

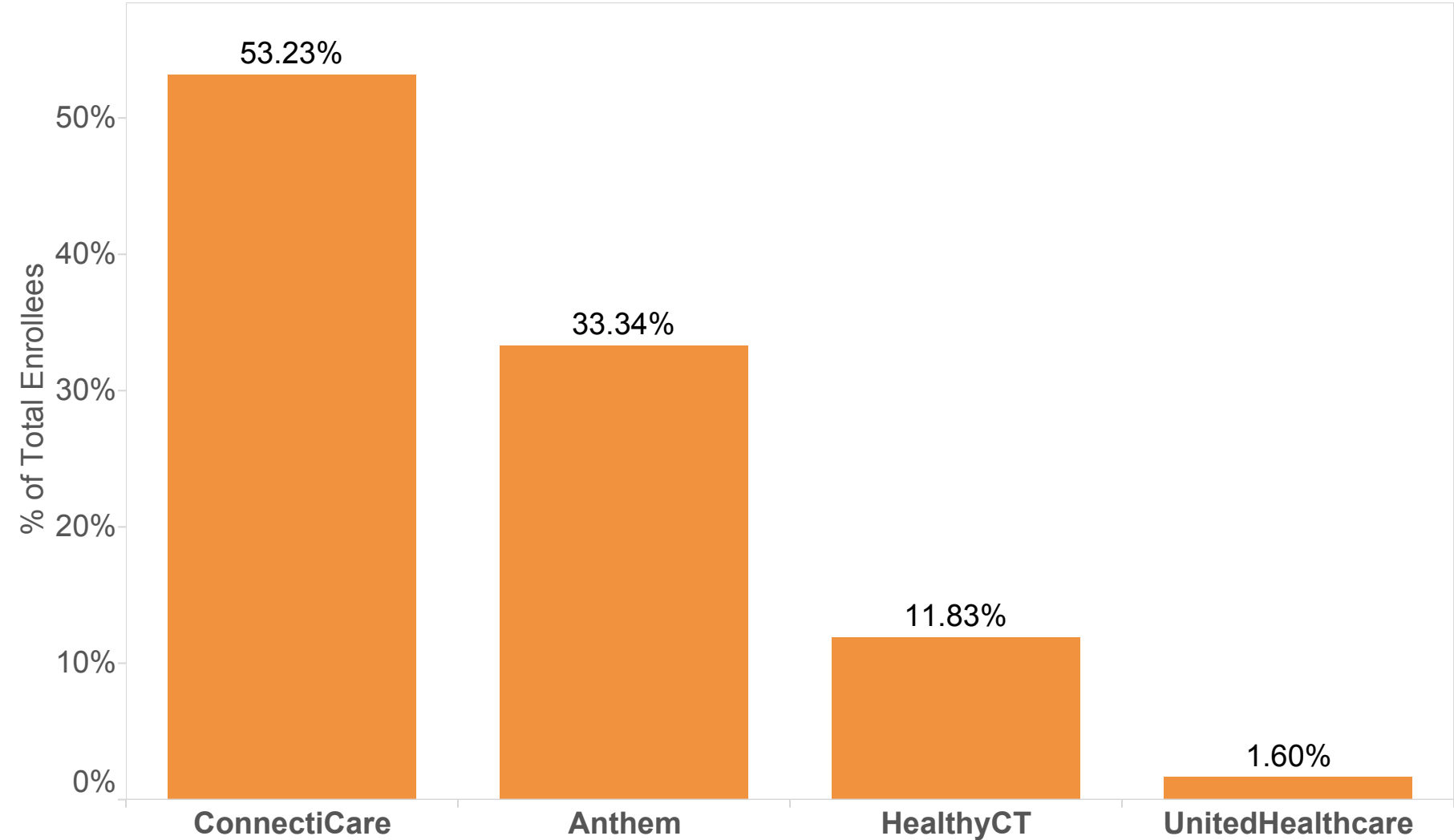
2016 Open Enrollment Analysis

Access Health CT - End of Open Enrollment (2016) Review

1) Open Enrollment (OE) - 3 Year Overview	2) OE Summary - Carrier Market Share	3) OE Summary - Premium Assistance	4) OE Summary - Plan Metal Selection	5) OE Summary - Metal Selection by FA Level	6) OE Summary - Coverage Start Dates	7) OE Summary - Enrollee Race/ Ethnicity	8) OE Summary - Enrollee Language
			Open Enrollment 1 10/1/13 – 3/31/14			Open Enrollment 2 11/15/14 – 2/15/15	Open Enrollment 3 11/1/15 – 1/31/16
Active QHP Enrollment (on 2/1/16):			78,713			110,095	116,019
Total Active Medicaid Determinations (on 2/1/16):			129,588			442,508	608,003
QHP Population with Financial Assistance (APTC):			77.7%			77.4%	78.1%
% QHP Population Under 35:			30.9%			32.5%	33.2% (42.7)
Most Popular QHP Issuer (% of Total Enrollment):			Anthem (53%)			ConnectiCare (42%)	ConnectiCare (53%)
QHP Passive Renewals (Repeat Enrollees):			N/A			67.0%	80.6%
Completed Applications Created/Updated:			140,592			239,823	277,277
Calls per Completed Application:			2.99			1.49	1.57
Website Volume (Unique Visitors):			863,766			586,172	385,827

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Highlights:

- 116,019 QHP enrollees at the end of 2016 open enrollment.

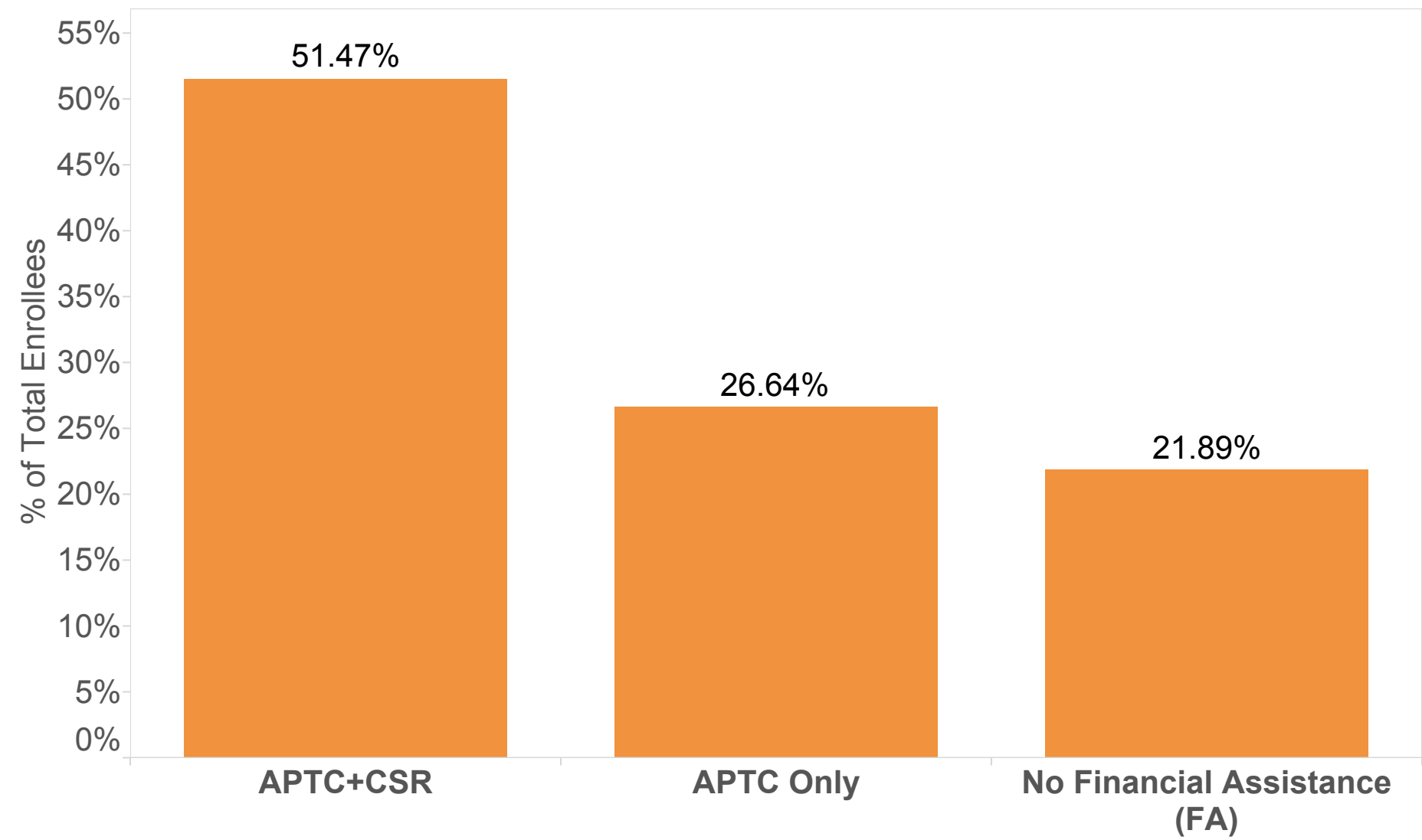
- 53.23% of enrollees chose a health plan with ConnectiCare.

- ConnectiCare's share of total QHP increased by over 10% since last open enrollment.

- Other insurers market share decrease ranged from .5% to 6.4% in comparison to last open enrollment.

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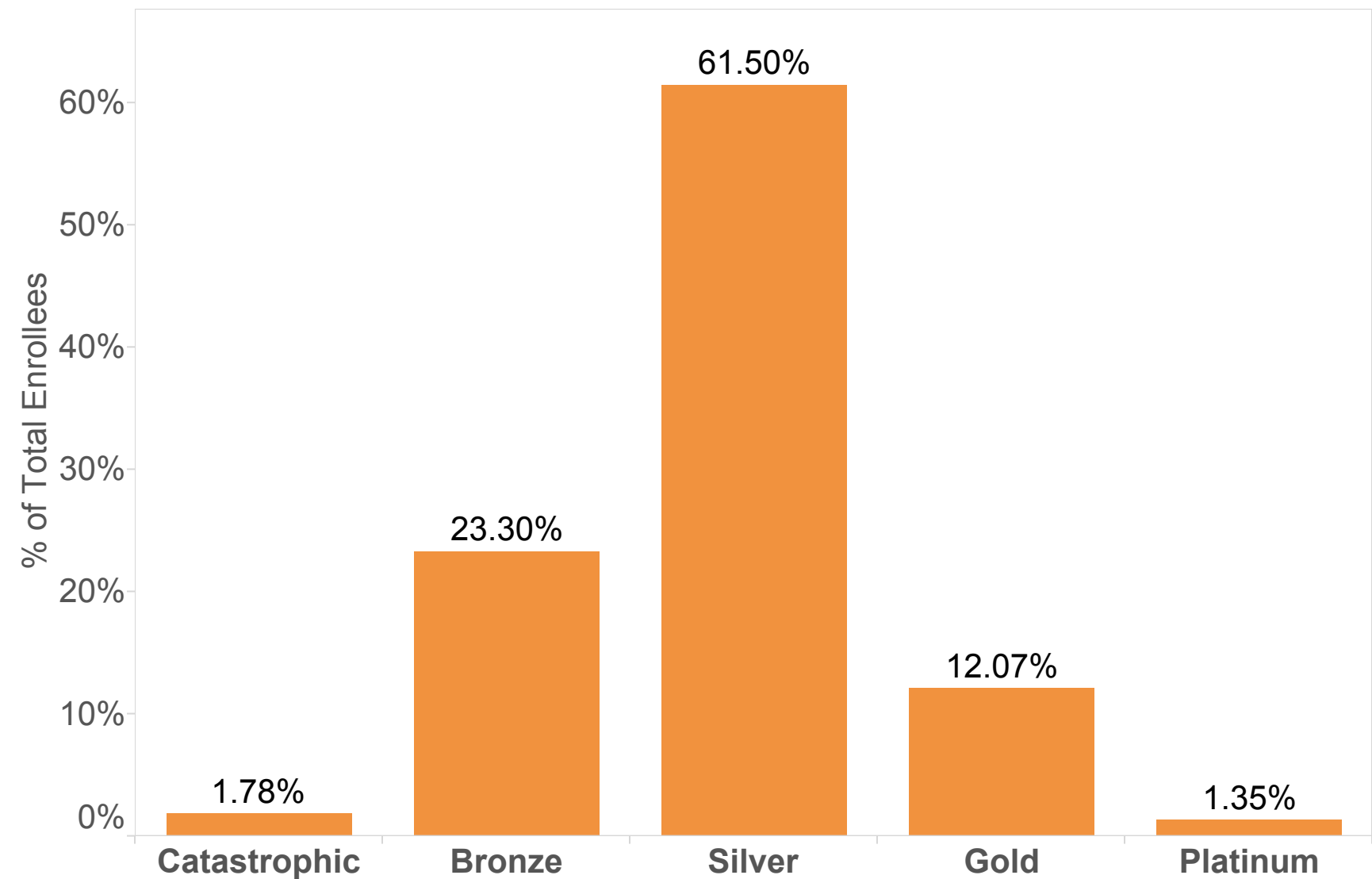
Highlights:

- 78.1% of enrollees are eligible to receive an Advance Premium Tax Credit (APTC).

- 51.5% of enrollees are eligible to receive a Cost Share Reduction (CSR).

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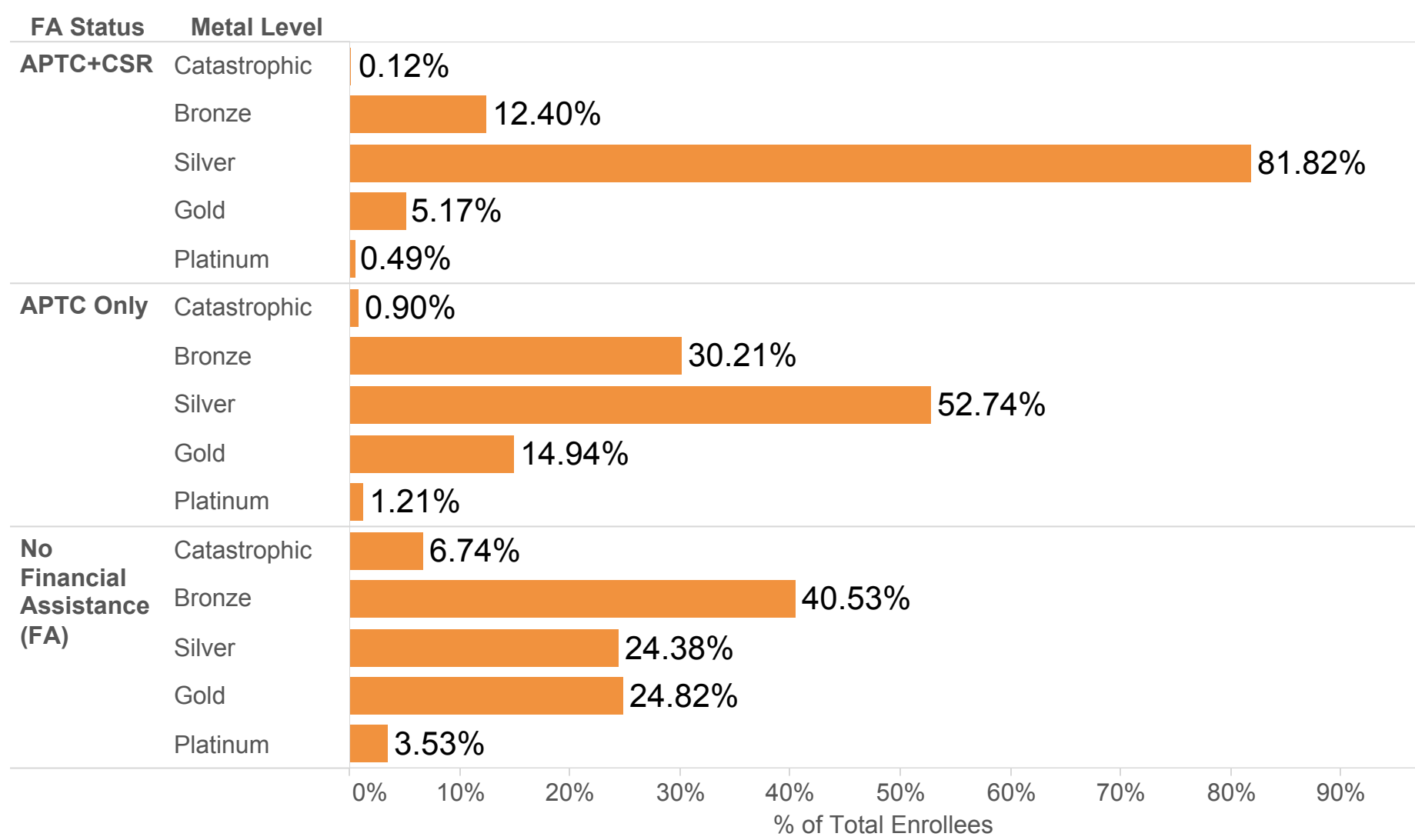


Highlights:

- Silver Plans cover 70% of cost of essential health benefits.
- Platinum Plans cover 90% of cost of essential health benefits.
- Catastrophic Plans are only offered to individuals under 30 years of age. Also, not eligible for Advance Premium Tax Credits.

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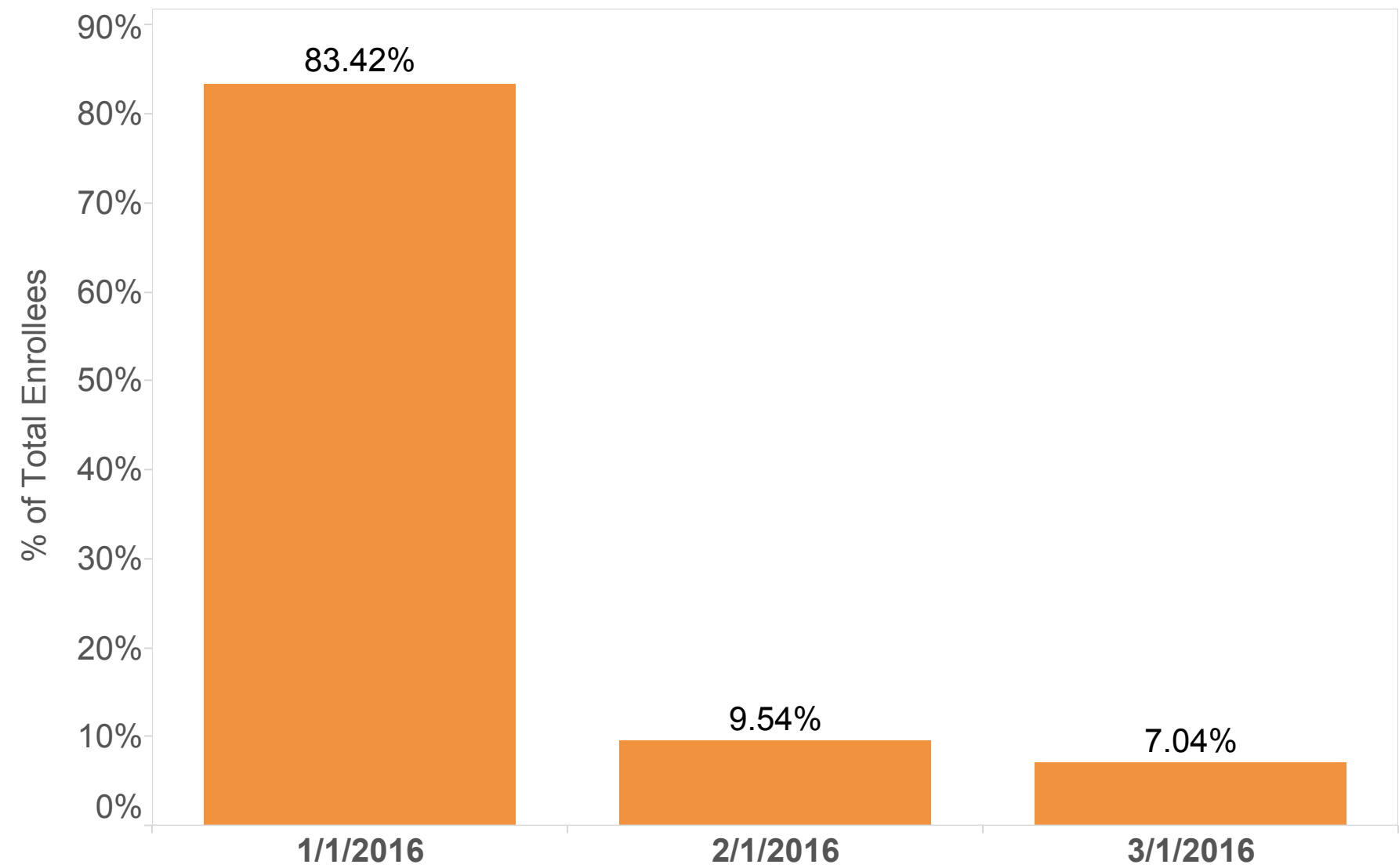


Highlights:

- Enrollees with no Financial Assistance more likely to select a lower metal tier plan.
- CSR only available to those applying for silver plans.
- APTC determined based on the cost of second-lowest-cost silver plan.

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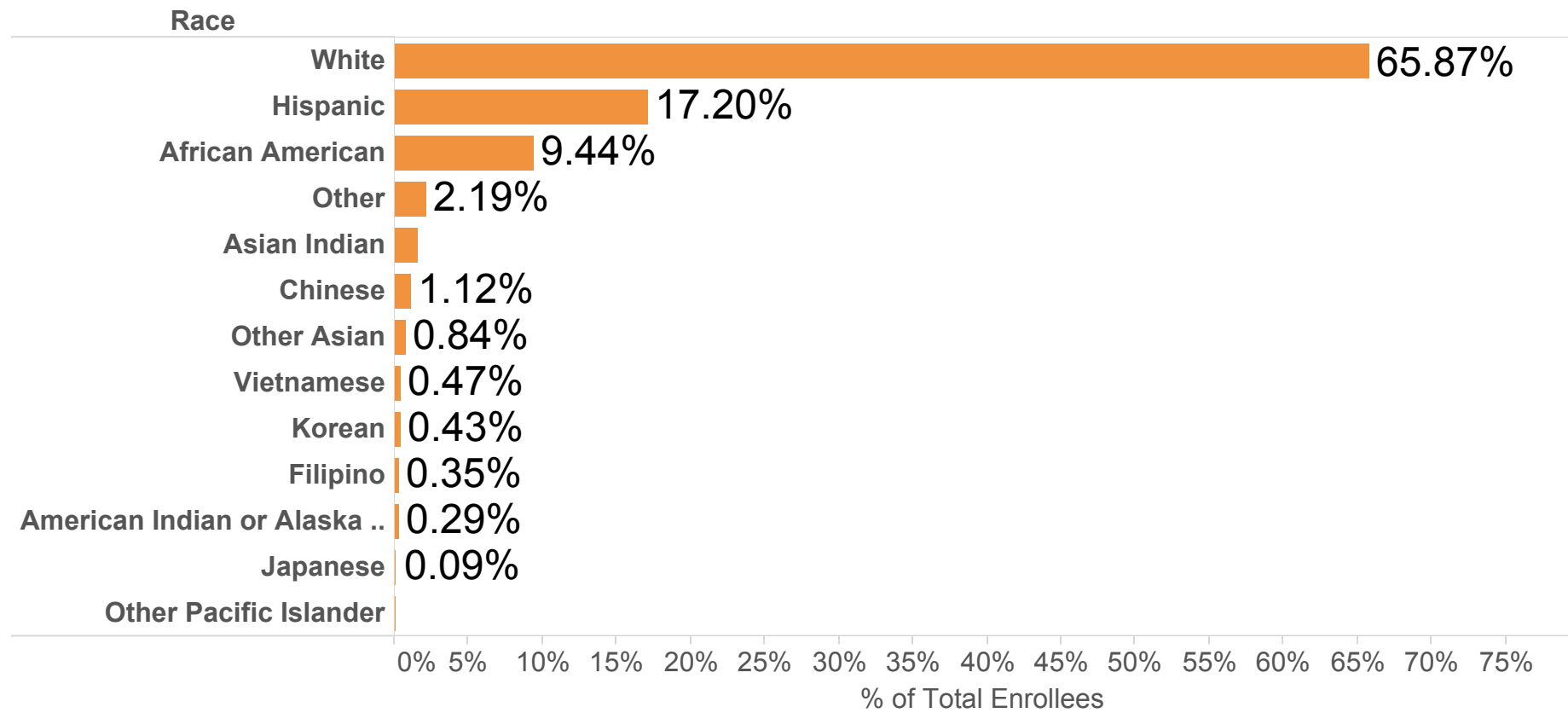


Highlights:

- 83% enrolled without gap in 2016 coverage.

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Highlights:

- 2014 Connecticut Census:

Hispanic or Latino (Any Race) - 15%

Black or African American (alone) - 11.5%

White (alone) - 81.2%

source: <http://www.census.gov/quick-facts/table/PST045215/09#headnote-js-b>

*Q1: Is "John Doe" of Hispanic, Latino, or Spanish Origin (Optional)?

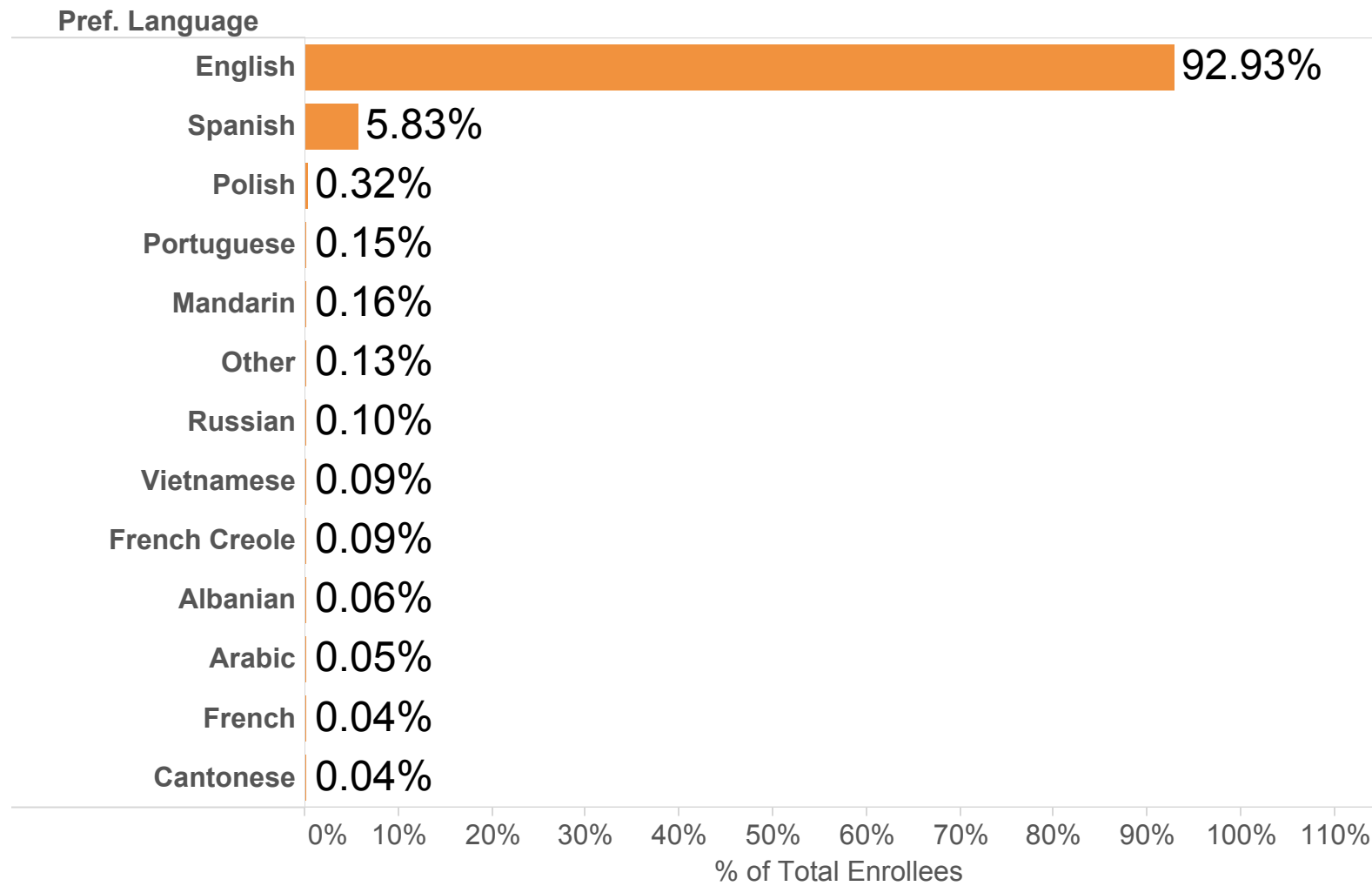
**Q2: Race (Optional) Please check all that apply:

*** 33.5% of enrollees did not provide a response to Q1 or Q2 above.

****Hispanics may be of any race, however individuals responding "Yes" to Q1 were allocated to a mutually exclusive Hispanic category for this table.

Access Health CT - End of Open Enrollment (2016) Review

4) OE Summary - Plan Metal Selection	5) OE Summary - Metal Selection by FA Level	6) OE Summary - Coverage Start Dates	7) OE Summary - Enrollee Race/Ethnicity	8) OE Summary - Enrollee Language Prefer..	9) OE Summary - Geography	10) OE Customer Aquisition - Segmentation	11) OE Customer Aquisition - Segment Profile	12) OE Customer Aquisition - FA Level
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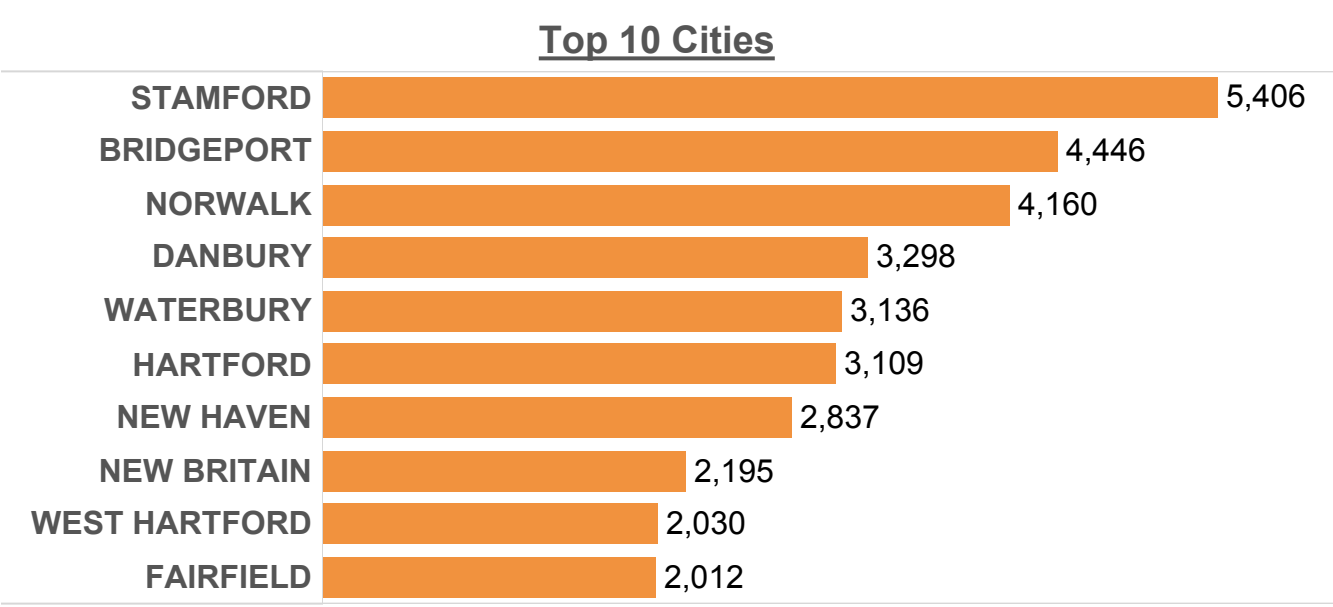
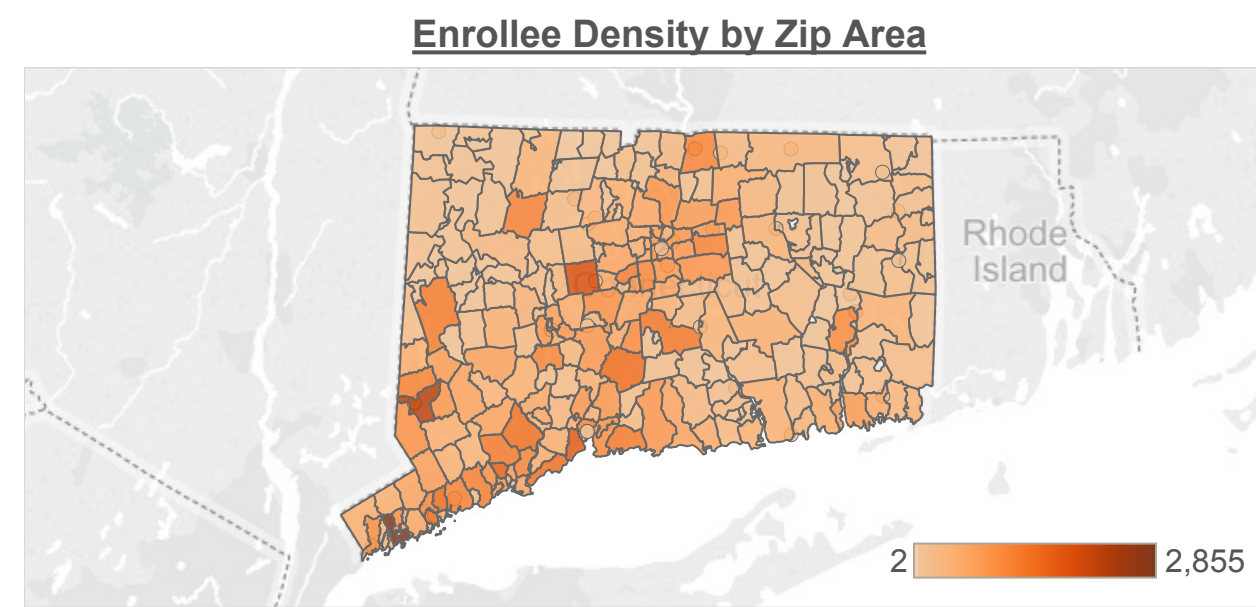
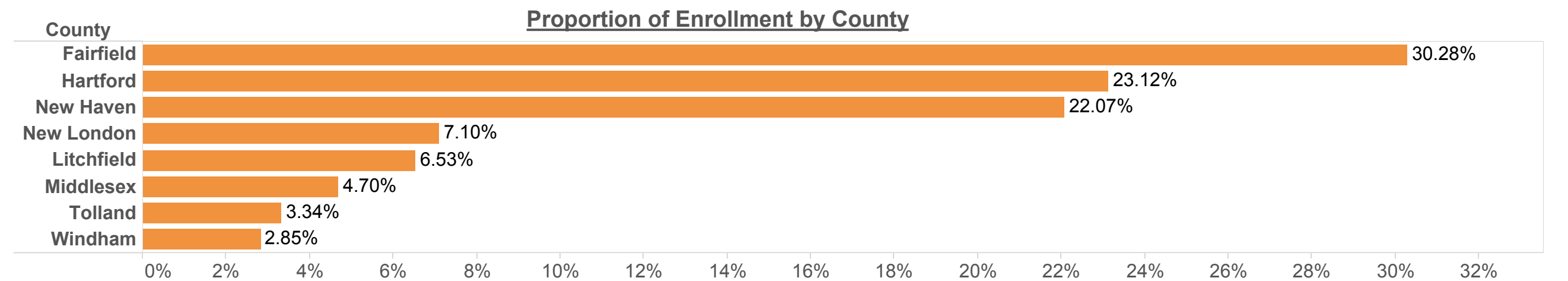
Highlights:

- AHCT 2015 Member Census found 15% spanish language preference & 1% other language preference.
- Default language selection is English.

*Question 1: Preferred Language:

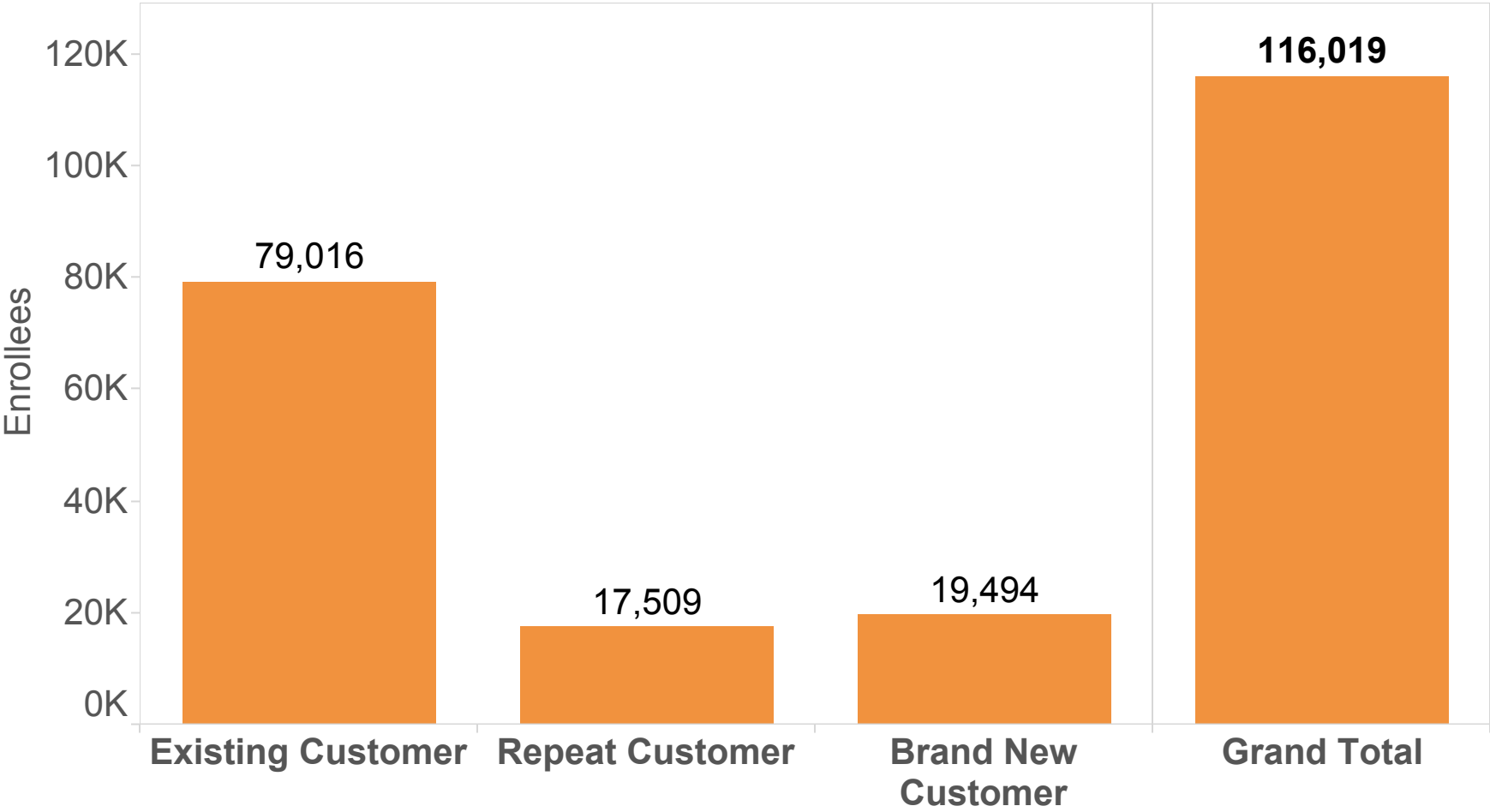
Access Health CT - End of Open Enrollment (2016) Review

5) OE Summary - Metal Selection by F..	6) OE Summary - Coverage Start Dates	7) OE Summary - Enrollee Race/Ethnicity	8) OE Summary - Enrollee Language Prefer..	9) OE Summary - Geography	10) OE Customer Aquisition - Segmentation	11) OE Customer Aquisition - Segment Profile	12) OE Customer Aquisition - FA Level	13) Customer Product Migration - Plan ..
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Access Health CT - End of Open Enrollment (2016) Review

6) OE Summary - Coverage Start Dates	7) OE Summary - Enrollee Race/Ethnicity	8) OE Summary - Enrollee Language Prefer..	9) OE Summary - Geography	10) OE Customer Aquisition - Segmentation	11) OE Customer Aquisition - Segment Profile	12) OE Customer Aquisition - FA Level	13) Customer Product Migration - Plan Selection	14) Customer Product Migration - Metal..
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Highlights:

- Approx. 21% of enrollment from Brand New Customers.

- Approx. 15% of enrollment from Repeat Customers.

Existing Customer - Enrollees with active coverage prior to 2016 open enrollment commencing (ie. actively enrolled on 10/31/2015).
Repeat Customer - Enrollees with coverage at any point in the last 6 months prior to 2016 open enrollment, however not enrolled on 10/31/2015.
Brand New Customer - Enrollees without coverage at any point in time (within the last 6 months), prior to open enrollment commencing.

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7) OE Summary - Enrollee Race/Ethnicity	8) OE Summary - Enrollee Language Prefer..	9) OE Summary - Geography	10) OE Customer Aquisition - Segmentation	11) OE Customer Aquisition - Segment Profile	12) OE Customer Aquisition - FA Level	13) Customer Product Migration - Plan Selection	14) Customer Product Migration - Metal Tier Tran..	15) Plan Premiums - 2015/2016 Premi..
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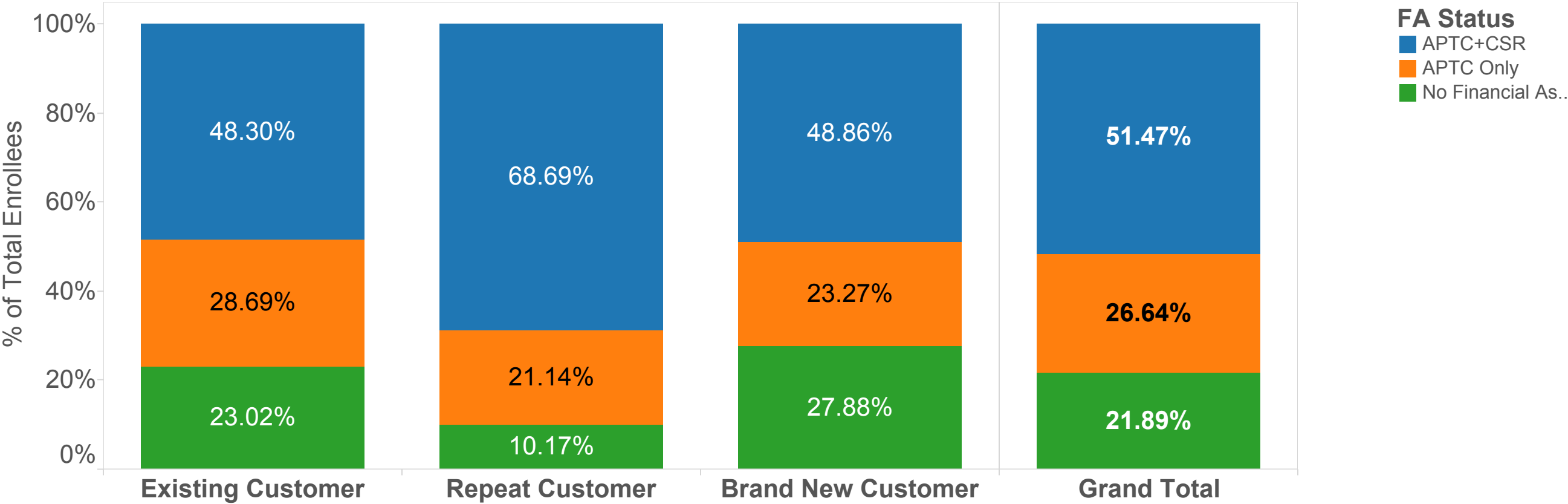
	Existing Customer	Repeat Customer	Brand New Customer	Grand Total	Highlights:
Avg. HH Size	2.8	2.3	2.5	2.6	- Average Brand New Customers approx. 4 years younger than existing customer.
Avg. Age	44.0	40.4	39.4	42.7	- Existing Customers enrolled approx. 7.5 months (out of 8 months).
% Female	52.9%	55.1%	49.4%	52.6%	- 41.8% of repeat customers determined eligible for HUSKY coverage in last 8 months.
% Federal Poverty Level*	222%	196%	204%	215%	
Avg. After APTC Monthly Premium (2016)	201.3	125.9	175.2	185.5	
% HUSKY Transfers (Since 6/2015)	3.7%	41.8%	1.3%	9.0%	
Avg. QHP Days of Coverage (Since 6/2015)**	230.0	56.0	41.0	109.0	
Avg. Medicaid Days of Coverage (Since 6/2015)**	71.3	137.7	24.8	116.4	

*FPL average only calculated for individuals receiving premium assistance.

**Average only calculated for individuals with at least one day of coverage.

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8) OE Summary - Enrollee Language Pre..	9) OE Summary - Geography	10) OE Customer Aquisition - Segmentation	11) OE Customer Aquisition - Segment Profile	12) OE Customer Aquisition - FA Level	13) Customer Product Migration - Plan Selection	14) Customer Product Migration - Metal Tier Tran..	15) Plan Premiums - 2015/2016 Premi..	16) Plan Premiums - 2016 After APTC Pre..
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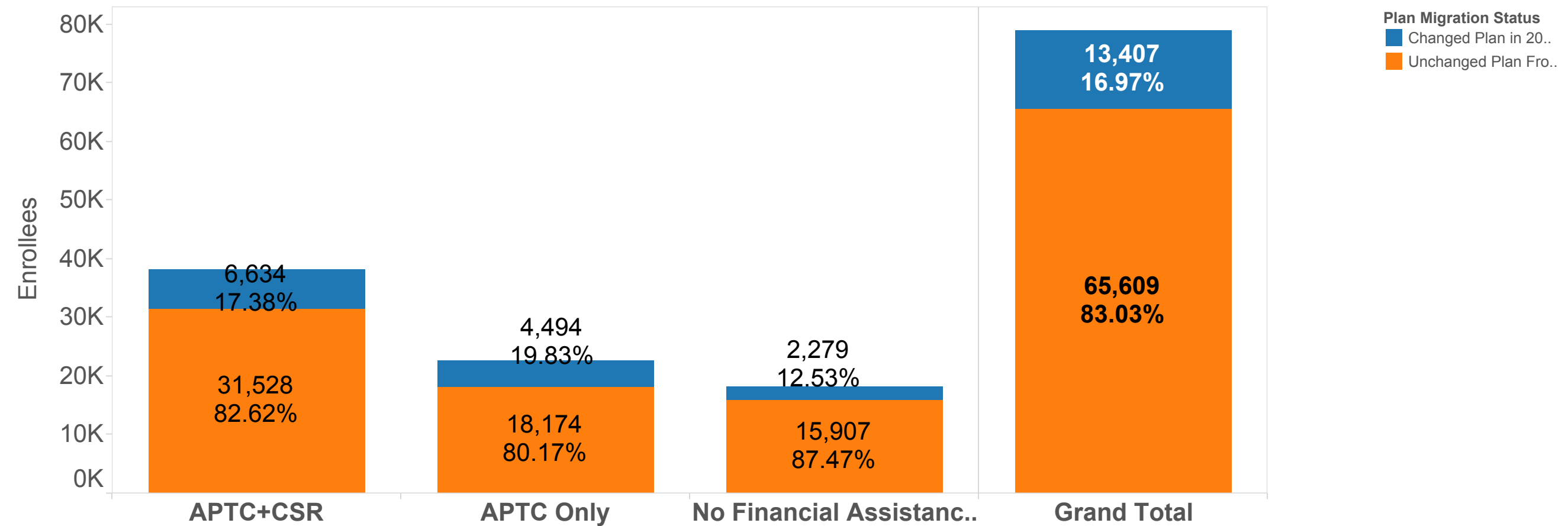


Highlights:

- 68.7% of Repeat Customers eligible for APTC/CSR.
- 27.8% of Brand New Customers not eligible for premium assistance.

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9) OE Summary - Geography	10) OE Customer Aquisition - Segmentation	11) OE Customer Aquisition - Segment Profile	12) OE Customer Aquisition - FA Level	13) Customer Product Migration - Plan Selection	14) Customer Product Migration - Metal Tier Tran..	15) Plan Premiums - 2015/2016 Premi..	16) Plan Premiums - 2016 After APTC Prem..	17) Plan Premiums - Carrier Premium..
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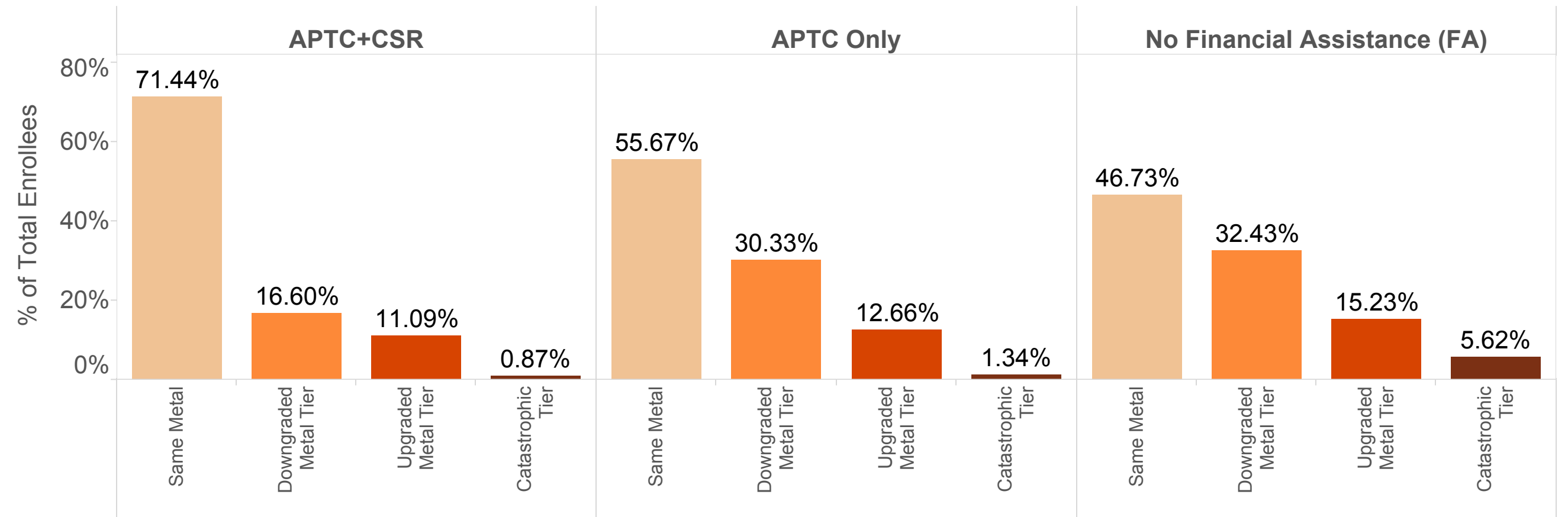


Highlights:

- Of 79,016 "Existing Customers," 17% selected a different plan in 2016.
- Nearly 20% of enrollees eligible for "APTC Only" selected a different plan in 2016.

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10) OE Customer Aquisition - ..	11) OE Customer Aquisition - Segment Profile	12) OE Customer Aquisition - FA Level	13) Customer Product Migration - Plan Selection	14) Customer Product Migration - Metal Tier Tran..	15) Plan Premiums - 2015/2016 Premi..	16) Plan Premiums - 2016 After APTC Prem..	17) Plan Premiums - Carrier Premium ..	18) Plan Premiums - Projected Unear..
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Highlights:

- Of the enrollees who shopped and selected a different plan (aka "Shoppers"):
- Nearly 24% selected a lower metal tier
 - Approx. 12% selected a higher metal tier
 - 62% selected an equivalent metal

Access Health CT - End of Open Enrollment (2016) Review

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	APTC+CSR	APTC Only	No Financial Assistance (FA)	Grand Total
Avg. Monthly Premium (2016)	\$516.78	\$546.78	\$449.86	\$511.91
Avg. 2016 Monthly Premium Tax Credit	\$416.01	\$281.35	\$0.00	\$314.31
Avg. After APTC Monthly Premium (2016)	\$100.77	\$265.43	\$449.86	\$197.60
YOY Avg. Monthly Premium Change \$	\$20.23	\$23.80	\$22.59	\$21.43
YOY Avg. Monthly Premium Change %	4.1%	4.6%	5.3%	4.4%
YOY Avg. After APTC Premium Change \$	\$2.33	\$27.74	\$22.59	\$10.74
YOY Avg. After APTC Premium Change %	2.4%	11.7%	5.3%	5.7%

**Calculated for single person households with coverage in both 2015 and 2016 only.*

***Year over Year (YOY)*

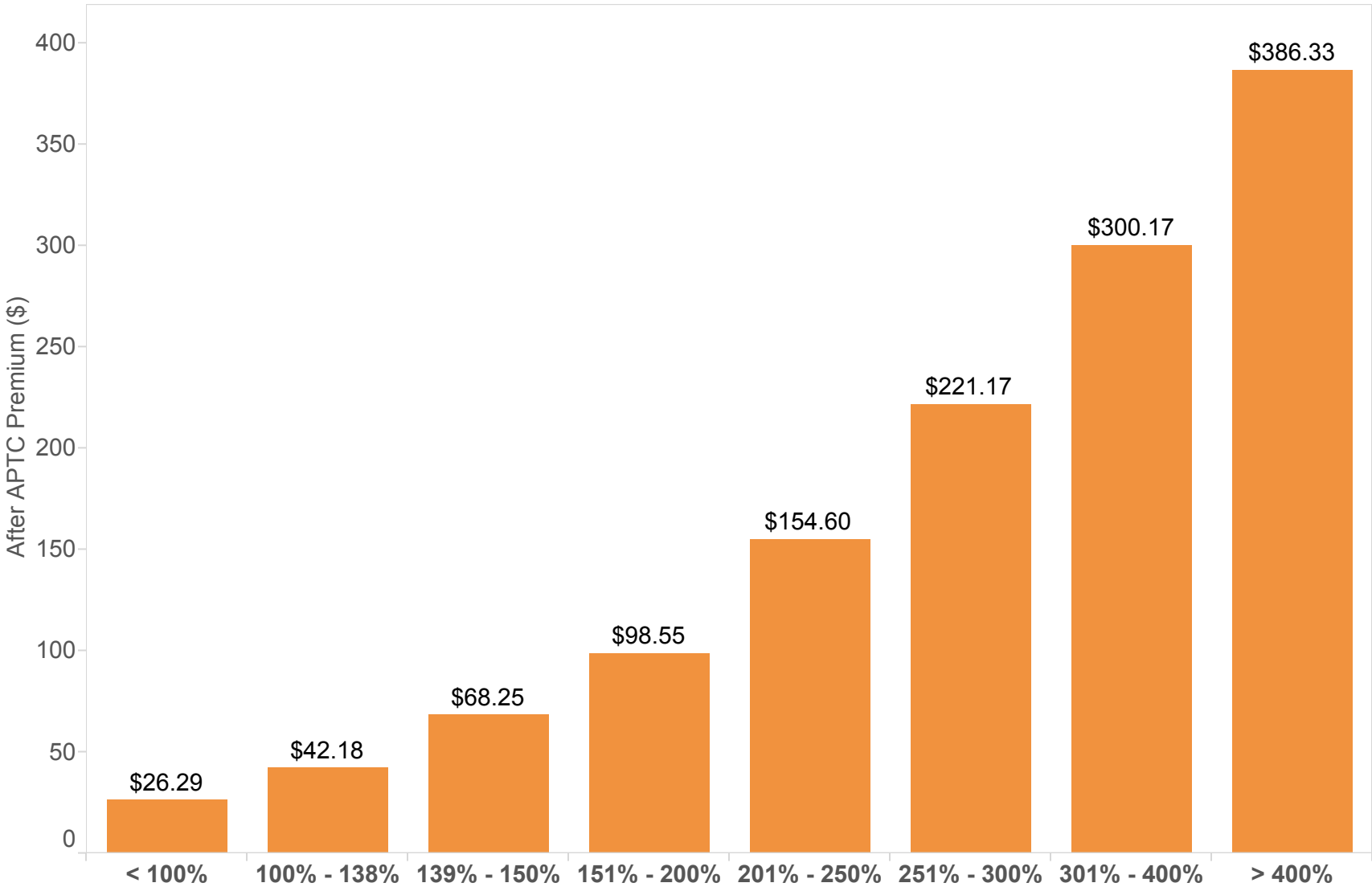
****Avg Monthly Premium includes both APTC and non-APTC portion of customer premium.*

Highlights:

- Existing Customer average monthly premium is \$511.
- Average Premium After APTC is \$197.
- Average premium increase: 4.4% or \$21.43
- Average premium increase for "Shoppers": 2.3% or \$12.08

Access Health CT - End of Open Enrollment (2016) Review

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Highlights:

-Average After APTC Premiums range from \$26.29 to \$386.33.

- After APTC premium for FPL 201% - 250%: \$154.60

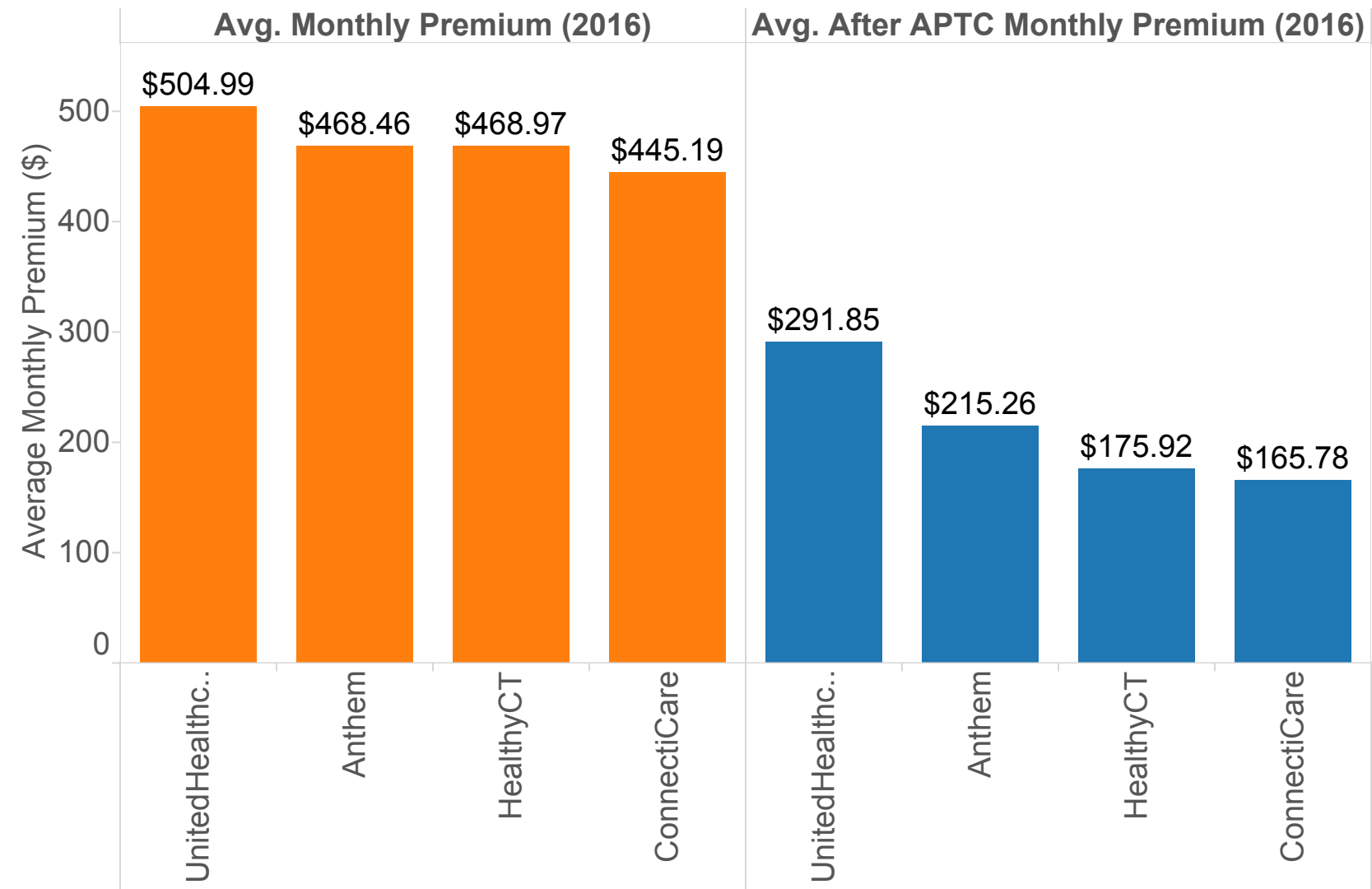
- 2015 Federal Poverty Level at 100% threshold: \$11,770 (Family Size 1)

- 2015 Federal Poverty Level at 200% threshold: \$23,540 (Family Size 1)

*Calculated for single person households with coverage in 2016.

Access Health CT - End of Open Enrollment (2016) Review

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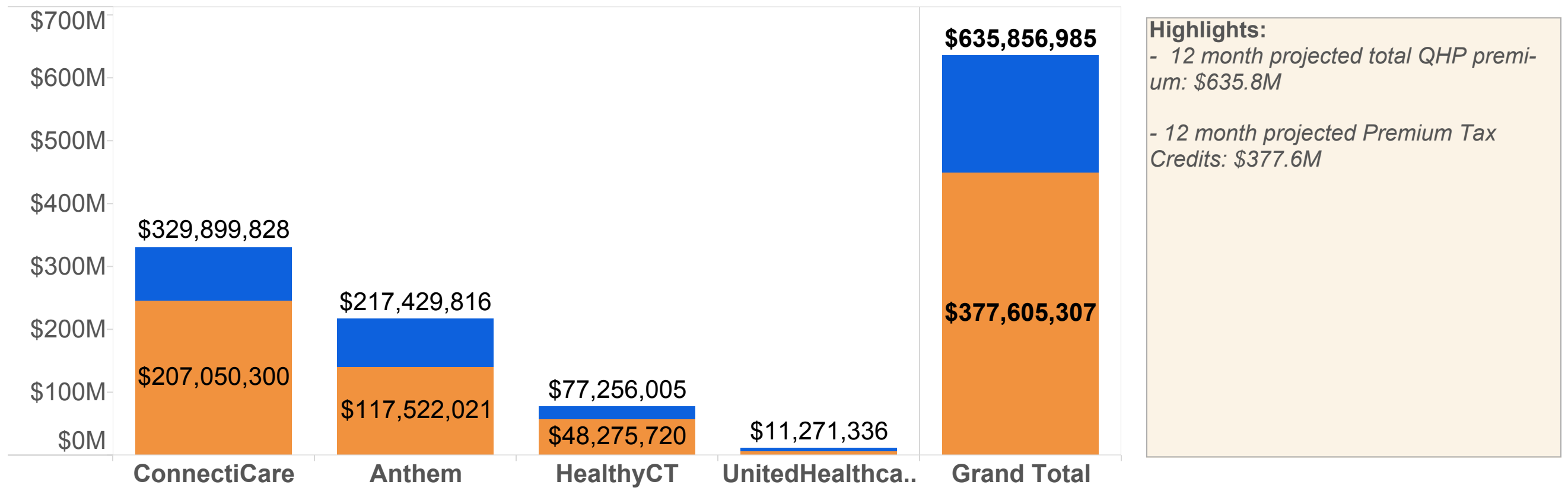
Highlights:

- Connecticare has the lowest observed premium: \$445.19 (\$165 after APTC)
- UHC has the highest observed premium: \$504.99 (\$291.85 after APTC)
- Nearly \$60 difference between highest and lowest observed monthly premium.

**Calculated for single person households with coverage in 2016.*

Access Health CT - End of Open Enrollment (2016) Review

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* Projected Total Annual Unearned Premium includes both APTC and non-APTC portion of premium.

** Premiums are unearned and annualized assuming no growth/shrinkage in enrollment for CY2016.

*** Twelve months of enrollment for each enrollee assumed (n=116,019).

Projected Annual Unearned APTC

Projected Annual Unearned Total Premium