

Access Health CT

2022 Open Enrollment Summary

February 17, 2022

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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	Open Enrollment 9
	11/1/20-1/15/21	11/1/21-1/15/22
Active QHP Enrollment	104,946	112,634
Total Active HUSKY Determinations	836,898	891,021
% QHP Population With Financial Assistance	69.7%	83.8%
% QHP Population Under 35 (Average Age)	30.1% (44.4)	30.3% (44.1)
Most Popular QHP Issuer (% of Enrollment)	CBI (77.8%)	CBI (70.4%)
QHP Auto-Renewal Rate	86.5%	85.2%
% of Enrollment w/ Broker Assistance	44.2%	43.9%
Calls Handled By Call Center	258,180	187,163
Website Users	313,983	390,703

2022 Open Enrollment Customer Activity

11/1/2021 – 1/15/2022



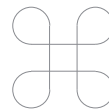
Customer Engagement

- ✓ 3 personalized direct mail (20k deliveries)
- ✓ Over 79 custom email campaigns (Over 1.5 million emails sent)
- ✓ Five SMS campaigns (more than 18k recipients)
- ✓ Over 321k impressions from social media posts



Customer Assistance

- ✓ In excess of 187k calls handled from customers
- ✓ 3 enrollment locations opened with over 675 visitors
- ✓ 8 enrollment fairs serving 246 visitors
- ✓ 961 social media interactions with customers through Cx Command Center
- ✓ More than 27k live chat sessions



Decision Support

- ✓ Over 80k users utilized Consumer Decision Support (CDS) tool cost estimation, doctor search, or prescription search features
- ✓ 10 brokers placed in call center to assist with plan selection inquiries.
- ✓ 44% of enrollees associated with brokers (-.3% since 2021)

8 2022 Open Enrollment (OE) Changes



112,634 Active 2022 Enrollees

Of those, 84% qualify for premium tax credits



93,339 Enrollees Renewed

Enrollees who renewed their 2021 policies for 2022



19,295 New QHP Enrollees Added

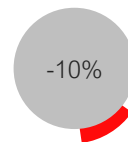
Of those, over 7.6k are first time customers



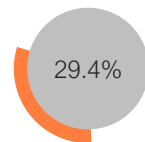
24,773 New HUSKY Enrollees

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

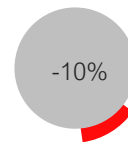
% Change in OE Enrollment by Financial Assistance*



APTC +
CSR

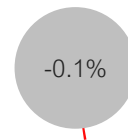


APTC

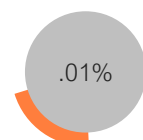


No F.A.

% Change in OE Carrier Enrollment*



ConnectiCare
Benefits Inc (CBI)



Anthem
BCBS



CICI

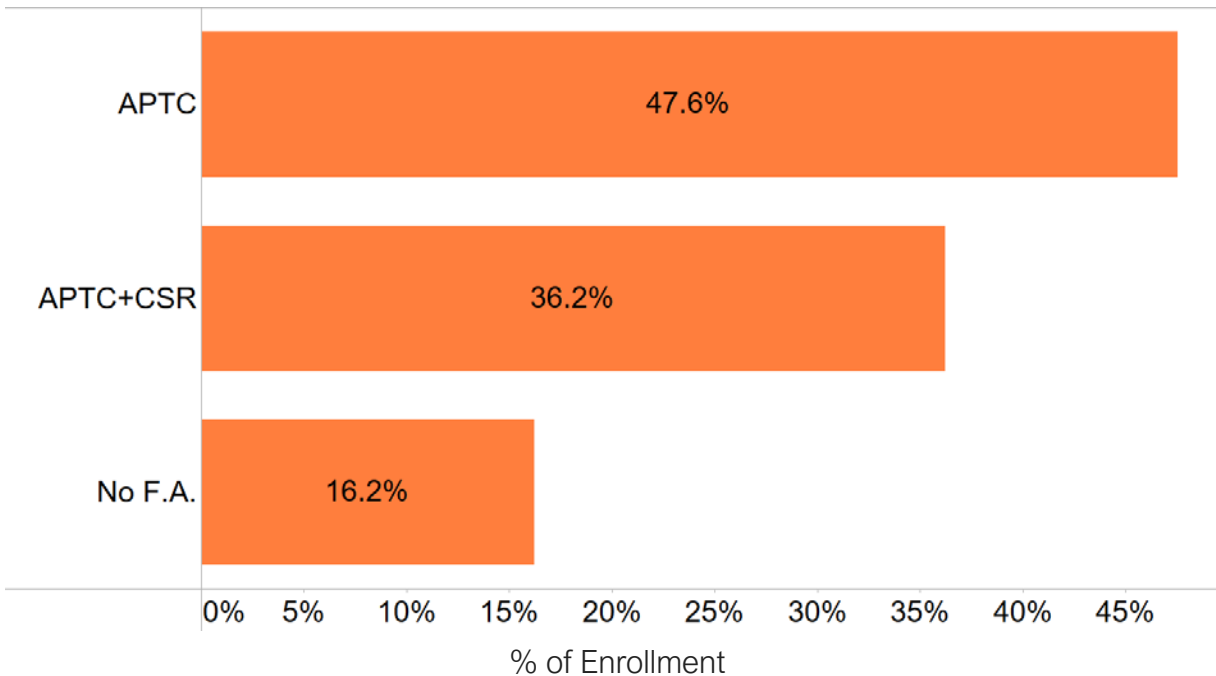
*% growth since the beginning of 2021 Open Enrollment Period (11/1/2021)

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2022 Marketplace Overview

2022 Premium Assistance Distribution

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



Over 84% of enrollees receive financial help for premiums.

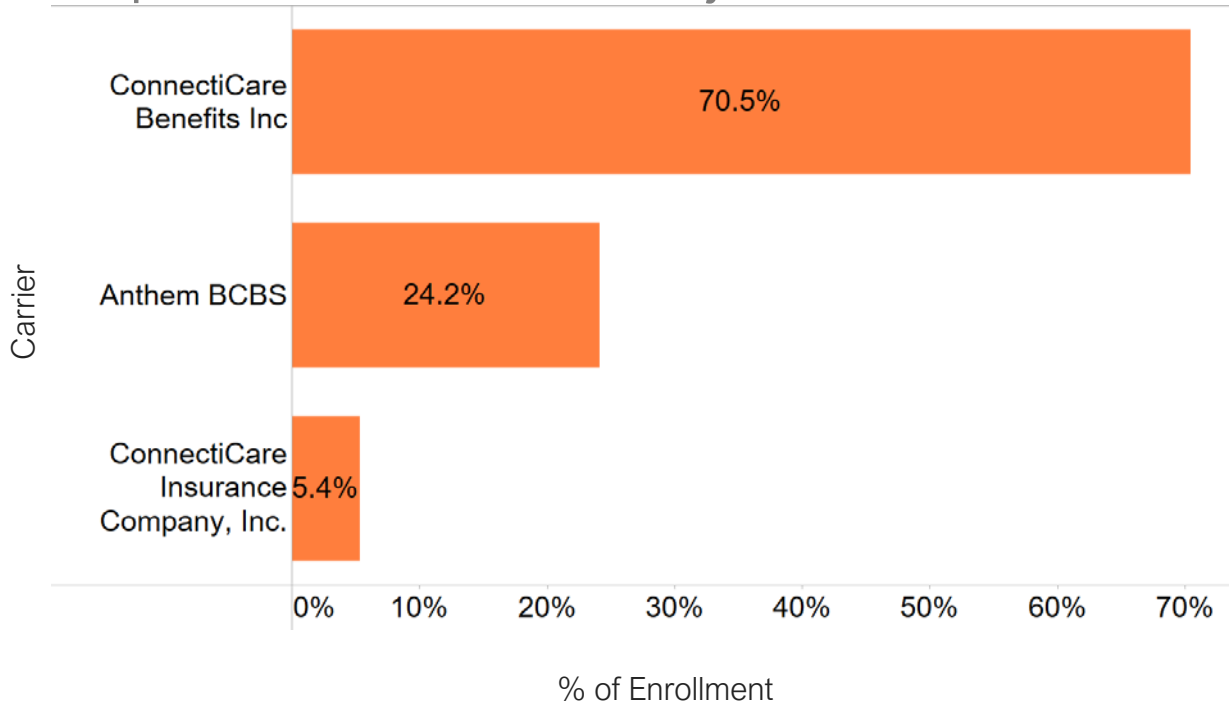
***APTC:** Enrolled individuals eligible for an Advance Premium Tax Credit to lower their monthly premiums.*

***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.*

2022 Carrier Market Share

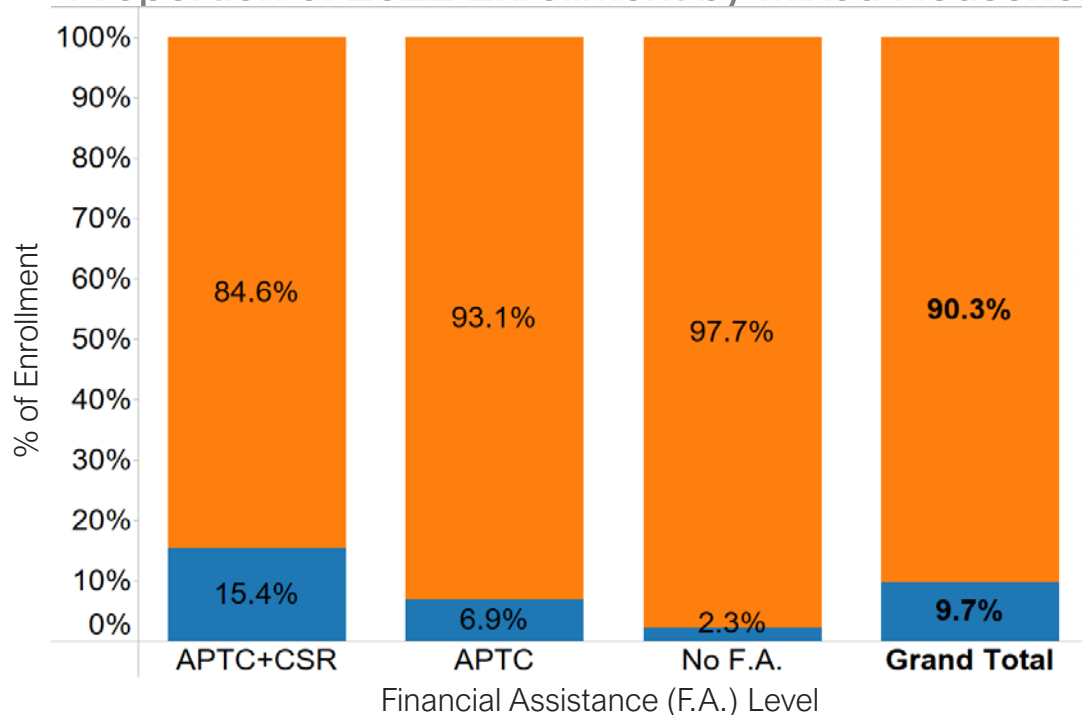
Proportion of Total Enrollment by Carrier



Since last OE, Anthem's market share increased 2.0%, and new entrant ConnectiCare Insurance Company Inc (CICI) now has 5.4% of total market share.

QHP – HUSKY Mixed Coverage Households

Proportion of 2022 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

Proportion of 2022 Enrollment by Broker Assistance Status / Acquisition Status

	Aquisition: 2022 Coverage		Retention: 2022 Coverage	
	Brokered	Unassisted By Broker	Brokered	Unassisted By Broker
APTC+CSR	36.3%	63.7%	45.3%	54.7%
APTC	45.8%	54.2%	48.4%	51.6%
No F.A.	22.4%	77.6%	33.9%	66.1%
Grand Total	39.2%	60.8%	44.9%	55.1%

% of Enrollment

44% of all enrollees indicated receiving help from a broker (vs. 44% in 2021).

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QHP Customer Profile & Analysis

Customer Profile by Financial Assistance Level

	APTC + CSR	APTC	No F.A.	Total
Members	40,799	53,572	18,263	112,634
Avg. HH Size ¹	1.5	2.1	2.3	1.9
Avg. Age	46.1	44.4	38.8	44.1
% Female	56.1%	52.5%	49.7%	53.4%
Avg. % Federal Poverty Level	178.5%	463%		340%
% HUSKY Transfers (2021 Coverage) ²	4.4%	2.8%	3.2%	3.5%
% w/ 2021 QHP Coverage ³	68.8%	62.8%	71.7	66.4%
% w/ 2019 QHP Coverage ³	53.6%	51.4%	56.5%	53.0%
% w/ 2015 – 2021 QHP Coverage ³	9.7%	9.4%	6.9%	9.1%

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

**9.1% 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	9.4%	7.7%	8.5%
19 - 25	8.1%	7.3%	7.6%
26 - 34	15.3%	13.4%	14.3%
35 - 44	14.2%	13.2%	13.7%
45 - 54	18.6%	19.1%	18.9%
55 - 64	32.8%	37.2%	35.1%
>= 65	1.7%	2.1%	1.9%

% of Enrollment

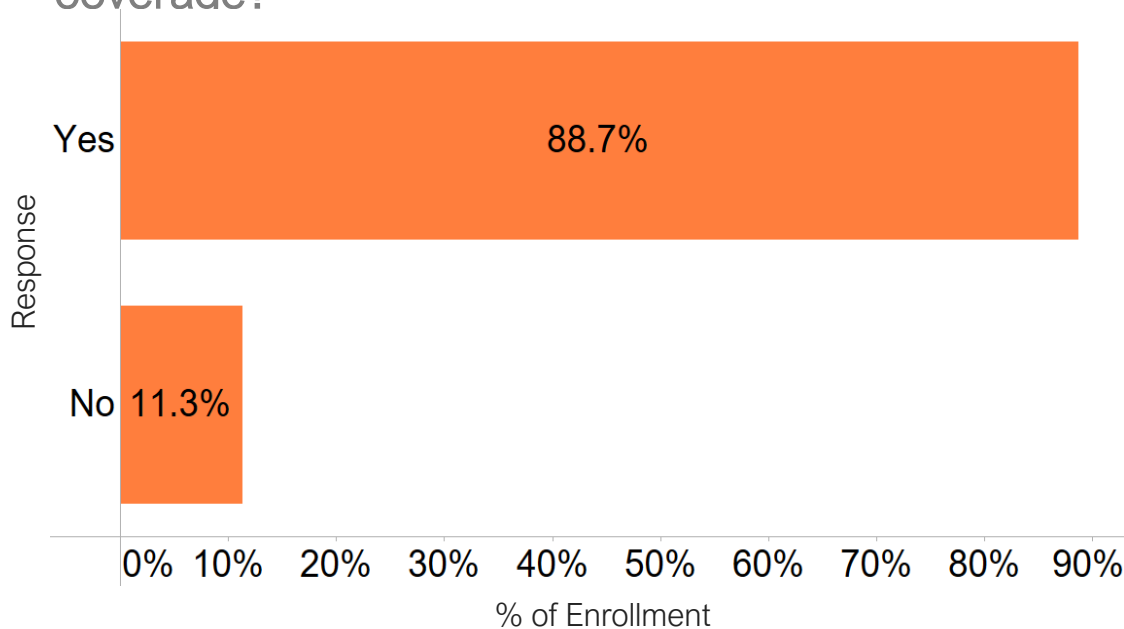
Female enrollees account for 53% of total enrollment.

22% of enrollment consists of 19 – 34 year olds, aka “young invincibles.”

565 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?”

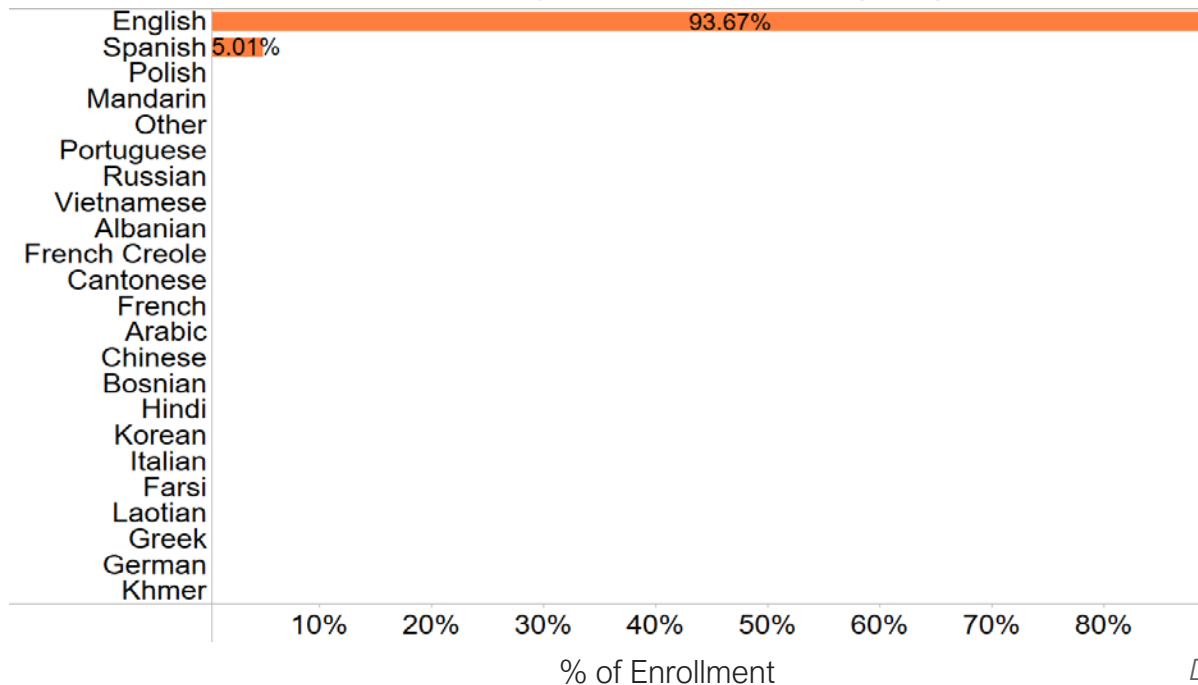


11.3% of enrollees have declined the gating question to determine eligibility for financial help (vs. 15.6% in 2021).

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

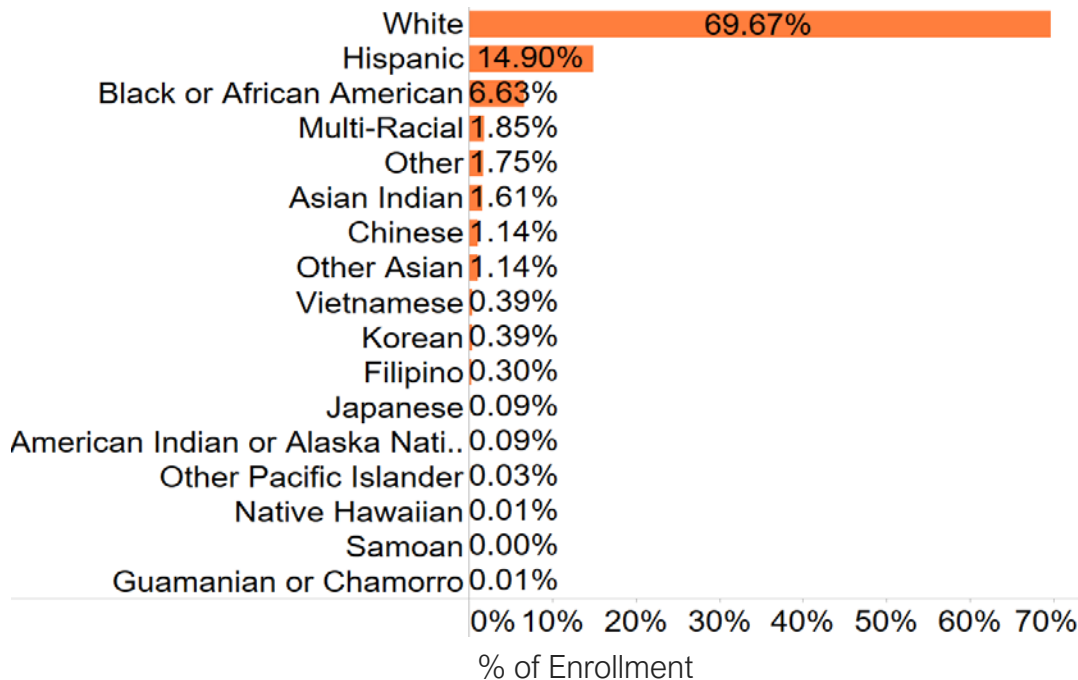


94% of applicants indicated English is their preferred language.

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



26% of enrollees did not provide a response to non-mandatory questions related to race & ethnicity.

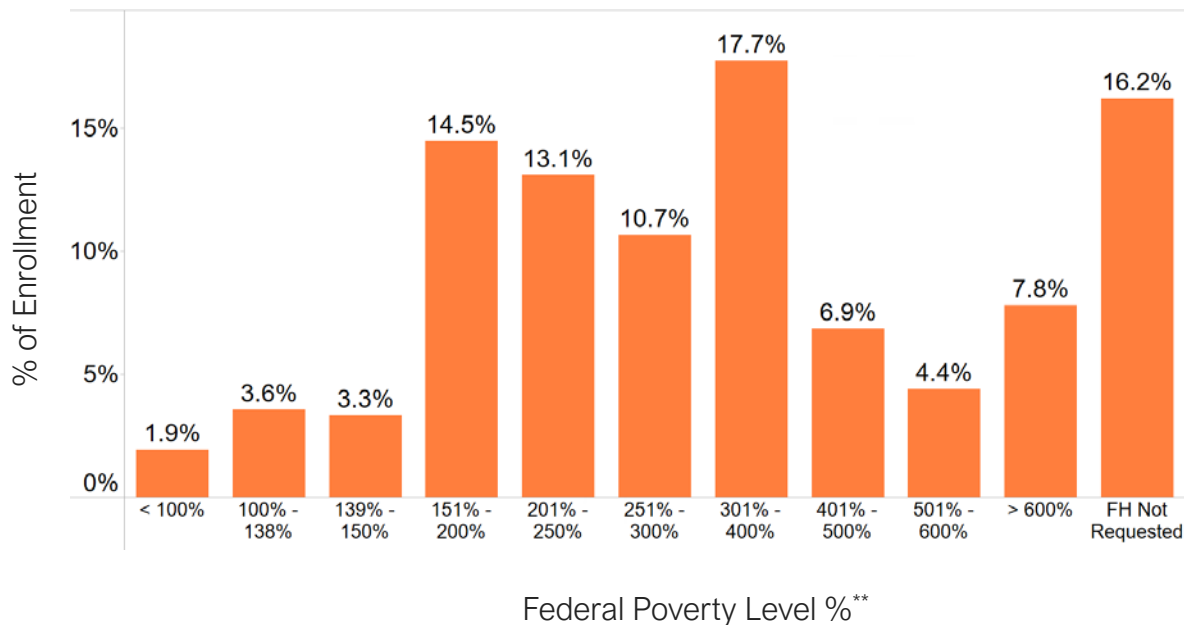
Ethnicity Question: Is "John Doe" of Hispanic, Latino, or Spanish Origin (Optional)?

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 \$25,760 for a one-person household is 200% FPL.

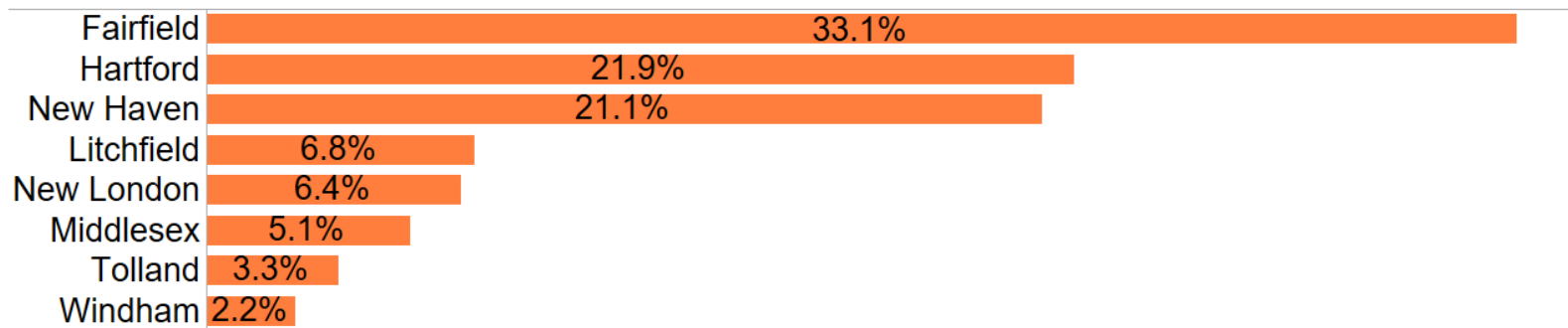
**CSR eligibility thresholds may vary for American Indians and Alaska Natives.*

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

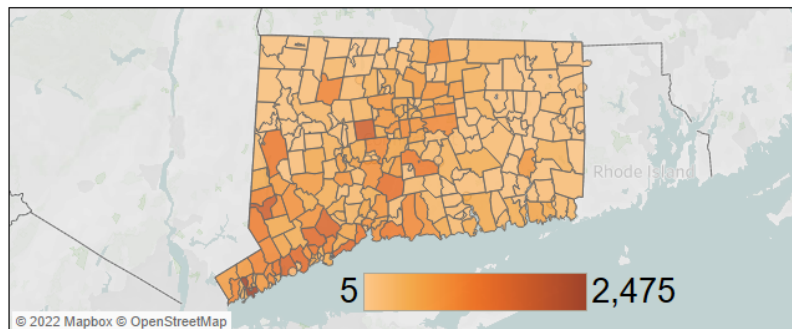
Customer Geography

Proportion of Enrollees by Geographic Areas

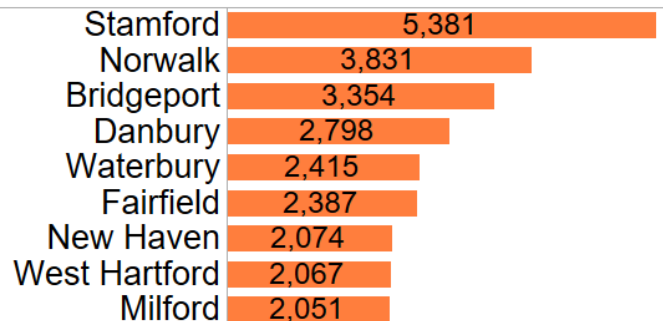
Proportion of Enrollment by County



Enrollee Density by Zip Area



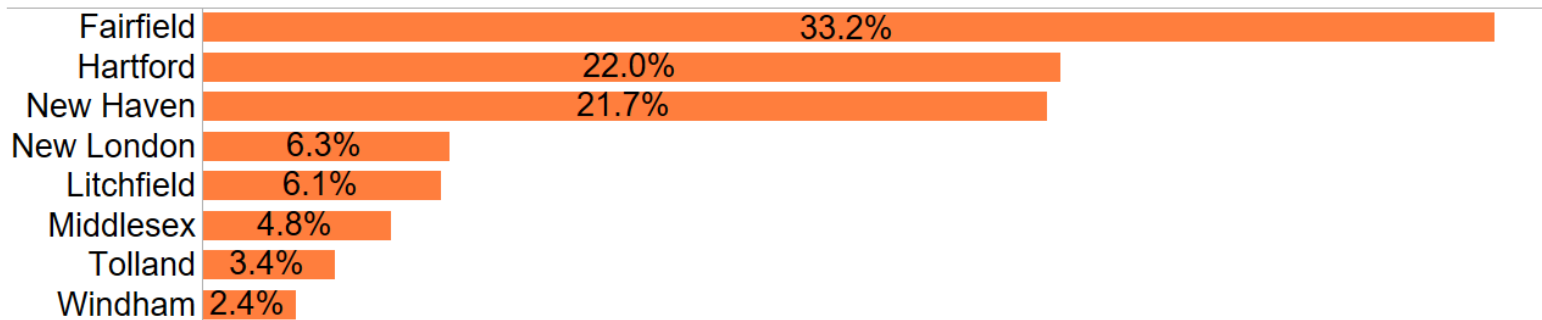
Top 10 Cities



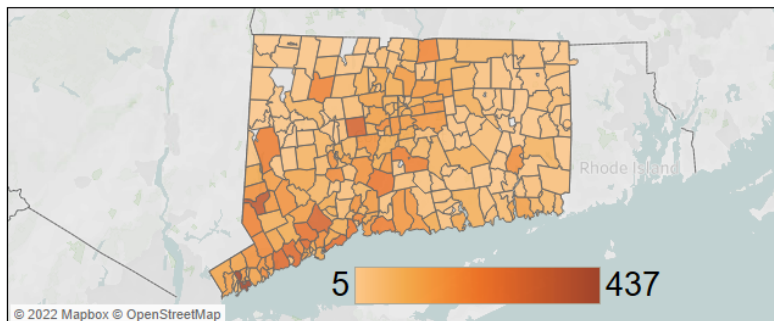
OE Customer Acquisitions by Geography

Proportion of Acquisitions by Geographic Areas

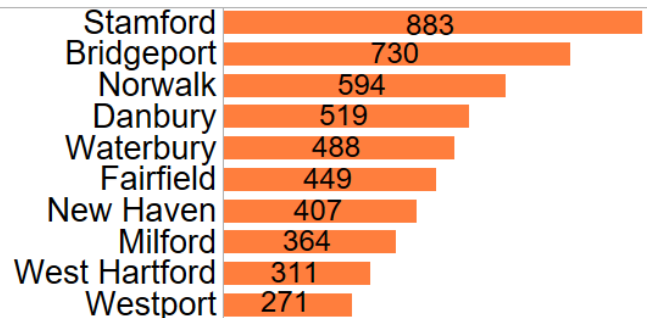
Proportion of Enrollment by County



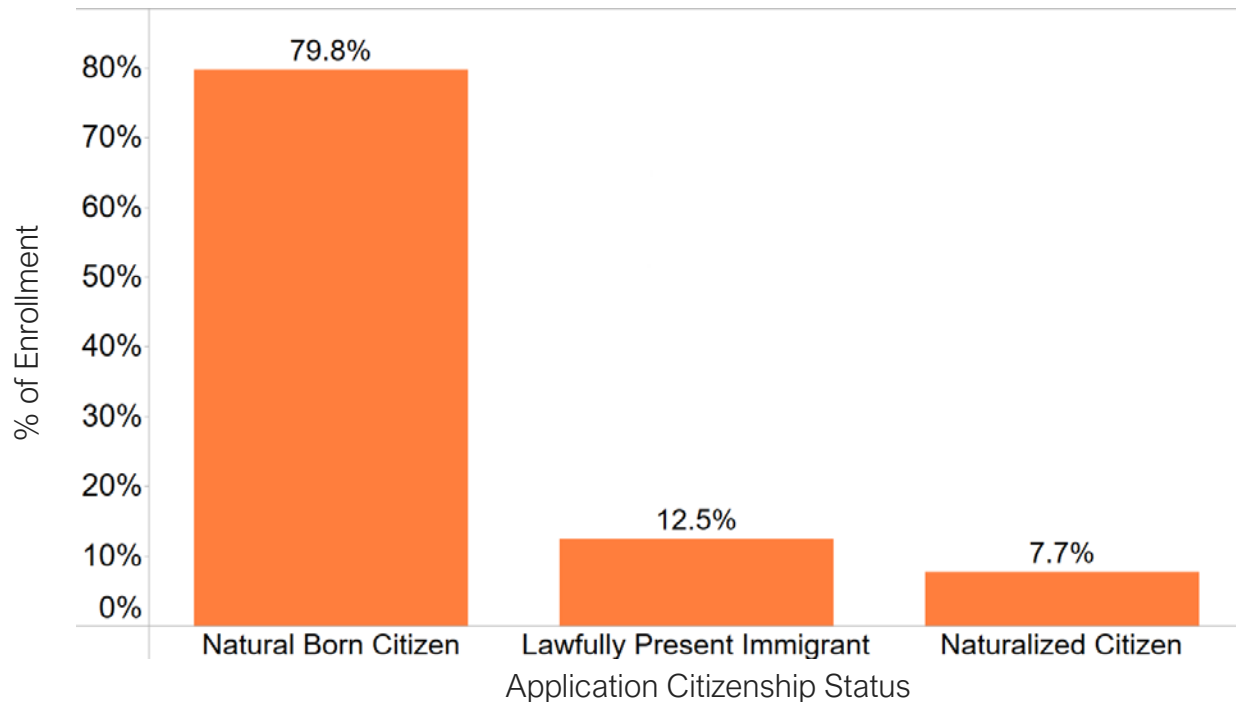
Enrollee Density by Zip Area



Top 10 Cities



Proportion of Enrollees by Citizenship Status



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

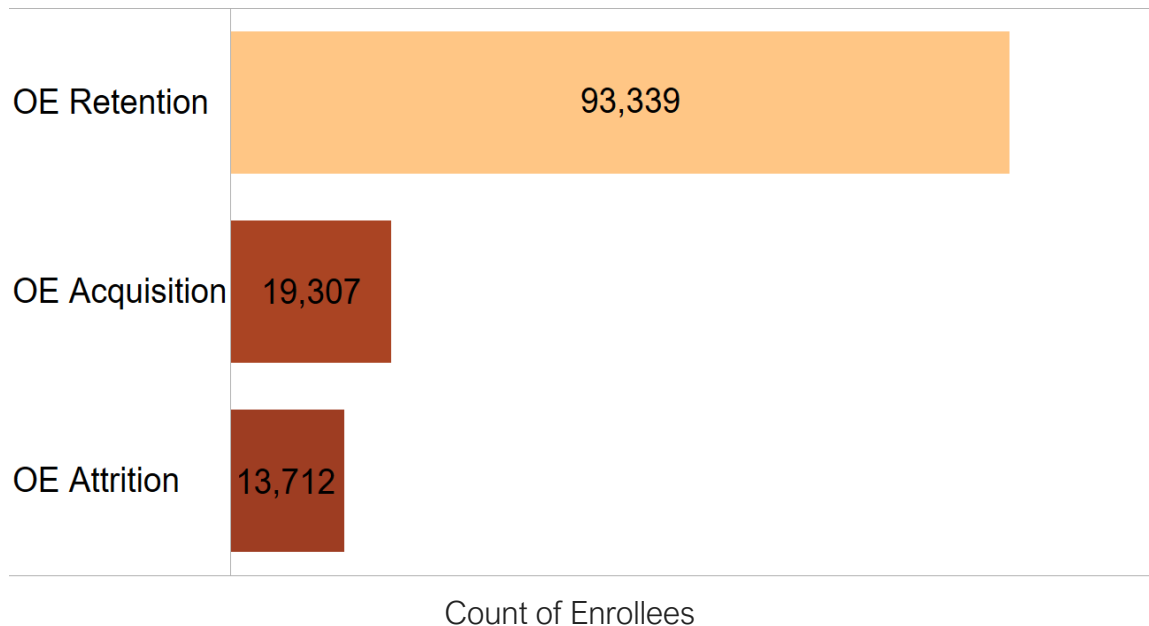
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2022 Open Enrollment Retention & Acquisition Results

OE Acquisition & Retention Results

Open Enrollment 2022 Customer Retention/Acquisition Status

Acquisition/Retention Category



87% of customers enrolled in a 2021 plan prior to Open Enrollment were renewed/retained in a 2022 Plan (vs. 87% in 2021).

17% of QHP customers with a 2022 plan were acquired during this open enrollment period (vs. 18% in 2021).

Customer Acquisition Profile

Customer Profile by Open Enrollment Acquisition Type

	New Acquisition Customer ¹	Re-Acquired Customer ²	Retained Customer ³
Members	7,687	11,608	93,339
Avg. HH Size	2.0	1.9	1.9
Avg. Age	40.9	38.6	45.1
% Female	52.1%	52.6%	53.6%
Avg. % Federal Poverty Level ⁴	400.3%	338.0%	335.5%
% HUSKY Transfers (2021 Coverage ⁵)	0.0%	18.4%	1.9%
% w/ 2021 QHP Coverage ⁶	0.0%	0.7%	80.0%
% w/ 2020 QHP Coverage ⁶	0.0%	13.2	62.4%
% w/ 2015 – 2021 QHP Coverage ⁶	0.0%	0.0%	11.0%

Newly acquired QHP customers average over 4 years younger than the retained customers.

1) Enrollees who did not have an account with AHCT prior to 2022 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.

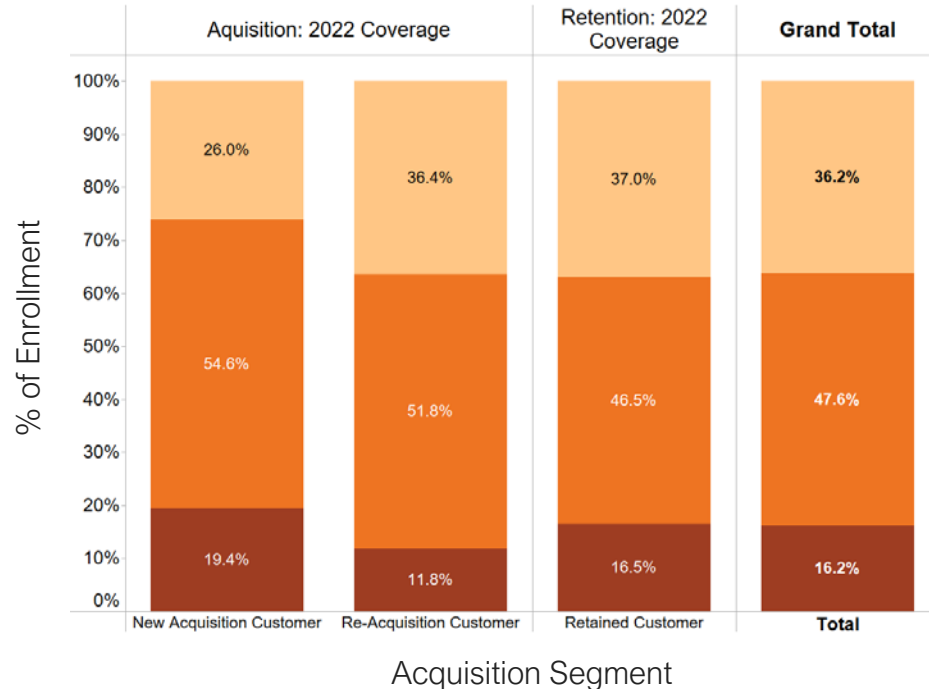
3) Enrollees with active 2021 QHP coverage prior to 2022 Open Enrollment are defined as “Retained” Customers.

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.

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



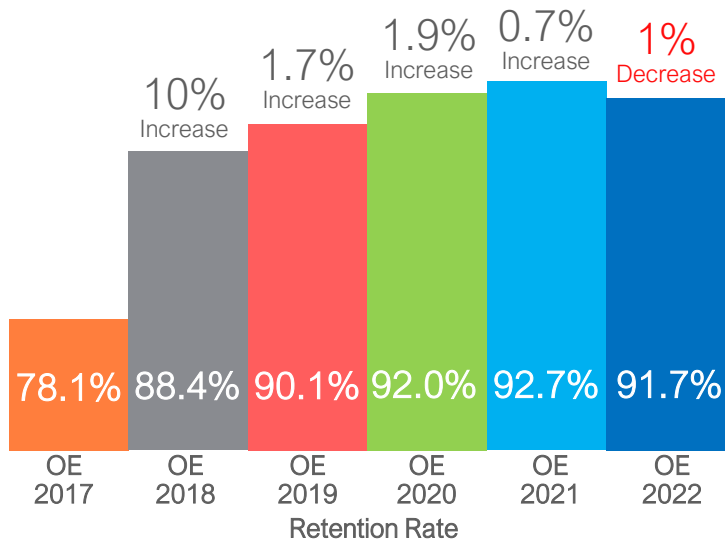
Unsubsidized customers accounted for 19% of new acquisition for 2022 OE, compared to 37% for 2021 OE and 47% for 2020 OE.

Re-acquired customers are more likely to receive financial help for premiums and 40% were enrolled in HUSKY in prior years.

- APTCS+CSR
- APTC
- No F.A.

OE Customer Retention Year Over Year

Open Enrollment Retention Rate 2017 - 2022*

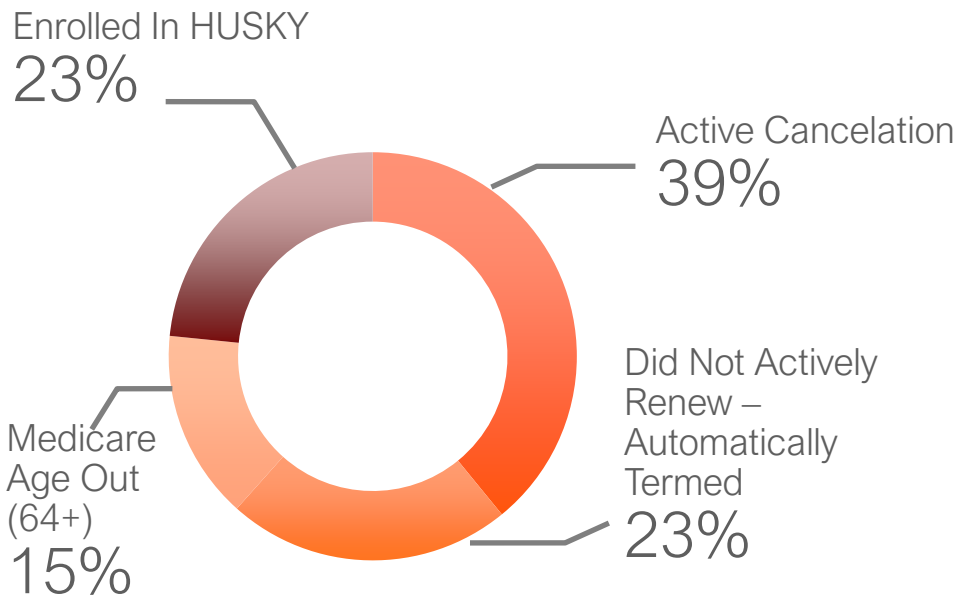


AHCT's retention rate, 92%, was the same for both subsidized and unsubsidized customers.

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

Open Enrollment Customer Attrition

2022 Open Enrollment Attrition Reasons (13,712 non-renewals)



8 in 10

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



7.5 in 10

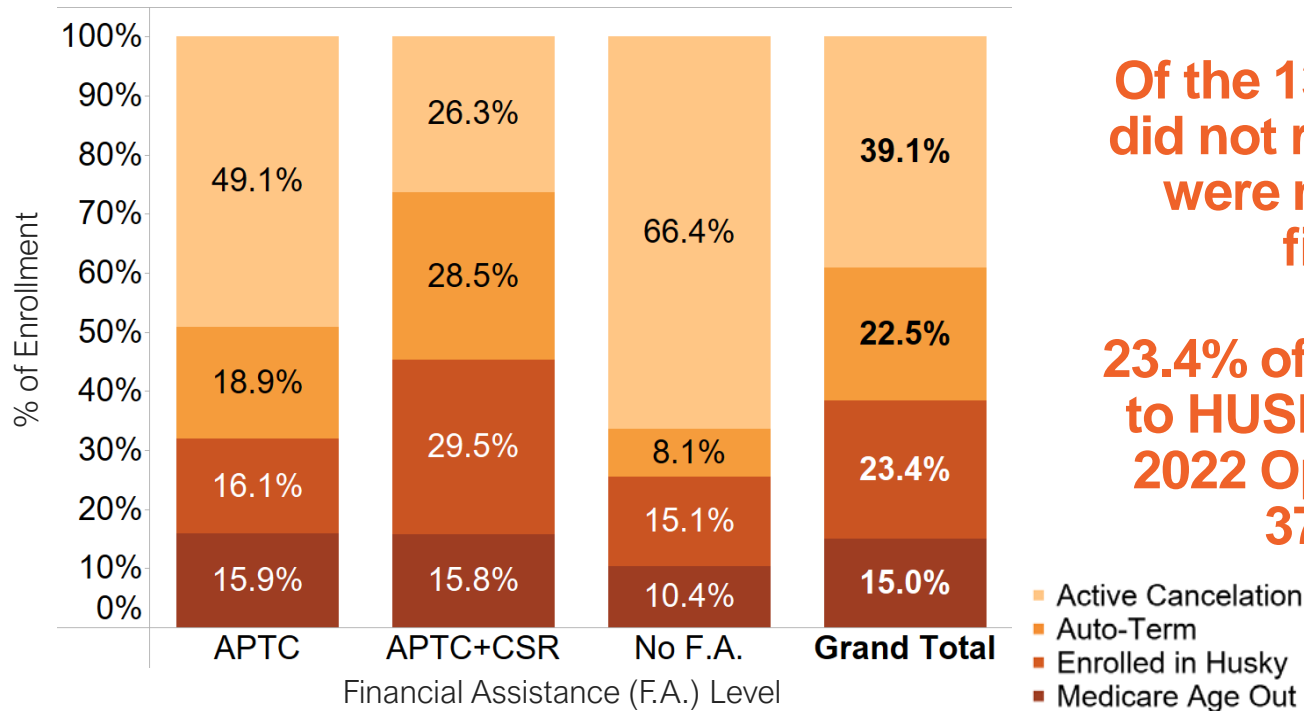
Subsidized Leavers Indicate They Have
Coverage Through Another Source*



* 2020 Leaver Survey Conducted by AHCT

Open Enrollment Customer Attrition— F.A. Level

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



Of the 13.7k customers who did not renew in 2022, 15.6% were not eligible for any financial help.

23.4% of leavers transitioned to HUSKY coverage during 2022 Open Enrollment (vs. 37.9% in 2021).

Open Enrollment Customer Attrition–Financial Help

Customer Attrition Reasons For Enrollees Not Requesting Financial Help* (1,300 non-renewals)

Active Cancellation	69.8%
Did Not Actively Renew	8.2%
Medicare Age Out	13.2%
Enrolled In HUSKY	8.8%

Enrollees Switched to Requesting Financial Help* During OE (1,851)

Newly Eligible for APTC/CSR	6.2%
Newly Eligible for APTC	79.9%
Continued Ineligibility for APTC	13.9%

70% of customers not requesting financial help actively cancel coverage (vs. 39% of total attrition)

During 2022 OE, 1,851 enrollees changed their request for help from “No” to “Yes”. Of those, 86% were eligible for APTC.

115 enrollees were eligible for HUSKY.

**Applicants are required to answer a financial help gating question: “Do you want to find out if you can get help paying for health coverage?” Enrollees answering “No” to this question forego eligibility determinations for HUSKY or financial help for QHP coverage.*

OE Customer Acquisition/Attrition by Race/Ethnicity

Customer Acquisition/Attrition Reasons by Race/Ethnicity

Race / Ethnicity

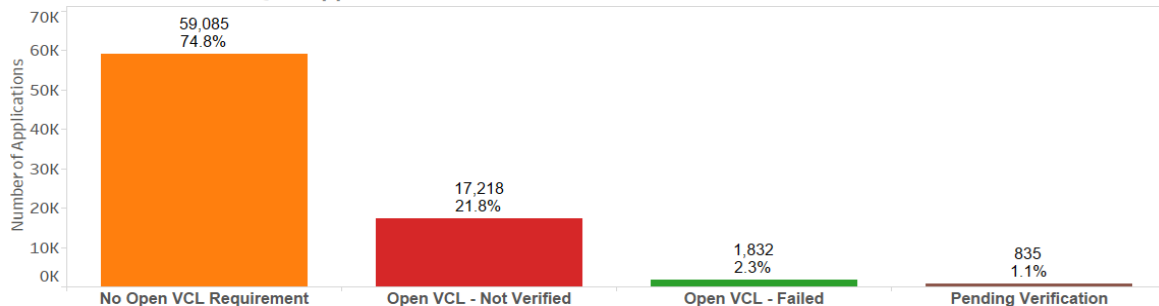
	Acquisition/Retention Category			Attrition Reason			
	Acquisition: 2022 Coverage	Attrition: 2022 OE	Retention: 2022 Coverage	Active Cancellation	Auto-Term	Enrolled in Husky	Medicare Age Out
White	14.36%	9.97%	75.66%	42.58%	19.85%	22.70%	14.86%
Unknown	15.65%	10.27%	74.07%	39.09%	23.36%	20.62%	16.93%
Hispanic	17.42%	13.27%	69.31%	35.09%	28.43%	26.29%	10.19%
Black or African American	19.85%	15.58%	64.58%	30.11%	31.76%	25.27%	12.87%
Asian Indian	13.99%	11.83%	74.18%	31.91%	15.32%	31.06%	21.70%
Other	13.95%	13.89%	72.16%	27.56%	22.83%	30.71%	18.90%
Multi-Racial	16.82%	11.30%	71.88%	40.39%	24.63%	23.65%	11.33%
Other Asian	13.12%	13.50%	73.38%	28.18%	16.57%	36.46%	18.78%
Chinese	12.03%	10.50%	77.47%	35.04%	10.95%	30.66%	23.36%
Vietnamese	13.92%	16.47%	69.61%	30.99%	18.31%	39.44%	11.27%

QHP customers of color are less likely to retain coverage between open enrollment periods.

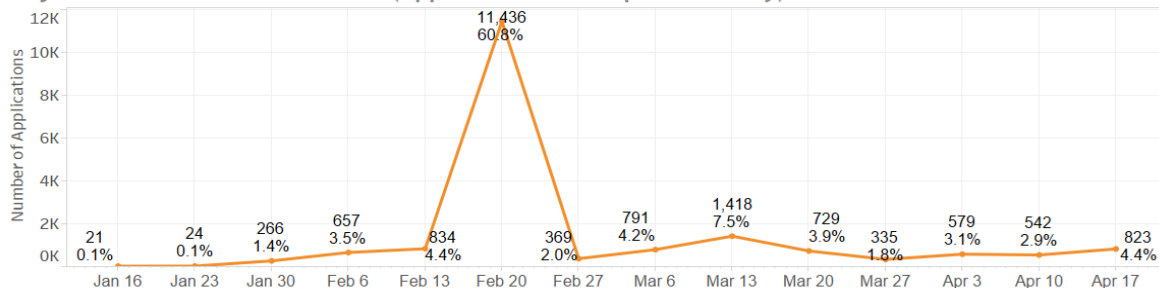
Customer Retention – Outstanding Verifications

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

VCL Status for Active QHP Applications



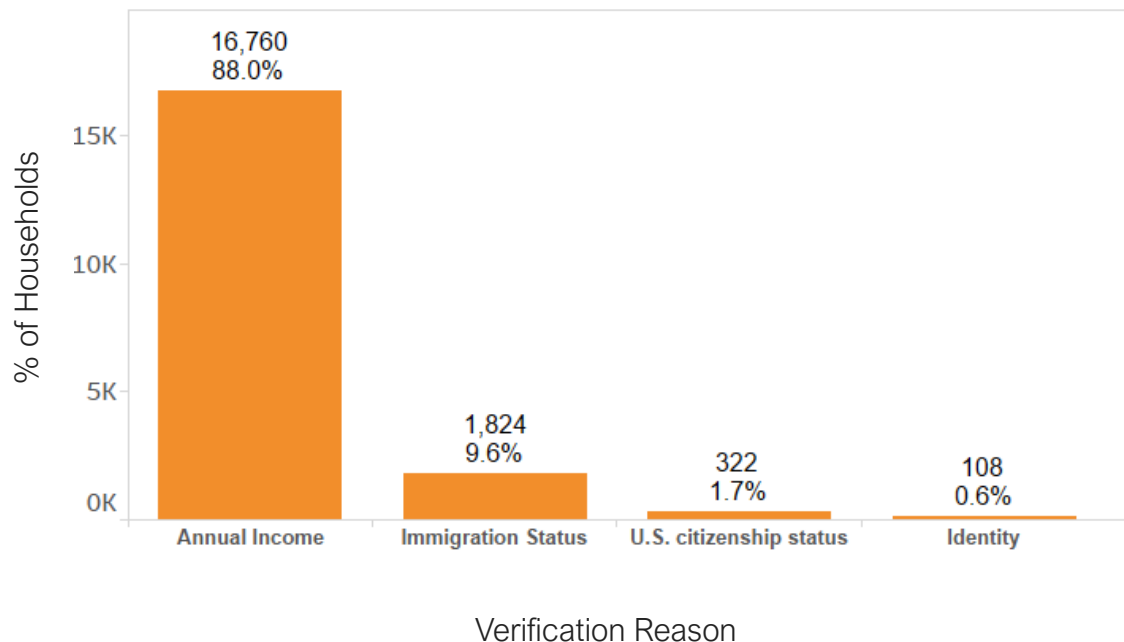
Projected VCL Termination Dates (Applications With Open VCL Only)



24% of enrolled households had at least one outstanding verification to complete at the end of OE.

**Verification status as of 1/15/2022*

Outstanding Verification Checklist (VCL) Reasons*



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

Requirements to verify attested income account for 88% all verification activity.

Customer Retention – Effectuated Coverage

8.7 in 10

Enrollees have made their first premium payment*



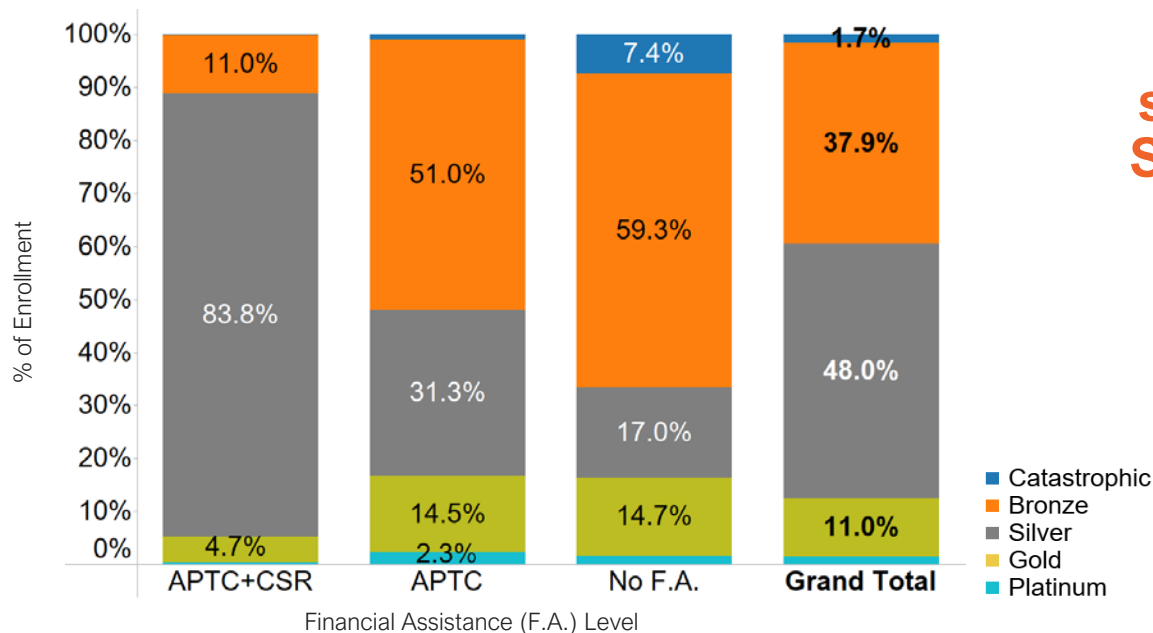
**Effectuation status as of 2/7/2022*

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Plan Selections & Customer Preferences

Plan Selections by Metal Category

Proportion of Enrollees by Financial Assistance Level and Plan Metal Category



48.0% of QHP customers selected a health plan in the Silver metal tier (vs. 46.8% in 2021 and 46.3% in 2020).

Over 4,400 customers eligible for CSR selected a health plan in the Bronze metal tier. (vs. 7,000 in 2021)

Catastrophic Plans: <60% actuarial value

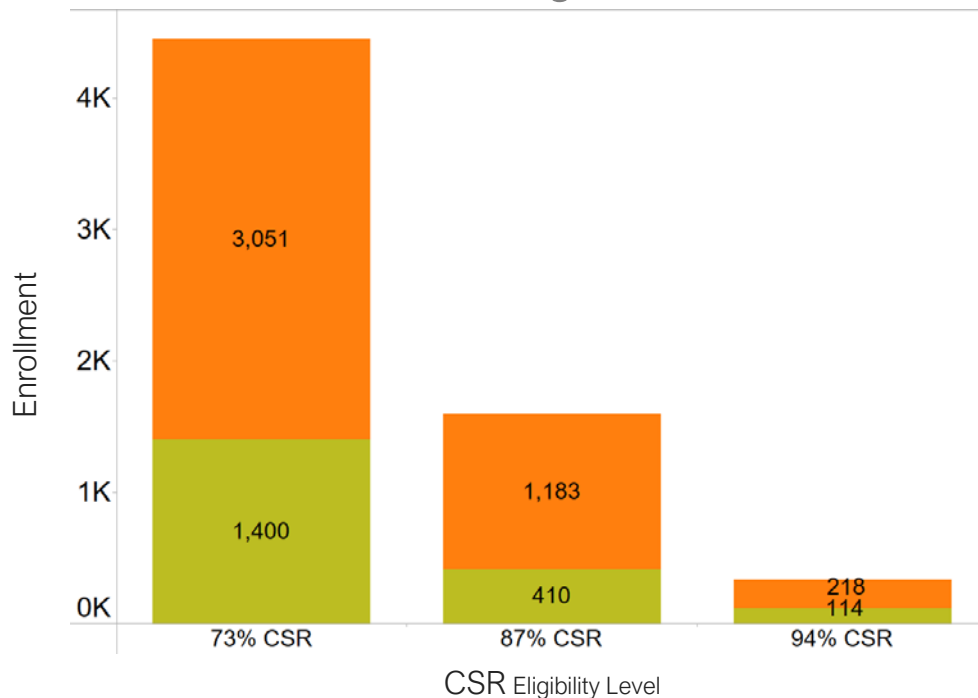
Bronze Plans: 60% actuarial value

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.

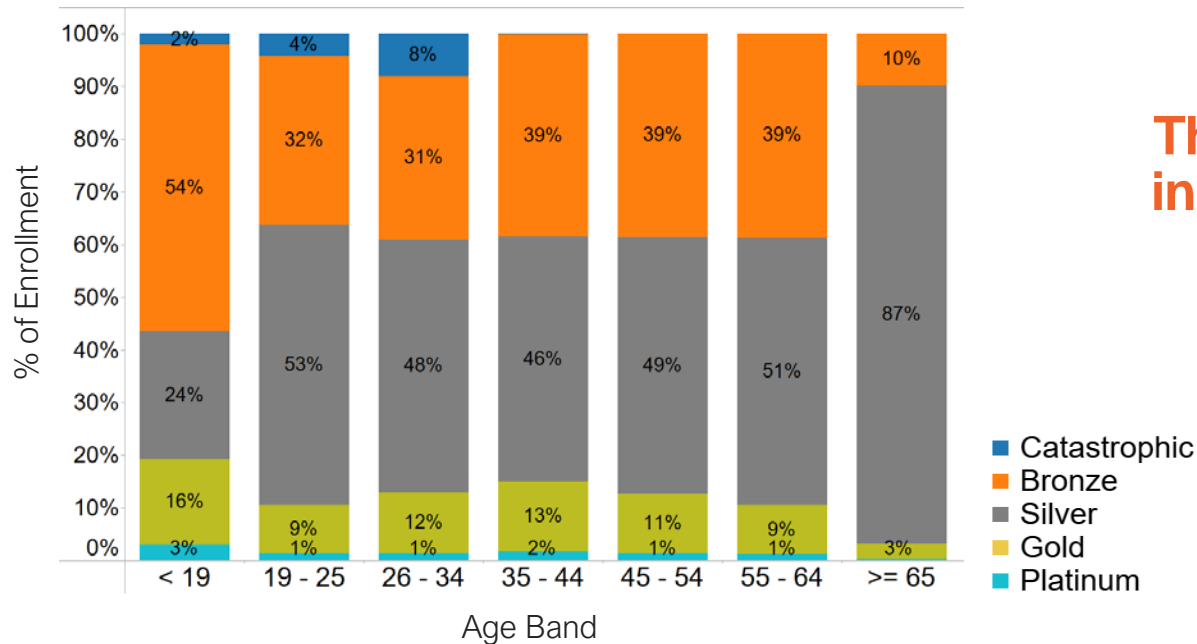
Since last OE, non-silver plan enrollment by new enrollees (with 87% and 94% CSR) decreased by 32%.

■ 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 2022 for all age bands. Platinum plans were re-introduced in 2022.

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 2022

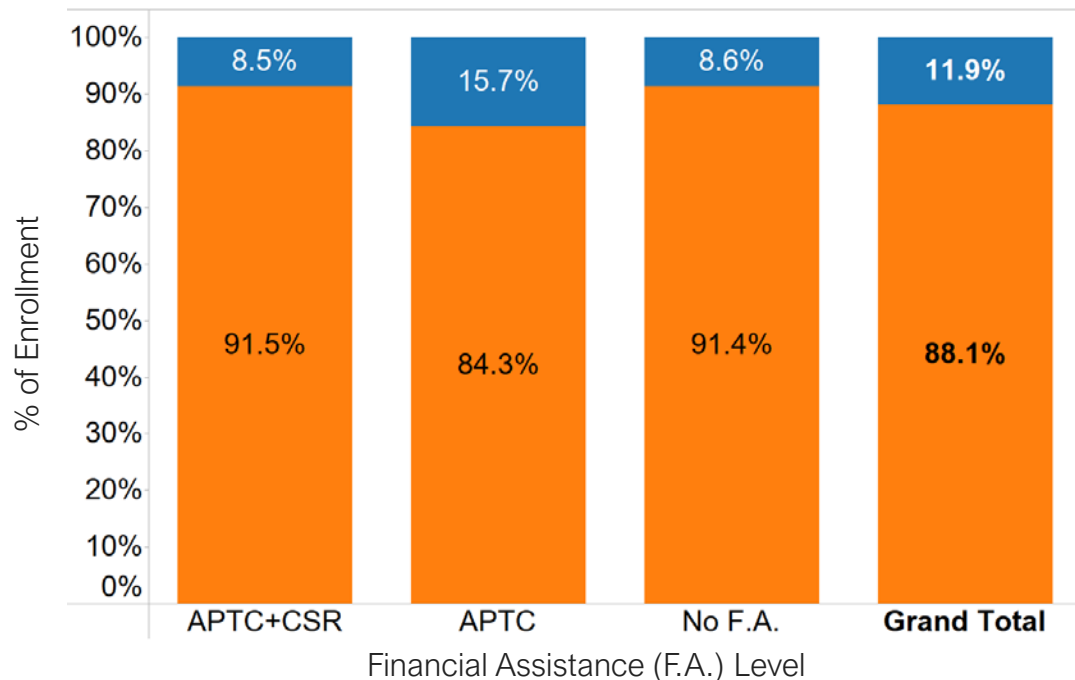
2022 Carrier	2021 Carrier			Grand Total
	ConnectiCare Benefits Inc	Anthem BCBS	New Acquisition	
ConnectiCare Benefits Inc	67,269	1,339	10,749	79,357
Anthem BCBS	1,154	20,811	5,253	27,218
ConnectiCare Insurance Company, Inc.	2,212	554	3,293	6,059
Grand Total	70,635	22,704	19,295	112,634

Of the 5.2k customers who switched carriers between 2021 and 2022, 53% chose ConnectiCare Insurance Company, Inc (CICI).

Additionally, 56% of new acquisition customers selected a plan from ConnectiCare Benefits Inc. (CBI)

Customer Product Migration – Plan Changes

% of 2021 Customers Who Renewed and Selected a Different Plan For 2022

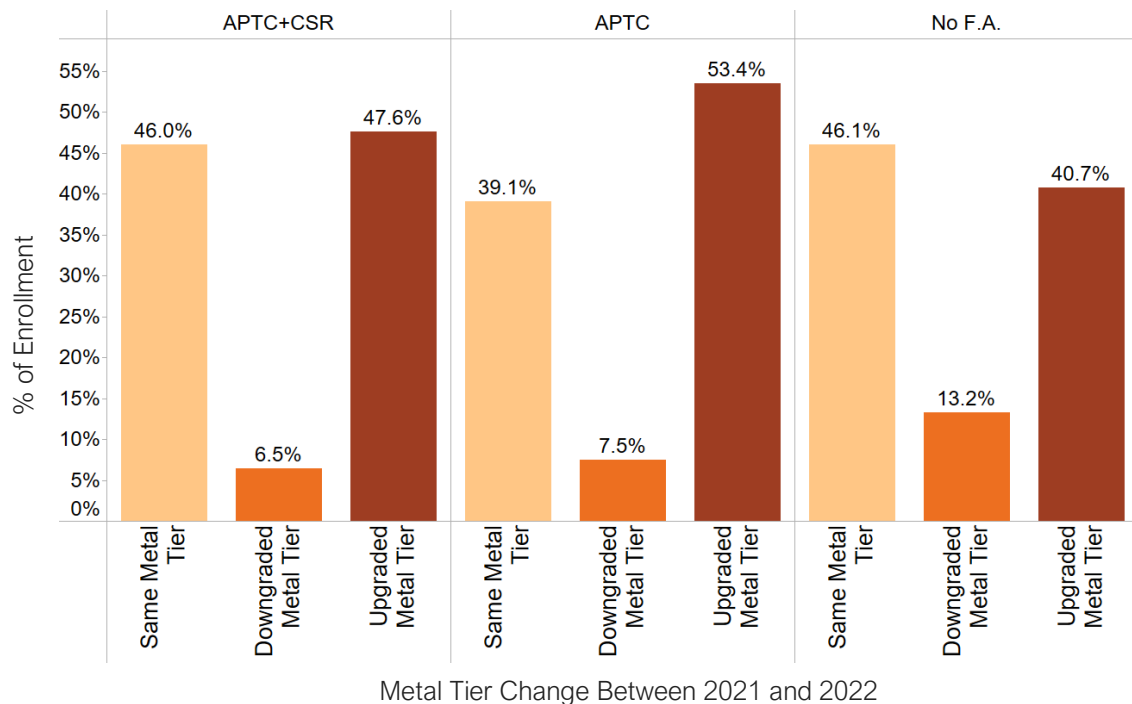


12% of customers who renewed in 2022 selected a different plan from their prior year (vs. 12% in 2021 and 40% in 2020).

■ Changed Plan
■ Unchanged Plan

Customer Product Migration – Tier Movement

% of 2021 Customers Who Renewed and Selected a Different Plan For 2022



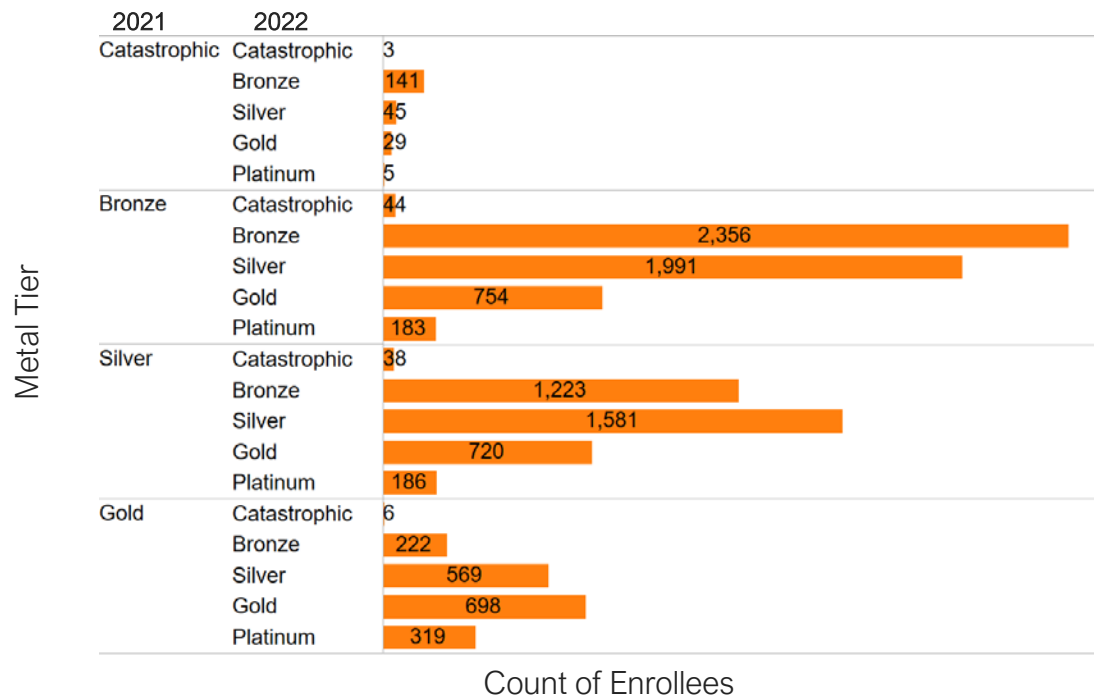
42% of all renewing customers who selected a different plan in 2022 selected a plan in the same metal tier (vs. 45% in 2021).

50% selected a plan in a higher metal tier (vs. 33% in 2021).

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

Customer Product Migration – Metal Tier

2021 Customers Who Renewed and Selected a Different Plan For 2022



**11,113 re-enrollees
enrolled in a different
plan than 2021.**

**No plans from 2021
were discontinued in
2022.**

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

Customer Plan Selections

2021 - 2022 Enrollment by Carrier, Plan Name, and Plan Year

		2021	2022
Catastrophic	Catastrophic HMO Pathway Enhanced	233	201
	Choice Catastrophic POS with Dental	1,507	1,663
Bronze	Bronze HMO BlueCare Prime	1,051	
	Bronze HMO BlueCare Prime with Added Dental..		1,300
	Bronze HMO Pathway Enhanced Tiered	1,375	1,415
	Bronze PPO Standard Pathway	2,695	2,430
	Bronze PPO Standard Pathway for HSA	1,915	1,878
	Bronze Virtual Alternative POS	3,659	
	Choice Bronze Alternative POS		3,475
	Choice Bronze Alternative POS with Dental	1,911	2,402
	Choice Bronze Standard POS	14,553	13,096
	Choice Bronze Standard POS HSA	8,809	9,267
	FlexPOS Bronze Standard		366
	FlexPOS Bronze Standard HSA		762
	Passage Bronze Alternative PCP POS	6,379	6,252
	Choice Silver Standard POS	37,682	38,700
Silver	FlexPOS Silver Standard		2,401
	Silver PPO Standard Pathway	15,128	12,935
	Choice Gold Alternative POS		610
Gold	Choice Gold Alternative POS with Dental	413	420
	Choice Gold Standard POS	4,042	3,233
	Compass EPO Gold Alternative		87
	Compass Gold Alternative POS	280	243
	FlexPOS Gold Standard		745
	Gold HMO BlueCare Prime	2,433	1,394
	Gold HMO BlueCare Prime with Added Dental a..		3,233
	Gold HMO Pathway Enhanced Tiered	1,540	1,834
	Gold PPO Standard Pathway	657	600
	Gold Virtual Alternative POS	796	
	FlexPOS Platinum Alternative		1,692
Platinum			

Count of Enrollees

In 2022, the Virtual POS plans were renamed.

A new carrier, ConnectiCare Ins. Company Inc. (CICI), was added with 6 new plan options.

- ConnectiCare Benefits Inc. (CBI)
- Anthem BCBS
- ConnectiCare Ins. Company, Inc (CICI).

Metal Tier Product Preferences – Annual Overview

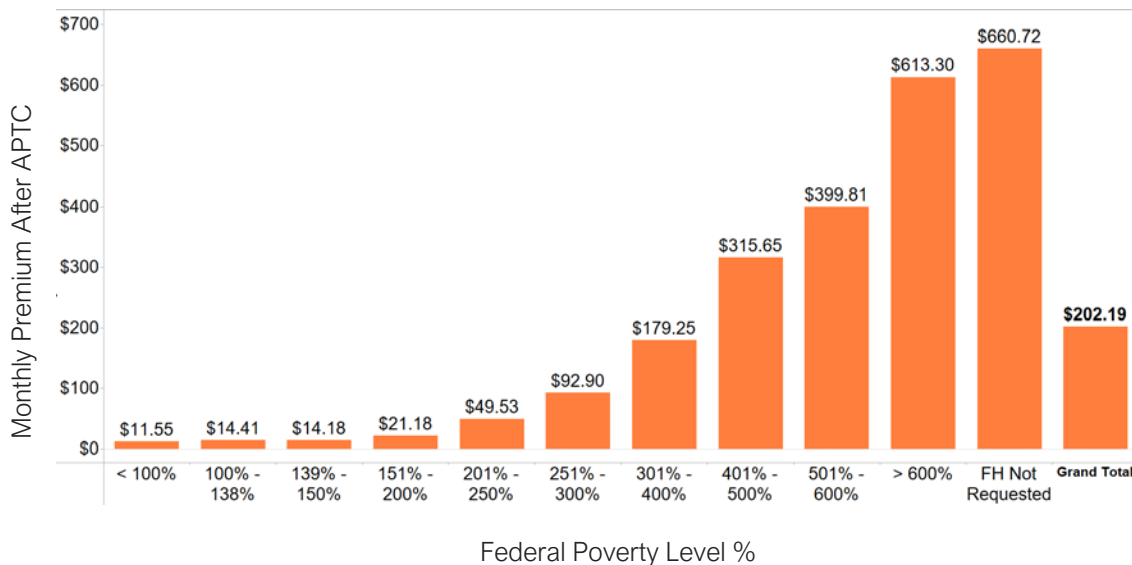
Annual End of OE Proportion of Enrollment by Metal Tier and Plan Year*

	2014	2015	2016	2017	2018	2019	2020	2021	2022
Catastrophic	2.2%	2.2%	1.8%	1.8%	1.5%	1.7%	1.7%	1.9%	1.6%
Bronze	16.2%	22.4%	23.3%	25.3%	35.1%	44.2%	45.7%	43.6%	36.8%
Silver	63.4%	59.5%	61.5%	63.9%	55.6%	48.5%	46.3%	46.8%	47.9%
Gold	18.1%	15.1%	12.1%	9.1%	7.8%	5.5%	6.3%	7.7%	11%
Platinum	N/A	.9%	1.4%	N/A	N/A	N/A	N/A	N/A	1.5%

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

Monthly Plan Cost – FPL Level

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



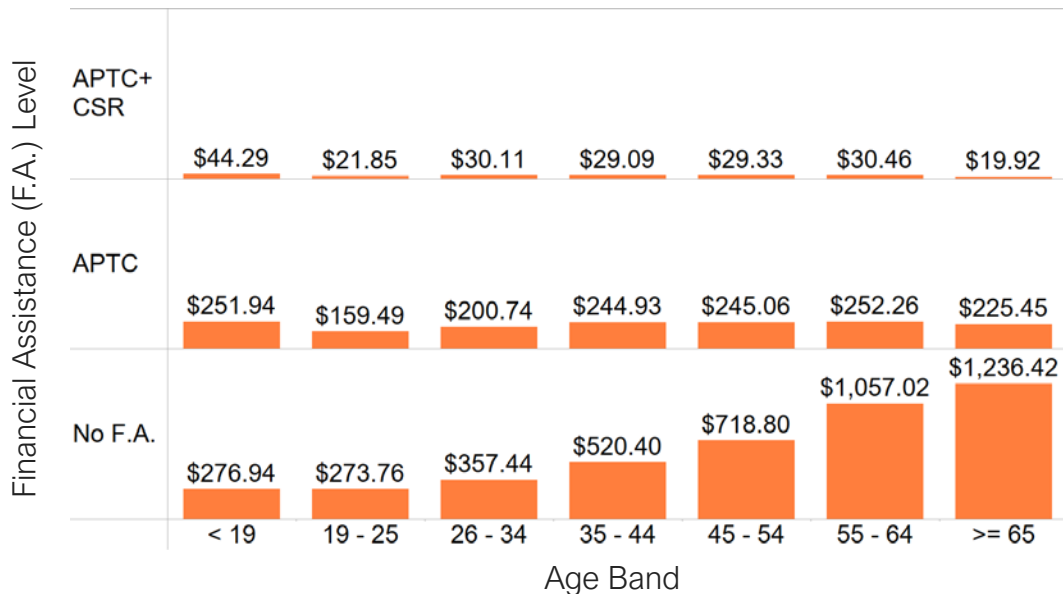
For customers with income between 151% - 200% FPL (14% of all QHP customers), their average monthly premium after APTC is \$21.18.

Households with income above 400% FPL qualify for APTC in 2021 and 2022.

**Comparison excludes households with more than 1 enrollee. "FH Not Requested" indicates households who do not request financial help.*

Monthly Plan Cost – Age Band

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

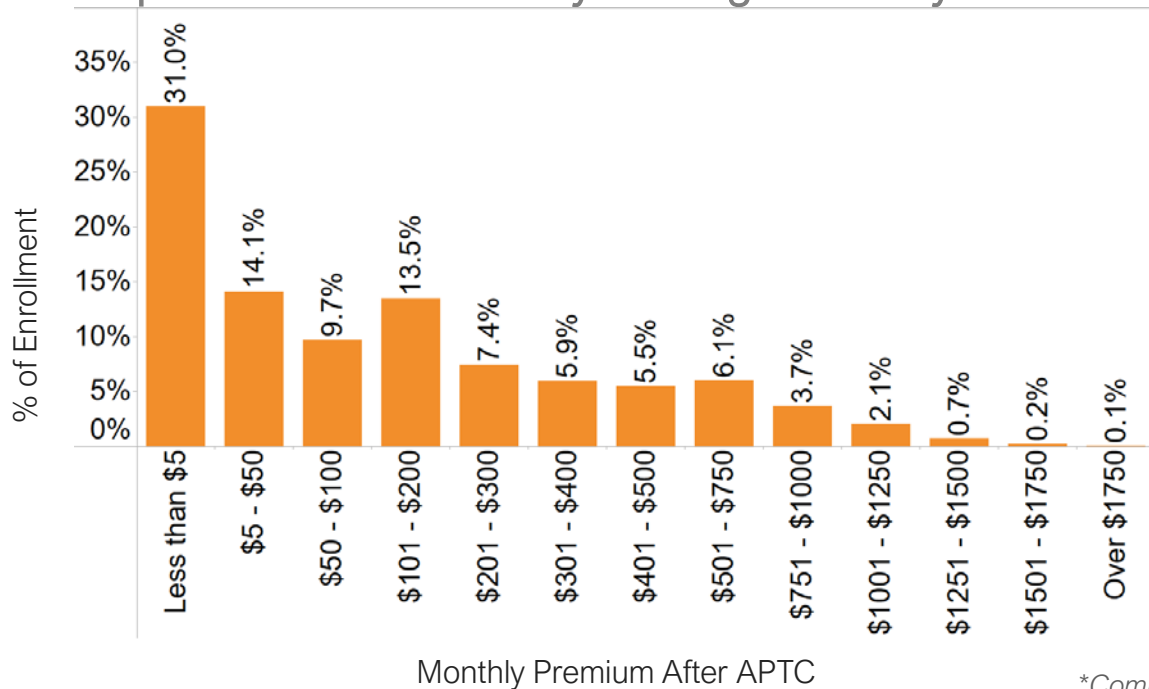


For customers between age 55-64 years old (35% of all QHP customers), their average monthly premium after APTC ranges from \$30 to \$1,057 depending on level of financial help.

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

Monthly Plan Cost – % of Enrollees

Proportion of Enrollees by Average Monthly Premium After APTC*

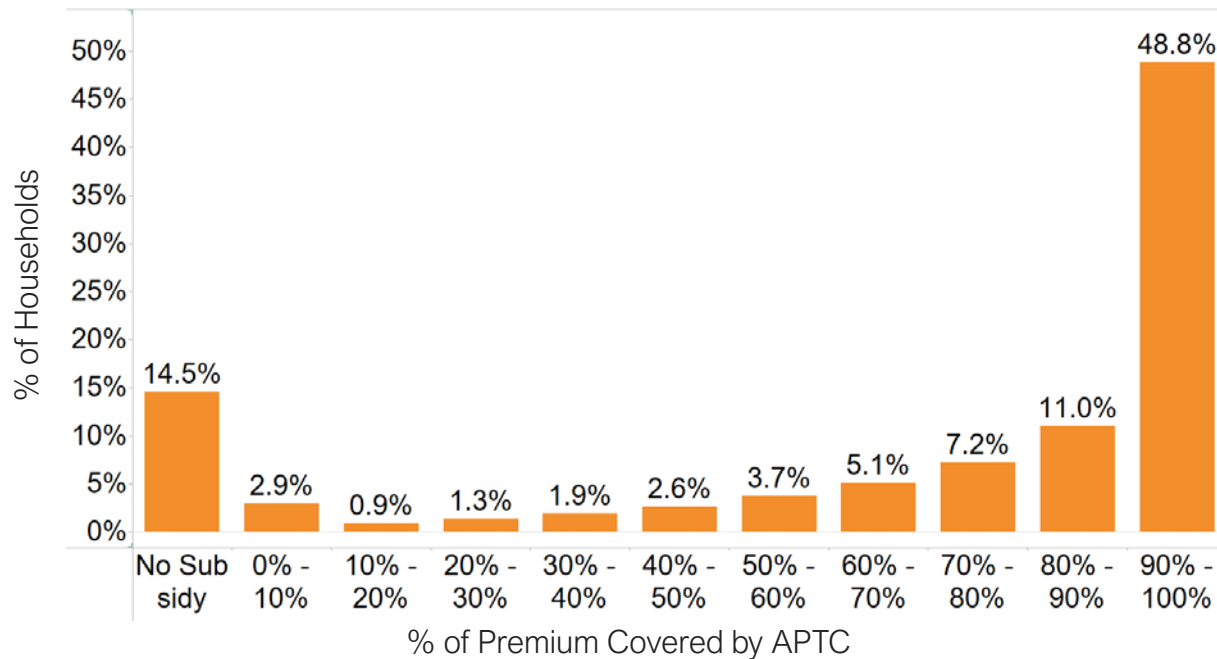


45% of enrollees are paying less than \$50 per month (after APTC) for their policy (vs. 34% in 2021).

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

Percent of Premium Covered by APTC

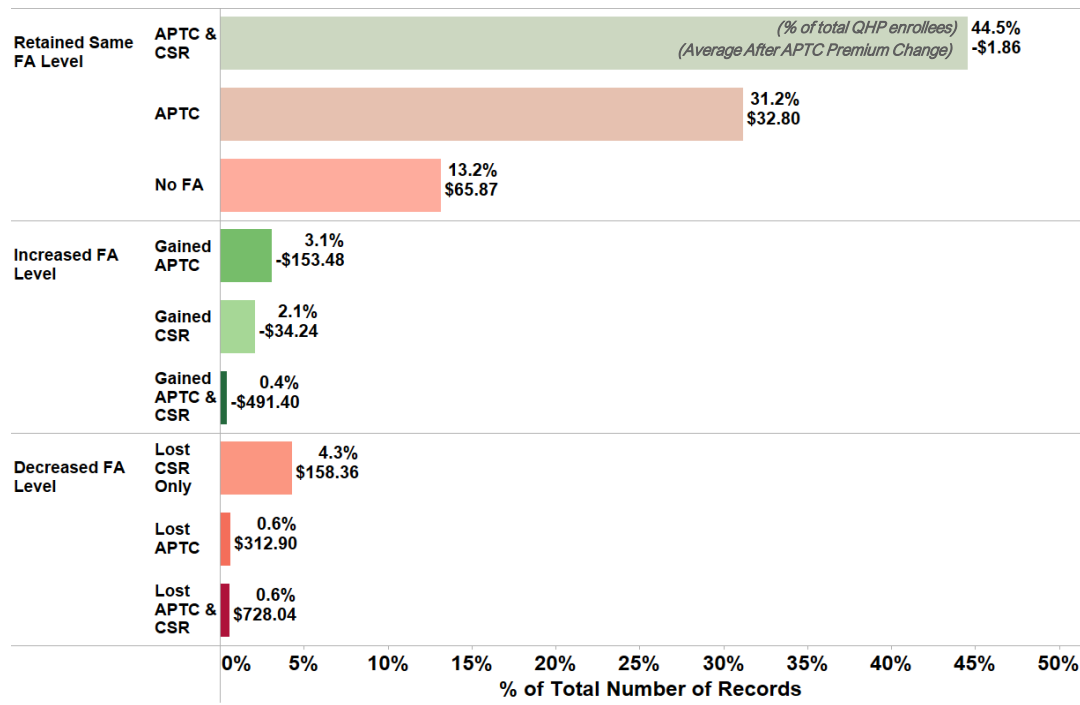
Proportion of Households by APTC as a Percent of Premium



49% of covered households qualify for an Advance Premium Tax Credit (APTC) that covers at least 90% of their plan's total premium (up from 40% in 2021 and 37% in 2020).

Observed 2022 Premium Increase / Decrease

Average 2022 to 2022 Change in Monthly Premium After APTC *



For enrollees who retained similar financial help between 2021 and 2022, average monthly premium after APTC increased \$18 for subsidized customers and increased \$65 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	2022
\$0	0.2%	0.1%	0.2%	0.1%	0.1%	0.1%
\$0 to \$250	12.5%	5.0%	6.0%	5.0%	3.8%	2.3%
\$250 to \$500	39.5%	31.3%	36.5%	32.1%	33.1%	29.7%
\$500 to \$750	24.5%	26.7%	25.3%	23.9%	22.2%	23.0%
\$750 to \$1k	19.4%	17.0%	19.7%	18.9%	20.5%	18.8%
\$1k to \$1.25k	3.7%	12.5%	9.3%	13.5%	15.5%	17.6%
\$1.25k to \$1.5k	0.3%	6.8%	2.7%	5.8%	4.2%	7.5%
\$1.5k to \$1.75k	0.1%	0.3%	0.3%	0.4%	0.3%	0.9%
\$1.75k to \$2k		0.1%	0.1%	0.1%	0.1%	0.1%
\$2k to \$2.25k		0.0%	0.0%	0.1%	0.1%	0.0%
\$2.25k to \$2.5k				0.0%	0.0%	0.0%
Over \$2.5k					0.0%	0.0%
Avg. Ind. Premium	\$537	\$682	\$625	\$684	\$692	\$741

The average individual enrollee gross premium, before APTC was applied, was \$741 in 2022 (vs. 692 in 2021).

Distribution of Enrollee Deductible

Distribution of Enrollees by Individual Deductible Amount*

	2017	2018	2019	2020	2021	2022
\$0	14.3%	12.2%	4.4%	11.2%	11.4%	8.5%
\$0 to \$500	1.8%	0.9%	6.9%			
\$500 to \$1k	15.8%	15.5%	6.3%	14.8%	14.4%	13.0%
\$1k to \$1.5k	4.2%	7.4%	14.2%	3.8%	3.9%	5.6%
\$1.5k to \$2k	9.1%	2.4%	0.9%	1.0%	1.4%	1.6%
\$2k to \$2.5k	0.4%			1.3%	0.6%	3.6%
\$2.5k to \$3k	0.5%	1.2%	0.5%		1.5%	1.3%
\$3k to \$3.5k	9.2%	8.4%				
\$3.5k to \$4k	1.1%	13.9%	8.9%	8.2%	8.2%	9.4%
\$4k to \$4.5k	16.3%	0.9%	7.7%	12.3%	13.1%	17.5%
\$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%	1.2%
\$6k to \$6.5k	9.8%	13.5%	22.9%	23.0%	15.7%	5.2%
\$6.5k to \$7k		2.1%	6.2%	7.5%	18.7%	24.7%
\$7k to \$7.5k	1.8%	1.5%			7.7%	6.7%
\$7.5k to \$8k			1.8%			
\$8k to \$8.5k				1.7%		
\$8.5k to \$9k					1.9%	1.7%
Avg. Deductible	\$2,941	\$3,298	\$3,863	\$3,956	\$4,098	\$4,038

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

8% 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	2022
\$0	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
\$500 to \$1k	1.3%	12.9%	10.7%	11.1%	11.3%	8.4%
\$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%	14.5%
\$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%	4.1%
\$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%	19.6%
\$7k to \$7.5k	29.2%	34.2%				
\$7.5k to \$8k			45.4%		0.3%	0.4%
\$8k to \$8.5k				50.0%	15.7%	0.8%
\$8.5k to \$9k					35.5%	52.2%
Avg. MOOP	\$4,678	\$5,116	\$5,717	\$6,064	\$6,272	\$6,656

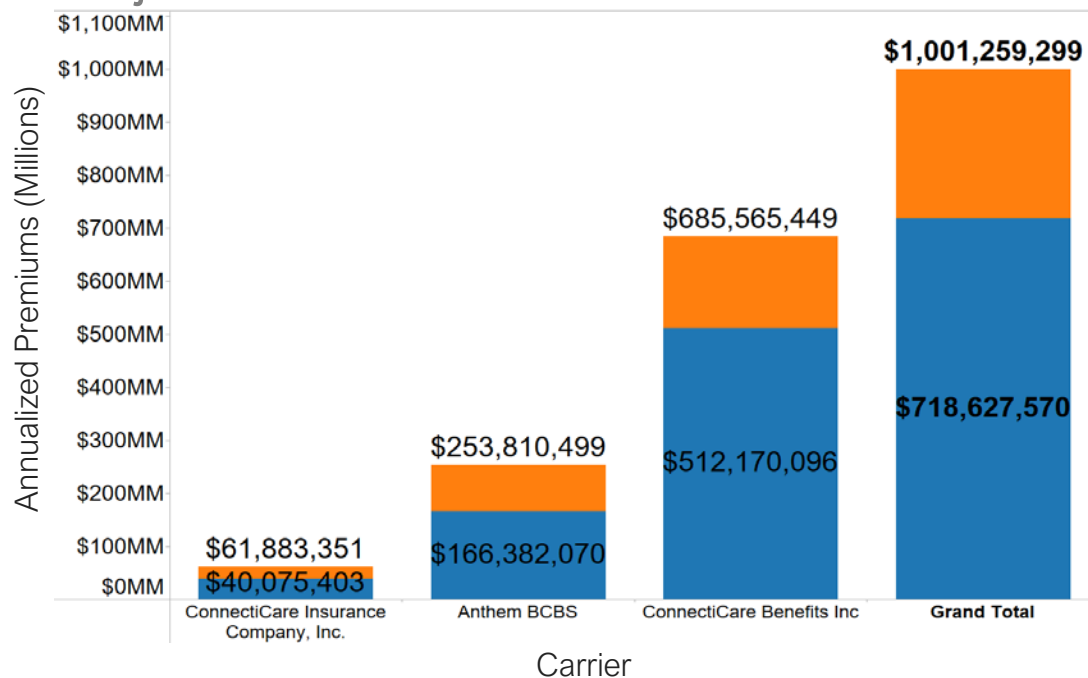
Health plans pay for 100% of covered benefits once a maximum out of pocket limit is reached.

52% 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 2022 QHP customer base amounts to \$1 billion, of which \$718.6 million are generated by premium tax credits.

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