

WELCOME

LET'S CHAT.



Connecticut
Health Insurance
Exchange

WHAT IS AN INSURANCE EXCHANGE

- Online store where health plans compete and offer services efficiently to individuals and small employers
- Provides level playing field for health plans to comply with benefit requirements and consumer protections
- Facilitates competition based on price, quality, and value

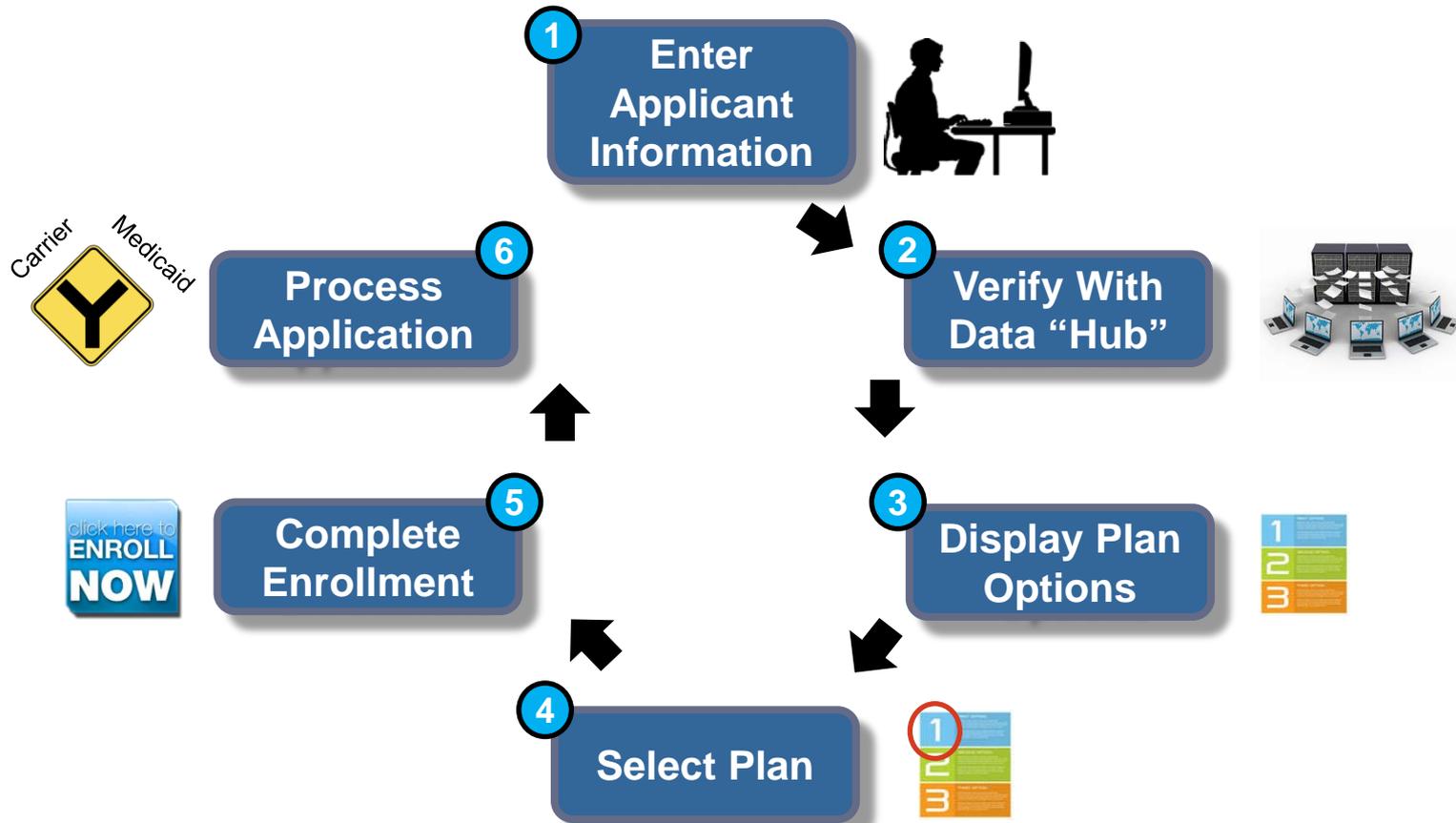


KEY AFFORDABLE CARE ACT (ACA) PROVISIONS

- No medical underwriting
- No denial of coverage due to a pre-existing condition
- Strict limits on out-of-pocket expenditures
- Minimum medical loss ratio (“MLR”) established
- Quality rating standards and enrollee information
- Minimum coverage requirements (Essential Health Benefits)
- Extensive preventative services provided at no cost
- Elimination of industry and gender rating
- Rates must be set for entire benefit or policy year
- Qualified plans evaluated and given seal of approval
- Plans organized in metal tiers



HOW DOES THE EXCHANGE WORK



CUSTOMER SUPPORT SERVICES



1) An easy and simple web portal for consumers, small businesses, brokers to shop and compare for health insurance



2) Call center for eligibility, subsidy, selection, and enrollment assistance



3) Brokers and “Navigators” for individual customer information and enrollment support



VISION FOR THE FUTURE

- Create User-Friendly Shop and Enrollment Experience
- Reduce Level of Uninsured
- Provide for Health Insurance Options
- Promote Innovation and Competition
- Facilitate Discussion to Create More Affordable Health Insurance Coverage



INCOME LEVELS BY PERCENT OF FPL

(%) of FPL	Family Size							
	1	2	3	4	5	6	7	8
100%	\$11,170	\$15,130	\$19,090	\$23,050	\$27,010	\$30,970	\$34,930	\$38,890
125%	\$13,963	\$18,913	\$23,863	\$28,813	\$33,763	\$38,713	\$43,663	\$48,613
150%	\$16,755	\$22,695	\$28,635	\$34,575	\$40,515	\$46,455	\$52,395	\$58,335
175%	\$19,548	\$26,478	\$33,408	\$40,338	\$47,268	\$54,198	\$61,128	\$68,058
185%	\$20,665	\$27,991	\$35,317	\$42,643	\$49,969	\$57,295	\$64,621	\$71,947
200%	\$22,340	\$30,260	\$38,180	\$46,100	\$54,020	\$61,940	\$69,860	\$77,780
225%	\$25,133	\$34,043	\$42,953	\$51,863	\$60,773	\$69,683	\$78,593	\$87,503
235%	\$26,250	\$35,556	\$44,862	\$54,168	\$63,474	\$72,780	\$82,086	\$91,392
250%	\$27,925	\$37,825	\$47,725	\$57,625	\$67,525	\$77,425	\$87,325	\$97,225
275%	\$30,718	\$41,608	\$52,498	\$63,388	\$74,278	\$85,168	\$96,058	\$106,948
300%	\$33,510	\$45,390	\$57,270	\$69,150	\$81,030	\$92,910	\$104,790	\$116,670
325%	\$36,303	\$49,173	\$62,043	\$74,913	\$87,783	\$100,653	\$113,523	\$126,393
350%	\$39,095	\$52,955	\$66,815	\$80,675	\$94,535	\$108,395	\$122,255	\$136,115
375%	\$41,888	\$56,738	\$71,588	\$86,438	\$101,288	\$116,138	\$130,988	\$145,838
400%	\$44,680	\$60,520	\$76,360	\$92,200	\$108,040	\$123,880	\$139,720	\$155,560



MAXIMUM ANNUAL PREMIUMS (9% OF INCOME)

(%) of FPL	Family Size							
	1	2	3	4	5	6	7	8
100%	\$1,005	\$1,362	\$1,718	\$2,075	\$2,431	\$2,787	\$3,144	\$3,500
125%	\$1,257	\$1,702	\$2,148	\$2,593	\$3,039	\$3,484	\$3,930	\$4,375
150%	\$1,508	\$2,043	\$2,577	\$3,112	\$3,646	\$4,181	\$4,716	\$5,250
175%	\$1,759	\$2,383	\$3,007	\$3,630	\$4,254	\$4,878	\$5,501	\$6,125
185%	\$1,860	\$2,519	\$3,178	\$3,838	\$4,497	\$5,157	\$5,816	\$6,475
200%	\$2,011	\$2,723	\$3,436	\$4,149	\$4,862	\$5,575	\$6,287	\$7,000
225%	\$2,262	\$3,064	\$3,866	\$4,668	\$5,470	\$6,271	\$7,073	\$7,875
235%	\$2,362	\$3,200	\$4,038	\$4,875	\$5,713	\$6,550	\$7,388	\$8,225
250%	\$2,513	\$3,404	\$4,295	\$5,186	\$6,077	\$6,968	\$7,859	\$8,750
275%	\$2,765	\$3,745	\$4,725	\$5,705	\$6,685	\$7,665	\$8,645	\$9,625
300%	\$3,016	\$4,085	\$5,154	\$6,224	\$7,293	\$8,362	\$9,431	\$10,500
325%	\$3,267	\$4,426	\$5,584	\$6,742	\$7,900	\$9,059	\$10,217	\$11,375
350%	\$3,519	\$4,766	\$6,013	\$7,261	\$8,508	\$9,756	\$11,003	\$12,250
375%	\$3,770	\$5,106	\$6,443	\$7,779	\$9,116	\$10,452	\$11,789	\$13,125
400%	\$4,021	\$5,447	\$6,872	\$8,298	\$9,724	\$11,149	\$12,575	\$14,000



MAXIMUM MONTHLY PREMIUM (9% OF INCOME)

(%) of FPL	Family Size							
	1	2	3	4	5	6	7	8
100%	\$84	\$113	\$143	\$173	\$203	\$232	\$262	\$292
125%	\$105	\$142	\$179	\$216	\$253	\$290	\$327	\$365
150%	\$126	\$170	\$215	\$259	\$304	\$348	\$393	\$438
175%	\$147	\$199	\$251	\$303	\$355	\$406	\$458	\$510
185%	\$155	\$210	\$265	\$320	\$375	\$430	\$485	\$540
200%	\$168	\$227	\$286	\$346	\$405	\$465	\$524	\$583
225%	\$188	\$255	\$322	\$389	\$456	\$523	\$589	\$656
235%	\$197	\$267	\$336	\$406	\$476	\$546	\$616	\$685
250%	\$209	\$284	\$358	\$432	\$506	\$581	\$655	\$729
275%	\$230	\$312	\$394	\$475	\$557	\$639	\$720	\$802
300%	\$251	\$340	\$430	\$519	\$608	\$697	\$786	\$875
325%	\$272	\$369	\$465	\$562	\$658	\$755	\$851	\$948
350%	\$293	\$397	\$501	\$605	\$709	\$813	\$917	\$1,021
375%	\$314	\$426	\$537	\$648	\$760	\$871	\$982	\$1,094
400%	\$335	\$454	\$573	\$692	\$810	\$929	\$1,048	\$1,167

