

➤ Appendix

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➤ **Appendix 1a: 2018 Rates
for 46-Year Old for
Individual Market “On-
Exchange” and “Off-
Exchange” Plans**

2018 Plan Rate Information

			Rating Area (by County)							
Issuer	Plan Marketing Name	Fairfield	Hartford	Litchfield	Middlesex	New Haven	New London	Tolland	Windham	Exchange Plan
CBI	Choice Catastrophic POS	\$330.80	\$268.80	\$296.63	\$292.17	\$302.76	\$309.27	\$304.46	\$304.46	Yes
Anthem	Catastrophic HMO Pathway X Enhanced	\$332.76	\$290.42	\$281.34	\$311.58	\$311.58	\$281.34	\$281.34	\$281.34	Yes
Anthem	Anthem HMO Catastrophic BlueCare 7350/0%	\$384.68	\$335.72	\$325.22	\$360.20	\$360.20	\$325.22	\$325.22	\$325.22	No
CBI	Choice Bronze Standard POS HSA	\$441.65	\$358.86	\$396.02	\$390.06	\$404.22	\$412.91	\$406.47	\$406.47	Yes
Anthem	Bronze High Deductible HMO Pathway X Enhanced	\$451.13	\$393.72	\$381.41	\$422.42	\$422.42	\$381.41	\$381.41	\$381.41	Yes
CBI	Passage Bronze Alternative	\$452.82	\$367.95	\$406.04	\$399.93	\$414.44	\$423.35	\$416.75	\$416.75	Yes
Anthem	Bronze HMO Pathway X Enhanced for HSA	\$472.29	\$412.19	\$399.30	\$442.23	\$442.23	\$399.30	\$399.30	\$399.30	Yes
Anthem	Bronze HMO Pathway X Enhanced	\$490.80	\$428.34	\$414.96	\$459.57	\$459.57	\$414.96	\$414.96	\$414.96	Yes
Anthem	Bronze PPO Standard Pathway X for HSA	\$493.32	\$430.53	\$417.08	\$461.93	\$461.93	\$417.08	\$417.08	\$417.08	Yes
CBI	Choice Bronze Standard POS	\$496.31	\$403.28	\$445.02	\$438.33	\$454.25	\$464.00	\$456.77	\$456.77	Yes
Anthem	Bronze PPO Standard Pathway X	\$503.24	\$439.19	\$425.46	\$471.21	\$471.21	\$425.46	\$425.46	\$425.46	Yes
Anthem	Anthem Bronze HMO BlueCare 6750/13500/40%	\$517.40	\$451.55	\$437.43	\$484.47	\$484.47	\$437.43	\$437.43	\$437.43	No
Anthem	Anthem Bronze HMO BlueCare 6200/12400/40% for HSA	\$536.31	\$468.05	\$453.42	\$502.17	\$502.17	\$453.42	\$453.42	\$453.42	No
Anthem	Anthem Bronze EPO Century Preferred 5700/11400/20%	\$562.95	\$491.31	\$475.95	\$527.13	\$527.13	\$475.95	\$475.95	\$475.95	No
CCI	Passage SOLO HMO Copay/Coins. \$6,000 ded.	\$566.84	\$493.41	\$495.09	\$501.71	\$514.68	\$514.68	\$509.24	\$509.24	No
CICI	Choice SOLO POS HSA Coins. \$6,250 ded.	\$591.27	\$514.67	\$516.42	\$523.32	\$536.85	\$536.85	\$531.18	\$531.18	No
CCI	Choice SOLO HMO HSA \$6,200 ded.	\$600.84	\$523.01	\$524.78	\$531.80	\$545.55	\$545.55	\$539.78	\$539.78	No

**Anthem and ConnectiCare Rates for 46-year old in Individual Market approved by Connecticut Insurance Department in September 2017 for 2018 plan year*

Plans presented in ascending order by rates in Fairfield County

Information obtained through review of Connecticut Insurance Department Health Insurance Rate Filings

2018 Plan Rate Information

			Rating Area (by County)							
Issuer	Plan Marketing Name	Fairfield	Hartford	Litchfield	Middlesex	New Haven	New London	Tolland	Windham	Exchange Plan
CICI	Choice SOLO POS Copay/Coins. \$4,500 ded.	\$651.17	\$566.81	\$568.74	\$576.33	\$591.24	\$591.24	\$584.99	\$584.99	No
CICI	Choice SOLO POS Coins. \$2,500 ded.	\$685.77	\$596.93	\$598.97	\$606.96	\$622.67	\$622.67	\$616.08	\$616.08	No
CICI	Choice SOLO POS Copay/Coins. \$5,000 ded.	\$687.68	\$598.59	\$600.63	\$608.66	\$624.39	\$624.39	\$617.79	\$617.79	No
Anthem	Anthem Silver HMO BlueCare 5800/11600/35%	\$688.61	\$600.96	\$582.18	\$644.78	\$644.78	\$582.18	\$582.18	\$582.18	No
CICI	Choice SOLO POS HSA Coins. \$3,000 ded.	\$691.35	\$601.79	\$603.84	\$611.91	\$627.74	\$627.74	\$621.09	\$621.09	No
CBI	Choice Silver Standard POS	\$697.31	\$566.61	\$625.26	\$615.87	\$638.22	\$651.93	\$641.78	\$641.78	Yes
CBI	Passage Silver Alternative PCP POS	\$699.23	\$568.16	\$626.97	\$617.55	\$639.96	\$653.72	\$643.53	\$643.53	Yes
CBI	Choice Silver Alternative POS	\$701.43	\$569.96	\$628.95	\$619.50	\$641.99	\$655.77	\$645.56	\$645.56	Yes
Anthem	Anthem Silver HMO BlueCare Tiered 4350/6350/0%/20%	\$711.15	\$620.64	\$601.25	\$665.90	\$665.90	\$601.25	\$601.25	\$601.25	No
Anthem	Anthem Silver HMO BlueCare 3500/7000/10% for HSA	\$726.36	\$633.92	\$614.10	\$680.13	\$680.13	\$614.10	\$614.10	\$614.10	No
CICI	Choice SOLO Tiered	\$730.07	\$635.49	\$637.65	\$646.17	\$662.88	\$662.88	\$655.88	\$655.88	No
Anthem	Silver PPO Standard Pathway X	\$747.65	\$652.50	\$632.10	\$700.08	\$700.08	\$632.10	\$632.10	\$632.10	Yes
Anthem	Silver Core PPO Pathway X	\$750.44	\$654.92	\$634.46	\$702.68	\$702.68	\$634.46	\$634.46	\$634.46	Yes
Anthem	Silver High Deductible HMO Pathway X Enhanced	\$751.29	\$655.67	\$635.18	\$703.49	\$703.49	\$635.18	\$635.18	\$635.18	Yes
Anthem	Silver Low Deductible HMO Pathway X Enhanced	\$753.60	\$657.69	\$637.14	\$705.65	\$705.65	\$637.14	\$637.14	\$637.14	Yes
Anthem	Anthem Silver EPO Century Preferred 2800/8400/20%	\$769.47	\$671.54	\$650.55	\$720.51	\$720.51	\$650.55	\$650.55	\$650.55	No
CBI	Choice Gold Standard POS	\$787.47	\$639.87	\$706.11	\$695.51	\$720.74	\$736.22	\$724.76	\$724.76	Yes
Anthem	Gold HMO Pathway X Enhanced	\$800.49	\$698.61	\$676.77	\$749.55	\$749.55	\$676.77	\$676.77	\$676.77	Yes
CICI	Passage SOLO POS Copay/Coins. \$1,500 ded.	\$813.53	\$708.14	\$710.55	\$720.03	\$738.66	\$738.66	\$730.85	\$730.85	No
Anthem	Anthem Gold HMO BlueCare 1500/4500/10%	\$910.46	\$794.58	\$769.76	\$852.53	\$852.53	\$769.76	\$769.76	\$769.76	No
Anthem	Gold PPO Standard Pathway X	\$1,048.20	\$914.81	\$886.22	\$981.50	\$981.50	\$886.22	\$886.22	\$886.22	Yes

**Anthem and ConnectiCare Rates for 46-year old in Individual Market approved by Connecticut Insurance Department in September 2017 for 2018 plan year*

Plans presented in ascending order by rates in Fairfield County

Information obtained through review of Connecticut Insurance Department Health Insurance Rate Filings

➤ **Appendix 1b: 2018 Rates
for Family of 4 (Ages 48,
47, 16, 13) for Individual
Market “On-Exchange”
and “Off-Exchange”
Plans**

2018 Plan Rate Information

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Issuer	Plan Marketing Name	Rating Area (by County)								Exchange Plan
		Fairfield	Hartford	Litchfield	Middlesex	New Haven	New London	Tolland	Windham	
CBI	Choice Catastrophic POS	\$1,063.41	\$864.10	\$953.55	\$939.24	\$973.28	\$994.20	\$978.72	\$978.72	Yes
Anthem	Catastrophic HMO Pathway X Enhanced	\$1,069.72	\$933.58	\$904.41	\$1,001.63	\$1,001.63	\$904.41	\$904.41	\$904.41	Yes
Anthem	Anthem HMO Catastrophic BlueCare 7350/0%	\$1,236.60	\$1,079.21	\$1,045.45	\$1,157.90	\$1,157.90	\$1,045.45	\$1,045.45	\$1,045.45	No
CBI	Choice Bronze Standard POS HSA	\$1,419.74	\$1,153.62	\$1,273.06	\$1,253.91	\$1,299.43	\$1,327.36	\$1,306.66	\$1,306.66	Yes
Anthem	Bronze High Deductible HMO Pathway X Enhanced	\$1,450.21	\$1,265.68	\$1,226.09	\$1,357.92	\$1,357.92	\$1,226.09	\$1,226.09	\$1,226.09	Yes
CBI	Passage Bronze Alternative	\$1,455.66	\$1,182.83	\$1,305.27	\$1,285.64	\$1,332.26	\$1,360.93	\$1,339.70	\$1,339.70	Yes
Anthem	Bronze HMO Pathway X Enhanced for HSA	\$1,518.26	\$1,325.03	\$1,283.62	\$1,421.62	\$1,421.62	\$1,283.62	\$1,283.62	\$1,283.62	Yes
Anthem	Bronze HMO Pathway X Enhanced	\$1,577.75	\$1,376.97	\$1,333.96	\$1,477.36	\$1,477.36	\$1,333.96	\$1,333.96	\$1,333.96	Yes
Anthem	Bronze PPO Standard Pathway X for HSA	\$1,585.86	\$1,384.01	\$1,340.75	\$1,484.94	\$1,484.94	\$1,340.75	\$1,340.75	\$1,340.75	Yes
CBI	Choice Bronze Standard POS	\$1,595.46	\$1,296.39	\$1,430.59	\$1,409.09	\$1,460.24	\$1,491.58	\$1,468.34	\$1,468.34	Yes
Anthem	Bronze PPO Standard Pathway X	\$1,617.74	\$1,411.83	\$1,367.71	\$1,514.79	\$1,514.79	\$1,367.71	\$1,367.71	\$1,367.71	Yes
Anthem	Anthem Bronze HMO BlueCare 6750/13500/40%	\$1,663.25	\$1,451.56	\$1,406.19	\$1,557.41	\$1,557.41	\$1,406.19	\$1,406.19	\$1,406.19	No
Anthem	Anthem Bronze HMO BlueCare 6200/12400/40% for HSA	\$1,724.07	\$1,504.60	\$1,457.59	\$1,614.32	\$1,614.32	\$1,457.59	\$1,457.59	\$1,457.59	No
Anthem	Anthem Bronze EPO Century Preferred 5700/11400/20%	\$1,809.69	\$1,579.41	\$1,530.02	\$1,694.55	\$1,694.55	\$1,530.02	\$1,530.02	\$1,530.02	No
CCI	Passage SOLO HMO Copay/Coins. \$6,000 ded.	\$1,822.19	\$1,586.15	\$1,591.55	\$1,612.82	\$1,654.53	\$1,654.53	\$1,637.02	\$1,637.02	No
CICI	Choice SOLO POS HSA Coins. \$6,250 ded.	\$1,900.73	\$1,654.47	\$1,660.12	\$1,682.30	\$1,725.80	\$1,725.80	\$1,707.57	\$1,707.57	No
CCI	Choice SOLO HMO HSA \$6,200 ded.	\$1,931.51	\$1,681.29	\$1,686.98	\$1,709.55	\$1,753.76	\$1,753.76	\$1,735.20	\$1,735.20	No

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Information obtained through review of Connecticut Insurance Department Health Insurance Rate Filings

2018 Plan Rate Information

		Rating Area (by County)								
Issuer	Plan Marketing Name	Fairfield	Hartford	Litchfield	Middlesex	New Haven	New London	Tolland	Windham	Exchange Plan
CICI	Choice SOLO POS Copay/Coins. \$4,500 ded.	\$2,093.27	\$1,822.09	\$1,828.32	\$1,852.71	\$1,900.63	\$1,900.63	\$1,880.52	\$1,880.52	No
CICI	Choice SOLO POS Coins. \$2,500 ded.	\$2,204.52	\$1,918.92	\$1,925.47	\$1,951.18	\$2,001.66	\$2,001.66	\$1,980.50	\$1,980.50	No
CICI	Choice SOLO POS Copay/Coins. \$5,000 ded.	\$2,210.65	\$1,924.26	\$1,930.83	\$1,956.62	\$2,007.21	\$2,007.21	\$1,985.99	\$1,985.99	No
Anthem	Anthem Silver HMO BlueCare 5800/11600/35%	\$2,213.64	\$1,931.89	\$1,871.52	\$2,072.74	\$2,072.74	\$1,871.52	\$1,871.52	\$1,871.52	No
CICI	Choice SOLO POS HSA Coins. \$3,000 ded.	\$2,222.46	\$1,934.54	\$1,941.15	\$1,967.08	\$2,017.95	\$2,017.95	\$1,996.61	\$1,996.61	No
CBI	Choice Silver Standard POS	\$2,241.60	\$1,821.46	\$2,010.00	\$1,979.82	\$2,051.67	\$2,095.73	\$2,063.09	\$2,063.09	Yes
CBI	Passage Silver Alternative PCP POS	\$2,247.77	\$1,826.43	\$2,015.49	\$1,985.22	\$2,057.26	\$2,101.47	\$2,068.74	\$2,068.74	Yes
CBI	Choice Silver Alternative POS	\$2,254.87	\$1,832.21	\$2,021.87	\$1,991.50	\$2,063.76	\$2,108.08	\$2,075.24	\$2,075.24	Yes
Anthem	Anthem Silver HMO BlueCare Tiered 4350/6350/0%/20%	\$2,286.11	\$1,995.16	\$1,932.80	\$2,140.64	\$2,140.64	\$1,932.80	\$1,932.80	\$1,932.80	No
Anthem	Anthem Silver HMO BlueCare 3500/7000/10% for HSA	\$2,335.00	\$2,037.83	\$1,974.12	\$2,186.40	\$2,186.40	\$1,974.12	\$1,974.12	\$1,974.12	No
CICI	Choice SOLO Tiered	\$2,346.91	\$2,042.88	\$2,049.83	\$2,077.23	\$2,130.94	\$2,130.94	\$2,108.42	\$2,108.42	No
Anthem	Silver PPO Standard Pathway X	\$2,403.43	\$2,097.59	\$2,031.99	\$2,250.52	\$2,250.52	\$2,031.99	\$2,031.99	\$2,031.99	Yes
Anthem	Silver Core PPO Pathway X	\$2,412.39	\$2,105.34	\$2,039.56	\$2,258.87	\$2,258.87	\$2,039.56	\$2,039.56	\$2,039.56	Yes
Anthem	Silver High Deductible HMO Pathway X Enhanced	\$2,415.15	\$2,107.74	\$2,041.87	\$2,261.47	\$2,261.47	\$2,041.87	\$2,041.87	\$2,041.87	Yes
Anthem	Silver Low Deductible HMO Pathway X Enhanced	\$2,422.57	\$2,114.25	\$2,048.19	\$2,268.41	\$2,268.41	\$2,048.19	\$2,048.19	\$2,048.19	Yes
Anthem	Anthem Silver EPO Century Preferred 2800/8400/20%	\$2,473.59	\$2,158.76	\$2,091.30	\$2,316.20	\$2,316.20	\$2,091.30	\$2,091.30	\$2,091.30	No
CBI	Choice Gold Standard POS	\$2,531.45	\$2,056.96	\$2,269.92	\$2,235.82	\$2,316.92	\$2,366.69	\$2,329.84	\$2,329.84	Yes
Anthem	Gold HMO Pathway X Enhanced	\$2,573.30	\$2,245.79	\$2,175.58	\$2,409.55	\$2,409.55	\$2,175.58	\$2,175.58	\$2,175.58	Yes
CICI	Passage SOLO POS Copay/Coins. \$1,500 ded.	\$2,615.21	\$2,276.43	\$2,284.18	\$2,314.66	\$2,374.55	\$2,374.55	\$2,349.42	\$2,349.42	No
Anthem	Anthem Gold HMO BlueCare 1500/4500/10%	\$2,926.81	\$2,554.31	\$2,474.50	\$2,740.58	\$2,740.58	\$2,474.50	\$2,474.50	\$2,474.50	No
Anthem	Gold PPO Standard Pathway X	\$3,369.61	\$2,940.80	\$2,848.89	\$3,155.18	\$3,155.18	\$2,848.89	\$2,848.89	\$2,848.89	Yes

**Anthem and ConnectiCare Rates for family of 4 (ages 48, 47, 16 & 13) in Individual Market approved by Connecticut Insurance Department in September 2017 for 2018 plan year*

Plans presented in ascending order by rates in Fairfield County

Information obtained through review of Connecticut Insurance Department Health Insurance Rate Filings

➤ **Appendix 1c: CID Approved Rate Increases by Plan for 2018**

2018 INDIVIDUAL MARKET RATE INCREASE BY PLAN

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EXHIBIT 1.
Proposed Rate Increases

ConnectiCare Benefits Inc (“On-Exchange”):
<http://www.catalog.state.ct.us/cid/portalApps/images/reports/10462410.pdf>

Product Name	2017 Premium Rate	2018 Premium Rate	Renewal Rate Change
Choice Gold Standard POS	\$387.75	\$477.91	23.3%
Choice Bronze Standard POS	\$257.17	\$301.20	17.1%
Passage Bronze Alternative		\$274.81	n/a
Choice Bronze Standard POS HSA	\$222.69	\$268.03	20.4%
Choice Catastrophic POS	\$175.90	\$200.76	14.1%
Choice Silver Standard POS	\$320.32	\$423.20	32.1%
Choice Silver Alternative POS	\$323.31	\$425.66	31.7%
Passage Silver Alternative PCP POS	\$323.08	\$424.36	31.4%

Weighted Average Rate Change (using projected 2018 membership by plan): **27.7%**

EXHIBIT 1.
Proposed Rate Increases

ConnectiCare Insurance Company Inc (“Off-Exchange”):
<http://www.catalog.state.ct.us/cid/portalApps/images/reports/10462335.pdf>

Product Name	2017 Premium Rate	2018 Premium Rate	Renewal Rate Change
Passage SOLO POS Copay/Coins. \$1,500 ded.		\$486.89	n/a
Choice SOLO POS Coins. \$2,500 ded.	\$322.23	\$410.43	27.4%
Choice SOLO POS HSA Coins. \$3,000 ded.	\$314.99	\$413.77	31.4%
Choice SOLO POS Copay/Coins. \$4,500 ded.	\$305.88	\$389.72	27.4%
Choice SOLO POS Copay/Coins. \$5,000 ded.	\$336.71	\$411.57	22.2%
Choice SOLO POS HSA Coins. \$6,250 ded.	\$279.27	\$353.87	26.7%
Choice SOLO Tiered		\$436.94	n/a

Weighted Average Rate Change (using projected 2018 membership by plan): **27.8%**

ConnectiCare Inc (“Off-Exchange”):
<http://www.catalog.state.ct.us/cid/portalApps/images/reports/10462348.pdf>

EXHIBIT 1.
Proposed Rate Increases

Product Name	2017 Premium Rate	2018 Premium Rate	Renewal Rate Change
Choice SOLO HMO HSA \$6,200 ded.	\$291.25	\$359.60	23.5%
Passage SOLO HMO Copay/Coins. \$6,000 ded.		\$339.25	n/a

Weighted Average Rate Change (using projected 2018 membership by plan): **23.5%**

CID 2018 Rate Chart:
<http://www.ct.gov/cid/lib/cid/RateChart2018-Final.pdf>

2018 INDIVIDUAL MARKET RATE INCREASE BY PLAN

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Exhibit A - Non-Grandfathered Rate Changes

Anthem Health Plans, Inc.
Individual

Rates Effective January 1, 2018

HIOS Plan Name	2018 HIOS Plan ID	On/Off Exchange	Metal Level	Network Name	Area(s) Offered	Plan Category	Plan Specific Rate Change (excluding aging) ⁽¹⁾
Catastrophic HMO Pathway X Enhanced	86545CT1230005	On	Catastrophic	Pathway X Enhanced	All	Renewing	11.2%
Bronze HMO Pathway X Enhanced	86545CT1230002	On	Bronze	Pathway X Enhanced	All	Renewing	19.0%
Bronze HMO Pathway X Enhanced for HSA	86545CT1230001	On	Bronze	Pathway X Enhanced	All	Renewing	15.4%
Bronze HMO Pathway X Enhanced 6500	86545CT1230007	On	Bronze	Pathway X Enhanced	All	New	0.0%
Silver HMO Pathway X Enhanced 3950	86545CT1230009	On	Silver	Pathway X Enhanced	All	New	0.0%
Silver HMO Pathway X Enhanced 6150	86545CT1230010	On	Silver	Pathway X Enhanced	All	New	0.0%
Gold HMO Pathway X Enhanced 2500	86545CT1230011	On	Gold	Pathway X Enhanced	All	New	39.5%
Anthem HMO Catastrophic BlueCare 7350/0%	86545CT1310033	Off	Catastrophic	BlueCare	All	Renewing	14.2%
Anthem Bronze HMO BlueCare 6200/12400/40% for HSA	86545CT1310019	Off	Bronze	BlueCare	All	Renewing	13.6%
Anthem Bronze HMO BlueCare 6750/13500/40%	86545CT1310048	Off	Bronze	BlueCare	All	New	23.2%
Anthem Silver HMO BlueCare 3500/7000/10% for HSA	86545CT1310030	Off	Silver	BlueCare	All	Renewing	39.6%
Anthem Silver HMO BlueCare Tiered 4350/6350/0%/20%	86545CT1310042	Off	Silver	BlueCare Tiered	All	Renewing	42.7%
Anthem Silver HMO BlueCare 5800/11600/35%	86545CT1310047	Off	Silver	BlueCare	All	New	0.0%
Anthem Gold HMO BlueCare 1500/4500/10%	86545CT1310032	Off	Gold	BlueCare	All	Renewing	41.0%
Bronze PPO Standard Pathway X	86545CT1330002	On	Bronze	Pathway X	All	Renewing	23.4%
Bronze PPO Standard Pathway X for HSA	86545CT1330009	On	Bronze	Pathway X	All	Renewing	18.3%
Silver Core PPO Pathway X	86545CT1330010	On	Silver	Pathway X	All	Renewing	34.1%
Silver PPO Standard Pathway X	86545CT1330001	On	Silver	Pathway X	All	Renewing	33.7%
Gold PPO Standard Pathway X	86545CT1330003	On	Gold	Pathway X	All	Renewing	41.4%
Anthem Bronze EPO Century Preferred 5700/11400/20%	86545CT1550001	Off	Bronze	Century Preferred	All	New	0.0%
Anthem Silver EPO Century Preferred 2800/8400/20%	86545CT1550002	Off	Silver	Century Preferred	All	New	38.0%

NOTES:

{1} Plan level increases in rates do not include demographic changes in the population.

Anthem:

<http://www.catalog.state.ct.us/cid/portalApps/images/reports/10462402.pdf>

Per CID 2018 Rate Chart, Anthem approved average rate increase was 31.7%:

<http://www.ct.gov/cid/lib/cid/RateChart2018-Final.pdf>

➤ **Appendix 2a: Premium Tax Credit Calculation by County – 1 Person Household**

2018 Premium Tax Credit Calculation

Fairfield County/1 Person

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County of Residence	Fairfield County				
Household Composition	1 person household; Age 46				
SLCSP Benchmark	CBI Passage Silver Alternative PCP POS				
Expected Annual Income	\$80,000	\$36,500	\$27,500	\$22,500	\$17,500
Federal Poverty Level	>400%	303%	228%	187%	145%
Subsidy Eligibility	N/A	PTC (251% - 400% FPL)	PTC & 73% CSR (201% - 250% FPL)	PTC & 87% CSR (151% - 200% FPL)	PTC & 94% CSR (138% - 150% FPL)
Applicable Percentage	N/A	9.56%	7.33%	5.72%	3.74%
Expected Annual Contribution	N/A	\$3,489.40	\$2,015.75	\$1,287.00	\$654.50
Expected Annual Benchmark Plan Cost	\$8,375.64	\$8,375.64	\$8,375.64	\$8,375.64	\$8,375.64
Annual PTC	N/A	\$4,886.24	\$6,359.89	\$7,088.64	\$7,721.14
Monthly PTC	N/A	\$407.19	\$529.99	\$590.72	\$643.43
Monthly Premium for AHCT Standard Silver Plan*	\$697.31	\$697.31	\$697.31	\$697.31	\$697.31
Consumer Responsibility (per month)	\$697.31	\$290.12	\$167.32	\$106.59	\$53.88
% Change in Responsibility compared to 2017**	+32.11%	-2.09%	-4.17%	-5.48%	-8.29%
\$ Change in Responsibility (per month)**	\$169.50	-\$6.20	-\$7.28	-\$6.18	-\$4.87

*Offered by Issuer with lowest cost standardized Silver plan in the county (CBI Choice Silver Standard POS)

**Assumes static age and income

2018 Premium Tax Credit Calculation

Hartford County/1 Person

14

County of Residence	Hartford County				
Household Composition	1 person household; Age 46				
SLCSP Benchmark	CBI Passage Silver Alternative PCP POS				
Expected Annual Income	\$80,000	\$36,500	\$27,500	\$22,500	\$17,500
Federal Poverty Level	>400%	303%	228%	187%	145%
Subsidy Eligibility	N/A	PTC (251% - 400% FPL)	PTC & 73% CSR (201% - 250% FPL)	PTC & 87% CSR (151% - 200% FPL)	PTC & 94% CSR (138% - 150% FPL)
Applicable Percentage	N/A	9.56%	7.33%	5.72%	3.74%
Expected Annual Contribution	N/A	\$3,489.40	\$2,015.75	\$1,287.00	\$654.50
Expected Annual Benchmark Plan Cost	\$6,805.68	\$6,805.68	\$6,805.68	\$6,805.68	\$6,805.68
Annual PTC	N/A	\$3,316.28	\$4,789.93	\$5,518.68	\$6,151.18
Monthly PTC	N/A	\$276.36	\$399.16	\$459.89	\$512.60
Monthly Premium for AHCT Standard Silver Plan*	\$566.61	\$566.61	\$566.61	\$566.61	\$566.61
Consumer Responsibility (per month)	\$566.61	\$290.25	\$167.45	\$106.72	\$54.01
% Change in Responsibility compared to 2017**	+32.11%	-1.95%	-3.93%	-5.11%	-7.60%
\$ Change in Responsibility (per month)**	\$137.73	-\$5.77	-\$6.85	-\$5.75	-\$4.44

*Offered by Issuer with lowest cost standardized Silver plan in the county (CBI Choice Silver Standard POS)

**Assumes static age and income

2018 Premium Tax Credit Calculation

Litchfield/1 Person

15

County of Residence	Litchfield County				
Household Composition	1 person household; Age 46				
SLCSP Benchmark	CBI Passage Silver Alternative PCP POS				
Expected Annual Income	\$80,000	\$36,500	\$27,500	\$22,500	\$17,500
Federal Poverty Level	>400%	303%	228%	187%	145%
Subsidy Eligibility	N/A	PTC (251% - 400% FPL)	PTC & 73% CSR (201% - 250% FPL)	PTC & 87% CSR (151% - 200% FPL)	PTC & 94% CSR (138% - 150% FPL)
Applicable Percentage	N/A	9.56%	7.33%	5.72%	3.74%
Expected Annual Contribution	N/A	\$3,489.40	\$2,015.75	\$1,287.00	\$654.50
Expected Annual Benchmark Plan Cost	\$7,510.08	\$7,510.08	\$7,510.08	\$7,510.08	\$7,510.08
Annual PTC	N/A	\$4,020.68	\$5,494.33	\$6,223.08	\$6,855.58
Monthly PTC	N/A	\$335.06	\$457.86	\$518.59	\$571.30
Monthly Premium for AHCT Standard Silver Plan*	\$625.26	\$625.26	\$625.26	\$625.26	\$625.26
Consumer Responsibility (per month)	\$625.26	\$290.20	\$167.40	\$106.67	\$53.96
% Change in Responsibility compared to 2017**	+32.11%	-2.01%	-4.04%	-5.27%	-7.90%
\$ Change in Responsibility (per month)**	\$151.98	-\$5.96	-\$7.04	-\$5.94	-\$4.63

*Offered by Issuer with lowest cost standardized Silver plan in the county (CBI Choice Silver Standard POS)

**Assumes static age and income

2018 Premium Tax Credit Calculation

Middlesex County/1 Person

16

County of Residence	Middlesex County				
Household Composition	1 person household; Age 46				
SLCSP Benchmark	CBI Passage Silver Alternative PCP POS				
Expected Annual Income	\$80,000	\$36,500	\$27,500	\$22,500	\$17,500
Federal Poverty Level	>400%	303%	228%	187%	145%
Subsidy Eligibility	N/A	PTC (251% - 400% FPL)	PTC & 73% CSR (201% - 250% FPL)	PTC & 87% CSR (151% - 200% FPL)	PTC & 94% CSR (138% - 150% FPL)
Applicable Percentage	N/A	9.56%	7.33%	5.72%	3.74%
Expected Annual Contribution	N/A	\$3,489.40	\$2,015.75	\$1,287.00	\$654.50
Expected Annual Benchmark Plan Cost	\$7,397.28	\$7,397.28	\$7,397.28	\$7,397.28	\$7,397.28
Annual PTC	N/A	\$3,907.88	\$5,381.53	\$6,110.28	\$6,742.78
Monthly PTC	N/A	\$325.66	\$448.46	\$509.19	\$561.90
Monthly Premium for AHCT Standard Silver Plan*	\$615.87	\$615.87	\$615.87	\$615.87	\$615.87
Consumer Responsibility (per month)	\$615.87	\$290.21	\$167.41	\$106.68	\$53.97
% Change in Responsibility compared to 2017**	+32.12%	-2.00%	-4.01%	-5.24%	-7.84%
\$ Change in Responsibility (per month)**	\$149.71	-\$5.92	-\$7.00	-\$5.90	-\$4.59

*Offered by Issuer with lowest cost standardized Silver plan in the county (CBI Choice Silver Standard POS)

**Assumes static age and income

2018 Premium Tax Credit Calculation

New Haven County/1 Person

17

County of Residence	New Haven County				
Household Composition	1 person household; Age 46				
SLCSP Benchmark	CBI Passage Silver Alternative PCP POS				
Expected Annual Income	\$80,000	\$36,500	\$27,500	\$22,500	\$17,500
Federal Poverty Level	>400%	303%	228%	187%	145%
Subsidy Eligibility	N/A	PTC (251% - 400% FPL)	PTC & 73% CSR (201% - 250% FPL)	PTC & 87% CSR (151% - 200% FPL)	PTC & 94% CSR (138% - 150% FPL)
Applicable Percentage	N/A	9.56%	7.33%	5.72%	3.74%
Expected Annual Contribution	N/A	\$3,489.40	\$2,015.75	\$1,287.00	\$654.50
Expected Annual Benchmark Plan Cost	\$7,665.72	\$7,665.72	\$7,665.72	\$7,665.72	\$7,665.72
Annual PTC	N/A	\$4,176.32	\$5,649.97	\$6,378.72	\$7,011.22
Monthly PTC	N/A	\$348.03	\$470.83	\$531.56	\$584.27
Monthly Premium for AHCT Standard Silver Plan*	\$638.22	\$638.22	\$638.22	\$638.22	\$638.22
Consumer Responsibility (per month)	\$638.22	\$290.19	\$167.39	\$106.66	\$53.95
% Change in Responsibility compared to 2017**	+32.11%	-2.03%	-4.06%	-5.31%	-7.97%
\$ Change in Responsibility (per month)**	\$155.14	-\$6.00	-\$7.08	-\$5.98	-\$4.67

*Offered by Issuer with lowest cost standardized Silver plan in the county (CBI Choice Silver Standard POS)

**Assumes static age and income

2018 Premium Tax Credit Calculation

New London County/1 Person

18

County of Residence	New London County				
Household Composition	1 person household; Age 46				
SLCSP Benchmark	Anthem Silver Core Pathway X				
Expected Annual Income	\$80,000	\$36,500	\$27,500	\$22,500	\$17,500
Federal Poverty Level	>400%	303%	228%	187%	145%
Subsidy Eligibility	N/A	PTC (251% - 400% FPL)	PTC & 73% CSR (201% - 250% FPL)	PTC & 87% CSR (151% - 200% FPL)	PTC & 94% CSR (138% - 150% FPL)
Applicable Percentage	N/A	9.56%	7.33%	5.72%	3.74%
Expected Annual Contribution	N/A	\$3,489.40	\$2,015.75	\$1,287.00	\$654.50
Expected Annual Benchmark Plan Cost	\$7,582.32	\$7,582.32	\$7,582.32	\$7,582.32	\$7,582.32
Annual PTC	N/A	\$4,092.92	\$5,566.57	\$6,295.32	\$6,927.82
Monthly PTC	N/A	\$341.08	\$463.88	\$524.61	\$577.32
Monthly Premium for AHCT Standard Silver Plan*	\$632.10	\$632.10	\$632.10	\$632.10	\$632.10
Consumer Responsibility (per month)	\$632.10	\$291.02	\$168.22	\$107.49	\$54.78
% Change in Responsibility compared to 2017**	+30.87%	-1.90%	-3.84%	-4.96%	-7.28%
\$ Change in Responsibility (per month)**	\$149.10	-\$5.63	-\$6.71	-\$5.61	-\$4.30

*Offered by Issuer with lowest cost standardized Silver plan in the county (Anthem Silver PPO Standard Pathway X)

**Assumes static age and income

2018 Premium Tax Credit Calculation

Tolland County/1 Person

19

County of Residence	Tolland County				
Household Composition	1 person household; Age 46				
SLCSP Benchmark	Anthem Silver Core Pathway X				
Expected Annual Income	\$80,000	\$36,500	\$27,500	\$22,500	\$17,500
Federal Poverty Level	>400%	303%	228%	187%	145%
Subsidy Eligibility	N/A	PTC (251% - 400% FPL)	PTC & 73% CSR (201% - 250% FPL)	PTC & 87% CSR (151% - 200% FPL)	PTC & 94% CSR (138% - 150% FPL)
Applicable Percentage	N/A	9.56%	7.33%	5.72%	3.74%
Expected Annual Contribution	N/A	\$3,489.40	\$2,015.75	\$1,287.00	\$654.50
Expected Annual Benchmark Plan Cost	\$7,582.32	\$7,582.32	\$7,582.32	\$7,582.32	\$7,582.32
Annual PTC	N/A	\$4,092.92	\$5,566.57	\$6,295.32	\$6,927.82
Monthly PTC	N/A	\$341.08	\$463.88	\$524.61	\$577.32
Monthly Premium for AHCT Standard Silver Plan*	\$632.10	\$632.10	\$632.10	\$632.10	\$632.10
Consumer Responsibility (per month)	\$632.10	\$291.02	\$168.22	\$107.49	\$54.78
% Change in Responsibility compared to 2017**	+30.87%	-2.20%	-4.34%	-5.73%	-8.70%
\$ Change in Responsibility (per month)**	\$149.10	-\$6.55	-\$7.63	-\$6.53	-\$5.22

*Offered by Issuer with lowest cost standardized Silver plan in the county (Anthem Silver PPO Standard Pathway X)

**Assumes static age and income

2018 Premium Tax Credit Calculation

Windham County/1 Person

20

County of Residence	Windham County				
Household Composition	1 person household; Age 46				
SLCSP Benchmark	Anthem Silver Core Pathway X				
Expected Annual Income	\$80,000	\$36,500	\$27,500	\$22,500	\$17,500
Federal Poverty Level	>400%	303%	228%	187%	145%
Subsidy Eligibility	N/A	PTC (251% - 400% FPL)	PTC & 73% CSR (201% - 250% FPL)	PTC & 87% CSR (151% - 200% FPL)	PTC & 94% CSR (138% - 150% FPL)
Applicable Percentage	N/A	9.56%	7.33%	5.72%	3.74%
Expected Annual Contribution	N/A	\$3,489.40	\$2,015.75	\$1,287.00	\$654.50
Expected Annual Benchmark Plan Cost	\$7,582.32	\$7,582.32	\$7,582.32	\$7,582.32	\$7,582.32
Annual PTC	N/A	\$4,092.92	\$5,566.57	\$6,295.32	\$6,927.82
Monthly PTC	N/A	\$341.08	\$463.88	\$524.61	\$577.32
Monthly Premium for AHCT Standard Silver Plan*	\$632.10	\$632.10	\$632.10	\$632.10	\$632.10
Consumer Responsibility (per month)	\$632.10	\$291.02	\$168.22	\$107.49	\$54.78
% Change in Responsibility compared to 2017**	+30.87%	-2.20%	-4.34%	-5.73%	-8.70%
\$ Change in Responsibility (per month)**	\$149.10	-\$6.55	-\$7.63	-\$6.53	-\$5.22

*Offered by Issuer with lowest cost standardized Silver plan in the county (Anthem Silver PPO Standard Pathway X)

**Assumes static age and income

➤ **Appendix 2b: Premium Tax Credit Calculation by County – 4 Person Household**

2018 Premium Tax Credit Calculation

Fairfield County/4 Persons

22

County of Residence	Fairfield County				
Household Composition	4 person household; Ages 48, 47, 16, 13				
SLCSP Benchmark	CBI Passage Silver Alternative PCP POS				
Expected Annual Income	\$160,000	\$74,500	\$56,100	\$45,900	\$35,700
Federal Poverty Level	>400%	303%	228%	187%	145%
Subsidy Eligibility	N/A	PTC (251% - 400% FPL)	PTC & 73% CSR (201% - 250% FPL)	PTC & 87% CSR (151% - 200% FPL)	PTC & 94% CSR (138% - 150% FPL)
Applicable Percentage	N/A	9.56%	7.33%	5.72%	3.74%
Expected Annual Contribution	N/A	\$7,122.20	\$4,112.13	\$2,625.48	\$1,335.18
Expected Annual Benchmark Plan Cost	\$26,924.76	\$26,924.76	\$26,924.76	\$26,924.76	\$26,924.76
Annual PTC	N/A	\$19,802.56	\$22,812.63	\$24,299.28	\$25,589.58
Monthly PTC	N/A	\$1,650.21	\$1,901.05	\$2,024.94	\$2,132.47
Monthly Premium for AHCT Standard Silver Plan*	\$2,241.60	\$2,241.60	\$2,241.60	\$2,241.60	\$2,241.60
Consumer Responsibility (per month)	\$2,241.60	\$591.39	\$340.55	\$216.66	\$109.13
% Change in Responsibility compared to 2017**	+42.58%	-2.46%	-4.54%	-6.11%	-9.38%
\$ Change in Responsibility (per month)**	\$669.44	-\$14.90	-\$16.18	-\$14.10	-\$11.30

*Offered by Issuer with lowest cost standardized Silver plan in the county (CBI Choice Silver Standard POS)

**Assumes static age and income

NOTE THAT SCENARIO ASSUMES HOUSEHOLD DOES NOT HAVE 5-YEAR PERMANENT RESIDENT STATUS

Families with children who are eligible for CHIP (201%-323% of FPL) are not eligible to receive PTCs

2018 Premium Tax Credit Calculation

Hartford County/4 Persons

23

County of Residence	Hartford County				
Household Composition	4 person household; Ages 48, 47, 16, 13				
SLCSP Benchmark	CBI Passage Silver Alternative PCP POS				
Expected Annual Income	\$160,000	\$74,500	\$56,100	\$45,900	\$35,700
Federal Poverty Level	>400%	303%	228%	187%	145%
Subsidy Eligibility	N/A	PTC (251% - 400% FPL)	PTC & 73% CSR (201% - 250% FPL)	PTC & 87% CSR (151% - 200% FPL)	PTC & 94% CSR (138% - 150% FPL)
Applicable Percentage	N/A	9.56%	7.33%	5.72%	3.74%
Expected Annual Contribution	N/A	\$7,122.20	\$4,112.13	\$2,625.48	\$1,335.18
Expected Annual Benchmark Plan Cost	\$21,877.68	\$21,877.68	\$21,877.68	\$21,877.68	\$21,877.68
Annual PTC	N/A	\$14,755.48	\$17,765.55	\$19,252.20	\$20,542.50
Monthly PTC	N/A	\$1,229.62	\$1,480.46	\$1,604.35	\$1,711.88
Monthly Premium for AHCT Standard Silver Plan*	\$1,821.46	\$1,821.46	\$1,821.46	\$1,821.46	\$1,821.46
Consumer Responsibility (per month)	\$1,821.46	\$591.84	\$341.00	\$217.11	\$109.58
% Change in Responsibility compared to 2017**	+42.58%	-2.24%	-4.18%	-5.56%	-8.35%
\$ Change in Responsibility (per month)**	\$543.97	-\$13.58	-\$14.86	-\$12.78	-\$9.98

*Offered by Issuer with lowest cost standardized Silver plan in the county (CBI Choice Silver Standard POS)

**Assumes static age and income

NOTE THAT SCENARIO ASSUMES HOUSEHOLD DOES NOT HAVE 5-YEAR PERMANENT RESIDENT STATUS

Families with children who are eligible for CHIP (201%-323% of FPL) are not eligible to receive PTCs

2018 Premium Tax Credit Calculation

Litchfield County/4 Persons

24

County of Residence	Litchfield County				
Household Composition	4 person household; Ages 48, 47, 16, 13				
SLCSP Benchmark	CBI Passage Silver Alternative PCP POS				
Expected Annual Income	\$160,000	\$74,500	\$56,100	\$45,900	\$35,700
Federal Poverty Level	>400%	303%	228%	187%	145%
Subsidy Eligibility	N/A	PTC (251% - 400% FPL)	PTC & 73% CSR (201% - 250% FPL)	PTC & 87% CSR (151% - 200% FPL)	PTC & 94% CSR (138% - 150% FPL)
Applicable Percentage	N/A	9.56%	7.33%	5.72%	3.74%
Expected Annual Contribution	N/A	\$7,122.20	\$4,112.13	\$2,625.48	\$1,335.18
Expected Annual Benchmark Plan Cost	\$24,142.20	\$24,142.20	\$24,142.20	\$24,142.20	\$24,142.20
Annual PTC	N/A	\$17,020.00	\$20,030.07	\$21,516.72	\$22,807.02
Monthly PTC	N/A	\$1,418.33	\$1,669.17	\$1,793.06	\$1,900.59
Monthly Premium for AHCT Standard Silver Plan*	\$2,010.00	\$2,010.00	\$2,010.00	\$2,010.00	\$2,010.00
Consumer Responsibility (per month)	\$2,010.00	\$591.67	\$340.83	\$216.94	\$109.41
% Change in Responsibility compared to 2017**	+42.58%	-2.34%	-4.33%	-5.80%	-8.80%
\$ Change in Responsibility (per month)**	\$600.24	-\$14.16	-\$15.44	-\$13.36	-\$10.56

*Offered by Issuer with lowest cost standardized Silver plan in the county (CBI Choice Silver Standard POS)

**Assumes static age and income

NOTE THAT SCENARIO ASSUMES HOUSEHOLD DOES NOT HAVE 5-YEAR PERMANENT RESIDENT STATUS

Families with children who are eligible for CHIP (201%-323% of FPL) are not eligible to receive PTCs

2018 Premium Tax Credit Calculation

Middlesex County/4 Persons

25

County of Residence	Middlesex County				
Household Composition	4 person household; Ages 48, 47, 16, 13				
SLCSP Benchmark	CBI Passage Silver Alternative PCP POS				
Expected Annual Income	\$160,000	\$74,500	\$56,100	\$45,900	\$35,700
Federal Poverty Level	>400%	303%	228%	187%	145%
Subsidy Eligibility	N/A	PTC (251% - 400% FPL)	PTC & 73% CSR (201% - 250% FPL)	PTC & 87% CSR (151% - 200% FPL)	PTC & 94% CSR (138% - 150% FPL)
Applicable Percentage	N/A	9.56%	7.33%	5.72%	3.74%
Expected Annual Contribution	N/A	\$7,122.20	\$4,112.13	\$2,625.48	\$1,335.18
Expected Annual Benchmark Plan Cost	\$23,779.68	\$23,779.68	\$23,779.68	\$23,779.68	\$23,779.68
Annual PTC	N/A	\$16,657.48	\$19,667.55	\$21,154.20	\$22,444.50
Monthly PTC	N/A	\$1,388.12	\$1,638.96	\$1,762.85	\$1,870.38
Monthly Premium for AHCT Standard Silver Plan*	\$1,979.82	\$1,979.82	\$1,979.82	\$1,979.82	\$1,979.82
Consumer Responsibility (per month)	\$1,979.82	\$591.70	\$340.86	\$216.97	\$109.44
% Change in Responsibility compared to 2017**	+42.58%	-2.31%	-4.30%	-5.74%	-8.69%
\$ Change in Responsibility (per month)**	\$591.30	-\$14.02	-\$15.30	-\$13.22	-\$10.42

*Offered by Issuer with lowest cost standardized Silver plan in the county (CBI Choice Silver Standard POS)

**Assumes static age and income

NOTE THAT SCENARIO ASSUMES HOUSEHOLD DOES NOT HAVE 5-YEAR PERMANENT RESIDENT STATUS

Families with children who are eligible for CHIP (201%-323% of FPL) are not eligible to receive PTCs

2018 Premium Tax Credit Calculation

New Haven County/4 Persons

26

County of Residence	New Haven County				
Household Composition	4 person household; Ages 48, 47, 16, 13				
SLCSP Benchmark	CBI Passage Silver Alternative PCP POS				
Expected Annual Income	\$160,000	\$74,500	\$56,100	\$45,900	\$35,700
Federal Poverty Level	>400%	303%	228%	187%	145%
Subsidy Eligibility	N/A	PTC (251% - 400% FPL)	PTC & 73% CSR (201% - 250% FPL)	PTC & 87% CSR (151% - 200% FPL)	PTC & 94% CSR (138% - 150% FPL)
Applicable Percentage	N/A	9.56%	7.33%	5.72%	3.74%
Expected Annual Contribution	N/A	\$7,122.20	\$4,112.13	\$2,625.48	\$1,335.18
Expected Annual Benchmark Plan Cost	\$24,642.60	\$24,642.60	\$24,642.60	\$24,642.60	\$24,642.60
Annual PTC	N/A	\$17,520.40	\$20,530.47	\$22,017.12	\$23,307.42
Monthly PTC	N/A	\$1,460.03	\$1,710.87	\$1,834.76	\$1,942.29
Monthly Premium for AHCT Standard Silver Plan*	\$2,051.67	\$2,051.67	\$2,051.67	\$2,051.67	\$2,051.67
Consumer Responsibility (per month)	\$2,051.67	\$591.64	\$340.80	\$216.91	\$109.38
% Change in Responsibility compared to 2017**	+42.59%	-2.35%	-4.36%	-5.84%	-8.88%
\$ Change in Responsibility (per month)**	\$612.76	-\$14.26	-\$15.54	-\$13.46	-\$10.66

*Offered by Issuer with lowest cost standardized Silver plan in the county (CBI Choice Silver Standard POS)

**Assumes static age and income

NOTE THAT SCENARIO ASSUMES HOUSEHOLD DOES NOT HAVE 5-YEAR PERMANENT RESIDENT STATUS

Families with children who are eligible for CHIP (201%-323% of FPL) are not eligible to receive PTCs

2018 Premium Tax Credit Calculation

New London County/4 Persons

27

County of Residence	New London County				
Household Composition	4 person household; Ages 48, 47, 16, 13				
SLCSP Benchmark	Anthem Silver Core Pathway X				
Expected Annual Income	\$160,000	\$74,500	\$56,100	\$45,900	\$35,700
Federal Poverty Level	>400%	303%	228%	187%	145%
Subsidy Eligibility	N/A	PTC (251% - 400% FPL)	PTC & 73% CSR (201% - 250% FPL)	PTC & 87% CSR (151% - 200% FPL)	PTC & 94% CSR (138% - 150% FPL)
Applicable Percentage	N/A	9.56%	7.33%	5.72%	3.74%
Expected Annual Contribution	N/A	\$7,122.20	\$4,112.13	\$2,625.48	\$1,335.18
Expected Annual Benchmark Plan Cost	\$24,374.28	\$24,374.28	\$24,374.28	\$24,374.28	\$24,374.28
Annual PTC	N/A	\$17,252.08	\$20,262.15	\$21,748.80	\$23,039.10
Monthly PTC	N/A	\$1,437.67	\$1,688.51	\$1,812.40	\$1,919.93
Monthly Premium for AHCT Standard Silver Plan*	\$2,031.99	\$2,031.99	\$2,031.99	\$2,031.99	\$2,031.99
Consumer Responsibility (per month)	\$2,031.99	\$594.32	\$343.48	\$219.59	\$112.06
% Change in Responsibility compared to 2017**	+41.24%	-2.13%	-3.98%	-5.25%	-7.71%
\$ Change in Responsibility (per month)**	\$593.29	-\$12.96	-\$14.24	-\$12.16	-\$9.36

*Offered by Issuer with lowest cost standardized Silver plan in the county (Anthem Silver PPO Standard Pathway X)

**Assumes static age and income

NOTE THAT SCENARIO ASSUMES HOUSEHOLD DOES NOT HAVE 5-YEAR PERMANENT RESIDENT STATUS

Families with children who are eligible for CHIP (201%-323% of FPL) are not eligible to receive PTCs

2018 Premium Tax Credit Calculation

Tolland County/4 Persons

28

County of Residence	Tolland County				
Household Composition	4 person household; Ages 48, 47, 16, 13				
SLCSP Benchmark	Anthem Silver Core Pathway X				
Expected Annual Income	\$160,000	\$74,500	\$56,100	\$45,900	\$35,700
Federal Poverty Level	>400%	303%	228%	187%	145%
Subsidy Eligibility	N/A	PTC (251% - 400% FPL)	PTC & 73% CSR (201% - 250% FPL)	PTC & 87% CSR (151% - 200% FPL)	PTC & 94% CSR (138% - 150% FPL)
Applicable Percentage	N/A	9.56%	7.33%	5.72%	3.74%
Expected Annual Contribution	N/A	\$7,122.20	\$4,112.13	\$2,625.48	\$1,335.18
Expected Annual Benchmark Plan Cost	\$24,374.28	\$24,374.28	\$24,374.28	\$24,374.28	\$24,374.28
Annual PTC	N/A	\$17,252.08	\$20,262.15	\$21,748.80	\$23,039.10
Monthly PTC	N/A	\$1,437.67	\$1,688.51	\$1,812.40	\$1,919.93
Monthly Premium for AHCT Standard Silver Plan*	\$2,031.99	\$2,031.99	\$2,031.99	\$2,031.99	\$2,031.99
Consumer Responsibility (per month)	\$2,031.99	\$594.32	\$343.48	\$219.59	\$112.06
% Change in Responsibility compared to 2017**	+41.24%	-2.57%	-4.71%	-6.35%	-9.73%
\$ Change in Responsibility (per month)**	\$593.29	-\$15.68	-\$16.96	-\$14.88	-\$12.08

*Offered by Issuer with lowest cost standardized Silver plan in the county (Anthem Silver PPO Standard Pathway X)

**Assumes static age and income

NOTE THAT SCENARIO ASSUMES HOUSEHOLD DOES NOT HAVE 5-YEAR PERMANENT RESIDENT STATUS

Families with children who are eligible for CHIP (201%-323% of FPL) are not eligible to receive PTCs

2018 Premium Tax Credit Calculation

Windham County/4 Persons

29

County of Residence	Windham County				
Household Composition	4 person household; Ages 48, 47, 16, 13				
SLCSP Benchmark	Anthem Silver Core Pathway X				
Expected Annual Income	\$160,000	\$74,500	\$56,100	\$45,900	\$35,700
Federal Poverty Level	>400%	303%	228%	187%	145%
Subsidy Eligibility	N/A	PTC (251% - 400% FPL)	PTC & 73% CSR (201% - 250% FPL)	PTC & 87% CSR (151% - 200% FPL)	PTC & 94% CSR (138% - 150% FPL)
Applicable Percentage	N/A	9.56%	7.33%	5.72%	3.74%
Expected Annual Contribution	N/A	\$7,122.20	\$4,112.13	\$2,625.48	\$1,335.18
Expected Annual Benchmark Plan Cost	\$24,374.28	\$24,374.28	\$24,374.28	\$24,374.28	\$24,374.28
Annual PTC	N/A	\$17,252.08	\$20,262.15	\$21,748.80	\$23,039.10
Monthly PTC	N/A	\$1,437.67	\$1,688.51	\$1,812.40	\$1,919.93
Monthly Premium for AHCT Standard Silver Plan*	\$2,031.99	\$2,031.99	\$2,031.99	\$2,031.99	\$2,031.99
Consumer Responsibility (per month)	\$2,031.99	\$594.32	\$343.48	\$219.59	\$112.06
% Change in Responsibility compared to 2017**	+41.24%	-2.57%	-4.71%	-6.35%	-9.73%
\$ Change in Responsibility (per month)**	\$593.29	-\$15.68	-\$16.96	-\$14.88	-\$12.08

*Offered by Issuer with lowest cost standardized Silver plan in the county (Anthem Silver PPO Standard Pathway X)

**Assumes static age and income

NOTE THAT SCENARIO ASSUMES HOUSEHOLD DOES NOT HAVE 5-YEAR PERMANENT RESIDENT STATUS

Families with children who are eligible for CHIP (201%-323% of FPL) are not eligible to receive PTCs

➤ **Appendix 3a: 2018 AHCT
Standard Plan Rates by
Metal Level/County After
Maximum Premium Tax
Credit Calculation – 1
Person Household**

2018 Plan Rates

Individual Market Enrollee: Age 46, Fairfield County								
			2018: CBI On Exchange Plans			2018: Anthem On Exchange Plans		
		Monthly	Estimated Net Premium per Month after Max PTC – Using 2018 Rates			Estimated Net Premium per Month after Max PTC – Using 2018 Rates		
Annual Income	Subsidy Category & FPL Range	Maximum Premium Tax Credit	AHCT Standardized Bronze*	AHCT Standardized Silver*	AHCT Standardized Gold*	AHCT Standardized Bronze*	AHCT Standardized Silver*	AHCT Standardized Gold*
\$80,000	Not Eligible for Subsidy	\$0	\$496.31	\$697.31	\$787.47	\$503.24	\$747.65	\$1,048.20
\$36,500	PTC Eligible (251% - 400%)	\$407.19	\$89.12	\$290.12	\$380.28	\$96.05	\$340.46	\$641.01
\$27,500	PTC & 73% CSR Eligible (201% - 250%)	\$529.99	\$1.00	\$167.32	\$257.48	\$1.01	\$217.66	\$518.21
\$22,500	PTC & 87% CSR Eligible (151% - 200%)	\$590.72	\$1.00	\$106.59	\$196.75	\$1.01	\$156.93	\$457.48
\$17,500	PTC & 94% CSR Eligible (138% - 150%)	\$643.43	\$1.00	\$53.88	\$144.04	\$1.01	\$104.22	\$404.77

CBI: ConnectiCare Benefits Inc

*Second Lowest Cost Silver Plan (SLCSP) for this county in 2018 is the CBI Passage Silver Alternative PCP POS

2018 Plan Rates

Individual Market Enrollee: Age 46, Hartford County								
		2018: CBI On Exchange Plans				2018: Anthem On Exchange Plans		
		Monthly Maximum Premium Tax Credit	Estimated Net Premium per Month after Max PTC – Using 2018 Rates			Estimated Net Premium per Month after Max PTC – Using 2018 Rates		
Annual Income	Subsidy Category & FPL Range		AHCT Standardized Bronze*	AHCT Standardized Silver*	AHCT Standardized Gold*	AHCT Standardized Bronze*	AHCT Standardized Silver*	AHCT Standardized Gold*
\$80,000	Not Eligible for Subsidy	\$0	\$403.28	\$566.61	\$639.87	\$439.19	\$652.50	\$914.81
\$36,500	PTC Eligible (251% - 400%)	\$276.36	\$126.92	\$290.25	\$363.51	\$162.83	\$376.14	\$638.45
\$27,500	PTC & 73% CSR Eligible (201% - 250%)	\$399.16	\$4.12	\$167.45	\$240.71	\$40.03	\$253.34	\$515.65
\$22,500	PTC & 87% CSR Eligible (151% - 200%)	\$459.89	\$1.00	\$106.72	\$179.98	\$1.00	\$192.61	\$454.92
\$17,500	PTC & 94% CSR Eligible (138% - 150%)	\$512.60	\$1.00	\$54.01	\$127.27	\$1.00	\$139.90	\$402.21

CBI: ConnectiCare Benefits Inc

*Second Lowest Cost Silver Plan (SLCSP) for this county in 2018 is the CBI Passage Silver Alternative PCP POS

2018 Plan Rates

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Individual Market Enrollee: Age 46, Litchfield County								
			2018: CBI On Exchange Plans			2018: Anthem On Exchange Plans		
		Monthly	Estimated Net Premium per Month after Max PTC – Using 2018 Rates			Estimated Net Premium per Month after Max PTC – Using 2018 Rates		
Annual Income	Subsidy Category & FPL Range	Maximum Premium Tax Credit	AHCT Standardized Bronze*	AHCT Standardized Silver*	AHCT Standardized Gold*	AHCT Standardized Bronze*	AHCT Standardized Silver*	AHCT Standardized Gold*
\$80,000	Not Eligible for Subsidy	\$0	\$445.02	\$625.26	\$706.11	\$425.46	\$632.10	\$886.22
\$36,500	PTC Eligible (251% - 400%)	\$335.06	\$109.96	\$290.20	\$371.05	\$90.40	\$297.04	\$551.16
\$27,500	PTC & 73% CSR Eligible (201% - 250%)	\$457.86	\$1.00	\$167.40	\$248.25	\$1.00	\$174.24	\$428.36
\$22,500	PTC & 87% CSR Eligible (151% - 200%)	\$518.59	\$1.00	\$106.67	\$187.52	\$1.00	\$113.51	\$367.63
\$17,500	PTC & 94% CSR Eligible (138% - 150%)	\$571.30	\$1.00	\$53.96	\$134.81	\$1.00	\$60.80	\$314.92

CBI: ConnectiCare Benefits Inc

*Second Lowest Cost Silver Plan (SLCSP) for this county in 2018 is the CBI Passage Silver Alternative PCP POS

2018 Plan Rates

Individual Market Enrollee: Age 46, Middlesex County								
			2018: CBI On Exchange Plans			2018: Anthem On Exchange Plans		
		Monthly	Estimated Net Premium per Month after Max PTC – Using 2018 Rates			Estimated Net Premium per Month after Max PTC – Using 2018 Rates		
Annual Income	Subsidy Category & FPL Range	Maximum Premium Tax Credit	AHCT Standardized Bronze*	AHCT Standardized Silver*	AHCT Standardized Gold*	AHCT Standardized Bronze*	AHCT Standardized Silver*	AHCT Standardized Gold*
\$80,000	Not Eligible for Subsidy	\$0	\$438.33	\$615.87	\$695.51	\$471.21	\$700.08	\$981.50
\$36,500	PTC Eligible (251% - 400%)	\$325.66	\$112.67	\$290.21	\$369.85	\$145.55	\$374.42	\$655.84
\$27,500	PTC & 73% CSR Eligible (201% - 250%)	\$448.46	\$1.00	\$167.41	\$247.05	\$22.75	\$251.62	\$533.04
\$22,500	PTC & 87% CSR Eligible (151% - 200%)	\$509.19	\$1.00	\$106.68	\$186.32	\$1.00	\$190.89	\$472.31
\$17,500	PTC & 94% CSR Eligible (138% - 150%)	\$561.90	\$1.00	\$53.97	\$133.61	\$1.00	\$138.18	\$419.60

CBI: ConnectiCare Benefits Inc

*Second Lowest Cost Silver Plan (SLCSP) for this county in 2018 is the CBI Passage Silver Alternative PCP POS

2018 Plan Rates

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Individual Market Enrollee: Age 46, New Haven County								
			2018: CBI On Exchange Plans			2018: Anthem On Exchange Plans		
		Monthly	Estimated Net Premium per Month after Max PTC – Using 2018 Rates			Estimated Net Premium per Month after Max PTC – Using 2018 Rates		
Annual Income	Subsidy Category & FPL Range	Maximum Premium Tax Credit	AHCT Standardized Bronze*	AHCT Standardized Silver*	AHCT Standardized Gold*	AHCT Standardized Bronze*	AHCT Standardized Silver*	AHCT Standardized Gold*
\$80,000	Not Eligible for Subsidy	\$0	\$454.25	\$638.22	\$720.74	\$471.21	\$700.08	\$981.50
\$36,500	PTC Eligible (251% - 400%)	\$348.03	\$106.22	\$290.19	\$372.71	\$123.18	\$352.05	\$633.47
\$27,500	PTC & 73% CSR Eligible (201% - 250%)	\$470.83	\$1.00	\$167.39	\$249.91	\$1.00	\$229.25	\$510.67
\$22,500	PTC & 87% CSR Eligible (151% - 200%)	\$531.56	\$1.00	\$106.66	\$189.18	\$1.00	\$168.52	\$449.94
\$17,500	PTC & 94% CSR Eligible (138% - 150%)	\$584.27	\$1.00	\$53.95	\$136.47	\$1.00	\$115.81	\$397.23

CBI: ConnectiCare Benefits Inc

*Second Lowest Cost Silver Plan (SLCSP) for this county in 2018 is the CBI Passage Silver Alternative PCP POS

2018 Plan Rates

		Individual Market Enrollee: Age 46, New London County						
			2018: CBI On Exchange Plans			2018: Anthem On Exchange Plans		
		Monthly	Estimated Net Premium per Month after Max PTC – Using 2018 Rates			Estimated Net Premium per Month after Max PTC – Using 2018 Rates		
Annual Income	Subsidy Category & FPL Range	Maximum Premium Tax Credit	AHCT Standardized Bronze*	AHCT Standardized Silver*	AHCT Standardized Gold*	AHCT Standardized Bronze*	AHCT Standardized Silver*	AHCT Standardized Gold*
\$80,000	Not Eligible for Subsidy	\$0	\$464.00	\$651.93	\$736.22	\$425.46	\$632.10	\$886.22
\$36,500	PTC Eligible (251% - 400%)	\$341.08	\$122.92	\$310.85	\$395.14	\$84.38	\$291.02	\$545.14
\$27,500	PTC & 73% CSR Eligible (201% - 250%)	\$463.88	\$1.00	\$188.05	\$272.34	\$1.00	\$168.22	\$422.34
\$22,500	PTC & 87% CSR Eligible (151% - 200%)	\$524.61	\$1.00	\$127.32	\$211.61	\$1.00	\$107.49	\$361.61
\$17,500	PTC & 94% CSR Eligible (138% - 150%)	\$577.32	\$1.00	\$74.61	\$158.90	\$1.00	\$54.78	\$308.90

CBI: ConnectiCare Benefits Inc

*Second Lowest Cost Silver Plan (SLCSP) for this county in 2018 is the Anthem Silver Core PPO Pathway X

2018 Plan Rates

Individual Market Enrollee: Age 46, Tolland County								
			2018: CBI On Exchange Plans			2018: Anthem On Exchange Plans		
		Monthly	Estimated Net Premium per Month after Max PTC – Using 2018 Rates			Estimated Net Premium per Month after Max PTC – Using 2018 Rates		
Annual Income	Subsidy Category & FPL Range	Maximum Premium Tax Credit	AHCT Standardized Bronze*	AHCT Standardized Silver*	AHCT Standardized Gold*	AHCT Standardized Bronze*	AHCT Standardized Silver*	AHCT Standardized Gold*
\$80,000	Not Eligible for Subsidy	\$0	\$456.77	\$641.78	\$724.76	\$425.46	\$632.10	\$886.22
\$36,500	PTC Eligible (251% - 400%)	\$341.08	\$115.69	\$300.70	\$383.68	\$84.38	\$291.02	\$545.14
\$27,500	PTC & 73% CSR Eligible (201% - 250%)	\$463.88	\$1.00	\$177.90	\$260.88	\$1.00	\$168.22	\$422.34
\$22,500	PTC & 87% CSR Eligible (151% - 200%)	\$524.61	\$1.00	\$117.17	\$200.15	\$1.00	\$107.49	\$361.61
\$17,500	PTC & 94% CSR Eligible (138% - 150%)	\$577.32	\$1.00	\$64.46	\$147.44	\$1.00	\$54.78	\$308.90

CBI: ConnectiCare Benefits Inc

*Second Lowest Cost Silver Plan (SLCSP) for this county in 2018 is the Anthem Silver Core PPO Pathway X

2018 Plan Rates

Individual Market Enrollee: Age 46, Windham County								
			2018: CBI On Exchange Plans			2018: Anthem On Exchange Plans		
		Monthly	Estimated Net Premium per Month after Max PTC – Using 2018 Rates			Estimated Net Premium per Month after Max PTC – Using 2018 Rates		
Annual Income	Subsidy Category & FPL Range	Maximum Premium Tax Credit	AHCT Standardized Bronze*	AHCT Standardized Silver*	AHCT Standardized Gold*	AHCT Standardized Bronze*	AHCT Standardized Silver*	AHCT Standardized Gold*
\$80,000	Not Eligible for Subsidy	\$0	\$456.77	\$641.78	\$724.76	\$425.46	\$632.10	\$886.22
\$36,500	PTC Eligible (251% - 400%)	\$341.08	\$115.69	\$300.70	\$383.68	\$84.38	\$291.02	\$545.14
\$27,500	PTC & 73% CSR Eligible (201% - 250%)	\$463.88	\$1.00	\$177.90	\$260.88	\$1.00	\$168.22	\$422.34
\$22,500	PTC & 87% CSR Eligible (151% - 200%)	\$524.61	\$1.00	\$117.17	\$200.15	\$1.00	\$107.49	\$361.61
\$17,500	PTC & 94% CSR Eligible (138% - 150%)	\$577.32	\$1.00	\$64.46	\$147.44	\$1.00	\$54.78	\$308.90

CBI: ConnectiCare Benefits Inc

*Second Lowest Cost Silver Plan (SLCSP) for this county in 2018 is the Anthem Silver Core PPO Pathway X

➤ **Appendix 3b: 2018 AHCT
Standard Plan Rates by
Metal Level/County After
Maximum Premium Tax
Credit Calculation – 4
Person Household**

2018 Plan Rates

Individual Market Family: Ages 48, 47, 16 & 13 Fairfield County								
			2018: CBI On Exchange Plans			2018: Anthem On Exchange Plans		
		Monthly	Estimated Net Premium per Month after Max PTC – Using 2018 Rates			Estimated Net Premium per Month after Max PTC – Using 2018 Rates		
Annual Income	Subsidy Category & FPL Range	Maximum Premium Tax Credit	AHCT Standardized Bronze*	AHCT Standardized Silver*	AHCT Standardized Gold*	AHCT Standardized Bronze*	AHCT Standardized Silver*	AHCT Standardized Gold*
\$160,000	Not Eligible for Subsidy	\$0	\$1,595.46	\$2,241.60	\$2,531.45	\$1,617.74	\$2,403.43	\$3,369.61
\$74,500	PTC Eligible (251% - 400%)	\$1,650.21	\$4.00	\$591.39	\$881.24	\$4.00	\$753.22	\$1,719.40
\$56,100	PTC & 73% CSR Eligible (201% - 250%)	\$1,901.05	\$4.00	\$340.55	\$630.40	\$4.00	\$502.38	\$1,468.56
\$45,900	PTC & 87% CSR Eligible (151% - 200%)	\$2,024.94	\$4.00	\$216.66	\$506.51	\$4.00	\$378.49	\$1,344.67
\$35,700	PTC & 94% CSR Eligible (138% - 150%)	\$2,132.47	\$4.00	\$109.13	\$398.98	\$4.00	\$270.96	\$1,237.14

CBI: ConnectiCare Benefits Inc

*Second Lowest Cost Silver Plan (SLCSP) for this county in 2018 is the CBI Passage Silver Alternative PCP POS

NOTE THAT SCENARIO ASSUMES HOUSEHOLD DOES NOT HAVE 5-YEAR PERMANENT RESIDENT STATUS

Families with children who are eligible for CHIP (201%-323% of FPL) are not eligible to receive PTCs

2018 Plan Rates

Individual Market Family: Ages 48, 47, 16 & 13 Hartford County								
			2018: CBI On Exchange Plans			2018: Anthem On Exchange Plans		
		Monthly	Estimated Net Premium per Month after Max PTC – Using 2018 Rates			Estimated Net Premium per Month after Max PTC – Using 2018 Rates		
Annual Income	Subsidy Category & FPL Range	Maximum Premium Tax Credit	AHCT Standardized Bronze*	AHCT Standardized Silver*	AHCT Standardized Gold*	AHCT Standardized Bronze*	AHCT Standardized Silver*	AHCT Standardized Gold*
\$160,000	Not Eligible for Subsidy	\$0	\$1,296.39	\$1,821.46	\$2,056.96	\$1,411.83	\$2,097.59	\$2,940.80
\$74,500	PTC Eligible (251% - 400%)	\$1,229.62	\$66.77	\$591.84	\$827.34	\$182.21	\$867.97	\$1,711.18
\$56,100	PTC & 73% CSR Eligible (201% - 250%)	\$1,480.46	\$4.00	\$341.00	\$576.50	\$4.00	\$617.13	\$1,460.34
\$45,900	PTC & 87% CSR Eligible (151% - 200%)	\$1,604.35	\$4.00	\$217.11	\$452.61	\$4.00	\$493.24	\$1,336.45
\$35,700	PTC & 94% CSR Eligible (138% - 150%)	\$1,711.88	\$4.00	\$109.58	\$345.08	\$4.00	\$385.71	\$1,228.92

CBI: ConnectiCare Benefits Inc

*Second Lowest Cost Silver Plan (SLCSP) for this county in 2018 is the CBI Passage Silver Alternative PCP POS

NOTE THAT SCENARIO ASSUMES HOUSEHOLD DOES NOT HAVE 5-YEAR PERMANENT RESIDENT STATUS

Families with children who are eligible for CHIP (201%-323% of FPL) are not eligible to receive PTCs

2018 Plan Rates

Individual Market Family: Ages 48, 47, 16 & 13 Litchfield County								
			2018: CBI On Exchange Plans			2018: Anthem On Exchange Plans		
		Monthly	Estimated Net Premium per Month after Max PTC – Using 2018 Rates			Estimated Net Premium per Month after Max PTC – Using 2018 Rates		
Annual Income	Subsidy Category & FPL Range	Maximum Premium Tax Credit	AHCT Standardized Bronze*	AHCT Standardized Silver*	AHCT Standardized Gold*	AHCT Standardized Bronze*	AHCT Standardized Silver*	AHCT Standardized Gold*
\$160,000	Not Eligible for Subsidy	\$0	\$1,430.59	\$2,010.00	\$2,269.92	\$1,367.71	\$2,031.99	\$2,848.89
\$74,500	PTC Eligible (251% - 400%)	\$1,418.33	\$12.26	\$591.67	\$851.59	\$4.00	\$613.66	\$1,430.56
\$56,100	PTC & 73% CSR Eligible (201% - 250%)	\$1,669.17	\$4.00	\$340.83	\$600.75	\$4.00	\$362.82	\$1,179.72
\$45,900	PTC & 87% CSR Eligible (151% - 200%)	\$1,793.06	\$4.00	\$216.94	\$476.86	\$4.00	\$238.93	\$1,055.83
\$35,700	PTC & 94% CSR Eligible (138% - 150%)	\$1,900.59	\$4.00	\$109.41	\$369.33	\$4.00	\$131.40	\$948.30

CBI: ConnectiCare Benefits Inc

*Second Lowest Cost Silver Plan (SLCSP) for this county in 2018 is the CBI Passage Silver Alternative PCP POS

NOTE THAT SCENARIO ASSUMES HOUSEHOLD DOES NOT HAVE 5-YEAR PERMANENT RESIDENT STATUS

Families with children who are eligible for CHIP (201%-323% of FPL) are not eligible to receive PTCs

2018 Plan Rates

Individual Market Family: Ages 48, 47, 16 & 13 Middlesex County								
			2018: CBI On Exchange Plans			2018: Anthem On Exchange Plans		
		Monthly	Estimated Net Premium per Month after Max PTC – Using 2018 Rates			Estimated Net Premium per Month after Max PTC – Using 2018 Rates		
Annual Income	Subsidy Category & FPL Range	Maximum Premium Tax Credit	AHCT Standardized Bronze*	AHCT Standardized Silver*	AHCT Standardized Gold*	AHCT Standardized Bronze*	AHCT Standardized Silver*	AHCT Standardized Gold*
\$160,000	Not Eligible for Subsidy	\$0	\$1,409.09	\$1,979.82	\$2,235.82	\$1,514.79	\$2,250.52	\$3,155.18
\$74,500	PTC Eligible (251% - 400%)	\$1,388.12	\$20.97	\$591.70	\$847.70	\$126.67	\$862.40	\$1,767.06
\$56,100	PTC & 73% CSR Eligible (201% - 250%)	\$1,638.96	\$4.00	\$340.86	\$596.86	\$4.00	\$611.56	\$1,516.22
\$45,900	PTC & 87% CSR Eligible (151% - 200%)	\$1,762.85	\$4.00	\$216.97	\$472.97	\$4.00	\$487.67	\$1,392.33
\$35,700	PTC & 94% CSR Eligible (138% - 150%)	\$1,870.38	\$4.00	\$109.44	\$365.44	\$4.00	\$380.14	\$1,284.80

CBI: ConnectiCare Benefits Inc

*Second Lowest Cost Silver Plan (SLCSP) for this county in 2018 is the CBI Passage Silver Alternative PCP POS

NOTE THAT SCENARIO ASSUMES HOUSEHOLD DOES NOT HAVE 5-YEAR PERMANENT RESIDENT STATUS

Families with children who are eligible for CHIP (201%-323% of FPL) are not eligible to receive PTCs

2018 Plan Rates

Individual Market Family: Ages 48, 47, 16 & 13 New Haven County								
			2018: CBI On Exchange Plans			2018: Anthem On Exchange Plans		
		Monthly	Estimated Net Premium per Month after Max PTC – Using 2018 Rates			Estimated Net Premium per Month after Max PTC – Using 2018 Rates		
Annual Income	Subsidy Category & FPL Range	Maximum Premium Tax Credit	AHCT Standardized Bronze*	AHCT Standardized Silver*	AHCT Standardized Gold*	AHCT Standardized Bronze*	AHCT Standardized Silver*	AHCT Standardized Gold*
\$160,000	Not Eligible for Subsidy	\$0	\$1,460.24	\$2,051.67	\$2,316.92	\$1,514.79	\$2,250.52	\$3,155.18
\$74,500	PTC Eligible (251% - 400%)	\$1,460.03	\$4.00	\$591.64	\$856.89	\$54.76	\$790.49	\$1,695.15
\$56,100	PTC & 73% CSR Eligible (201% - 250%)	\$1,710.87	\$4.00	\$340.80	\$606.05	\$4.00	\$539.65	\$1,444.31
\$45,900	PTC & 87% CSR Eligible (151% - 200%)	\$1,834.76	\$4.00	\$216.91	\$482.16	\$4.00	\$415.76	\$1,320.42
\$35,700	PTC & 94% CSR Eligible (138% - 150%)	\$1,942.29	\$4.00	\$109.38	\$374.63	\$4.00	\$308.23	\$1,212.89

CBI: ConnectiCare Benefits Inc

*Second Lowest Cost Silver Plan (SLCSP) for this county in 2018 is the CBI Passage Silver Alternative PCP POS

NOTE THAT SCENARIO ASSUMES HOUSEHOLD DOES NOT HAVE 5-YEAR PERMANENT RESIDENT STATUS

Families with children who are eligible for CHIP (201%-323% of FPL) are not eligible to receive PTCs

2018 Plan Rates

Individual Market Family: Ages 48, 47, 16 & 13 New London County								
			2018: CBI On Exchange Plans			2018: Anthem On Exchange Plans		
		Monthly	Estimated Net Premium per Month after Max PTC – Using 2018 Rates			Estimated Net Premium per Month after Max PTC – Using 2018 Rates		
Annual Income	Subsidy Category & FPL Range	Maximum Premium Tax Credit	AHCT Standardized Bronze*	AHCT Standardized Silver*	AHCT Standardized Gold*	AHCT Standardized Bronze*	AHCT Standardized Silver*	AHCT Standardized Gold*
\$160,000	Not Eligible for Subsidy	\$0	\$1,491.58	\$2,095.73	\$2,366.69	\$1,367.71	\$2,031.99	\$2,848.89
\$74,500	PTC Eligible (251% - 400%)	\$1,437.67	\$53.91	\$658.06	\$929.02	\$4.00	\$594.32	\$1,411.22
\$56,100	PTC & 73% CSR Eligible (201% - 250%)	\$1,688.51	\$4.00	\$407.22	\$678.18	\$4.00	\$343.48	\$1,160.38
\$45,900	PTC & 87% CSR Eligible (151% - 200%)	\$1,812.40	\$4.00	\$283.33	\$554.29	\$4.00	\$219.59	\$1,036.49
\$35,700	PTC & 94% CSR Eligible (138% - 150%)	\$1,919.93	\$4.00	\$175.80	\$446.76	\$4.00	\$112.06	\$928.96

CBI: ConnectiCare Benefits Inc

*Second Lowest Cost Silver Plan (SLCSP) for this county in 2018 is the Anthem Silver Core PPO Pathway X

NOTE THAT SCENARIO ASSUMES HOUSEHOLD DOES NOT HAVE 5-YEAR PERMANENT RESIDENT STATUS

Families with children who are eligible for CHIP (201%-323% of FPL) are not eligible to receive PTCs

2018 Plan Rates

Individual Market Family: Ages 48, 47, 16 & 13 Tolland County								
			2018: CBI On Exchange Plans			2018: Anthem On Exchange Plans		
		Monthly	Estimated Net Premium per Month after Max PTC – Using 2018 Rates			Estimated Net Premium per Month after Max PTC – Using 2018 Rates		
Annual Income	Subsidy Category & FPL Range	Maximum Premium Tax Credit	AHCT Standardized Bronze*	AHCT Standardized Silver*	AHCT Standardized Gold*	AHCT Standardized Bronze*	AHCT Standardized Silver*	AHCT Standardized Gold*
\$160,000	Not Eligible for Subsidy	\$0	\$1,468.34	\$2,063.09	\$2,329.84	\$1,367.71	\$2,031.99	\$2,848.89
\$74,500	PTC Eligible (251% - 400%)	\$1,437.67	\$30.67	\$625.42	\$892.17	\$4.00	\$594.32	\$1,411.22
\$56,100	PTC & 73% CSR Eligible (201% - 250%)	\$1,688.51	\$4.00	\$374.58	\$641.33	\$4.00	\$343.48	\$1,160.38
\$45,900	PTC & 87% CSR Eligible (151% - 200%)	\$1,812.40	\$4.00	\$250.69	\$517.44	\$4.00	\$219.59	\$1,036.49
\$35,700	PTC & 94% CSR Eligible (138% - 150%)	\$1,919.93	\$4.00	\$143.16	\$409.91	\$4.00	\$112.06	\$928.96

CBI: ConnectiCare Benefits Inc

*Second Lowest Cost Silver Plan (SLCSP) for this county in 2018 is the Anthem Silver Core PPO Pathway X

NOTE THAT SCENARIO ASSUMES HOUSEHOLD DOES NOT HAVE 5-YEAR PERMANENT RESIDENT STATUS

Families with children who are eligible for CHIP (201%-323% of FPL) are not eligible to receive PTCs

2018 Plan Rates

Individual Market Family: Ages 48, 47, 16 & 13 Windham County								
		2018: CBI On Exchange Plans				2018: Anthem On Exchange Plans		
		Monthly Maximum Premium Tax Credit	Estimated Net Premium per Month after Max PTC – Using 2018 Rates			Estimated Net Premium per Month after Max PTC – Using 2018 Rates		
Annual Income	Subsidy Category & FPL Range		AHCT Standardized Bronze*	AHCT Standardized Silver*	AHCT Standardized Gold*	AHCT Standardized Bronze*	AHCT Standardized Silver*	AHCT Standardized Gold*
\$160,000	Not Eligible for Subsidy	\$0	\$1,468.34	\$2,063.09	\$2,329.84	\$1,367.71	\$2,031.99	\$2,848.89
\$74,500	PTC Eligible (251% - 400%)	\$1,437.67	\$30.67	\$625.42	\$892.17	\$4.00	\$594.32	\$1,411.22
\$56,100	PTC & 73% CSR Eligible (201% - 250%)	\$1,688.51	\$4.00	\$374.58	\$641.33	\$4.00	\$343.48	\$1,160.38
\$45,900	PTC & 87% CSR Eligible (151% - 200%)	\$1,812.40	\$4.00	\$250.69	\$517.44	\$4.00	\$219.59	\$1,036.49
\$35,700	PTC & 94% CSR Eligible (138% - 150%)	\$1,919.93	\$4.00	\$143.16	\$409.91	\$4.00	\$112.06	\$928.96

CBI: ConnectiCare Benefits Inc

*Second Lowest Cost Silver Plan (SLCSP) for this county in 2018 is the Anthem Silver Core PPO Pathway X

NOTE THAT SCENARIO ASSUMES HOUSEHOLD DOES NOT HAVE 5-YEAR PERMANENT RESIDENT STATUS

Families with children who are eligible for CHIP (201%-323% of FPL) are not eligible to receive PTCs

➤ **Appendix 3c: 2018 AHCT
Lowest Cost Plan Rates By
Metal Level/County After
Maximum Premium Tax
Credit Calculation – 1
Person Household**

2018 Plan Rates – Lowest Cost “On-Exchange” Plans

Individual Market Enrollee: Age 46, Fairfield County								
			2018: CBI On Exchange Plans			2018: Anthem On Exchange Plans		
		Monthly	Estimated Net Premium per Month after Max PTC – Using 2018 Rates			Estimated Net Premium per Month after Max PTC – Using 2018 Rates		
Annual Income	Subsidy Category & FPL Range	Maximum Premium Tax Credit	Choice Bronze Standard POS HSA	AHCT Standardized Silver*	AHCT Standardized Gold*	Bronze High Ded HMO Pathway X Enh	AHCT Standardized Silver*	Gold HMO Pathway X Enh
\$80,000	Not Eligible for Subsidy	\$0	\$441.65	\$697.31	\$787.47	\$451.13	\$747.65	\$800.49
\$36,500	PTC Eligible (251% - 400%)	\$407.19	\$34.46	\$290.12	\$380.28	\$43.94	\$340.46	\$393.30
\$27,500	PTC & 73% CSR Eligible (201% - 250%)	\$529.99	\$1.00	\$167.32	\$257.48	\$1.00	\$217.66	\$270.50
\$22,500	PTC & 87% CSR Eligible (151% - 200%)	\$590.72	\$1.00	\$106.59	\$196.75	\$1.00	\$156.93	\$209.77
\$17,500	PTC & 94% CSR Eligible (138% - 150%)	\$643.43	\$1.00	\$53.88	\$144.04	\$1.00	\$104.22	\$157.06

CBI: ConnectiCare Benefits Inc

*Second Lowest Cost Silver Plan (SLCSP) for this county in 2018 is the CBI Passage Silver Alternative PCP POS

2018 Plan Rates – Lowest Cost “On-Exchange” Plans

Individual Market Enrollee: Age 46, Hartford County								
			2018: CBI On Exchange Plans			2018: Anthem On Exchange Plans		
		Monthly	Estimated Net Premium per Month after Max PTC – Using 2018 Rates			Estimated Net Premium per Month after Max PTC – Using 2018 Rates		
Annual Income	Subsidy Category & FPL Range	Maximum Premium Tax Credit	Choice Bronze Standard POS HSA	AHCT Standardized Silver*	AHCT Standardized Gold*	Bronze High Ded HMO Pathway X Enh	AHCT Standardized Silver*	Gold HMO Pathway X Enh
\$80,000	Not Eligible for Subsidy	\$0	\$358.86	\$566.61	\$639.87	\$393.72	\$652.50	\$698.61
\$36,500	PTC Eligible (251% - 400%)	\$276.36	\$82.50	\$290.25	\$363.51	\$117.36	\$376.14	\$422.25
\$27,500	PTC & 73% CSR Eligible (201% - 250%)	\$399.16	\$1.00	\$167.45	\$240.71	\$1.00	\$253.34	\$299.45
\$22,500	PTC & 87% CSR Eligible (151% - 200%)	\$459.89	\$1.00	\$106.72	\$179.98	\$1.00	\$192.61	\$238.72
\$17,500	PTC & 94% CSR Eligible (138% - 150%)	\$512.60	\$1.00	\$54.01	\$127.27	\$1.00	\$139.90	\$186.01

CBI: ConnectiCare Benefits Inc

*Second Lowest Cost Silver Plan (SLCSP) for this county in 2018 is the CBI Passage Silver Alternative PCP POS

2018 Plan Rates – Lowest Cost “On-Exchange” Plans

Individual Market Enrollee: Age 46, Litchfield County								
			2018: CBI On Exchange Plans			2018: Anthem On Exchange Plans		
		Monthly	Estimated Net Premium per Month after Max PTC – Using 2018 Rates			Estimated Net Premium per Month after Max PTC – Using 2018 Rates		
Annual Income	Subsidy Category & FPL Range	Maximum Premium Tax Credit	Choice Bronze Standard POS HSA	AHCT Standardized Silver*	AHCT Standardized Gold*	Bronze High Ded HMO Pathway X Enh	AHCT Standardized Silver*	Gold HMO Pathway X Enh
\$80,000	Not Eligible for Subsidy	\$0	\$396.02	\$625.26	\$706.11	\$381.41	\$632.10	\$676.77
\$36,500	PTC Eligible (251% - 400%)	\$335.06	\$60.96	\$290.20	\$371.05	\$46.35	\$297.04	\$341.71
\$27,500	PTC & 73% CSR Eligible (201% - 250%)	\$457.86	\$1.00	\$167.40	\$248.25	\$1.00	\$174.24	\$218.91
\$22,500	PTC & 87% CSR Eligible (151% - 200%)	\$518.59	\$1.00	\$106.67	\$187.52	\$1.00	\$113.51	\$158.18
\$17,500	PTC & 94% CSR Eligible (138% - 150%)	\$571.30	\$1.00	\$53.96	\$134.81	\$1.00	\$60.80	\$105.47

CBI: ConnectiCare Benefits Inc

*Second Lowest Cost Silver Plan (SLCSP) for this county in 2018 is the CBI Passage Silver Alternative PCP POS

2018 Plan Rates – Lowest Cost “On-Exchange” Plans

Individual Market Enrollee: Age 46, Middlesex County								
			2018: CBI On Exchange Plans			2018: Anthem On Exchange Plans		
		Monthly	Estimated Net Premium per Month after Max PTC – Using 2018 Rates			Estimated Net Premium per Month after Max PTC – Using 2018 Rates		
Annual Income	Subsidy Category & FPL Range	Maximum Premium Tax Credit	Choice Bronze Standard POS HSA	AHCT Standardized Silver*	AHCT Standardized Gold*	Bronze High Ded HMO Pathway X Enh	AHCT Standardized Silver*	Gold HMO Pathway X Enh
\$80,000	Not Eligible for Subsidy	\$0	\$390.06	\$615.87	\$695.51	\$422.42	\$700.08	\$749.55
\$36,500	PTC Eligible (251% - 400%)	\$325.66	\$64.40	\$290.21	\$369.85	\$96.76	\$374.42	\$423.89
\$27,500	PTC & 73% CSR Eligible (201% - 250%)	\$448.46	\$1.00	\$167.41	\$247.05	\$1.00	\$251.62	\$301.09
\$22,500	PTC & 87% CSR Eligible (151% - 200%)	\$509.19	\$1.00	\$106.68	\$186.32	\$1.00	\$190.89	\$240.36
\$17,500	PTC & 94% CSR Eligible (138% - 150%)	\$561.90	\$1.00	\$53.97	\$133.61	\$1.00	\$138.18	\$187.65

CBI: ConnectiCare Benefits Inc

*Second Lowest Cost Silver Plan (SLCSP) for this county in 2018 is the CBI Passage Silver Alternative PCP POS

2018 Plan Rates – Lowest Cost “On-Exchange” Plans

Individual Market Enrollee: Age 46, New Haven County								
			2018: CBI On Exchange Plans			2018: Anthem On Exchange Plans		
		Monthly	Estimated Net Premium per Month after Max PTC – Using 2018 Rates			Estimated Net Premium per Month after Max PTC – Using 2018 Rates		
Annual Income	Subsidy Category & FPL Range	Maximum Premium Tax Credit	Choice Bronze Standard POS HSA	AHCT Standardized Silver*	AHCT Standardized Gold*	Bronze High Ded HMO Pathway X Enh	AHCT Standardized Silver*	Gold HMO Pathway X Enh
\$80,000	Not Eligible for Subsidy	\$0	\$404.22	\$638.22	\$720.74	\$422.42	\$700.08	\$749.55
\$36,500	PTC Eligible (251% - 400%)	\$348.03	\$56.19	\$290.19	\$372.71	\$74.39	\$352.05	\$401.52
\$27,500	PTC & 73% CSR Eligible (201% - 250%)	\$470.83	\$1.00	\$167.39	\$249.91	\$1.00	\$229.25	\$278.72
\$22,500	PTC & 87% CSR Eligible (151% - 200%)	\$531.56	\$1.00	\$106.66	\$189.18	\$1.00	\$168.52	\$217.99
\$17,500	PTC & 94% CSR Eligible (138% - 150%)	\$584.27	\$1.00	\$53.95	\$136.47	\$1.00	\$115.81	\$165.28

CBI: ConnectiCare Benefits Inc

*Second Lowest Cost Silver Plan (SLCSP) for this county in 2018 is the CBI Passage Silver Alternative PCP POS

2018 Plan Rates – Lowest Cost “On-Exchange” Plans

Individual Market Enrollee: Age 46, New London County								
			2018: CBI On Exchange Plans			2018: Anthem On Exchange Plans		
		Monthly	Estimated Net Premium per Month after Max PTC – Using 2018 Rates			Estimated Net Premium per Month after Max PTC – Using 2018 Rates		
Annual Income	Subsidy Category & FPL Range	Maximum Premium Tax Credit	Choice Bronze Standard POS HSA	AHCT Standardized Silver*	AHCT Standardized Gold*	Bronze High Ded HMO Pathway X Enh	AHCT Standardized Silver*	Gold HMO Pathway X Enh
\$80,000	Not Eligible for Subsidy	\$0	\$412.91	\$651.93	\$736.22	\$381.41	\$632.10	\$676.77
\$36,500	PTC Eligible (251% - 400%)	\$341.08	\$71.83	\$310.85	\$395.14	\$40.33	\$291.02	\$335.69
\$27,500	PTC & 73% CSR Eligible (201% - 250%)	\$463.88	\$1.00	\$188.05	\$272.34	\$1.00	\$168.22	\$212.89
\$22,500	PTC & 87% CSR Eligible (151% - 200%)	\$524.61	\$1.00	\$127.32	\$211.61	\$1.00	\$107.49	\$152.16
\$17,500	PTC & 94% CSR Eligible (138% - 150%)	\$577.32	\$1.00	\$74.61	\$158.90	\$1.00	\$54.78	\$99.45

CBI: ConnectiCare Benefits Inc

*Second Lowest Cost Silver Plan (SLCSP) for this county in 2018 is the Anthem Silver Core PPO Pathway X

2018 Plan Rates – Lowest Cost “On-Exchange” Plans

Individual Market Enrollee: Age 46, Tolland County								
			2018: CBI On Exchange Plans			2018: Anthem On Exchange Plans		
		Monthly	Estimated Net Premium per Month after Max PTC – Using 2018 Rates			Estimated Net Premium per Month after Max PTC – Using 2018 Rates		
Annual Income	Subsidy Category & FPL Range	Maximum Premium Tax Credit	Choice Bronze Standard POS HSA	AHCT Standardized Silver*	AHCT Standardized Gold*	Bronze High Ded HMO Pathway X Enh	AHCT Standardized Silver*	Gold HMO Pathway X Enh
\$80,000	Not Eligible for Subsidy	\$0	\$406.47	\$641.78	\$724.76	\$381.41	\$632.10	\$676.77
\$36,500	PTC Eligible (251% - 400%)	\$341.08	\$65.39	\$300.70	\$383.68	\$40.33	\$291.02	\$335.69
\$27,500	PTC & 73% CSR Eligible (201% - 250%)	\$463.88	\$1.00	\$177.90	\$260.88	\$1.00	\$168.22	\$212.89
\$22,500	PTC & 87% CSR Eligible (151% - 200%)	\$524.61	\$1.00	\$117.17	\$200.15	\$1.00	\$107.49	\$152.16
\$17,500	PTC & 94% CSR Eligible (138% - 150%)	\$577.32	\$1.00	\$64.46	\$147.44	\$1.00	\$54.78	\$99.45

CBI: ConnectiCare Benefits Inc

*Second Lowest Cost Silver Plan (SLCSP) for this county in 2018 is the Anthem Silver Core PPO Pathway X

2018 Plan Rates – Lowest Cost “On-Exchange” Plans

Individual Market Enrollee: Age 46, Windham County								
			2018: CBI On Exchange Plans			2018: Anthem On Exchange Plans		
		Monthly	Estimated Net Premium per Month after Max PTC – Using 2018 Rates			Estimated Net Premium per Month after Max PTC – Using 2018 Rates		
Annual Income	Subsidy Category & FPL Range	Maximum Premium Tax Credit	Choice Bronze Standard POS HSA	AHCT Standardized Silver*	AHCT Standardized Gold*	Bronze High Ded HMO Pathway X Enh	AHCT Standardized Silver*	Gold HMO Pathway X Enh
\$80,000	Not Eligible for Subsidy	\$0	\$406.47	\$641.78	\$724.76	\$381.41	\$632.10	\$676.77
\$36,500	PTC Eligible (251% - 400%)	\$341.08	\$65.39	\$300.70	\$383.68	\$40.33	\$291.02	\$335.69
\$27,500	PTC & 73% CSR Eligible (201% - 250%)	\$463.88	\$1.00	\$177.90	\$260.88	\$1.00	\$168.22	\$212.89
\$22,500	PTC & 87% CSR Eligible (151% - 200%)	\$524.61	\$1.00	\$117.17	\$200.15	\$1.00	\$107.49	\$152.16
\$17,500	PTC & 94% CSR Eligible (138% - 150%)	\$577.32	\$1.00	\$64.46	\$147.44	\$1.00	\$54.78	\$99.45

CBI: ConnectiCare Benefits Inc

*Second Lowest Cost Silver Plan (SLCSP) for this county in 2018 is the Anthem Silver Core PPO Pathway X

➤ **Appendix 3d: 2018 AHCT
Lowest Cost Plan Rates By
Metal Level/County After
Maximum Premium Tax
Credit Calculation – 4
Person Household**

2018 Plan Rates

Lowest Cost “On-Exchange” Plans

Individual Market Family: Ages 48, 47, 16 & 13 Fairfield County								
			2018: CBI On Exchange Plans			2018: Anthem On Exchange Plans		
		Monthly	Estimated Net Premium per Month after Max PTC – Using 2018 Rates			Estimated Net Premium per Month after Max PTC – Using 2018 Rates		
Annual Income	Subsidy Category & FPL Range	Maximum Premium Tax Credit	Choice Bronze Standard POS HSA	AHCT Standardized Silver*	AHCT Standardized Gold*	Bronze High Ded HMO Pathway X Enh	AHCT Standardized Silver*	Gold HMO Pathway X Enh
\$160,000	Not Eligible for Subsidy	\$0	\$1,419.74	\$2,241.60	\$2,531.45	\$1,450.21	\$2,403.43	\$2,573.30
\$74,500	PTC Eligible (251% - 400%)	\$1,650.21	\$4.00	\$591.39	\$881.24	\$4.00	\$753.22	\$923.09
\$56,100	PTC & 73% CSR Eligible (201% - 250%)	\$1,901.05	\$4.00	\$340.55	\$630.40	\$4.00	\$502.38	\$672.25
\$45,900	PTC & 87% CSR Eligible (151% - 200%)	\$2,024.94	\$4.00	\$216.66	\$506.51	\$4.00	\$378.49	\$548.36
\$35,700	PTC & 94% CSR Eligible (138% - 150%)	\$2,132.47	\$4.00	\$109.13	\$398.98	\$4.00	\$270.96	\$440.83

CBI: ConnectiCare Benefits Inc

*Second Lowest Cost Silver Plan (SLCSP) for this county in 2018 is the CBI Passage Silver Alternative PCP POS

NOTE THAT SCENARIO ASSUMES HOUSEHOLD DOES NOT HAVE 5-YEAR PERMANENT RESIDENT STATUS

Families with children who are eligible for CHIP (201%-323% of FPL) are not eligible to receive PTCs

2018 Plan Rates

Lowest Cost “On-Exchange” Plans

Individual Market Family: Ages 48, 47, 16 & 13 Hartford County								
			2018: CBI On Exchange Plans			2018: Anthem On Exchange Plans		
		Monthly	Estimated Net Premium per Month after Max PTC – Using 2018 Rates			Estimated Net Premium per Month after Max PTC – Using 2018 Rates		
Annual Income	Subsidy Category & FPL Range	Maximum Premium Tax Credit	Choice Bronze Standard POS HSA	AHCT Standardized Silver*	AHCT Standardized Gold*	Bronze High Ded HMO Pathway X Enh	AHCT Standardized Silver*	Gold HMO Pathway X Enh
\$160,000	Not Eligible for Subsidy	\$0	\$1,153.62	\$1,821.46	\$2,056.96	\$1,265.68	\$2,097.59	\$2,245.79
\$74,500	PTC Eligible (251% - 400%)	\$1,229.62	\$4.00	\$591.84	\$827.34	\$36.06	\$867.97	\$1,016.17
\$56,100	PTC & 73% CSR Eligible (201% - 250%)	\$1,480.46	\$4.00	\$341.00	\$576.50	\$4.00	\$617.13	\$765.33
\$45,900	PTC & 87% CSR Eligible (151% - 200%)	\$1,604.35	\$4.00	\$217.11	\$452.61	\$4.00	\$493.24	\$641.44
\$35,700	PTC & 94% CSR Eligible (138% - 150%)	\$1,711.88	\$4.00	\$109.58	\$345.08	\$4.00	\$385.71	\$533.91

CBI: ConnectiCare Benefits Inc

*Second Lowest Cost Silver Plan (SLCSP) for this county in 2018 is the CBI Passage Silver Alternative PCP POS

NOTE THAT SCENARIO ASSUMES HOUSEHOLD DOES NOT HAVE 5-YEAR PERMANENT RESIDENT STATUS

Families with children who are eligible for CHIP (201%-323% of FPL) are not eligible to receive PTCs

2018 Plan Rates

Lowest Cost “On-Exchange” Plans

		Individual Market Family: Ages 48, 47, 16 & 13 Litchfield County						
			2018: CBI On Exchange Plans			2018: Anthem On Exchange Plans		
		Monthly	Estimated Net Premium per Month after Max PTC – Using 2018 Rates			Estimated Net Premium per Month after Max PTC – Using 2018 Rates		
Annual Income	Subsidy Category & FPL Range	Maximum Premium Tax Credit	Choice Bronze Standard POS HSA	AHCT Standardized Silver*	AHCT Standardized Gold*	Bronze High Ded HMO Pathway X Enh	AHCT Standardized Silver*	Gold HMO Pathway X Enh
\$160,000	Not Eligible for Subsidy	\$0	\$1,273.06	\$2,010.00	\$2,269.92	\$1,226.09	\$2,031.99	\$2,175.58
\$74,500	PTC Eligible (251% - 400%)	\$1,418.33	\$4.00	\$591.67	\$851.59	\$4.00	\$613.66	\$757.25
\$56,100	PTC & 73% CSR Eligible (201% - 250%)	\$1,669.17	\$4.00	\$340.83	\$600.75	\$4.00	\$362.82	\$506.41
\$45,900	PTC & 87% CSR Eligible (151% - 200%)	\$1,793.06	\$4.00	\$216.94	\$476.86	\$4.00	\$238.93	\$382.52
\$35,700	PTC & 94% CSR Eligible (138% - 150%)	\$1,900.59	\$4.00	\$109.41	\$369.33	\$4.00	\$131.40	\$274.99

CBI: ConnectiCare Benefits Inc

*Second Lowest Cost Silver Plan (SLCSP) for this county in 2018 is the CBI Passage Silver Alternative PCP POS

NOTE THAT SCENARIO ASSUMES HOUSEHOLD DOES NOT HAVE 5-YEAR PERMANENT RESIDENT STATUS

Families with children who are eligible for CHIP (201%-323% of FPL) are not eligible to receive PTCs

2018 Plan Rates

Lowest Cost “On-Exchange” Plans

Individual Market Family: Ages 48, 47, 16 & 13 Middlesex County								
			2018: CBI On Exchange Plans			2018: Anthem On Exchange Plans		
		Monthly	Estimated Net Premium per Month after Max PTC – Using 2018 Rates			Estimated Net Premium per Month after Max PTC – Using 2018 Rates		
Annual Income	Subsidy Category & FPL Range	Maximum Premium Tax Credit	Choice Bronze Standard POS HSA	AHCT Standardized Silver*	AHCT Standardized Gold*	Bronze High Ded HMO Pathway X Enh	AHCT Standardized Silver*	Gold HMO Pathway X Enh
\$160,000	Not Eligible for Subsidy	\$0	\$1,253.91	\$1,979.82	\$2,235.82	\$1,357.92	\$2,250.52	\$2,409.55
\$74,500	PTC Eligible (251% - 400%)	\$1,388.12	\$4.00	\$591.70	\$847.70	\$4.00	\$862.40	\$1,021.43
\$56,100	PTC & 73% CSR Eligible (201% - 250%)	\$1,638.96	\$4.00	\$340.86	\$596.86	\$4.00	\$611.56	\$770.59
\$45,900	PTC & 87% CSR Eligible (151% - 200%)	\$1,762.85	\$4.00	\$216.97	\$472.97	\$4.00	\$487.67	\$646.70
\$35,700	PTC & 94% CSR Eligible (138% - 150%)	\$1,870.38	\$4.00	\$109.44	\$365.44	\$4.00	\$380.14	\$539.17

CBI: ConnectiCare Benefits Inc

*Second Lowest Cost Silver Plan (SLCSP) for this county in 2018 is the CBI Passage Silver Alternative PCP POS

NOTE THAT SCENARIO ASSUMES HOUSEHOLD DOES NOT HAVE 5-YEAR PERMANENT RESIDENT STATUS

Families with children who are eligible for CHIP (201%-323% of FPL) are not eligible to receive PTCs

2018 Plan Rates

Lowest Cost “On-Exchange” Plans

Individual Market Family: Ages 48, 47, 16 & 13 New Haven County								
			2018: CBI On Exchange Plans			2018: Anthem On Exchange Plans		
		Monthly	Estimated Net Premium per Month after Max PTC – Using 2018 Rates			Estimated Net Premium per Month after Max PTC – Using 2018 Rates		
Annual Income	Subsidy Category & FPL Range	Maximum Premium Tax Credit	Choice Bronze Standard POS HSA	AHCT Standardized Silver*	AHCT Standardized Gold*	Bronze High Ded HMO Pathway X Enh	AHCT Standardized Silver*	Gold HMO Pathway X Enh
\$160,000	Not Eligible for Subsidy	\$0	\$1,299.43	\$2,051.67	\$2,316.92	\$1,357.92	\$2,250.52	\$2,409.55
\$74,500	PTC Eligible (251% - 400%)	\$1,460.03	\$4.00	\$591.64	\$856.89	\$4.00	\$790.49	\$949.52
\$56,100	PTC & 73% CSR Eligible (201% - 250%)	\$1,710.87	\$4.00	\$340.80	\$606.05	\$4.00	\$539.65	\$698.68
\$45,900	PTC & 87% CSR Eligible (151% - 200%)	\$1,834.76	\$4.00	\$216.91	\$482.16	\$4.00	\$415.76	\$574.79
\$35,700	PTC & 94% CSR Eligible (138% - 150%)	\$1,942.29	\$4.00	\$109.38	\$374.63	\$4.00	\$308.23	\$467.26

CBI: ConnectiCare Benefits Inc

*Second Lowest Cost Silver Plan (SLCSP) for this county in 2018 is the CBI Passage Silver Alternative PCP POS

NOTE THAT SCENARIO ASSUMES HOUSEHOLD DOES NOT HAVE 5-YEAR PERMANENT RESIDENT STATUS

Families with children who are eligible for CHIP (201%-323% of FPL) are not eligible to receive PTCs

2018 Plan Rates

Lowest Cost “On-Exchange” Plans

Individual Market Family: Ages 48, 47, 16 & 13 New London County								
			2018: CBI On Exchange Plans			2018: Anthem On Exchange Plans		
		Monthly	Estimated Net Premium per Month after Max PTC – Using 2018 Rates			Estimated Net Premium per Month after Max PTC – Using 2018 Rates		
Annual Income	Subsidy Category & FPL Range	Maximum Premium Tax Credit	Choice Bronze Standard POS HSA	AHCT Standardized Silver*	AHCT Standardized Gold*	Bronze High Ded HMO Pathway X Enh	AHCT Standardized Silver*	Gold HMO Pathway X Enh
\$160,000	Not Eligible for Subsidy	\$0	\$1,327.36	\$2,095.73	\$2,366.69	\$1,226.09	\$2,031.99	\$2,175.58
\$74,500	PTC Eligible (251% - 400%)	\$1,437.67	\$4.00	\$658.06	\$929.02	\$4.00	\$594.32	\$737.91
\$56,100	PTC & 73% CSR Eligible (201% - 250%)	\$1,688.51	\$4.00	\$407.22	\$678.18	\$4.00	\$343.48	\$487.07
\$45,900	PTC & 87% CSR Eligible (151% - 200%)	\$1,812.40	\$4.00	\$283.33	\$554.29	\$4.00	\$219.59	\$363.18
\$35,700	PTC & 94% CSR Eligible (138% - 150%)	\$1,919.93	\$4.00	\$175.80	\$446.76	\$4.00	\$112.06	\$255.65

CBI: ConnectiCare Benefits Inc

*Second Lowest Cost Silver Plan (SLCSP) for this county in 2018 is the Anthem Silver Core PPO Pathway X

NOTE THAT SCENARIO ASSUMES HOUSEHOLD DOES NOT HAVE 5-YEAR PERMANENT RESIDENT STATUS

Families with children who are eligible for CHIP (201%-323% of FPL) are not eligible to receive PTCs

2018 Plan Rates

Lowest Cost “On-Exchange” Plans

Individual Market Family: Ages 48, 47, 16 & 13 Tolland County								
			2018: CBI On Exchange Plans			2018: Anthem On Exchange Plans		
		Monthly	Estimated Net Premium per Month after Max PTC – Using 2018 Rates			Estimated Net Premium per Month after Max PTC – Using 2018 Rates		
Annual Income	Subsidy Category & FPL Range	Maximum Premium Tax Credit	Choice Bronze Standard POS HSA	AHCT Standardized Silver*	AHCT Standardized Gold*	Bronze High Ded HMO Pathway X Enh	AHCT Standardized Silver*	Gold HMO Pathway X Enh
\$160,000	Not Eligible for Subsidy	\$0	\$1,306.66	\$2,063.09	\$2,329.84	\$1,226.09	\$2,031.99	\$2,175.58
\$74,500	PTC Eligible (251% - 400%)	\$1,437.67	\$4.00	\$625.42	\$892.17	\$4.00	\$594.32	\$737.91
\$56,100	PTC & 73% CSR Eligible (201% - 250%)	\$1,688.51	\$4.00	\$374.58	\$641.33	\$4.00	\$343.48	\$487.07
\$45,900	PTC & 87% CSR Eligible (151% - 200%)	\$1,812.40	\$4.00	\$250.69	\$517.44	\$4.00	\$219.59	\$363.18
\$35,700	PTC & 94% CSR Eligible (138% - 150%)	\$1,919.93	\$4.00	\$143.16	\$409.91	\$4.00	\$112.06	\$255.65

CBI: ConnectiCare Benefits Inc

*Second Lowest Cost Silver Plan (SLCSP) for this county in 2018 is the Anthem Silver Core PPO Pathway X

NOTE THAT SCENARIO ASSUMES HOUSEHOLD DOES NOT HAVE 5-YEAR PERMANENT RESIDENT STATUS

Families with children who are eligible for CHIP (201%-323% of FPL) are not eligible to receive PTCs

2018 Plan Rates

Lowest Cost “On-Exchange” Plans

Individual Market Family: Ages 48, 47, 16 & 13 Windham County								
			2018: CBI On Exchange Plans			2018: Anthem On Exchange Plans		
		Monthly	Estimated Net Premium per Month after Max PTC – Using 2018 Rates			Estimated Net Premium per Month after Max PTC – Using 2018 Rates		
Annual Income	Subsidy Category & FPL Range	Maximum Premium Tax Credit	Choice Bronze Standard POS HSA	AHCT Standardized Silver*	AHCT Standardized Gold*	Bronze High Ded HMO Pathway X Enh	AHCT Standardized Silver*	Gold HMO Pathway X Enh
\$160,000	Not Eligible for Subsidy	\$0	\$1,306.66	\$2,063.09	\$2,329.84	\$1,226.09	\$2,031.99	\$2,175.58
\$74,500	PTC Eligible (251% - 400%)	\$1,437.67	\$4.00	\$625.42	\$892.17	\$4.00	\$594.32	\$737.91
\$56,100	PTC & 73% CSR Eligible (201% - 250%)	\$1,688.51	\$4.00	\$374.58	\$641.33	\$4.00	\$343.48	\$487.07
\$45,900	PTC & 87% CSR Eligible (151% - 200%)	\$1,812.40	\$4.00	\$250.69	\$517.44	\$4.00	\$219.59	\$363.18
\$35,700	PTC & 94% CSR Eligible (138% - 150%)	\$1,919.93	\$4.00	\$143.16	\$409.91	\$4.00	\$112.06	\$255.65

CBI: ConnectiCare Benefits Inc

*Second Lowest Cost Silver Plan (SLCSP) for this county in 2018 is the Anthem Silver Core PPO Pathway X

NOTE THAT SCENARIO ASSUMES HOUSEHOLD DOES NOT HAVE 5-YEAR PERMANENT RESIDENT STATUS

Families with children who are eligible for CHIP (201%-323% of FPL) are not eligible to receive PTCs

➤ **Appendix 4: 2017 QHP Enrollment Information**

2017 AHCT Plan Enrollment: Standardized/Non-Standard QHPs

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Enrollment data of Individual AHCT plans as of 9/28/2017

Metal Level	Enrollment	Percent
Catastrophic	1,550	1.61%
Bronze	24,735	25.76%
Silver	60,414	62.93%
Gold	9,310	9.70%
TOTAL	96,009	100.00%

Metal Level	Standardized Plans	Non-Standard Plans	Total	Percent in Standardized Plans
Catastrophic	0	1,550	1,550	0.00%
Bronze*	21,958	2,777	24,735	88.77%
Silver	51,339	9,075	60,414	84.98%
Gold	7,278	2,032	9,310	78.17%
TOTAL	80,575	15,434	96,009	83.92%

*Bronze Plans	Standardized Plans	Non-Standard Plans	Total	Percent in Standardized Plans
Non-HSA Bronze	7,783	803	8,586	90.65%
HSA Compatible	14,175	1,974	16,149	87.78%
Total	21,958	2,777	24,735	88.77%

➤ **Appendix 5: CMS Age Slope**

CMS AGE SLOPE – EFFECTIVE FOR 2018

PLAN YEAR

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AGE	PREMIUM RATE RATIO COMPARED TO AGE 21	AGE	PREMIUM RATE RATIO COMPARED TO AGE 21	AGE	PREMIUM RATE RATIO COMPARED TO AGE 21
0-14	0.765	31	1.159	48	1.635
15	0.833	32	1.183	49	1.706
16	0.859	33	1.198	50	1.786
17	0.885	34	1.214	51	1.865
18	0.913	35	1.222	52	1.952
19	0.941	36	1.23	53	2.04
20	0.97	37	1.238	54	2.135
21	1	38	1.246	55	2.23
22	1	39	1.262	56	2.333
23	1	40	1.278	57	2.437
24	1	41	1.302	58	2.548
25	1.004	42	1.325	59	2.603
26	1.024	43	1.357	60	2.714
27	1.048	44	1.397	61	2.81
28	1.087	45	1.444	62	2.873
29	1.119	46	1.5	63	2.952
30	1.135	47	1.563	64 and Older	3

For 2014 – 2017, all ages within the band of 0 through 20 had ratio of .65 when compared to age 21 rate

When a rate is known for an age, but an estimate of the rate for a different age is desired, take the rate for the “known” age, divide it by its corresponding premium ratio, and then multiply it by the “unknown age” premium ratio

*Example: If Age 46 Rate is \$441.65, and you want to know the approximate rate for age 30, the equation would be as follows:
 $\$441.65 \div 1.5 \times 1.135 = \334.18
 Note rate may not match exactly due to rounding factors*

➤ **Appendix 6: Federal Poverty Level Thresholds**

FEDERAL POVERTY LEVEL (FPL) THRESHOLDS

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2017 Poverty Guidelines for the United States & District of Columbia (excluding Alaska & Hawaii)

Persons in family / household	Poverty Guideline
1	\$12,060
2	\$16,240
3	\$20,420
4	\$24,600
5	\$28,780
6	\$32,960
7	\$37,140
8	\$41,320

*Add \$4,180 for each additional person in family /
household above 8*

*To calculate the FPL percentage, divide the household income by the amount in
the 'Poverty Guideline' column of the table for the household size*

*Example: 4 person household with \$94,464 in expected annual income would
be at 384% of the FPL*

$$\$94,464 \div \$24,600 = 384\% \text{ of the FPL}$$

Silver CSR Plans & Associated FPL for 2017

AV Level of Silver CSR Plan Variants	Associated FPL
73% AV CSR	201% - 250%
87% AV CSR	151% - 200%
94% AV CSR	138% - 150%