

Access Health CT

2021 Open Enrollment Summary

February 18, 2021

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OE Conclusion Summary

5 End of Open Enrollment (OE) – Yearly Review

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

6 End of Open Enrollment (OE) – Yearly Review

Open Enrollment 8

11/1/20-
1/15/21

Active QHP Enrollment

104,946

Total Active HUSKY
Determinations

836,898

% QHP Population With
Financial Assistance

69.7%

% QHP Population Under 35
(Average Age)

30.1% (44.4)

Most Popular QHP Issuer
(% of Enrollment)

CBI (77.8%)

QHP Auto-Renewal Rate

86.5%

% of Enrollment w/ Broker
Assistance

44.2%

Calls Handled By Call Center

258,180

Website Users

313,983

2021 Open Enrollment Customer Activity

11/1/2020 – 1/15/2021



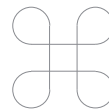
Customer Engagement

- ✓ 6 personalized direct mail (70k deliveries)
- ✓ Over 160 custom email campaigns (Over 4 million emails sent)
- ✓ Doubled SMS engagement (more than 100k recipients)
- ✓ Over 225 social media posts (45k viewed top post)



Customer Assistance

- ✓ In excess of 258k calls handled from customers
- ✓ 6 enrollment locations opened with over 869 visitors
- ✓ 36 virtual enrollment fairs serving 542 visitors
- ✓ 1.5k social media interactions with customers through Cx Command Center
- ✓ More than 33k live chat sessions



Decision Support

- ✓ Over 71k users utilized Consumer Decision Support (CDS) tool cost estimation, doctor search, or prescription search features
- ✓ 11 brokers placed in call center to assist with plan selection inquiries.
- ✓ 44% of enrollees associated with brokers (-1.8% since 2020)

8 2021 Open Enrollment (OE) Changes



104,946 Active 2021 Enrollees

Of those, 69.7% qualify for premium tax credits



85,890 Enrollees Renewed

Enrollees who renewed their 2020 policies for 2021



19,056 New QHP Enrollees Added

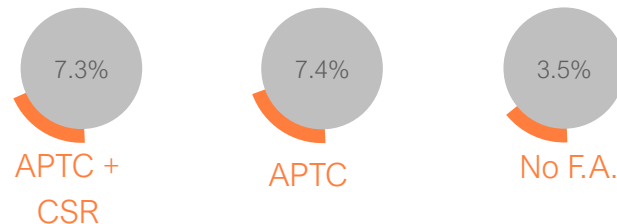
Of those, over 6.7k are first time customers



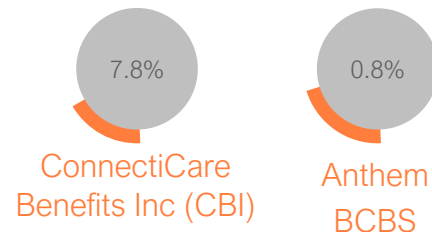
34,012 New HUSKY Enrollees

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

% Change in OE Enrollment by Financial Assistance*



% Change in OE Carrier Enrollment*



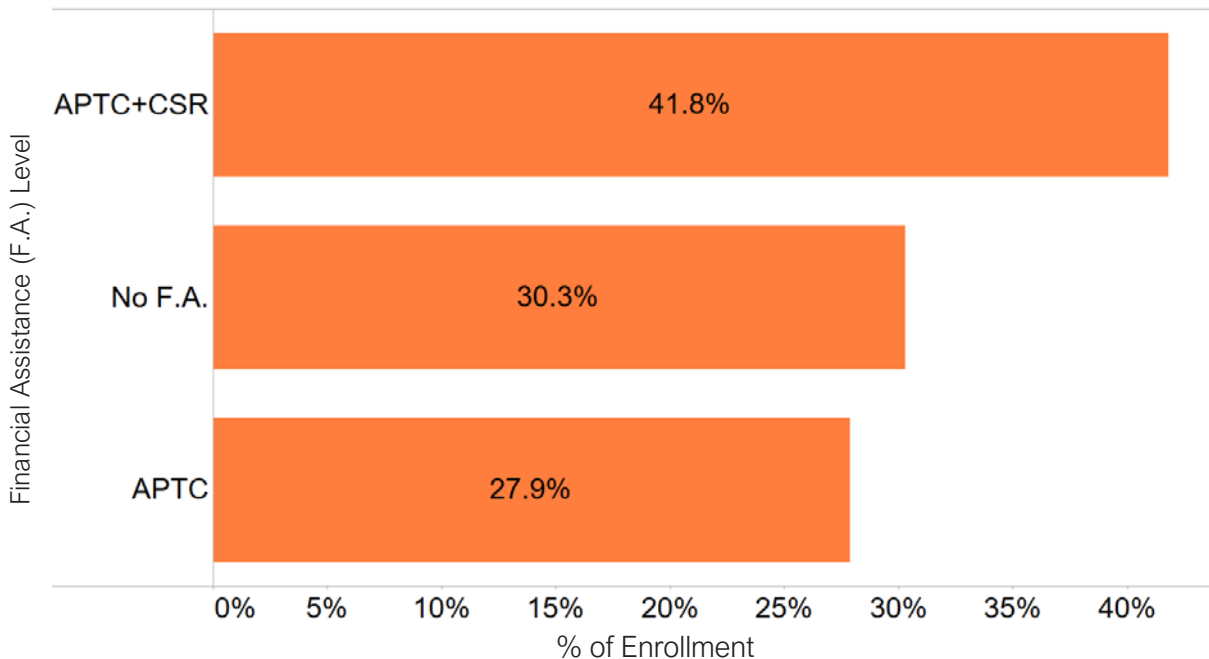
*% growth since the beginning of 2021 Open Enrollment Period (11/1/2020)

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2021 Marketplace Overview

2021 Premium Assistance Distribution

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



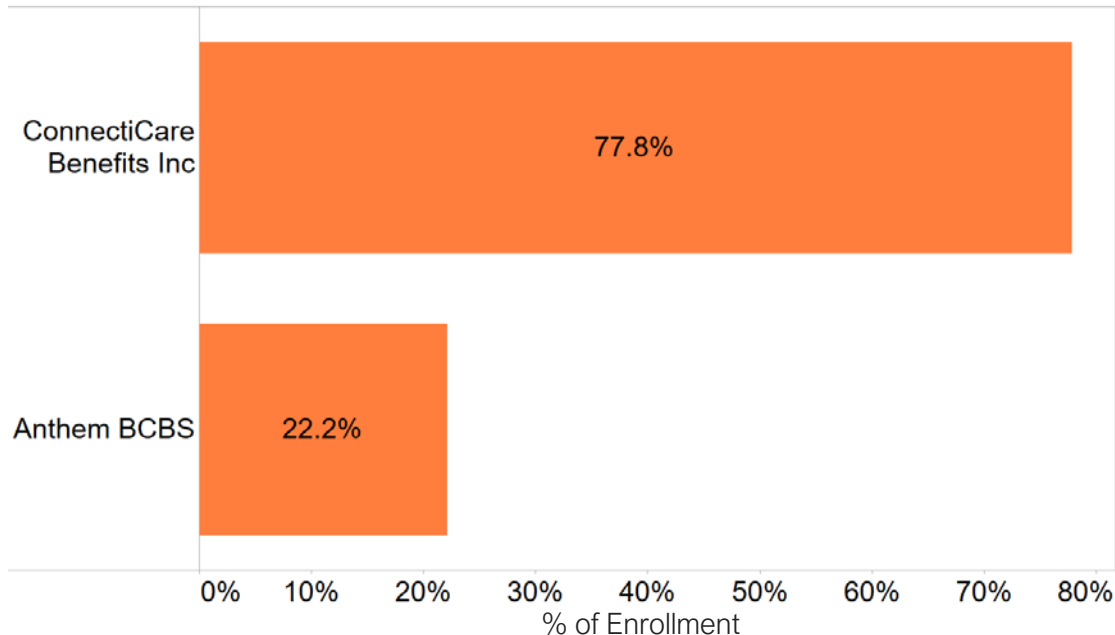
Over 69% of enrollees receive financial help for premiums.

***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.*

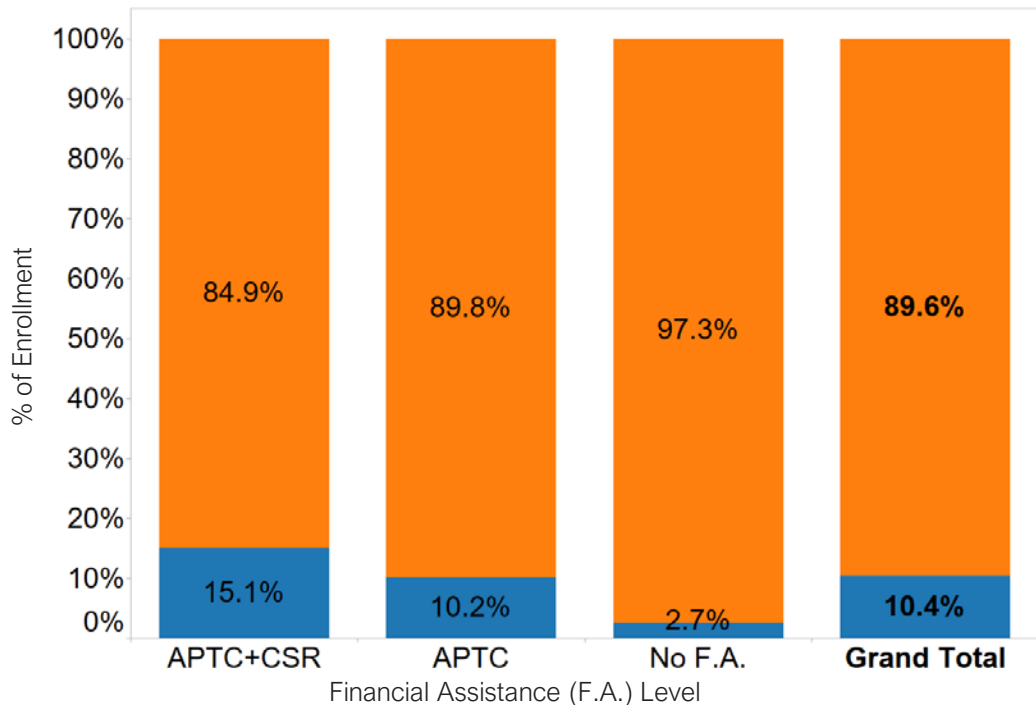
Proportion of Total Enrollment by Carrier



**Identical to last OE,
ConnectiCare's on-
exchange market share
increased 0.1% and
Anthem's market share
decreased 0.1%.**

QHP – HUSKY Mixed Coverage Households

Proportion of 2021 Enrollment by Mixed Household Status



**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.

■ QHP Only Household
■ Mixed Household

Enrollee Broker Support

Proportion of 2021 Enrollment by Broker Assistance Status / Acquisition Status

	Acquisition: 2021 Coverage		Retention: 2021 Coverage	
	Brokered	Unassisted By Broker	Brokered	Unassisted By Broker
APTC+CSR	36.2%	63.8%	48.7%	51.3%
APTC	44.4%	55.6%	50.8%	49.2%
No F.A.	28.1%	71.9%	38.1%	61.9%
Grand Total	36.2%	63.8%	46.0%	54.0%

% of Enrollment

44% of enrollees indicated receiving help from a broker (vs. 46% in 2020).

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QHP Customer Profile & Analysis

Customer Profile by Financial Assistance Level

	APTC + CSR	APTC	No F.A.	Total
Members	43,880	29,258	31,808	104,946
Avg. HH Size ¹	1.5	2.0	2.3	1.9
Avg. Age	46.4	45.7	40.3	44.4
% Female	56.2%	52.6%	50.7%	53.5%
Avg. % Federal Poverty Level	170.4%	317.6%		229.2%
% HUSKY Transfers (2020 Coverage) ²	3.9%	2.1%	1.7%	2.7%
% w/ 2020 QHP Coverage ³	70.1%	72.8%	73.5%	71.9%
% w/ 2019 QHP Coverage ³	48.2%	55.0%	56.1%	52.5%
% w/ 2015 – 2020 QHP Coverage ³	11.7%	14.9%	9.3%	11.9%

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

11.9% of enrollees have been enrolled since CY2015.

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

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

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

Customer Age & Gender Mix

Proportion of Enrollees by Age and Gender

	Male	Female	Grand Total
< 19	8.3%	6.7%	7.4%
19 - 25	8.3%	7.6%	7.9%
26 - 34	15.8%	13.7%	14.7%
35 - 44	13.9%	12.9%	13.4%
45 - 54	19.3%	20.0%	19.7%
55 - 64	32.5%	36.7%	34.7%
>= 65	1.9%	2.4%	2.2%

% of Enrollment

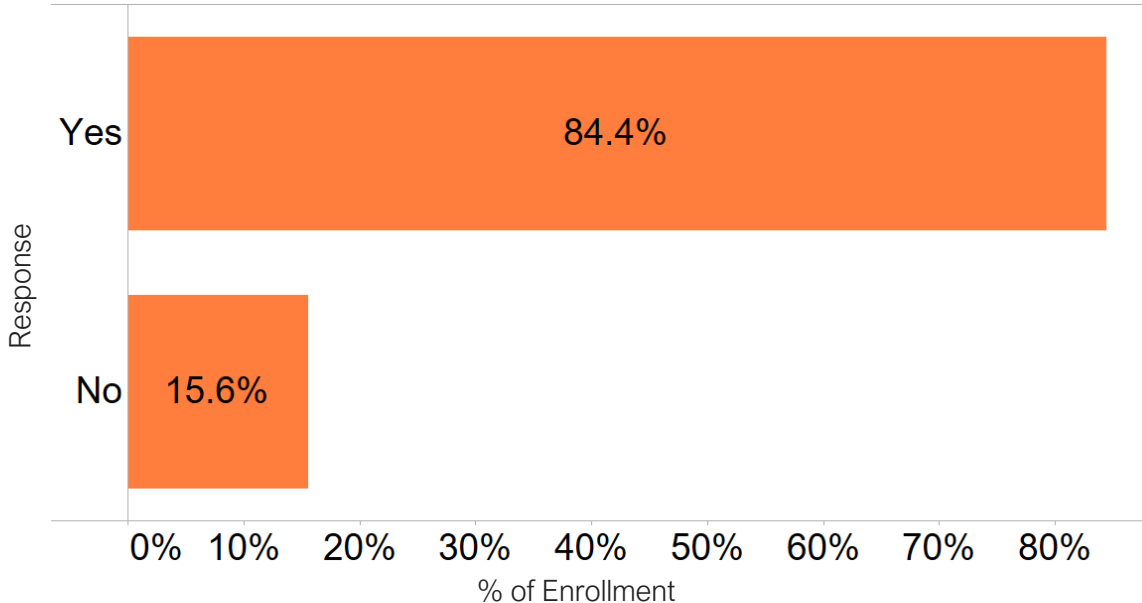
Female enrollees account for 54% of total enrollment.

23% of enrollment consists of 19 – 34 year olds, aka “young invincibles.”

494 customers over the age of 75 enrolled.

Application Requests for Financial Help

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

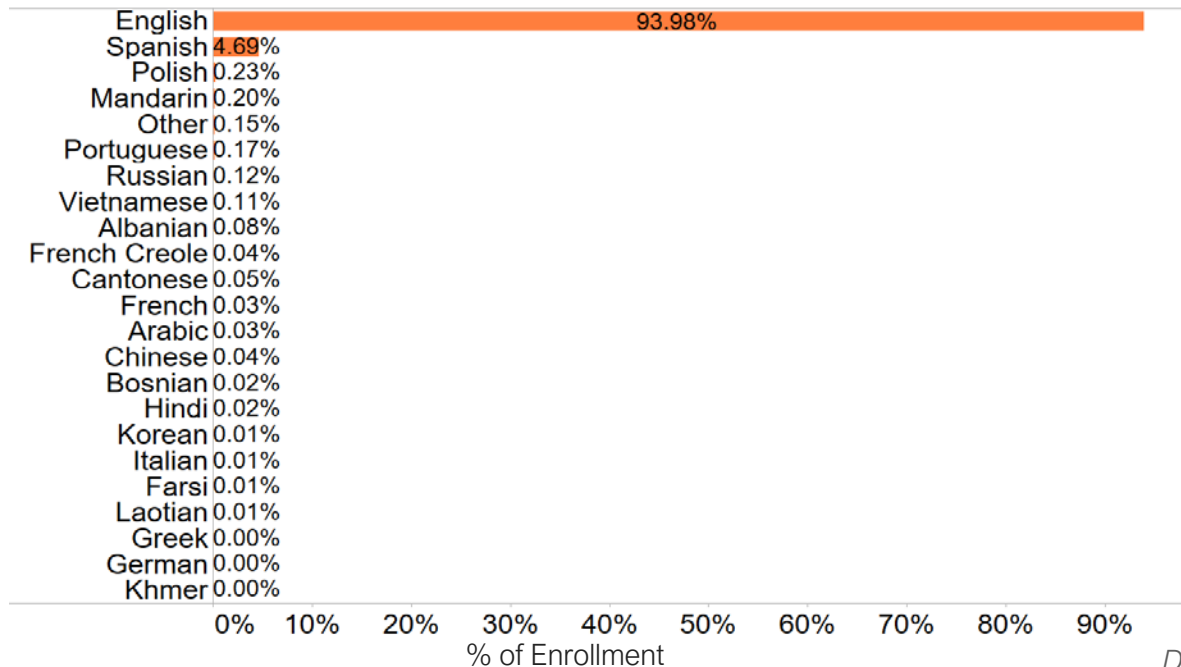


15.6% of enrollees have declined the gating question to determine eligibility for financial help (vs. 15.2% in 2020).

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

Customer Language Preference

Proportion of Enrollees by Preferred Language Selected on Their Application

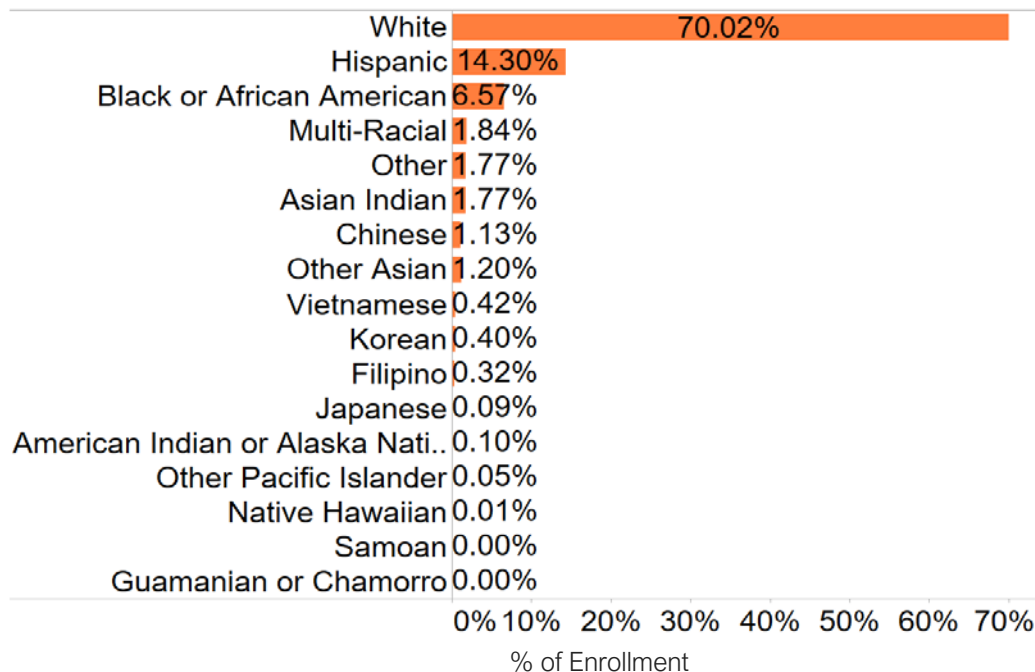


94% of applicants indicated English is their preferred language.

AHCT's call center offers assistance in over 100 languages.

Default application language selection is English.

Proportion of Enrollees by Race/Ethnicity Indicated on Their Application



29% of enrollees did not provide a response to non-mandatory questions related to race & ethnicity.

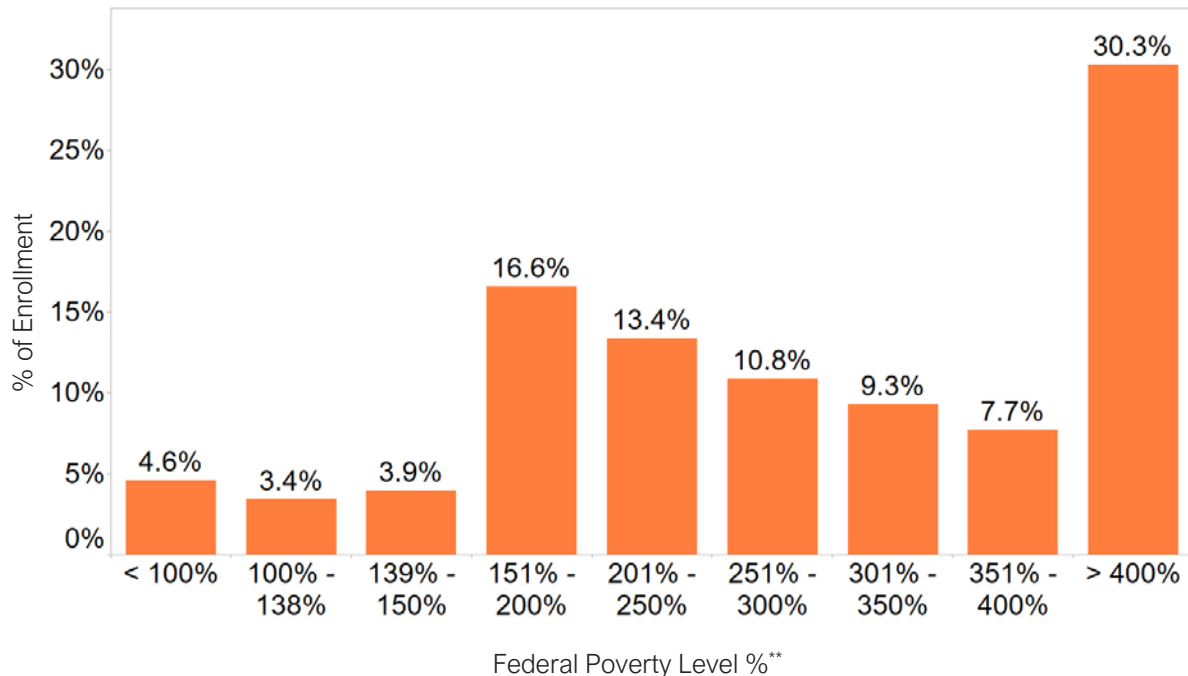
Ethnicity Question: Is "John Doe" of Hispanic, Latino, or Spanish Origin (Optional)?

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.

Household Income (Federal Poverty Level %)

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



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

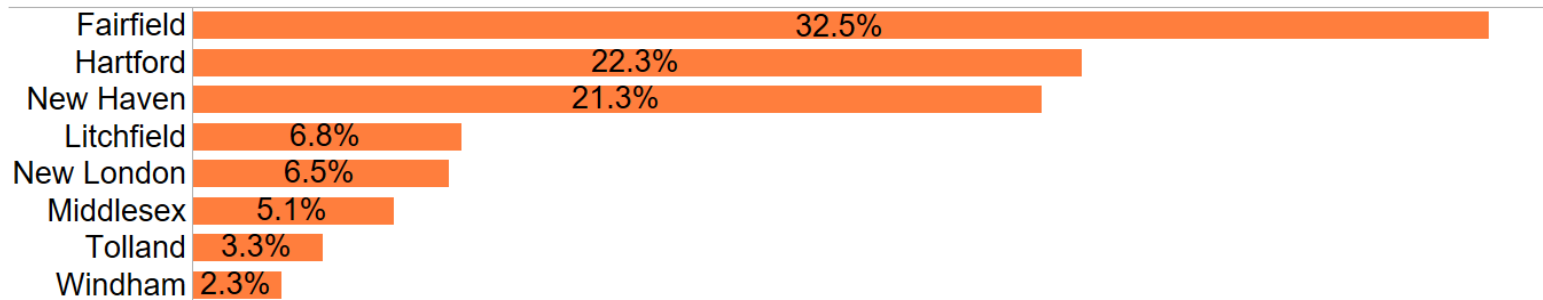
An annual income of \$25,520 for a one-person household is 200% FPL.

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

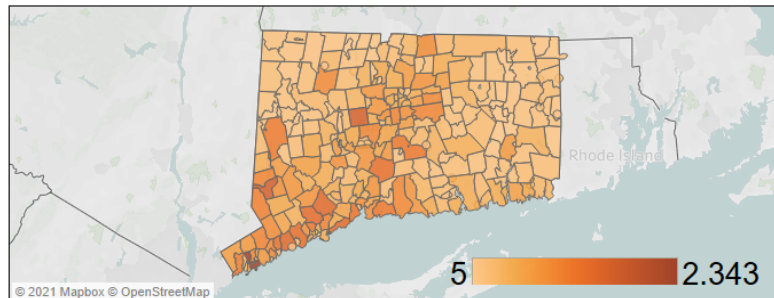
***Income information is not stored for reporting for customers ineligible for financial help. In this case, customers are placed in the >400% FPL group.*

Proportion of Enrollees by Geographic Areas

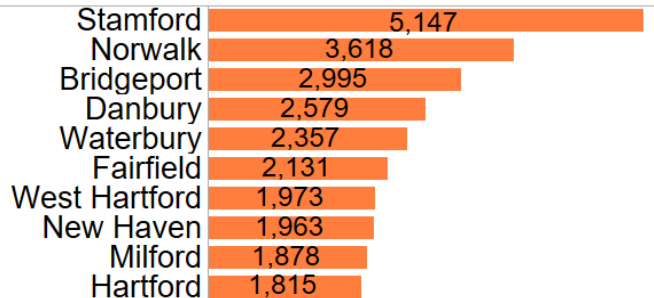
Proportion of Enrollment by County



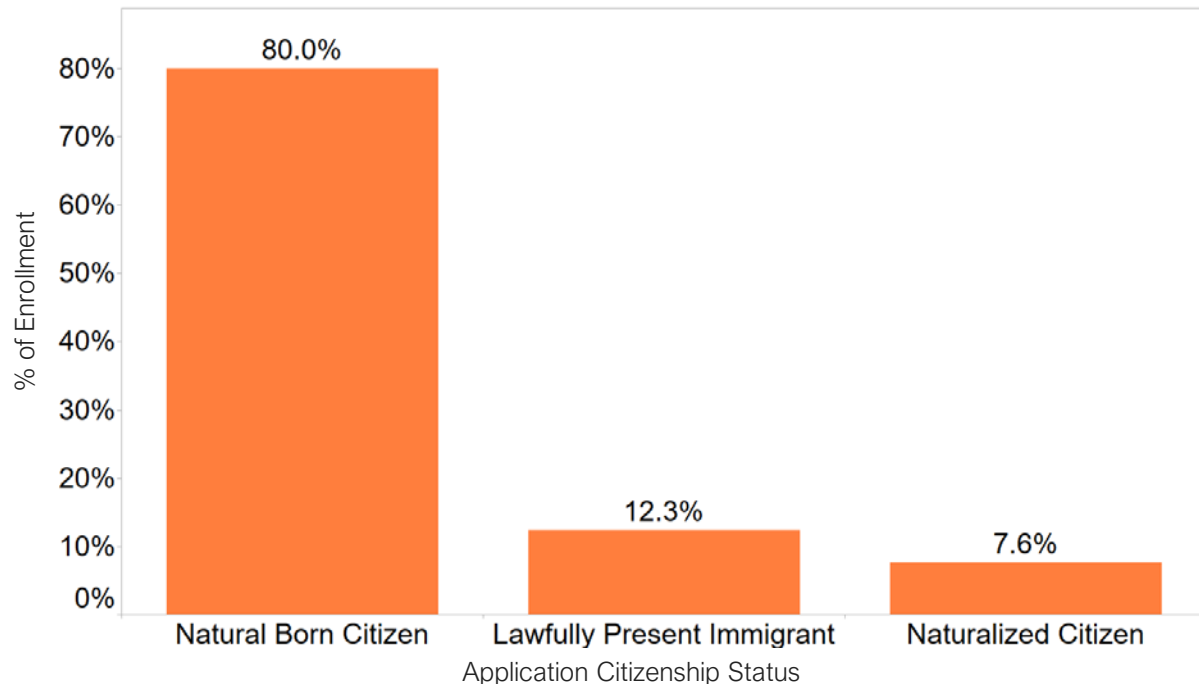
Enrollee Density by Zip Area



Top 10 Cities



Proportion of Enrollees by Citizenship Status



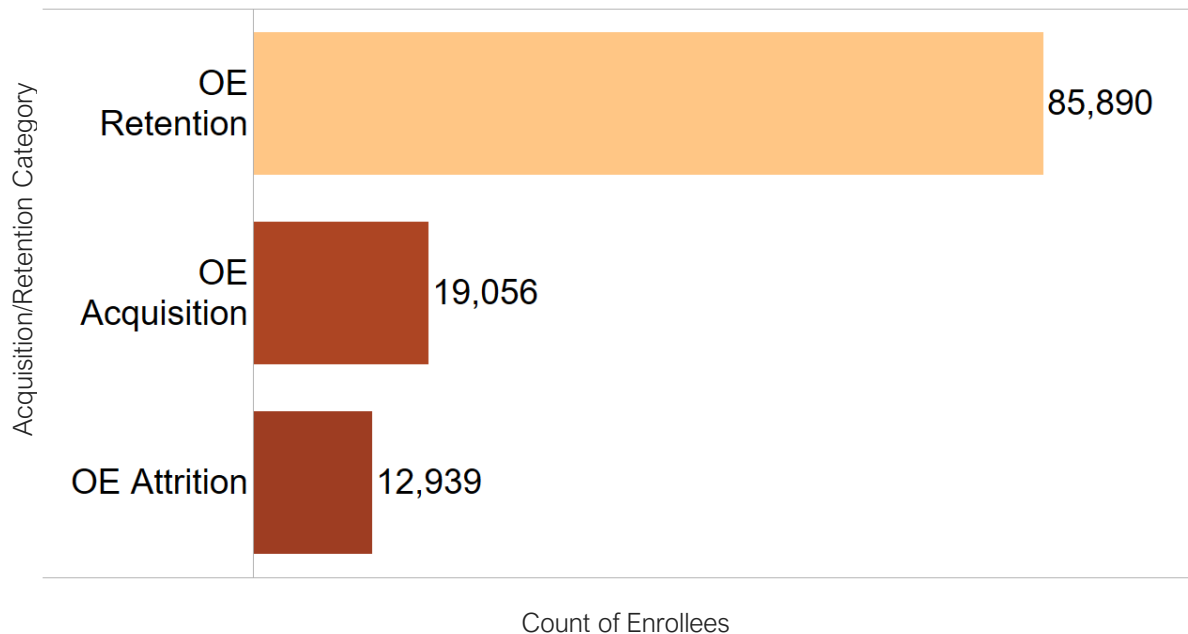
Lawfully present immigrants may be eligible for lower monthly premiums and lower out-of-pocket costs based on income.

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2021 Open Enrollment Retention & Acquisition Results

OE Acquisition & Retention Results

Open Enrollment 2021 Customer Retention/Acquisition Status



87% of customers enrolled in a 2020 plan prior to Open Enrollment were renewed/retained in a 2021 Plan (vs. 87% in 2020).

18% of QHP customers with a 2021 plan were acquired during this open enrollment period (vs. 23% in 2020).

Customer Acquisition Profile

Customer Profile by Open Enrollment Acquisition Type

	New Acquisition Customer ¹	Re-Acquired Customer ²	Retained Customer ³
Members	6,766	12,290	85,890
Avg. HH Size	1.8	1.6	1.9
Avg. Age	40.6	40.8	45.2
% Female	51.6%	52.1%	53.9%
Avg. % Federal Poverty Level ⁴	221.2%	214.2%	232.3%
% HUSKY Transfers (2020 Coverage ⁵)	0.0%	10.6%	1.8%
% w/ 2020 QHP Coverage ⁶	0.0%	1.0%	87.7%
% w/ 2019 QHP Coverage ⁶	0.0%	9.3%	62.8%
% w/ 2015 – 2020 QHP Coverage ⁶	0.0%	0.0%	14.5%

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 2021 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 2020 QHP coverage prior to 2021 Open Enrollment are defined as “Retained” Customers.

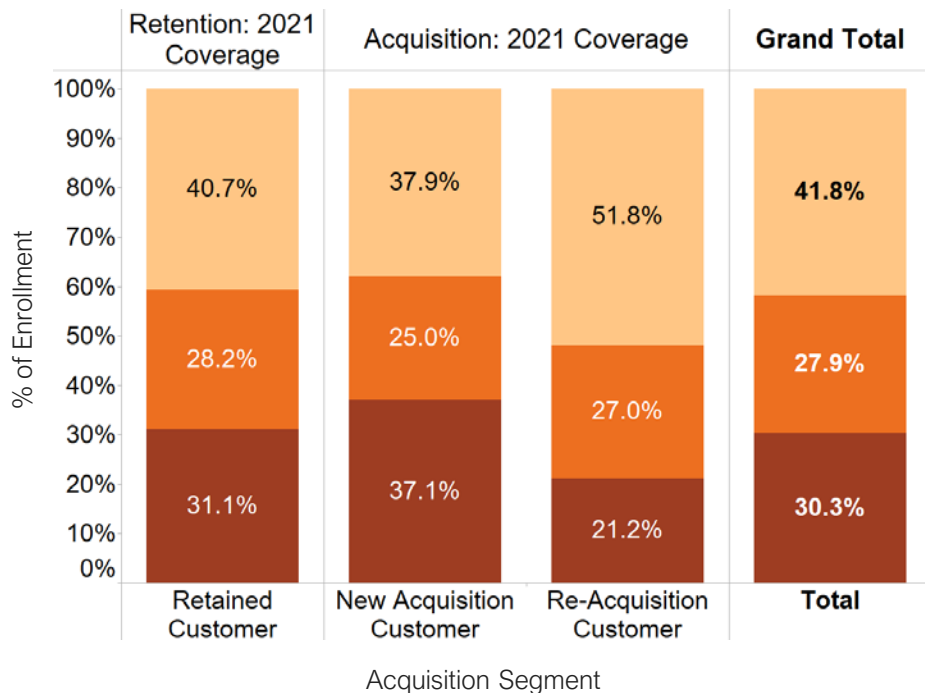
4) FPL for non-subsidized customers not included in FPL average

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

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

OE Customer Acquisition – F.A. Level

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



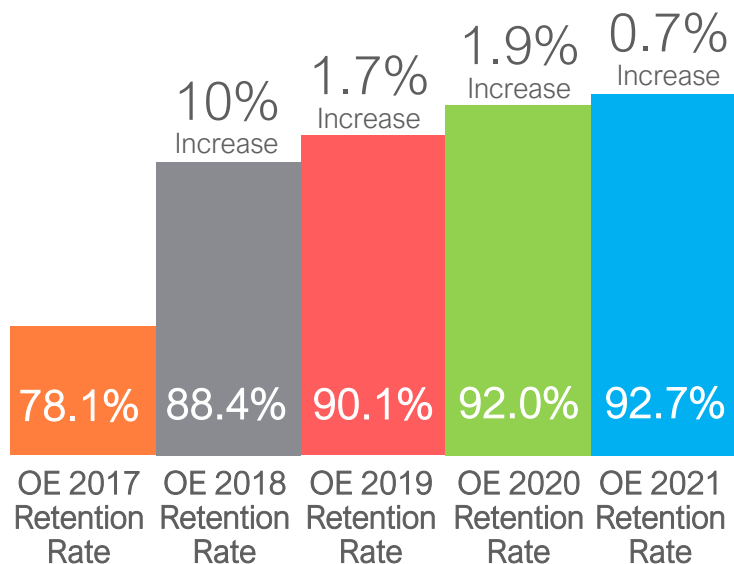
Unsubsidized customers accounted for 37% of new acquisition for 2021 OE, compared to 47% for 2020 and 57% for both 2019 OE.

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.

OE Customer Retention Year Over Year

Open Enrollment Retention Rate 2017 - 2021*

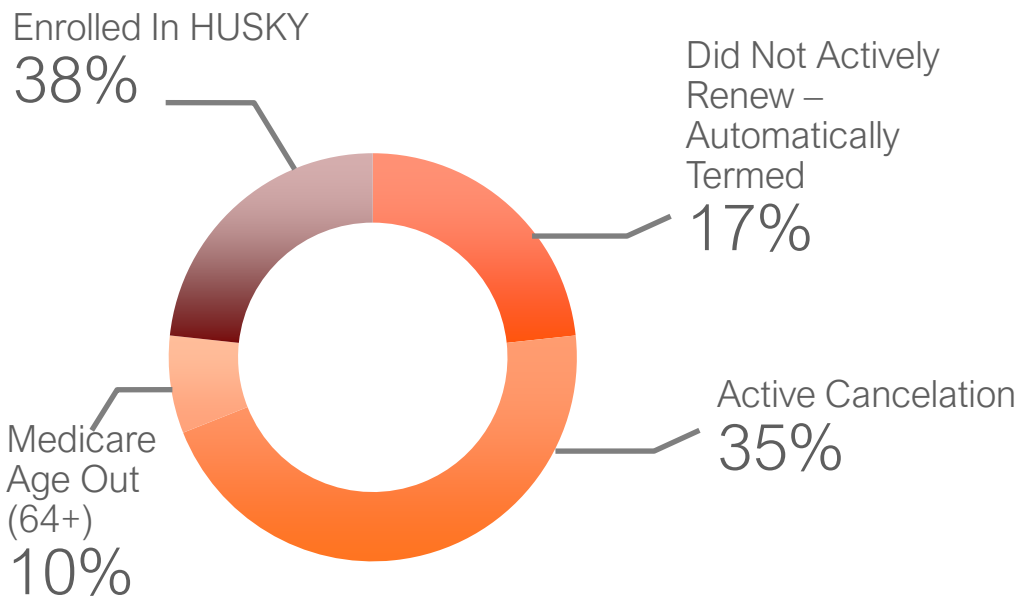


**AHCT retained 93% of customers
eligible for premium tax credits
&
AHCT retained 92% of customers
not eligible for any premium tax
credits**

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

Open Enrollment Customer Attrition

2021 Open Enrollment Attrition Reasons (12,939 non-renewals)



8 in 10

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



7.5 in 10

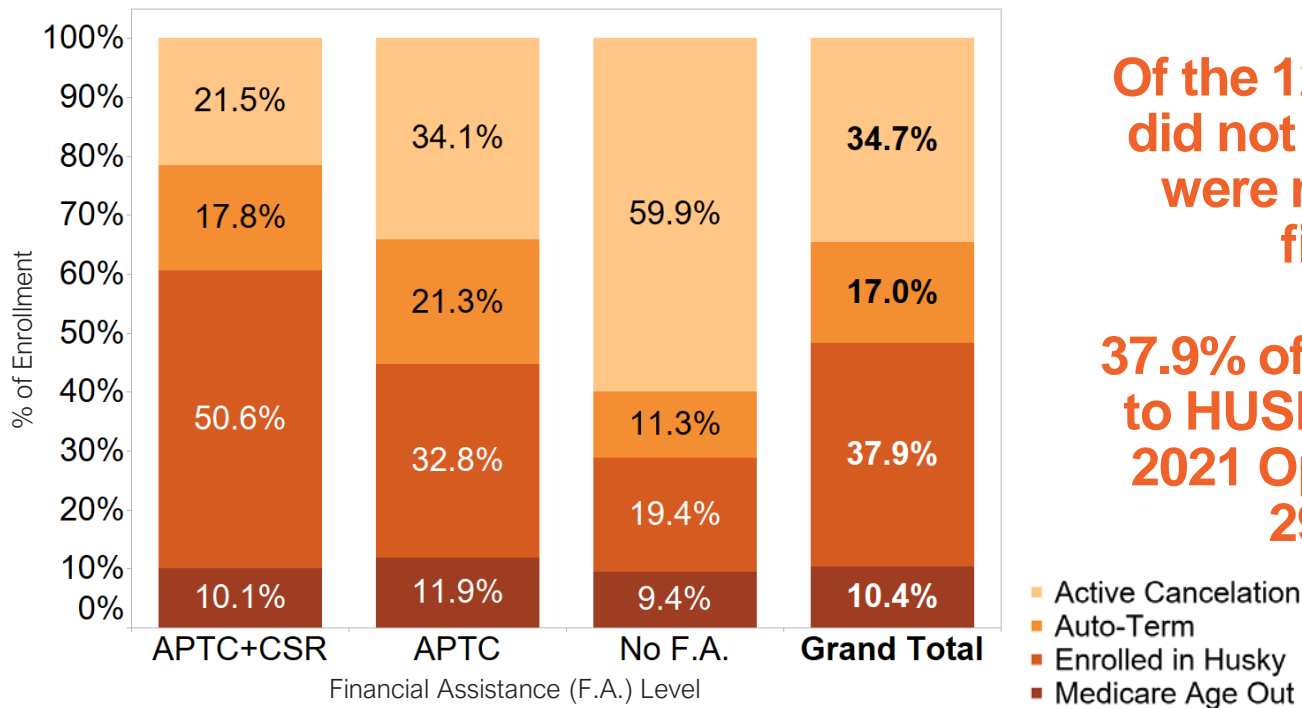
Subsidized Leavers Indicate They Have Coverage Through Another Source*



* 2020 Leaver Survey Conducted by AHCT

Open Enrollment Customer Attrition— F.A. Level

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



Of the 12.9k customers who did not renew in 2021, 26% were not eligible for any financial help.

37.9% of leavers transitioned to HUSKY coverage during 2021 Open Enrollment (vs. 29.4% in 2020).

OE Customer Acquisition/Attrition by Race/Ethnicity

Customer Acquisition/Attrition Reasons by Race/Ethnicity

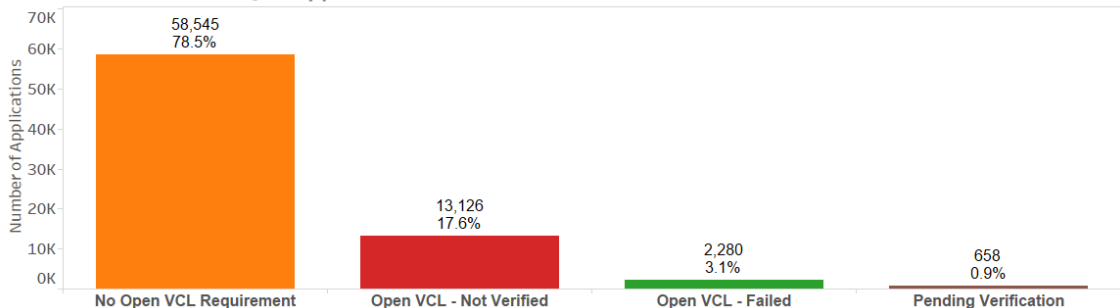
Race / Ethnicity	Acquisition/Retention Category			Attrition Reason			
	Acquisition	Retention	Attrition	Active Cancellation	Auto-Term	Enrolled in Husky	Medicare Age Out
White	45.5%	50.2%	49.0%	37.5%	16.6%	35.1%	10.9%
Unknown	25.5%	29.3%	26.8%	37.3%	16.6%	34.4%	11.6%
Hispanic	14.2%	9.5%	11.4%	27.3%	17.1%	48.4%	7.2%
Black or African American	6.7%	3.4%	4.7%	25.9%	23.6%	40.7%	9.9%
Asian Indian	1.8%	1.6%	1.6%	30.5%	15.8%	46.8%	6.9%
Multi-Racial	1.6%	1.3%	1.5%	27.5%	17.0%	48.5%	7.0%
Other	1.4%	1.4%	1.6%	20.7%	19.7%	49.8%	9.9%
Other Asian	1.1%	1.1%	1.3%	18.5%	19.8%	54.9%	6.8%

Transition to HUSKY coverage is the leading reason for attrition from QHP coverage for customers of color.

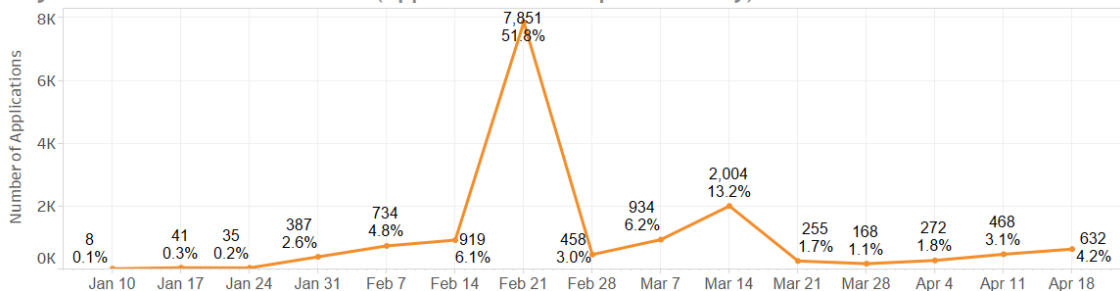
31 Customer Retention – Outstanding Verifications

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)

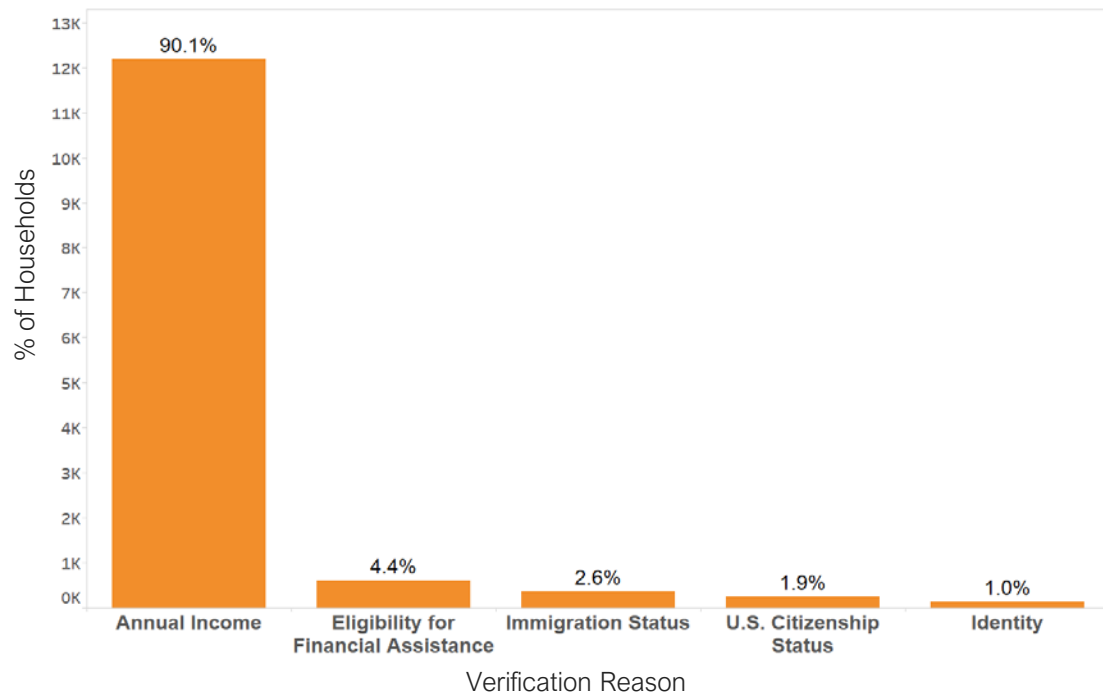


21% of enrolled households had at least one outstanding verification to complete.

Verification deadlines are extended for the duration of the COVID-19 Public Health Emergency.

**Verification status as of 1/15/2021*

Outstanding Verification Checklist (VCL) Reasons*



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

Requirements to verify attested income account for over 90% all verification activity.

**Verification status as of 2/11/2021*

Customer Retention – Effectuated Coverage

8.8 in 10

Enrollees have made their first premium payment*



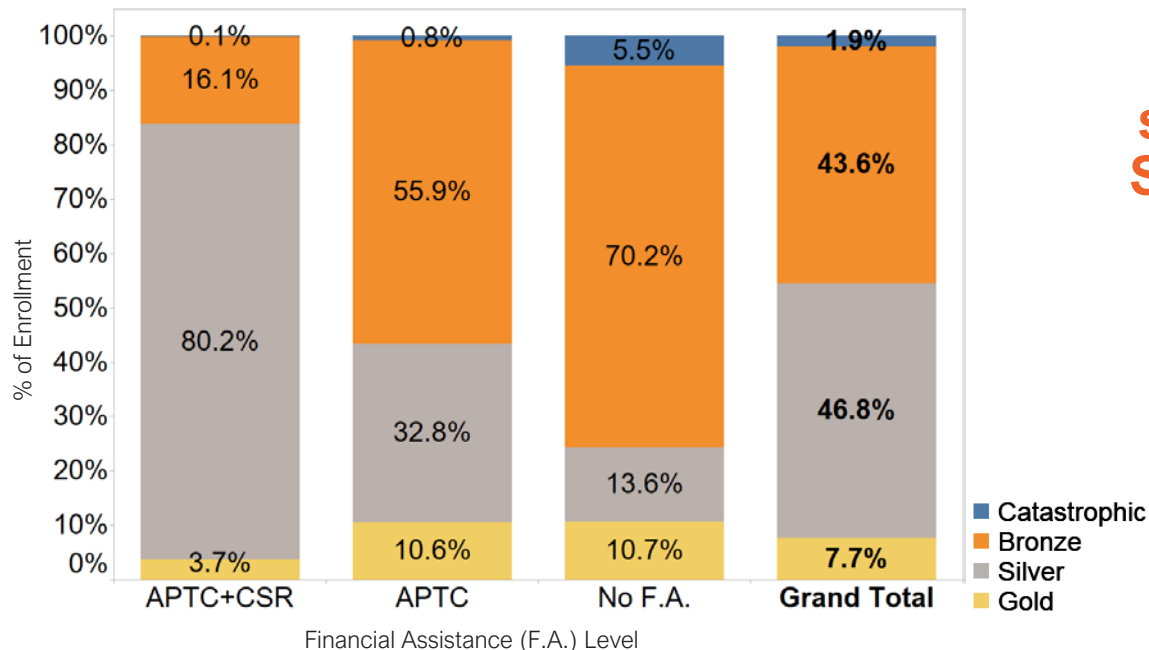
**Effectuation status as of 1/29/2021*

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Plan Selections & Customer Preferences

Plan Selections by Metal Category

Proportion of Enrollees by Financial Assistance Level and Plan Metal Category



46.8% of QHP customers selected a health plan in the Silver metal tier (vs. 46.3% in 2020 and 48.5% in 2019).

Over 7,000 customers eligible for CSR selected a health plan in the Bronze metal tier. (vs. 9,100 in 2020)

Catastrophic Plans: <60% actuarial value

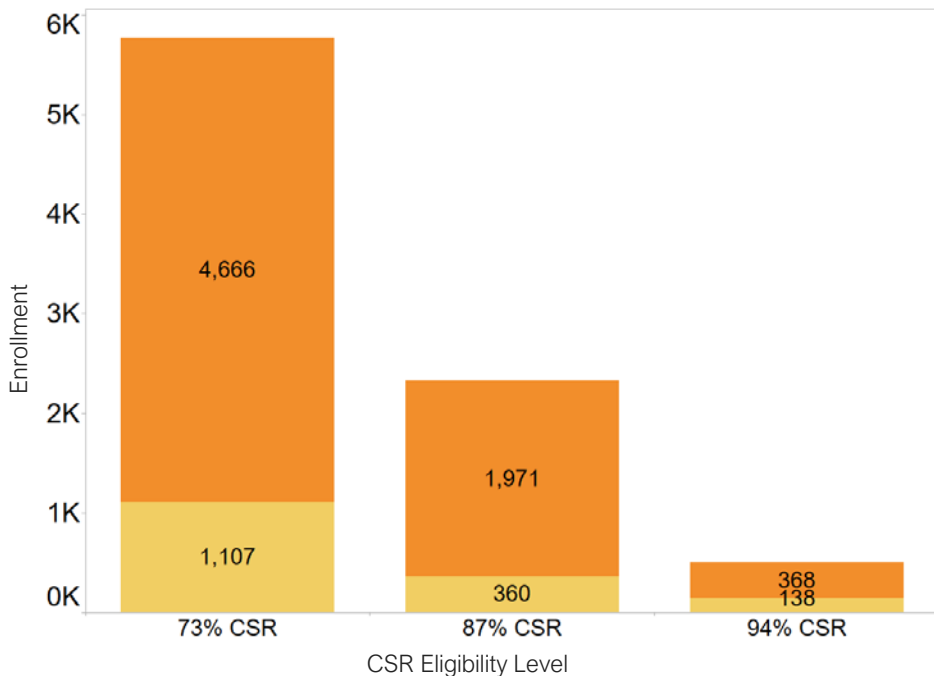
Bronze Plans: 60% actuarial value

Silver Plans: 70% actuarial value

Gold Plans: 80% actuarial value

Plan Selections – CSR Eligible in Bronze and Gold Plans

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



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

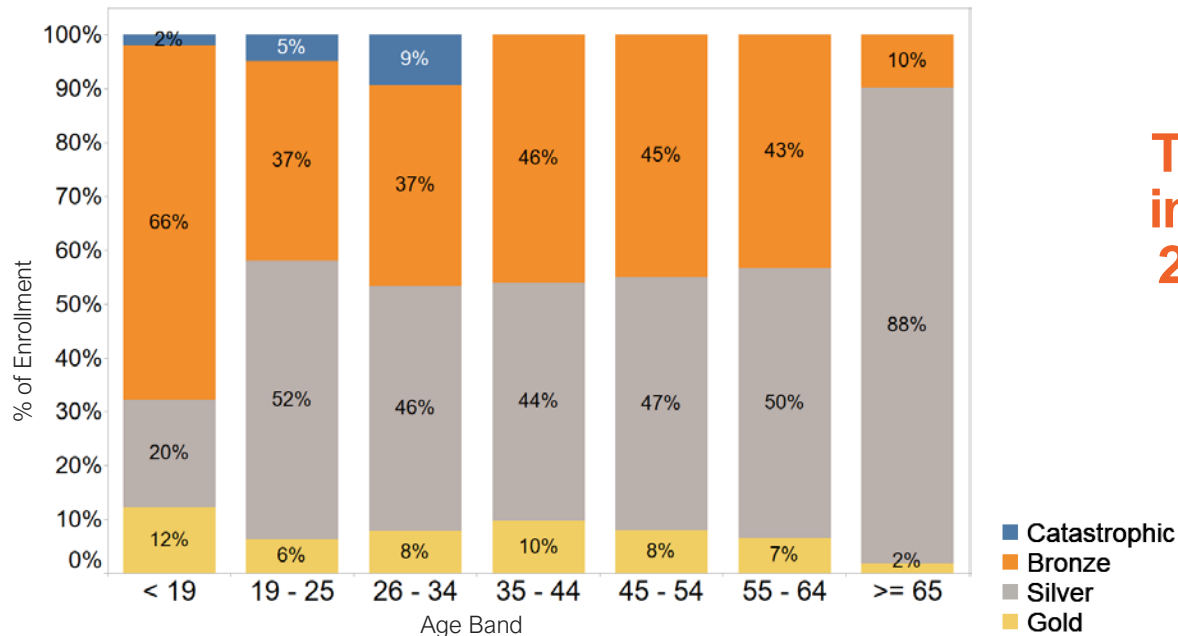
Since last OE, non-silver plan enrollment by new enrollees (with 87% and 94% CSR) decreased by 56%.

■ Bronze
■ Gold

*Bronze Plans: 60% actuarial value
Gold Plans: 80% actuarial value*

Plan Selections by Metal Category and Age Band

% of Enrollees by Age Band and Plan Metal Category



The proportion of enrollment in Bronze plans decreased in 2021 for all age bands under 65.

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

Customer Product Migration – Carrier Changes

Enrollment Migration Across Carriers During Open Enrollment 2021

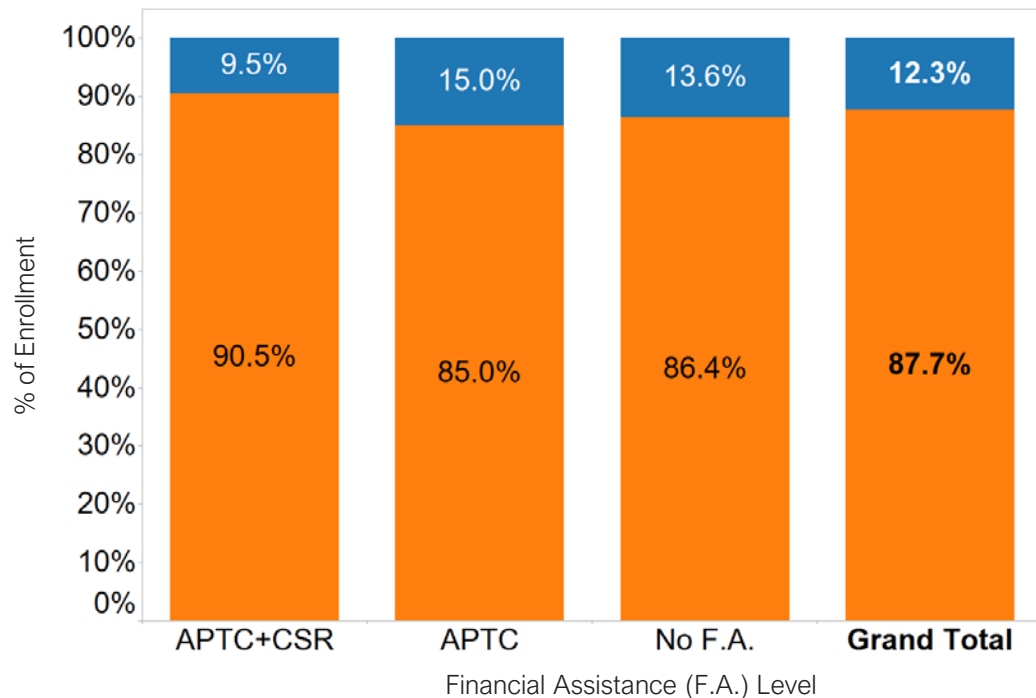
2021 Carrier	2020 Carrier			Grand Total
	ConnectiCare Benefits Inc	Anthem BCBS	New Acquisition	
ConnectiCare Benefits Inc	65,412	1,958	14,327	81,697
Anthem BCBS	782	17,738	4,729	23,249
Grand Total	66,194	19,696	19,056	104,946

Of the 2.7k customers who switched carriers between 2020 and 2021, 71% chose ConnectiCare Benefits Inc (CBI).

Additionally, 75% of new acquisition customers selected a plan from CBI.

Customer Product Migration – Plan Changes

% of 2020 Customers Who Renewed and Selected a Different Plan For 2021

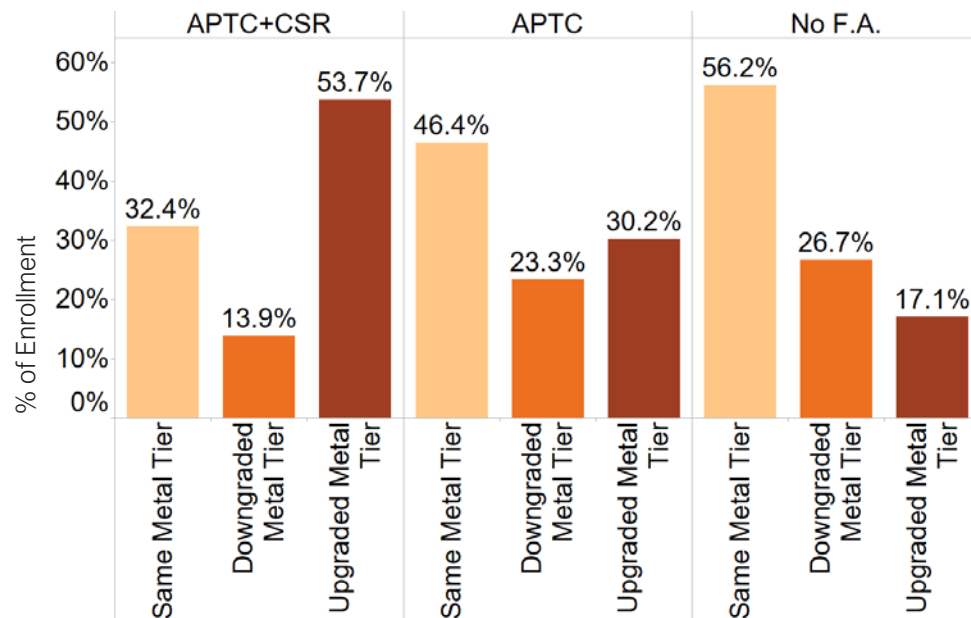


12% of customers who renewed in 2021 selected a different plan from their prior year (vs. 40% in 2020 and 44% in 2019).

■ Changed Plan
■ Unchanged Plan

Customer Product Migration – Tier Movement

% of 2020 Customers Who Renewed and Selected a Different Plan For 2021



Metal Tier Change Between 2020 and 2021

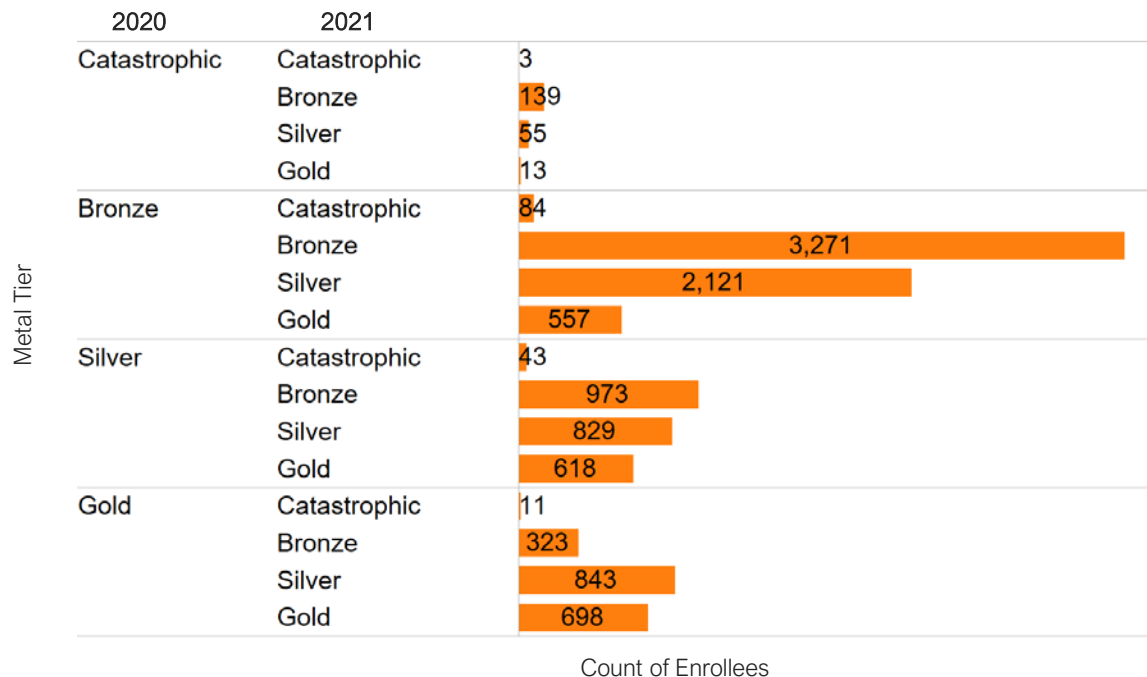
- Same Metal Tier
- Downgraded Metal Tier
- Upgraded Metal Tier

45% of all renewing customers who selected a different plan in 2021 selected a plan in the same metal tier (vs. 82% in 2020).

33% selected a plan in a higher metal tier (vs. 8% in 2020).

Customer Product Migration – Metal Tier

2020 Customers Who Renewed and Selected a Different Plan For 2021



**10,581 re-enrollees
enrolled in a different
plan than 2020.**

**In 2021, one of two
discontinued plans were
cross walked to a similar
plan.**

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

Customer Plan Selections

2020 - 2021 Enrollment by Carrier, Plan Name, and Plan Year

		2020	2021
Catastrophic	Choice Catastrophic POS with Dental	1,424	1,795
	Catastrophic HMO Pathway Enhanced	166	210
Bronze	Choice Bronze Standard POS	20,408	16,815
	Choice Bronze Standard POS HSA	9,859	9,502
	Passage Bronze Alternative PCP POS	6,834	7,285
	Bronze PPO Standard Pathway	3,000	2,884
	Bronze PPO Standard Pathway for HSA	1,959	1,923
	Choice Bronze Alternative POS with Dental	1,756	2,072
	Bronze Virtual Alternative POS		3,007
	Bronze HMO Pathway Enhanced Tiered	1,554	1,452
	Bronze HMO BlueCare Prime		792
	Bronze PPO Pathway X	506	
Silver	Choice Silver Standard POS	32,316	36,808
	Silver PPO Standard Pathway	12,309	12,289
Gold	Choice Gold Standard POS	3,021	3,466
	Gold HMO Pathway Enhanced Tiered	1,150	1,443
	Gold PPO Pathway X	1,723	
	Gold HMO BlueCare Prime		1,578
	Gold PPO Standard Pathway	705	678
	Choice Gold Alternative POS with Dental	184	321
	Gold Virtual Alternative POS		447
	Compass Gold Alternative POS		179

Count of Enrollees

The Passage Bronze Alternative PCP POS plan was the lowest priced plan available in 2021.

Two new Bronze and three new Gold plans were added for 2021.

 ConnectiCare Benefits Inc.
 Anthem BCBS

Metal Tier Product Preferences – Annual Overview

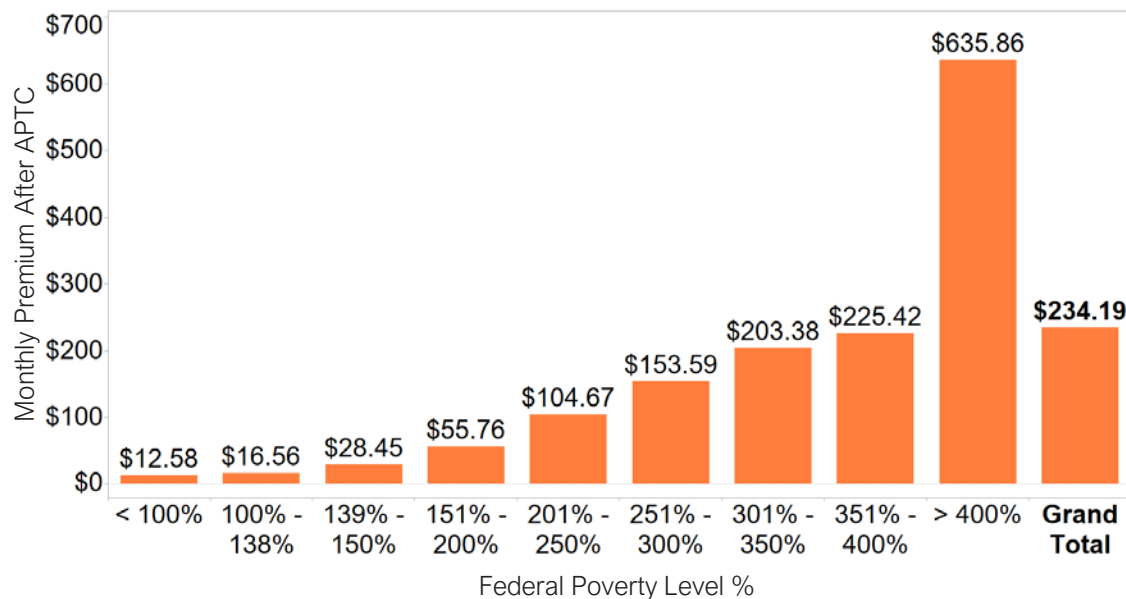
Annual End of OE Proportion of Enrollment by Metal Tier and Plan Year*

	2014	2015	2016	2017	2018	2019	2020	2021
Catastrophic	2.2%	2.2%	1.8%	1.8%	1.5%	1.7%	1.7%	1.9%
Bronze	16.2%	22.4%	23.3%	25.3%	35.1%	44.2%	45.7%	43.6%
Silver	63.4%	59.5%	61.5%	63.9%	55.6%	48.5%	46.3%	46.8%
Gold	18.1%	15.1%	12.1%	9.1%	7.8%	5.5%	6.3%	7.7%
Platinum	N/A	.9%	1.4%	N/A	N/A	N/A	N/A	N/A

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

Monthly Plan Cost – FPL Level

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



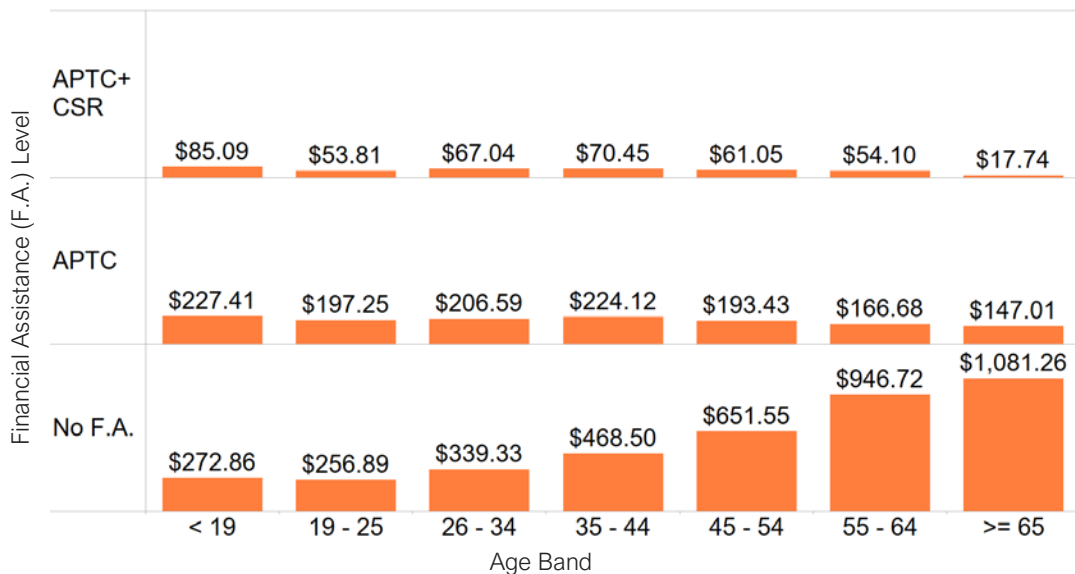
For customers with income between 151% - 200% FPL (17% of all QHP customers), their average monthly premium after APTC is \$55.76.

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

**Comparison excludes households with more than 1 enrollee.*

Monthly Plan Cost – Age Band

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

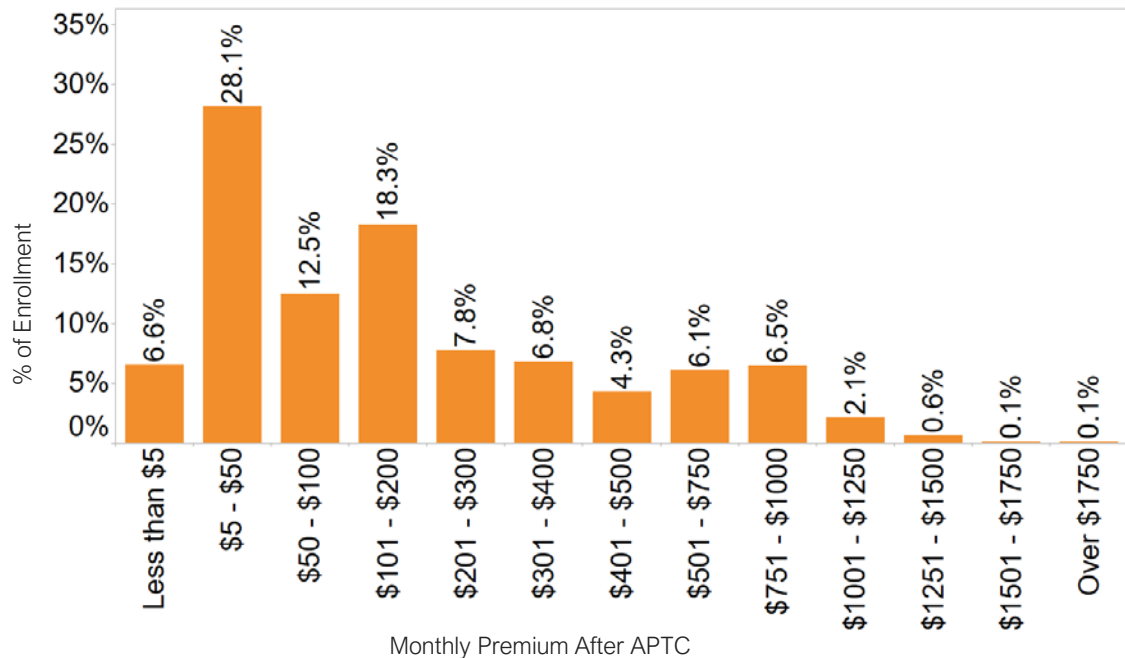


For customers between age 55-64 years old (35% of all QHP customers), their average monthly premium after APTC ranges from \$54 to \$946 depending on level of financial help.

**Comparison excludes households with more than 1 enrollee.*

Monthly Plan Cost – % of Enrollees

Proportion of Enrollees by Average Monthly Premium After APTC*

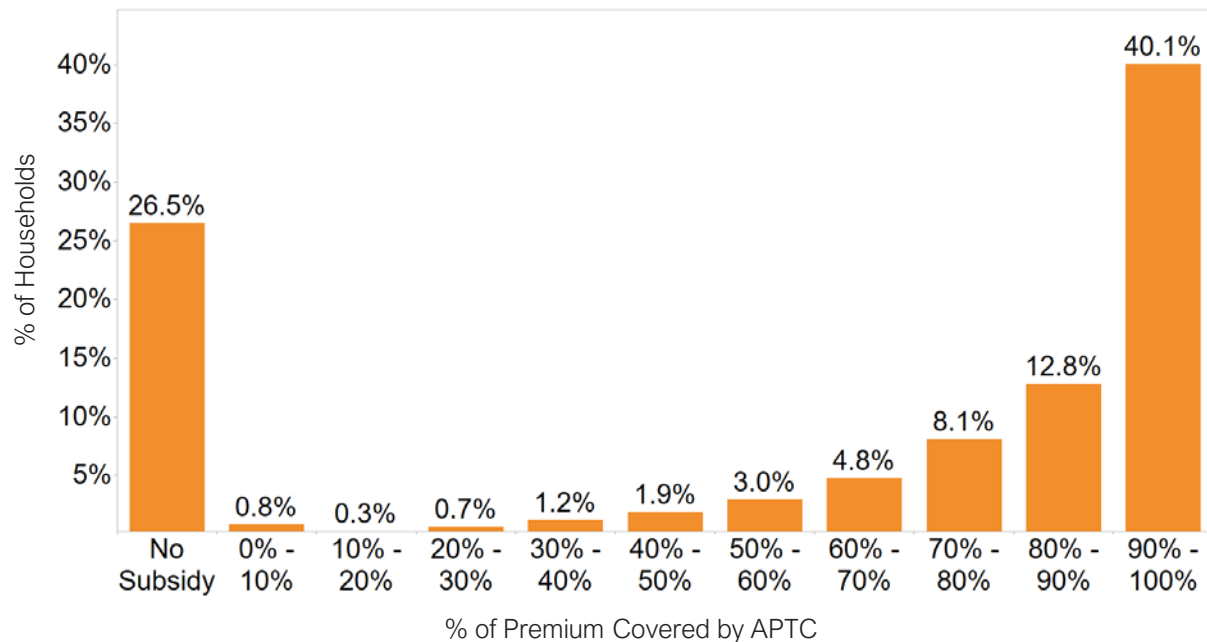


38% of enrollees are paying less than \$50 per month (after APTC) for their policy (vs. 30% in 2020).

**Comparison excludes households with more than 1 enrollee.*

Percent of Premium Covered by APTC

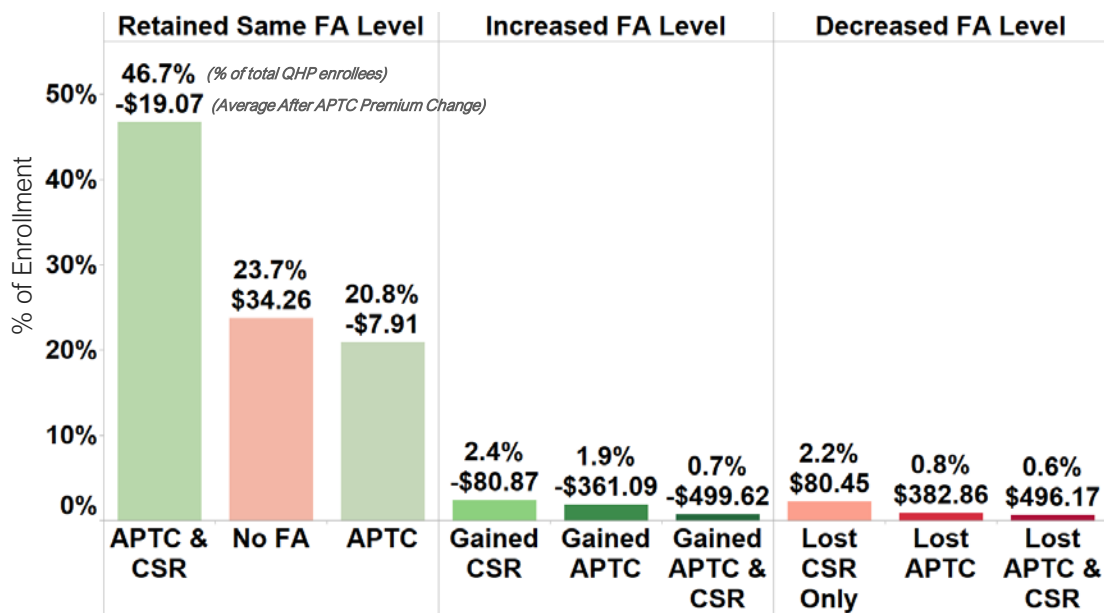
Proportion of Households by APTC as a Percent of Premium



40% of covered households qualify for an Advance Premium Tax Credit (APTC) that covers at least 90% of their plan's total premium (up from 37% in 2020 and 23% in 2019).

Observed 2021 Premium Increase / Decrease

Average 2020 to 2021 Change in Monthly Premium After APTC *



For enrollees who retained similar financial help between 2020 and 2021, average monthly premium after APTC decreased \$16 for subsidized customers and increased \$34 for non-subsidized.

**Comparison excludes households with more than 1 enrollee and enrollees who did not have coverage in 2020.*

*** A variety of factors can impact premium fluctuations including annual rate changes, customer rating factors, customer plan selections, eligibility for financial help, and changes in household income.*

Distribution of Enrollee Premium Before Tax Credits

Distribution of Enrollees by Premium Amount Before Tax Credits

Individual Premium Amount Before Tax Credits		2017	2018	2019	2020	2021	
	\$0	0.2%		0.1%	0.2%	0.1%	0.1%
	\$0 to \$250	12.5%		5.0%	6.0%	5.0%	3.8%
	\$250 to \$500	39.5%		31.3%	36.5%	32.1%	33.1%
	\$500 to \$750	24.5%		26.7%	25.3%	23.9%	22.2%
	\$750 to \$1k	19.4%		17.0%	19.7%	18.9%	20.5%
	\$1k to \$1.25k	3.7%		12.5%	9.3%	13.5%	15.5%
	\$1.25k to \$1.5k	0.3%		6.8%	2.7%	5.8%	4.2%
	\$1.5k to \$1.75k	0.1%		0.3%	0.3%	0.4%	0.3%
	\$1.75k to \$2k			0.1%	0.1%	0.1%	0.1%
	\$2k to \$2.25k			0.0%	0.0%	0.1%	0.1%
	\$2.25k to \$2.5k					0.0%	0.0%
	Over \$2.5k						0.0%
Average	\$537	\$682	\$625	\$684	\$692		

The average individual enrollee gross premium, before APTC was applied, was \$692 in 2021.

Distribution of Enrollee Deductible

Distribution of Enrollees by Individual Deductible Amount*

Individual Deductible Amount	2017	2018	2019	2020	2021
\$0	14.3%	12.2%	4.4%	11.2%	11.4%
\$0 to \$500	1.8%	0.9%	6.9%		
\$500 to \$1k	15.8%	15.5%	6.3%	14.8%	14.4%
\$1k to \$1.5k	4.2%	7.4%	14.2%	3.8%	3.9%
\$1.5k to \$2k	9.1%	2.4%	0.9%	1.0%	1.4%
\$2k to \$2.5k	0.4%			1.3%	0.6%
\$2.5k to \$3k	0.5%	1.2%	0.5%		1.5%
\$3k to \$3.5k	9.2%	8.4%			
\$3.5k to \$4k	1.1%	13.9%	8.9%	8.2%	8.2%
\$4k to \$4.5k	16.3%	0.9%	7.7%	12.3%	13.1%
\$4.5k to \$5k			4.2%		
\$5k to \$5.5k	0.2%	0.7%		1.6%	
\$5.5k to \$6k	15.4%	19.4%	15.1%	13.6%	1.4%
\$6k to \$6.5k	9.8%	13.5%	22.9%	23.0%	15.7%
\$6.5k to \$7k		2.1%	6.2%	7.5%	18.7%
\$7k to \$7.5k	1.8%	1.5%			7.7%
\$7.5k to \$8k			1.8%		
\$8k to \$8.5k				1.7%	
\$8.5k to \$9k					1.9%
Average	\$2,941	\$3,298	\$3,863	\$3,956	\$4,098

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

11% of enrollees enrolled in a plan with \$0 deductible because of Cost Sharing Reduction eligibility.

**Deductible amounts reflect in-network value*

Distribution of Enrollee Maximum Out Of Pocket

Distribution of Enrollees by Individual Maximum Out of Pocket Amount*

	2017	2018	2019	2020	2021
\$0	0.1%	0.1%	0.1%	0.1%	0.1%
\$500 to \$1k	1.3%	12.9%	10.7%	11.1%	11.3%
\$1k to \$1.5k	14.2%	0.1%	0.6%		
\$1.5k to \$2k	17.4%	0.6%			
\$2k to \$2.5k		15.6%	6.0%		
\$2.5k to \$3k			9.6%	14.8%	14.4%
\$3.5k to \$4k	7.1%				
\$4k to \$4.5k		6.7%			
\$4.5k to \$5k	1.6%				
\$5k to \$5.5k	0.2%	0.5%	9.1%	3.8%	3.9%
\$5.5k to \$6k	10.6%	9.3%			
\$6k to \$6.5k	1.5%	0.0%	4.2%	0.1%	
\$6.5k to \$7k	16.8%	20.1%	14.3%	20.0%	18.8%
\$7k to \$7.5k	29.2%	34.2%			
\$7.5k to \$8k			45.4%		0.3%
\$8k to \$8.5k				50.0%	15.7%
\$8.5k to \$9k					35.5%
Average	\$4,678	\$5,116	\$5,717	\$6,064	\$6,272

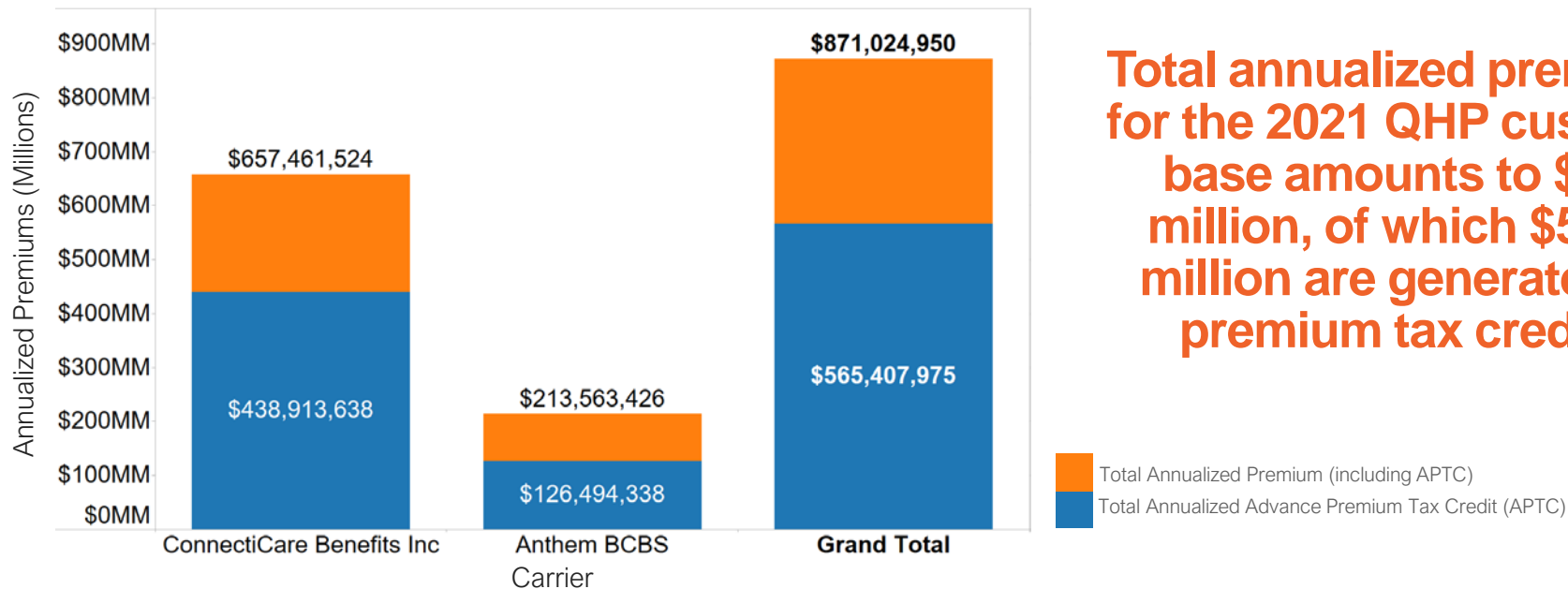
Health plans pay for 100% of covered benefits once a maximum out of pocket limit is reached.

36% of enrollees were enrolled in a plan with maximum out of pocket limit over \$8,500.

**Maximum out of pocket amounts reflect in-network value*

Annual Premium & APTC Projection

Projected Annual Unearned Premium and APTC



Total annualized premiums for the 2021 QHP customer base amounts to \$871 million, of which \$565.4 million are generated by premium tax credits.

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