## Access Health CT 2019 Open Enrollment Summary

February 21, 2019

## 2 Contents Covered In This Summary













### 3 Table of Contents

| OE Cond  | lusion Summary                              | 4-7  |
|----------|---|------|
|          | End of Open Enrollment (OE) - 6 Year Review | 5    |
|          | 2019 Open Enrollment Changes                | 6    |
|          | 2019 Open Enrollment Customer Activity      | 7    |
| 2019 Mai | rketplace Overview                          | 8-12 |
|          | 2019 Premium Assistance Distribution        | 9    |
|          | 2019 Carrier Market Share                   | 10   |
|          | QHP – HUSKY Mixed Coverage Households       | 11   |
|          | Enrollee Broker Support                     | 12   |
| QHP Cu   | stomer Profile & Analysis                   | 13-2 |
|          | Financial Assistance Profile                | 14   |
|          | Customer Age & Gender Mix                   | 15   |
|          | Application Requests for Financial Help     | 16   |
|          | Customer Language Preference                | 17   |
|          | Race / Ethnicity                            | 18   |
|          | Household Income (Federal Poverty Level %)  | 19   |
|          | Customer Geography                          | 20   |
|          | U.S. Citizenship Status                     |      |

| 2019 Or | en Enrollment Retention & Acquisition Results           |       |
|---------|---|-------|
|         | OE Acquisition & Retention Results                      |       |
|         | Customer Acquisition Profile                            | 24    |
|         | OE Customer Acquisition – F.A. Level                    | 25    |
|         | OE Customer Retention Year Over Year                    | 26    |
|         | Open Enrollment Customer Attrition                      | 27    |
|         | Open Enrollment Customer Attrition by F.A. Level        | 28    |
|         | Customer Retention – Outstanding Verifications          | 29    |
|         | Customer Retention – Outstanding Verifications Reasons  | 30    |
|         | Customer Retention – Effectuated Coverage               | 31    |
| Plan Se | lections & Customer Preferences                         | 32-40 |
|         | Plan Selections by Metal Category                       | 33    |
|         | Plan Selections – CSR Eligible in Bronze and Gold Plans | 34    |
|         | Plan Selections by Metal Category and Age Band          | 35    |
|         | Carrier Enrollment Migration                            | 36    |
|         | Customer Product Migration – Plan Changes               | 37    |
|         | Customer Product Migration - Metal Category             | 38    |
|         | Customer Plan Selections                                | 39    |
|         | Metal Tier Product Preferences – 6 Year Overview        | 40    |
| Pricing | Analysis  | 41-47 |
|         | Monthly Plan Cost – FPL Level                           | 42    |
|         | Monthly Plan Cost – Age Band                            | 43    |
|         | Monthly Plan Cost – Proportion of Population            | 44    |
|         | Percent of Premium Covered by APTC                      | 45    |
|         | Observed 2018 Premium Increase / Decrease               | 46    |
|         | Annual Premium & APTC Projection                        | 47    |

### 4 OE Conclusion Summary

## End of Open Enrollment (OE) – 6 Year Review

5

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

## 2019 Open Enrollment Customer Activity

#### **Customer Engagement**

- ✓ 4 personalized direct mail (100k deliveries)
- ✓ Over 100 custom emails (Over 950k sent)
- ✓ 6 text message waves (More than 25k recipients)
- ✓ Over 320 social media posts (63.4k viewed top post)
- ✓ 3,300 Outbound Calls

#### **Customer** Assistance

- ✓ In excess of 288k calls handled from customers
- ✓ 7 enrollment locations opened with over 3,831 visitors
- ✓ 11 enrollment fairs serving 1,592 visitors
- ✓ 827 social media interactions with customers through Cx Command Center
- ✓ More than 28k live chat sessions

## Decision Support

- Over 50k users utilized Consumer Decision Support (CDS) tool cost estimation, doctor search, or prescription search features
- ✓ 10 brokers hired and placed in call center with over 5k enrollees assisted
- ✓ 43% of enrollees associated with brokers (+8% from 2018)

## 7 2019 Open Enrollment (OE) Changes



**111,066 Active 2019 Enrollees** Of those, 71% qualify for premium tax credits



**80,812 Enrollees Renewed** Enrollees who renewed their 2018 policies for 2019

**30,254 New QHP Enrollees Added** Of those, over 9.6k Are First Time Customers

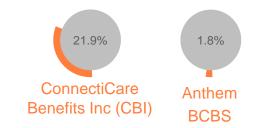
#### 49,912 Medicaid Enrollees

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

#### % Change in OE Enrollment by Financial Assistance\*



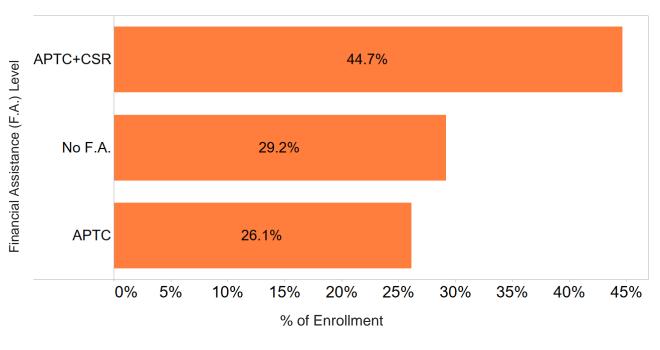
#### % Change in OE Carrier Enrollment\*



### 8 2019 Marketplace Overview



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



Over 70% of enrollees receive financial help for premiums.

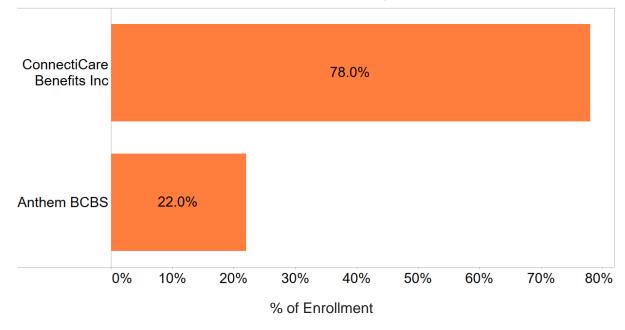
**APTC**: Enrolled individuals eligible for an Advance Premium Tax Credit to lower their monthly premiums.

**APTC + CSR:** Enrolled individuals eligible for APTC and a Cost Sharing Reduction to lower out of pocket health expenses.

**No F.A.**: Enrolled individuals that did not qualify for financial help.



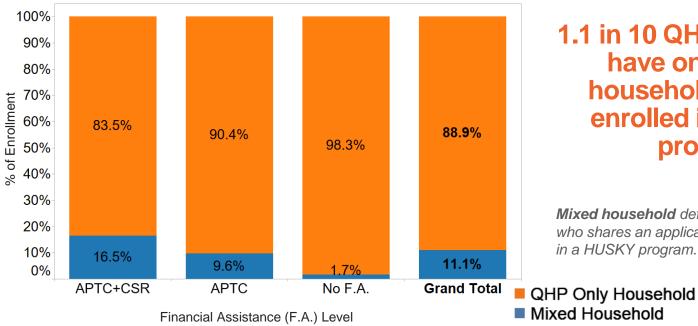
#### **Proportion of Total Enrollment by Carrier**



ConnectiCare's market share has increased 5.5% since the end of last OE, it now accounts for over three-quarters of enrollment in 2019.

## 11 QHP – HUSKY Mixed Coverage Households

**Proportion of 2019 Enrollment by Mixed Household Status** 



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

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

## 12 Enrollee Broker Support

**Proportion of 2019 Enrollment by Broker Assistance Status / Acquisition Status** 

|             | Aquisition: 20                   | 019 Coverage | Retention: 2019 Coverage |                         |  |
|-------------|----------------------------------|--------------|--------------------------|-------------------------|--|
|             | Brokered Unassisted By<br>Broker |              | Brokered                 | Unassisted By<br>Broker |  |
| APTC+CSR    | 44.2%                            | 55.8%        | 45.6%                    | 54.4%                   |  |
| АРТС        | 49.7%                            | 50.3%        | 47.8%                    | 52.2%                   |  |
| No F.A.     | 35.5%                            | 64.5%        | 33.2%                    | 66.8%                   |  |
| Grand Total | 42.4%                            | 57.6%        | 42.8%                    | 57.2%                   |  |
|             |                                  | % of E       | Inrollment               |                         |  |

43% of enrollees indicated receiving help from a broker (vs. 36% in 2018)

## AHCT brokers in call center enrolled over 5k customers.

### 13 QHP Customer Profile & Analysis

#### **Customer Profile by Financial Assistance Level**

|   | APTC + CSR | APTC   | No F.A. | Total   |
|---|------------|--------|---------|---------|
| Members   | 49,616     | 29,038 | 32,412  | 111,066 |
| Avg. HH Size <sup>1</sup>                         | 1.5        | 2.1    | 2.3     | 1.9     |
| Avg. Age  | 45.7       | 44.9   | 39.9    | 43.8    |
| % Female  | 56.8%      | 52.8%  | 50.4%   | 53.9%   |
| Avg. % Federal Poverty<br>Level                   | 173.5%     | 318.6% |         | 227.1%  |
| % HUSKY Transfers (2018<br>Coverage) <sup>2</sup> | 15.0%      | 6.8%   | 3.0%    | 9.4%    |
| % w/ 2018 QHP Coverage <sup>2</sup>               | 60.5%      | 69.5%  | 61.3%   | 63.0%   |
| % w/ 2017 QHP Coverage <sup>2</sup>               | 43.7%      | 52.4%  | 36.3%   | 43.8%   |
| % w/ 2015 – 2018 QHP<br>Coverage <sup>2</sup>     | 17.7%      | 23.9%  | 14.1%   | 18.3%   |

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

## 24% of enrollees receiving an APTC without CSR have been enrolled since CY2015.

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

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

#### **Proportion of Enrollees by Age and Gender**

Age Band

|   |         | Male  | Female | Grand Total |
|---|---------|-------|--------|-------------|
|   | < 19    | 9.0%  | 7.1%   | 8.0%        |
|   | 19 - 25 | 8.9%  | 7.9%   | 8.4%        |
|   | 26 - 34 | 14.9% | 13.9%  | 14.4%       |
|   | 35 - 44 | 13.7% | 13.1%  | 13.4%       |
| 1 | 45 - 54 | 20.8% | 21.8%  | 21.3%       |
|   | 55 - 64 | 31.3% | 34.5%  | 33.0%       |
|   | >= 65   | 1.5%  | 1.8%   | 1.6%        |

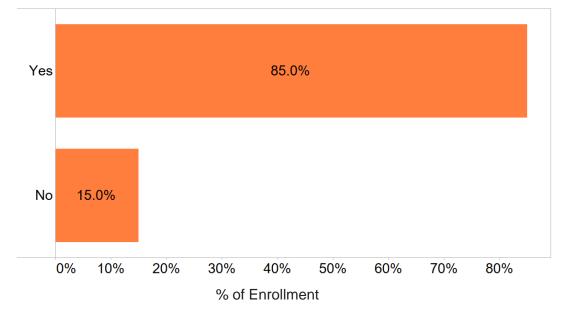
23% of enrollment consists of 18 – 34 year olds, aka "young invincibles."

382 enrollees over 75 years of age.

% of Enrollment

## 16 Application Requests for Financial Help

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



15% of enrollees have declined the financial help gating question. (vs. 13% in 2018)

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

Response

## 17 Customer Language Preference

**Proportion of Enrollees by Preferred Language Selected on Their Application** 

| English                     |         |      | 93       | .33% |      |      |      |      |   |
|-----------------------------|---------|------|----------|------|------|------|------|------|---|
| Spanish <mark>5.18</mark> % |         |      |          |      |      |      |      |      |   |
| Polish 0.29%                |         |      |          |      |      |      |      |      |   |
| Mandarin 0.20%              |         |      |          |      |      |      |      |      | 93% of applicants                         |
| Portuguese 0.20%            |         |      |          |      |      |      |      |      |   |
| Other 0.20%                 |         |      |          |      |      |      |      |      | indicated English is                      |
| Russian 0.13%               |         |      |          |      |      |      |      |      |   |
| Vietnamese 0.10%            |         |      |          |      |      |      |      |      | their preferred                           |
| French Cr., 0.08%           |         |      |          |      |      |      |      |      | •   |
| Albanian 0.08%              |         |      |          |      |      |      |      |      | language.                                 |
| Cantonese 0.05%             |         |      |          |      |      |      |      |      |   |
| Arabic 0.04%                |         |      |          |      |      |      |      |      |   |
| French 0.04%                |         |      |          |      |      |      |      |      | AHCT's call center                        |
| Bosnian 0.02%               |         |      |          |      |      |      |      |      |   |
| Chinese 0.02%               |         |      |          |      |      |      |      |      | offers assistance in                      |
| Italian 0.02%               |         |      |          |      |      |      |      |      |   |
| Farsi 0.01%<br>Korean 0.01% |         |      |          |      |      |      |      |      | over 100 languages.                       |
| Hindi 0.01%                 |         |      |          |      |      |      |      |      |   |
|                             | 0/ 000/ | 200/ | 400/     | E00/ | CO0/ | 700/ | 000/ | 000/ |   |
| 0% 10                       | % 20%   | 30%  | 40%      | 50%  | 60%  | 70%  | 80%  | 90%  |   |
|                             |         | % of | Enrollme | ent  |      |      |      |      |   |
|                             |         |      |          |      |      |      |      |      | Defeuttemplication language action is Fra |

Default application language selection is English.

## 18 Race / Ethnicity

#### **Proportion of Enrollees by Race/Ethnicity Indicated on Their Application**

| White                     |                           |                |     | 69.2       | 2%  |     |     |     |
|---------------------------|---------------------------|----------------|-----|------------|-----|-----|-----|-----|
| Hispanic                  | 15                        | .04%           |     |            |     |     |     |     |
| Black or African American | 6.79                      | <mark>%</mark> |     |            |     |     |     |     |
| Other                     | 1.84                      | %              |     |            |     |     |     |     |
| Multi-Racial              | 1.86                      | %              |     |            |     |     |     |     |
| Asian Indian              | <b>1</b> .71 <sup>o</sup> | %              |     |            |     |     |     |     |
| Chinese                   | <b>1</b> .19 <sup>o</sup> | %              |     |            |     |     |     |     |
| Other Asian               | 1.06                      | %              |     |            |     |     |     |     |
| Vietnamese                | 0.38                      | %              |     |            |     |     |     |     |
| Korean                    | 0.39                      | %              |     |            |     |     |     |     |
| Filipino                  | 0.29                      | %              |     |            |     |     |     |     |
| Japanese                  | 0.08                      | %              |     |            |     |     |     |     |
| American Indian or Alask  | 0.09                      | %              |     |            |     |     |     |     |
| Other Pacific Islander    | 0.05                      | %              |     |            |     |     |     |     |
| Samoan                    | 0.00                      | %              |     |            |     |     |     |     |
| Guamanian or Chamorro     |                           |                |     |            |     |     |     |     |
| Native Hawaiian           | 0.00                      | %              |     |            |     |     |     |     |
|                           | 0%                        | 10%            | 20% | 30%        | 40% | 50% | 60% | 70% |
|                           |                           |                | % ( | of Enrollm | ent |     |     |     |

29.7% of enrollees did not provide a response to non-mandatory questions related to race & ethnicity.

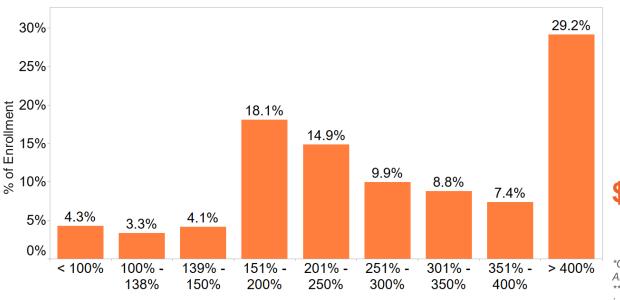
**Ethnicity Question:** Is "John Doe" of Hispanic, Latino, or Spanish Origin (Optional)?

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

Hispanics may be of any race, however individuals responding "Yes" to the ethnicity question were allocated to a mutually exclusive Hispanic category for this chart.

## 19 Household Income (Federal Poverty Level %)

Proportion of Enrollees by Household Income (Federal Poverty Level %)



Federal Poverty Level %\*\*

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

#### An annual income of \$24,300 for one individual is 200% FPL.

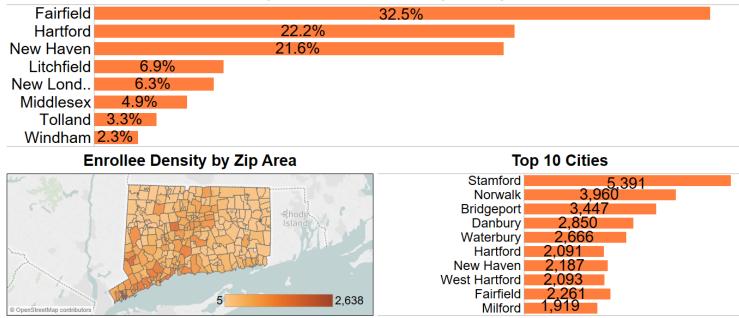
\*CSR eligibility thresholds may vary for American Indians and Alaska Natives.

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



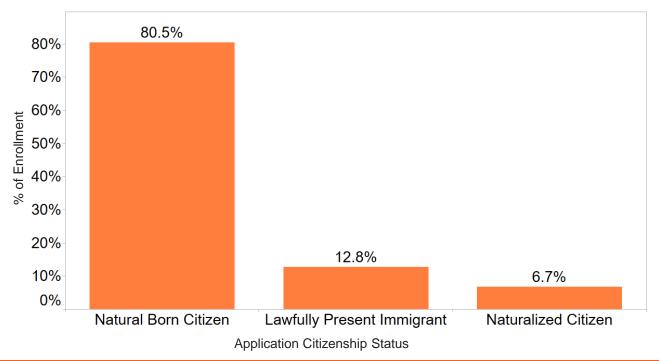
#### **Proportion of Enrollees by Geographic Areas**

#### **Proportion of Enrollment by County**





#### **Proportion of Enrollees by Citizenship Status**



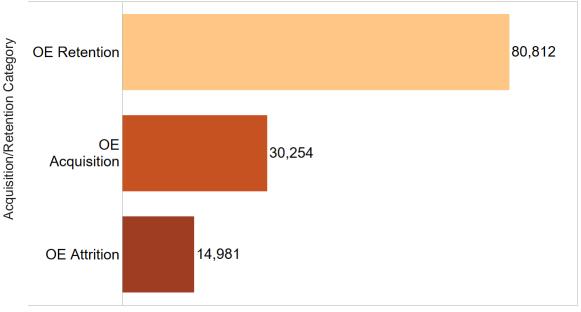
Lawfully present immigrants may be eligible for lower monthly premiums and lower outof-pocket costs based on income.

## 2019 Open Enrollment Retention & Acquisition Results

22

## 23 OE Acquisition & Retention Results

**Open Enrollment 2019 Customer Retention/Acquisition Status** 



84% of customers enrolled in a 2018 plan prior to Open Enrollment were renewed/retained in a 2019 Plan.

27% of QHP customers with a 2018 plan were newly acquired during this open enrollment period.

Count of Enrollees

## 24 Customer Acquisition Profile

#### **Customer Profile by Open Enrollment Acquisition Type**

|  | New<br>Acquisition<br>Customer <sup>1</sup> | Re-Acquired<br>Customer <sup>2</sup> | Retained<br>Customer <sup>3</sup> |
|--|---|--------------------------------------|-----------------------------------|
| Members  | 9,570                                       | 20,684                               | 80,812                            |
| Avg. HH Size                                       | 2.0   | 1.8                                  | 1.9                               |
| Avg. Age   | 40.3  | 40.2                                 | 45.1                              |
| % Female   | 50.5%                                       | 54.4%                                | 54.1%                             |
| Avg. % Federal Poverty Level <sup>4</sup>          | 218.1%                                      | 212.2%                               | 231.7%                            |
| % HUSKY Transfers (2018<br>Coverage <sup>5</sup> ) | 0.0%  | 30.4%                                | 5.1%                              |
| % w/ 2018 QHP Coverage <sup>5</sup>                | 0.0%  | 1.1%                                 | 86.04%                            |
| % w/ 2017 QHP Coverage <sup>5</sup>                | 0.0%  | 13.6%                                | 56.8%                             |
| % w/ 2015 – 2018 QHP<br>Coverage⁵                  | 0.0%  | 0.2%                                 | 25.0%                             |

#### Newly acquired QHP customers average nearly 5 years younger than the retained customers.

1)Enrollees who did not have an account with AHCT prior to 2019 Open Enrollment are defined as "new acquisition" customers.

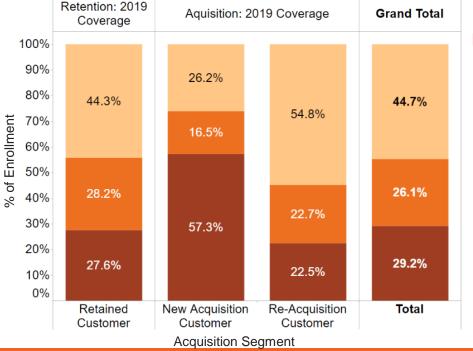
2)Enrollees with accounts created prior to open enrollment, but not enrolled in a QHP are defined as "re-acquired" customers.

3)Enrollees with active 2018 QHP coverage prior to 2019 Open Enrollment are defined as "Retained" Customers.

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

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

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



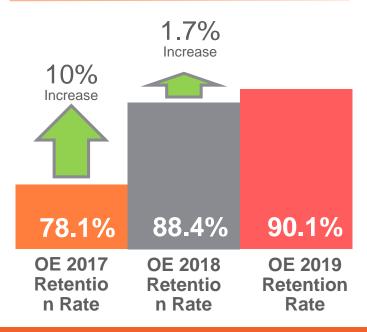
Unsubsidized customers accounted for 57% of new acquisition for both 2019 & 2018 OE, compared to only 28% in 2017 OE.

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

APTC+CSR
APTC
No F.A.

## 26 OE Customer Retention Year Over Year

2017 vs. 2018 vs. 2019 Open Enrollment Retention Rate\*

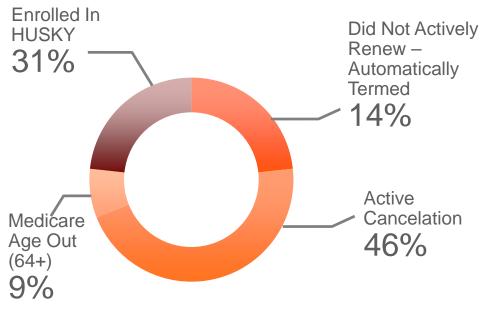


AHCT retained 90% of customers eligible for premium tax credits & AHCT retained 89% of customers not eligible for any premium tax credits

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

## 27 Open Enrollment Customer Attrition

#### 2019 Open Enrollment Attrition Reasons (14,981 non-renewals)



## 5 in 10

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

3 in 10

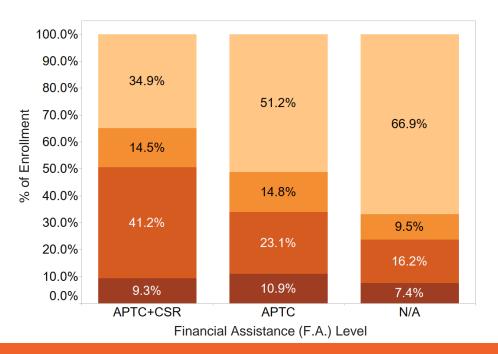
Subsidized Leavers Indicate They Have Coverage Through Another Source\*



\* 2016 Leaver Survey Conducted by AHCT

## 28 Open Enrollment Customer Attrition– F.A. Level

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



Of the 14.9k customers who did not renew in 2018, 23% were not eligible for any financial help.

67% of leavers not eligible for any financial help canceled their coverage during 2019 Open Enrollment.

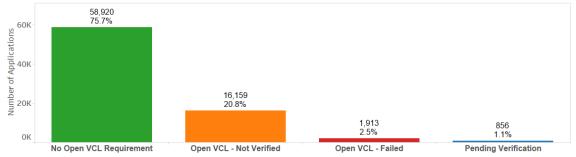
Active Cancelation
2018 Policy Expiration
Enrolled in Husky

Medicare Age Out

## 29 Customer Retention – Outstanding Verifications

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

VCL Status for Active QHP Applications



Projected VCL Termination Dates (Applications With Open VCL Only)



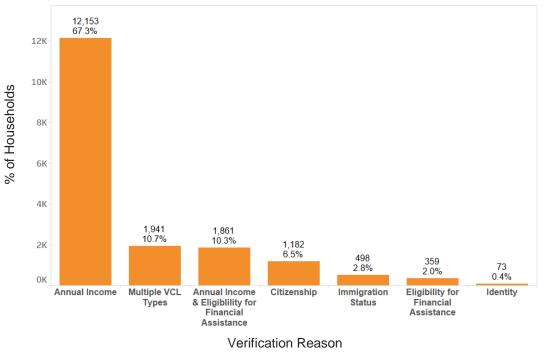
40% of enrolled households had at least one outstanding verification to complete.

Nearly 20% of open verifications have a <u>due</u> <u>date</u> the week of March 17, 2019.

\*Verification status as of 1/15/2018

## Customer Retention – Outstanding VerificationsReasons

#### **Outstanding Verification Checklist (VCL) Reasons\***



Customers have 90 days to verify any open Verification Checklist requirements.

Requirements to verify attested income account for over 86% all verification activity.

\*Verification status as of 1/15/2018



## 8.8 in 10

Enrollees have made their first premium payment\*

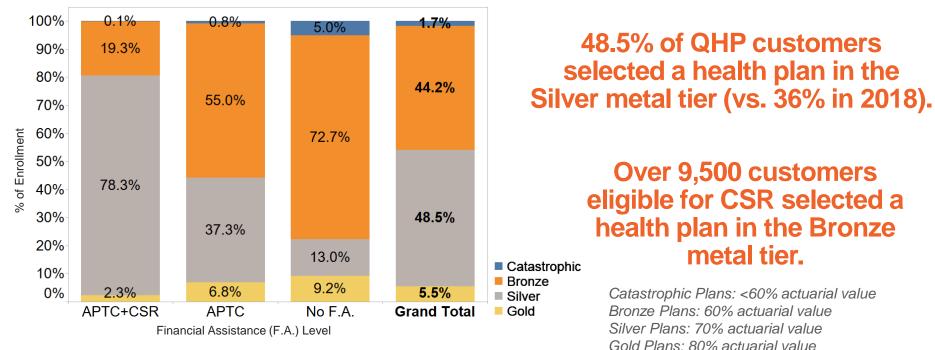
# ŢŢŢŢŢŢŢŢŢŢ

\*Effectuation status as of 1/24/2019

### 32 Plan Selections & Customer Preferences

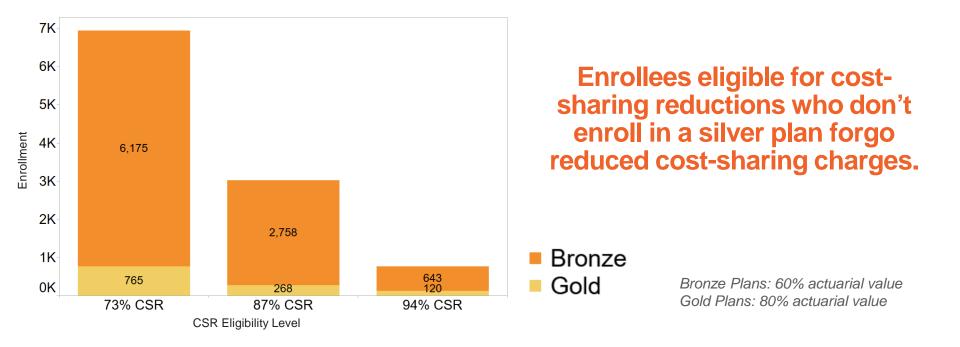
## 33 Plan Selections by Metal Category

Number of Enrollees by Financial Assistance Level and Plan Metal Category



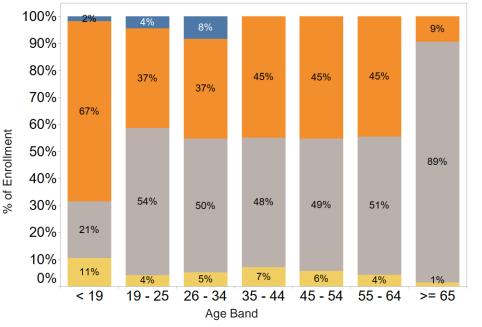
### 34 Plan Selections – CSR Eligible in Bronze and Gold Plans

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



## 35 Plan Selections by Metal Category and Age Band

% of Enrollees by Age Band and Plan Metal Category



67% of age 19 and under QHP customers are covered by a health plan in the Bronze metal tier (vs. 36% in 2018).

#### Catastrophic

Bronze

Silver
Gold

Catastrophic Plans: <60% actuarial value Bronze Plans: 60% actuarial value Silver Plans: 70% actuarial value Gold Plans: 80% actuarial value

#### **Enrollment Migration Across Carriers During Open Enrollment 2019**

|              |                                | ConnectiCare<br>Benefits, Inc. | Anthem Blue Cross<br>and Blue Shield | New Acquisition | Grand Total |
|--------------|--------------------------------|--------------------------------|--------------------------------------|-----------------|-------------|
| rrier        | ConnectiCare<br>Benefits, Inc. | 58,462                         | 3,686                                | 24,488          | 86,636      |
| 2019 Carrier | Anthem BCBS                    | 1,211                          | 17,453                               | 5,766           | 24,430      |
|              | Grand Total                    | 59,673                         | 21,139                               | 30,254          | 111,066     |

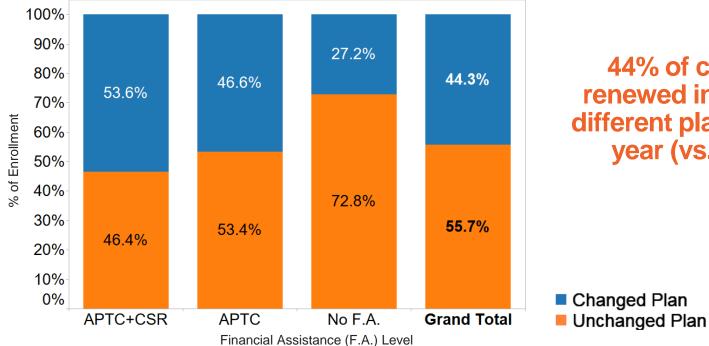
2018 Carrier

Of the 4.9k customers who switched carriers between 2018 and 2019, 75% chose ConnectiCare Benefits Inc (CBI).

Additionally, 81% of new acquisition customers selected a plan from CBI.

## 37 Customer Product Migration – Plan Changes

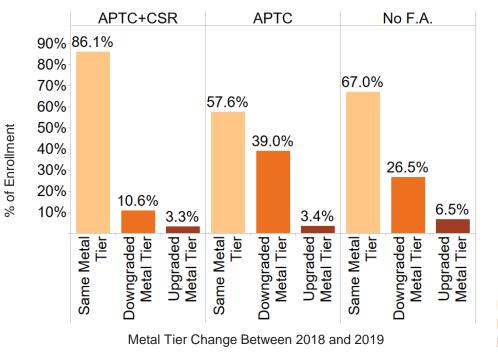
% of 2018 Customers Who Renewed and Selected a Different Plan For 2019



44% of customers who renewed in 2019 selected a different plan from their prior year (vs. 18% in 2018).

## 38 Customer Product Migration - Metal Category

% of 2018 Customers Who Renewed and Selected a Different Plan For 2019



74% of all renewals who selected a different plan in 2018 selected a plan in the same metal tier.

28% selected a plan in a lower metal tier.

- Same Metal Tier
  Downgraded Metal Tier
- Upgraded Metal Tier

#### **2019 Enrollment by Carrier and Plan**

| ConnectiCa   | are Choice Silver Alternative POS         | 26,385               |
|--------------|---|----------------------|
| Benefits, In | nc. Choice Bronze Standard POS            | 19,257               |
|              | Choice Bronze Standard POS HSA            | 13,292               |
|              | Choice Silver Standard POS                | <mark>12</mark> ,894 |
|              | Passage Bronze Alternative PCP POS        | 6,597                |
|              | Choice Gold Standard POS                  | 4,081                |
|              | Choice Silver Standard Coinsurance POS    | 2,479                |
|              | Choice Catastrophic POS                   | 1,651                |
| Anthem       | Silver PPO Standard Pathway X             | 8,475                |
| BCBS         | Bronze PPO Standard Pathway X             | 4,973                |
|              | Silver PPO Pathway X Tiered               | 3,077                |
|              | Bronze PPO Standard Pathway X for HSA     | 2,644                |
|              | Bronze HMO Pathway X Enhanced Tiered      | 2,371                |
|              | Gold PPO Standard Pathway X               | 1,141                |
|              | Gold HMO Pathway X Enhanced Tiered        | 914                  |
|              | Silver PPO Standard Coinsurance Pathway X | 576                  |
|              | Catastrophic HMO Pathway X Enhanced       | 259                  |

8% of all customers are enrolled in a standard silver plan (vs. 49% in 2018).

Count of Enrollees

## 40 Metal Tier Product Preferences – 6 Year Overview

#### Annual End of OE Proportion of Enrollment by Metal Tier\*

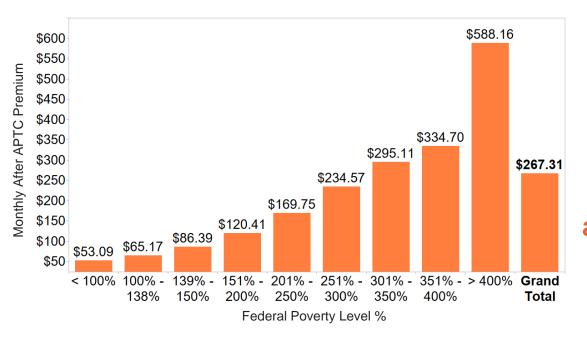
|              | OE 1  | OE 2  | OE 3  | OE 4  | OE 5  | OE 6  |
|--------------|-------|-------|-------|-------|-------|-------|
| Catastrophic | 2.2%  | 2.2%  | 1.8%  | 1.8%  | 1.5%  | 1.7%  |
| Bronze       | 16.2% | 22.4% | 23.3% | 25.3% | 35.1% | 44.2% |
| Silver       | 63.4% | 59.5% | 61.5% | 63.9% | 55.6% | 48.5% |
| Gold         | 18.1% | 15.1% | 12.1% | 9.1%  | 7.8%  | 5.5%  |
| Platinum     | N/A   | .9%   | 1.4%  | N/A   | N/A   | N/A   |

Platinum tier plans were only offered to the on-exchange individual market during 2015 and 2016.

## 41 Pricing Analysis

## 42 Monthly Plan Cost – FPL Level

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



For customers with income between 151% - 200% FPL (18% of all QHP customers), their average monthly premium after APTC is \$109.22.

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

\*Comparison excludes households with more than 1 enrollee.

## 43 Monthly Plan Cost – Age Band

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

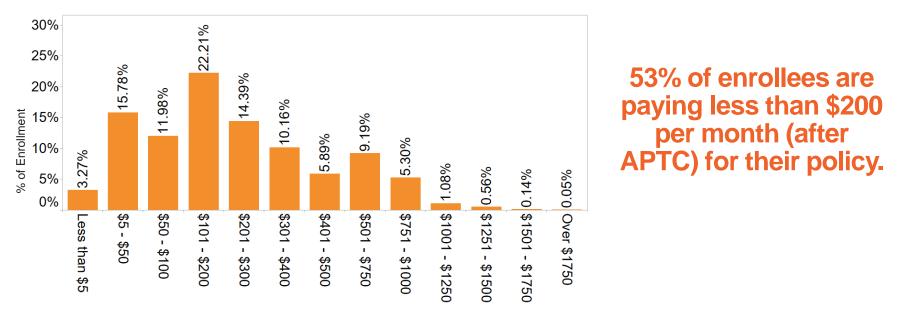


For customers between age 55-64 years old (33% of all QHP customers), their average monthly premium after APTC ranges from \$135 to \$865 depending on level of financial help.

\*Comparison excludes households with more than 1 enrollee.



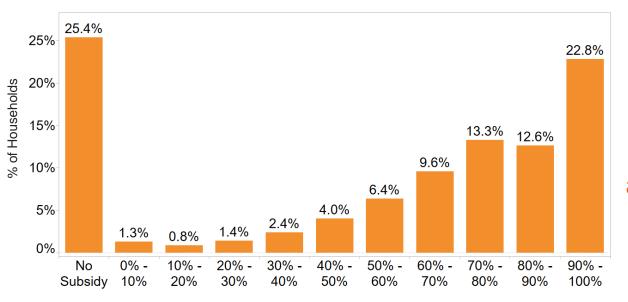
**Proportion of Enrollees by Average Monthly After APTC Premium\*** 



Monthly After APTC Premium



**Proportion of Households by APTC as a Percent of Premium** 



23% of covered households qualify for an Advance Premium Tax Credit (APTC) that covers at least 90% of their plan's total premium.

<sup>%</sup> of premium covered by APTC

## 46 Observed 2019 Premium Increase / Decrease

Average 2018 to 2019 Change in Monthly After APTC Premium\*

| 60%               | 50.5% (%   | <b>d Same F</b><br>6 of total QHP el<br>Average After A | nrollees)        |                                   |  |  | Decreased FA Level |                                  |   | For enrollees who retained<br>similar financial help between   |
|-------------------|------------|---|------------------|-----------------------------------|--|--|--------------------|----------------------------------|---|--|
| 50%<br>40%<br>30% | <b>b</b> - |   |                  |                                   |  |  |                    |                                  |   | 2018 and 2019, average<br>increase of after APTC<br>monthly premium was \$39 for   |
| <sup>%</sup> 20%  | <b>b</b> - | 19.5%<br>\$23.29  | 19.4%<br>\$54.65 |                                   |  |  |                    |                                  |   | subsidized customers and \$23 for non-subsidized.  |
| 10%<br>0%         |            | No FA   | АРТС             | 2.7%<br>-\$49.89<br>Gained<br>CSR |  | 0.8%<br>-\$447.96<br>Gained<br>APTC &<br>CSR |                    | 1.4%<br>\$293.29<br>Lost<br>APTC | 1.2%<br>\$491.77<br>Lost<br>APTC &<br>CSR | *Comparison excludes households with more than 1 enrollee and<br>enrollees who did not have coverage in 2018.<br>** A variety of factors can impact premium fluctuations including |
|                   |            |   |                  |                                   |  | USK  | Only               |                                  | USK                                       | annual rate changes, customer rating factors, customer plan<br>selections, eligibility for financial help, and changes in household  |

income.



**Projected Annual Unearned Premium and APTC** 

