



Access Health CT

2026 Open Enrollment Summary

March 24, 2026



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Open Enrollment Conclusion Summary

End of Open Enrollment (OE) – Yearly Review

	Open Enrollment 8	Open Enrollment 9	Open Enrollment 10*	Open Enrollment 11	Open Enrollment 12	Open Enrollment 13
	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	11/1/25-1/31/26
Active QHP Enrollment	104,946	112,634	108,132	129,000	151,151	157,175
Total Active HUSKY Determinations	836,898	891,021	922,522	849,414	835,006	809,502
% QHP Population With Financial Assistance	69.7%	83.8%	85.9%	88.2%	89.7%	79.1%
% QHP Population Under 35 (Average Age)	30.1% (44.4)	30.3% (44.1)	29.9% (44.3)	31.6% (43.7)	32.9% (43.0)	35.5% (42.0)
Most Selected QHP Issuer (% of Enrollment)	CBI (77.8%)	CBI (70.4%)	CBI (59.2%)	CBI (55.5%)	ANT (53.7%)	ANT (65.6%)
QHP Auto-Renewal Rate	86.5%	85.2%	85.5%	84.9%	92%	83.3%
% of Enrollment w/ Broker Assistance	44.2%	43.9%	46.1%	48.8%	48.8%	48.8%
Calls Handled By Call Center	258,180	244,836	227,907	268,839	241,005	204,228
Website Users	313,983	390,703	410,175	510,610	480,536	574,021

*Covered CT Program fully implemented

🔗 2026 Open Enrollment Customer Activity

Customer Engagement

- 10 personalized, bilingual direct mail campaigns (390k+ pieces of mail).
- 27 custom email campaigns based on zip code level targeting 834k recipients.
- 10 targeted text message (SMS) campaigns (more than 120k current or prospective customers).
- 18.6M website visits (up 18% over last year).

Customer Assistance

- Over 202k calls handled from customers, down 16% from last year.
- Nearly 32k live chat sessions, up 16% from last year.
- 2,050 consumers served at 164 enrollment fairs and locations.
- 6 navigator locations serviced 1,643 visitors.
- 892 appointments made with our 4 Mobile Enrollment Specialists.

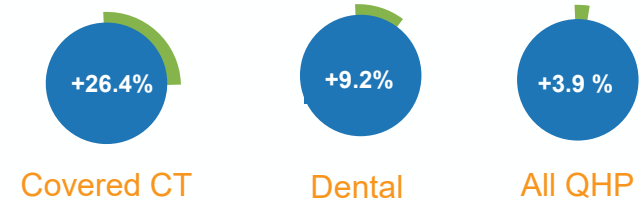
Decision Support

- Over 800 Certified Brokers available to assist consumers with plan selection inquiries.
- 8 Certified Brokers contracted to meet increased demand.
- 48.8% of enrollees associated with brokers.
- 33 bilingual blog posts (more than 63k views).

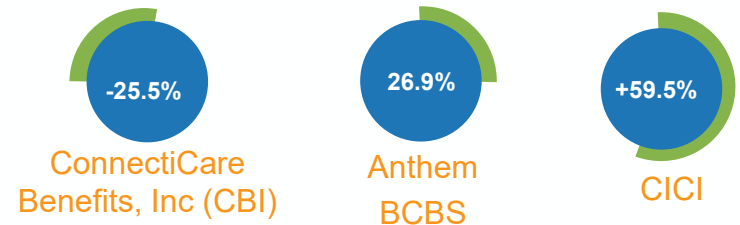
2026 Open Enrollment (OE) Changes

- **157,175 active QHP enrollees**
 - Of those, 79.1% qualify for premium tax credits.
- **130,549 QHP enrollees renewed**
 - Enrollees who renewed their 2025 policies for 2026.
- **26,626 new QHP enrollees**
 - Of those, more than 6,400 are first time customers.
- **36,301 new HUSKY Health enrollees**
 - Gained coverage during Open Enrollment by completing application through the integrated eligibility system.

% Change in Open Enrollment*



% Change in Open Enrollment by Carrier*

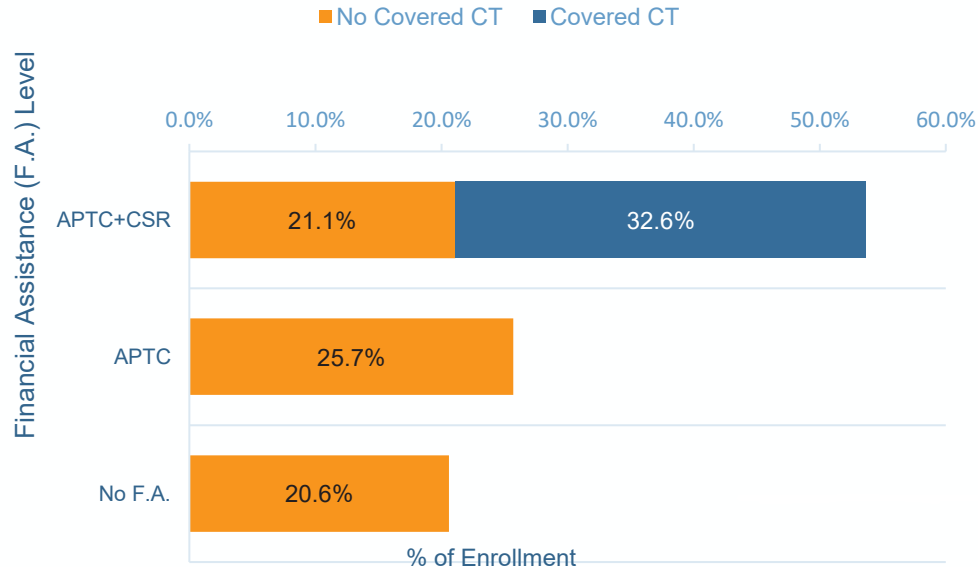


*% growth since the beginning of 2026 Open Enrollment Period (11/1/2025)

QHP Marketplace Overview

🔗 Premium Assistance Distribution

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



More than **79%** of enrollees receive financial help for premiums.

More than **53%** of enrollees with APTC+CSR are receiving Covered CT Program assistance (compared to **56%** last year).

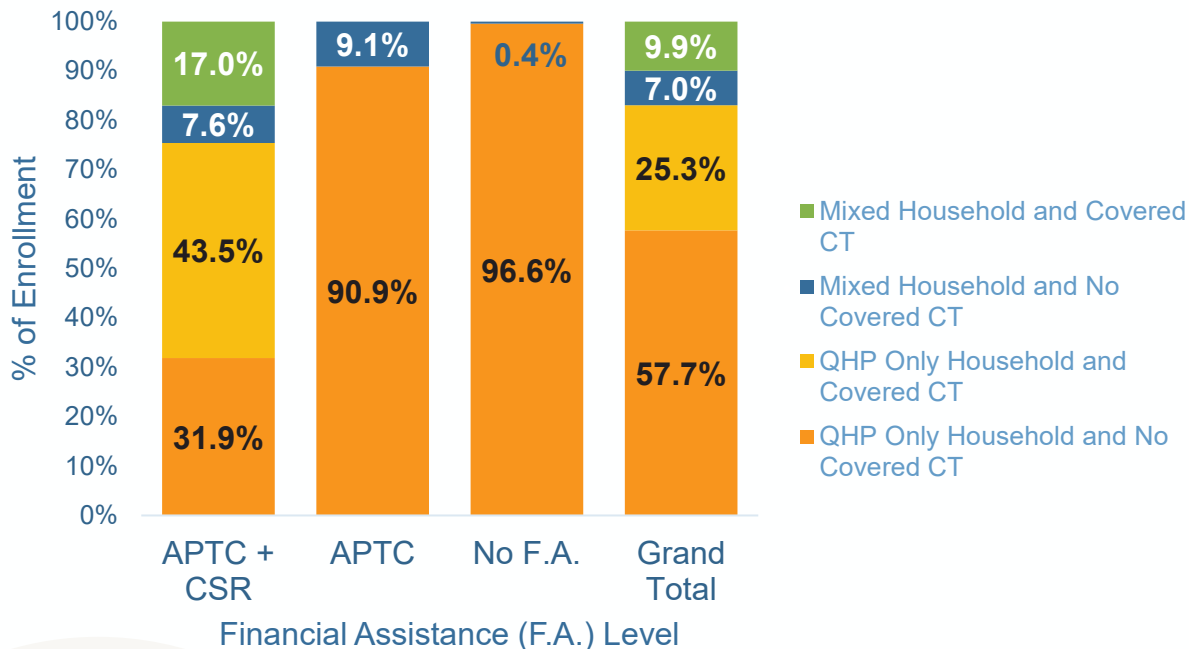
APTC: Enrolled individuals eligible for an Advance Premium Tax Credit to lower their monthly premiums.

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.

QHP – HUSKY Mixed Coverage Households

Proportion of Enrollment by Mixed Household Status



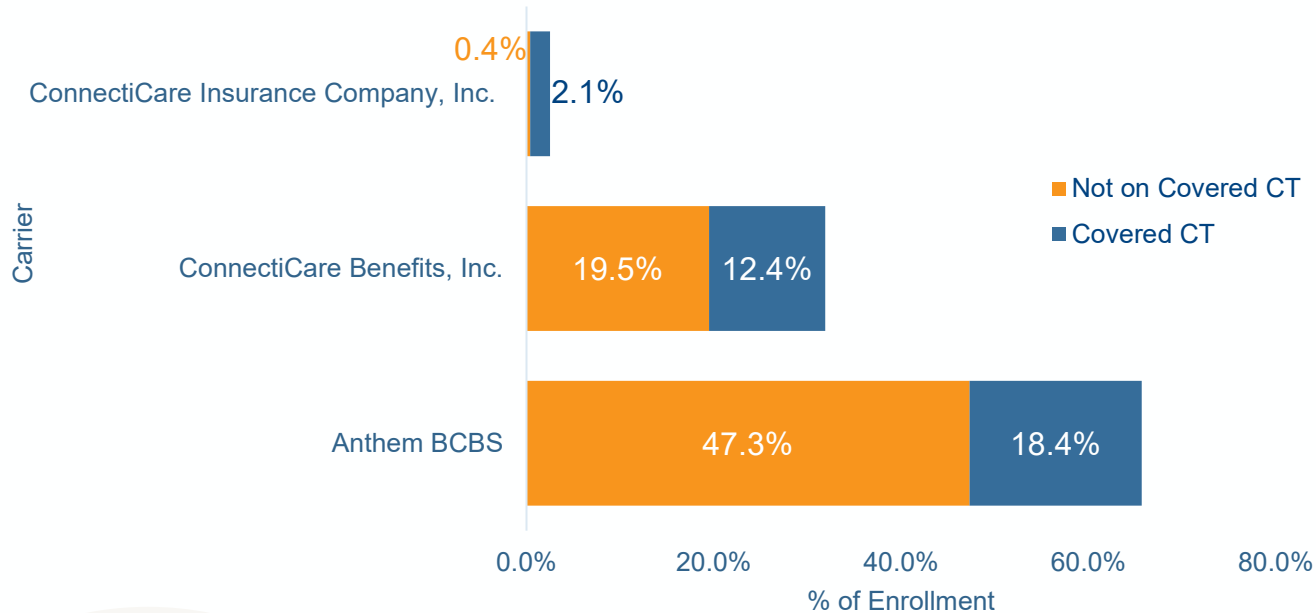
Nearly **1 in 5** QHP households have one or more household members enrolled in a HUSKY Health program.

35.2% 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 Health program.

Carrier Market Share

Proportion of Total Enrollment by Carrier



Anthem's market share is now at **65%** compared to **53%** last year.

32.8% of enrollments are in the Covered CT Program.

Enrollee Broker Support

Proportion of 2026 Enrollment by Broker Assistance Status / Acquisition Status

	Acquisition: 2026 Coverage		Retention: 2026 Coverage	
	Brokered	Unassisted by Broker	Brokered	Unassisted by Broker
APTC + CSR	40.7%	59.3%	48.5%	51.5%
APTC	48.5%	51.5%	57.7%	42.3%
No F.A.	31.9%	68.1%	46.4%	53.6%
Grand Total	40.9%	59.1%	50.4%	49.6%

% of Enrollment

3,278 received broker assistance for the first time in 2026.

10,879 of new acquisitions enrolled with the assistance of a broker.

56% of all enrollees with no FA do not have a broker.

QHP Customer Profile & Analysis

Financial Assistance Profile

Customer Profile by Financial Assistance Level

	Covered CT Program	APTC+ CSR	APTC	No F.A.	Total
Members	51,629	33,008	40,277	32,261	157,175
Avg. HH Size	2.2	2.0	2.2	2.3	2.2
Avg. Age	40.7	45.5	43.8	40.2	42.4
% Female	59.50%	57.90%	53.70%	51.90%	56.10%
Avg. % Federal Poverty Level	146.40%	205.00%	323.00%		219.20%
% HUSKY Acquisition (2025 Coverage)	42.97%	28.77%	15.00%	5.85%	25.20%
% w/ 2025 QHP Coverage	56.70%	66.80%	72.50%	70.90%	65.80%
% w/ 2024 QHP Coverage	30.16%	45.51%	54.55%	55.40%	44.82%
% w/ 2023 QHP Coverage	14.83%	29.26%	38.65%	41.52%	29.44%

The percentage of acquisition from HUSKY has increased nearly 64%, likely due to federal changes around Medicaid.

The average FPL% dropped from 406.9% last year to 219.2% this year primarily due to the expiration of the Enhanced Federal Subsidies.

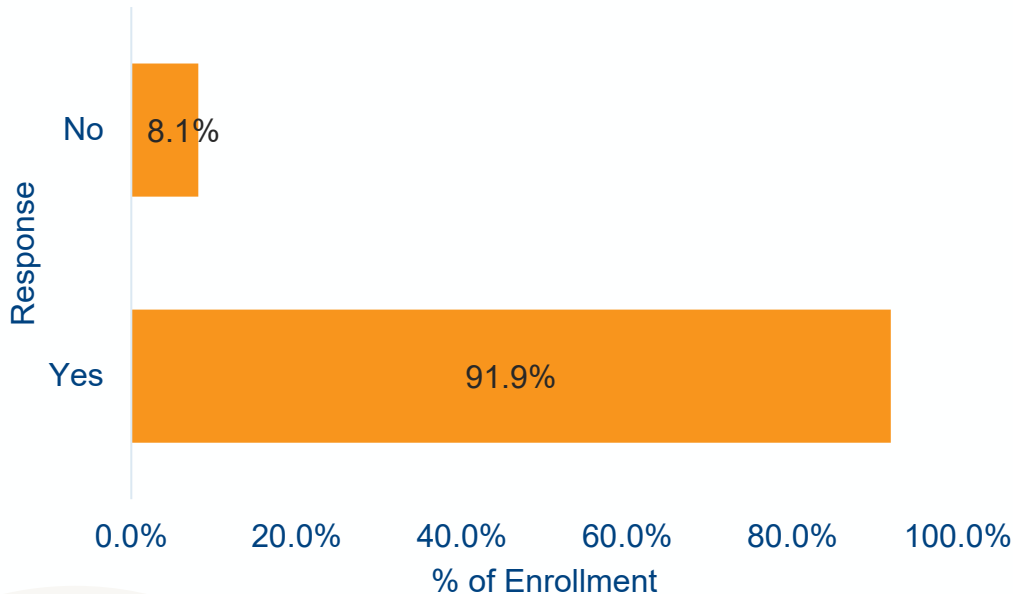
1) Household (HH) size only accounts for individuals within the household with QHP coverage.

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.

Application Requests for Financial Help

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

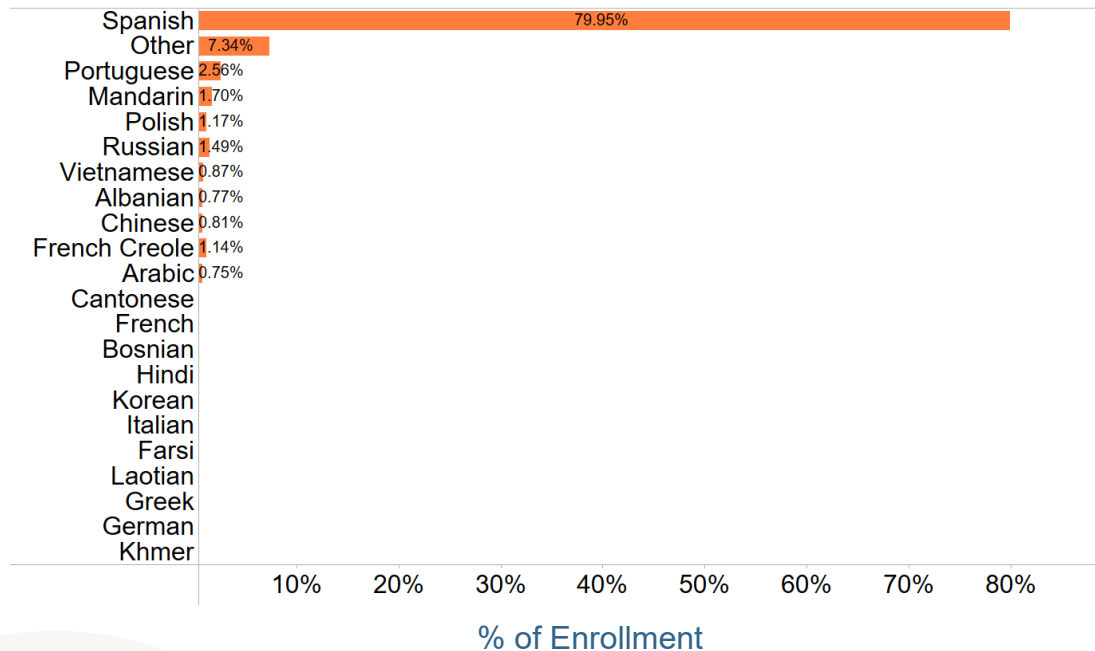


8.1% of enrollees declined the gating question to determine eligibility for financial help (vs. 7.2% in 2025).

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



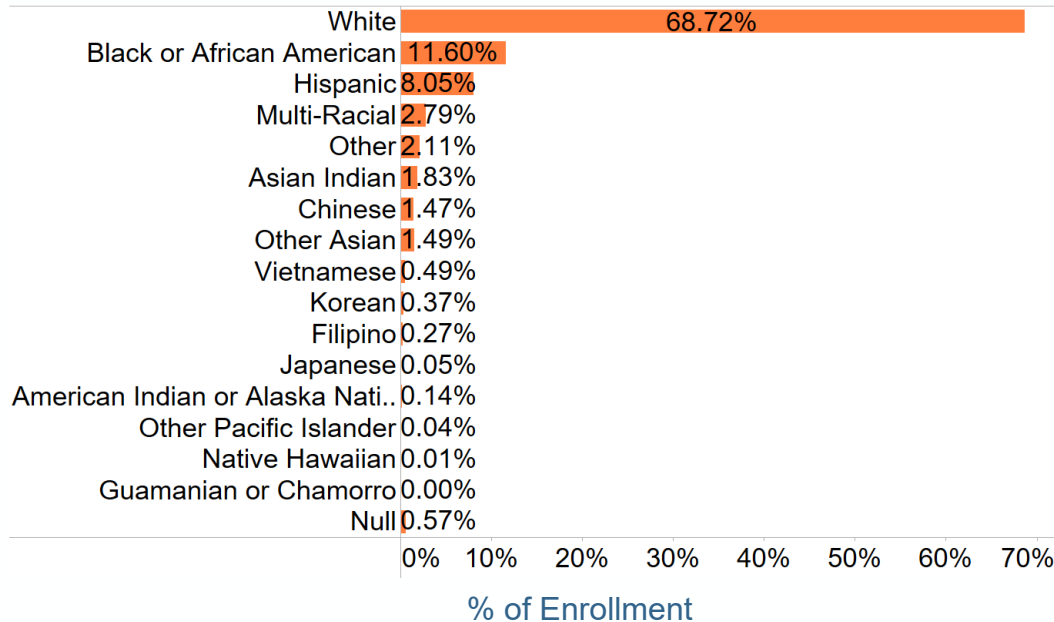
92.3% of applicants indicated English* is their preferred language.

AHCT's call center offers assistance in more than 100 languages – Portuguese, Haitian Creole and Arabic are the most commonly requested.

**Default preferred language selection is English.*

📍 Race / Ethnicity

Proportion of Enrollees by Race/Ethnicity Indicated on Their Application



20.6% of enrollees did not provide a response to non-mandatory questions related to race, a decrease of 2.5% relative to last year.

The proportions of whites increased **by 7.7%**.

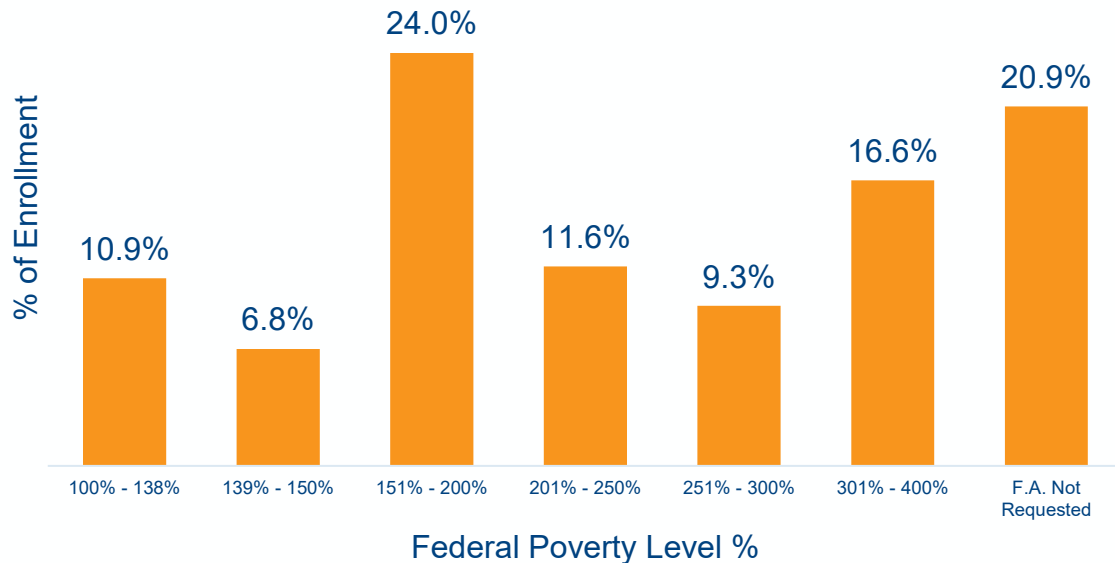
Ethnicity Question: Is "John Doe" of Hispanic, Latino, or Spanish Origin (Optional)?

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 \$31,920 for a one-person household is 200% FPL.

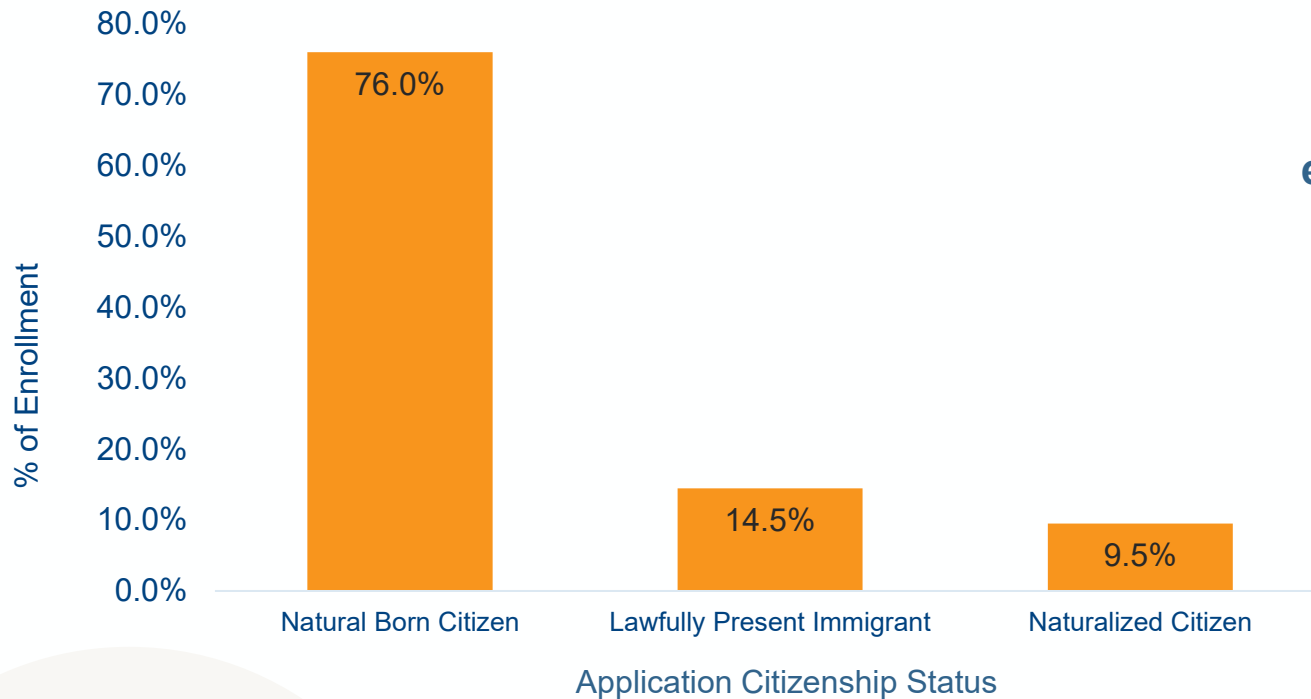
Individuals under 175% FPL could be eligible for the Covered CT Program.

Those between 100% to 200% FPL and 400% to 500% FPL may be eligible for additional financial assistance from the State.

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

U.S. Citizenship Status

Proportion of Enrollees by Citizenship Status

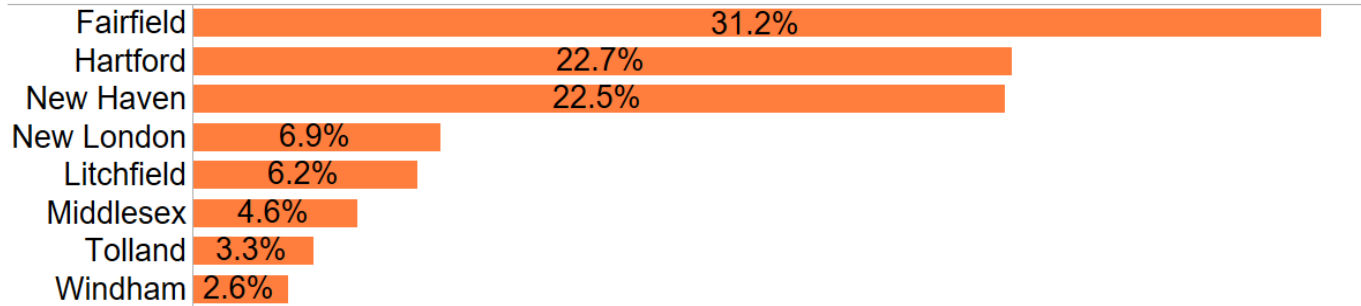


Lawfully present immigrants may be eligible for QHP's with lower monthly premiums and lower out-of-pocket costs based on income.

Customer Geography

Proportion of Enrollees by Geographic Areas

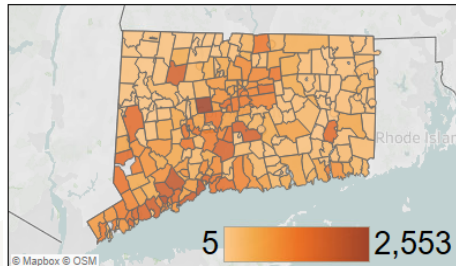
Proportion of Enrollment by County



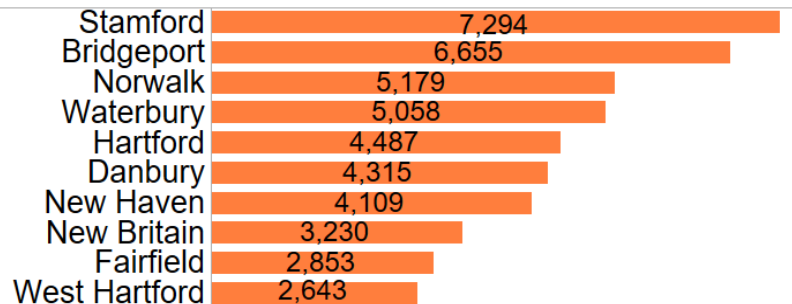
County distribution has largely remained the same over the past year.

Hartford has moved from 6th highest (3,620) to 5th highest (4,487).

Enrollee Density by Zip Area



Top 10 Cities

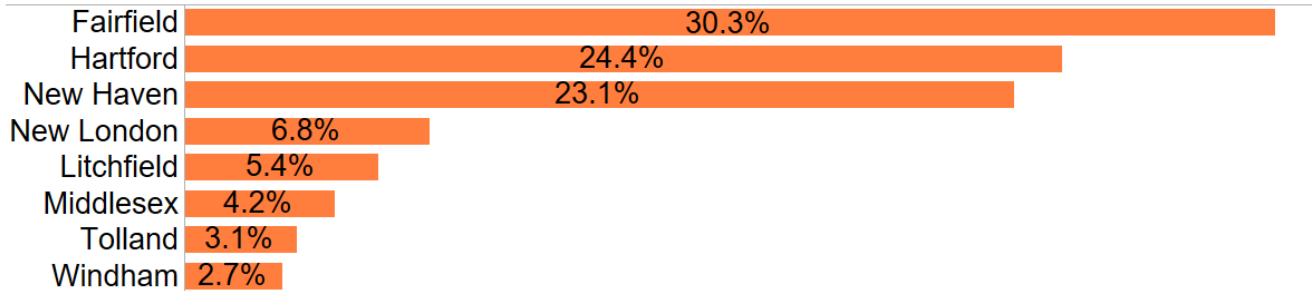


In-person Navigators are available in Hartford, Stamford, Waterbury, Norwich and Bridgeport.

Open Enrollment Customer Acquisitions by Geography

Proportion of Acquisitions by Geographic Areas

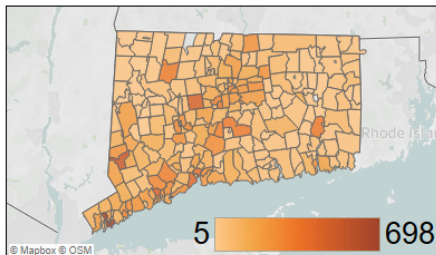
Proportion of Enrollment by County



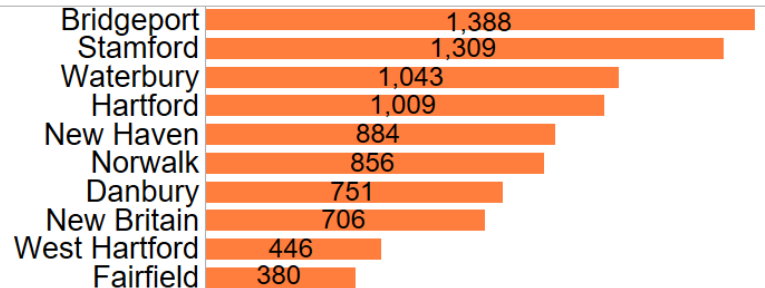
County Distribution has largely remained static, with Hartford seeing the most significant change (23.5% to 24.4%).

The top 10 cities account for 32.9% of the acquisition population.

Enrollee Density by Zip Area



Top 10 Cities

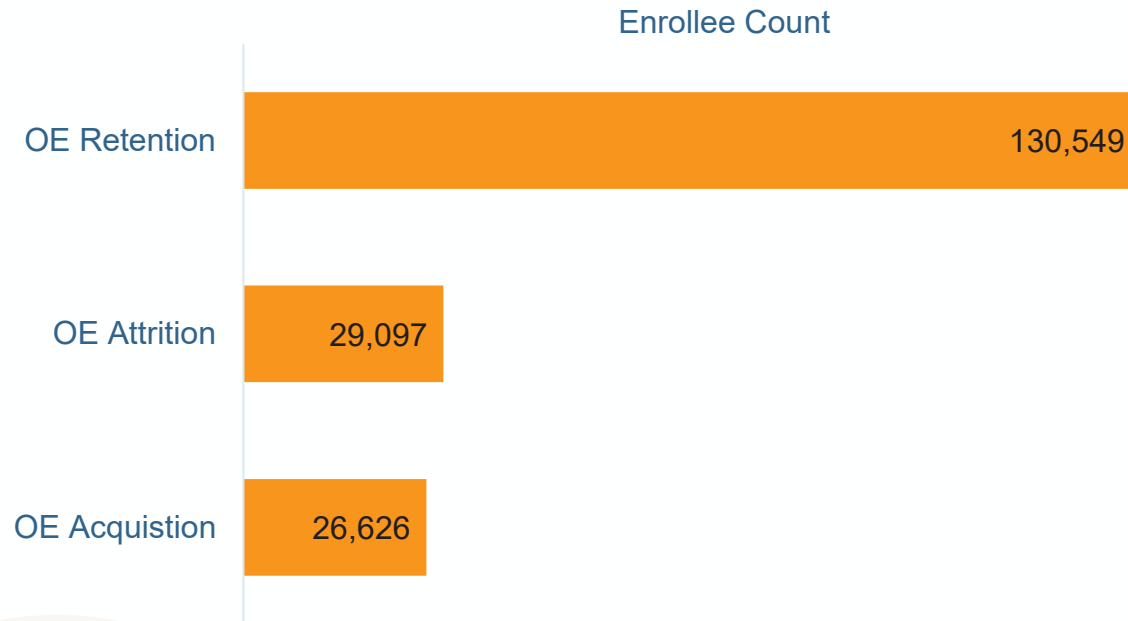


In-person Navigators are available in Hartford, Stamford, Waterbury, Norwich and Bridgeport.

Retention & Acquisition Results

Open Enrollment Acquisition & Retention Results

Open Enrollment 2026 Customer Retention/Acquisition Status

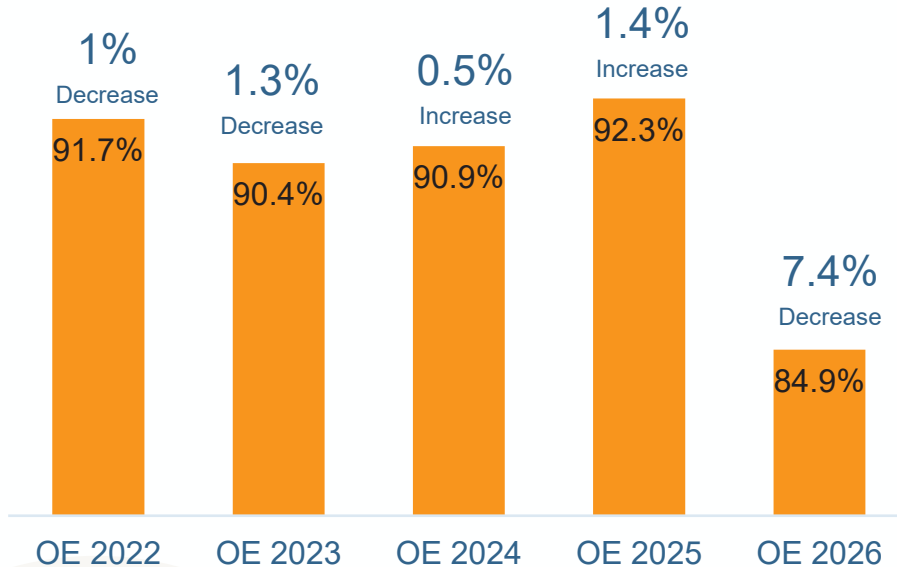


5,762 members of the acquisition population were enrolled in HUSKY Health prior to Open Enrollment, compared to 5,636 in 2025.

21.2% of the attrition population moved to HUSKY Health.

Open Enrollment Customer Retention Year Over Year

Open Enrollment Retention Rate* 2022 - 2026

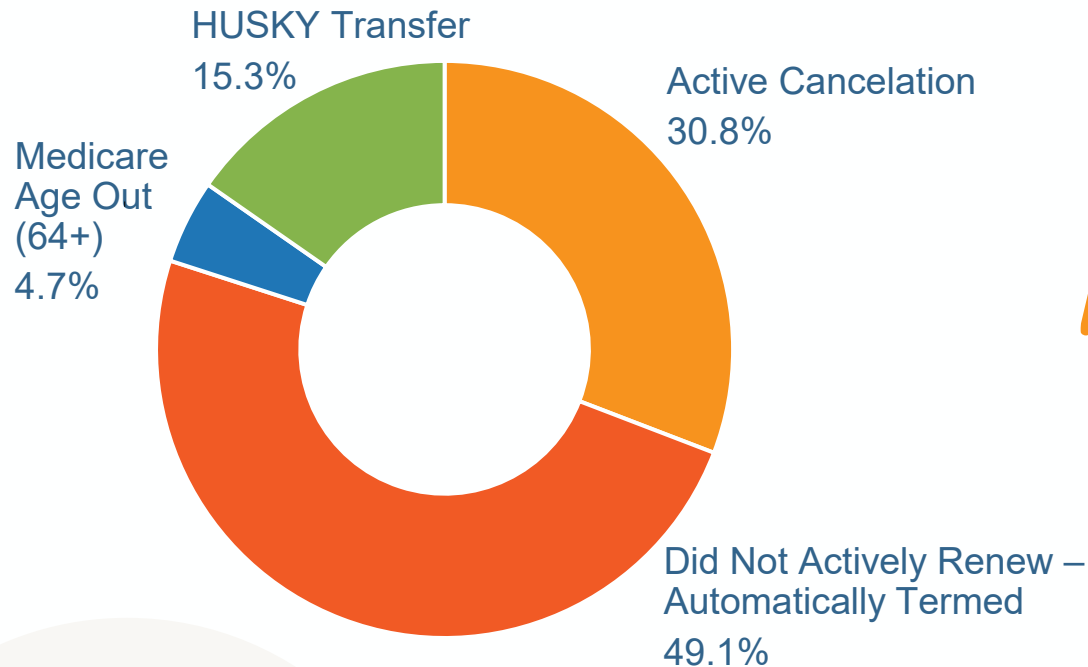


The expiration of Enhanced Premium Tax Credits (ePTCs) and an increase in monthly premiums have contributed to the decreased retention rate.

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

Open Enrollment Customer Attrition

Open Enrollment Attrition Reasons (29,097 non-renewals)



7 in 10

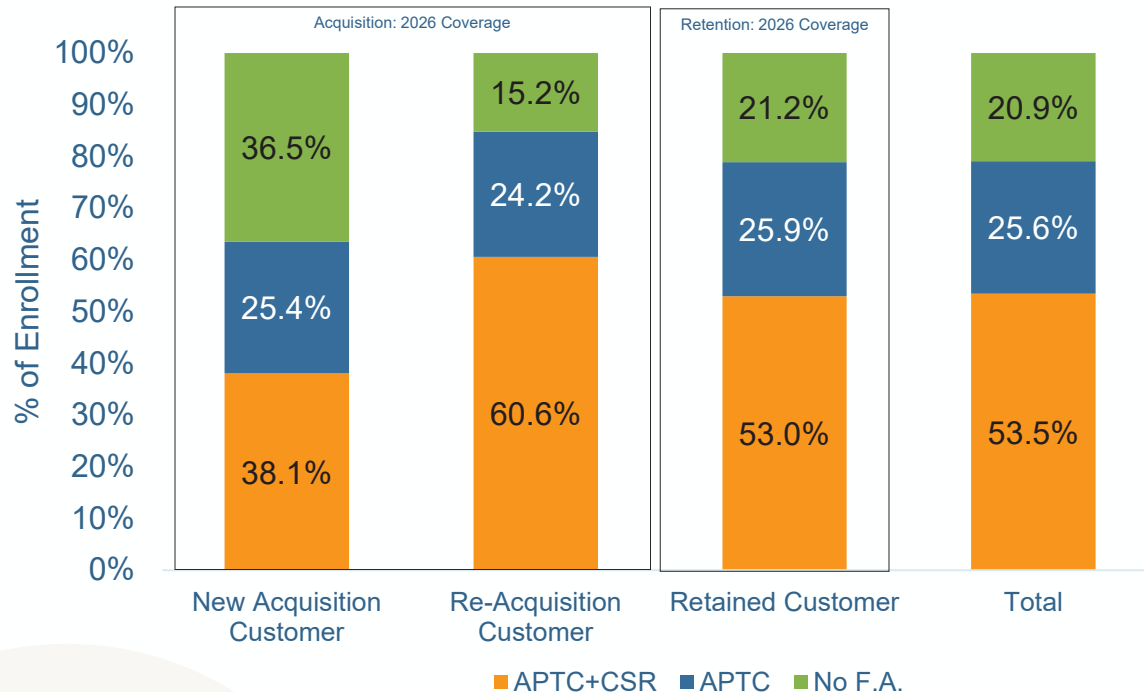
Leavers indicate they have coverage through another source.*



* 2023 Leaver Survey Conducted by AHCT

Open Enrollment Customer Acquisition – F.A. Level

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

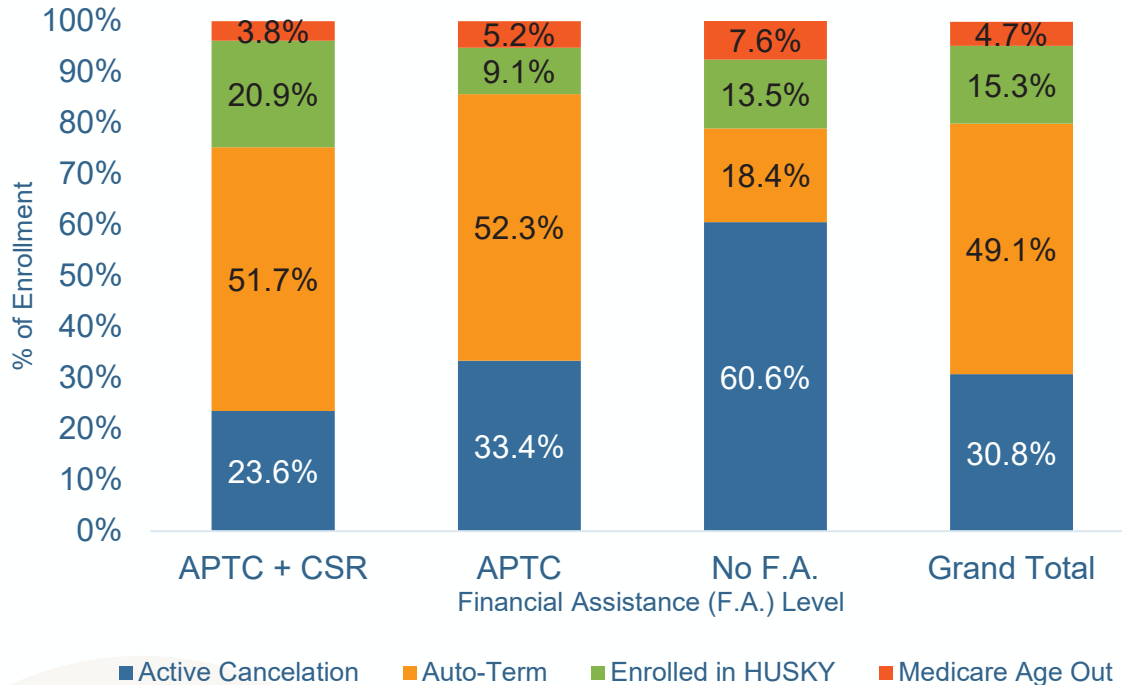


Unsubsidized customers accounted for **20.9%** of new acquisition for 2026 OE, compared to 20.0% for 2025.

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

Open Enrollment Customer Attrition— F.A. Level

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



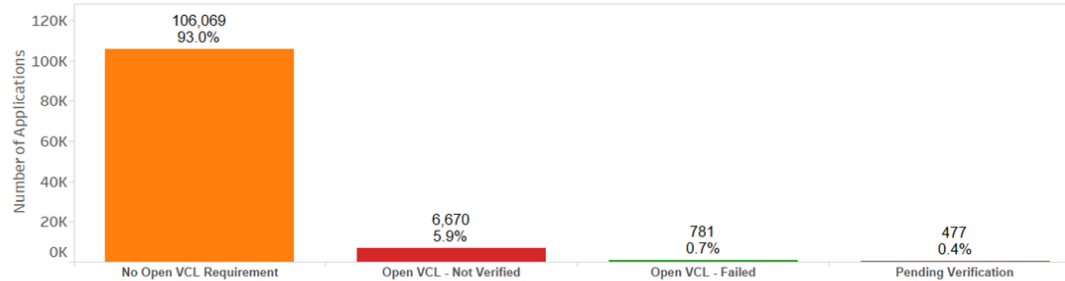
Of the 29,000 customers who did not renew for 2026, **39.5%** did not request or were not eligible for any financial help.

21.1% of leavers transitioned to HUSKY Health coverage during 2026 Open Enrollment (vs. 26.9% in 2025).

Customer Retention – Outstanding Verifications

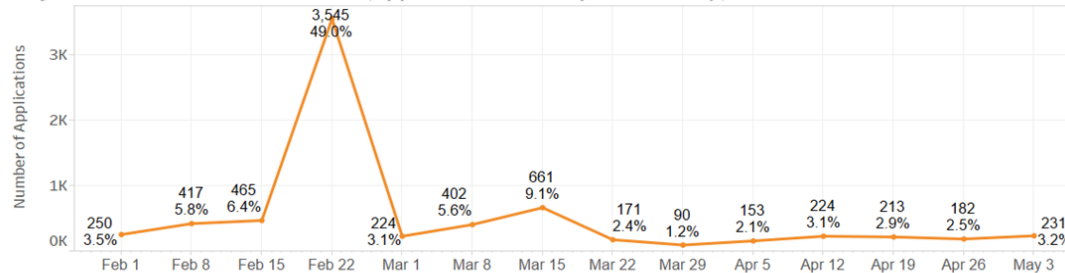
Outstanding Verification Checklist (VCL) Activity For End of Open Enrollment Customers*

VCL Status for Active QHP Applications



5.9% of enrolled households at the end of OE 2026 had at least one outstanding verification to complete (vs. 6.9% last year).

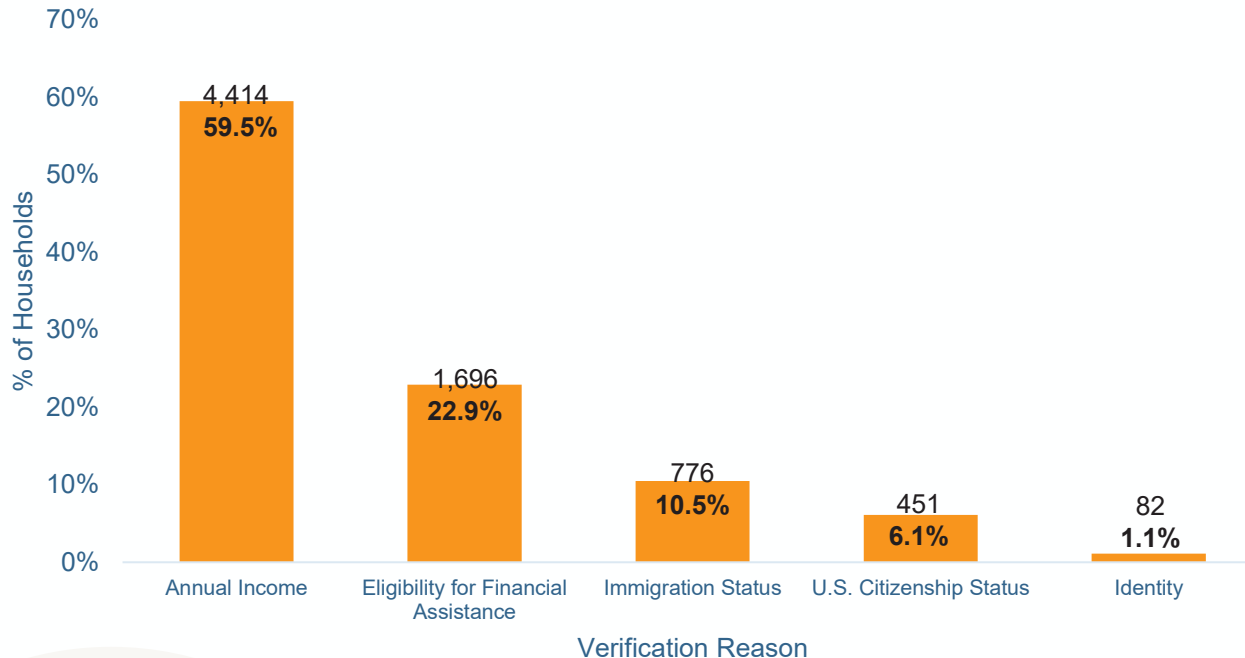
Projected VCL Termination Dates (Applications With Open VCL Only)



*Verification status as of 1/31/2026

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 **59.5%** all verification activity.

**Verification status as of 1/31/2026*

Customer Acquisition Profile

Customer Profile by Open Enrollment Acquisition Type

	New Acquisition Customer ¹	Re-Acquired Customer ²	Retained Customer ³
Members	5,471	21,155	130,549
Avg. HH Size	2	2.2	2.2
Avg. Age	38.6	38.1	43.3
% Female	52.90%	56.10%	56.30%
Avg. % Federal Poverty Level ⁴	231.10%	212.60%	219.90%
% HUSKY Acquisition (2025 Coverage ⁵)	0.2%	44.5%	9.5%
% w/ 2025 QHP Coverage ⁶	0.00%	1.00%	79.00%
% w/ 2024 QHP Coverage ⁶	0.00%	8.80%	52.50%
% w/ 2023 QHP Coverage ⁶	0.00%	7.38%	34.25%

Newly acquired QHP customers are **5 years younger on average.**

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 who are 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.

Customer Retention – Effectuated Coverage

9 in 10

Enrollees have made their first premium payment*



**Effectuation status as of 2/21/2026*

Open Enrollment Customer Acquisition/Attrition by Race/Ethnicity

	Acquisition/Retention Category			Attrition Reason			
	Acquisition: 2026 Coverage	Attrition: 2026 OE	Retention: 2026 Coverage	Active Cancellation	Auto-Term	Enrolled in HUSKY	Medicare Age Out
White	12.57%	14.42%	73.01%	30.18%	50.99%	13.54%	5.28%
Hispanic	17.52%	15.86%	66.62%	24.33%	58.13%	15.69%	1.85%
Black or African American	20.03%	15.99%	63.98%	22.18%	61.35%	14.52%	1.96%
Asian Indian	13.79%	16.84%	69.37%	21.72%	61.69%	11.94%	4.64%
Other	16.50%	18.12%	65.38%	22.20%	59.10%	14.36%	4.34%
Multi-Racial	16.33%	16.33%	67.35%	25.94%	52.05%	19.70%	2.30%
Other Asian	15.15%	16.14%	68.71%	29.21%	53.48%	14.16%	3.15%
Chinese	12.86%	9.52%	77.62%	32.33%	42.67%	17.67%	7.33%
Vietnamese	14.50%	14.20%	71.30%	34.34%	35.35%	24.24%	6.06%

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

Auto-termination is the most common attrition reason for Black or African American (61.35%) and Hispanic (58.13%) 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.* (24,840 non-renewals)

Active Cancellation	30.6%
Did Not Actively Renew	49.5%
Medicare Age Out	4.6%

Enrollee reasons for switching to requesting financial help during Open Enrollment. (663)

Newly Eligible for APTC/CSR	14.0%
Newly Eligible for APTC	26.5%
Not Eligible for APTC	57.6%
Newly Eligible for HUSKY	1.8%

59.2% of customers not requesting financial help actively cancel coverage (vs. 30% of total attrition).

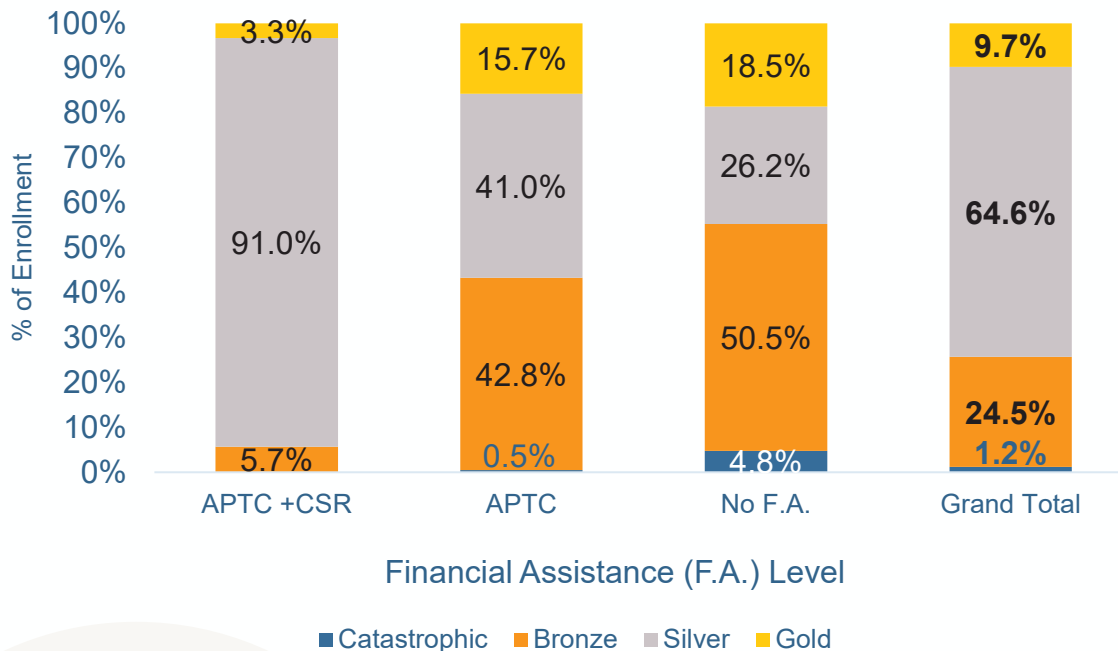
During 2026 OE, 663 enrollees changed their request for help from “No” to “Yes”. Of those, **40.5%** were determined eligible for some degree of APTC.

**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.*

Plan Selection & Customer Preferences

Plan Selections by Metal Category

Proportion of Enrollees by Financial Assistance Eligibility and Metal Tier



64.6% QHP customers selected a health plan in the Silver metal tier (vs. 61.7% in 2025 and 53.7% in 2024).

More than **4,752** customers eligible for CSR selected a health plan in the Bronze metal tier (vs. 3,800 in 2025).

66% of QHP customers in a Silver Plan with APTC+CSR are enrolled in the Covered CT Program.

Catastrophic Plans: <60% actuarial value

Bronze Plans: 60% actuarial value

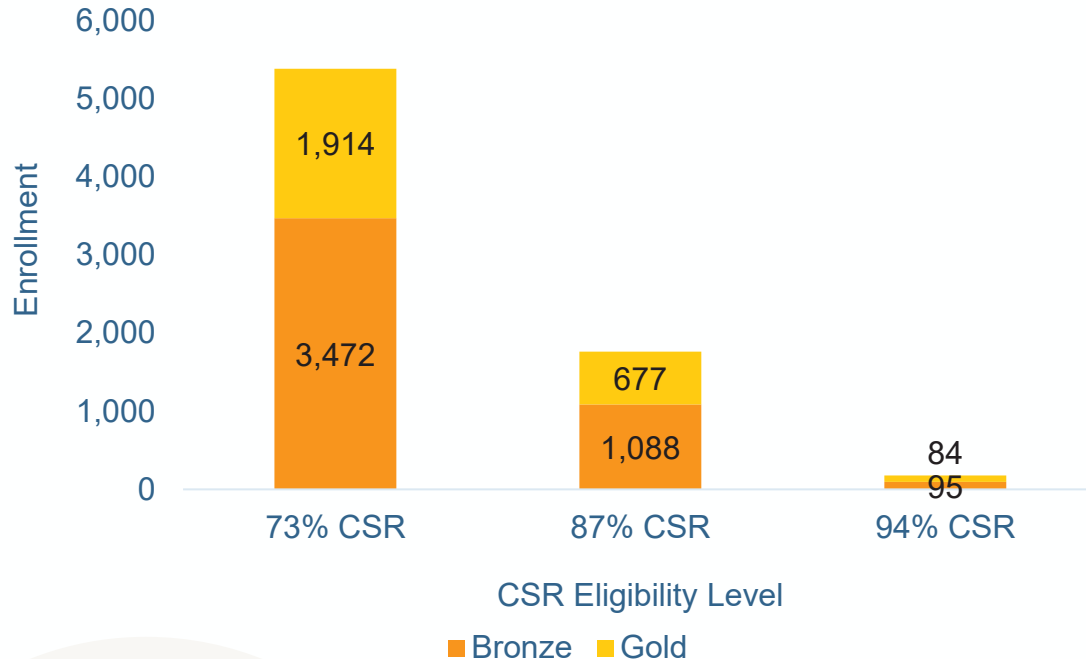
Expanded Bronze Plans: up to 65% actuarial value

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 **0.6%**.

Catastrophic Plans: <60% actuarial value

Bronze Plans: 60% actuarial value

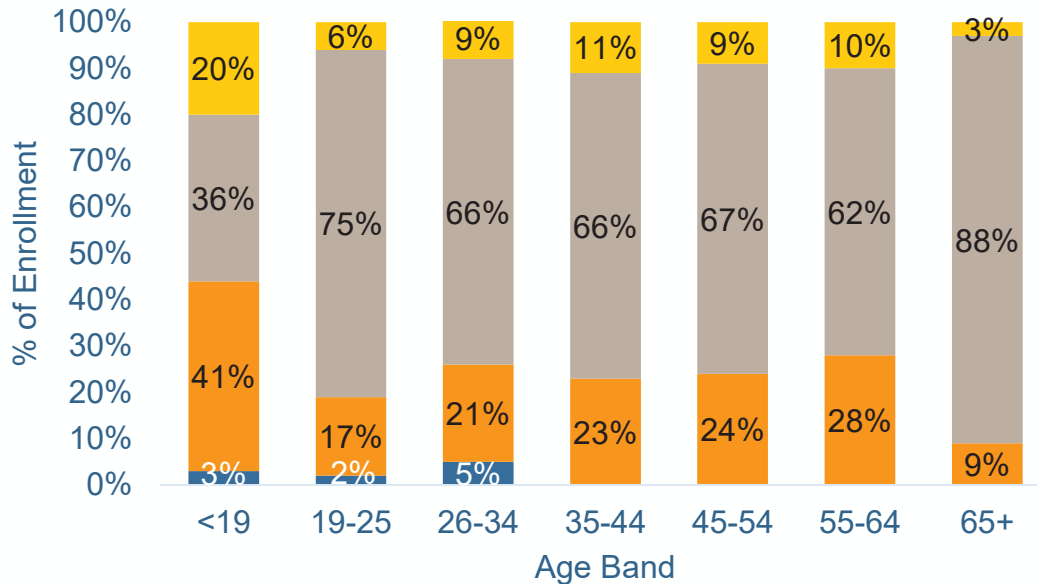
Expanded Bronze Plans: up to 65% actuarial value

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 Gold Plans decreased in 2026 for all age bands.

Silver Plan enrollment for the <19 age band increased by 1%.

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

■ Catastrophic ■ Bronze ■ Silver ■ Gold

Customer Product Migration – Carrier Changes

Enrollment Migration Across Carriers During Open Enrollment 2026

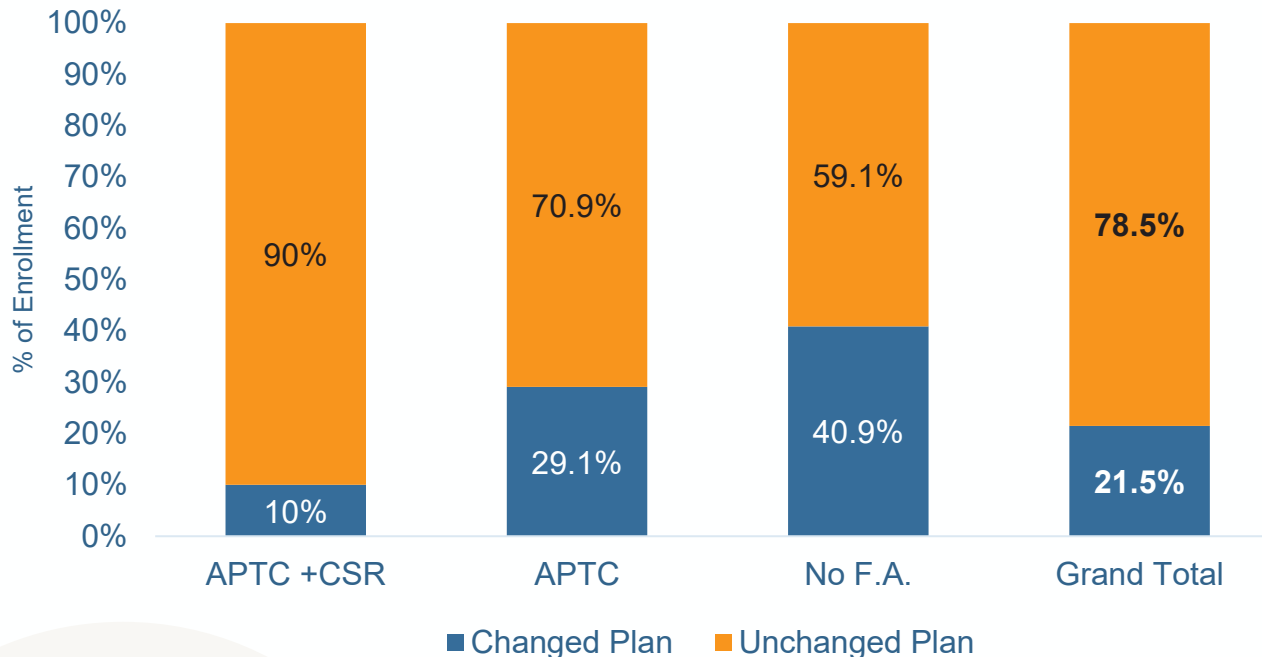
		2025 Carrier		
		ConnectiCare Benefits, Inc.	Anthem BCBS	ConnectiCare Insurance Company
2026 Carrier	ConnectiCare Benefits, Inc.	44,330	921	196
	Anthem BCBS	9,417	72,492	259
	ConnectiCare Insurance Company, Inc.	274	73	2,587

91% of the retention population remained enrolled with the same carrier.

Of the **10.7K** customers who switched carriers between 2025 and 2026, **89%** chose Anthem BCBS.

Customer Product Migration – Plan Changes

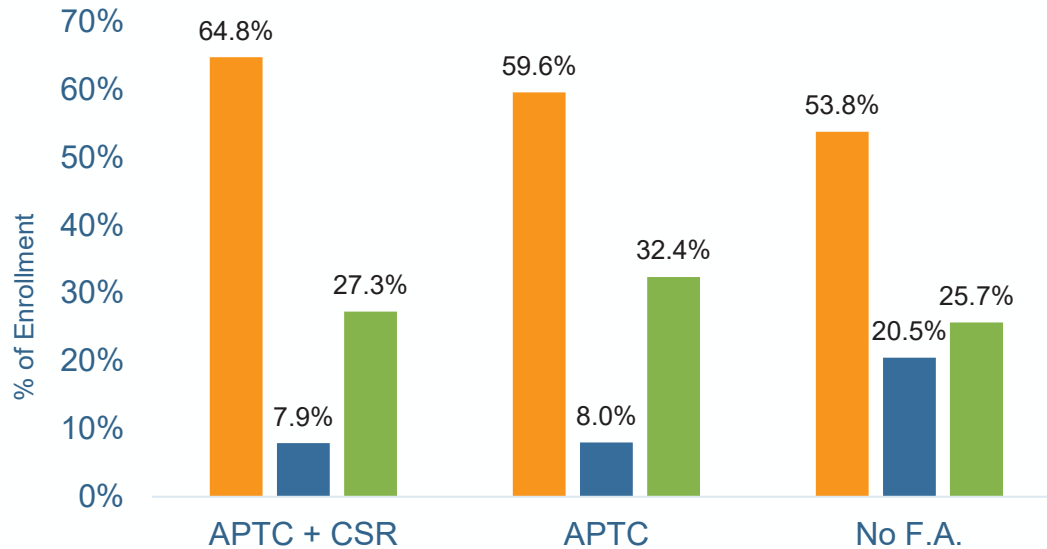
Percentage of Customers Who Renewed into a Different Plan For 2026



21.5% of customers who renewed in 2026 selected a different plan from their prior year (vs. 11.7% in 2025 and 21% in 2024).

Customer Product Migration – Tier Movement

Percentage of Customers Who Renewed into a Different Plan For 2025



Metal Tier Change between 2025 and 2026

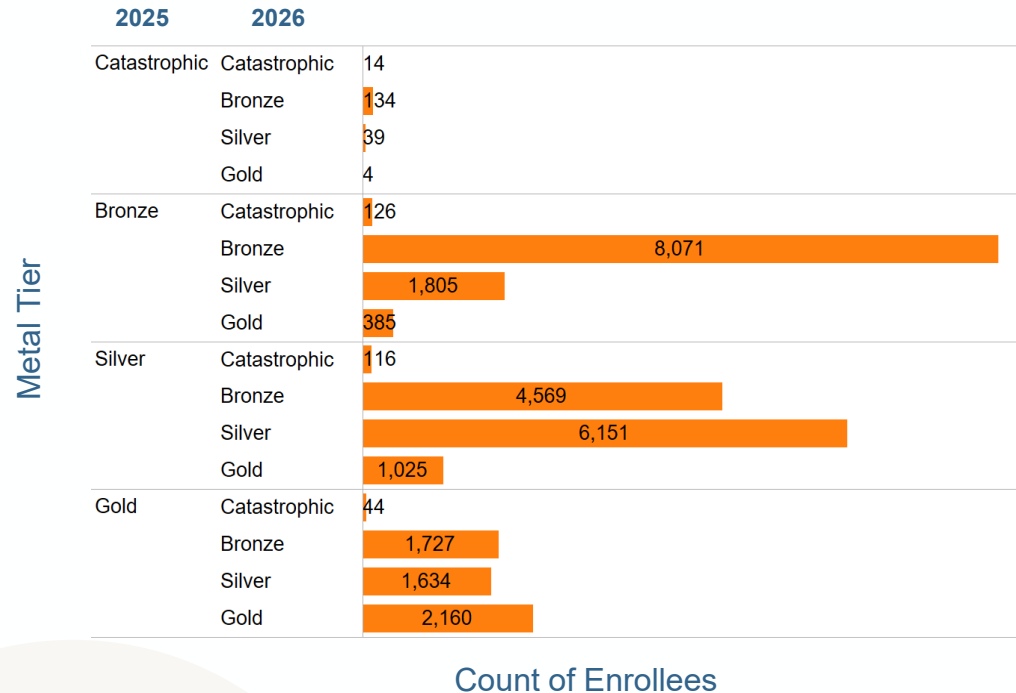
Same Metal Tier Downgraded Metal Tier Upgraded Metal Tier

61.1% of all renewing customers who selected a different plan in 2026 selected a plan in the same metal tier (vs. 39.1% in 2025).

24.8% selected a plan in a higher metal tier (vs. 24.8% in 2025).

Customer Product Migration – Metal Tier

Customers Who Renewed into a Different Plan For 2026



11,604 renewing individuals enrolled in a different plan level than 2025.

41.5% of those in a Gold 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

2025 - 2026 Enrollment by Carrier, Plan Name and Plan Year

		2025	2026
Catastrophic	Catastrophic HMO Pathway Enhanced	343	490
	Choice Catastrophic POS with Dental	964	
	Choice Catastrophic POS with Dental and Vision		1,334
Bronze	Bronze HMO Pathway Enhanced	2	4,114
	Bronze HMO Pathway Enhanced with Adult Dental and Visio..	6,376	8,095
	Bronze PPO Pathway HSA	3,128	
	Bronze PPO Pathway with Adult Dental and Vision Benefits	2,801	
	Bronze PPO Pathway with PreventiveRx HSA		4,283
	Bronze PPO Standard Pathway	2,205	2,482
	Bronze PPO Standard Pathway HSA	2,598	3,607
	Choice Bronze Alternative POS with Dental	3,512	
	Choice Bronze Alternative POS with Dental and Vision		3,662
	Choice Bronze Standard POS	6,209	7,419
	Choice Bronze Standard POS HSA	7,884	4,655
	Value Bronze Standard POS	45	163
	Value Bronze Standard POS HSA	107	81
	Silver	Choice Silver Standard POS	44,036
Silver PPO Standard Pathway		57,881	67,377
Value Silver Standard POS		3,694	3,571
Gold	Choice Gold Alternative POS	522	589
	Choice Gold Standard POS	2,210	1,797
	Gold HMO Pathway Enhanced with Adult Dental and Vision B..	4,594	4,116
	Gold PPO Pathway	2,188	1,299
	Gold PPO Pathway with Adult Dental and Vision Benefits	7,868	6,949
	Gold PPO Standard Pathway	374	368
	Value Gold Standard POS	105	83

Count of Enrollees

Silver Plans continue to increase in total enrollment percentage (61% to 64%).

Gold plans decreased from 12.8% to 9.6% between 2025 and 2026.

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

🔗 Metal Tier Product Preferences – Annual Overview

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

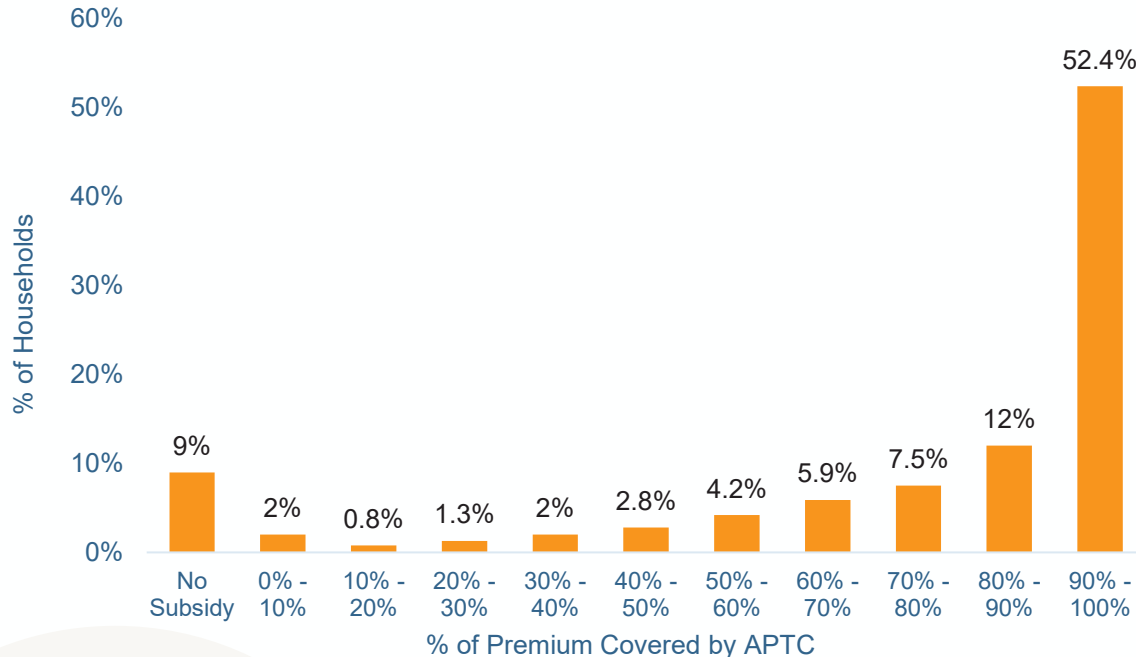
	2020	2021	2022	2023	2024	2025	2026
Catastrophic	1.7%	1.9%	1.6%	1.3%	1.2%	1.00%	1.16%
Bronze	45.7%	43.6%	36.8%	32.8%	27.6%	24.6%	24.53%
Silver	46.3%	46.8%	47.9%	49.4%	53.7%	61.6%	64.63%
Gold	6.3%	7.7%	11%	14.1%	17.4%	12.9%	9.67%
Platinum	N/A	N/A	1.5%	2.1%	N/A	N/A	N/A

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

Pricing Analysis

Percent of Premium Covered by APTC

Proportion of Households by APTC as a Percent of Premium*

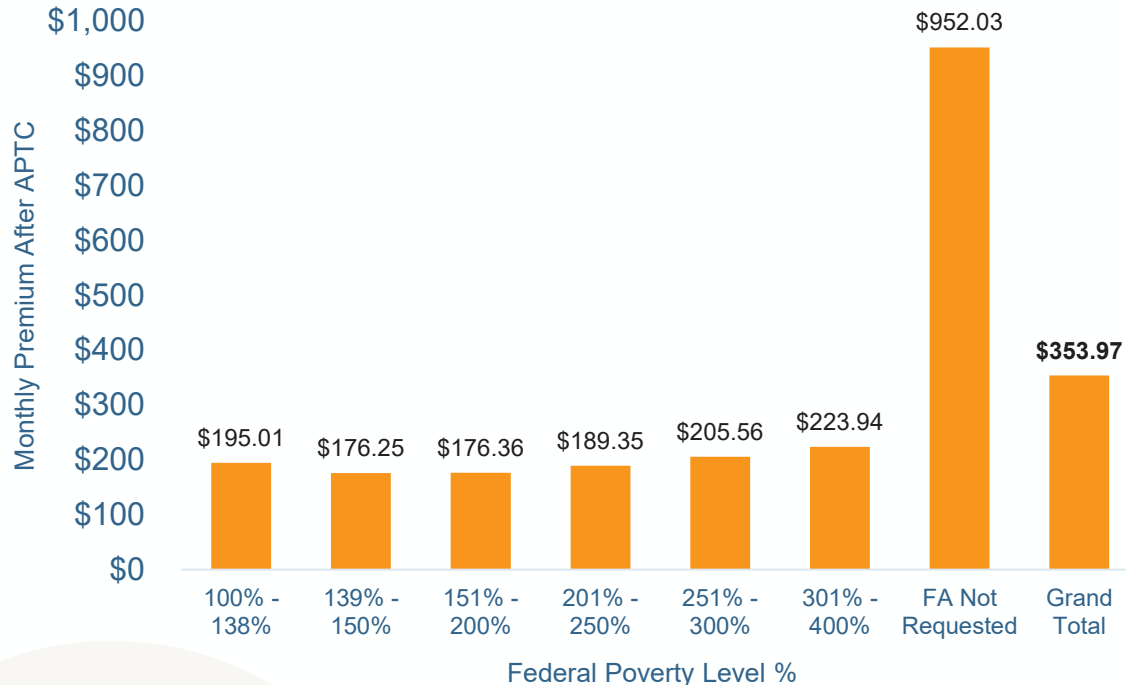


52.4% of covered households qualify for an Advance Premium Tax Credit (APTC) that covers at least 90% of their plan's total premium (down slightly from 48.9% in 2025).

**Does not account for the Covered CT Program.*

Monthly Plan Cost – FPL Level

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



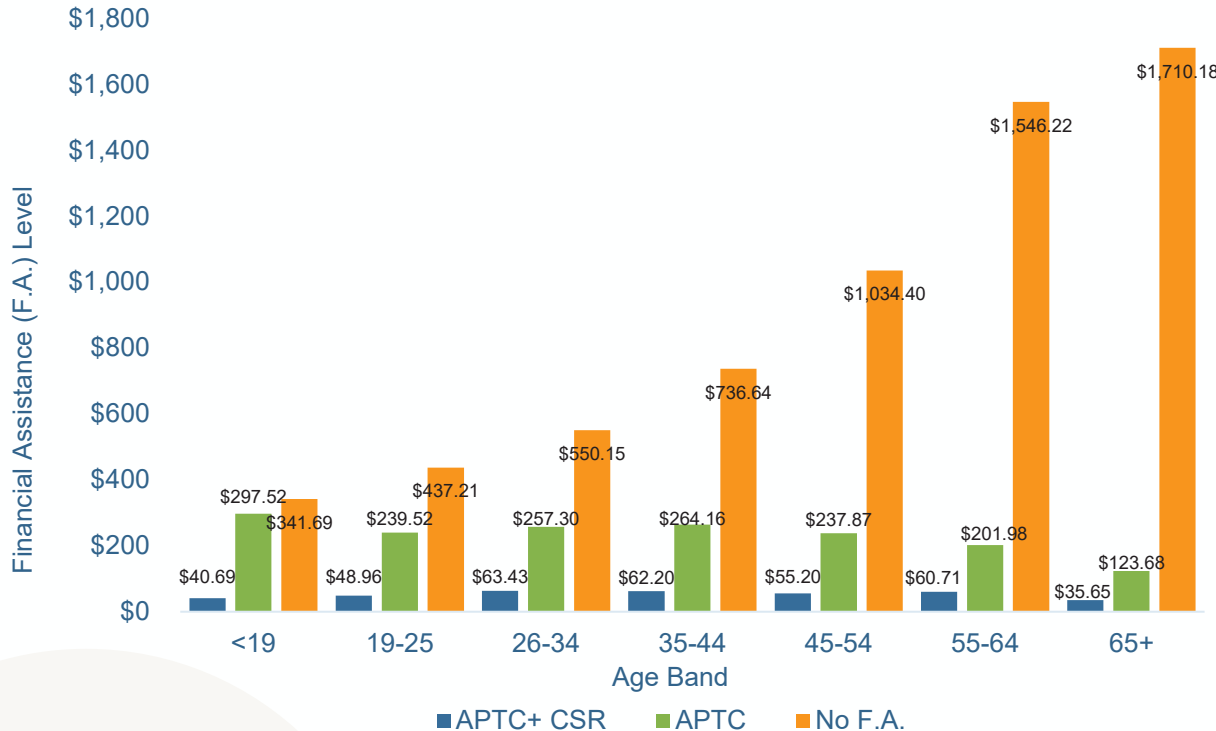
The average monthly premium after APTC for customers with income between 151% - 200% FPL, who are not enrolled in the Covered CT Program, is **\$176.36**.

Households with income above 400% FPL may be eligible for State financial assistance.

**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*

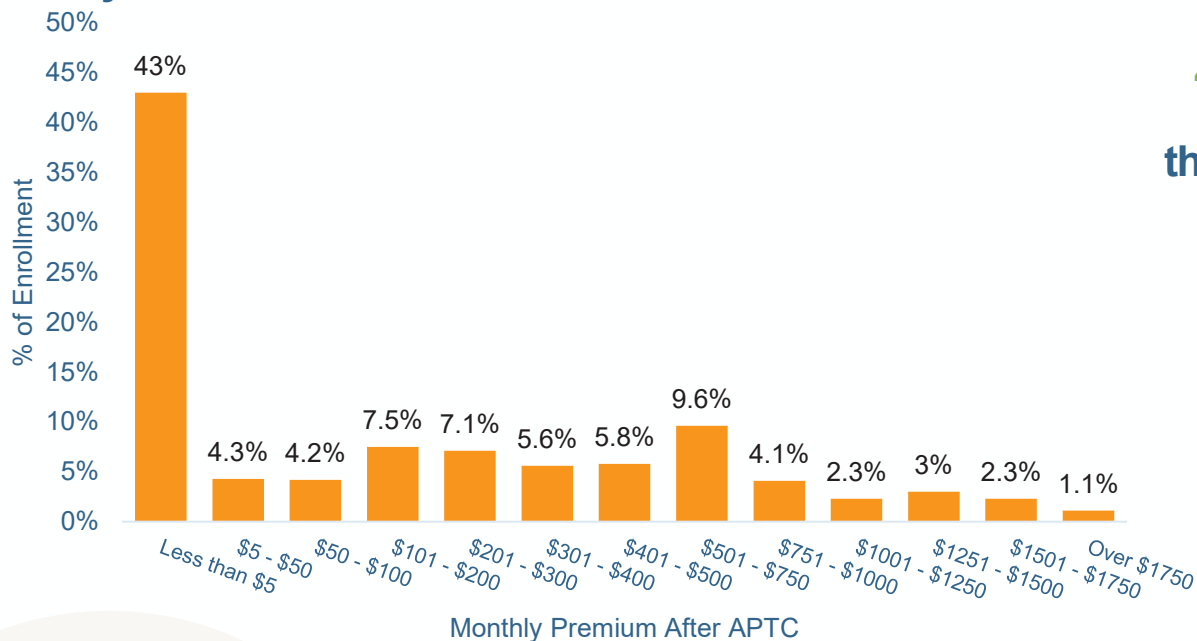


For customers between ages 55-64 (29.2% of QHP customers), the average monthly premium after APTC ranges from \$60 to \$1,546 depending on level of financial help.

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

Monthly Plan Cost – % of Enrollees

Proportion of Enrollees by Average Monthly Premium After APTC and Covered CT Payments*

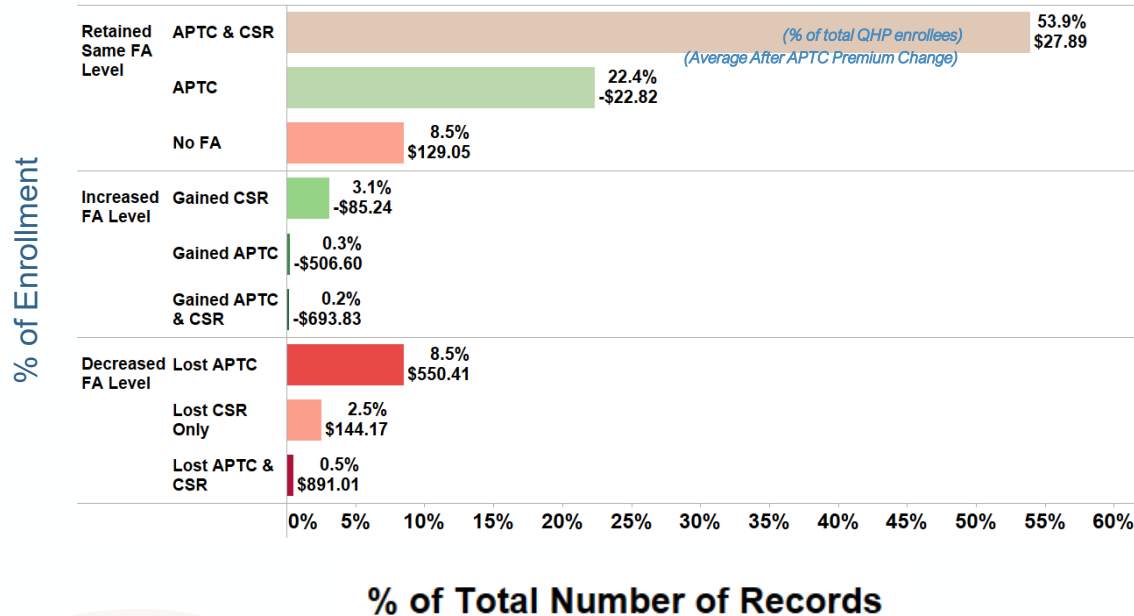


43% of enrollees are paying less than **\$5 per month** for their policy (vs. 48.5% in 2025).

*Comparison excludes households with more than 1 enrollee.

Observed Premium Increase / Decrease

Average 2024 to 2025 Change in Monthly Premium After APTC *



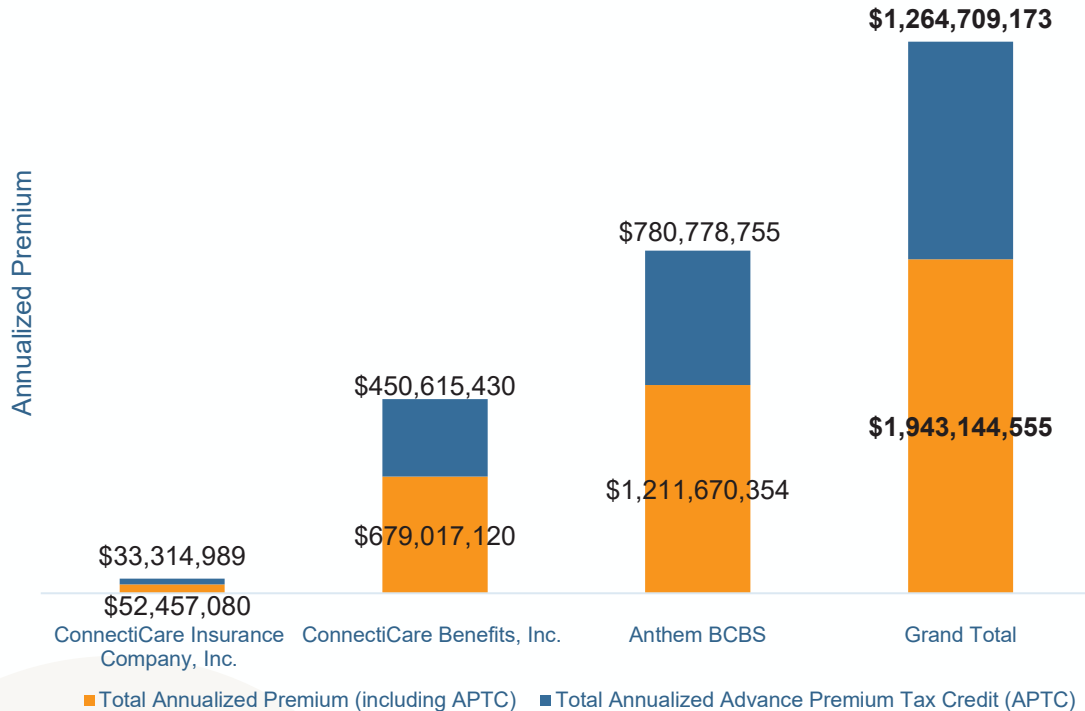
For enrollees who retained same level of financial help, average monthly premium after APTC increased **\$27.89** for subsidized customers and increased **\$129** for non-subsidized.

*Comparison excludes households with more than 1 enrollee and enrollees who did not have coverage in 2025.

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 2026 QHP customer base amounts to almost \$1.9 billion, of which \$1.2 billion are generated by premium tax credits.

In 2025, \$1.1 billion was generated by premium tax credits out of \$1.6 billion.

**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	2026
\$0	0.2%	0.1%	0.2%	0.1%	0.1%	0.1%	0.2%	0.1%	0.1%	0.1%
\$0 to \$250	12.5%	5.0%	6.0%	5.0%	3.8%	2.3%	1.2%	0.6%	0.3%	0.2%
\$250 to \$500	39.5%	31.3%	36.5%	32.1%	33.1%	29.7%	20.7%	15.3%	12.8%	6.4%
\$500 to \$750	24.5%	26.7%	25.3%	23.9%	22.2%	23.0%	25.8%	31.1%	34.4%	32.1%
\$750 to \$1k	19.4%	17.0%	19.7%	18.9%	20.5%	18.8%	14.9%	13.0%	12.9%	18.8%
\$1k to \$1.25k	3.7%	12.5%	9.3%	13.5%	15.5%	17.6%	19.1%	15.1%	12.5%	10.0%
\$1.25k to \$1.5k	0.3%	6.8%	2.7%	5.8%	4.2%	7.5%	15.5%	17.2%	16.5%	11.4%
\$1.5k to \$1.75k	0.1%	0.3%	0.3%	0.4%	0.3%	0.9%	1.9%	7.0%	9.3%	11.8%
\$1.75k to \$2k		0.1%	0.1%	0.1%	0.1%	0.1%	0.6%	0.4%	0.8%	6.8%
\$2k to \$2.25k		0.0%	0.0%	0.1%	0.1%	0.0%	0.1%	0.2%	0.2%	2.1%
\$2.25k to \$2.5k				0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
Over \$2.5k					0.0%	0.0%	0.0%	0.1%	0.1%	0.0%
Avg. Ind. Premium	\$537	\$682	\$625	\$684	\$692	\$741	\$846	\$897	\$918	\$1,029

The average individual enrollee gross premium, before APTC was applied, was **\$1,028** in 2026 (vs. \$918 in 2025).

❖ Distribution of Enrollee Deductible Distribution of Enrollees by Individual Deductible Amount*

Individual Deductible Amount

	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
\$0k to \$500	16.2%	13.1%	11.3%	11.2%	11.4%	9.3%	15.8%	22.9%	36.2%	42.6%
\$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%	1.4%
\$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%	11.0%	8.3%
\$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%	26.0%	23.0%
\$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%		1.7%	2.7%
\$6.5k yo \$7k		2.1%	6.2%	7.5%	18.7%	24.7%	24.2%	18.6%	14.1%	5.1%
\$7k to \$7.5k	1.8%	1.5%			7.7%	6.7%	3.8%	9.4%	9.1%	15.9%
\$7.5k to \$8k			1.8%				0.9%			
\$8k to \$8.5k				1.7%						
\$8.5k to \$9k					1.9%	1.7%				
\$10K to \$11K										1.0%
Avg. Deductible	\$2,941	\$3,298	\$3,863	\$3,956	\$4,098	\$4,038	\$3,988	\$3,624	\$3,353	\$3,145

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

42.6% of enrollees enrolled in a plan with \$0 deductible because of CSR eligibility and the Covered CT Program.

*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	2026
\$0 to \$500	0.1%	0.1%	0.1%	0.1%	0.1%	0.8%	14.3%	21.3%	27.3%	34.6%
\$500 to \$1000	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%	0.9%
\$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%	7.0%
\$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%								
\$6.5k 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%	6.5%
\$7.5k to \$8k			45.4%		0.3%	0.4%	0.3%		0.4%	8.2%
\$8k to \$8.5k				50.0%	15.7%	0.8%	0.3%	0.6%	9.0%	9.9%
\$8.5k to \$9k					35.5%	52.2%	12.0%			
\$9k to \$10k							39.4%	48.9%	35.3%	18.1%
\$10k to \$11k										14.7%
Avg. MOOP	\$4,678	\$5,116	\$5,717	\$6,064	\$6,272	\$6,635	\$6,588	\$6,311	\$5,590	\$5,285

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

34.6% of enrollees enrolled in a plan with less than \$500 MOOP because of Cost Sharing Reduction eligibility and the Covered CT Program.

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

Dental Marketplace Overview

Enrollment by Carrier

Proportion of Total Enrollment by Carrier



86% of individuals enrolled in Anthem.

1,283 individuals enrolled in a Dental Plan only.

Overall dental enrollment increased by 7.7%.

Guardian is a new dental carrier for Enrollment Year 2026.

Customer Age & Gender Mix

Proportion of Enrollees by Age and Gender

	Female	Male	Grand Total
<19	3.16%	3.04%	6.20%
19-25	4.25%	3.49%	7.74%
26-34	11.30%	9.4%	20.7%
35-44	9.85%	8.09%	17.94%
45-54	9.73%	7.15%	16.88%
55-64	15.66%	11.76%	27.42%
65+	1.74%	1.37%	3.11%

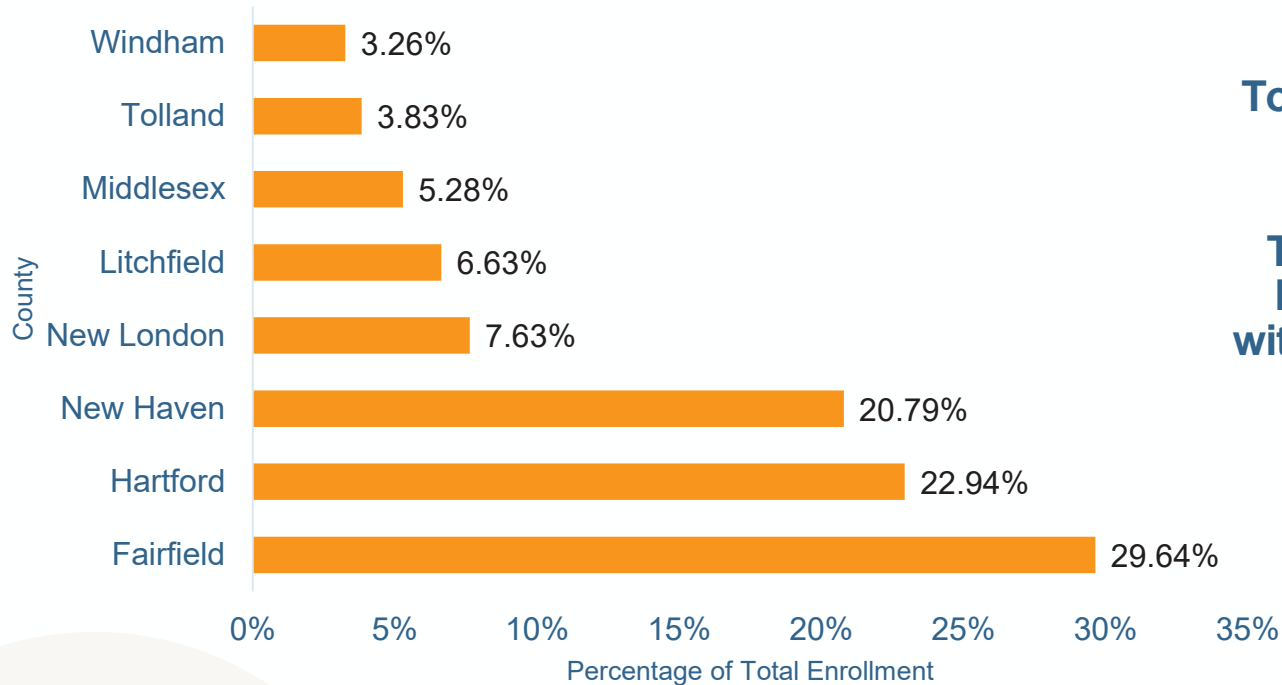
Female enrollees account for **55.5%** of dental enrollment.

28.4% of dental enrollment consists of people ages 19 to 34.

595 individuals over the age of 65 are enrolled.

Customer Geography

Proportion of Enrollees by County

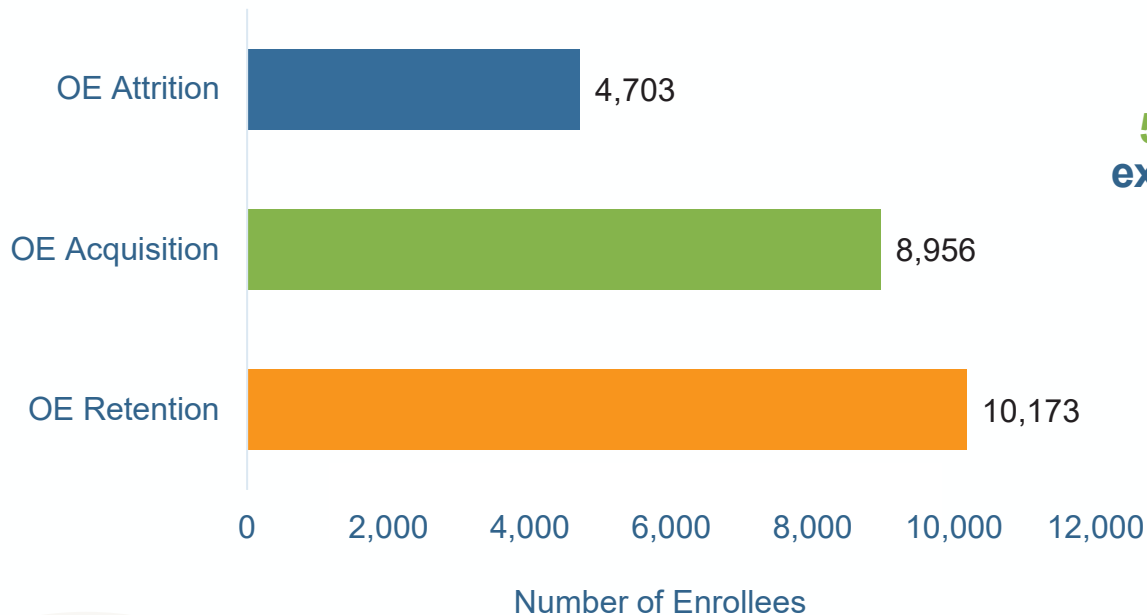


Total dental enrollment is **19,131** enrollees.

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

Acquisition & Retention Results

Open Enrollment 2026 Customer Retention/Acquisition Status



559 of dental acquisitions are exclusively in dental enrollment.

722 of dental retentions are exclusively in dental enrollment.

Customer Product Migration – Carrier Changes

Enrollment Migration Across Carriers During Open Enrollment 2026

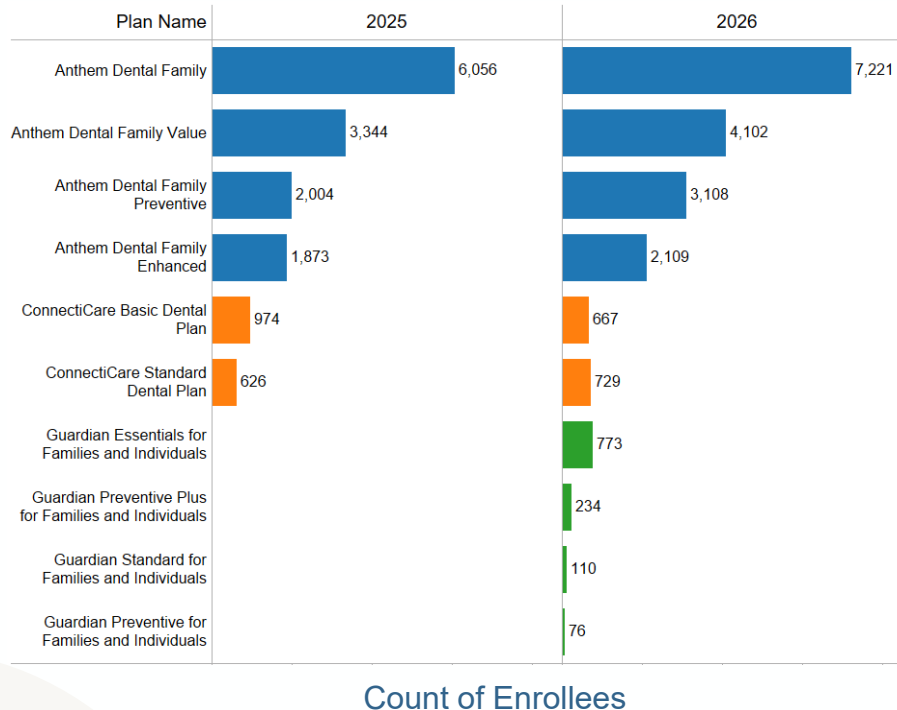
2025 Carrier	2026 Carrier		
	Anthem BCBS	ConnectiCare Insurance Company, Inc.	Guardian
Anthem BCBS	8,933	41	133
ConnectiCare Insurance Company, Inc.	148	890	28

96.5% of dental enrollees renewed coverage with the same carrier.

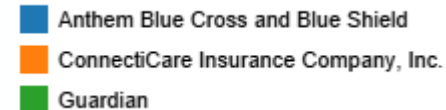
86% of Guardian's enrollments were new acquisitions.

Customer Plan Selections

2025 - 2026 Enrollment by Carrier, Plan Name and Plan Year



A new carrier has been added in 2026, expanding potential coverage options for 2026.



Covered CT Customer Profile & Analysis

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

	Open Enrollment 10	Open Enrollment 11	Open Enrollment 12	Open Enrollment 13
	11/1/22- 1/15/23	11/1/23- 1/15/24	11/1/23- 1/15/25	11/1/23- 1/15/26
Active CCT Enrollment	15,411	27,393	41,165	51,630
% CCT Population With Financial Assistance	99.9%	99.6%	99.2%	98.9%
% CCT Population Under 35 (Average Age)	32.2% (44.5)	36.9% (41.5)	37% (42.7)	40.1% (40)
Most Selected CCT Issuer (% of Enrollment)	CBI (62.2%)	CBI (61.5%)	ANT (47.8%)	ANT (55.8%)
CCT Auto-Renewal Rate	89%	84.9%	90.5%	87%
% CCT Enrollment w/ Broker Assistance	14.3%	48.3%	45.2%	44.0%

In 2026, **17.2%** of enrollees in the Covered CT (CCT) Program were not enrolled in a QHP plan prior to OE (20.4% in OE 2025).

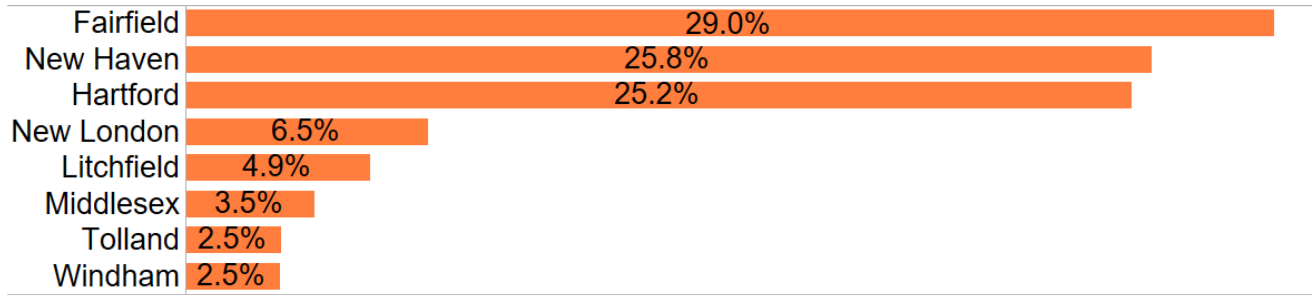
3,425 individuals enrolled in 2025 QHP coverage became eligible for and enrolled in the Covered CT Program for 2026.

49.7% of new Covered CT Program enrollees opted into auto plan selection.

Customer Geography

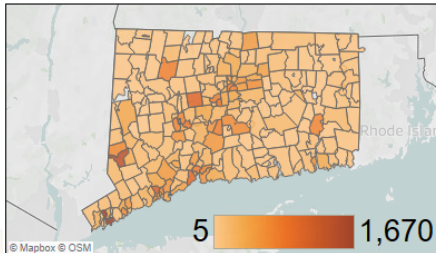
Proportion of Covered CT Enrollment by Geographic Areas

Proportion of Enrollment by County

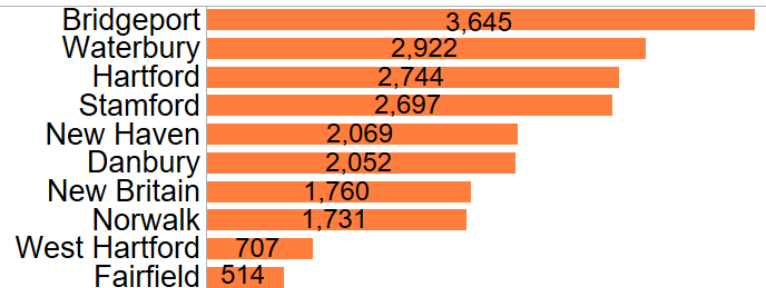


36.6% of Hartford County enrollees are enrolled in the Covered CT Program, up from **30%** last year.

Enrollee Density by Zip Area



Top 10 Cities



54% of all Bridgeport enrollments are in the Covered CT Program.

Customer Age & Gender Mix

Proportion of Covered CT Enrollees by Age and Gender*

Age Band	Male	Female	Grand Total
<19	1.4%	0.9%	1.1%
19-25	20.1%	16.8%	18.1%
26-34	18.9%	18.9%	18.9%
35-44	18.4%	21.2%	20.1%
45-54	18%	19.7%	19%
55-64	22%	22.2%	22.2%
65+	1.1%	0.2%	0.6%

% of Enrollment

Female enrollees account for **59.5%** of CCT enrollees, compared to **56.1%** of total QHP enrollment.

37% of enrollment is in the **19 – 34** age range (**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 (10,310 non-renewals)

Active Cancellation	16.2%
Did Not Actively Renew	62.7%
Medicare Age Out	1.8%
Enrolled In HUSKY	19.2%

New Covered CT Enrollment from Retention Population* (3,425)

APTC+CSR	98.77%
APTC	0%
No FA	1.23%

19.2% of Covered CT Program attrition due to individual move to HUSKY Health, down from 35.3% last year.

2,742 enrollees who were previously receiving APTC+CSR became eligible for and enrolled into the Covered CT Program.

In addition, **3,625** enrollees previously in the Covered CT Program enrolled into standard QHP coverage.