

Wakely

Rate Review and Consumer Impact Analysis Report

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Introduction

- Wakely was retained by AccessHealth CT (AHCT) to perform the following services related to 2024 rate filings
 - Rate Filing Review: Review of initial and final health insurance rate filings for issuers on the exchange
 - Consumer Impact Analysis: Summarize rate changes before and after federal subsidies by rating area and plan type
 - Rate Analysis: Perform a rate analysis to assess the variance in rates by rating area and metal level
- Wakely relied on rate filings and templates, as well as enrollment data, provided by AHCT as of September 2023
- Rounding: Results are presented to the nearest dollar; calculations are performed at the nearest \$0.01. Similarly, percentage summaries are rounded

Section 1

Plan Offerings and Enrollment

Plan Offerings and Enrollment

Summary of 2024 Plan Offerings - Individual

- ConnectiCare Insurance Company, Inc. (CICI), Anthem Health Plans, Inc. (Anthem) and ConnectiCare Benefits, Inc. (CBI) are continuing participation on the exchange, with 22 proposed plans
- No Platinum plan offering will be available in 2024
- All plans are available statewide

	Individual Market			
	2023	Disc.	New	2024
Catastrophic	2	0	0	2
Bronze	10	3	3	10
Silver	3	1	1	3
Gold	9	4	2	7
Platinum	1	1	0	0
Total	25	9	6	22

Plan Offerings and Enrollment

Summary of 2024 Plan Offerings – Small Group

- Only one issuer is participating on the exchange in 2024, with 5 proposed plans
- All plans are available statewide

	SHOP			
	2023	Disc.	New	2024
Bronze	2	0	0	2
Silver	2	0	0	2
Gold	1	0	0	1
Platinum	N/A	N/A	N/A	N/A
Total	5	0	0	5

Plan Offerings and Enrollment

Enrollment Distribution by issuer and Metal Level

- The following summarizes the distribution of 2023 enrollment by issuer and metal level as provided to Wakely by AHCT
 - CBI has the largest market share
 - The Silver and Bronze metal levels attract the most enrollees, albeit at a lower rate than the national average of 55%* for Silver

Issuer	Catastrophic	Bronze	Silver	Gold	Platinum	Total
Anthem	0.2%	9.7%	13.2%	11.8%	0.0%	35.0%
CBI	1.0%	18.7%	33.5%	2.3%	0.0%	55.5%
CICI	0.0%	1.1%	5.4%	0.9%	2.1%	9.5%
Total	1.2%	29.5%	52.2%	15.0%	2.1%	100.0%

* Source: <https://www.cms.gov/data-research/statistics-trends-and-reports/marketplace-products/2023-marketplace-open-enrollment-period-public-use-files>

Plan Offerings and Enrollment

Enrollment Distribution by Metal Level

- Silver and Gold plans gained enrollment in 2023
- The percent of enrollees choosing the lowest premium option within a metal tier reversed its slide downward in 2023 in Gold and Bronze tiers.
- 87% of Enrollees were eligible for premium subsidies at the beginning of 2023

Metal Level	Distribution by Metal Tier				% of Enrollees in Lowest Cost Plan			
	2020	2021	2022	2023	2020	2021	2022	2023
Platinum	0%	0%	2%	2%	N/A	NA	100%	100%
Gold	7%	8%	12%	15%	17%	19%	14%	33%
Silver	45%	47%	48%	52%	81%	75%	70%	68%
Bronze	46%	44%	37%	30%	15%	16%	14%	20%
Catastrophic	2%	2%	1%	1%	90%	90%	87%	78%

Section 2

2024 Rate Changes

2024 Rate Changes

Background

- Rate changes in this section reflect premium changes from 2023 to 2024 based on issuer plan mappings provided to Wakely by AHCT as of September 2023
- Weighted averages are based on enrollment by plan and county provided to Wakely by AHCT (individual market only)
- Rate changes presented in this section are PRIOR to premium subsidies

2024 Rate Changes

Individual Market Observations

- The weighted average rate increase for AHCT enrollees (before premium subsidies) is 8.5%. This rate change does not include the impact of aging
- Rate changes across all plan and area combinations range from -1.8% to 27.3%
- By county, average rates are increasing the most in Litchfield and New London
- By issuer, premium weighted rate changes average 5.5% for Anthem, 10.6% for CBI and 6.8% for CICI for continuing and cross-walked enrollees
- Silver plans continue to be loaded for the defunding of cost-sharing reductions

2024 Rate Changes

Individual Market Observations

- Impacted Policyholders (Premium)
 - 19% of policyholders will experience a decrease in premiums
 - 2% of policyholders will have no rate change
 - Increase reflects weighted average rate change in net premiums, including aging and cross-walked plans
 - Removed lives from discontinued plans

Metal Level	Subsidy Eligibility	Percent Enrollment	Expected Premium Rate Impact					
			Reduction Pop %	Reduction Premium %	Reduction \$	Increase Pop %	Increase Premium %	Increase \$
Catastrophic	Not Eligible	1%	0%	0%	\$0	100%	14%	\$31
Gold	Not Eligible	3%	4%	-12%	-\$79	96%	15%	\$72
Silver	Not Eligible	2%	31%	-9%	-\$40	69%	16%	\$51
Bronze	Not Eligible	6%	10%	-16%	-\$49	90%	21%	\$46
Gold	Eligible	12%	10%	-32%	-\$40	89%	33%	\$63
Silver	Eligible	50%	26%	-61%	-\$33	70%	354%	\$40
Bronze	Eligible	23%	14%	-34%	-\$30	86%	82%	\$42
Total		100%	19%	-50%	(\$34)	78%	189%	\$46

2024 Rate Changes

Summary of Individual Rate Changes – by Metal Tier

Metal	Metric	Issuer			
		Anthem	CBI	CICI	Total
Platinum	Low	NA	NA	NA	NA
	High	NA	NA	NA	NA
	Wtd Avg*	NA	NA	NA	NA
Gold	Low	6.6%	10.9%	6.6%	6.6%
	High	13.2%	13.0%	27.3%	27.3%
	Wtd Avg*	8.8%	11.2%	10.0%	10.0%
Silver	Low	-0.5%	11.4%	-1.8%	-1.8%
	High	4.0%	11.4%	11.4%	11.4%
	Wtd Avg*	1.0%	11.4%	7.9%	7.9%
Bronze	Low	2.8%	7.9%	2.8%	2.8%
	High	14.6%	9.3%	15.2%	15.2%
	Wtd Avg*	8.3%	8.9%	8.7%	8.7%
Catastrophic	Low	5.0%	12.6%	5.0%	5.0%
	High	9.8%	12.6%	12.6%	12.6%
	Wtd Avg*	6.4%	12.6%	11.3%	11.3%
Total	Low	-0.5%	7.9%	-1.8%	-1.8%
	High	14.6%	13.0%	27.3%	27.3%
	Wtd Avg*	5.5%	10.6%	6.8%	8.5%

*Wtd Avg = Weighted Average based on 2023 enrollment as of September 2023

2024 Rate Changes

Summary of Individual Rate Changes – by County

County	Metric	Issuer			Total
		Anthem	CBI	CICI	
Fairfield	Low	-0.1%	7.9%	4.1%	-0.1%
	High	10.1%	13.0%	15.4%	20.0%
	Wtd Avg*	4.4%	10.6%	6.6%	8.5%
Hartford	Low	-0.4%	7.9%	4.1%	-0.4%
	High	9.7%	13.0%	15.4%	21.8%
	Wtd Avg*	4.5%	10.7%	6.6%	8.4%
Litchfield	Low	3.9%	7.9%	4.1%	1.2%
	High	14.5%	13.0%	15.4%	22.2%
	Wtd Avg*	8.7%	10.6%	6.6%	9.4%
Middlesex	Low	0.7%	7.9%	4.1%	-1.8%
	High	11.0%	13.0%	15.4%	19.2%
	Wtd Avg*	6.3%	10.6%	6.6%	8.9%
NewHaven	Low	0.7%	7.9%	4.1%	0.7%
	High	11.0%	13.0%	15.4%	16.8%
	Wtd Avg*	5.7%	10.7%	6.6%	8.8%
NewLondon	Low	4.0%	7.9%	4.1%	4.0%
	High	14.6%	13.0%	15.4%	15.4%
	Wtd Avg*	7.8%	10.6%	6.6%	8.5%
Tolland	Low	-0.5%	7.9%	4.1%	-0.5%
	High	9.6%	13.0%	15.4%	24.2%
	Wtd Avg*	3.7%	10.6%	6.6%	5.9%
Windham	Low	-0.5%	7.9%	4.1%	-0.5%
	High	9.6%	13.0%	15.4%	27.3%
	Wtd Avg*	3.7%	10.8%	6.6%	5.8%

*Wtd Avg = Weighted Average based on 2023 enrollment as of September 2023

2024 Rate Changes

Individual Market Rate Changes by Plan with Mapping

Metal	issuer	2023 Plan Name	2024 Plan Name	Fairfield	Hartford	Litchfield	Middlesex	New Haven	New London	Tolland	Windham
Gold	Anthem	Gold HMO BlueCare Prime with Added Dental and Vision Benefits	Gold HMO Pathway Enhanced with Added Dental and Vision Benefits	8.8%	8.4%	13.1%	9.6%	9.6%	13.2%	8.3%	8.3%
Gold	Anthem	Gold HMO Pathway Enhanced Tiered	Gold HMO Pathway Enhanced with Added Dental and Vision Benefits	7.4%	7.1%	11.7%	8.3%	8.3%	11.8%	7.0%	7.0%
Gold	Anthem	Gold PPO Pathway with Added Dental and Vision Benefits	Gold PPO Pathway with Added Dental and Vision Benefits	7.5%	7.1%	11.7%	8.3%	8.3%	11.8%	7.0%	7.0%
Gold	Anthem	Gold PPO Standard Pathway	Gold PPO Standard Pathway	7.1%	6.7%	11.4%	8.0%	8.0%	11.5%	6.6%	6.6%
Gold	CBI	Choice Gold Alternative POS	Choice Gold Alternative POS	13.0%	13.0%	13.0%	13.0%	13.0%	13.0%	13.0%	13.0%
Gold	CBI	Choice Gold Alternative POS with Dental	Choice Gold Alternative POS	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%
Gold	CBI	Choice Gold Standard POS	Choice Gold Standard POS	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%	10.9%
Gold	CICI	FlexPOS Gold Standard	Value Gold Standard POS	20.0%	21.8%	22.2%	19.2%	16.8%	15.4%	24.2%	27.3%
Silver	Anthem	Silver PPO Standard Pathway	Silver PPO Standard Pathway	-0.1%	-0.4%	3.9%	0.7%	0.7%	4.0%	-0.5%	-0.5%
Silver	CBI	Choice Silver Standard POS	Choice Silver Standard POS	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%	11.4%
Silver	CICI	FlexPOS Silver Standard	CBI: Choice Silver Standard POS	4.8%	2.9%	1.2%	-1.8%	5.0%	5.2%	0.0%	4.3%

2024 Rate Changes (Cont.)

Individual Market Rate Changes by Plan with Mapping

Metal	issuer	2023 Plan Name	2024 Plan Name	Fairfield	Hartford	Litchfield	Middlesex	New Haven	New London	Tolland	Windham
Bronze	Anthem	Bronze HMO BlueCare Prime with Added Dental and Vision Benefits	Bronze HMO Pathway Enhanced with Added Dental and Vision Benefits	10.1%	9.7%	14.5%	11.0%	11.0%	14.6%	9.6%	9.6%
Bronze	Anthem	Bronze HMO Pathway Enhanced Tiered	Bronze HMO Pathway Enhanced with Added Dental and Vision Benefits	5.5%	5.1%	9.7%	6.3%	6.3%	9.8%	5.0%	5.0%
Bronze	Anthem	Bronze PPO Pathway Enhanced Value PCP	Bronze PPO Pathway	7.8%	7.4%	12.1%	8.7%	8.7%	12.2%	7.3%	7.3%
Bronze	Anthem	Bronze PPO Standard Pathway	Bronze PPO Standard Pathway	6.0%	5.6%	10.2%	6.9%	6.9%	10.3%	5.5%	5.5%
Bronze	Anthem	Bronze PPO Standard Pathway for HSA	Bronze PPO Standard Pathway for HSA	3.3%	2.9%	7.4%	4.1%	4.1%	7.5%	2.8%	2.8%
Bronze	CBI	Choice Bronze Alternative POS with Dental	Choice Bronze Alternative POS with Dental	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%
Bronze	CBI	Choice Bronze Standard POS	Choice Bronze Standard POS	9.3%	9.3%	9.3%	9.3%	9.3%	9.3%	9.3%	9.3%
Bronze	CBI	Choice Bronze Standard POS HSA	Choice Bronze Standard POS HSA	9.0%	9.0%	9.0%	9.0%	9.0%	9.0%	9.0%	9.0%
Bronze	CICI	FlexPOS Bronze Standard	Value Bronze Standard POS	8.5%	10.2%	10.5%	7.8%	5.6%	4.4%	12.3%	15.2%
Bronze	CICI	FlexPOS Bronze Standard HSA	Value Bronze Standard POS HSA	8.2%	9.9%	10.3%	7.5%	5.3%	4.1%	12.0%	14.9%
Catastrophic	Anthem	Catastrophic HMO Pathway Enhanced	Catastrophic HMO Pathway Enhanced	5.5%	5.1%	9.7%	6.4%	6.4%	9.8%	5.0%	5.0%
Catastrophic	CBI	Choice Catastrophic POS with Dental	Choice Catastrophic POS with Dental	12.6%	12.6%	12.6%	12.6%	12.6%	12.6%	12.6%	12.6%

2024 Rate Changes

Small Group Market Observations

- No plans are being discontinued in 2024
- Rate changes for 2024
 - Anthem*: The overall rate increase is 5.1% with plan specific rate changes varying from 0.0% to 11.7%. Increase reflects a mix of on and off exchange plans

*Average Increases from Connecticut Insurance Department.

2024 Rate Changes

Summary of SHOP Rate Changes

Metal Level	Carrier	HIOS ID	2023 Plan Name	2024 Plan Name	Low	High	Fairfield	Hartford	Litchfield
Gold	Anthem	86545CT1260012	Gold Pathway CT PPO	Gold Pathway CT PPO	5%	9%	5%	8%	9%
Silver	Anthem	86545CT1260013	Silver Pathway CT PPO	Silver Pathway CT PPO	10%	14%	11%	13%	14%
Silver	Anthem	86545CT1260014	Silver Pathway CT PPO w HSA	Silver Pathway CT PPO w HSA	-1%	2%	-1%	1%	2%
Bronze	Anthem	86545CT1260015	Bronze Pathway CT PPO w HSA	Bronze Pathway CT PPO w HSA	7%	10%	7%	9%	10%
Bronze	Anthem	86545CT1260016	Bronze Pathway CT PPO	Bronze Pathway CT PPO	3%	7%	3%	5%	7%

Metal Level	Carrier	HIOS ID	2023 Plan Name	2024 Plan Name	Middlesex	New Haven	New London	Tolland	Windham
Gold	Anthem	86545CT1260012	Gold Pathway CT PPO	Gold Pathway CT PPO	5%	5%	9%	9%	9%
Silver	Anthem	86545CT1260013	Silver Pathway CT PPO	Silver Pathway CT PPO	10%	10%	14%	14%	14%
Silver	Anthem	86545CT1260014	Silver Pathway CT PPO w HSA	Silver Pathway CT PPO w HSA	-1%	-1%	2%	2%	2%
Bronze	Anthem	86545CT1260015	Bronze Pathway CT PPO w HSA	Bronze Pathway CT PPO w HSA	7%	7%	10%	10%	10%
Bronze	Anthem	86545CT1260016	Bronze Pathway CT PPO	Bronze Pathway CT PPO	3%	3%	6%	6%	6%

Section 3

Rate Analysis

Rate Analysis – Individual Market

Changes for 2024

- The ranges in premium vary by metal level and rating area
 - The Silver plans have the narrowest premium range
 - The most variation is in the Gold level plans
- Rate increases at the Silver level for the defunding of CSRs continues to narrow the differential with Gold plans

Rate Analysis – Individual Market

On & Off Exchange Approved Plan Filings

Individual	Rating Areas 1-8		
	On & Off	On	Off
Catastrophic	3	2	1
Bronze	15	10	5
Silver	9	3	6
Gold	8	7	1
Platinum	0	0	0
Total	35	22	13

Rate Analysis – Individual Market

On & Off Exchange Rate Comparison

45 year-old rates

Rating Area	Metal Level	Plan Count	Off Exchange Only*			On/Off Exchange			
			Rate range	High/Low -1	Average	Plan Count	Rate range	High/Low -1	Average
Fairfield	Catastrophic	1	\$397 - \$397	0%	\$397	2	\$379 - \$397	5%	\$388
	Bronze	5	\$684 - \$825	21%	\$762	10	\$696 - \$780	12%	\$728
	Silver	6	\$827 - \$969	17%	\$909	3	\$801 - \$854	7%	\$819
	Gold	1	\$846 - \$846	0%	\$846	7	\$776 - \$1544	99%	\$1,018
	Platinum	0	N/A	N/A	N/A	0	N/A	N/A	N/A
Hartford	Catastrophic	1	\$332 - \$332	0%	\$332	2	\$324 - \$332	2%	\$328
	Bronze	5	\$572 - \$702	23%	\$644	10	\$591 - \$689	17%	\$620
	Silver	6	\$692 - \$856	24%	\$792	3	\$671 - \$754	12%	\$703
	Gold	1	\$707 - \$707	0%	\$707	7	\$649 - \$1291	99%	\$864
	Platinum	0	N/A	N/A	N/A	0	N/A	N/A	N/A
Litchfield	Catastrophic	1	\$346 - \$346	0%	\$346	2	\$346 - \$350	1%	\$348
	Bronze	5	\$597 - \$699	17%	\$652	10	\$617 - \$760	23%	\$662
	Silver	6	\$712 - \$945	33%	\$854	3	\$700 - \$832	19%	\$758
	Gold	1	\$738 - \$738	0%	\$738	7	\$678 - \$1347	99%	\$920
	Platinum	0	N/A	N/A	N/A	0	N/A	N/A	N/A
Middlesex	Catastrophic	1	\$364 - \$364	0%	\$364	2	\$350 - \$364	4%	\$357
	Bronze	5	\$628 - \$769	22%	\$706	10	\$643 - \$763	19%	\$679
	Silver	6	\$759 - \$948	25%	\$875	3	\$737 - \$835	13%	\$771
	Gold	1	\$777 - \$777	0%	\$777	7	\$713 - \$1418	99%	\$946
	Platinum	0	N/A	N/A	N/A	0	N/A	N/A	N/A

*Ranges don't include on-exchange plans that may also be purchased off-exchange

Rate Analysis – Individual Market

On & Off Exchange Rate Comparison (Cont.)

45 year-old rates

Rating Area	Metal Level	Off Exchange Only*				On/Off Exchange			
		Plan Count	Rate range	High/Low -1	Average	Plan Count	Rate range	High/Low -1	Average
New Haven	Catastrophic	1	\$364 - \$364	0%	\$364	2	\$350 - \$364	4%	\$357
	Bronze	5	\$628 - \$769	22%	\$706	10	\$643 - \$699	9%	\$666
	Silver	6	\$759 - \$869	14%	\$823	3	\$737 - \$766	4%	\$747
	Gold	1	\$777 - \$777	0%	\$777	7	\$713 - \$1418	99%	\$932
	Platinum	0	N/A	N/A	N/A	0	N/A	N/A	N/A
New London	Catastrophic	1	\$332 - \$332	0%	\$332	2	\$332 - \$350	5%	\$341
	Bronze	5	\$572 - \$704	23%	\$645	10	\$591 - \$690	17%	\$635
	Silver	6	\$692 - \$858	24%	\$793	3	\$671 - \$756	13%	\$722
	Gold	1	\$707 - \$707	0%	\$707	7	\$649 - \$1291	99%	\$885
	Platinum	0	N/A	N/A	N/A	0	N/A	N/A	N/A
Tolland	Catastrophic	1	\$317 - \$317	0%	\$317	2	\$317 - \$350	10%	\$334
	Bronze	5	\$547 - \$704	29%	\$635	10	\$565 - \$782	38%	\$640
	Silver	6	\$662 - \$971	47%	\$863	3	\$642 - \$856	33%	\$746
	Gold	1	\$677 - \$677	0%	\$677	7	\$621 - \$1235	99%	\$884
	Platinum	0	N/A	N/A	N/A	0	N/A	N/A	N/A
Windham	Catastrophic	1	\$317 - \$317	0%	\$317	2	\$317 - \$350	10%	\$334
	Bronze	5	\$547 - \$704	29%	\$635	10	\$565 - \$768	36%	\$637
	Silver	6	\$662 - \$955	44%	\$852	3	\$642 - \$841	31%	\$741
	Gold	1	\$677 - \$677	0%	\$677	7	\$621 - \$1235	99%	\$881
	Platinum	0	N/A	N/A	N/A	0	N/A	N/A	N/A

*Ranges don't include on-exchange plans that may also be purchased off-exchange

Rate Analysis – Small Group

On Exchange 1st Quarter Rate Comparison

45 year-old rates

		On Exchange		
Rating Area	Metal Level	Rate range	High/Low -1	Average
Fairfield	Bronze	\$639 - \$685	7%	\$662
	Silver	\$745 - \$769	3%	\$757
	Gold	\$860 - \$860	0%	\$860
	Platinum	NA	NA	NA
Hartford	Bronze	\$539 - \$577	7%	\$558
	Silver	\$627 - \$648	3%	\$638
	Gold	\$725 - \$725	0%	\$725
	Platinum	NA	NA	NA
Litchfield	Bronze	\$545 - \$584	7%	\$564
	Silver	\$634 - \$655	3%	\$645
	Gold	\$732 - \$732	0%	\$732
	Platinum	NA	NA	NA
Middlesex	Bronze	\$598 - \$641	7%	\$619
	Silver	\$696 - \$719	3%	\$708
	Gold	\$804 - \$804	0%	\$804
	Platinum	NA	NA	NA

		On Exchange		
Rating Area	Metal Level	Rate range	High/Low -1	Average
New Haven	Bronze	\$598 - \$641	7%	\$619
	Silver	\$696 - \$719	3%	\$708
	Gold	\$804 - \$804	0%	\$804
	Platinum	NA	NA	NA
New London	Bronze	\$592 - \$634	7%	\$613
	Silver	\$690 - \$712	3%	\$701
	Gold	\$796 - \$796	0%	\$796
	Platinum	NA	NA	NA
Tolland	Bronze	\$592 - \$634	7%	\$613
	Silver	\$690 - \$712	3%	\$701
	Gold	\$796 - \$796	0%	\$796
	Platinum	NA	NA	NA
Windham	Bronze	\$592 - \$634	7%	\$613
	Silver	\$690 - \$712	3%	\$701
	Gold	\$796 - \$796	0%	\$796
	Platinum	NA	NA	NA

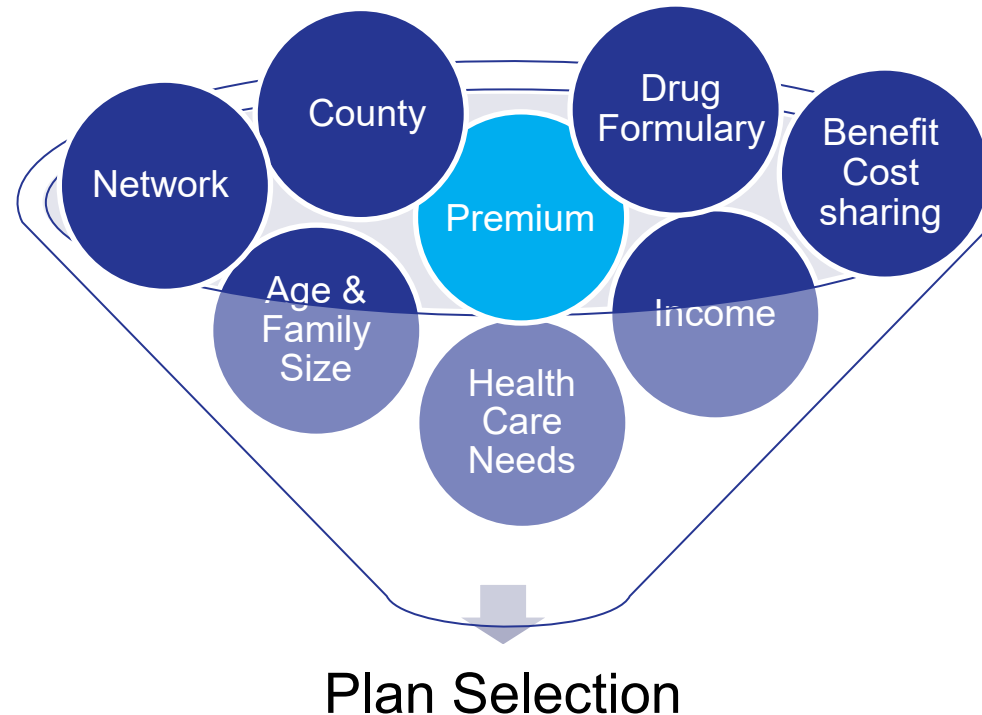
Section 4

Consumer Impact Analysis

Consumer Impact Analysis

Background

- There are many considerations consumers use to select the best plan option for themselves
- This section outlines the premium changes for consumers in the individual market after reflecting federal premium subsidies
- Brokers may advise consumers on plan selection
 - The AHCT Consumer Decision Support Tool also includes the considerations below



Consumer Impact Analysis

Background

- This section outlines the premium changes for consumers in the individual market after reflecting federal premium subsidies
- Impacts are calculated based on issuer plan mappings provided to Wakely by AHCT
- Weighted averages are based on enrollment by plan and county provided to Wakely by AHCT
- Premium impact for individuals and households vary based on:
 - Member age(s)
 - Geographic region
 - Income
 - Plan selection
 - Household size

Consumer Impact Analysis

Subsidy Calculation

- Subsidy eligible households receive a premium subsidy that is equal to difference between
 - The premium for Essential Health Benefits for the second lowest cost silver (benchmark) plan available for the covered enrollees
 - A portion of their household income as defined on the next slide

Consumer Impact Analysis

2023/2024 Rate Changes

Income FPL* %	Income Range in Dollars ** for a single individual in 48 states + DC		Premium Cap Max % of Income for 2nd Lowest Silver	
	2023 benefit year	2024 benefit year	2023 ARPA	2024 ARPA
Under 133%	Less than \$18,075	Less than \$19,391	0.00%	0.00%
133% - 150%	\$18,075 - \$20,385	\$19,391 - \$21,870	0.00%	0.00%
150% - 200%	\$20,385 - \$27,180	\$21,870 - \$29,160	0% - 2.0%	0% - 2.0%
200% - 250%	\$27,180 - \$33,975	\$29,160 - \$36,450	2.00%-4.00%	2.00%-4.00%
250% - 300%	\$33,975 - \$40,770	\$36,450 - \$43,740	4.00%-6.00%	4.00%-6.00%
300% - 400%	\$40,770 - \$54,360	\$43,740 - \$58,320	6.00%-8.5%	6.00%-8.5%
Over 400%	More than \$54,360	More than \$58,320	8.5%	8.5%

*Federal Poverty Level (FPL)

**For purposes of the premium tax credit, eligibility for a certain year is based on the most recently published set of federal poverty guidelines on the first day of the annual open enrollment period.

Consumer Impact Analysis

Consumer Premiums

- Benchmark plan: Subsidy eligible households pay up to the defined % of income for the Essential Health Benefits (EHB) portion of benchmark premium, and pay the non-EHB premium amount as well
- Non-Benchmark plan: Consumers pay the amount above, plus/minus the difference between their selected plan and the benchmark
- Advanced payment of the Premium Tax Credit (APTC): federal government pays APTC directly to issuer, reducing consumer premium
- Starting July 1, 2021 under the Covered Connecticut program: For eligible consumers, the State of CT pays the consumer portion of premium (must be enrolled in Silver CSR plan) and consumer portion of cost-sharing amounts

Consumer Impact Analysis

Drivers of After Subsidy Rate Changes

- Change in Second Lowest Silver plan/premium
- Change in plan premium relative to Second Lowest Silver premium
- Change in income, household size
- Updates to FPL
- IRS guidelines; Maximum Contribution % of Income

Consumer Impact Analysis

Change in Benchmark Plan and Subsidies

- The next slide illustrates the change in the benchmark (second lowest cost silver plan) by county assuming no aging
- Key observations include:
 - The benchmark plan issuer is changing in five of the eight counties
 - Benchmark premium change varies from 1.3% to 11.4% by county

Consumer Impact Analysis

Change in Benchmark Plan

County	2023 Enrollment in County	2023 Benchmark Plan		2024 Benchmark Plan		Benchmark Premium Change
		Issuer	Plan Name	Issuer	Plan Name	
Fairfield	36,859	CICI	FlexPOS Silver Standard	Anthem	Silver PPO Standard Pathway	5.2%
Hartford	24,067	CICI	FlexPOS Silver Standard	CBI	Choice Silver Standard POS	2.8%
Litchfield	7,592	Anthem	Silver PPO Standard Pathway	CBI	Choice Silver Standard POS	10.0%
Middlesex	5,751	Anthem	Silver PPO Standard Pathway	CBI	Choice Silver Standard POS	1.3%
New Haven	23,722	CICI	FlexPOS Silver Standard	CBI	Choice Silver Standard POS	5.0%
New London	7,519	CBI	Choice Silver Standard POS	CBI	Choice Silver Standard POS	11.4%
Tolland	3,870	CBI	Choice Silver Standard POS	CBI	Choice Silver Standard POS	11.4%
Windham	2,621	CBI	Choice Silver Standard POS	CBI	Choice Silver Standard POS	11.4%

Consumer Impact Analysis

Change in Benchmark Premium and Subsidies – Sample Households

- The next slides illustrate the change in the benchmark premium and premium subsidy amounts by county for five hypothetical households assuming enrollment in benchmark plan each year
 - Household 1: single, age 28 adult with income of 200% FPL
 - Household 2: family of four, two adults age 40, two children age 6 and 9 with income of 350% FPL
 - Household 3: single, age 44 adult with income of 300% FPL
 - Household 4: couple, age 50 adult with income of 300% FPL
 - Household 5: family of four, two adults age 55 , two children ages 21 with income of 250% FPL
- Results for other household scenarios will vary
- Key observations for sample household 1 include
 - Benchmark premiums are increasing by 9% on average
 - Average subsidies for this household are increasing by 9% across all counties and range from 4% to 15% by county

Consumer Impact Analysis

Change in Benchmark Premium and Subsidies – Sample Household 1

For single age 28-year-old (29 in 2024) with income of 200% FPL (approximately \$27,180 in 2023, \$29,160 in 2024).

County	Enrollment Distribution by County	Monthly Benchmark Premium (Before Tax Credit)				Monthly Premium Subsidy-EHB Only			
		2023	2024	\$ Change	% Change	2023	2024	\$ Change	% Change
Fairfield	33%	\$576	\$622	\$46	8%	\$529	\$573	\$44	8%
Hartford	21%	\$501	\$530	\$29	6%	\$454	\$480	\$26	6%
Litchfield	7%	\$507	\$574	\$66	13%	\$460	\$523	\$64	14%
Middlesex	5%	\$550	\$573	\$23	4%	\$503	\$523	\$20	4%
New Haven	21%	\$530	\$573	\$43	8%	\$484	\$523	\$39	8%
New London	7%	\$500	\$574	\$73	15%	\$453	\$523	\$70	15%
Tolland	3%	\$500	\$574	\$73	15%	\$453	\$523	\$70	15%
Windham	2%	\$500	\$574	\$73	15%	\$453	\$523	\$70	15%
TOTAL	100%	\$535	\$580	\$45	9%	\$488	\$530	\$43	9%

Consumer Impact Analysis

Change in Benchmark Premium and Subsidies – Sample Household 2

For family of four with income of 350% FPL, adults aged 40 (41 in 2024) and two children ages 6 and 9

County	Enrollment Distribution by County	Monthly Benchmark Premium (Before Tax Credit)				Monthly Premium Subsidy-EHB Only			
		2023	2024	\$ Change	% Change	2023	2024	\$ Change	% Change
Fairfield	33%	\$2,163	\$2,297	\$133	6%	\$1,571	\$1,662	\$91	6%
Hartford	21%	\$1,883	\$1,960	\$76	4%	\$1,291	\$1,320	\$28	2%
Litchfield	7%	\$1,907	\$2,119	\$212	11%	\$1,312	\$1,478	\$167	13%
Middlesex	5%	\$2,069	\$2,118	\$49	2%	\$1,473	\$1,477	\$4	0%
New Haven	21%	\$1,993	\$2,118	\$124	6%	\$1,401	\$1,477	\$76	5%
New London	7%	\$1,880	\$2,119	\$239	13%	\$1,287	\$1,478	\$191	15%
Tolland	3%	\$1,880	\$2,119	\$239	13%	\$1,287	\$1,478	\$191	15%
Windham	2%	\$1,880	\$2,119	\$239	13%	\$1,287	\$1,478	\$191	15%
TOTAL	100%	\$2,009	\$2,143	\$133	7%	\$1,417	\$1,504	\$87	6%

Consumer Impact Analysis

Change in Benchmark Premium and Subsidies – Sample Household 3

For single age 44-year-old (45 in 2024) with income of 300% FPL (approximately \$40,770 in 2023, \$43,740 in 2024).

County	Enrollment Distribution by County	Monthly Benchmark Premium (Before Tax Credit)				Monthly Premium Subsidy-EHB Only			
		2023	2024	\$ Change	% Change	2023	2024	\$ Change	% Change
Fairfield	33%	\$740	\$802	\$63	8%	\$534	\$583	\$49	9%
Hartford	21%	\$644	\$685	\$41	6%	\$438	\$464	\$25	6%
Litchfield	7%	\$652	\$740	\$88	14%	\$445	\$519	\$74	17%
Middlesex	5%	\$707	\$740	\$32	5%	\$500	\$519	\$18	4%
New Haven	21%	\$682	\$740	\$58	9%	\$476	\$519	\$43	9%
New London	7%	\$643	\$740	\$97	15%	\$437	\$519	\$82	19%
Tolland	3%	\$643	\$740	\$97	15%	\$437	\$519	\$82	19%
Windham	2%	\$643	\$740	\$97	15%	\$437	\$519	\$82	19%
TOTAL	100%	\$687	\$749	\$61	9%	\$481	\$528	\$47	10%

Consumer Impact Analysis

Change in Benchmark Premium and Subsidies – Sample Household 4

For couple age 50-year-old (51 in 2024) with income of 300% FPL (approximately \$54,930 in 2023, \$56,190 in 2024).

County	Enrollment Distribution by County	Monthly Benchmark Premium (Before Tax Credit)				Monthly Premium Subsidy-EHB Only			
		2023	2024	\$ Change	% Change	2023	2024	\$ Change	% Change
Fairfield	33%	\$1,891	\$2,072	\$181	10%	\$1,612	\$1,776	\$164	10%
Hartford	21%	\$1,646	\$1,768	\$122	7%	\$1,367	\$1,467	\$100	7%
Litchfield	7%	\$1,667	\$1,912	\$245	15%	\$1,385	\$1,610	\$225	16%
Middlesex	5%	\$1,809	\$1,911	\$102	6%	\$1,526	\$1,609	\$83	5%
New Haven	21%	\$1,743	\$1,911	\$168	10%	\$1,463	\$1,609	\$146	10%
New London	7%	\$1,643	\$1,912	\$269	16%	\$1,364	\$1,610	\$247	18%
Tolland	3%	\$1,643	\$1,912	\$269	16%	\$1,364	\$1,610	\$247	18%
Windham	2%	\$1,643	\$1,912	\$269	16%	\$1,364	\$1,610	\$247	18%
TOTAL	100%	\$1,757	\$1,934	\$177	10%	\$1,477	\$1,634	\$157	11%

Consumer Impact Analysis

Change in Benchmark Premium and Subsidies – Sample Household 5

For family of four with income of 250% FPL, adults aged 55 (56 in 2024) and two children ages 21 (22 in 2024) (college age)

County	Enrollment Distribution by County	Monthly Benchmark Premium (Before Tax Credit)				Monthly Premium Subsidy-EHB Only			
		2023	2024	\$ Change	% Change	2023	2024	\$ Change	% Change
Fairfield	33%	\$3,420	\$3,704	\$283	8%	\$3,180	\$3,452	\$272	9%
Hartford	21%	\$2,977	\$3,160	\$183	6%	\$2,738	\$2,901	\$162	6%
Litchfield	7%	\$3,015	\$3,417	\$402	13%	\$2,770	\$3,157	\$386	14%
Middlesex	5%	\$3,271	\$3,415	\$143	4%	\$3,026	\$3,154	\$129	4%
New Haven	21%	\$3,152	\$3,415	\$263	8%	\$2,912	\$3,154	\$243	8%
New London	7%	\$2,972	\$3,417	\$445	15%	\$2,732	\$3,157	\$425	16%
Tolland	3%	\$2,972	\$3,417	\$445	15%	\$2,732	\$3,157	\$425	16%
Windham	2%	\$2,972	\$3,417	\$445	15%	\$2,732	\$3,157	\$425	16%
TOTAL	100%	\$3,177	\$3,455	\$278	9%	\$2,936	\$3,198	\$262	9%

Consumer Impact Analysis

Weighted Average Premium Changes – Sample Households

- The following slides show the change in average premium by area (weighted by AHCT enrollment by plan in each area) before and after subsidy for five different household scenarios (defined at the top of each page)
- Averages are weighted by enrollment in **continuing** plans based on 2023 distribution by county and plan provided by AHCT as of September 2023
- The table shows rate changes before and after subsidy assuming the household auto-renews in 2024 based on its 2023 plan
- Averages represent the impact of all enrollees in the county if they had the same household characteristics as the example
- Impact will vary for other household scenarios

Consumer Impact Analysis

Weighted Average Premium Changes – Sample Household 1

For single age 28-year-old (29 in 2024) with income of 200% FPL (approximately \$27,180 in 2023, \$29,160 in 2024).
 Premiums are weighted by 2023 enrollment in continuing plans within a county

County	Continuing Enrollment Distr. By County	Change in Subsidy	Wtd Avg Premium Before Subsidy			Wtd Avg Premium After Full Subsidy		
			2023	2024	Change	2023	2024	Change
Fairfield	33%	\$55	\$539	\$603	12%	\$37	\$46	24%
Hartford	21%	\$38	\$456	\$510	12%	\$26	\$42	62%
Litchfield	7%	\$68	\$477	\$538	13%	\$37	\$30	-18%
Middlesex	5%	\$40	\$491	\$552	12%	\$24	\$44	85%
New Haven	21%	\$48	\$493	\$553	12%	\$32	\$44	39%
New London	7%	\$68	\$464	\$518	12%	\$31	\$18	-43%
Tolland	3%	\$54	\$463	\$504	9%	\$33	\$21	-37%
Windham	2%	\$54	\$465	\$506	9%	\$32	\$19	-41%
TOTAL	100%	\$51	\$496	\$554	12%	\$32	\$40	25%

Consumer Impact Analysis

Weighted Average Premium Changes – Sample Household 2

For family of four with income of 350% FPL, adults aged 40 (41 in 2024) and two children ages 6 and 9. Premiums are weighted by 2023 enrollment in continuing plans within a county

County	Continuing Enrollment Distr. By County	Change in Subsidy	Wtd Avg Premium Before Subsidy			Wtd Avg Premium After Full Subsidy		
			2023	2024	Change	2023	2024	Change
Fairfield	33%	\$123	\$2,028	\$2,229	10%	\$512	\$590	15%
Hartford	21%	\$53	\$1,715	\$1,885	10%	\$468	\$585	25%
Litchfield	7%	\$186	\$1,793	\$1,986	11%	\$518	\$526	2%
Middlesex	5%	\$32	\$1,846	\$2,038	10%	\$427	\$587	38%
New Haven	21%	\$96	\$1,854	\$2,045	10%	\$495	\$590	19%
New London	7%	\$198	\$1,745	\$1,915	10%	\$485	\$456	-6%
Tolland	3%	\$200	\$1,739	\$1,863	7%	\$486	\$410	-16%
Windham	2%	\$202	\$1,748	\$1,868	7%	\$486	\$404	-17%
TOTAL	100%	\$111	\$1,863	\$2,048	10%	\$491	\$565	15%

Consumer Impact Analysis

Weighted Average Premium Changes – Sample Household 3

For single age 44-year-old (45 in 2024) with income of 300% FPL (approximately \$40,770 in 2023, \$43,740 in 2024)
 Premiums are weighted by 2023 enrollment in continuing plans within a county

County	Continuing Enrollment Distr. By County	Change in Subsidy	Wtd Avg Premium Before Subsidy			Wtd Avg Premium After Full Subsidy		
			2023	2024	Change	2023	2024	Change
Fairfield	33%	\$60	\$693	\$779	12%	\$178	\$203	14%
Hartford	21%	\$34	\$586	\$659	12%	\$163	\$202	24%
Litchfield	7%	\$80	\$613	\$694	13%	\$180	\$181	0%
Middlesex	5%	\$28	\$631	\$712	13%	\$149	\$202	36%
New Haven	21%	\$50	\$634	\$714	13%	\$172	\$203	18%
New London	7%	\$85	\$597	\$669	12%	\$169	\$157	-7%
Tolland	3%	\$85	\$595	\$651	9%	\$169	\$140	-17%
Windham	2%	\$86	\$598	\$652	9%	\$169	\$138	-18%
TOTAL	100%	\$55	\$637	\$715	12%	\$171	\$194	14%

Consumer Impact Analysis

Weighted Average Premium Changes – Sample Household 4

For couple age 50-year-old (51 in 2024) with income of 300% FPL (approximately \$54,930 in 2023, \$56,190 in 2024).
 Premiums are weighted by 2023 enrollment in continuing plans within a county

County	Continuing Enrollment Distr. By County	Change in Subsidy	Wtd Avg Premium Before Subsidy			Wtd Avg Premium After Full Subsidy		
			2023	2024	Change	2023	2024	Change
Fairfield	33%	\$196	\$1,773	\$2,011	13%	\$216	\$259	20%
Hartford	21%	\$124	\$1,499	\$1,701	13%	\$178	\$256	44%
Litchfield	7%	\$243	\$1,567	\$1,792	14%	\$222	\$204	-8%
Middlesex	5%	\$122	\$1,614	\$1,839	14%	\$154	\$258	67%
New Haven	21%	\$165	\$1,620	\$1,845	14%	\$200	\$259	30%
New London	7%	\$248	\$1,526	\$1,728	13%	\$196	\$151	-23%
Tolland	3%	\$238	\$1,520	\$1,681	11%	\$199	\$122	-39%
Windham	2%	\$241	\$1,528	\$1,685	10%	\$198	\$113	-43%
TOTAL	100%	\$179	\$1,629	\$1,848	13%	\$199	\$239	20%

Consumer Impact Analysis

Weighted Average Premium Changes – Sample Household 5

For family of four with income of 250% FPL, adults aged 55 (56 in 2024) and two children ages 21 (22 in 2024) (college age). Premiums are weighted by 2023 enrollment in continuing plans within a county.

County	Continuing Enrollment Distr. By County	Change in Subsidy	Wtd Avg Premium Before Subsidy			Wtd Avg Premium After Full Subsidy		
			2023	2024	Change	2023	2024	Change
Fairfield	33%	\$335	\$3,206	\$3,594	12%	\$195	\$249	28%
Hartford	21%	\$235	\$2,711	\$3,040	12%	\$130	\$223	72%
Litchfield	7%	\$412	\$2,834	\$3,203	13%	\$200	\$157	-22%
Middlesex	5%	\$265	\$2,918	\$3,286	13%	\$133	\$236	77%
New Haven	21%	\$294	\$2,931	\$3,297	13%	\$161	\$233	45%
New London	7%	\$397	\$2,760	\$3,088	12%	\$165	\$97	-42%
Tolland	3%	\$317	\$2,750	\$3,005	9%	\$176	\$114	-35%
Windham	2%	\$316	\$2,764	\$3,012	9%	\$170	\$102	-40%
TOTAL	100%	\$179	\$2,945	\$3,302	12%	\$168	\$215	28%

Consumer Impact Analysis

After Subsidy Rate Impact – Sample Households

- The following slides show rate impact before and after subsidies for the lowest cost silver plans and lowest cost bronze plans in each county for the three sample households
- The first panel of numbers shows the monthly rate change from 2023 to 2024 before subsidies
- The second panel of numbers shows the after-subsidy monthly rate change from 2023 to 2024
- The third panel shows the monthly rate change if the household moves to the 2024 lowest cost plan
- Results will vary for other household scenarios
- Percentage changes shown in tables are based on full premium and results may differ from comparison of rounded premiums in table.

Consumer Impact Analysis

Lowest Cost Silver Impact– Sample Household 1 (Auto vs. Active Renew)

For single age 28-year-old (29 in 2024) with income of 200% FPL (approximately \$27,180 in 2023, \$29,160 in 2024) enrolled in the lowest cost silver plan for 2023.

County	Lowest Cost Silver Plan		Auto Renew Before Tax Credit			Auto Renew After Tax Credit			Active Renew After Tax Credit – Shop to 2024 Lowest Silver Option		
	2023	2024	2023	2024	Change	2023	2024	Change	2023	2024	Change
Fairfield	Choice Silver Standard POS	Choice Silver Standard POS	\$541	\$621	15%	\$13	\$48	280%	\$13	\$48	280%
Hartford	Choice Silver Standard POS	Silver PPO Standard Pathway	\$463	\$530	15%	\$8	\$50	515%	\$8	\$40	386%
Litchfield	Choice Silver Standard POS	Silver PPO Standard Pathway	\$500	\$574	15%	\$40	\$50	25%	\$40	\$19	-52%
Middlesex	Choice Silver Standard POS	Silver PPO Standard Pathway	\$500	\$573	15%	\$1	\$50	3256%	\$1	\$48	3100%
New Haven	Choice Silver Standard POS	Silver PPO Standard Pathway	\$500	\$573	15%	\$16	\$50	211%	\$16	\$48	196%
New London	Silver PPO Standard Pathway	Silver PPO Standard Pathway	\$486	\$520	7%	\$32	\$1	-97%	\$32	\$1	-97%
Tolland	Silver PPO Standard Pathway	Silver PPO Standard Pathway	\$486	\$497	2%	\$32	\$1	-97%	\$32	\$1	-97%
Windham	Silver PPO Standard Pathway	Silver PPO Standard Pathway	\$486	\$497	2%	\$32	\$1	-97%	\$32	\$1	-97%

Consumer Impact Analysis

Lowest Cost Silver Impact– Sample Household 2 (Auto vs. Active Renew)

For family of four with income of 350% FPL, adults aged 40 (41 in 2024) and two children ages 6 and 9 enrolled in the lowest cost silver plan for 2023.

County	Lowest Cost Silver Plan		Auto Renew Before Tax Credit			Auto Renew After Tax Credit			Active Renew After Tax Credit – Shop to 2024 Lowest Silver Option		
	2023	2024	2023	2024	Change	2023	2024	Change	2023	2024	Change
Fairfield	Choice Silver Standard POS	Choice Silver Standard POS	\$2,035	\$2,294	13%	\$464	\$632	36%	\$464	\$632	36%
Hartford	Choice Silver Standard POS	Silver PPO Standard Pathway	\$1,739	\$1,960	13%	\$447	\$640	43%	\$447	\$601	34%
Litchfield	Choice Silver Standard POS	Silver PPO Standard Pathway	\$1,880	\$2,119	13%	\$568	\$641	13%	\$568	\$526	-7%
Middlesex	Choice Silver Standard POS	Silver PPO Standard Pathway	\$1,879	\$2,118	13%	\$405	\$641	58%	\$405	\$632	56%
New Haven	Choice Silver Standard POS	Silver PPO Standard Pathway	\$1,879	\$2,118	13%	\$477	\$641	34%	\$477	\$632	32%
New London	Silver PPO Standard Pathway	Silver PPO Standard Pathway	\$1,826	\$1,921	5%	\$538	\$443	-18%	\$538	\$443	-18%
Tolland	Silver PPO Standard Pathway	Silver PPO Standard Pathway	\$1,826	\$1,837	1%	\$538	\$359	-33%	\$538	\$359	-33%
Windham	Silver PPO Standard Pathway	Silver PPO Standard Pathway	\$1,826	\$1,837	1%	\$538	\$359	-33%	\$538	\$359	-33%

Consumer Impact Analysis

Lowest Cost Silver Impact– Sample Household 3 (Auto vs. Active Renew)

For single age 44-year-old (45 in 2024) with income of 300% FPL (approximately \$40,770 in 2023, \$43,740 in 2024) enrolled in the lowest cost silver plan for 2023.

County	Lowest Cost Silver Plan		Auto Renew Before Tax Credit			Auto Renew After Tax Credit			Active Renew After Tax Credit – Shop to 2024 Lowest Silver Option		
	2023	2024	2023	2024	Change	2023	2024	Change	2023	2024	Change
Fairfield	Choice Silver Standard POS	Choice Silver Standard POS	\$696	\$801	15%	\$162	\$218	35%	\$162	\$218	35%
Hartford	Choice Silver Standard POS	Silver PPO Standard Pathway	\$594	\$685	15%	\$156	\$221	41%	\$156	\$207	33%
Litchfield	Choice Silver Standard POS	Silver PPO Standard Pathway	\$643	\$740	15%	\$197	\$221	12%	\$197	\$181	-8%
Middlesex	Choice Silver Standard POS	Silver PPO Standard Pathway	\$642	\$740	15%	\$142	\$221	56%	\$142	\$218	54%
New Haven	Choice Silver Standard POS	Silver PPO Standard Pathway	\$642	\$740	15%	\$166	\$221	33%	\$166	\$218	31%
New London	Silver PPO Standard Pathway	Silver PPO Standard Pathway	\$624	\$671	8%	\$187	\$152	-19%	\$187	\$152	-19%
Tolland	Silver PPO Standard Pathway	Silver PPO Standard Pathway	\$624	\$642	3%	\$187	\$123	-35%	\$187	\$123	-35%
Windham	Silver PPO Standard Pathway	Silver PPO Standard Pathway	\$624	\$642	3%	\$187	\$123	-35%	\$187	\$123	-35%

Consumer Impact Analysis

Lowest Cost Silver Impact– Sample Household 4 (Auto vs. Active Renew)

For couple age 50-year-old (51 in 2024) with income of 300% FPL (approximately \$54,930 in 2023, \$56,190 in 2024) enrolled in the lowest cost silver plan for 2023.

County	Lowest Cost Silver Plan		Auto Renew Before Tax Credit			Auto Renew After Tax Credit			Active Renew After Tax Credit – Shop to 2024 Lowest Silver Option		
	2023	2024	2023	2024	Change	2023	2024	Change	2023	2024	Change
Fairfield	Choice Silver Standard POS	Choice Silver Standard POS	\$1,779	\$2,069	16%	\$167	\$294	76%	\$167	\$294	76%
Hartford	Choice Silver Standard POS	Silver PPO Standard Pathway	\$1,520	\$1,768	16%	\$153	\$301	97%	\$153	\$266	74%
Litchfield	Choice Silver Standard POS	Silver PPO Standard Pathway	\$1,643	\$1,912	16%	\$258	\$302	17%	\$258	\$198	-23%
Middlesex	Choice Silver Standard POS	Silver PPO Standard Pathway	\$1,642	\$1,911	16%	\$116	\$302	160%	\$116	\$294	153%
New Haven	Choice Silver Standard POS	Silver PPO Standard Pathway	\$1,642	\$1,911	16%	\$179	\$302	68%	\$179	\$294	64%
New London	Silver PPO Standard Pathway	Silver PPO Standard Pathway	\$1,596	\$1,733	9%	\$232	\$123	-47%	\$232	\$123	-47%
Tolland	Silver PPO Standard Pathway	Silver PPO Standard Pathway	\$1,596	\$1,658	4%	\$232	\$47	-80%	\$232	\$47	-80%
Windham	Silver PPO Standard Pathway	Silver PPO Standard Pathway	\$1,596	\$1,658	4%	\$232	\$47	-80%	\$232	\$47	-80%

Consumer Impact Analysis

Lowest Cost Silver Impact– Sample Household 5 (Auto vs. Active Renew)

For family of four with income of 250% FPL, adults aged 55 (56 in 2024) and two children ages 21 (22 in 2024) (college age) enrolled in the lowest cost silver plan for 2023.

County	Lowest Cost Silver Plan		Auto Renew Before Tax Credit			Auto Renew After Tax Credit			Active Renew After Tax Credit – Shop to 2024 Lowest Silver Option		
	2023	2024	2023	2024	Change	2023	2024	Change	2023	2024	Change
Fairfield	Choice Silver Standard POS	Choice Silver Standard POS	\$3,217	\$3,698	15%	\$37	\$246	566%	\$37	\$246	566%
Hartford	Choice Silver Standard POS	Silver PPO Standard Pathway	\$2,749	\$3,160	15%	\$11	\$259	2362%	\$11	\$197	1768%
Litchfield	Choice Silver Standard POS	Silver PPO Standard Pathway	\$2,972	\$3,417	15%	\$202	\$260	29%	\$202	\$76	-63%
Middlesex	Choice Silver Standard POS	Silver PPO Standard Pathway	\$2,970	\$3,415	15%	\$9	\$260	2821%	\$9	\$246	2664%
New Haven	Choice Silver Standard POS	Silver PPO Standard Pathway	\$2,970	\$3,415	15%	\$58	\$260	347%	\$58	\$246	323%
New London	Silver PPO Standard Pathway	Silver PPO Standard Pathway	\$2,886	\$3,097	7%	\$154	\$1	-99%	\$154	\$1	-99%
Tolland	Silver PPO Standard Pathway	Silver PPO Standard Pathway	\$2,886	\$2,963	3%	\$154	\$1	-99%	\$154	\$1	-99%
Windham	Silver PPO Standard Pathway	Silver PPO Standard Pathway	\$2,886	\$2,963	3%	\$154	\$1	-99%	\$154	\$1	-99%

Consumer Impact Analysis

Lowest Cost Bronze Impact– Sample Household 1 (Auto vs. Active Renew)

For single age 28-year-old (29 in 2024) with income of 200% FPL (approximately \$27,180 in 2023, \$29,160 in 2024) enrolled in the lowest cost bronze plan for 2023.

County	Lowest Cost Bronze Plan		Auto Renew Before Tax Credit			Auto Renew After Tax Credit			Active Renew After Tax Credit – Shop to 2024 Lowest Bronze Option		
	2023	2024	2023	2024	Change	2023	2024	Change	2023	2024	Change
Fairfield	Choice Bronze Standard POS HSA	Choice Bronze Standard POS HSA	\$481	\$540	12%	\$1	\$2	12%	\$1	\$2	12%
Hartford	Bronze HMO BlueCare Prime with Added Dental and Vision Benefits	Bronze HMO Pathway Enhanced with Added Dental and Vision Benefits	\$406	\$458	13%	\$6	\$2	-58%	\$6	\$2	-58%
Litchfield	Bronze HMO BlueCare Prime with Added Dental and Vision Benefits	Bronze HMO Pathway Enhanced with Added Dental and Vision Benefits	\$406	\$478	18%	\$6	\$3	-56%	\$6	\$3	-56%
Middlesex	Bronze HMO BlueCare Prime with Added Dental and Vision Benefits	Choice Bronze Standard POS HSA	\$440	\$498	13%	\$6	\$1	-76%	\$6	\$1	-76%
New Haven	Bronze HMO BlueCare Prime with Added Dental and Vision Benefits	Choice Bronze Standard POS HSA	\$440	\$498	13%	\$6	\$1	-76%	\$6	\$1	-76%
New London	Bronze HMO BlueCare Prime with Added Dental and Vision Benefits	Bronze HMO Pathway Enhanced with Added Dental and Vision Benefits	\$388	\$458	18%	\$6	\$2	-56%	\$6	\$2	-56%
Tolland	Bronze HMO BlueCare Prime with Added Dental and Vision Benefits	Bronze HMO Pathway Enhanced with Added Dental and Vision Benefits	\$388	\$438	13%	\$6	\$2	-58%	\$6	\$2	-58%
Windham	Bronze HMO BlueCare Prime with Added Dental and Vision Benefits	Bronze HMO Pathway Enhanced with Added Dental and Vision Benefits	\$388	\$438	13%	\$6	\$2	-58%	\$6	\$2	-58%

Consumer Impact Analysis

Lowest Cost Bronze Impact– Sample Household 2 (Auto vs. Active Renew)

For family of four with income of 350% FPL, adults aged 40 (41 in 2024) and two children ages 6 and 9 enrolled in the lowest cost bronze plan for 2023.

County	Lowest Cost Bronze Plan		Auto Renew Before Tax Credit			Auto Renew After Tax Credit			Active Renew After Tax Credit – Shop to 2024 Lowest Bronze Option		
	2023	2024	2023	2024	Change	2023	2024	Change	2023	2024	Change
Fairfield	Choice Bronze Standard POS HSA	Choice Bronze Standard POS HSA	\$1,808	\$1,993	10%	\$237	\$332	40%	\$237	\$332	40%
Hartford	Bronze HMO BlueCare Prime with Added Dental and Vision Benefits	Bronze HMO Pathway Enhanced with Added Dental and Vision Benefits	\$1,525	\$1,693	11%	\$234	\$373	60%	\$234	\$373	60%
Litchfield	Bronze HMO BlueCare Prime with Added Dental and Vision Benefits	Bronze HMO Pathway Enhanced with Added Dental and Vision Benefits	\$1,525	\$1,766	16%	\$213	\$288	35%	\$213	\$288	35%
Middlesex	Bronze HMO BlueCare Prime with Added Dental and Vision Benefits	Choice Bronze Standard POS HSA	\$1,655	\$1,840	11%	\$182	\$364	100%	\$182	\$364	100%
New Haven	Bronze HMO BlueCare Prime with Added Dental and Vision Benefits	Choice Bronze Standard POS HSA	\$1,655	\$1,840	11%	\$254	\$364	43%	\$254	\$364	43%
New London	Bronze HMO BlueCare Prime with Added Dental and Vision Benefits	Bronze HMO Pathway Enhanced with Added Dental and Vision Benefits	\$1,460	\$1,693	16%	\$173	\$214	24%	\$173	\$214	24%
Tolland	Bronze HMO BlueCare Prime with Added Dental and Vision Benefits	Bronze HMO Pathway Enhanced with Added Dental and Vision Benefits	\$1,460	\$1,619	11%	\$173	\$141	-19%	\$173	\$141	-19%
Windham	Bronze HMO BlueCare Prime with Added Dental and Vision Benefits	Bronze HMO Pathway Enhanced with Added Dental and Vision Benefits	\$1,460	\$1,619	11%	\$173	\$141	-19%	\$173	\$141	-19%

Consumer Impact Analysis

Lowest Cost Bronze Impact– Sample Household 3 (Auto vs. Active Renew)

For single age 44-year-old (45 in 2024) with income of 300% FPL (approximately \$40,770 in 2023, \$43,740 in 2024) enrolled in the lowest cost bronze plan for 2023.

County	Lowest Cost Bronze Plan		Auto Renew Before Tax Credit			Auto Renew After Tax Credit			Active Renew After Tax Credit – Shop to 2024 Lowest Bronze Option		
	2023	2024	2023	2024	Change	2023	2024	Change	2023	2024	Change
Fairfield	Choice Bronze Standard POS HSA	Choice Bronze Standard POS HSA	\$618	\$696	13%	\$84	\$113	34%	\$84	\$113	34%
Hartford	Bronze HMO BlueCare Prime with Added Dental and Vision Benefits	Bronze HMO Pathway Enhanced with Added Dental and Vision Benefits	\$521	\$591	13%	\$83	\$127	53%	\$83	\$127	53%
Litchfield	Bronze HMO BlueCare Prime with Added Dental and Vision Benefits	Bronze HMO Pathway Enhanced with Added Dental and Vision Benefits	\$521	\$617	18%	\$76	\$98	28%	\$76	\$98	28%
Middlesex	Bronze HMO BlueCare Prime with Added Dental and Vision Benefits	Choice Bronze Standard POS HSA	\$566	\$643	14%	\$65	\$124	90%	\$65	\$124	90%
New Haven	Bronze HMO BlueCare Prime with Added Dental and Vision Benefits	Choice Bronze Standard POS HSA	\$566	\$643	14%	\$90	\$124	38%	\$90	\$124	38%
New London	Bronze HMO BlueCare Prime with Added Dental and Vision Benefits	Bronze HMO Pathway Enhanced with Added Dental and Vision Benefits	\$499	\$591	18%	\$62	\$72	15%	\$62	\$72	15%
Tolland	Bronze HMO BlueCare Prime with Added Dental and Vision Benefits	Bronze HMO Pathway Enhanced with Added Dental and Vision Benefits	\$499	\$565	13%	\$62	\$46	-26%	\$62	\$46	-26%
Windham	Bronze HMO BlueCare Prime with Added Dental and Vision Benefits	Bronze HMO Pathway Enhanced with Added Dental and Vision Benefits	\$499	\$565	13%	\$62	\$46	-26%	\$62	\$46	-26%

Consumer Impact Analysis

Lowest Cost Bronze Impact– Sample Household 4 (Auto vs. Active Renew)

For couple age 50-year-old (51 in 2024) with income of 300% FPL (approximately \$54,930 in 2023, \$56,190 in 2024) enrolled in the lowest cost bronze plan for 2023.

County	Lowest Cost Bronze Plan		Auto Renew Before Tax Credit			Auto Renew After Tax Credit			Active Renew After Tax Credit – Shop to 2024 Lowest Bronze Option		
	2023	2024	2023	2024	Change	2023	2024	Change	2023	2024	Change
Fairfield	Choice Bronze Standard POS HSA	Choice Bronze Standard POS HSA	\$1,581	\$1,799	14%	\$5	\$23	379%	\$5	\$23	379%
Hartford	Bronze HMO BlueCare Prime with Added Dental and Vision Benefits	Bronze HMO Pathway Enhanced with Added Dental and Vision Benefits	\$1,333	\$1,527	15%	\$19	\$60	214%	\$19	\$60	214%
Litchfield	Bronze HMO BlueCare Prime with Added Dental and Vision Benefits	Bronze HMO Pathway Enhanced with Added Dental and Vision Benefits	\$1,333	\$1,594	20%	\$19	\$8	-56%	\$19	\$8	-56%
Middlesex	Bronze HMO BlueCare Prime with Added Dental and Vision Benefits	Choice Bronze Standard POS HSA	\$1,447	\$1,661	15%	\$21	\$52	149%	\$21	\$52	149%
New Haven	Bronze HMO BlueCare Prime with Added Dental and Vision Benefits	Choice Bronze Standard POS HSA	\$1,447	\$1,661	15%	\$21	\$52	149%	\$21	\$52	149%
New London	Bronze HMO BlueCare Prime with Added Dental and Vision Benefits	Bronze HMO Pathway Enhanced with Added Dental and Vision Benefits	\$1,277	\$1,527	20%	\$18	\$8	-56%	\$18	\$8	-56%
Tolland	Bronze HMO BlueCare Prime with Added Dental and Vision Benefits	Bronze HMO Pathway Enhanced with Added Dental and Vision Benefits	\$1,277	\$1,461	14%	\$18	\$8	-58%	\$18	\$8	-58%
Windham	Bronze HMO BlueCare Prime with Added Dental and Vision Benefits	Bronze HMO Pathway Enhanced with Added Dental and Vision Benefits	\$1,277	\$1,461	14%	\$18	\$8	-58%	\$18	\$8	-58%

Consumer Impact Analysis

Lowest Cost Bronze Impact– Sample Household 5 (Auto vs. Active Renew)

For family of four with income of 250% FPL, adults aged 55 (56 in 2024) and two children ages 21 (22 in 2024) (college age) enrolled in the lowest cost bronze plan for 2023.

County	Lowest Cost Bronze Plan		Auto Renew Before Tax Credit			Auto Renew After Tax Credit			Active Renew After Tax Credit – Shop to 2024 Lowest Bronze Opt.		
	2023	2024	2023	2024	Change	2023	2024	Change	2023	2024	Change
Fairfield	Choice Bronze Standard POS HSA	Choice Bronze Standard POS HSA	\$2,858	\$3,214	12%	\$9	\$10	12%	\$9	\$10	12%
Hartford	Bronze HMO BlueCare Prime with Added Dental and Vision Benefits	Bronze HMO Pathway Enhanced with Added Dental and Vision Benefits	\$2,411	\$2,729	13%	\$34	\$14	-58%	\$34	\$14	-58%
Litchfield	Bronze HMO BlueCare Prime with Added Dental and Vision Benefits	Bronze HMO Pathway Enhanced with Added Dental and Vision Benefits	\$2,411	\$2,848	18%	\$34	\$15	-56%	\$34	\$15	-56%
Middlesex	Bronze HMO BlueCare Prime with Added Dental and Vision Benefits	Choice Bronze Standard POS HSA	\$2,616	\$2,968	13%	\$37	\$9	-76%	\$37	\$9	-76%
New Haven	Bronze HMO BlueCare Prime with Added Dental and Vision Benefits	Choice Bronze Standard POS HSA	\$2,616	\$2,968	13%	\$37	\$9	-76%	\$37	\$9	-76%
New London	Bronze HMO BlueCare Prime with Added Dental and Vision Benefits	Bronze HMO Pathway Enhanced with Added Dental and Vision Benefits	\$2,309	\$2,729	18%	\$33	\$14	-56%	\$33	\$14	-56%
Tolland	Bronze HMO BlueCare Prime with Added Dental and Vision Benefits	Bronze HMO Pathway Enhanced with Added Dental and Vision Benefits	\$2,309	\$2,610	13%	\$33	\$14	-58%	\$33	\$14	-58%
Windham	Bronze HMO BlueCare Prime with Added Dental and Vision Benefits	Bronze HMO Pathway Enhanced with Added Dental and Vision Benefits	\$2,309	\$2,610	13%	\$33	\$14	-58%	\$33	\$14	-58%

Consumer Impact Analysis

Weighted Average Premium Change by County and Metal Tier – Sample Households

- The following slides show average premium changes by county and metal tier before and after subsidies for three different household scenarios (defined at the top of each page)
 - Averages are weighted by enrollment based on 2023 distribution by county and **continuing** plan provided by AHCT as of September 2023
- Assumes the household auto-renews in 2024 based on its 2023 plan
- Counties with larger decreases in benchmark plan rates have higher rate increases after subsidies

Consumer Impact Analysis

Weighted Average Premium Change by County and Metal Tier – Household 1

For single age 28-year-old (29 in 2024) with income of 200% FPL (approximately \$27,180 in 2023, \$29,160 in 2024)

County	% Change in Benchmark Premium (no aging)	Gold			Silver			Bronze		
		2023 Enrollment in Metal & County	Before Subsidy Premium Change	After Subsidy Premium Change	2023 Enrollment in Metal & County	Before Subsidy Premium Change	After Subsidy Premium Change	2023 Enrollment in Metal & County	Before Subsidy Premium Change	After Subsidy Premium Change
Fairfield	5.2%	4,690	8%	5%	19,428	11%	65%	11,288	11%	8%
Hartford	2.8%	3,497	8%	27%	13,020	11%	136%	6,778	11%	10%
Litchfield	10.0%	1,315	12%	-14%	3,512	12%	-10%	2,556	12%	-50%
Middlesex	1.3%	1,010	9%	42%	2,705	12%	261%	1,838	12%	6%
New Haven	5.0%	3,276	9%	19%	12,997	12%	72%	6,665	12%	4%
New London	11.4%	1,465	13%	-28%	3,779	11%	-37%	2,109	12%	-53%
Tolland	11.4%	841	9%	-22%	1,745	9%	-30%	1,175	9%	-53%
Windham	11.4%	668	9%	-27%	1,237	9%	-33%	663	9%	-49%

Consumer Impact Analysis

Weighted Average Premium Change by County and Metal Tier – Household 2

For family of four with income of 350% FPL, adults aged 40 (41 in 2024) and two children ages 6 and 9

County	% Change in Benchmark Premium (no aging)	Gold			Silver			Bronze		
		2023 Enrollment in Metal & County	Before Subsidy Premium Change	After Subsidy Premium Change	2023 Enrollment in Metal & County	Before Subsidy Premium Change	After Subsidy Premium Change	2023 Enrollment in Metal & County	Before Subsidy Premium Change	After Subsidy Premium Change
Fairfield	5.2%	4,690	6%	6%	19,428	9%	20%	11,288	9%	27%
Hartford	2.8%	3,497	7%	16%	13,020	9%	29%	6,778	9%	42%
Litchfield	10.0%	1,315	10%	5%	3,512	10%	3%	2,556	11%	2%
Middlesex	1.3%	1,010	7%	24%	2,705	10%	40%	1,838	10%	70%
New Haven	5.0%	3,276	7%	12%	12,997	10%	22%	6,665	10%	30%
New London	11.4%	1,465	11%	2%	3,779	9%	-5%	2,109	11%	-7%
Tolland	11.4%	841	7%	-12%	1,745	7%	-9%	1,175	7%	-24%
Windham	11.4%	668	7%	-14%	1,237	7%	-11%	663	7%	-25%

Consumer Impact Analysis

Weighted Average Premium Change by County and Metal Tier – Household 3

For single age 44-year-old (45 in 2024) with income of 300% FPL (approximately \$40,770 in 2023, \$43,740 in 2024).

County	% Change in Benchmark Premium (no aging)	Gold			Silver			Bronze		
		2023 Enrollment in Metal & County	Before Subsidy Premium Change	After Subsidy Premium Change	2023 Enrollment in Metal & County	Before Subsidy Premium Change	After Subsidy Premium Change	2023 Enrollment in Metal & County	Before Subsidy Premium Change	After Subsidy Premium Change
Fairfield	5.2%	4,690	8%	6%	19,428	12%	19%	11,288	11%	23%
Hartford	2.8%	3,497	9%	15%	13,020	12%	27%	6,778	12%	37%
Litchfield	10.0%	1,315	13%	4%	3,512	12%	2%	2,556	13%	-1%
Middlesex	1.3%	1,010	9%	23%	2,705	12%	39%	1,838	12%	64%
New Haven	5.0%	3,276	10%	11%	12,997	12%	21%	6,665	12%	26%
New London	11.4%	1,465	14%	0%	3,779	11%	-6%	2,109	13%	-11%
Tolland	11.4%	841	10%	-14%	1,745	10%	-10%	1,175	10%	-27%
Windham	11.4%	668	9%	-15%	1,237	9%	-12%	663	10%	-29%

Consumer Impact Analysis

Weighted Average Premium Change by County and Metal Tier – Household 4

For couple age 50-year-old (51 in 2024) with income of 300% FPL (approximately \$54,930 in 2023, 56,190 in 2024)

County	% Change in Benchmark Premium (no aging)	Gold			Silver			Bronze		
		2023 Enrollment in Metal & County	Before Subsidy Premium Change	After Subsidy Premium Change	2023 Enrollment in Metal & County	Before Subsidy Premium Change	After Subsidy Premium Change	2023 Enrollment in Metal & County	Before Subsidy Premium Change	After Subsidy Premium Change
Fairfield	5.2%	4,690	9%	7%	19,428	13%	33%	11,288	13%	72%
Hartford	2.8%	3,497	10%	22%	13,020	13%	53%	6,778	13%	255%
Litchfield	10.0%	1,315	14%	1%	3,512	13%	-2%	2,556	14%	-36%
Middlesex	1.3%	1,010	10%	39%	2,705	13%	88%	1,838	13%	449%
New Haven	5.0%	3,276	11%	15%	12,997	13%	36%	6,665	13%	128%
New London	11.4%	1,465	15%	-9%	3,779	12%	-18%	2,109	14%	-49%
Tolland	11.4%	841	11%	-41%	1,745	11%	-27%	1,175	11%	-56%
Windham	11.4%	668	10%	-45%	1,237	10%	-30%	663	11%	-58%

Consumer Impact Analysis

Weighted Average Premium Change by County and Metal Tier – Household 5

For family of four with income of 250% FPL, adults age 55 (56 in 2024) and two children ages 21 (22 in 2024) (college age)

County	% Change in Benchmark Premium (no aging)	Gold			Silver			Bronze		
		2023 Enrollment in Metal & County	Before Subsidy Premium Change	After Subsidy Premium Change	2023 Enrollment in Metal & County	Before Subsidy Premium Change	After Subsidy Premium Change	2023 Enrollment in Metal & County	Before Subsidy Premium Change	After Subsidy Premium Change
Fairfield	5.2%	4,690	8%	5%	19,428	12%	83%	11,288	11%	12%
Hartford	2.8%	3,497	9%	24%	13,020	12%	196%	6,778	11%	-1%
Litchfield	10.0%	1,315	12%	-18%	3,512	12%	-12%	2,556	13%	-52%
Middlesex	1.3%	1,010	9%	37%	2,705	12%	254%	1,838	12%	-2%
New Haven	5.0%	3,276	10%	19%	12,997	12%	92%	6,665	12%	3%
New London	11.4%	1,465	13%	-27%	3,779	11%	-36%	2,109	13%	-52%
Tolland	11.4%	841	9%	-22%	1,745	10%	-28%	1,175	10%	-52%
Windham	11.4%	668	9%	-27%	1,237	9%	-31%	663	10%	-50%

Consumer Impact Analysis

Simplified 2023 Renewal Example

- Ted is 29 in 2024 (28 in 2023), single, lives in Fairfield and has an annual income in 2023 of roughly \$27,180 or 200% FPL (\$29,160 in 2024)
 - Ted's subsidy calculation is based on his income, the "maximum contribution % of household income" and the 2nd lowest cost silver plan (benchmark)
 - Due to changes in the subsidy calculation metrics, the maximum monthly subsidy is increasing in 2024 from \$529 to \$573
- Ted enrolled in the lowest cost silver plan in 2023 so he could get cost sharing reductions at an 87% actuarial value
- Ted has an increase in the before subsidy premium of \$80, the after subsidy premium increase is \$36
- Ted could choose to switch to the lowest cost bronze plan and have a \$1 monthly premium after subsidies, but he will be forgoing the 87% cost-sharing reduction subsidies he is eligible to receive

Consumer Impact Analysis

Simplified 2024 Renewal Example

	2023	2024	2024	2024
	Enrolled in lowest cost Silver plan	Auto Renewal: Same plan <u>is</u> the lowest cost Silver option	Active Renewal: Select the lowest cost <u>Gold</u> Plan Available	Active Renewal: Select the lowest cost <u>Bronze</u> Plan Available
Rates Before Subsidy	\$541	\$621	\$602	\$540
Subsidy	\$529	\$573		
Rates After Subsidy	\$12	\$48	\$29	\$1
\$ Change		\$36	\$17	-\$11
% Change		200%	141%	-92%
Average Out-of-Pocket per Month (WACA*,Northeast, 25-29)	\$15	\$15	\$69	\$67

Reference to “lowest cost” reflects premium rate only. Subsidies may not be used for non-essential health benefits.

*Wakely ACA Database (“WACA”) contains detailed claims, eligibility and premium data from 2021 Edge Servers from participating issuers.

Consumer Impact Analysis

Simplified 2024 Renewal Example

- Karen is 56 in 2024 (55 in 2023), single, lives in Fairfield and has an annual income of \$65,000 in 2023 which is above the 400% FPL threshold (\$58,320 in 2024)
 - Karen is eligible for subsidies under the extension of the enhanced subsidies under the Inflation Reduction Act which limit her premium costs to 8.5% of her income
- Karen enrolled in the lowest cost silver plan in 2023
- The plan has an increase in the before subsidy premium rate of \$118
- Karen could choose to switch to the lowest cost bronze plan to minimize her rate increase in 2024

Consumer Impact Analysis

Simplified 2024 Renewal Example

	2023	2024	2024	2024
	Enrolled in lowest cost Silver plan	Auto Renewal: Same plan <u>is</u> the lowest cost Silver option (On Exchange)	Active Renewal: Select the lowest cost Gold Plan Available (On Exchange)	Active Renewal: Select the lowest cost Bronze Plan Available (On Exchange)
Rates Before Subsidy	\$1,110	\$1,294	\$1,254	\$1,125
Subsidy	\$717	\$835	\$835	\$835
Rates After Subsidy	\$393	\$388	\$348	\$219
\$ Change		-\$5	-\$45	-\$174
% Change		-1%	-11%	-44%
Average Out-of-Pocket per Month (WACA*, Northeast, 55-59)	\$114	\$114	\$99	\$123

Reference to "lowest cost" reflects premium rate only.

*Wakely ACA Database ("WACA") contains detailed claims, eligibility and premium data from 2021 Edge Servers from participating issuers.

Section 5

Total Cost of Care

Total Cost of Care: Member Cost-Sharing

Annual Member Cost-Sharing Distribution

- Wakely’s proprietary database* was used to report the distribution of out-of-pocket annual costs for individual market members
- 10% or more enrollees at each metal have no out-of-pocket costs and most enrollees do not reach the maximum out-of-pocket

Metal	CSR Variation	10th Percentile	25th Percentile	50th Percentile	75th Percentile	95th Percentile	Mean	Maximum
Gold	NA	\$0	\$76	\$450	\$1,405	\$3,975	\$1,020	\$8,546
Silver	70%	\$0	\$77	\$438	\$1,561	\$4,904	\$1,152	\$8,550
Silver	73%	\$0	\$78	\$442	\$1,574	\$5,460	\$1,227	\$6,800
Silver	87%	\$0	\$13	\$78	\$268	\$1,373	\$268	\$2,850
Silver	94%	\$0	\$1	\$47	\$280	\$779	\$192	\$2,810
Bronze	NA	\$0	\$37	\$343	\$1,372	\$6,325	\$1,199	\$8,550
Catastrophic	NA	\$0	\$0	\$130	\$685	\$4,627	\$788	\$8,550

* *Data Source:* Wakely ACA Database (“WACA”) contains detailed claims, eligibility and premium data from 2021 Edge Servers from participating issuers in the Northeast Region.

Disclosures and Limitations

- **Responsible Actuary.** Julie Andrews is the actuary responsible for this communication. Julie is a member of the American Academy of Actuaries and a Fellow of the Society of Actuaries. She meets the Qualification Standards of the American Academy of Actuaries to issue this report.
- **Intended Users.** This information has been prepared for the use of AHCT to discuss the potential impact of 2024 Rate Changes. Wakely does not intend to benefit third parties and assumes no duty or liability to those third parties. Any third parties receiving this work should consult their own experts in interpreting the results. This report, when distributed, must be provided in its entirety and include caveats regarding the variability of results and Wakely's reliance on information provided by Connecticut issuers and AHCT.
- **Risks and Uncertainties.** The assumptions and resulting estimates and conclusions included in this report are inherently uncertain. Users of the results should be qualified to use it and understand the results and the inherent uncertainty. Actual results may vary, potentially materially, from our estimates. It is the responsibility of the organization receiving this output to review the assumptions carefully and notify Wakely of any potential concerns.
- **Conflict of Interest.** Wakely provides actuarial services to a variety of clients throughout the health industry. Our clients include commercial, Medicare, and Medicaid health plans, the federal government and state governments, medical providers, and other entities that operate in the domestic and international health insurance markets. Wakely has implemented various internal practices to reduce or eliminate conflict of interest risk in serving our various clients. The responsible actuary is financially independent and free from conflict concerning all matters related to performing the actuarial services underlying this analysis. In addition, Wakely is organizationally and financially independent from AHCT and any Connecticut issuer.
- **Data and Reliance.** Wakely relied on publicly available sources in this assignment. We have reviewed the data for reasonableness but have not performed any independent audit or otherwise verified the accuracy of the data/information. If the underlying information is incomplete or inaccurate, our estimates may be impacted, potentially significantly. Any errors in the data will affect the accuracy of the analysis and the conclusions drawn in this report. When performing financial and actuarial analyses on the current data, assumptions must be made where there is incomplete data. Improvements in data will allow for more accurate analyses and consistent reporting.
- **Subsequent Events.** Filings received after the date indicated will result in variation in results.
- **Contents of Actuarial Report.** This document and the supporting exhibits constitute the entirety of the actuarial report and supersede any previous communications on the project. This report is provided to AHCT to discuss the potential options to stabilize the marketplaces. Any other use of this report may not be appropriate. Wakely does not intend third parties to rely on this report for any other purpose and assumes no duty or liability to parties other than AHCT who use or receive this work. This report should only be reviewed and considered in its entirety.
- **Deviations from ASOPS.** Wakely completed the analysis using sound actuarial practice. To the best of our knowledge, the report and methods used in the analysis are in compliance with the appropriate Actuarial Standards of Practice (ASOP) with no known deviations.