

### Access Health CT Independent Review of 2015 Rate Filings September 18, 2014

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# Scope of Work

- Wakely was retained by Access Health CT (AHCT) to perform an independent review of the Exchange rate filings. Wakely's review was performed concurrently with the Connecticut Insurance Department (CID).
- Wakely sent questions on rate filings to carriers and met with plans to follow up (as time permitted). Carriers were cooperative, but timing restrictions and completeness of responses varied among plans.



# Scope of Work, cont.

- Wakely provided Comments & Conclusions as public comment to CID on 7/28/14 that reflected information available to Wakely as of 7/24/14.
- Wakely's review was a fluid process, as many carriers had re-filings during the review period.



### Limitations/Reliances

- This presentation reflects final 2015 rate and template filings provided by AHCT to Wakely as of 9/12/14.
- Wakely's review focused on the exchange plans.
- Wakely did not have direct access to filing system (SERFF). Wakely relied on SERFF documents as provided by AHCT and information provided by the carriers. Results may vary if final templates are different from those provided to Wakely.
- Wakely comments provided to CID on 7/28/14 were made based on information available as of 7/24/14. Those comments were not updated based on subsequent submissions, since the CID public comment portal was closed as of 7/31/14.

# Wakely's Rate Review Process



#### Wakely's Rate Review Process

# Wakely's Rate Review Process

Wakely's rate review process includes the following:

- Review of Rate Development
  - Experience / Manual Rate
  - Adjustments for EHBs
  - Trends
  - Morbidity Factors
  - Induced Utilization
  - Population Adjustments
  - Administrative Expenses
  - Taxes & Fees (including Exchange fees)
  - Margin Levels
- Review of Actuarial Memorandum



#### Wakely's Rate Review Process

# Wakely's Rate Review Process, cont.

- Review of Required Plan Premium Rates
  - Plan Level Factors (including induced demand)
  - Age Factors
  - Area Factors
- Review of CID Comments & Decisions
- Review of Rate Filing Changes from Initial to Final Submission
- Consumer Impact Analysis
- Rate Outlier Analysis



# 2015 Rate Changes



### 2015 Rate Changes

### Initially Filed vs. Approved Rates

• CID took several actions on the filings; many of which were based on findings consistent with Wakely's.

	Initial Change	Final Change
Carrier	Requested	Approved
Anthem		
Individual	12.5%	-0.1%
SHOP	6.0%	4.4%
ConnectiCare		
Individual	12.8%	3.1%
SHOP	n/a	n/a
Healthy CT		
Individual	-8.6%	-8.5%
SHOP	-13.4%	*
United		
Individual	New ir	n 2015
SHOP	2.5%	*

<sup>\*</sup>CID indicated they have no authority to require rate filing changes for these plans.



### 2015 Rate Changes - Individual

Metal Tier	Carrier	2014 Plan Name	2015 Plan Name	Min	Max	Fairfield	Hartford	Litchfield	Middlesex	New Haven	New London	Tolland	Windham
Gold	Anthem	Anthem Gold DirectAccess - cddm	Gold HMO Pathway X Enhanced	4%	5%	4%	5%	5%	5%	5%	5%	5%	5%
Gold	Anthem	Anthem Gold DirectAccess Standard - cddk	Gold PPO Standard Pathway X	1%	2%	1%	2%	2%	2%	2%	2%	2%	2%
Gold	СВІ	Standard Gold Point of Service (POS)	Gold Standard POS	1%	4%	3%	1%	4%	3%	2%	4%	4%	4%
Gold	HealthyCT	Healthy Partner Preferred	Gold Preferred Standard PPO	-7%	2%	-5%	0%	-2%	0%	-3%	-5%	2%	-7%
Silver	Anthem	Anthem Silver DirectAccess Standard - cboa	Silver PPO Standard Pathway X	0%	2%	0%	2%	2%	2%	2%	2%	2%	2%
Silver	Anthem	Anthem Silver DirectAccess - cdne	Silver PPO Pathway X	0%	2%	0%	1%	1%	2%	2%	1%	1%	1%
Silver	СВІ	Standard Silver Point of Service (POS)	Silver Standard POS	2%	4%	3%	2%	4%	3%	2%	4%	4%	4%
Silver	HealthyCT	Healthy Partner Max	Silver Enhanced Standard PPO	-15%	-6%	-13%	-8%	-9%	-8%	-10%	-13%	-6%	-15%
Bronze	Anthem	Anthem Bronze DirectAccess w/HSA - cdeh	Bronze HMO Pathway X Enhanced for HSA	-5%	-4%	-5%	-4%	-4%	-4%	-4%	-4%	-4%	-4%
Bronze	Anthem	Anthem Bronze DirectAccess - cdad	Bronze HMO Pathway X Enhanced	3%	4%	3%	4%	4%	4%	4%	4%	4%	4%
Bronze	Anthem	Anthem Bronze DirectAccess Standard - cdcm	Bronze PPO Standard Pathway X	-8%	-6%	-8%	-7%	-7%	-6%	-6%	-7%	-7%	-7%
Bronze	СВІ	Standard Bronze Point of Service (POS)	Bronze Standard POS	-6%	-3%	-4%	-6%	-3%	-4%	-5%	-3%	-3%	-3%
Bronze	СВІ	Bronze Point of Service (POS) 10/20	Bronze Select POS HSA	-20%	-18%	-19%	-20%	-18%	-19%	-20%	-18%	-18%	-18%
Bronze	СВІ	Bronze Point of Service (POS) 20/30	Bronze Select POS HSA	-22%	-19%	-20%	-22%	-19%	-20%	-21%	-19%	-19%	-19%
Bronze	HealthyCT	Healthy Partner Essential	Bronze Basic Standard PPO	-24%	-17%	-22%	-18%	-19%	-18%	-20%	-22%	-17%	-24%
Bronze	HealthyCT	Healthy Partner Basic Plus	Bronze Basic HSA 1	-12%	-3%	-9%	-5%	-6%	-5%	-7%	-10%	-3%	-12%
Catastrophi c		Anthem Catastrophic DirectAccess	Catastrophic HMO Pathway X Enhanced	-16%	-15%	-16%	-15%	-15%	-15%	-15%	-15%	-15%	-15%
Catastrophi c	СВІ	Standard Basic Point of Service (POS)	Catastrophic POS	-3%	0%	-1%	-3%	0%	-1%	-2%	0%	0%	0%
Catastrophi c	i HealthyCT	Healthy Partner Min	Basic Catastrophic PPO	-18%	-9%	-15%	-11%	-12%	-11%	-13%	-16%	-9%	-18%



### 2015 Rate Changes- Individual

### 2015 Rate Changes Observations - Individual

- Rate changes range from a 24% decrease to a 5% increase
- Rate changes are fairly consistent across the counties, except for HealthyCT who is decreasing rates by the greatest amount in Windham county and by the least amount in Tolland county



### 2015 Rate Changes - SHOP

Metal Tier	Carrier	2014 Plan Name	2015 Plan Name	Min	Max	Fairfield	Hartford	Litchfield	Middlesex	New Haven	New London	Tolland	Windham
Gold	Mnthem	Anthem Gold DirectAccess- gfbf	Anthem Gold Standard Pathway X PPO	10%	11%	10%	11%	11%	11%	11%	11%	11%	11%
Gold	Δnthem	Anthem Gold DirectAccess Plus-gkaf	Anthem Gold Pathway X HMO Plus	6%	6%	6%	6%	6%	6%	6%	6%	6%	6%
Gold	HealthyCT	Healthy Partner Preterred	Gold Preferred Standard PPO	-7%	3%	-4%	1%	-1%	1%	-2%	-5%	3%	-7%
Gold	United	UnitedHealthcare Choice Plus CT Gold Plan	Standard Gold POS	6%	7%	7%	6%	7%	7%	6%	7%	6%	6%
Silver	Δnthem		Anthem Silver Standard Pathway X PPO	4%	4%	4%	4%	4%	4%	4%	4%	4%	4%
Silver	HealthyCT	Healthy Partner Max	Silver Enhanced Standard PPO	-5%	4%	-3%	2%	1%	2%	0%	-3%	4%	-5%
Silver	llnited	UnitedHealthcare Choice Plus CT Silver Plan	Standard Silver POS	12%	13%	13%	12%	13%	13%	12%	13%	12%	12%
Bronze	Δnthem		Anthem Bronze Standard Pathway X PPO	-11%	-11%	-11%	-11%	-11%	-11%	-11%	-11%	-11%	-11%
Bronze	Δnthem		Anthem Bronze Pathway X HMO Plus w HSA	-12%	-12%	-12%	-12%	-12%	-12%	-12%	-12%	-12%	-12%
Bronze	HealthyCT	Healthy Partner Essential	Bronzed Basic Standard PPO	-24%	-16%	-21%	-17%	-19%	-17%	-19%	-22%	-16%	-24%
Bronze	HealthyCT	Healthy Partner Basic Plus	Bronze Basic HSA 1	-11%	-2%	-9%	-4%	-5%	-4%	-6%	-9%	-2%	-11%
Bronze	United	UnitedHealthcare Choice Plus CT Bronze Plan	Standard Bronze POS	10%	11%	11%	10%	10%	10%	10%	10%	10%	10%



### 2015 Rate Changes - SHOP

### 2015 Rate Changes Observations - SHOP

- Rate changes range from a 24% decrease to a 13% increase
- Rate changes are fairly consistent across the counties, except for HealthyCT who is decreasing rates by the greatest amount in Windham county and by the least amount in Tolland county
- Bronze rates are mostly decreasing, while silver and gold rates are mostly increasing



# Consumer Impact Analysis



### Consumer Impact Analysis

# Introductory Comments

- Premium impact for individuals and small groups vary based on:
  - Age(s)/family size(s) of purchaser
  - Geographic region
  - Eligibility for subsidies, i.e. advanced premium tax credit ("APTC")
  - Benefit plan
- A copy of the detailed consumer impact report will be included in the final report to AHCT.
- The following slides present a high level summary of results of the consumer impact analysis.



## **Subsidy Calculation**

- Subsidy eligible households receive a subsidy that is equal to difference between
  - The premium for the second lowest cost silver plan available for the covered family members
  - A percent of their household income as defined on the next slide



### **Subsidy Calculation**

Table 3: Premium Subsidies, by Income in 2014 and 2015											
Income	Income Rang for a single individua		Premium Cap max % of income for 2 <sup>nd</sup> lowest silver plan								
% Poverty	2014 benefit year	2015 benefit year	2014	2015							
Under 100%	Less than \$11,490	Less than \$11,670	No Cap	No Cap							
100% - 133%	\$11,490 - \$15,281	\$11,670 - \$15,521	2%	2.01%							
133% - 150%	\$15,282 - \$17,234	\$15,522 - \$17,507	3% - 4%	3.02% - 4.02%							
150% - 200%	\$17,235 - \$22,979	\$17,508 - \$23,345	4% - 6.3%	4.02% - 6.34%							
200% - 250%	\$22,980 - \$28,724	\$23,346 - \$29,184	6.3% - 8.05%	6.34% - 8.1%							
250% - 300%	\$28,725 - \$34,469	\$29,185 - \$35,024	8.05% - 9.5%	8.1% - 9.56%							
300% - 400%	\$34,470 - \$45,959	\$35,025 - \$46,708	9.5%	9.56%							
Over 400%	More than \$45,960	More than \$46,708	No Cap	No Cap							
NOTES: Alaska	NOTES: Alaska and Hawaii have different poverty guidelines.										

Source: Kaiser Family Foundation, <a href="http://kff.org/health-reform/issue-brief/analysis-of-2015-premium-changes-in-the-affordable-care-acts-health-insurance-marketplaces/">http://kff.org/health-reform/issue-brief/analysis-of-2015-premium-changes-in-the-affordable-care-acts-health-insurance-marketplaces/</a>



### Consumer Premiums

- Benchmark plan: Subsidy eligible households pay up to the defined % of income for EHB portion of benchmark premium
- Non-Benchmark plan: Consumers pay the amount above, plus/minus the difference between their selected plan and the benchmark
- Advanced payment (APTC): federal government pays APTC directly to carrier, reducing consumer premium



# Drivers of After Subsidy Rate Changes

- Change in Second Lowest Silver plan/premium
- Change in plan premium relative to Second Lowest Silver premium
- Change in income, household size
- Updates to FPL
- Consumer stays in same plan or shops



### Change in AHCT 2<sup>nd</sup> Lowest Silver/Subsidies

For single age 25 year old (26 in 2015) with income of \$22,980 or approximately 200% FPL

County	2014 2nd Lowest Cost Silver Plan	2015 2nd Lowest Cost Silver Plan	Second Lowest Silver Before Tax Credit				owest Silv Fax Credit	er After	Premium Subsidy		
			2014	2015	Change	2014	2015	Change	2014	2015	Change
Fairfield	Anthem Silver DirectAccess Standard - cboa	HealthyCT, CO-OPtions Enhanced Silver, a Multi-State Plan	\$330	\$310	-6%	\$121	\$119	-2%	\$209	\$191	-9%
Hartford	Anthem Silver DirectAccess Standard - cboa	CBI, Silver Select POS	\$258	\$258	0%	\$121	\$121	0%	\$137	\$137	0%
Litchfield	Anthem Silver DirectAccess - cdne	HealthyCT, CO-OPtions Enhanced Silver, a Multi-State Plan	\$259	\$262	1%	\$121	\$119	-2%	\$138	\$144	4%
Middlesex	Anthem Silver DirectAccess Standard - cboa	CBI, Silver Select POS	\$281	\$280	0%	\$121	\$121	0%	\$160	\$159	0%
New Haven	Anthem Silver DirectAccess Standard - cboa	HealthyCT, CO-OPtions Enhanced Silver, a Multi-State Plan	\$281	\$288	2%	\$121	\$119	-2%	\$160	\$169	6%
New London	Anthem Silver DirectAccess - cdne	Anthem, Silver PPO Pathway X, a Multi-State Plan	\$259	\$268	3%	\$121	\$118	-3%	\$138	\$150	9%
Tolland	Anthem Silver DirectAccess - cdne	HealthyCT, CO-OPtions Enhanced Silver, a Multi-State Plan	\$259	\$266	3%	\$121	\$119	-2%	\$138	\$148	7%
Windham	Anthem Silver DirectAccess - cdne	Anthem, Silver PPO Pathway X, a Multi-State Plan	\$259	\$268	3%	\$121	\$118	-3%	\$138	\$150	9%

### The benchmark plan changed in all counties



# Simplified AHCT Example

- Ted is 25, single, lives in Fairfield and has an annual income of roughly \$23,000, or 200% FPL
  - Subsidy calculation is based on household contribution of 6.3% of income, or \$120 / month toward the 2<sup>nd</sup> lowest cost silver plan (benchmark)



# Simplified AHCT Example

- Ted wanted to enroll in a low cost silver plan in 2014 so he could get cost sharing reductions
  - Monthly rates for the two lowest cost options (before subsidy) were \$301 for a ConnectiCare Plan and \$330 for an Anthem plan
  - Monthly subsidy is \$210 (\$330 \$120)
  - After subsidy monthly costs are \$91 for the ConnectiCare plan and \$120 for the Anthem Plan
  - Ted picks the ConnectiCare plan



# Simplified AHCT Example - 2014

		Lowest Silver 2014	2nd Lowest Silver 2014
		ConnectiCare	Anthem
Rates Before Subsidy	2014	\$301	\$330
Subsidy	2014	\$210	\$210
Rates After Subsidy	2014	\$91	\$120



# Example - Changes for 2015

- The two lowest cost silver plans are now offered by HealthyCT
  - Both are lower than the 2014 lowest cost silver plan
- Benchmark plan changes from Anthem to HealthyCT
- Benchmark monthly premium changes from \$330 in 2014 to \$310 in 2015
- Subsidy also goes down by roughly \$20 / month



# Changes for 2015

- The ConnectiCare plan Ted enrolled in is no longer the lowest cost silver plan, so he must "buy-up" from the benchmark if he wants to continue with his ConnectiCare plan
- Monthly rate for Ted's plan increases \$36 from \$91 to \$127
- Ted's lowest cost option for 2015 is a HealthyCT plan for \$116 / month



# Changes for 2015

		Lowest Silver 2014	2nd Lowest Silver 2014
		СВІ	Anthem
	2014	\$301	\$330
Rates Before	2015	\$317	\$338
Subsidy	\$ Increase	\$16	\$8
	% Increase	5%	2%
	2014	\$210	\$210
Cubaidy	2015	\$190	\$190
Subsidy	\$ Increase	-\$20	-\$20
	% Increase	-10%	-10%
	2014	\$91	\$120
Rates After	2015	\$127	\$148
Subsidy	\$ Increase	\$36	\$28
	% Increase	40%	23%

Lowest Silver 2015	2nd Lowest Silver 2015
HealthyCT	HealthyCT
\$343	N/A
\$306	\$310
-\$37	N/A
-11%	N/A
\$210	N/A
\$190	\$190
-\$20	N/A
-10%	N/A
\$133	N/A
\$116	\$120
-\$17	N/A
-13%	N/A



### Consumer Impact Analysis - Results by County

# Weighted Average Premium Changes

For single age 25 year old (26 in 2015) with income of \$22,980 or approximately 200% FPL. Premiums are weighted by 2014 enrollment in all plans within a county.

	Wtd Avg	g Base Prem	nium	Wtd Avg Premium After Subsidy				
County	2014	2015	Change	2014	2015	Change		
Fairfield	\$305	\$312	2%	\$97	\$122	26%		
Hartford	\$243	\$249	3%	\$106	\$112	6%		
Litchfield	\$252	\$259	3%	\$114	\$116	2%		
Middlesex	\$265	\$275	4%	\$106	\$116	10%		
New Haven	\$269	\$278	3%	\$110	\$109	-1%		
New London	\$249	\$256	3%	\$111	\$107	-4%		
Tolland	\$251	\$259	3%	\$113	\$111	-2%		
Windham	\$250	\$257	3%	\$112	\$108	-4%		



### Consumer Impact Analysis - Results by County

# Weighted Average Premium Changes

For family of four with income of 350% FPL, adults age 35 and two children under age 21 Premiums are weighted by 2014 enrollment in all plans within a county.

	Wtd Av	Wtd Avg Base Premium V			Wtd Avg Premium After Subsid				
County	2014	2015	Change	2014	2015	Change			
Fairfield	\$1,127	\$1,137	1%	\$561	\$678	21%			
Hartford	\$899	\$908	1%	\$599	\$645	8%			
Litchfield	\$931	\$944	1%	\$628	\$657	5%			
Middlesex	\$982	\$1,001	2%	\$596	\$658	10%			
New Haven	\$997	\$1,011	1%	\$612	\$630	3%			
New London	\$920	\$933	1%	\$616	\$623	1%			
Tolland	\$929	\$944	2%	\$625	\$641	2%			
Windham	\$925	\$937	1%	\$621	\$627	1%			





# Introductory Comments

- Wakely performed an outlier analysis to compare proposed rates by rating area, metal level and other factors.
- Premium variation is expected in the individual market given the uncertainty that still exists regarding the population and associated costs of the post-ACA individual market.
- For purposes of this analysis a premium rate is defined as an outlier if it is more than one standard deviation from the average (arithmetic mean) rate in a given rating area and metal level.



# Introductory Comments

- It is important to recognize that one standard deviation of the rates can still be a wide range.
  - While this variation is lower than the full rate range, the range of one standard deviation can still represent a significant difference in rates.
- More details are provided in the Appendix. A copy of the detailed rate outlier report will be included in the final report to AHCT.
- The following slides present a high level summary of results of the rate outlier analysis.



# Key Take-Aways - Individual

- ConnectiCare has one bronze plan (of five total) that is an outlier in all counties.
- All three of Anthem's silver plans are high outliers in Fairfield.
- Anthem has one bronze plan (of four total) that is a low outlier in three counties.
- HealthyCT has low outlier silver plans in four counties
- Many of United's plans are high outliers in various counties.



# Key Take-Aways - SHOP

- The United Bronze and Gold plans are consistently higher priced than the other issuers.
- The United Silver plans, while never the lowest price, are closer to the average premium.
- Overall, United has the highest percentage of plans considered high outliers.
- Anthem offers the lowest priced Bronze plan across most rating areas.
- HealthyCT offers the lowest priced Silver plan across all rating areas and the lowest priced Gold plans in most rating areas.
- HealthyCT has the highest percentage of plans considered low outliers.

### Appendix

# **Appendix**



## Wakely's Review

- Summary of Wakely's Initial Review & Findings by Carrier
- Summary of Rate Filing Actions & Wakely's Final Review by Carrier



### Wakely's Review

# Summary of Wakely's Initial Review & Findings by Carrier

Copies of Wakely's initial review findings by carrier, the full set of comments and conclusions Wakely submitted to CID on 7/28/14, and Wakely's final findings by carrier will be included in the final report to AHCT.

The following slides present a brief summary of Wakely's initial findings by carrier. Wakely's initial review reflects data available to Wakely as of 7/24/14, and was the basis for Wakely comments submitted to CID.



#### Anthem - Individual & SHOP

- Overall, Anthem's rating assumptions were somewhat conservative.
- Area factors should be developed such that demographic and morbidity differences by area are not reflected.
- Explicit trend volatility assumption of 0.75% should be removed.
- A change in the assumed reinsurance parameters may be appropriate given other areas of conservatism in the filing (Individual only).
- The increase in administrative expense should be justified or possibly reduced (SHOP only).



#### ConnectiCare - Individual

- Difficult to assess ConnectiCare's overall rate actions given the lack of supporting documentation and late response to inquiries. At a very high level, the following items could not be verified or substantiated:
  - Starting base period costs (medical and Rx)
  - Completion factors
  - Trend assumptions
  - Morbidity assumptions
  - Additive medical costs (non-FFS and ESB)
  - Administrative expenses



### Healthy CT - Individual & SHOP

- Most rating assumptions were within a reasonable range as compared to other filings.
- Administrative expenses seem very low, particularly for a new company.
- Rate development started with the 2014 claim cost projections from the 2014 pricing, and adjustments were made to project 2015 premiums. Standard actuarial practice is to update the base data at least annually when revising analyses.
- Healthy CT indicated the 8.6% morbidity adjustment and/or the 5.2% trend adjustment include the 1.7% impact of benefit design changes. If the 1.7% was part of the 5.2% trend, the appropriateness of the trend assumption may be questioned.



#### United - Individual & SHOP

- The information and detailed support for the rate development was not as sufficient as the instructions require.
- Low medical pricing trend and "other" trend adjustments require support.
- There is deviation of standard methodology in the memorandum. The rationale and effect should be included in documentation.
- Projected paid-to-allowed ratio is the same as the historical manual data. Carriers should use the paid-to-allowed ratio based on the 2015 benefits, 2015 expected allowed claims and incurred claims.
- Justification for the appropriateness of using the 2014 base rates as a starting point of the rate build-up rather than updating the base experience was not provided.
- Justification for the induced utilization assumptions was not provided.

### Wakely's Review

# Summary of Rate Filing Actions & Wakely's Final Review by Carrier

Copies of Wakely's initial review findings by carrier, the full set of comments and conclusions Wakely submitted to CID on 7/28/14, and Wakely's final findings by carrier will be included in the final report to AHCT.

The following slides present a brief summary of Wakely's final review and findings by carrier. Wakely's final review reflects data available to Wakely as of 9/12/14.



#### Anthem - Individual & SHOP

- Annual filed trend revised downward from 8.47% to 7.72%, removing the 0.75% volatility assumption. This brought the initially filed rates down by approximately 1.4%.
- Slight adjustment was made to the medical management factor (from 0.9878 to 0.9880) to adjust for the removal of Autism visit limits. This served to increase rates by approximately \$0.10 PMPM.
- CID required a change in benefit factors for 20 benefit plans in order to be consistent with the benefit factors provided by Anthem in the individual rate filing.
- No change in proposed administrative expenses, neither was a more detailed justification was provided.

#### ConnectiCare - Individual

- Annual trend reduced from 3.84% to 3.26% based on CID's review of the initial filing.
- Federal reinsurance recoveries increased from \$24.51 to \$30.11 PMPM based on a revised attachment point and coinsurance level.
- Reduced impact of maternity costs based on a revised distribution of members in child bearing ages.
- Broker commissions were lowered to reflect less broker involvement in Exchange products.
- Revised select benefit relativities based on additional analysis of utilization patterns.
- Revised select area factors to reflect updated network provider partnerships.
- Reduction to age/gender factors.
- The results of these changes lowered the base rate increase from 11.8% to 2.1%, lowered the requested average premium increase from 12.8% to 3.1%.



### Healthy CT - Individual & SHOP

- 'Adjustment to Remove Morbidity' impact changed from 0.914 to 0.955 (Individual only).
- 'Medical Inflation & Increased Utilization' increased from 0.5% to 1.5% due to a change in assumed professional unit cost trend (Individual only).
- Federal reinsurance amounts were changed to reflect revised parameters, as required by CID (Individual only).
- Total final average premium change was -8.5% for Individual and -13.4% for SHOP.



#### United - Individual & SHOP

- Expected reinsurance recoveries changed from 7.9% of incurred claims in the original May 30, 2014 Actuarial Memorandum to 16.3% in the July 31, 2014 updated memo. This factor is well above the estimates seen with other plans (Individual only).
- United used 10.2% for (i) trending the manual experience to rating period and (ii) adjusting base rate for quarterly rates. On 7/29/14, CID commented that a 9% annualized trend would be more appropriate. United updated the trend factors only for (ii) from 10.2% to 9.6%, but did not update the factors for (i) (SHOP only).



# 2015 Plan Offerings



### 2015 Plan Offerings

### Summary of 2015 Plan Offerings

#### **Individual**

- There are four issuers participating and 41 plans offered
- There is only one platinum plan available, offered by ConnectiCare; no platinum plans were available in 2014
- There are seven new plans at each of the bronze, silver and gold levels
- All carriers except United are offering catastrophic plans

#### **Small Group**

- There are three issuers participating and 21 plans offered
- There are no platinum plans available on the SHOP
- There are nine new plans in 2015, five bronze, three silver and one gold



### 2015 Plan Offerings

### Comparison of 2014 & 2015 Plan Offerings

			Individual		S	mall Grou	р
Metal Level	Status	2014	2015	Change	2014	2015	Change
Platinum	Cont	0	0	0	0	0	0
	New	N/A	1	1	N/A	0	0
	Total	0	1	1	0	0	0
Gold	Cont	4	4	0	4	4	0
	New	N/A	7	7	N/A	1	1
	Total	4	11	7	4	5	1
Silver	Cont	4	4	0	3	3	0
	New	N/A	7	7	N/A	3	3
	Total	4	11	7	3	6	3
Bronze	Cont*	8	7	-1	5	5	0
	New	N/A	8	8	N/A	5	5
	Total	8	15	7	5	10	5
Catastrophic	Cont	3	3	0	N/A	N/A	N/A
	New	N/A	0	0	N/A	N/A	N/A
	Total	3	3	0	N/A	N/A	N/A
Total	Cont	19	18	-1	12	12	0
	New	N/A	23	23	N/A	9	9
	Total	19	41	22	12	21	9

<sup>\*</sup> Members in one plan not continuing or being replaced are being mapped to an existing bronze plan



# Rate Outlier Analysis



# Key Take-Aways - Individual

- The results of the analysis show that 68% of the plans are within one standard deviation from the average.
- The table below shows the percentage within one standard deviation by metal level. In the table, the plan counts are such that if a plan ID is in all eight rating areas, it is counted eight times.

Table 2 - Number of Outlier Plans

		Number of pla		Percent of Total Plans			
			Above 1 Std.		Below 1 Std.	Above 1 Std.	W/in 1 Std.
Metal Level	In all Rating Areas	Below 1 Std. Dev.	Dev.	W/in 1 Std. Dev.	Dev.	Dev.	Dev.
Anthem	72	11	6	55	15.3%	8.3%	76.4%
Anthem MSP	16	3	1	12	18.8%	6.3%	75.0%
Connecticare	104	12	20	72	11.5%	19.2%	69.2%
HealthyCT	56	4	3	49	7.1%	5.4%	87.5%
HealthyCT MSP	32	11	0	21	34.4%	0.0%	65.6%
United	48	0	34	14	0.0%	70.8%	29.2%
Total	328	41	64	223	12.5%	19.5%	68.0%



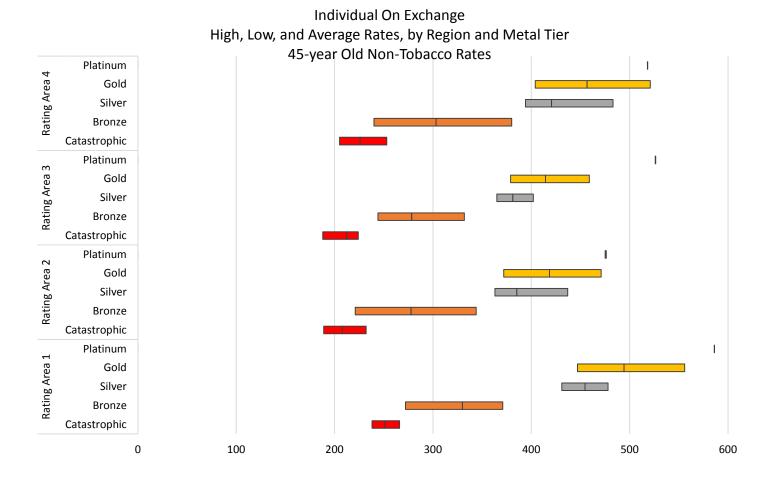
# Key Take-Aways - Individual, cont.

- Of the metal levels, Gold has the highest number of plans outside one standard deviation.
- Since the Platinum level has only one plan in each rating area, there is no variation.
- The United and Healthy CT bronze plans are within one standard deviation across all Rating Areas, while there are Anthem and ConnectiCare plans in various Rating Areas that are either above or below one standard deviation.
- In Rating Areas 1, 3, and 5, ConnectiCare has both the lowest and highest Bronze premiums.
- For the Silver plans, there are more plans above one standard deviation than below.
- For Gold plans, there is variation by Rating Area as to which issuers have plans above or below the standard deviation.

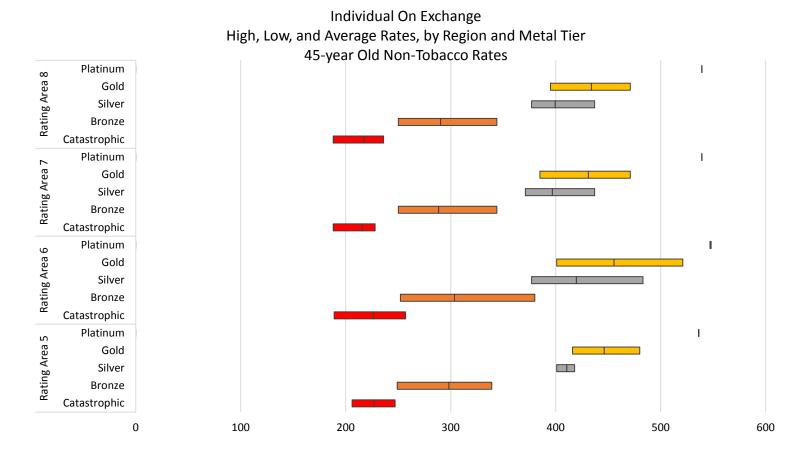
### Rate Comparison Observations - Individual

- Rating Areas 2, 4 and 6 are the areas where premiums for Catastrophic and Bronze plans overlap
- There is significant overlap of the Silver and Gold premiums across most of the Rating Areas
- The Platinum plan premium is higher than the highest Gold premium in all Rating Areas except Rating Area 4
- Catastrophic and Silver plans have the narrowest premium range
- Rating Area 6 is the only area where Silver premiums overlap with Bronze
- The Silver plans' range of premiums in Rating Area 5 is particularly small only 4%











### Outlier Observations - Individual

- The tables on the following slides identify the number of plans by rating area and issuer with rates that are below or above one standard deviation from the average rate.
- Given the limited number of plans in the Catastrophic and Platinum levels, the results are not as informative.
- From these tables the following observations can be made:
  - The United and Healthy CT bronze plans are within one standard deviation across all Rating Areas, while there are Anthem and Connecticare plans in various Rating Areas that are either above or below one standard deviation.
  - In Rating Areas 1, 3, and 5, Connecticare has both the lowest and highest Bronze premiums.
  - For the Silver plans, there are more plans above one standard deviation than below.
  - For Gold plans, there is variation by Rating Area as to which issuers have plans above or below the standard deviation.

Table 6 - Number of Plans more than 1 std dev below/above the avg (formated as Below; Above; Total)

Rating Area 1						
Issuer	Catastrophic	Bronze	Silver	Gold	Platinum	
Anthem	0; 0; 1	0; 1; 4	0; 2; 2	0; 2; 2	•	
Anthem MSP			0; 1; 1	0; 0; 1		
Connecticare	0; 0; 1	1; 1; 5	0; 0; 3	1; 0; 3	0; 0; 1	
HealthyCT	0; 1; 1	0; 0; 4	1; 0; 1	0; 0; 1		
HealthyCT MSP			1; 0; 2	2; 0; 2		
United		0; 2; 2	0; 0; 2	0; 0; 2		
Total	0; 1; 3	1; 4; 15	2; 3; 11	3; 2; 11	0; 0; 1	

Rating Area 2							
Issuer	Catastrophic	Bronze	Silver	Gold	Platinum		
Anthem	0; 0; 1	0; 0; 4	0; 0; 2	0; 0; 2	-		
Anthem MSP			0; 0; 1	0; 0; 1			
Connecticare	0; 0; 1	1; 0; 5	0; 0; 3	1; 0; 3	0; 0; 1		
HealthyCT	0; 1; 1	0; 0; 4	0; 0; 1	0; 0; 1			
HealthyCT MSP			0; 0; 2	0; 0; 2			
United		0; 2; 2	0; 2; 2	0; 2; 2			
Total	0; 1; 3	1; 2; 15	0; 2; 11	1; 2; 11	0; 0; 1		



Table 6 – Number of Plans more than 1 std dev below/above the avg (formated as Below; Above; Total)

Rating Area 3							
Issuer	Catastrophic	Bronze	Silver	Gold	Platinum		
Anthem	1; 0; 1	1; 0; 4	0; 0; 2	0; 0; 2			
Anthem MSP			0; 0; 1	0; 0; 1			
Connecticare	0; 0; 1	1; 2; 5	0; 3; 3	0; 2; 3	0; 0; 1		
HealthyCT	0; 0; 1	0; 0; 4	1; 0; 1	0; 0; 1			
HealthyCT MSP			0; 0; 2	2; 0; 2			
United		0; 0; 2	0; 0; 2	0; 0; 2			
Total	1; 0; 3	2; 2; 15	1; 3; 11	2; 2; 11	0; 0; 1		

	Rating Area 4							
Issuer	Catastrophic	Bronze	Silver	Gold	Platinum			
Anthem	0; 0; 1	0; 0; 4	0; 0; 2	0; 0; 2				
Anthem MSP			0; 0; 1	0; 0; 1				
Connecticare	0; 0; 1	1; 0; 5	0; 0; 3	1; 0; 3	0; 0; 1			
HealthyCT	0; 1; 1	0; 0; 4	0; 0; 1	0; 0; 1				
HealthyCT MSP			0; 0; 2	0; 0; 2				
United		0; 2; 2	0; 2; 2	0; 2; 2				
Total	0; 1; 3	1; 2; 15	0; 2; 11	1; 2; 11	0; 0; 1			



Table 6 - Number of Plans more than 1 std dev below/above the avg (formated as Below; Above; Total)

Rating Area 5							
Issuer	Catastrophic	Bronze	Silver	Gold	Platinum		
Anthem	1; 0; 1	0; 0; 4	0; 0; 2	0; 1; 2			
Anthem MSP			0; 0; 1	0; 0; 1			
Connecticare	0; 0; 1	1; 2; 5	0; 0; 3	1; 1; 3	0; 0; 1		
HealthyCT	0; 0; 1	0; 0; 4	1; 0; 1	0; 0; 1			
HealthyCT MSP			0; 0; 2	2; 0; 2			
United		0; 2; 2	0; 2; 2	0; 0; 2			
Total	1; 0; 3	1; 4; 15	1; 2; 11	3; 2; 11	0; 0; 1		

Rating Area 6							
Issuer	Catastrophic	Bronze	Silver	Gold	Platinum		
Anthem	1; 0; 1	1; 0; 4	2; 0; 2	0; 0; 2	-		
Anthem MSP			1; 0; 1	1; 0; 1			
Connecticare	0; 0; 1	1; 1; 5	0; 0; 3	0; 0; 3	0; 0; 1		
HealthyCT	0; 0; 1	0; 0; 4	0; 0; 1	0; 0; 1			
HealthyCT MSP			0; 0; 2	0; 0; 2			
United		0; 2; 2	0; 2; 2	0; 2; 2			
Total	1; 0; 3	2; 3; 15	3; 2; 11	1; 2; 11	0; 0; 1		



Table 6 – Number of Plans more than 1 std dev below/above the avg (formated as Below; Above; Total)

Rating Area 7							
Issuer	Catastrophic	Bronze	Silver	Gold	Platinum		
Anthem	1; 0; 1	1; 0; 4	0; 0; 2	0; 0; 2	-		
Anthem MSP			0; 0; 1	0; 0; 1			
Connecticare	0; 0; 1	1; 2; 5	0; 0; 3	0; 2; 3	0; 0; 1		
HealthyCT	0; 0; 1	0; 0; 4	1; 0; 1	0; 0; 1			
HealthyCT MSP			0; 0; 2	2; 0; 2			
United		0; 2; 2	0; 2; 2	0; 1; 2			
Total	1; 0; 3	2; 4; 15	1; 2; 11	2; 3; 11	0; 0; 1		

Rating Area 8							
Issuer	Catastrophic	Bronze	Silver	Gold	Platinum		
Anthem	1; 0; 1	1; 0; 4	0; 0; 2	0; 0; 2			
Anthem MSP			0; 0; 1	1; 0; 1			
Connecticare	0; 0; 1	1; 2; 5	0; 0; 3	0; 2; 3	0; 0; 1		
HealthyCT	0; 0; 1	0; 0; 4	0; 0; 1	0; 0; 1			
HealthyCT MSP			0; 0; 2	2; 0; 2			
United		0; 2; 2	0; 2; 2	0; 1; 2			
Total	1; 0; 3	2; 4; 15	0; 2; 11	3; 3; 11	0; 0; 1		



## Key Take-Aways - SHOP

- The results of the analysis show that nearly 70% of the plans are within one standard deviation from the average.
- The table below shows the percentage within one standard deviation by issuer. In the table, the plan counts are such that if a plan ID is in all eight rating areas, it is counted eight times.

Table 2 - Number of Outlier Plans

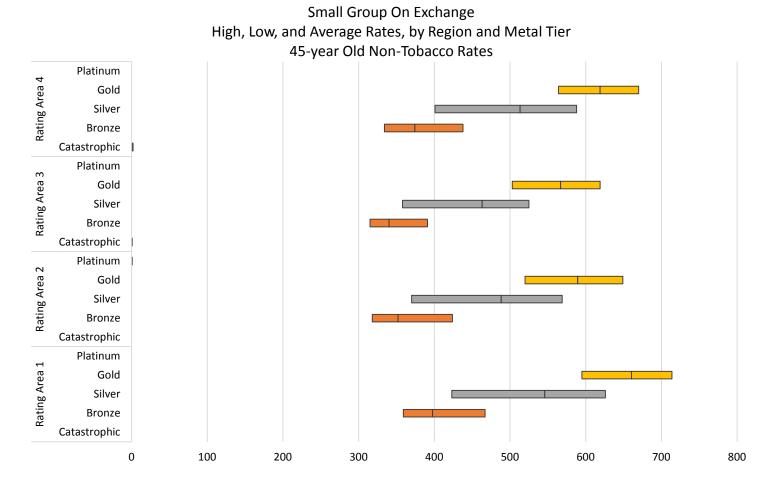
		Number of plans					Percent of Total Plans			
			Above 1 Std.		Below 1 Std.	Above 1 Std.	W/in 1 Std.			
Metal Level	In all Rating Areas	Below 1 Std. Dev.	Dev.	W/in 1 Std. Dev.	Dev.	Dev.	Dev.			
Anthem	48	4	2	42	8.3%	4.2%	87.5%			
Healthy CT	64	15	0	49	23.4%	0.0%	76.6%			
United	56	0	30	26	0.0%	53.6%	46.4%			
Total	168	19	32	117	11.3%	19.0%	69.6%			



### Rate Comparison Observations - SHOP

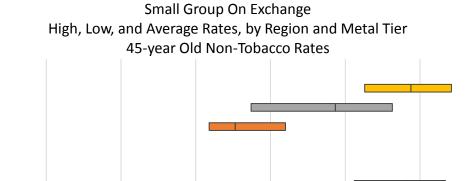
- Small group rates are significantly higher than individual rates
- There is premium overlap across all rating areas and for each metal level (meaning there are Silver plans priced as low as Bronze and Gold plans priced as low as Silver)
- Compared to other rating areas, Rating Area 5 has the narrowest premium ranges

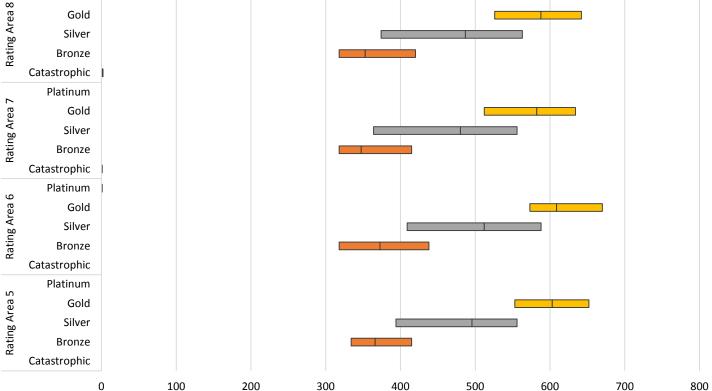






Platinum







## Key Take-Aways - SHOP, cont.

- Of the metal levels, Bronze has the highest percentage of plans within one standard deviation.
- The United Bronze and Gold plans are consistently higher priced than the other issuers. The United Silver plans, while never the lowest price, are closer to the average premium. Overall, United has the highest number of plans one standard deviation above the average.
- Anthem offers the lowest priced Bronze plan across most rating areas and has the highest percentage of plans within one standard deviation from the average.
- HealthyCT offers the lowest priced Silver plan across all rating areas and the lowest priced Gold plans in most rating areas. HealthyCT has the highest percentage of plans one standard deviation less than the average.



### Outlier Observations - SHOP

- The tables below identify the number of plans by rating area and issuer with rates that are below or above one standard deviation from the average rate.
- From these tables the following observations can be made.
  - The United Bronze and Gold plans are consistently higher priced than the other issuers. The United Silver plans, while never the lowest price, are closer to the average premium. Overall, United has the highest number of plans one standard deviation above the average.
  - Anthem offers the lowest priced Bronze plan across most rating areas and has the highest percentage of plans within one standard deviation from the average.
  - HealthyCT offers the lowest priced Silver plan across all rating areas and the lowest priced Gold plans in most rating areas. HealthyCT has the highest percentage of plans one standard deviation less than the average.



Table 6 - Number of Plans more than 1 std dev below/above the avg (formated as Below; Above; Total)

	Rating Area 1							
Issuer	Catastrophic	Bronze	Silver	Gold	Platinum			
Anthem		1; 0; 3	0; 0; 1	0; 0; 2				
Healthy CT		0; 0; 5	1; 0; 2	1; 0; 1				
United		0; 2; 2	0; 1; 3	0; 1; 2				
Total		1; 2; 10	1; 1; 6	1; 1; 5				

Rating Area 2						
Issuer	Catastrophic	Bronze	Silver	Gold	Platinum	
Anthem		0; 0; 3	0; 0; 1	0; 0; 2		
Healthy CT		0; 0; 5	1; 0; 2	1; 0; 1		
United		0; 2; 2	0; 1; 3	0; 1; 2		
Total		0; 2; 10	1; 1; 6	1; 1; 5		

Rating Area 3						
Issuer	Catastrophic	Bronze	Silver	Gold	Platinum	
Anthem		0; 0; 3	0; 0; 1	0; 1; 2	•	
Healthy CT		0; 0; 5	1; 0; 2	1; 0; 1		
United		0; 2; 2	0; 1; 3	0; 0; 2		
Total		0; 2; 10	1; 1; 6	1; 1; 5		



Table 6 - Number of Plans more than 1 std dev below/above the avg (formated as Below; Above; Total)

Rating Area 4						
Issuer	Catastrophic	Bronze	Silver	Gold	Platinum	
Anthem		1; 0; 3	0; 0; 1	0; 0; 2		
Healthy CT		0; 0; 5	1; 0; 2	1; 0; 1		
United		0; 2; 2	0; 1; 3	0; 1; 2		
Total		1; 2; 10	1; 1; 6	1; 1; 5		

Rating Area 5						
Issuer	Catastrophic	Bronze	Silver	Gold	Platinum	
Anthem		1; 0; 3	0; 0; 1	0; 1; 2		
Healthy CT		0; 0; 5	1; 0; 2	1; 0; 1		
United		0; 2; 2	0; 1; 3	0; 0; 2		
Total		1; 2; 10	1; 1; 6	1; 1; 5		

Rating Area 6							
Issuer	Catastrophic	Bronze	Silver	Gold	Platinum		
Anthem		1; 0; 3	0; 0; 1	0; 0; 2	•		
Healthy CT		0; 0; 5	1; 0; 2	0; 0; 1			
United		0; 2; 2	0; 1; 3	0; 1; 2			
Total		1; 2; 10	1; 1; 6	0; 1; 5			



Table 6 – Number of Plans more than 1 std dev below/above the avg (formated as Below; Above; Total)

Rating Area 7						
Issuer	Catastrophic	Bronze	Silver	Gold	Platinum	
Anthem		0; 0; 3	0; 0; 1	0; 0; 2		
Healthy CT		0; 0; 5	1; 0; 2	1; 0; 1		
United		0; 2; 2	0; 1; 3	0; 1; 2		
Total		0; 2; 10	1; 1; 6	1; 1; 5		

Rating Area 8						
Issuer	Catastrophic	Bronze	Silver	Gold	Platinum	
Anthem		0; 0; 3	0; 0; 1	0; 0; 2		
Healthy CT		0; 0; 5	1; 0; 2	1; 0; 1		
United		0; 2; 2	0; 1; 3	0; 1; 2		
Total		0; 2; 10	1; 1; 6	1; 1; 5		



# Consumer Impact Analysis



### Consumer Impact Analysis - Example

# Simplified Hypothetical Example

- The Brown family of four has household income of 150% FPL (\$36,000 / year)
  - Subsidy calculation is based on household contribution of 4% of income, or \$120 / month toward the 2<sup>nd</sup> lowest cost silver option
- Choice of two silver plans in 2014
  - Monthly rates (before subsidy) are \$1,100 for plan A and \$1,200 for plan B
  - Monthly subsidy is \$1,080 (\$1,200 \$120)
  - After subsidy monthly costs are \$20 for plan A and \$120 for plan
     B
  - They enroll in plan A!



### Scenarios for 2015

- Scenarios for review:
  - Scenario 1: Rates for both plans increase 5%
  - Scenario 2: Rates increase 5% for plans A and B but a new plan C enters the market at a lower rate
  - Scenario 3: Rate for plan A increases 8%, rate for plan B increases 0%
  - Scenario 4: Rate for plan A increases 0%, rate for plan B decreases 5%
- The following calculations ignore the impact of changes in income and/or FPL



## Scenario 1

• Scenario 1: Rates for both plans increase 5%

		Plan A	Plan B
	2014	\$1,100	\$1,200
Rates Before	2015	\$1,155	\$1,260
Subsidy	\$ Increase	\$55	\$60
	% Increase	5%	5%
	2014	\$1,080	\$1,080
Cubaidu	2015	\$1,140	\$1,140
Subsidy	\$ Increase	\$60	\$60
	% Increase	6%	6%
	2014	\$20	\$120
Rates After	2015	\$15	\$120
Subsidy	\$ Increase	-\$5	\$0
	% Increase	-25%	0%



### Scenario 2

• Scenario 2: Rates increase 5% for Plans A and B, new Plan C comes in lower than Plan A

		Plan A	Plan B	New Plan C
	2014	\$1,100	\$1,200	
Rates Before	2015	\$1,155	\$1,260	\$1,100
Subsidy	\$ Increase	\$55	\$60	
	% Increase	5%	5%	
	2014	\$1,080	\$1,080	
Cubaidu.	2015	\$1,035	\$1,035	\$1,035
Subsidy	\$ Increase	-\$45	-\$45	
Subsidy Subsidy Rates After	% Increase	-4%	-4%	
	2014	\$20	\$120	
Rates After	2015	\$120	\$225	\$65
Subsidy	\$ Increase	\$100	\$105	
	% Increase	500%	88%	



### Scenario 3

• Scenario 3: Rates increase 8% for plan A and 0% for plan B

		Plan A	Plan B
	2014	\$1,100	\$1,200
Rates Before	2015	\$1,188	\$1,200
Subsidy	\$ Increase	\$88	\$0
	% Increase	8%	0%
	2014	\$1,080	\$1,080
Subsidy	2015	\$1,080	\$1,080
Subsidy	\$ Increase	\$0	\$0
	% Increase	0%	0%
	2014	\$20	\$120
Rates After	2015	\$108	\$120
Subsidy	\$ Increase	\$88	\$0
	% Increase	440%	0%



### Scenario 4

• Scenario 4: Rates decrease 5% for Plan B, no change for Plan A

		Plan A	Plan B
	2014	\$1,100	\$1,200
Rates Before	2015	\$1,100	\$1,140
Subsidy	\$ Increase	\$0	-\$60
	% Increase	0%	-5%
	2014	\$1,080	\$1,080
Subsidy	2015	\$1,020	\$1,020
Subsidy	\$ Increase	-\$60	-\$60
	% Increase	-6%	-6%
	2014	\$20	\$120
Patas Aftar Subsidu	2015	\$80	\$120
Rates After Subsidy	\$ Increase	\$60	\$0
	% Increase	300%	0%



### 2014 AHCT Enrollment

Metal Level	2014 Distribution	% of Enrollees in Lowest Cost Plan
Gold	16%	28%
Silver	64%	62%
Bronze	17%	45%
Catastrophic	3%	<b>72</b> %

- 22% of silver enrollees are in the 2<sup>nd</sup> lowest cost silver
- 34% of gold enrollees are in the highest cost gold, while less than 2% of enrollees in all other levels are enrolled in the highest cost plan

# After Subsidy Rate Impact

- The following slides show rate impact before and after subsidies for the lowest cost silver, second lowest cost silver and lowest cost bronze plans in each county.
- Rates are based on a single, age 25 individual with income of roughly 200% FPL
- The first panel of numbers shows the rate change before subsidies for the 2014 plan compared to the 2015 plan members are auto-renewed into.
- The second panel of numbers shows the after-subsidy rate change for the 2014 plan compared to the 2015 plan members are auto-renewed into.
- The third panel of numbers shows the after-subsidy rate change for the 2014 plan compared to the 2015 plan assuming the individual moves to the plan in that category for 2015 (plan name is in the third column).



# Lowest Cost Silver Impact

	Lowest S	ilver Plan	Lowest Silve - Au	r Before Ta to Renew	ax Credit		r After Tax to Renew	x Credit -	Lowest Silver After Tax Credit - Switch to 2015 Lowest			
County	2014 2015		2014	2015	Change	2014	2015	Change	2014	2015	Change	
Fairfield	CBI Standard Silver Point of Service (POS)  HealthyCT Silver Enhanced Standard PPO		\$301	\$317	5%	\$92	\$126	37%	\$92	\$115	25%	
Hartford	CBI Standard Silver Point of Service (POS)  CBI Silver Standard POS		\$248	\$257	4%	\$112	\$120	8%	\$112	\$120	8%	
Litchfield	Anthem Silver DirectAccess Standard - cboa	HealthyCT Silver Enhanced Standard PPO	\$258	\$268	4%	\$120	\$124	3%	\$120	\$115	-4%	
Middlesex	CBI Standard Silver Point of Service (POS)	CBI Silver Standard POS		\$280	5%	\$105	\$120	14%	\$105	\$120	14%	
New Haven	CBI Standard Silver Point of Service (POS)	HealthyCT Silver Enhanced Standard PPO	\$278	\$290	4%	\$118	\$120	2%	\$118	\$115	-3%	
New London	Anthem Silver DirectAccess Standard - cboa	Anthem Silver PPO Standard Pathway X	\$258	\$268	4%	\$120	\$118	-2%	\$120	\$118	-2%	
Tolland	Anthem Silver DirectAccess Standard - cboa	Silver DirectAccess HealthyCT Silver Enhanced andard - cboa Standard PPO		\$268	4%	\$120	\$120	0%	\$120	\$115	-4%	
Windham	Anthem Silver DirectAccess Standard - cboa	Anthem Silver PPO Standard Pathway X	\$258	\$268	4%	\$120	\$118	-2%	\$120	\$118 W	AKĒĪ	

## Second Lowest Cost Silver Impact

	Second Lowe	st Silver Plan	Second Low Tax Credi	vest Silver t - Auto Ro		Second Lowe Credit -	est Silver Auto Ren		Second Lowest Silver After Tax Credit - Switch to 2015 Second Lowest			
County	2014	2015	2014	2015	Change	2014	2015	Change	2014	2015	Change	
Fairfield	Anthem Silver DirectAccess Standard - cboa	HealthyCT CO-OPtions Enhanced Silver, a Multi- State Plan	\$330	\$338	2%	\$121	\$147	21%	\$121	\$119	-2%	
Hartford	Anthem Silver DirectAccess Standard - cboa	CBI Silver Select POS	\$258	\$268	4%	\$121	\$131	8%	\$121	\$121	0%	
Litchfield	Anthem Silver DirectAccess - cdne	HealthyCT CO-OPtions Enhanced Silver, a Multi- State Plan	\$259	\$268	3%	\$121	\$125	3%	\$121	\$119	-2%	
Middlesex	Anthem Silver DirectAccess Standard - cboa	CBI Silver Select POS	\$281	\$292	4%	\$121	\$133	10%	\$121	\$121	0%	
New Haven	Anthem Silver DirectAccess Standard - cboa	HealthyCT CO-OPtions Enhanced Silver, a Multi- State Plan	\$281	\$292	4%	\$121	\$123	1%	\$121	\$119	-2%	
New London	Anthem Silver DirectAccess - cdne	Anthem Silver PPO Pathway X, a Multi-State Plan	\$259	\$268	3%	\$121	\$118	-2%	\$121	\$118	-3%	
Tolland	Anthem Silver DirectAccess - cdne	Enhanced Silver a Multi-		\$268	3%	\$121	\$120	-1%	\$121	\$119	-2%	
Windham	Anthem Silver DirectAccess - cdne	Anthem Silver PPO Pathway X, a Multi-State Plan	\$259	\$268	3%	\$121	\$118	-2%	\$121	\$118 W	/AKE	

# Lowest Cost Bronze Impact

	Lowest B	ronze Plan	Lowest Bro Credit -	onze Befo Auto-Ren		Lowest Bronz	e After Ta to Renew	ax Credit		r After Tax to 2015 Lov	
County	2014	2015	2014	2015	Change	2014	2015	Change	2014	2015	Change
Fairfield	Healthy Partner Basic Plus	CBI Bronze Basic HSA 1	\$233	\$215	-7%	\$24	\$24	3%	\$24	\$2	-92%
Hartford	Anthem Bronze CBI Bronze HMO Pathway X DirectAccess w/HSA - cdeh Enhanced for HSA		\$182	\$179	-2%	\$46	\$41	-9%	\$46	\$20	-57%
Litchfield	Anthem Bronze DirectAccess w/HSA - cdeh	CBI Bronze HMO Pathway X Enhanced for HSA	\$182	\$179	-2%	\$44	\$35	-21%	\$44	\$29	-34%
Middlesex	Anthem Bronze DirectAccess w/HSA - cdeh	CBI Bronze HMO Pathway X Enhanced for HSA	\$199	\$195	-2%	\$39	\$36	-8%	\$39	\$11	-71%
New Haven	Anthem Bronze DirectAccess w/HSA - cdeh	CBI Bronze HMO Pathway X Enhanced for HSA	\$199	\$195	-2%	\$39	\$25	-34%	\$39	\$7	-82%
New London	Anthem Bronze DirectAccess w/HSA - cdeh	Anthem Bronze HMO Pathway X Enhanced for HSA	\$182	\$179	-2%	\$44	\$29	-35%	\$44	\$29	-35%
Tolland	Anthem Bronze DirectAccess w/HSA - cdeh			\$179	-2%	\$44	\$31	-31%	\$44	\$30	-33%
Windham	Anthem Bronze DirectAccess w/HSA - cdeh	CBI Bronze HMO Pathway X Enhanced for HSA	\$182	\$179	-2%	\$44	\$29	-35%	\$44	\$28 W	-37% AKE

# After Subsidy Rate Impact

- The following slides show rate impact before and after subsidies for all silver level plans in Fairfield county for two different households (summarized at the top of each slide).
- The table shows rate changes before and after subsidy assuming the household auto-renews in 2015 based on its 2014 plan.
- The table also shows the rate changes after subsidy should the household choose to enroll in the lowest cost silver plan available in 2015.



## Silver Plan Impact - Fairfield / Single

				Pr	emium Be	fore Subsid	dy	Prer	nium Afte	r Subsidy -	Auto-Ren	ewal	Premium After Subsidy - Move to 2015 Lowest Cost					
Carrier	2014 Plan Name	2015 Plan Name	Enrollment	2014	2015	\$ Increase	% Increase	2014	2015	\$ Increase		Change as % Income		2015	\$ Increase		6Change as e % Income	
СВІ	Standard Silver Point of Service (POS)	Silver Standard POS	8,145	\$301	\$317	\$16	5%	\$92	\$126	\$34	37%	2%	\$92	\$115	\$23	25%	6 1%	
Anthem	Anthem Silver DirectAccess Standard - cboa	Silver PPO Standard Pathway X	2,198	\$330	\$338	\$ \$8	2%	\$121	\$147	\$26	21%	1%	\$121	\$115	-\$7	-5%	6 0%	
Anthem	Anthem Silver DirectAccess - cdne	Silver PPO Pathway X	1,794	\$332	\$339	\$7	2%	\$123	\$148	\$25	20%	1%	\$123	\$115	-\$8	-7%	6 0%	
HealthyCT	Healthy Partner Max	Silver Enhanced Standard PPO	312	\$343	\$306	-\$37	-11%	\$134	\$115	-\$19	-14%	-1%	\$134	\$115	-\$19	-14%	6 -1%	
HealthyCT		CO-OPtions Enhanced Silver, a Multi-State Plan		N/A	\$310	)		N/A	\$119	)			N/A	\$115				
HealthyCT		CO-OPtions Enhanced Silver + 1, a Multi-State Plan		N/A	\$310			N/A	\$119	)			N/A	\$115				
СВІ		Silver Select POS		N/A	\$317	,		N/A	\$126				N/A	\$115				
СВІ		Silver Choice POS		N/A	\$318	3		N/A	\$127	7			N/A	\$115				
United		Standard Silver POS		N/A	\$326			N/A	\$135	5			N/A	\$115				
United		Silver HSA		N/A	\$326	Ö		N/A	\$135	5			N/A	\$115				
Anthem		Silver PPO Pathway X, a Multi-State Plan		N/A	\$339	)		N/A	\$148	3			N/A	\$115				



## Silver Plan Impact - Fairfield / Family

For family of four with income of 350% FPL, adults age 35 and two children under age 21

			Premium Before Subsidy				Premium After Subsidy - Auto-Renewal					Premium After Subsidy - Move to 2015 Lowest Cost					
Carrier	2014 Plan Name	2015 Plan Name	Enrollment	2014	2015	\$ Increase	% Increase	2014	2015	\$ Increase		Change as % Income		2015	\$ Increase		6Change as e % Income
CDI	Standard Silver Point of Service (POS)	Silver Standard POS	8,145	\$1,112	\$1,153	\$41	4%	\$546	\$693	\$148	27%	2%	\$546	\$336	-\$209	-38%	6 -3%
∆nthem	Anthem Silver DirectAccess Standard - cboa	Silver PPO Standard Pathway X	2,198	\$1,222	\$1,233	\$10	1%	\$656	\$773	\$118	18%	2%	\$656	\$336	-\$319	-49%	6 -5%
Anthem	Anthem Silver DirectAccess - cdne	Silver PPO Pathway X	1,794	\$1,228	\$1,235	\$7	1%	\$661	\$775	\$114	17%	2%	\$661	\$336	-\$325	-49%	6 -5%
HealthyCT	Healthy Dartner May	Silver Enhanced Standard PPO	312	\$1,268	\$1,114	-\$154	-12%	\$701	\$654	-\$47	-7%	-1%	\$701	\$336	-\$365	-52%	6 -5%
HealthyCT		CO-OPtions Enhanced Silver, a Multi-State Plan		N/A	\$1,128	3		N/A	\$668	3			N/A	\$336			
HealthyCT		CO-OPtions Enhanced Silver + 1, a Multi-State Plan		N/A	\$1,130			N/A	\$671	L			N/A	\$336			
СВІ		Silver Select POS		N/A	\$1,155	5		N/A	\$696	5			N/A	\$336			
СВІ		Silver Choice POS		N/A	\$1,158	8		N/A	\$698	3			N/A	\$336			
United		Standard Silver POS		N/A	\$796	Ö		N/A	\$336	5			N/A	\$336			
United		Silver HSA		N/A	\$797	,		N/A	\$337	7			N/A	\$336			
Anthem		Silver PPO Pathway X, a Multi-State Plan		N/A	\$1,234			N/A	\$774	1			N/A	\$336			

