

# Access Health CT

## **2025 Open Enrollment Summary**

*February 15, 2025*

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## Open Enrollment Conclusion Summary

# 4 End of Open Enrollment (OE) – Yearly Review

	Open Enrollment 7	Open Enrollment 8	Open Enrollment 9	Open Enrollment 10*	Open Enrollment 11	Open Enrollment 12
	11/1/19-1/15/20	11/1/20-1/15/21	11/1/21-1/15/22	11/1/22-1/15/23	11/1/23-1/15/24	11/1/24-1/15/25
Active QHP Enrollment	107,833	104,946	112,634	108,132	129,000	151,151
Total Active HUSKY Determinations	720,327	836,898	891,021	922,522	849,414	835,006
% QHP Population With Financial Assistance	69.5%	69.7%	83.8%	85.9%	88.2%	89.7%
% QHP Population Under 35 (Average Age)	30.6% (43.9)	30.1% (44.4)	30.3% (44.1)	29.9% (44.3)	31.6% (43.7)	32.9% (43.0)
Most Selected QHP Issuer (% of Enrollment)	CBI (77.7%)	CBI (77.8%)	CBI (70.4%)	CBI (59.2%)	CBI (55.5%)	ANT (53.7%)
QHP Auto-Renewal Rate	87.8%	86.5%	85.2%	85.5%	84.9%	92%
% of Enrollment w/ Broker Assistance	46.0%	44.2%	43.9%	46.1%	48.8%	48.8%
Calls Handled By Call Center	263,311	258,180	244,836	227,907	268,839	241,005
Website Users	229,997	313,983	390,703	410,175	510,610	480,536

\*Covered CT Program fully implemented

# 2025 Open Enrollment Customer Activity

11/1/2024 – 1/15/2025



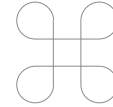
## Customer Engagement

- ✓ 10 personalized, bilingual direct mail campaigns (more than 120k pieces of mail)
- ✓ 19 custom email campaigns based on zip code level targeting (more than 195k recipients)
- ✓ 8 targeted SMS (text message) campaigns (more than 16k current or prospective customers)
- ✓ 2.7M website visits (up 47% over last year)



## Customer Assistance

- ✓ An excess of 240k calls handled from customers
- ✓ 1,218 visitors served at enrollment fairs and locations
- ✓ 845 enrollments completed at the enrollment fairs and locations (41% new QHP enrollment)
- ✓ Nearly 27k live chat sessions



## Decision Support

- ✓ 704 certified brokers available to assist consumers with plan selection inquiries
- ✓ 3 internal brokers to assist with plan selection inquiries
- ✓ 48.8% of enrollees associated with brokers
- ✓ 31 bilingual blog posts (over 50k views, nearly double last year)
- ✓ Over 34k Knowledge Base searches – up 28% from last year

# 2025 Open Enrollment (OE) Changes



## 151,151 Active QHP Enrollees

Of those, 89.7% qualify for premium tax credits



## 122,128 QHP Enrollees Renewed

Enrollees who renewed their 2024 policies for 2025



## 29,023 New QHP Enrollees

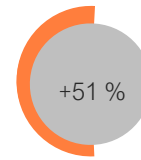
Of those, over 6.4k are first time customers



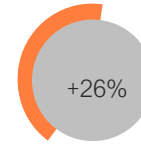
## 34,058 New HUSKY Enrollees

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

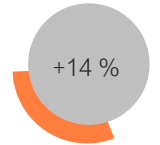
## % Change in Open Enrollment\*



Covered CT

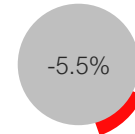


Dental

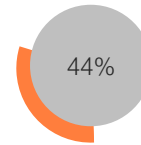


All QHP

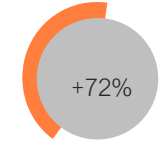
## % Change in Open Enrollment by Carrier\*



ConnectiCare  
Benefits, Inc (CBI)



Anthem  
BCBS



CICI

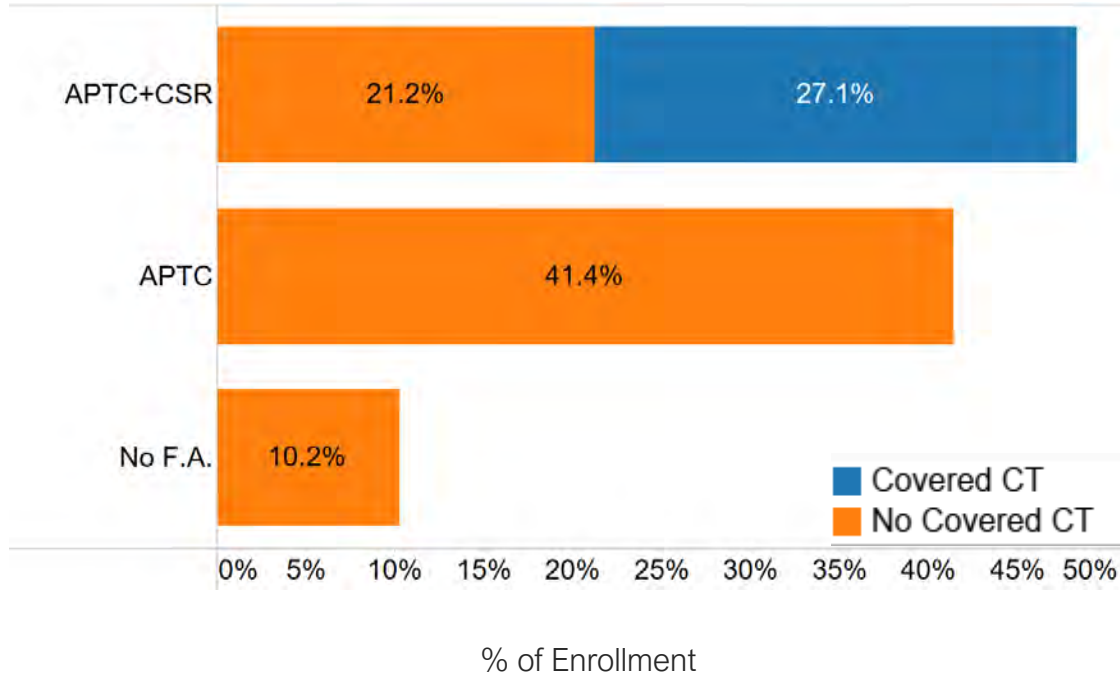
\*% growth since the beginning of 2025 Open Enrollment Period (11/1/2024)

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## QHP Marketplace Overview

# Premium Assistance Distribution

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



**Over 89% of enrollees receive financial help for premiums**

**Over 56% of enrollees with APTC+CSR are receiving Covered CT Assistance (compared to 48% last year)**

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

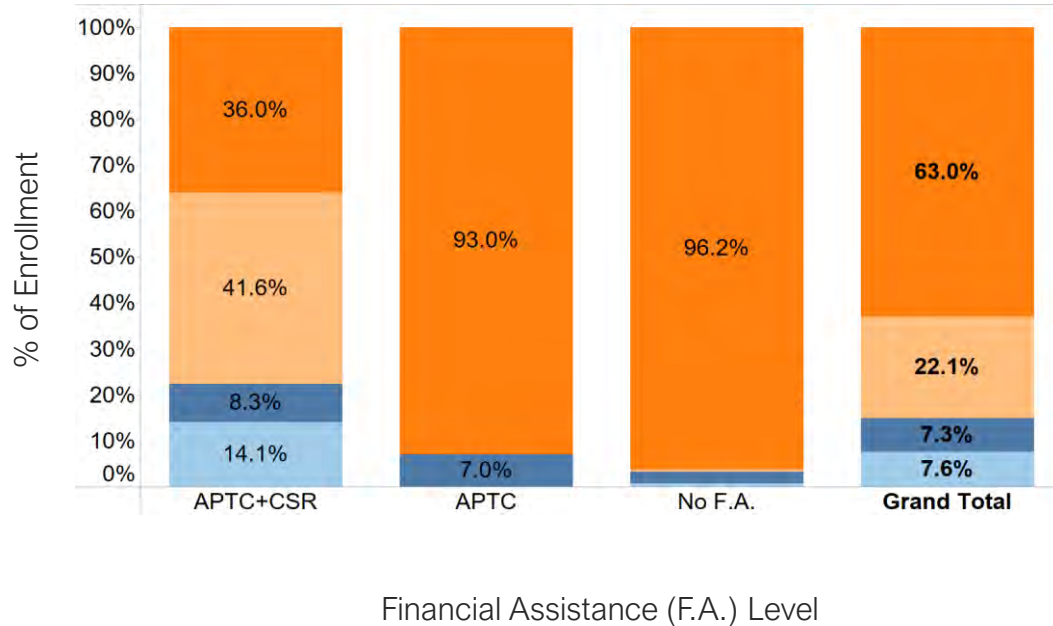
*APTC + CSR: Enrolled individuals eligible for APTC and a Cost Sharing Reduction to lower out of pocket health expenses.*

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



# 9 QHP – HUSKY Mixed Coverage Households

## Proportion of Enrollment by Mixed Household Status



**Over 1 in 10 QHP households have one or more household members enrolled in a HUSKY program**

**29.7% of all households are enrolled in the Covered CT Program**

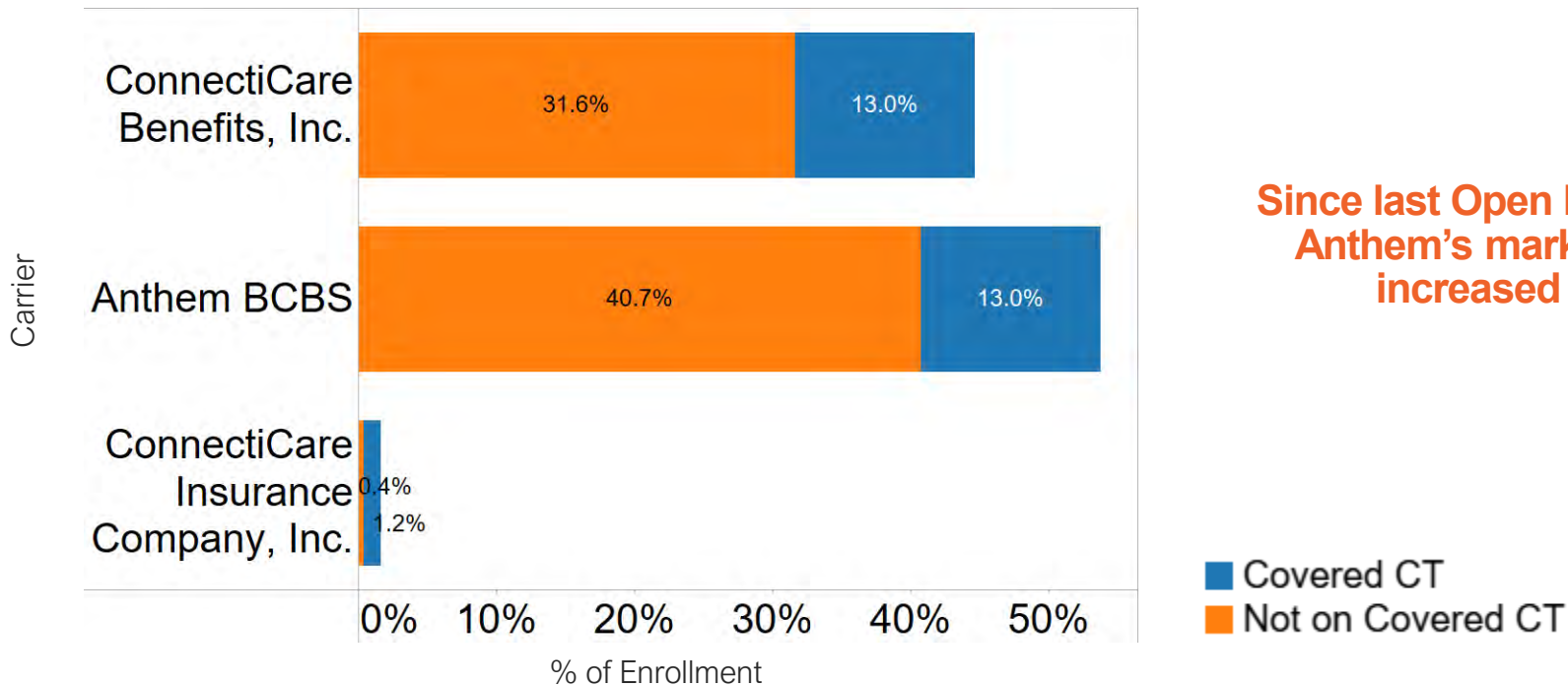
*Mixed household: defined as any active QHP enrollee who shares an application with someone actively enrolled in a HUSKY program.*

- QHP Only Household and No Covered CT
- QHP Only Household and Covered CT
- Mixed QHP Household and No Covered CT
- Mixed QHP Household and Covered CT

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## Carrier Market Share

Proportion of Total Enrollment by Carrier



Since last Open Enrollment,  
Anthem's market share  
increased 10%

# Enrollee Broker Support

Proportion of 2025 Enrollment by Broker Assistance Status / Acquisition Status

	Aquisition: 2025 Coverage		Retention: 2025 Coverage	
	Brokered	Unassisted By Broker	Brokered	Unassisted By Broker
APTC+CSR	42.2%	57.8%	49.2%	50.8%
APTC	50.1%	49.9%	55.4%	44.6%
No F.A.	25.1%	74.9%	33.4%	66.6%
<b>Grand Total</b>	<b>43.2%</b>	<b>56.8%</b>	<b>50.2%</b>	<b>49.8%</b>

% of Enrollment

**1,942 received broker assistance for the first time in 2025**

**12,454 of new acquisitions enrolled with the assistance of a broker**

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## QHP Customer Profile & Analysis

## Customer Profile by Financial Assistance Level

	Covered CT Program	APTC+ CSR	APTC	No F.A.	Total
Members	41,165	32,045	62,481	15,460	151,151
Avg. HH Size <sup>1</sup>	2.1	2.0	2.3	2.3	2.2
Avg. Age	41.5	45.8	43.8	37.7	43.0
% Female	58.8%	58%	53.3%	49.8%	55.4%
Avg. % Federal Poverty Level	144.2%	205.6%	681.9%		406.9%
% HUSKY Acquisition (2024 Coverage) <sup>2</sup>	28.07%	19.11%	7.98%	3.84%	15.39%
% w/ 2024 QHP Coverage <sup>3</sup>	50.14%	62.71%	70.14%	67.08%	62.81%
% w/ 2023 QHP Coverage <sup>3</sup>	22.06%	37.74%	49.09%	49.65%	39.38%
% w/ 2022 QHP Coverage <sup>3</sup>	17.36%	32.39%	39.87%	41.23%	32.29%

**Non-Subsidized Enrollees tend to be younger and more male**

**HUSKY Acquisition has gone down slightly (was 18.1% in 2024) in part due to the end of the PHE**

*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

Age Band	Male	Female	Grand Total
< 19	8.2%	6.3%	7.1%
19 - 25	11.7%	10.7%	11.1%
26 - 34	15.0%	14.4%	14.6%
35 - 44	15.5%	15.7%	15.6%
45 - 54	17.6%	18.5%	18.1%
55 - 64	30.4%	32.6%	31.6%
>= 65	1.7%	1.8%	1.8%

% of Enrollment

**Female enrollees account for 55% of total enrollment**

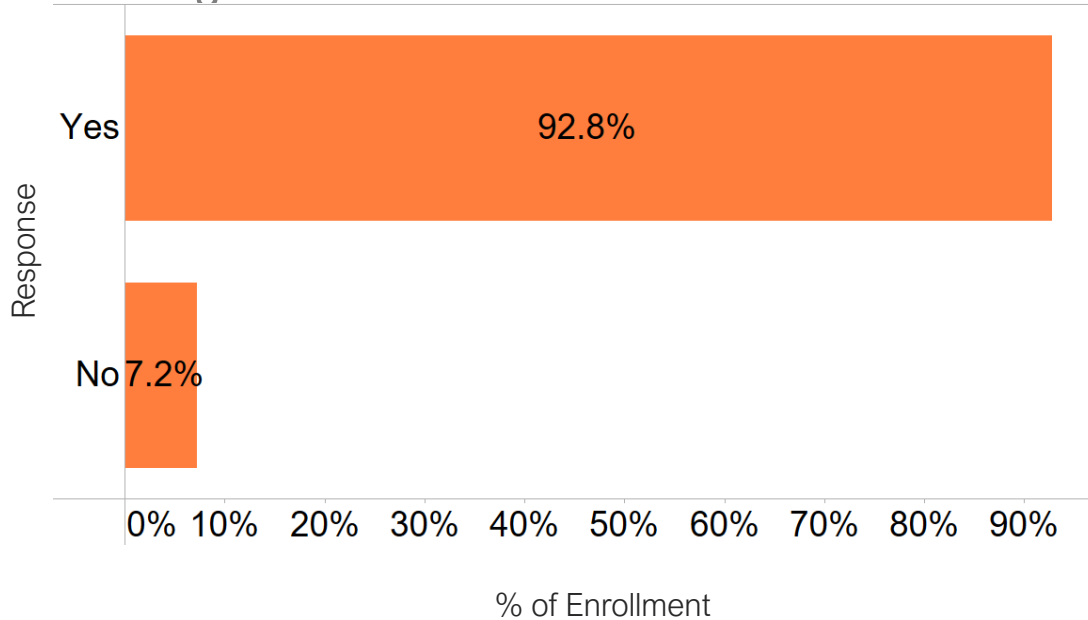
**25% of enrollment consists of 19 – 34 year olds, aka “young invincibles”**

**The 35 to 44 age range saw an increase of 1.6% relative to last year, which is the largest amount of growth of any age band**

**664 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?”

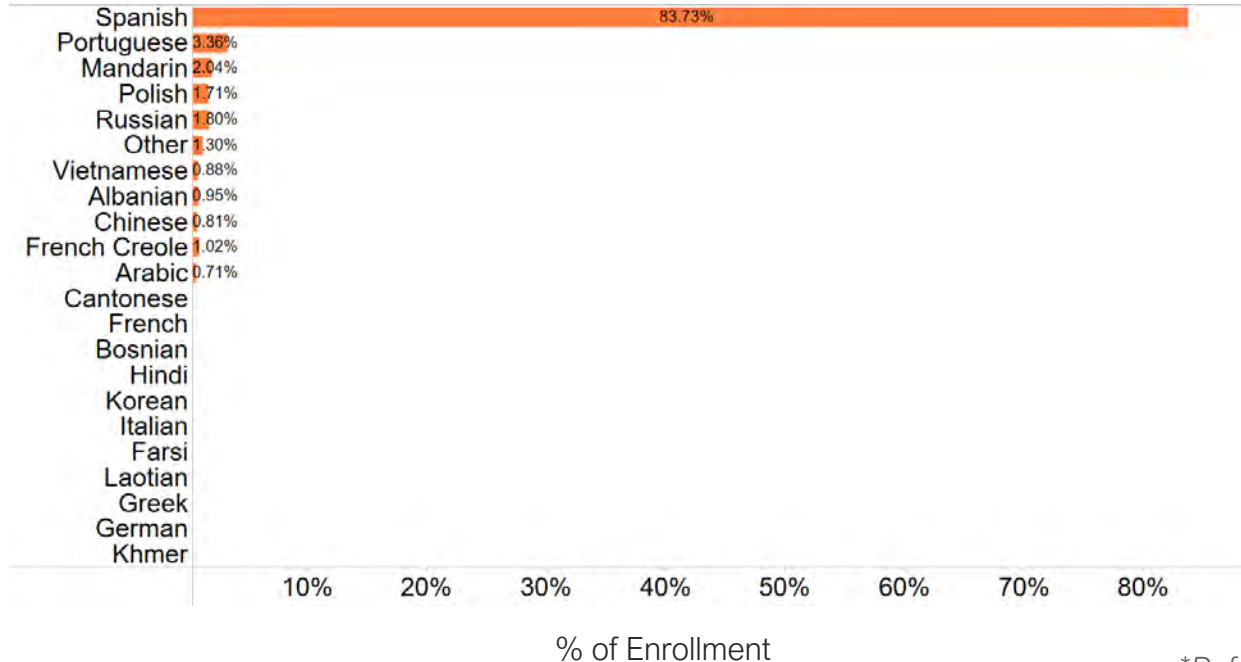


**7.2% of enrollees declined the gating question to determine eligibility for financial help (vs. 8.2% in 2024)**

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

# Customer Language Preference

Breakdown of Enrollees by Preferred Language Selected on Their Application



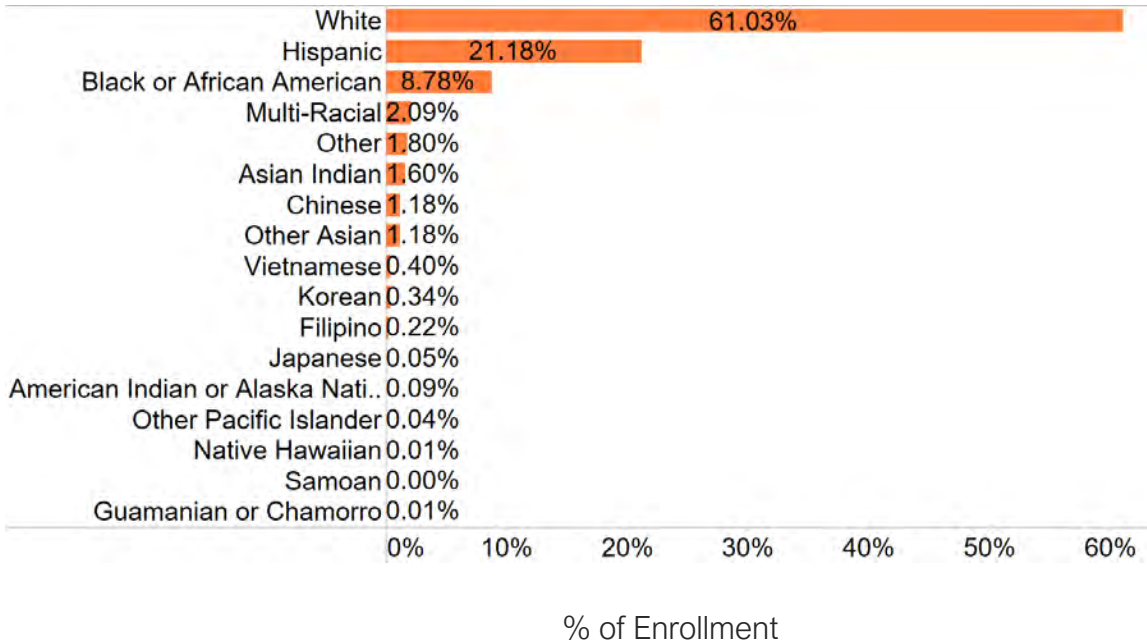
**93.3% of applicants indicated\* English is their preferred language**

**AHCT's call center offers assistance in over 100 languages – Portuguese, Haitian Creole and Ukranian are the most commonly requested**

*\*Default preferred language selection is English.*



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



**21.2% of enrollees did not provide a response to non-mandatory questions related to race, a decrease of 3% relative to last year**

**This shift corresponds to an increase in the Hispanic population**

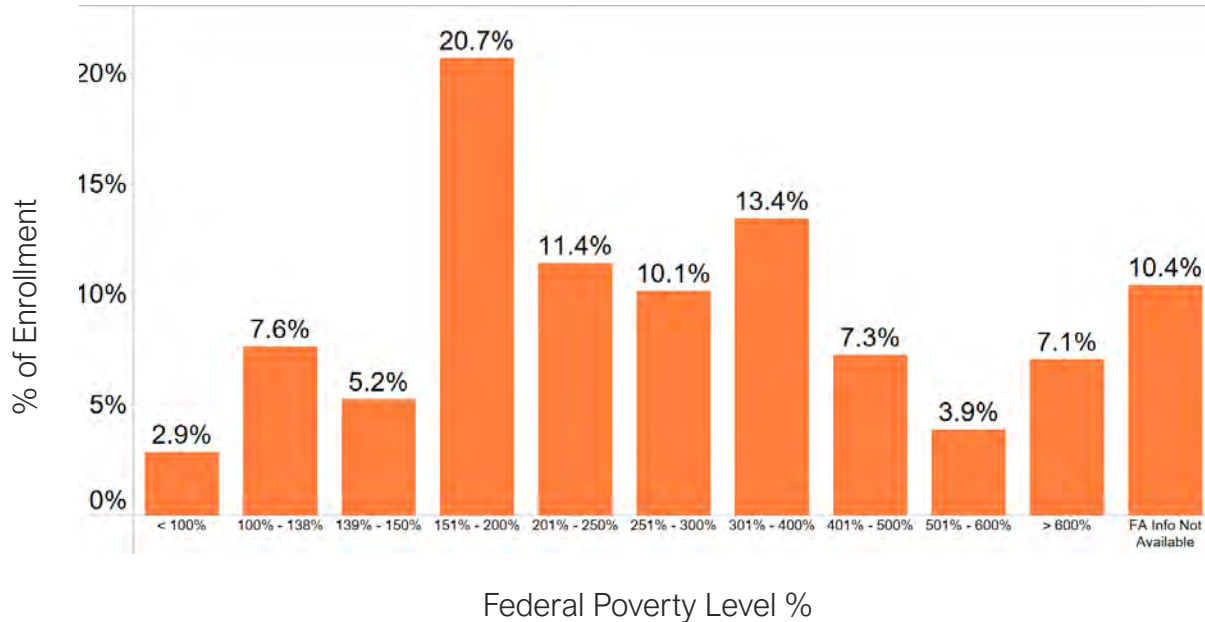
*Ethnicity Question: Is "John Doe" of Hispanic, Latino, or Spanish Origin (Optional)?*

*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)\***

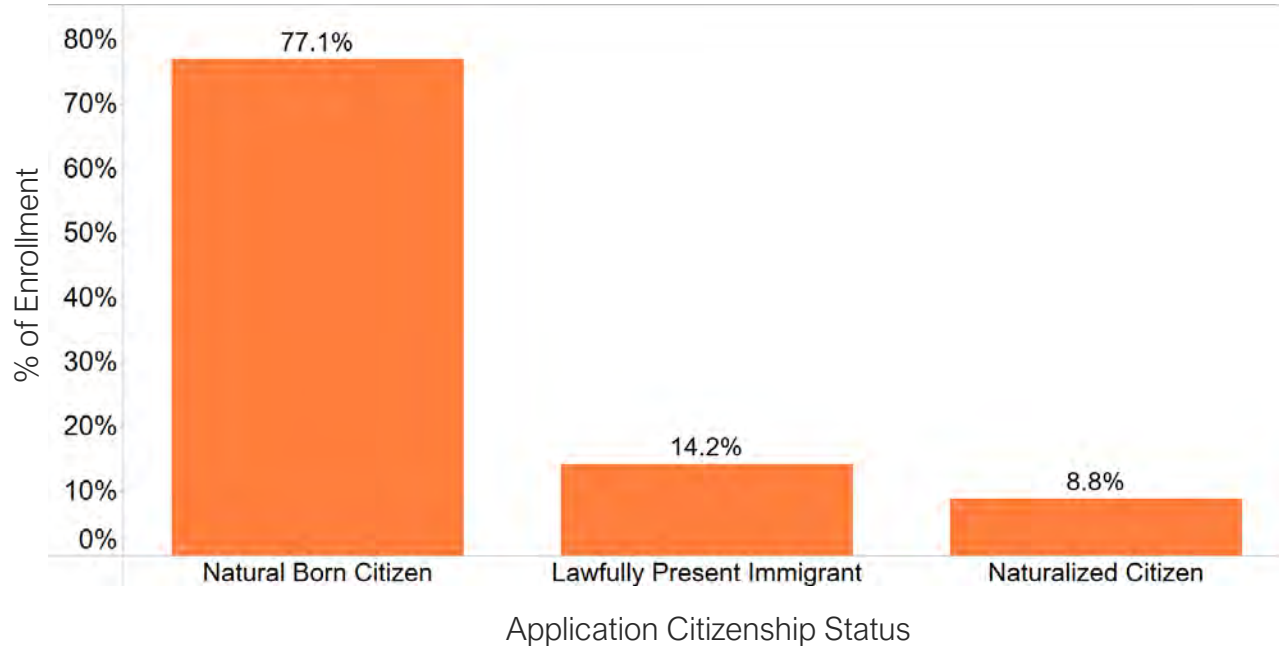
**An annual income of \$30,120 for a one-person household is 200% FPL**

**Individuals under 175% FPL could be eligible for Covered CT**

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

# U.S. Citizenship Status

## Proportion of Enrollees by Citizenship Status



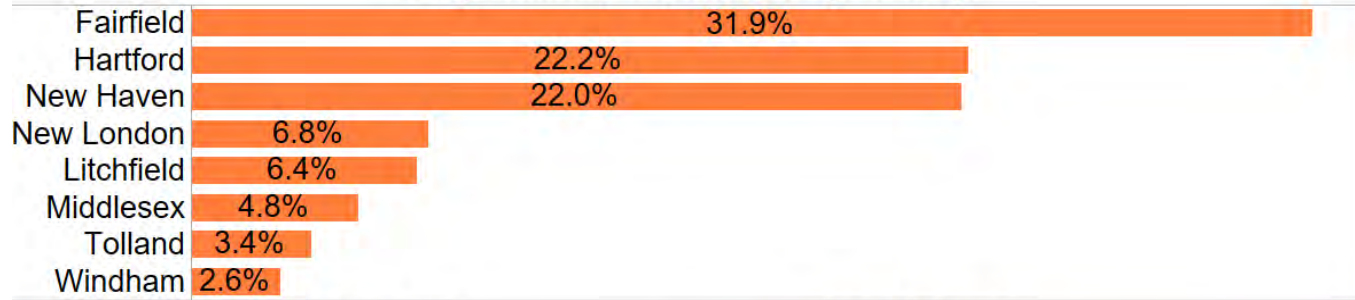
**Lawfully present immigrants may be eligible for QHP's with lower monthly premiums and lower out-of-pocket costs based on income**

**119 attested DACA recipients enrolled in QHP coverage**

# Customer Geography

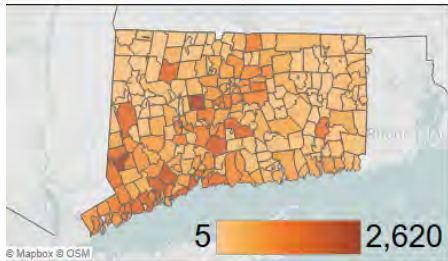
## Proportion of Enrollees by Geographic Areas

### Proportion of Enrollment by County

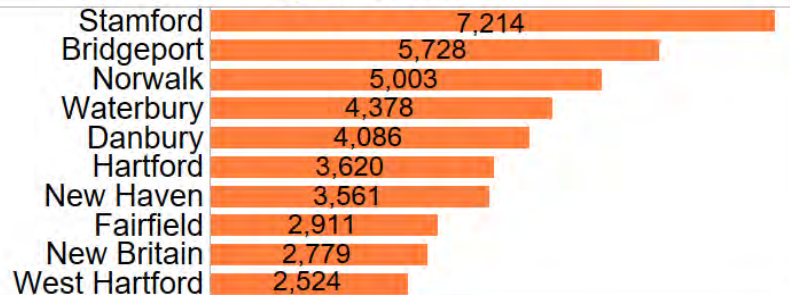


**New Haven County saw the most growth (20% increase in enrollees)**

### Enrollee Density by Zip Area



### Top 10 Cities



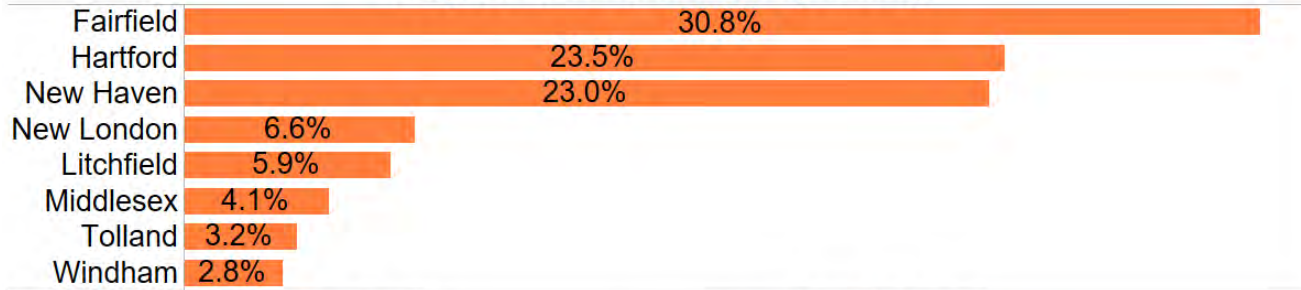
**New Britain has moved into the Top 10 Cities (33.3% net increase)**

**Bridgeport has moved from 3rd highest (4,380) to 2nd highest (5,728)**

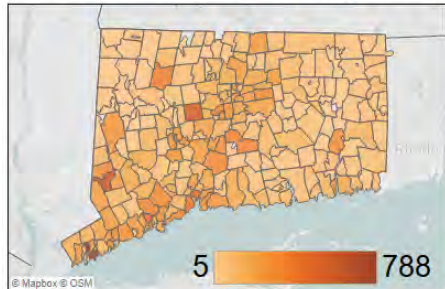
# 21 Open Enrollment Customer Acquisitions by Geography

## Proportion of Acquisitions by Geographic Areas

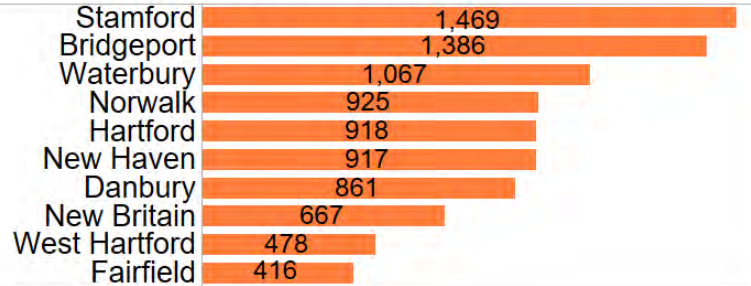
### Proportion of Enrollment by County



### Enrollee Density by Zip Area



### Top 10 Cities



**Windham (12%),  
New Haven (5%)  
and Hartford (3%)  
counties saw the  
most growth in the  
number of new  
enrollees**

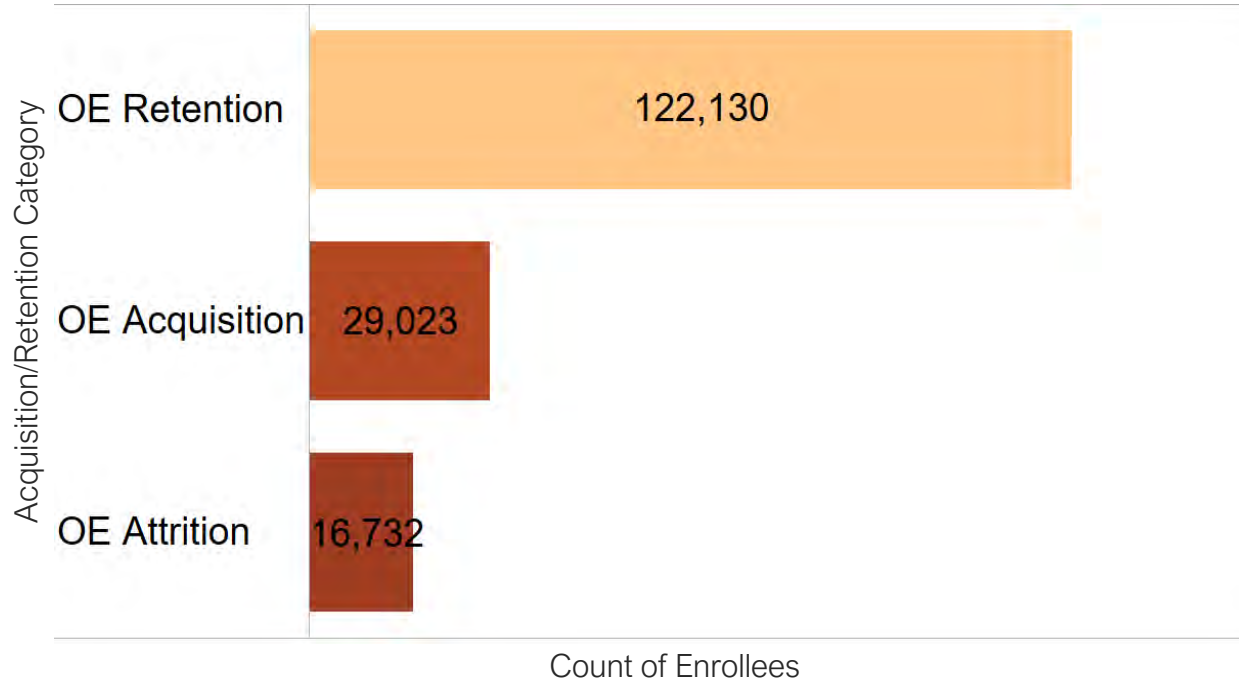
**The Top 10 Cities  
account for 31.4%  
of the acquisition  
population**

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## Retention & Acquisition Results

# Open Enrollment Acquisition & Retention Results

## Open Enrollment 2024 Customer Retention/Acquisition Status



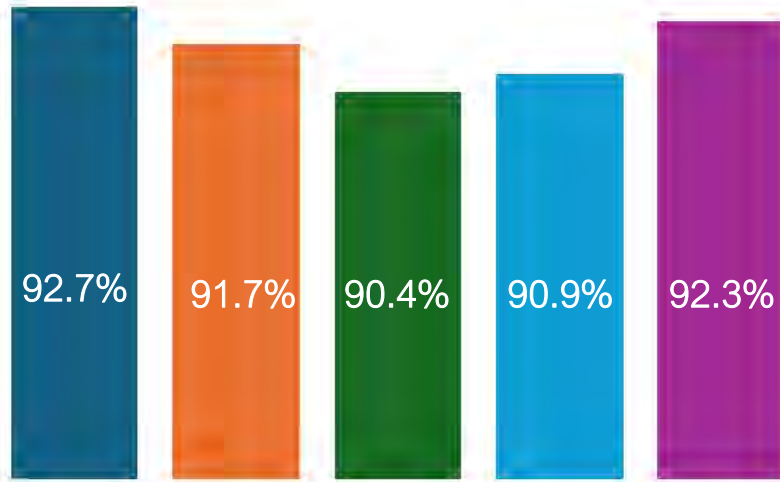
**5,636 members of the Acquisition population were enrolled in HUSKY prior to Open Enrollment**

**4,506 members of the Attrition population moved to HUSKY**

# Open Enrollment Customer Retention Year Over Year

Open Enrollment Retention Rate\*  
2021 - 2025

0.7% Increase  
1% Decrease  
1.3% Decrease  
0.5% Increase  
1.4% Increase



OE  
2021

OE  
2022

OE  
2023

OE  
2024

OE  
2025

Retention Rate

**AHCT's overall retention rate was slightly higher for subsidized (92.4%) than unsubsidized (91.5%) customers**

**Overall retention rates are returning to pre-PHE levels**

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



# Open Enrollment Customer Attrition

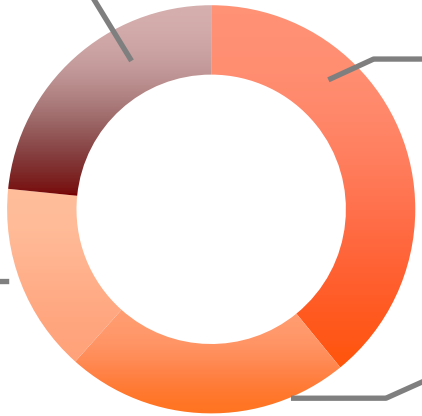
## Open Enrollment Attrition Reasons (16,732 non-renewals)

HUSKY Transfer  
26.9%

Active Cancellation  
35.3%

Did Not Actively  
Renew –  
Automatically  
Termed  
25.3

Medicare  
Age Out  
(64+)  
12.5%



# 7 in 10

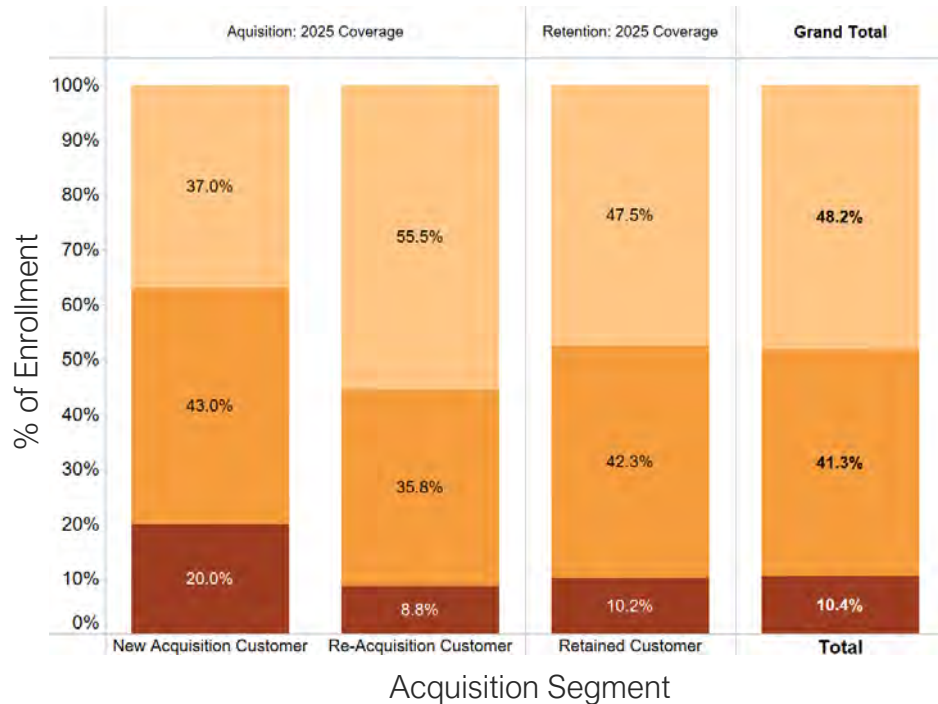
Leavers Indicate They Have Coverage  
Through Another Source\*



\* 2023 Leaver Survey Conducted by AHCT

# Open Enrollment Customer Acquisition – F.A. Level

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



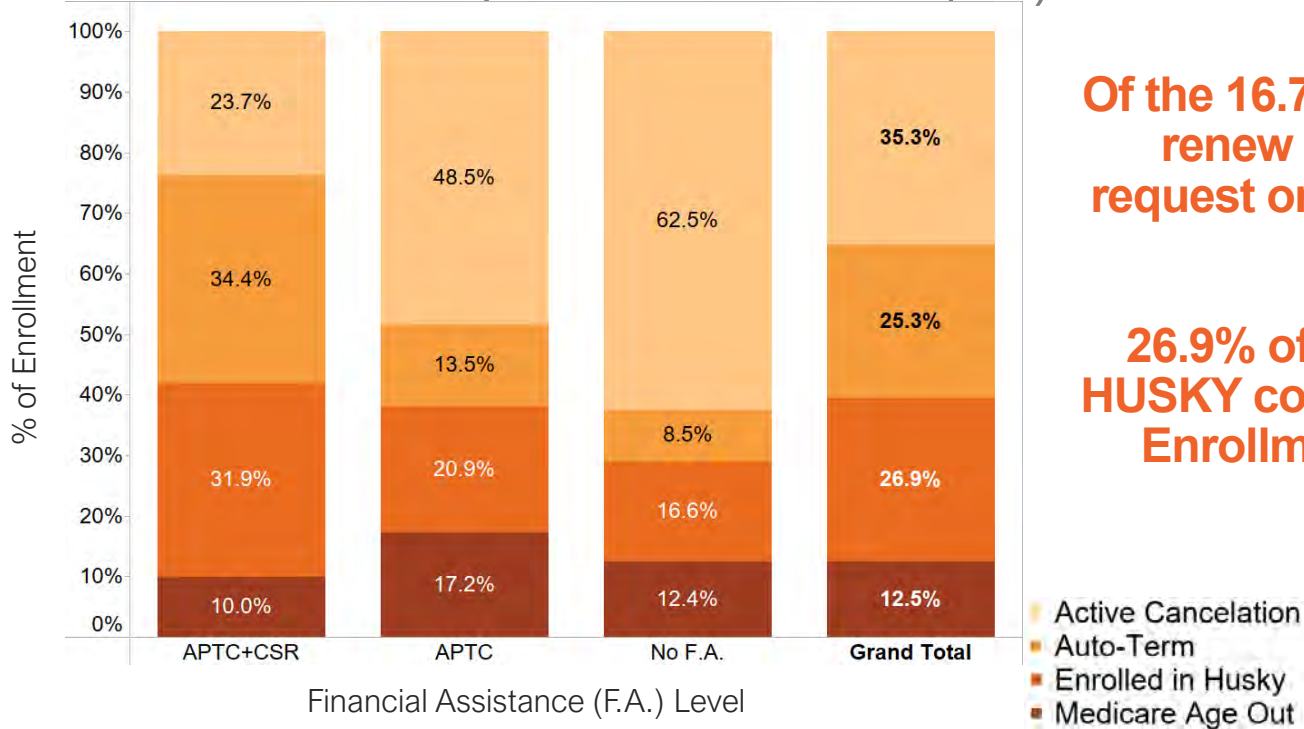
**Unsubsidized customers accounted for 20.0% of new acquisition for 2025 OE, compared to 22.1% for 2024**

**Re-acquired customers are more likely to receive financial help for premiums and 20% are now enrolled in Covered CT**

- APTTC+CSR
- APTTC
- No F.A.

# Open Enrollment Customer Attrition— F.A. Level

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



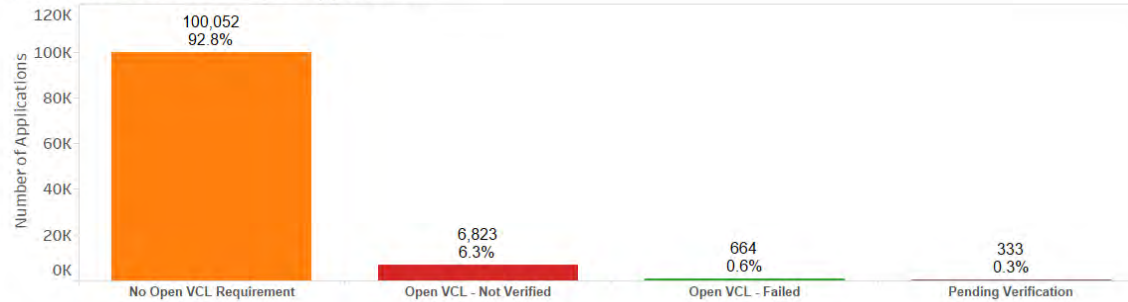
**Of the 16.7k customers who did not renew for 2025, 9.7% did not request or were not eligible for any financial help**

**26.9% of leavers transitioned to HUSKY coverage during 2025 Open Enrollment (vs. 23.8% in 2024)**

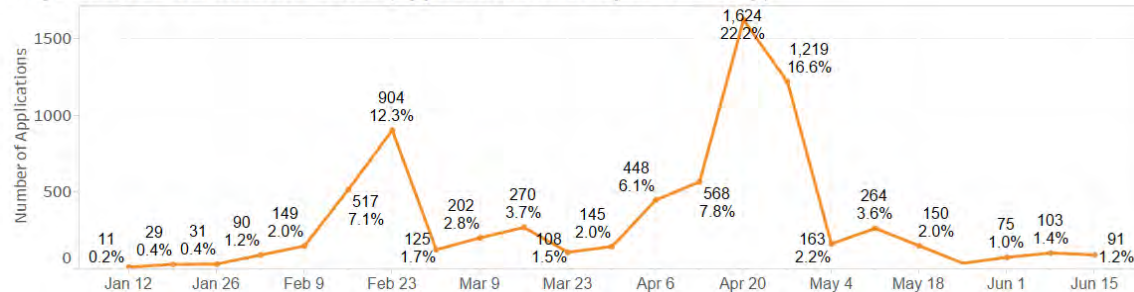
# Customer Retention – Outstanding Verifications

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

VCL Status for Active QHP Applications



Projected VCL Termination Dates (Applications With Open VCL Only)



**6.9% of enrolled households at the end of OE 2025 had at least one outstanding verification to complete (vs 10.9% last year)**

\*Verification status as of 1/15/2025

# Customer Retention – Outstanding Verifications Reasons

## Outstanding Verification Checklist (VCL) Reasons\*



**Customers have 90 days to verify any open verification requirements**

**Requirements to verify attested income account for 63.9% all verification activity**

*\*Verification status as of 1/15/2025*

# Customer Retention – Effectuated Coverage

## 9 in 10

Enrollees have made their first premium payment\*



# Customer Acquisition Profile

## Customer Profile by Open Enrollment Acquisition Type

	New Acquisition Customer <sup>1</sup>	Re-Acquired Customer <sup>2</sup>	Retained Customer <sup>3</sup>
Members	6,426	22,597	122,128
Avg. HH Size	2.1	2.1	2.2
Avg. Age	40.1	40.1	43.9
% Female	52%	55%	55.6%
Avg. % Federal Poverty Level <sup>4</sup>	362%	280%	436.1%
% HUSKY Acquisition (2024 Coverage <sup>5</sup> )	0%	42.1%	11.2%
% w/ 2024 QHP Coverage <sup>6</sup>	0%	0.9%	77.6%
% w/ 2023 QHP Coverage <sup>6</sup>	0%	6.86%	47.47%
% w/ 2022 QHP Coverage <sup>6</sup>	0%	8.23%	38.44%

**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 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 QHP coverage prior to 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.

# Open Enrollment Customer Acquisition/Attrition by Race/Ethnicity

## Customer Acquisition/Attrition Reasons by Race/Ethnicity\*

Race / Ethnicity	Acquisition/Retention Category			Attrition Reason			
	Acquisition: 2025 Coverage	Attrition: 2025 OE	Retention: 2025 Coverage	Active Cancellation	Auto-Term	Enrolled in Husky	Medicare Age Out
White	14.97%	9.01%	76.02%	39.49%	19.61%	25.57%	15.34%
Hispanic	21.72%	11.24%	67.03%	31.72%	32.85%	30.43%	5.01%
Black or African American	23.32%	13.89%	62.79%	24.84%	41.80%	25.40%	7.95%
Asian Indian	16.31%	9.78%	73.91%	34.75%	18.15%	32.82%	14.29%
Other	18.09%	12.58%	69.33%	20.96%	27.84%	37.43%	13.77%
Multi-Racial	22.35%	10.40%	67.25%	33.01%	30.10%	32.69%	4.21%
Other Asian	18.94%	12.17%	68.89%	33.74%	25.61%	28.46%	12.20%
Chinese	17.02%	8.09%	74.89%	46.05%	10.53%	28.95%	14.47%
Vietnamese	18.47%	11.86%	69.66%	38.57%	24.29%	25.71%	11.43%

**Attrition rates have decreased slightly across all race/ethnicity groups**

**Auto Term is the most common Attrition Reason for Black or African American (41.8%) and Hispanic (32.85%) enrollees**

*\*Race/Ethnicity related questions are optional for all enrollees*



# Open Enrollment Customer Attrition–Financial Help

## Customer Attrition Reasons For Enrollees Not Requesting Financial Help\* (922 non-renewals)

Active Cancellation	73.8%
Did Not Actively Renew	11.9%
Medicare Age Out	14.3%

## Enrollees Switched to Requesting Financial Help During Open Enrollment (846)

Newly Eligible for APTC/CSR	11.9%
Newly Eligible for APTC	57.1%
Not Eligible for APTC	20.4%
Newly Eligible for HUSKY	9.5%

**73.8% of customers not requesting financial help actively cancel coverage (vs. 35% of total attrition)**

**During 2025 OE, 846 enrollees changed their request for help from “No” to “Yes”. Of those, 69% were determined eligible for some degree of APTC**

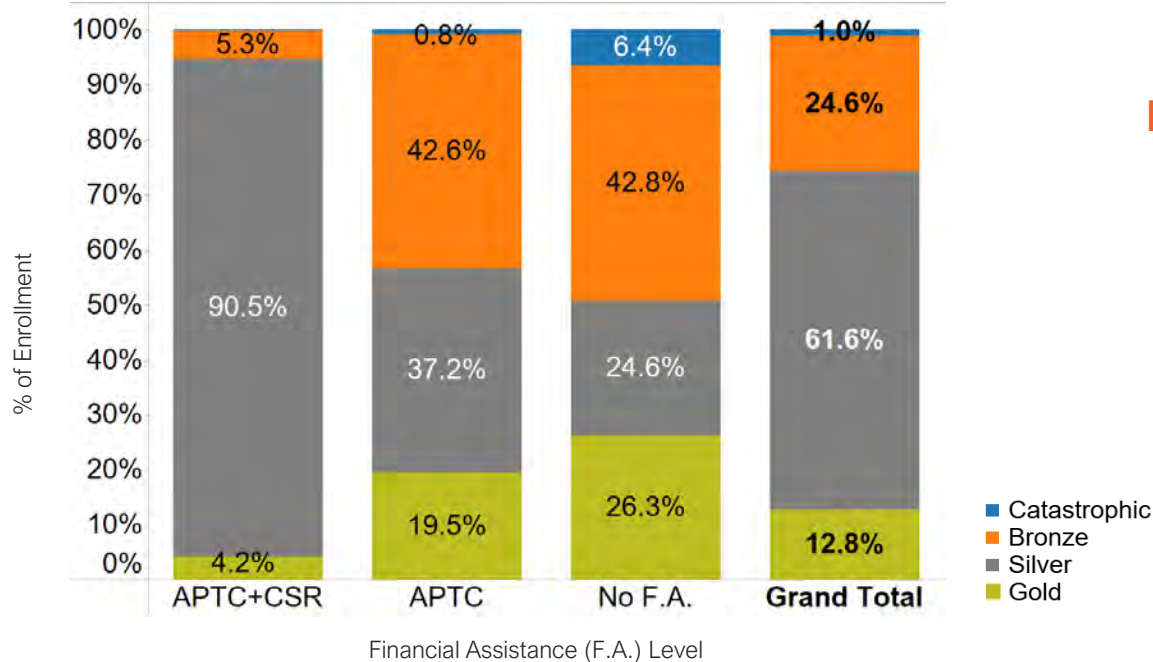
*\*Applicants are required to answer a financial help gating question: “Do you want to find out if you can get help paying for health coverage?” Enrollees answering “No” to this question forego eligibility determinations for HUSKY or financial help for QHP coverage.*

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## Plan Selections & Customer Preferences

# Plan Selections by Metal Category

## Proportion of Enrollees by Financial Assistance Eligibility and Metal Tier



**61.6% QHP customers selected a health plan in the Silver metal tier (vs. 53.7% in 2024 and 49.4% in 2023)**

**Over 3,800 customers eligible for CSR selected a health plan in the Bronze metal tier (vs. 4,100 in 2024)**

**44% of QHP Customers in a silver plan with APTC+CSR are enrolled in Covered CT**

*Catastrophic Plans: <60% actuarial value*

*Bronze Plans: 60% actuarial value*

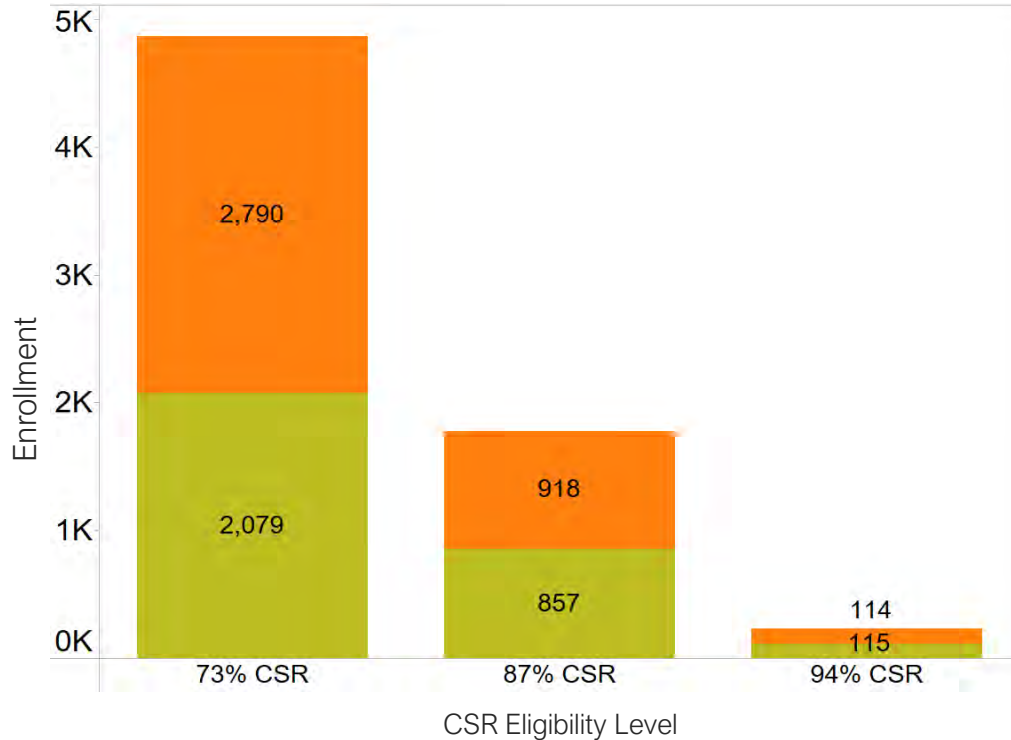
*Expanded Bronze Plans: up to 65% actuarial value*

*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 assistance**

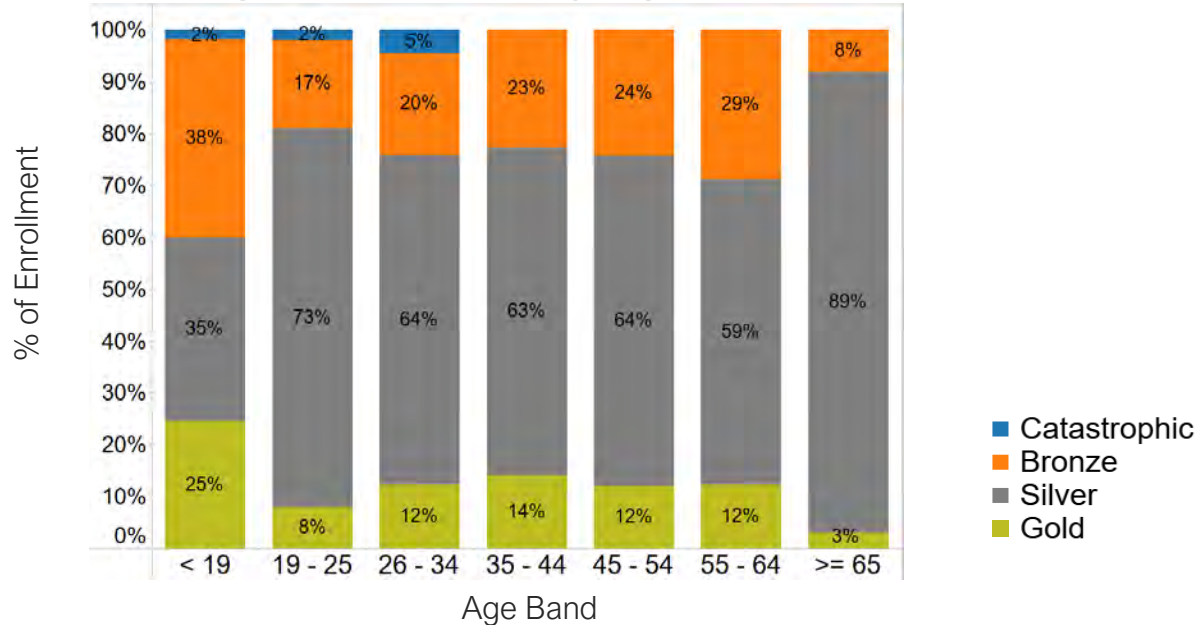
**Since last Open Enrollment, non-silver plan enrollment by new enrollees (with 87% and 94% CSR) decreased by 1%**

■ Bronze  
■ Gold

*Catastrophic Plans: <60% actuarial value  
Bronze Plans: 60% actuarial value  
Expanded Bronze Plans: up to 65% actuarial value  
Silver Plans: 70% actuarial value  
Gold Plans: 80% actuarial value*

# Plan Selections by Metal Category and Age Band

## Percentage of Enrollees by Age Band and Plan Metal Category



**The proportion of enrollment in Bronze plans decreased in 2025 for all age bands**

**Silver enrollment for the <19 age band increased by 7%**

*Catastrophic Plans: <60% actuarial value  
 Bronze Plans: 60% actuarial value  
 Expanded Bronze Plans: up to 65% actuarial value  
 Silver Plans: 70% actuarial value  
 Gold Plans: 80% actuarial value*

# Customer Product Migration – Carrier Changes

## Enrollment Migration Across Carriers During Open Enrollment 2025

2025 Carrier

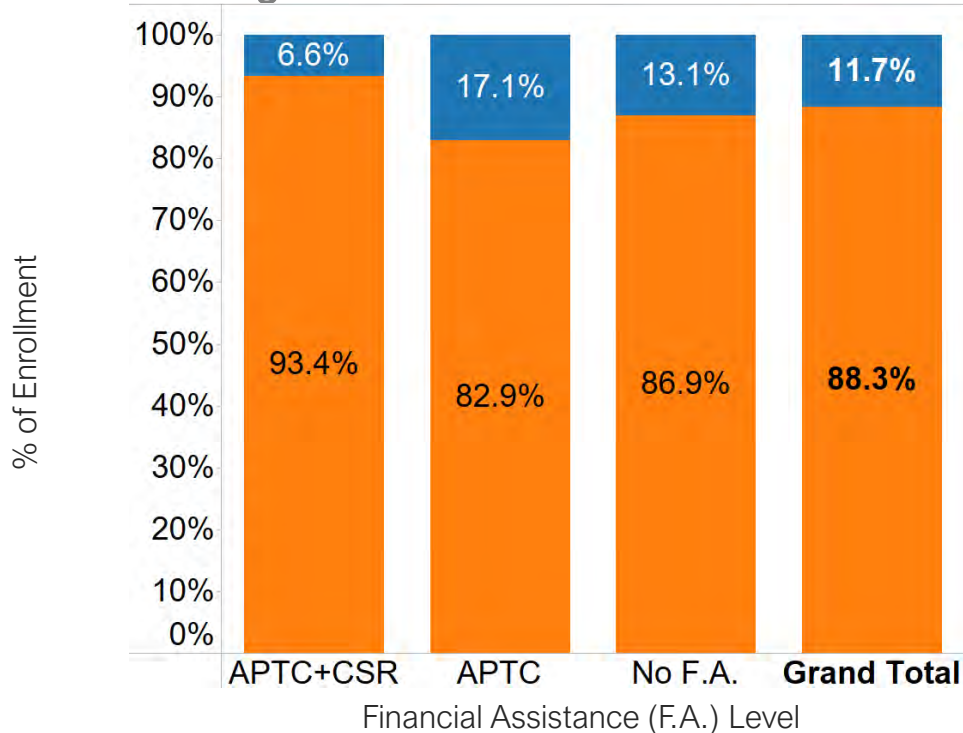
	2024 Carrier		
	ConnectiCare Benefits Inc.	Anthem BCBS	ConnectiCare Insurance Company, Inc.
ConnectiCare Benefits Inc.	58,045	1,139	168
Anthem BCBS	3,151	57,798	136
ConnectiCare Insurance Company, Inc.	141	45	1,507

**96% of the retention population remained enrolled with the same carrier**

**Of the 4.7k customers who switched carriers between 2024 and 2025, 68% chose Anthem BCBS**

# Customer Product Migration – Plan Changes

## Percentage of Customers Who Renewed into a Different Plan For 2025



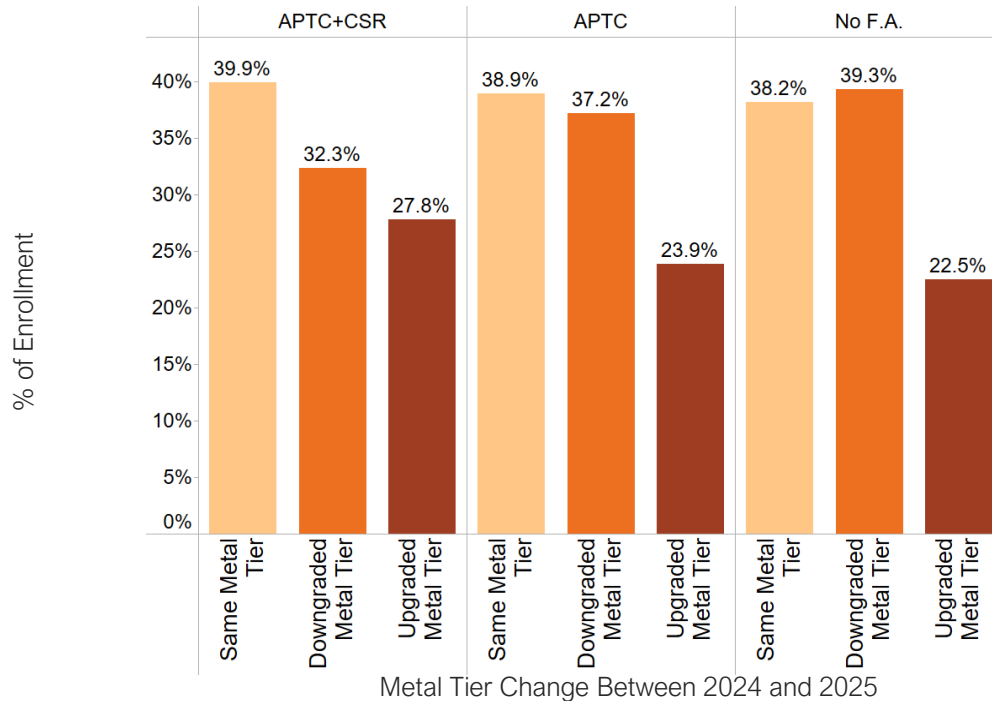
**11.7% of customers who renewed in 2025 selected a different plan from their prior year (vs. 21% in 2024\* and 19% in 2023)**

*\*The increase in changed plans can be partly attributed to 9 plans having been discontinued in 2024*

■ Changed Plan  
■ Unchanged Plan

# Customer Product Migration – Tier Movement

## Percentage of Customers Who Renewed into a Different Plan For 2025



**39.1% of all renewing customers who selected a different plan in 2025 selected a plan in the same metal tier (vs. 59.8% in 2024)**

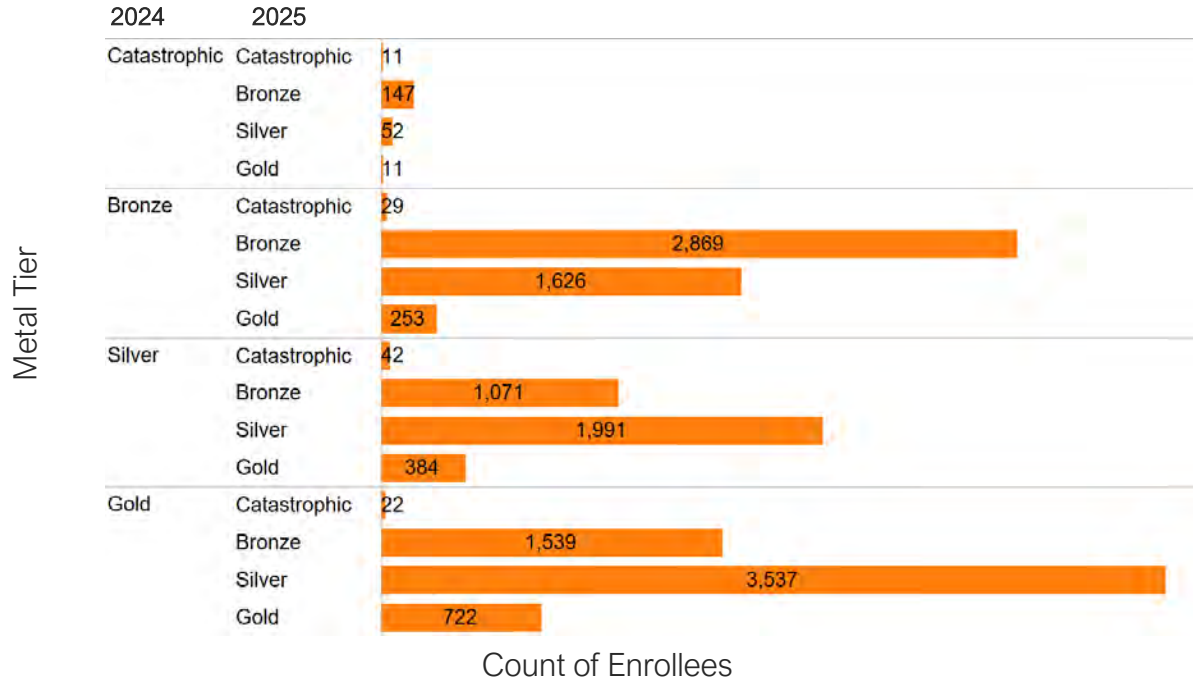
**24.8% selected a plan in a higher metal tier (vs. 22.4% in 2024)**

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



# Customer Product Migration – Metal Tier

## Customers Who Renewed into a Different Plan For 2025



**14,306 renewing individuals enrolled in a different plan than 2024**

**60% of those in a Gold Level Plan enrolled into a Silver Plan**

*Catastrophic Plans: <60% actuarial value  
Bronze Plans: 60% actuarial value  
Expanded Bronze Plans: up to 65% actuarial value  
Silver Plans: 70% actuarial value  
Gold Plans: 80% actuarial value*

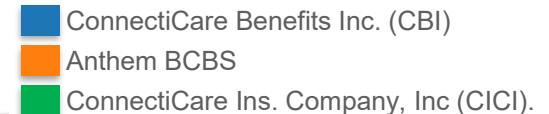
# Customer Plan Selections

## 2024 - 2025 Enrollment by Carrier, Plan Name, and Plan Year

		2024	2025
Catastrophic	Catastrophic HMO Pathway Enhanced	330	364
	Choice Catastrophic POS with Dental	948	1,139
Bronze	Bronze HMO Pathway Enhanced with Added Dental and Visi..	4,520	
	Bronze HMO Pathway Enhanced with Adult Dental and Visio..		6,559
	Bronze PPO Pathway	1,239	
	Bronze PPO Pathway HSA		2,487
	Bronze PPO Pathway with Added Dental and Vision Benefits	1,157	
	Bronze PPO Pathway with Adult Dental and Vision Benefits		2,968
	Bronze PPO Standard Pathway	1,743	
	Bronze PPO Standard Pathway for HSA	3,300	
	Bronze PPO Standard Pathway HSA		2,866
	Choice Bronze Alternative POS with Dental	3,962	4,077
	Choice Bronze Standard POS	7,649	7,063
	Choice Bronze Standard POS HSA	9,059	8,849
	Value Bronze Standard POS	95	59
	Value Bronze Standard POS HSA	178	125
Silver	Choice Silver Standard POS	44,523	43,391
	Silver PPO Standard Pathway	34,850	47,516
	Value Silver Standard POS	1,887	2,128
Gold	Choice Gold Alternative POS	639	587
	Choice Gold Standard POS	2,528	2,357
	Gold HMO Pathway Enhanced with Added Dental and Vision ..	6,832	
	Gold HMO Pathway Enhanced with Adult Dental and Vision B..		5,272
	Gold PPO Pathway	2,503	2,288
	Gold PPO Pathway with Added Dental and Vision Benefits	10,324	
	Gold PPO Pathway with Adult Dental and Vision Benefits		8,347
	Gold PPO Standard Pathway	408	389
Value Gold Standard POS	186	132	

Count of Enrollees

**While Silver plans continue to have the majority of enrollment (61%), Bronze plans have seen modest increases**



# Metal Tier Product Preferences – Annual Overview

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

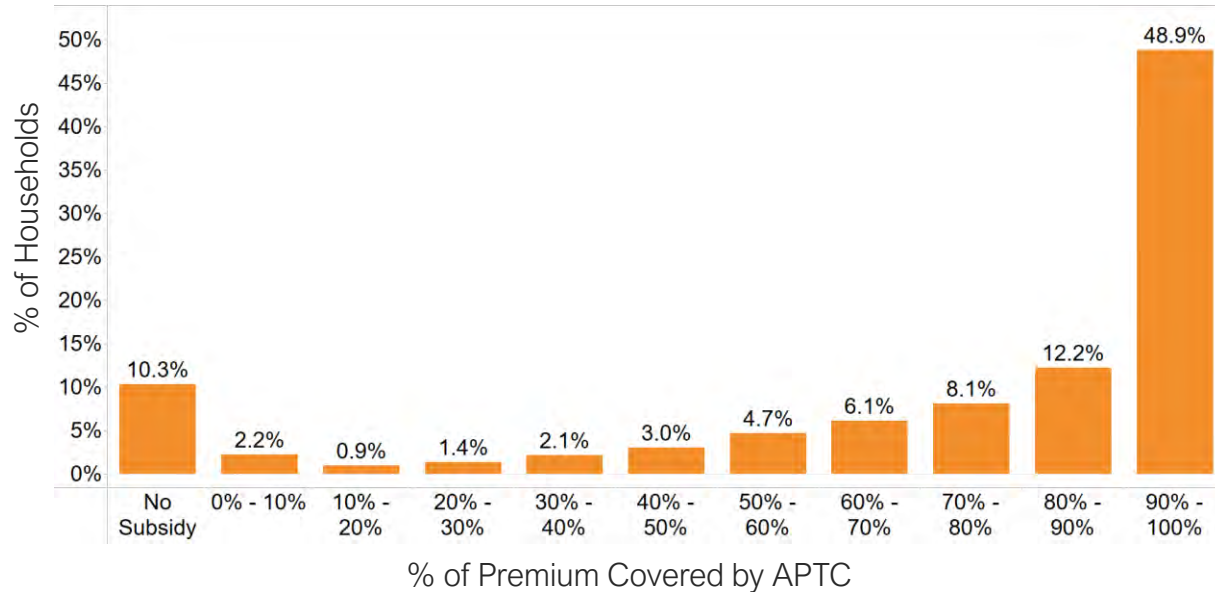
	2020	2021	2022	2023	2024	2025
Catastrophic	1.7%	1.9%	1.6%	1.3%	1.2%	1.00%
Bronze	45.7%	43.6%	36.8%	32.8%	27.6%	24.6%
Silver	46.3%	46.8%	47.9%	49.4%	53.7%	61.6%
Gold	6.3%	7.7%	11%	14.1%	17.4%	12.9%
Platinum	N/A	N/A	1.5%	2.1%	N/A	N/A

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



# Percent of Premium Covered by APTC

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

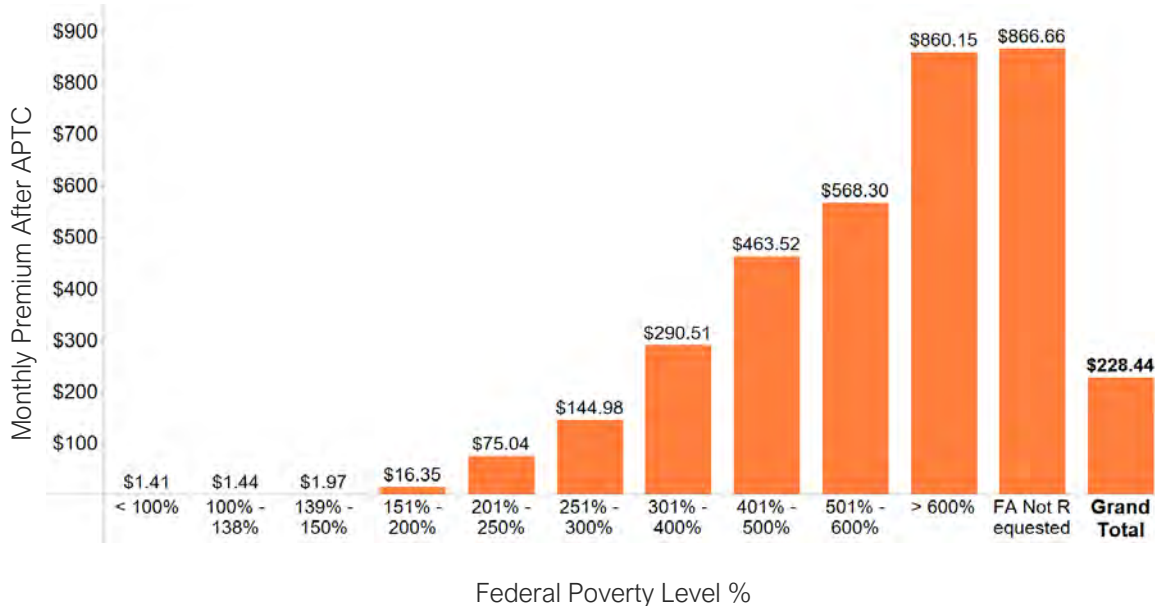


**48.9% of covered households qualify for an Advance Premium Tax Credit (APTC) that covers at least 90% of their plan's total premium (down slightly from 49.2% in 2024)**

*\*Does not account for Covered CT*

# Monthly Plan Cost – FPL Level

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



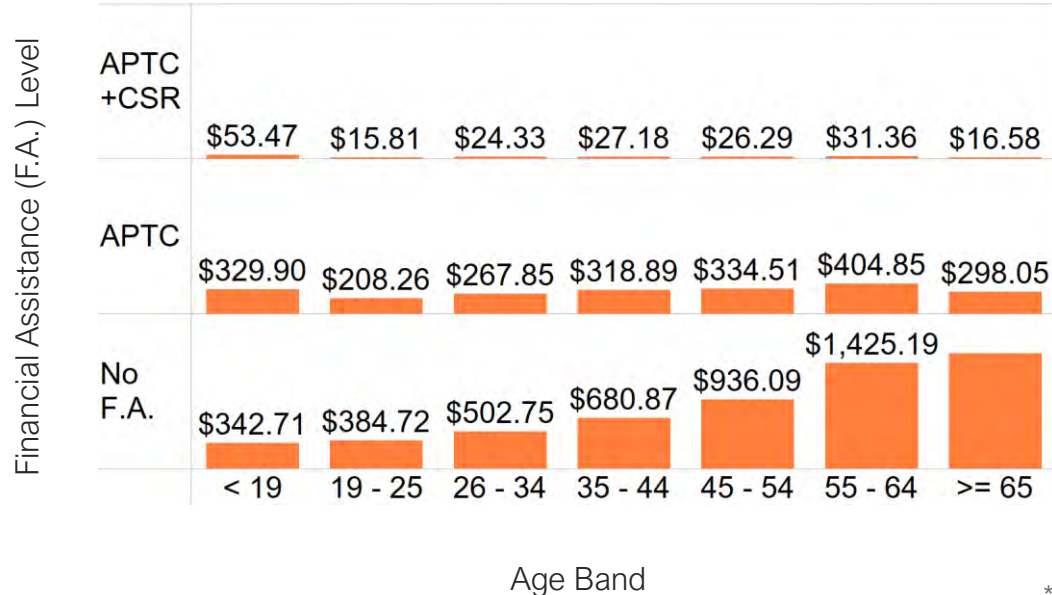
The average monthly premium after APTC for customers with income between 151% - 200% FPL, who are not enrolled in the Covered CT program, is \$16.35

Households with income above 400% FPL continue to qualify for APTC in 2025

\*Comparison excludes households with more than 1 enrollee.

# Monthly Plan Cost – Age Band

Average Monthly Consumer Portion of Premium After APTC by Age Band and FA Level\*

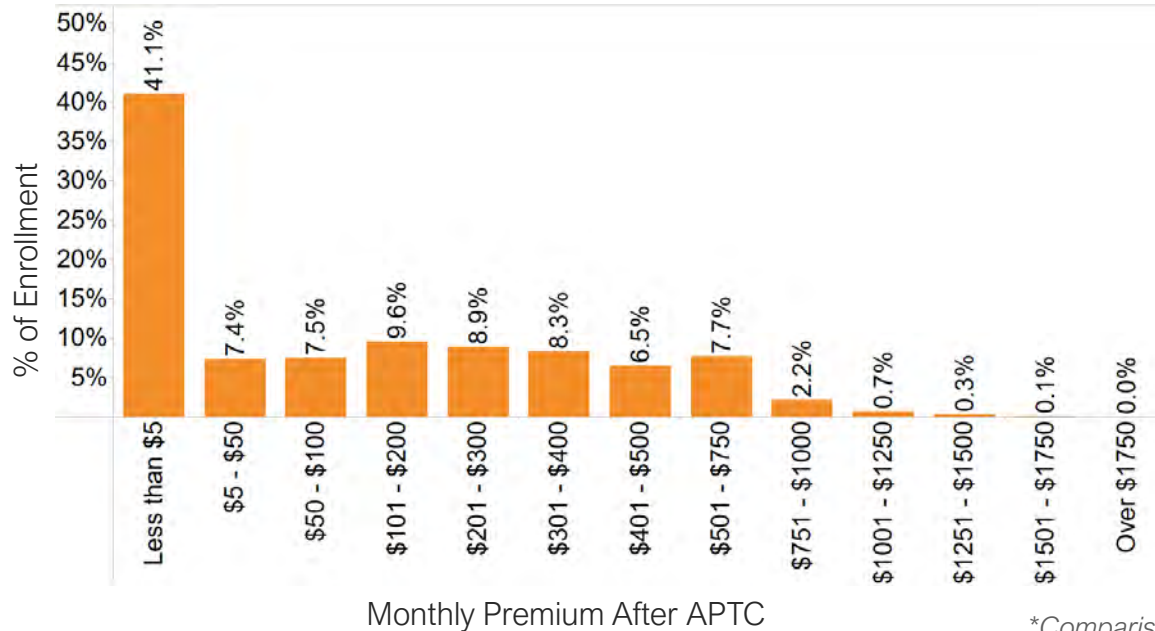


**For customers between ages 55-64 years old (31.6% of QHP customers), the average monthly premium after APTC ranges from \$31 to \$1,425 depending on level of financial help**

\*Comparison excludes households with more than 1 enrollee.

# Monthly Plan Cost – % of Enrollees

Proportion of Enrollees by Average Monthly Premium After APTC and CCT State Payments\*



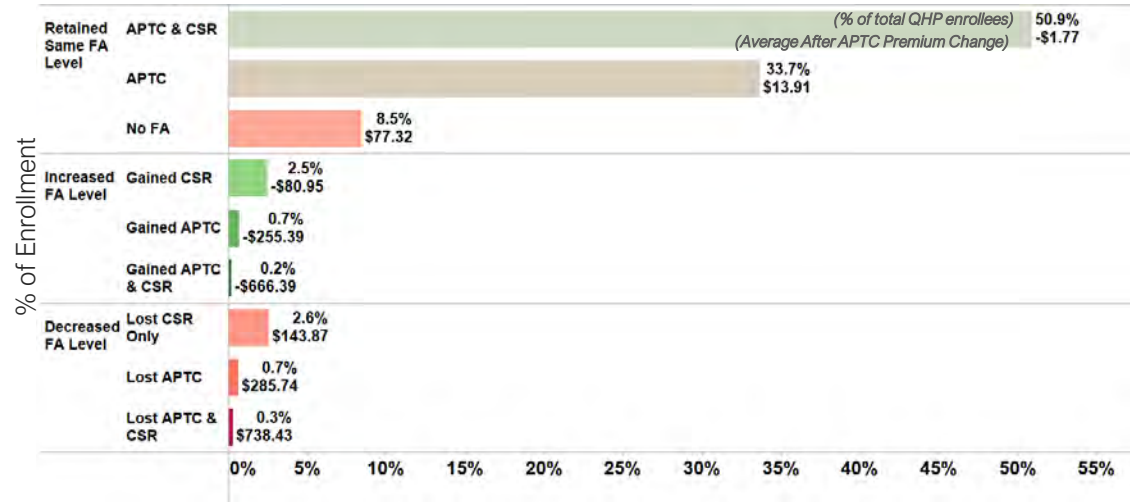
**48.5% of enrollees are paying less than \$50 per month for their policy (vs. 43.8% in 2024)**

\*Comparison excludes households with more than 1 enrollee.



# Observed Premium Increase / Decrease

Average 2024 to 2025 Change in Monthly Premium After APTC \*



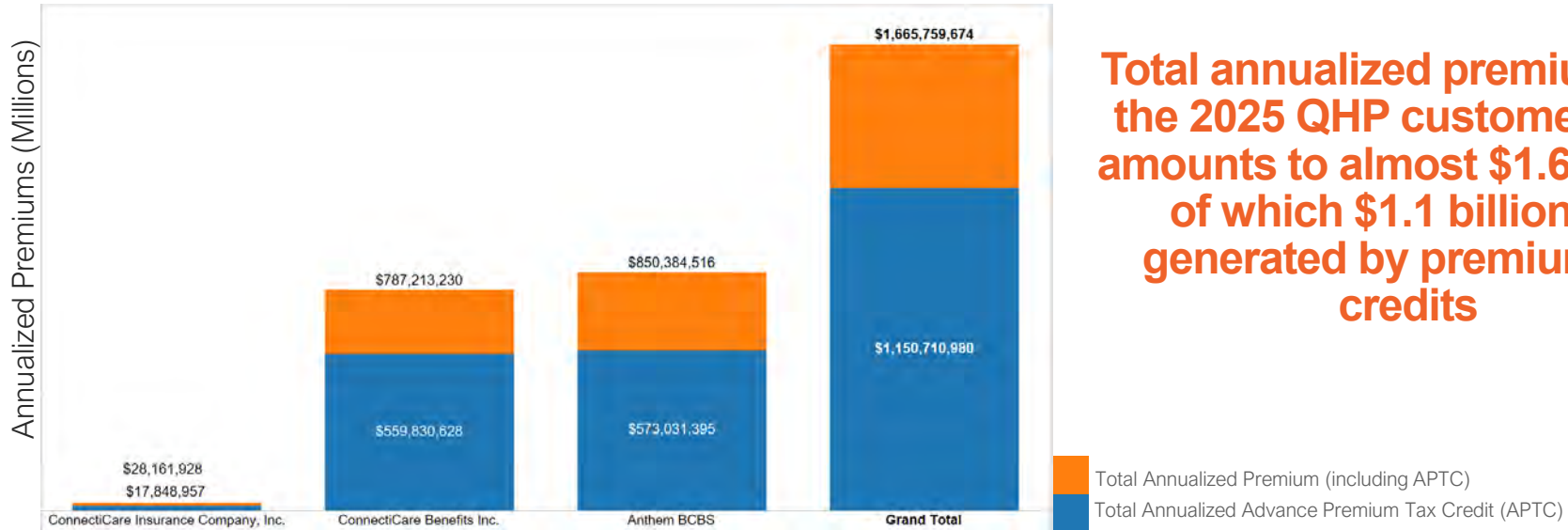
**For enrollees who retained same level of financial help, average monthly premium after APTC increased \$13 for subsidized customers and increased \$77 for non-subsidized**

\*Comparison excludes households with more than 1 enrollee and enrollees who did not have coverage in 2024

NOTE: 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.

# Annual Premium & APTC Projection

## Projected Annual Premium and APTC\*



**Total annualized premiums for the 2025 QHP customer base amounts to almost \$1.6 billion, of which \$1.1 billion are generated by premium tax credits**

Carrier

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

# Distribution of Enrollee Premium Before Tax Credits

## Distribution of Enrollees by Premium Amount Before Tax Credits

	2017	2018	2019	2020	2021	2022	2023	2024	2025
\$0	0.2%	0.1%	0.2%	0.1%	0.1%	0.1%	0.2%	0.1%	0.1%
\$0 to \$250	12.5%	5.0%	6.0%	5.0%	3.8%	2.3%	1.2%	0.6%	0.3%
\$250 to \$500	39.5%	31.3%	36.5%	32.1%	33.1%	29.7%	20.7%	15.3%	12.8%
\$500 to \$750	24.5%	26.7%	25.3%	23.9%	22.2%	23.0%	25.8%	31.1%	34.4%
\$750 to \$1k	19.4%	17.0%	19.7%	18.9%	20.5%	18.8%	14.9%	13.0%	12.9%
\$1k to \$1.25k	3.7%	12.5%	9.3%	13.5%	15.5%	17.6%	19.1%	15.1%	12.5%
\$1.25k to \$1.5k	0.3%	6.8%	2.7%	5.8%	4.2%	7.5%	15.5%	17.2%	16.5%
\$1.5k to \$1.75k	0.1%	0.3%	0.3%	0.4%	0.3%	0.9%	1.9%	7.0%	9.3%
\$1.75k to \$2k		0.1%	0.1%	0.1%	0.1%	0.1%	0.6%	0.4%	0.8%
\$2k to \$2.25k		0.0%	0.0%	0.1%	0.1%	0.0%	0.1%	0.2%	0.2%
\$2.25k to \$2.5k				0.0%	0.0%	0.0%	0.0%	0.1%	0.1%
Over \$2.5k					0.0%	0.0%	0.0%	0.1%	0.1%
<b>Avg. Ind. Premium</b>	<b>\$537</b>	<b>\$682</b>	<b>\$625</b>	<b>\$684</b>	<b>\$692</b>	<b>\$741</b>	<b>\$846</b>	<b>\$897</b>	<b>\$918</b>

**The average individual enrollee gross premium, before APTC was applied, was \$918 in 2025 (vs. \$897 in 2024)**

# Distribution of Enrollee Deductible

## Distribution of Enrollees by Individual Deductible Amount\*

	2017	2018	2019	2020	2021	2022	2023	2024	2025
\$0k to \$500	16.2%	13.1%	11.3%	11.2%	11.4%	9.3%	15.8%	22.9%	35.8%
\$500 to \$1k	15.8%	15.5%	6.3%	14.8%	14.4%	12.3%	6.9%	6.3%	
\$1k to \$1.5k	4.2%	7.4%	14.2%	3.8%	3.9%	5.6%	5.6%	2.6%	1.9%
\$1.5k to \$2k	9.1%	2.4%	0.9%	1.0%	1.4%	1.6%	1.6%		
\$2k to \$2.5k	0.4%			1.3%	0.6%	3.6%	9.0%	15.0%	10.9%
\$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%	0.3%		
\$4k to \$4.5k	16.3%	0.9%	7.7%	12.3%	13.1%	17.5%			
\$4.5k to \$5k			4.2%				8.3%	9.0%	
\$5k to \$5.5k	0.2%	0.7%		1.6%			19.2%	16.3%	25.8%
\$5.5k to \$6k	15.4%	19.4%	15.1%	13.6%	1.4%	1.2%	1.0%		
\$6k to \$6.5k	9.8%	13.5%	22.9%	23.0%	15.7%	5.2%	3.4%		1.6%
\$6.5k to \$7k		2.1%	6.2%	7.5%	18.7%	24.7%	24.2%	18.6%	14.0%
\$7k to \$7.5k	1.8%	1.5%			7.7%	6.7%	3.8%	9.4%	9.0%
\$7.5k to \$8k			1.8%				0.9%		
\$8k to \$8.5k				1.7%					
\$8.5k to \$9k					1.9%	1.7%			
\$9k to \$9.5k									1.0%
Avg. Deductible	\$2,941	\$3,298	\$3,863	\$3,956	\$4,098	\$4,033	\$3,943	\$3,557	\$3,295

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

**35.8% of enrollees enrolled in a plan with \$0 deductible because of CSR eligibility and Covered CT**

\*Deductible amounts reflect in-network value

\*\*Plans also include many services not subject to the deductible, including \$0 preventative services

# Distribution of Enrollee Maximum Out Of Pocket

## Distribution of Enrollees by Individual Maximum Out of Pocket Amount\*

	2017	2018	2019	2020	2021	2022	2023	2024	2025
\$0 to \$500	0.1%	0.1%	0.1%	0.1%	0.1%	0.8%	14.3%	21.3%	27.3%
\$500 to \$1000k	1.3%	12.9%	10.7%	11.1%	11.3%	8.4%	1.3%		
\$1k to \$1.5k	14.2%	0.1%	0.6%					1.3%	1.0%
\$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%	12.3%	0.0%	6.2%	7.5%
\$3k to \$3.5k						1.5%	8.9%		
\$3.5k to \$4k	7.1%								
\$4k to \$4.5k		6.7%							
\$4.5k to \$5k	3.1%	0.0%	4.2%	0.1%			3.4%		
\$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 \$7k	16.8%	20.1%	14.3%	20.0%	18.8%	9.0%			
\$7k to \$7.5k	29.2%	34.2%				10.6%	20.1%	21.8%	19.5%
\$7.5k to \$8k			45.4%		0.3%	0.4%	0.3%		0.4%
\$8k to \$8.5k				50.0%	15.7%	0.8%	0.3%	0.6%	9.0%
\$8.5k to \$9k					35.5%	52.2%	12.0%		
\$9k to \$9.5k							39.4%	48.9%	35.3%
Avg. MOOP	\$4,678	\$5,116	\$5,717	\$6,064	\$6,272	\$6,635	\$6,588	\$6,311	\$5,590

**Health plans pay for 100% of covered benefits once a maximum out of pocket (MOOP) limit is reached**

**27.3% of enrollees enrolled in a plan with less than \$500 MOOP because of Cost Sharing Reduction eligibility and Covered CT**

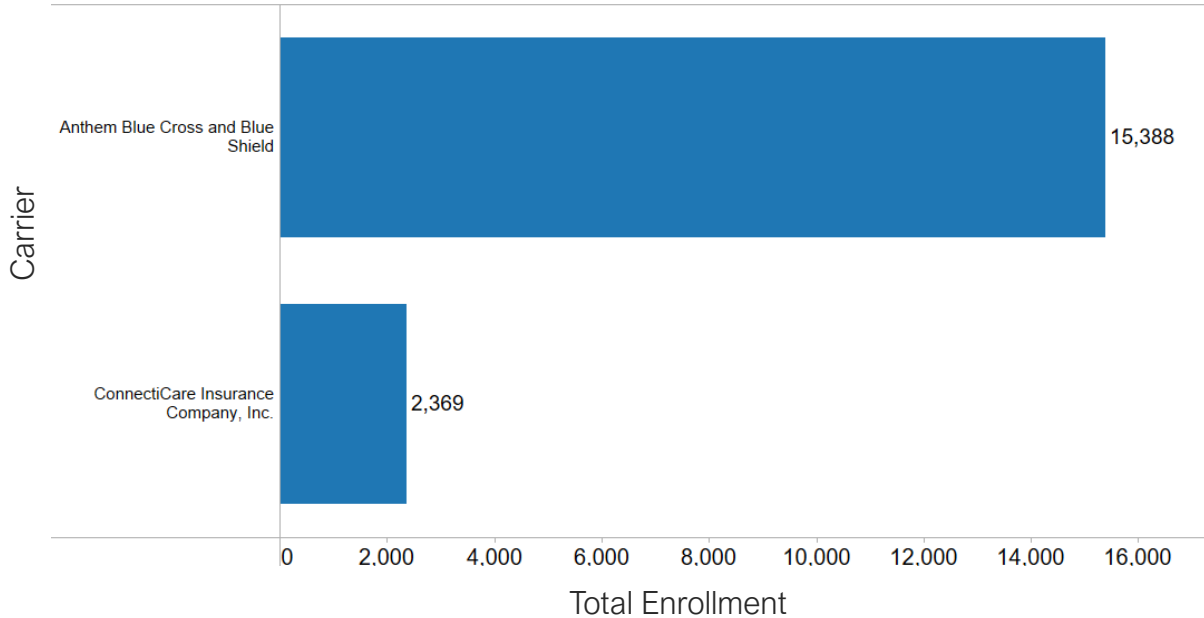
\*Maximum out of pocket amounts reflect in-network value

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# Dental Marketplace Overview

# Enrollment by Carrier

## Proportion of Total Enrollment by Carrier



**86% of individuals enrolled in Anthem**

**1,160 individuals enrolled in a Dental Plan only**

**Overall Dental Enrollment increased by 26%**

# Customer Age & Gender Mix

## Proportion of Enrollees by Age and Gender

	Female	Male	Grand Total
< 19	3.18%	3.42%	6.61%
19 - 25	4.81%	3.91%	8.72%
26 - 34	11.31%	10.05%	21.35%
35 - 44	9.35%	8.02%	17.38%
45 - 54	9.30%	7.15%	16.45%
55 - 64	15.43%	11.52%	26.96%
>= 65	1.51%	1.03%	2.55%

**Female enrollees account for 54.9% of Dental Enrollment**

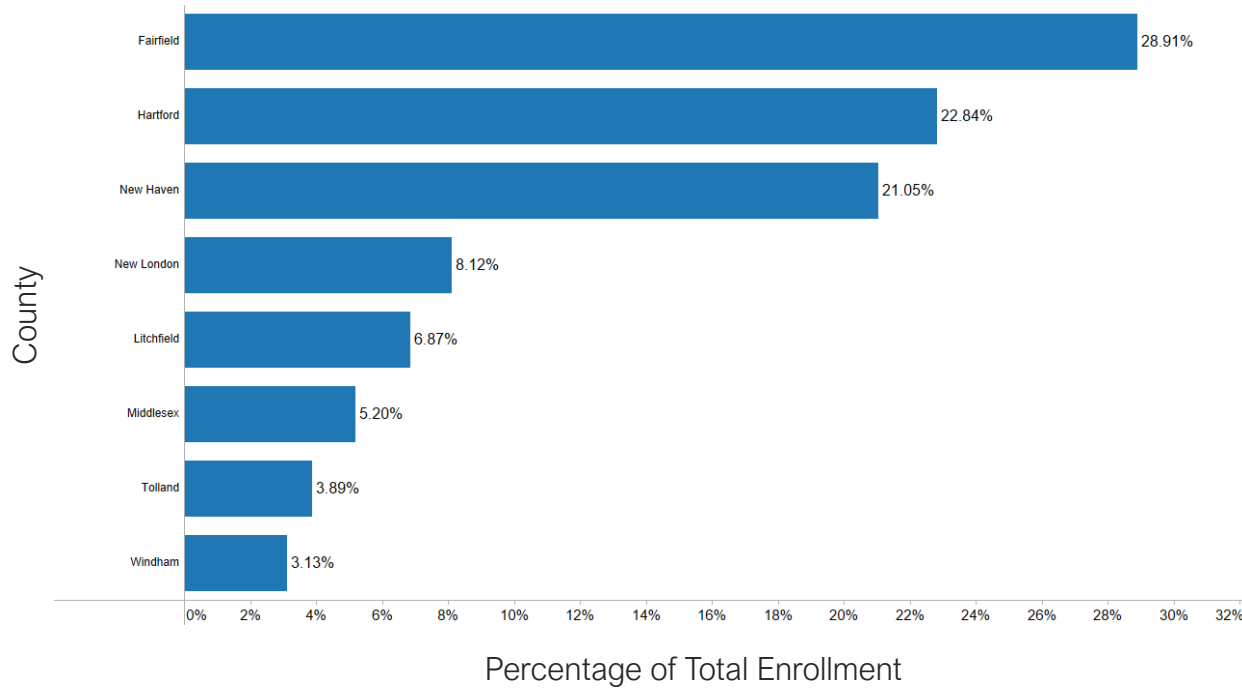
**30% of Dental Enrollment consists of 19 - 34 year olds**

**452 Individuals over the age of 65 are enrolled**



# Customer Geography

## Proportion of Enrollees by County

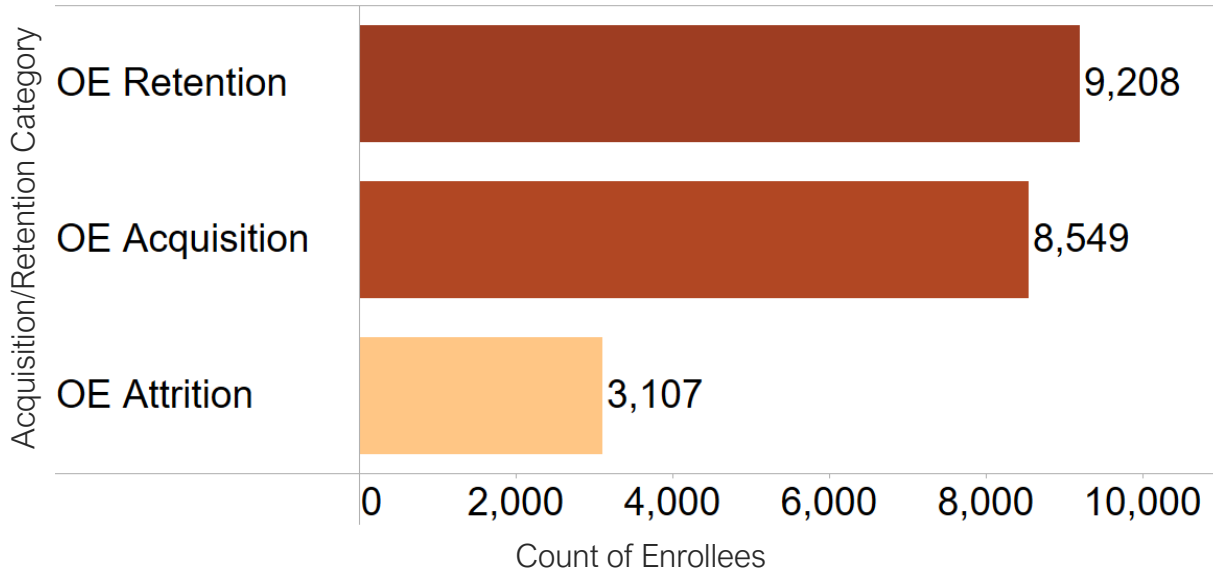


**Total Dental Enrollment  
is 17,759 enrollees**

**The county Population  
Ratios have all stayed  
within a single  
percentage of last year's  
ratios**

# Acquisition & Retention Results

## Open Enrollment 2025 Customer Retention/Acquisition Status



**15.3% of the Dental Open Enrollment Acquisition volume is completely new to the Exchange**

# Customer Product Migration – Carrier Changes

## Enrollment Migration Across Carriers During Open Enrollment 2025

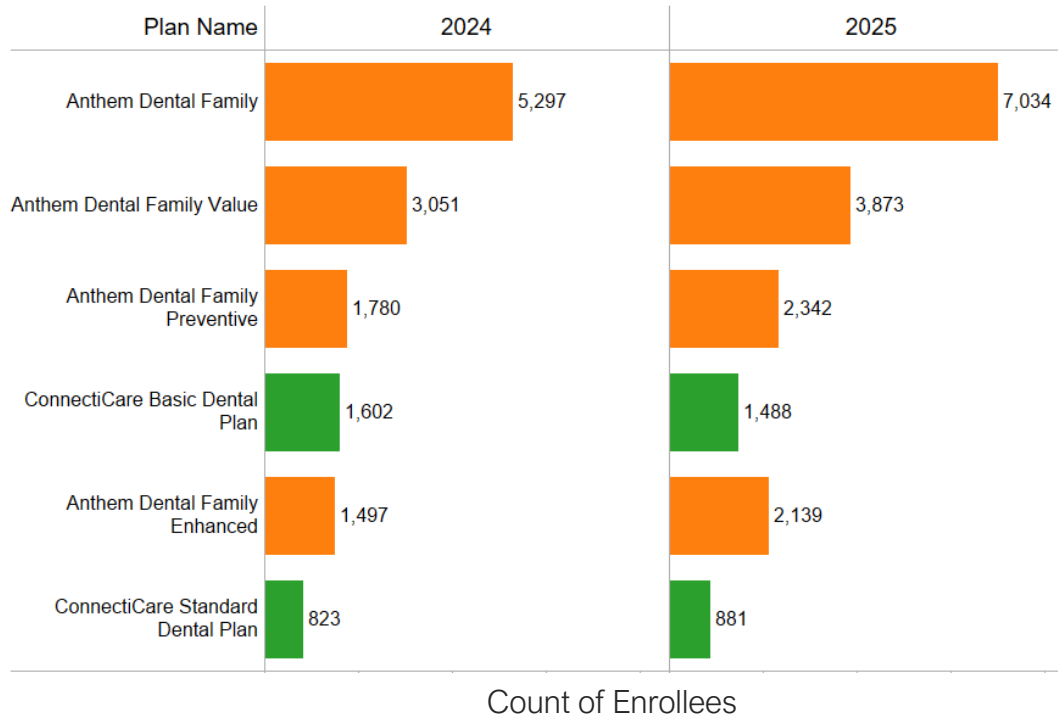
2024 Carrier

		2024 Carrier	
		Anthem Blue Cross and Blue Shield	ConnectiCare Insurance Company, Inc.
2025 Carrier	Anthem Blue Cross and Blue Shield	7,781	38
	ConnectiCare Insurance Company, Inc.	85	1,304

**98.7% of Dental Enrollees renewed coverage with the same carrier**

# Customer Plan Selections

## 2024 - 2025 Enrollment by Carrier, Plan Name, and Plan Year



**In 2025, all Dental plans mirror those of 2024**

**Anthem Dental Family Enhanced increased by 42.8% between 2024 and 2025**

■ Anthem BCBS  
■ ConnectiCare Ins. Company, Inc (CICI).

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## Covered CT Customer Profile & Analysis

## End of Open Enrollment (OE) – Covered CT Yearly Review

	Open Enrollment 10	Open Enrollment 11	Open Enrollment 12
	11/1/22-1/15/23	11/1/23-1/15/24	11/1/23-1/15/24
Active CCT Enrollment	15,411	27,393	41,165
% CCT Population With Financial Assistance	99.9%	99.6%	99.2%
% CCT Population Under 35 (Average Age)	32.2% (44.5)	36.9% (41.5)	37% (42.7)
Most Selected CCT Issuer (% of Enrollment)	CBI (62.2%)	CBI (61.5%)	ANT (47.8%)
CCT Auto-Renewal Rate	89%	84.9%	90.5%
% CCT Enrollment w/ Broker Assistance	14.3%	48.3%	45.2%

**In 2025, 20.4% of enrollees in the Covered CT (CCT) Program were not enrolled in a QHP plan prior to OE (26.7% in OE 2024)**

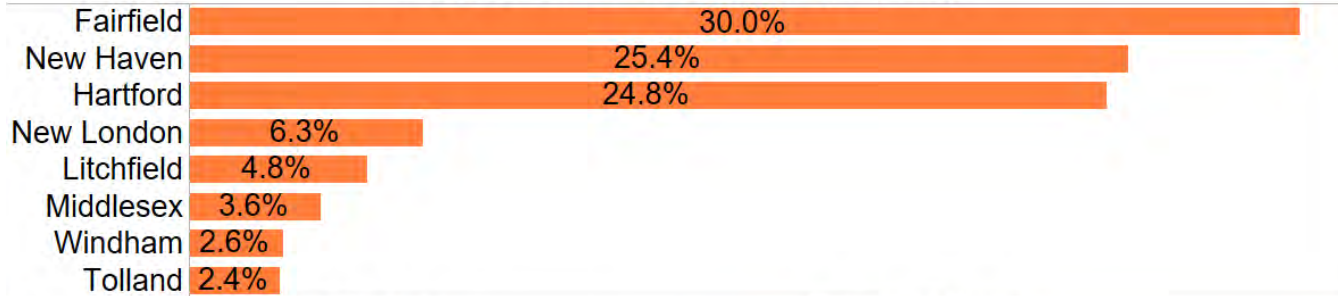
**3,258 individuals enrolled in 2024 QHP coverage became eligible for and enrolled in the CCT Program for 2025**

**43.2% of new Covered CT Acquisitions opted into Auto Plan Selection**

# Customer Geography

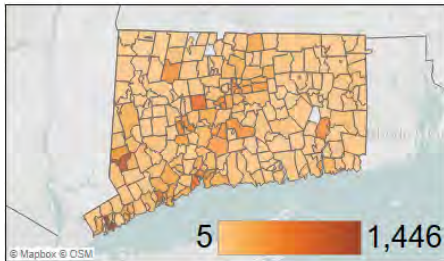
## Proportion of Covered CT Enrollment by Geographic Areas

### Proportion of Enrollment by County

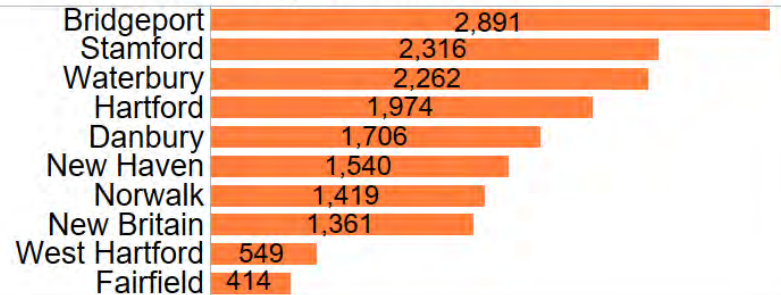


**66% of all  
Bridgeport  
Enrollments are  
in Covered CT**

### Enrollee Density by Zip Area



### Top 10 Cities



**30% of Hartford  
County enrollees  
are enrolled in  
Covered CT, up  
from 23% last  
year**

# Customer Age & Gender Mix

Proportion of Covered CT Enrollees by Age and Gender\*

	Male	Female	Grand Total
< 19	1.0%	0.7%	0.8%
19 - 25	19.7%	16.6%	17.9%
26 - 34	18.9%	18.0%	18.4%
35 - 44	17.6%	18.8%	18.3%
45 - 54	17.6%	20.0%	19.0%
55 - 64	24.1%	25.6%	25.0%
>= 65	1.2%	0.2%	0.6%

Age Band

% of Enrollment

**Female enrollees account for 58.8% of CCT enrollees, compared to 55.4% of total QHP enrollment**

**37% of enrollment consists of 19 – 34 year olds (25% of the overall QHP enrollment)**

\*Due to the AHCT requirement for all QHP eligible individuals in a household to be enrolled in the same QHP plan, there is both a 65+ and under 19 population within the Covered CT enrollment.



# Covered CT Attrition/Acquisition

## Customer Attrition Reasons For Enrollees Previously in Covered CT (6,558 non-renewals)

Active Cancelation	15.9%
Did Not Actively Renew	42.5%
Medicare Age Out	6.2%
Enrolled In HUSKY	35.3%

## New Covered CT Enrollment from Retention Population\* (3,258)

APTC+CSR	84%
APTC	12.4%
No FA	3.6%

**35.3% of Covered CT Attrition due to individual moved to HUSKY**

**3,258 enrollees who were previously receiving APTC+CSR became eligible for and enrolled into Covered CT**

**In addition, 2,583 enrollees previously in Covered CT plan enrolled into standard QHP coverage**

*\*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.*