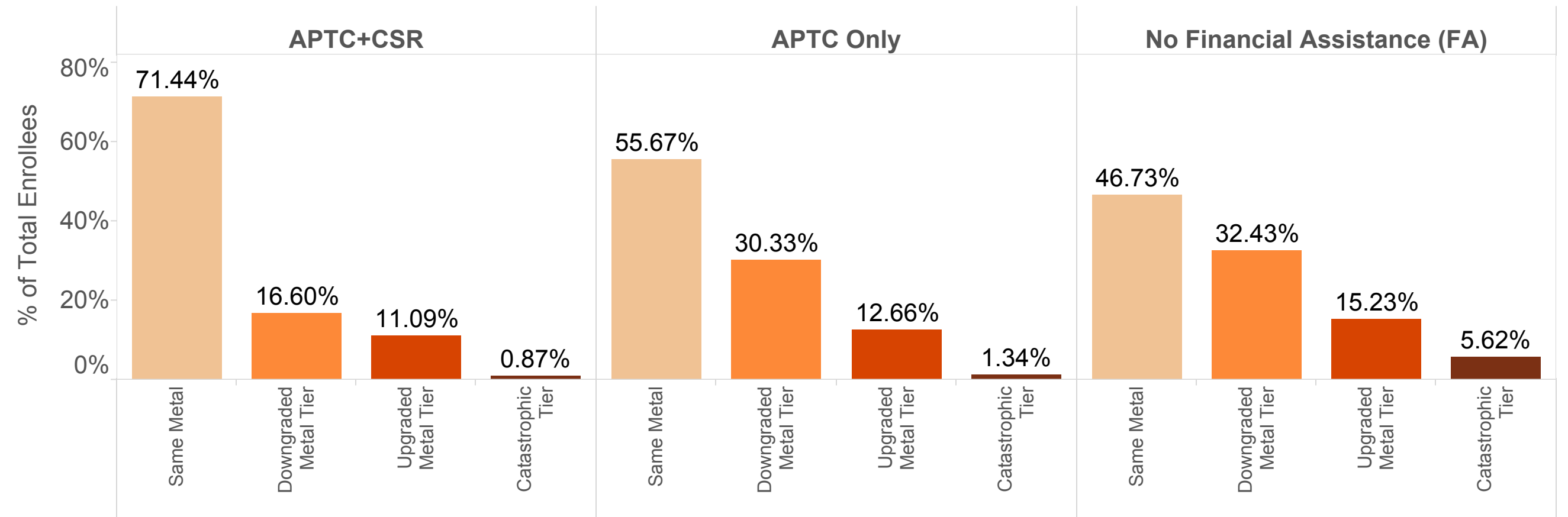


Highlights:

- Of 79,016 "Existing Customers," 17% selected a different plan in 2016.
- Nearly 20% of enrollees eligible for "APTC Only" selected a different plan in 2016.

Access Health CT - End of Open Enrollment (2016) Review

10) OE Customer Aquisition - ..	11) OE Customer Aquisition - Segment Profile	12) OE Customer Aquisition - FA Level	13) Customer Product Migration - Plan Selection	14) Customer Product Migration - Metal Tier Tran..	15) Plan Premiums - 2015/2016 Premi..	16) Plan Premiums - 2016 After APTC Prem..	17) Plan Premiums - Carrier Premium ..	18) Plan Premiums - Projected Unear..
---------------------------------	--	---------------------------------------	---	--	---------------------------------------	--	--	---------------------------------------



Highlights:

Of the enrollees who shopped and selected a different plan (aka "Shoppers"):

- Nearly 24% selected a lower metal tier
- Approx. 12% selected a higher metal tier
- 62% selected an equivalent metal

Access Health CT - End of Open Enrollment (2016) Review

10) OE Customer Aquisition - ..	11) OE Customer Aquisition - Segment Profile	12) OE Customer Aquisition - FA Level	13) Customer Product Migration - Plan Selection	14) Customer Product Migration - Metal Tier Tran..	15) Plan Premiums - 2015/2016 Premi..	16) Plan Premiums - 2016 After APTC Prem..	17) Plan Premiums - Carrier Premium ..	18) Plan Premiums - Projected Unear..
---------------------------------	--	---------------------------------------	---	--	---------------------------------------	--	--	---------------------------------------

	APTC+CSR	APTC Only	No Financial Assistance (FA)	Grand Total
Avg. Monthly Premium (2016)	\$516.78	\$546.78	\$449.86	\$511.91
Avg. 2016 Monthly Premium Tax Credit	\$416.01	\$281.35	\$0.00	\$314.31
Avg. After APTC Monthly Premium (2016)	\$100.77	\$265.43	\$449.86	\$197.60
YOY Avg. Monthly Premium Change \$	\$20.23	\$23.80	\$22.59	\$21.43
YOY Avg. Monthly Premium Change %	4.1%	4.6%	5.3%	4.4%
YOY Avg. After APTC Premium Change \$	\$2.33	\$27.74	\$22.59	\$10.74
YOY Avg. After APTC Premium Change %	2.4%	11.7%	5.3%	5.7%

**Calculated for single person households with coverage in both 2015 and 2016 only.*

***Year over Year (YOY)*

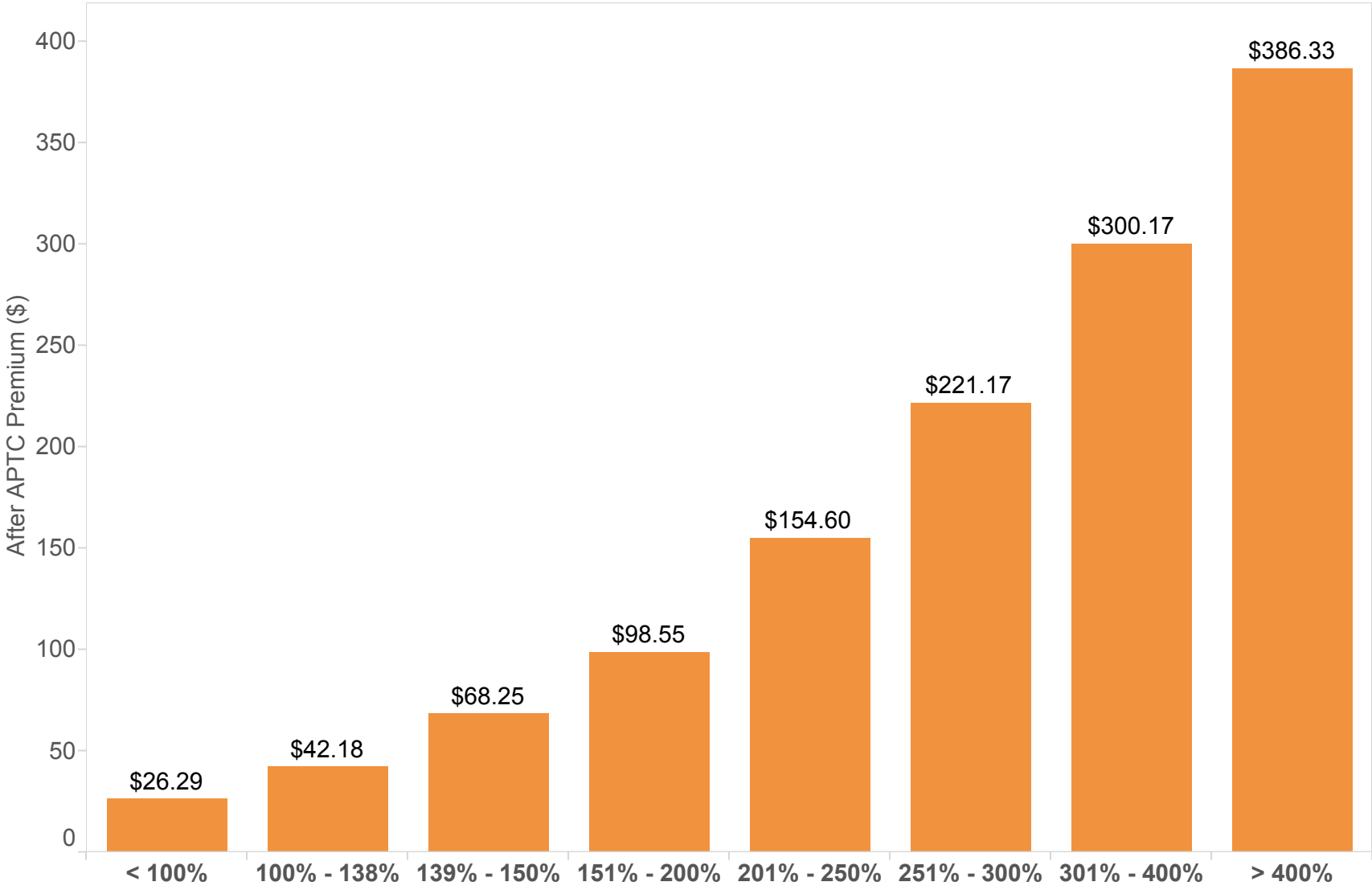
****Avg Monthly Premium includes both APTC and non-APTC portion of customer premium.*

Highlights:

- Existing Customer average monthly premium is \$511.
- Average Premium After APTC is \$197.
- Average premium increase: 4.4% or \$21.43
- Average premium increase for "Shoppers": 2.3% or \$12.08

Access Health CT - End of Open Enrollment (2016) Review

10) OE Customer Aquisition - ..	11) OE Customer Aquisition - Segment Profile	12) OE Customer Aquisition - FA Level	13) Customer Product Migration - Plan Selection	14) Customer Product Migration - Metal Tier Tran..	15) Plan Premiums - 2015/2016 Premi..	16) Plan Premiums - 2016 After APTC Prem..	17) Plan Premiums - Carrier Premium ..	18) Plan Premiums - Projected Unear..
---------------------------------	--	---------------------------------------	---	--	---------------------------------------	--	--	---------------------------------------



Highlights:

-Average After APTC Premiums range from \$26.29 to \$386.33.

- After APTC premium for FPL 201% - 250%: \$154.60

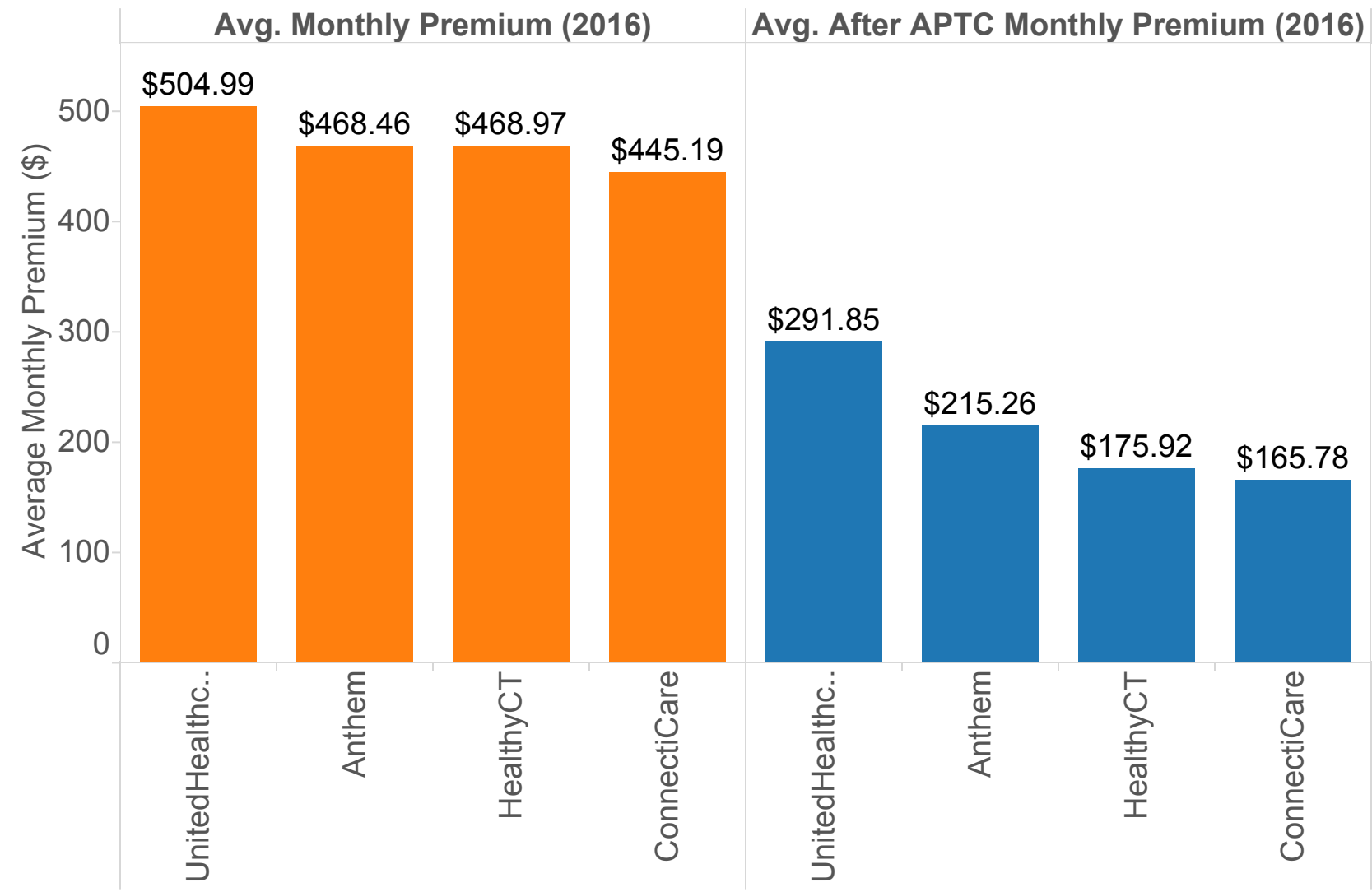
- 2015 Federal Poverty Level at 100% threshold: \$11,770 (Family Size 1)

- 2015 Federal Poverty Level at 200% threshold: \$23,540 (Family Size 1)

**Calculated for single person households with coverage in 2016.*

Access Health CT - End of Open Enrollment (2016) Review

10) OE Customer Aquisition - ..	11) OE Customer Aquisition - Segment Profile	12) OE Customer Aquisition - FA Level	13) Customer Product Migration - Plan Selection	14) Customer Product Migration - Metal Tier Tran..	15) Plan Premiums - 2015/2016 Premi..	16) Plan Premiums - 2016 After APTC Prem..	17) Plan Premiums - Carrier Premium ..	18) Plan Premiums - Projected Unear..
---------------------------------	--	---------------------------------------	---	--	---------------------------------------	--	--	---------------------------------------



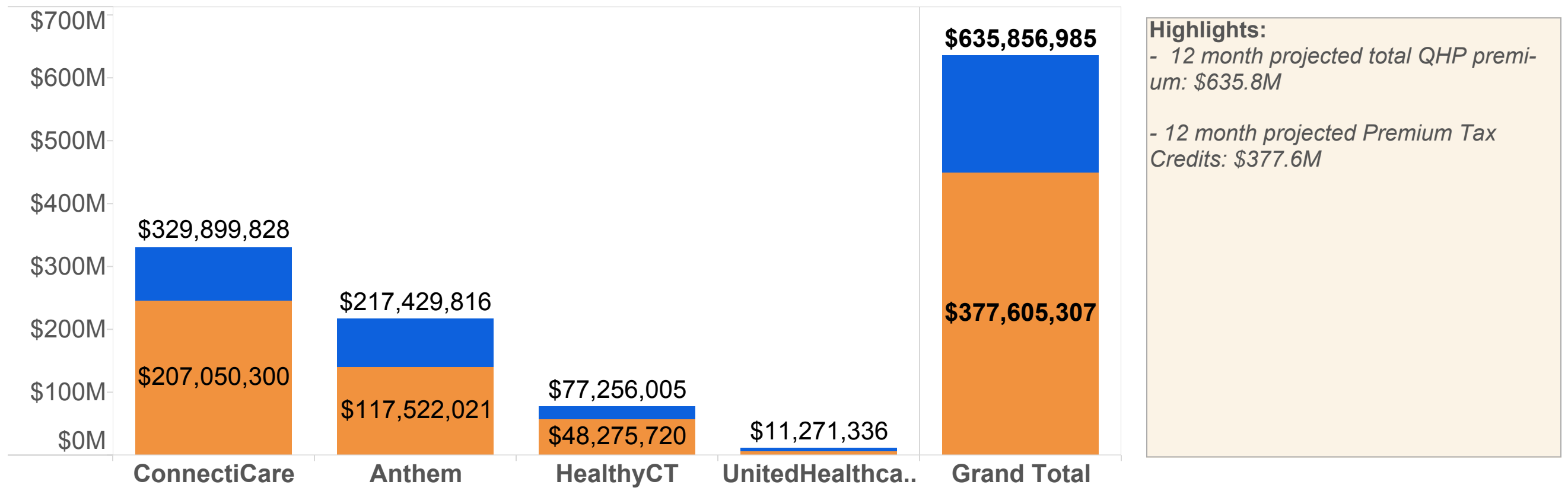
Highlights:

- Connecticare has the lowest observed premium: \$445.19 (\$165 after APTC)
- UHC has the highest observed premium: \$504.99 (\$291.85 after APTC)
- Nearly \$60 difference between highest and lowest observed monthly premium.

**Calculated for single person households with coverage in 2016.*

Access Health CT - End of Open Enrollment (2016) Review

10) OE Customer Aquisition - ..	11) OE Customer Aquisition - Segment Profile	12) OE Customer Aquisition - FA Level	13) Customer Product Migration - Plan Selection	14) Customer Product Migration - Metal Tier Tran..	15) Plan Premiums - 2015/2016 Premi..	16) Plan Premiums - 2016 After APTC Prem..	17) Plan Premiums - Carrier Premium ..	18) Plan Premiums - Projected Unear..
---------------------------------	--	---------------------------------------	---	--	---------------------------------------	--	--	---------------------------------------



* Projected Total Annual Unearned Premium includes both APTC and non-APTC portion of premium.

** Premiums are unearned and annualized assuming no growth/shrinkage in enrollment for CY2016.

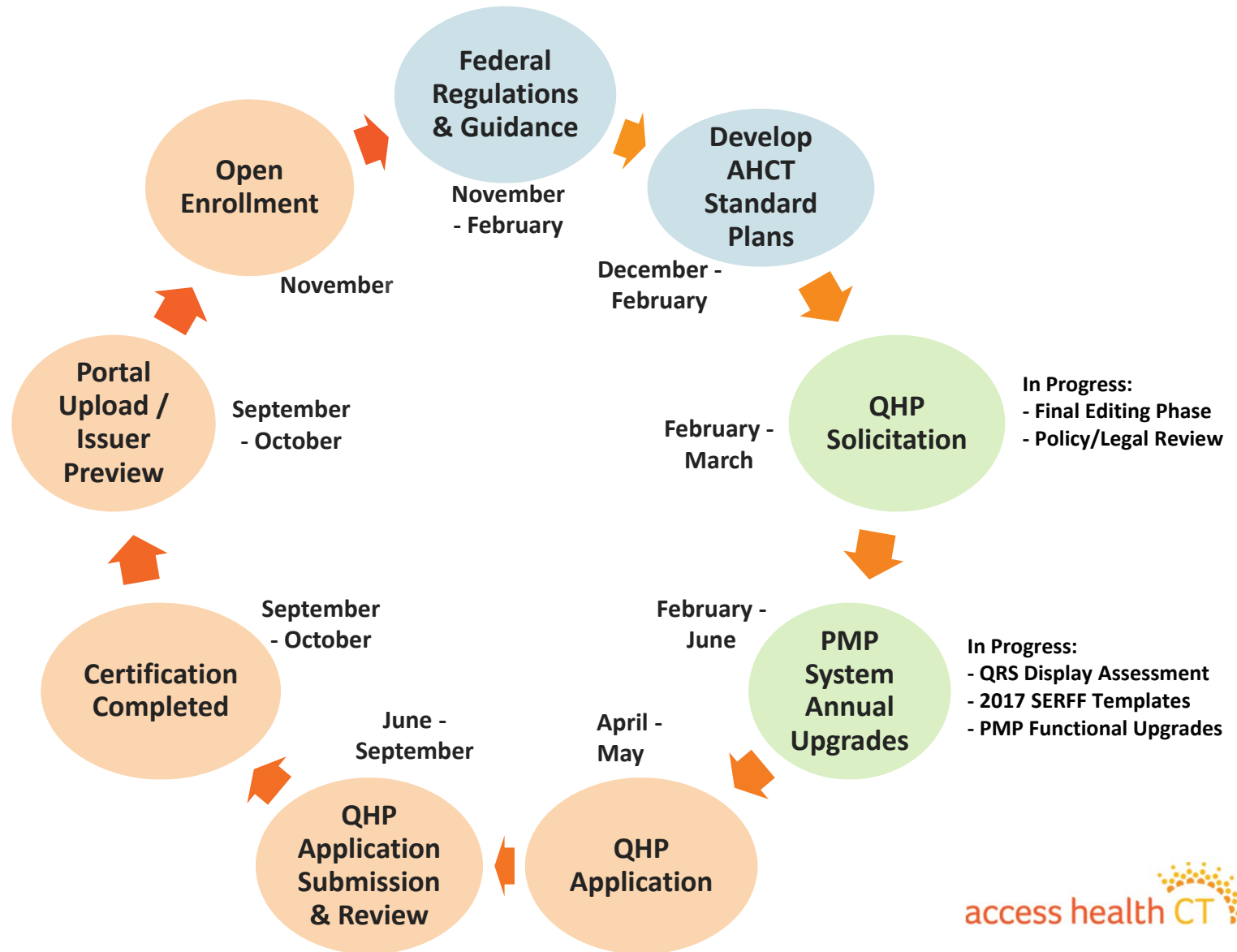
*** Twelve months of enrollment for each enrollee assumed (n=116,019).

Projected Annual Unearned APTC

Projected Annual Unearned Total Premium

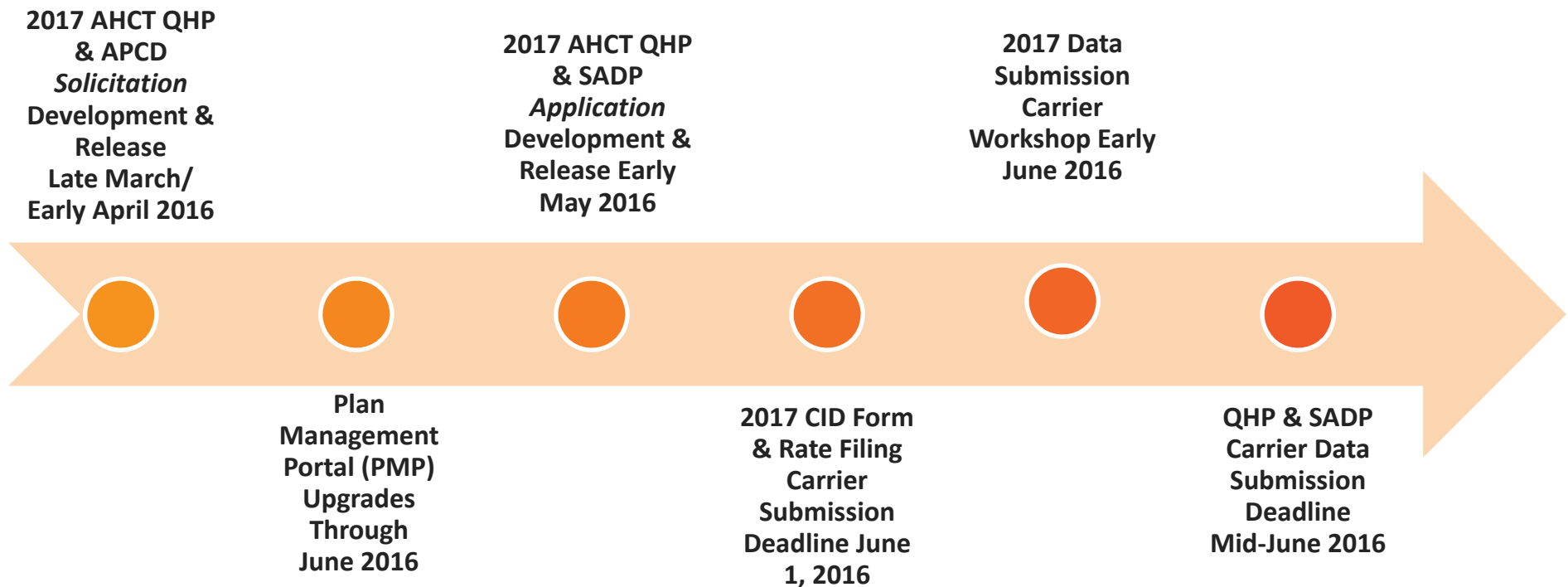
Plan Management Update

Plan Management - Plan Year 2017 Life Cycle Status



Plan Management - *March* Toward Plan Year 2017

- Target Dates for Upcoming Activities



Strategy Committee Update

Adjournment