

# *Board of Directors Meeting*

*March 17, 2016*

access health CT 

# Agenda

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- A. Call to Order and Introductions
- B. Public Comment
- C. Votes
  - February 18, 2016 Regular Meeting Minutes
  - March 1, 2016 Special Meeting Minutes
  - Quasi Public Annual Report
- D. CEO Report
- E. Marketing Update
- F. 2016 Open Enrollment Analytics
- G. Plan Management Update
- H. Strategy Committee Update
- I. Adjournment

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# *Public Comment*

# *Votes*

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- February 18, 2016 Regular Meeting Minutes
- March 1, 2016 Special Meeting Minutes
- Quasi-Public Annual Report

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# *CEO Update*

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# *Marketing Update*

access health CT

Media Wrap Up

2015/16 Enrollment Period

access health CT 

	OE1	OE2	OE3	OE4
<b>FOCUS</b>	100% Acquisition	100% Acquisition	50% Acquisition 50% Retention	15% Acquisition 85% Retention
<b>RESEARCH</b>	n/a	Member Census	Member Census Leavers Who's left	Member Census + Customer Satisfaction
<b>UNINSURED</b>	8%	4%	3.8%	TBD
<b>BUDGET</b>	\$17M	\$8M	\$4M	TBD
<b>CHANGES</b>			Website Learn More Simplification Event approach Testimonials (TV) Out of the box sponsorships	Year round outreach, Health Ins. Literacy, Communication simplicity, change in message and messenger.



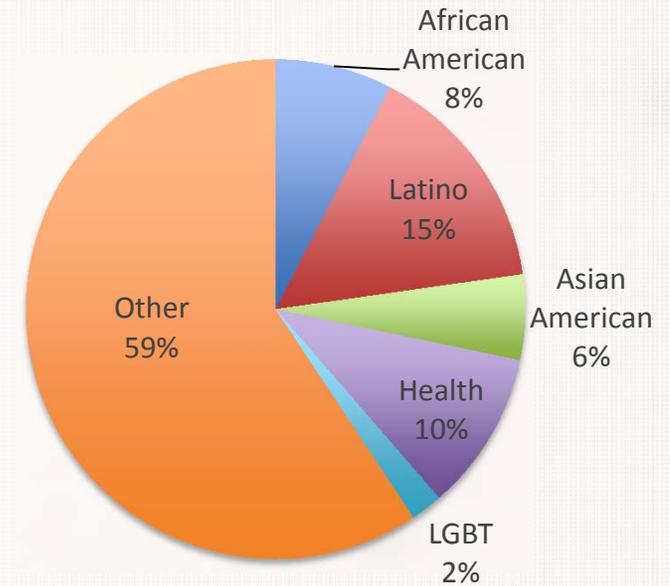
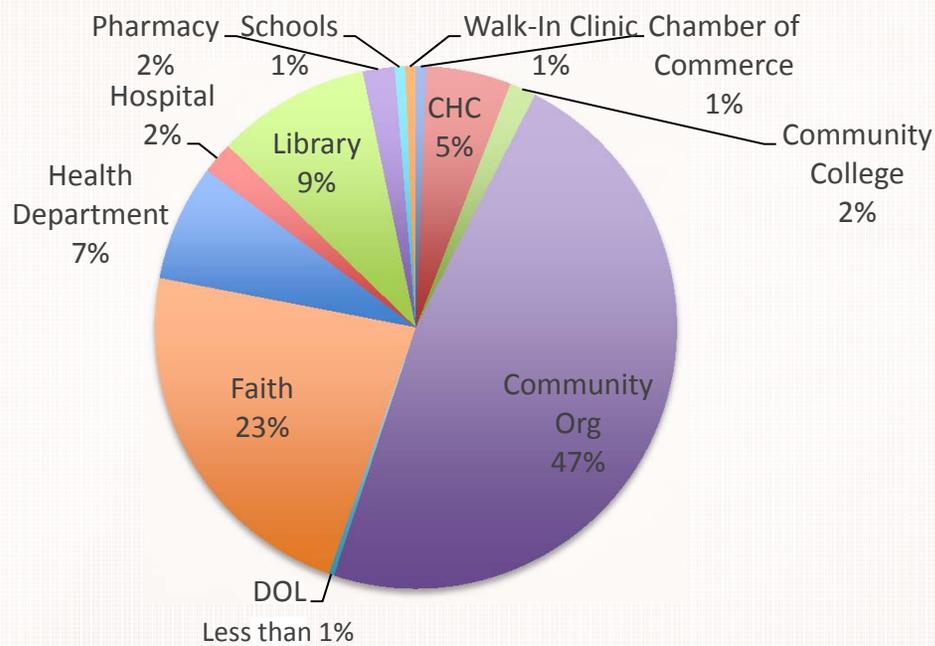
## Community Partner Page:

- Goal -> provide our community partners\leaders a place to get information, marketing collateral and general updates.
- Bilingual (EN/SP)
- [Learn.accesshealthct.com/community](http://Learn.accesshealthct.com/community)



# Community Outreach

- Built relationships with over 305 community organizations -leaders and influencers



\*Other: YMCA/YWCA, Boys & Girls Club, Big Brothers Big Sisters, women's centers, Jewish Family Services, community centers, etc.



## Community Chats:

- Healthy Chats to Community Chats
- 11 Community Chats
- 129 community leaders/influencers
- 133 additional contacts (contacted)
- Chat Survey results:
  - ✓ 88% extremely or very satisfied with information presented
  - ✓ 92% extremely or very likely to share information with community
- End of OE Survey results → improve our approach



## Enrollment Fairs:

1. Bridgeport
2. Manchester
3. Tolland

### Exceeding expectations

- Manchester: highest number of attendees on record (132)
- High enrollment conversion rate
- Strong QHP enrollment numbers
- Partner engagement (Walgreens, Certified Application Counselors and Community Orgs).

## In-Person Assistance Data

	Year Two	Year Three
Open Enrollment Period	11/15/14-2/15/15	11/1/15-1/31/16
Enrollment Center Visitors	9,044	7,714
New Britain Visitors	5,480	4,841
New Haven Visitors	3,564	2,873
Enroll. Center Enrollments	5,376	4,467
New Britain Enrollments	3,037	2,606
New Haven Enrollments	2,339	1,861
Enroll. Fairs/Community Enrollment Partners Visitors	4,527	3,664
Enroll. Fairs/Community Enroll. Partners Enrollments	2,416	2,346
<b>Total Visitors</b>	<b>13,571</b>	<b>11,378</b>
<b>Total Enrollments</b>	<b>7,792</b>	<b>6,813</b>

### Conversion rates:

Enrollment Centers 2014: 59% | **2015: 58%**

Enroll. Fairs/Comm. Enrollment Partners 2014: 53% | **2015: 64%**

Overall Conversion Rate 2014: 57% | **2015: 60%**

## Community Outreach, Looking Ahead to OE4

### Main goals:

Plan and benefit awareness, education and engagement, enrollment, loyalty and retention.

### Main focus:

- ✓ Health Insurance Literacy
- ✓ Health Disparity
- ✓ Plan utilization and benefits
- ✓ Community partnerships (events)
- ✓ Research
- ✓ Acquisition (new) & Retention opportunities
- ✓ Understanding of AHCT
- ✓ Small business
- ✓ New and existing community relationships.
- ✓ Target audiences: Minorities (AFAM, APAC, HISP)

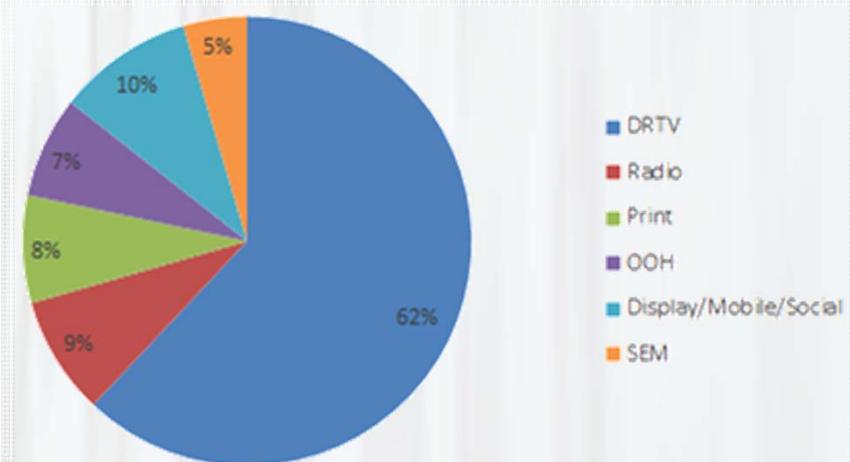
Paid Media Wrap Up





## INTEGRATED MULTI-MEDIA APPROACH

- 42% decrease in investment - \$1.75M vs. \$3MM
- Shift in focus towards retention
- TV remained the priority
- Focus shifted towards sponsorships
  - 8 TV sponsorships
  - New digital partners
  - Extended Social presence
  - Mobile billboards
  - Cinema advertising



## Channel Highlights

With over \$1MM less in spend year-over-year, the TV campaign was re-modeled

Reduced spend: ABC, NBC, CBS & Fox  
Integrated sponsorship packages: weather, school closings and holiday toy and food drives

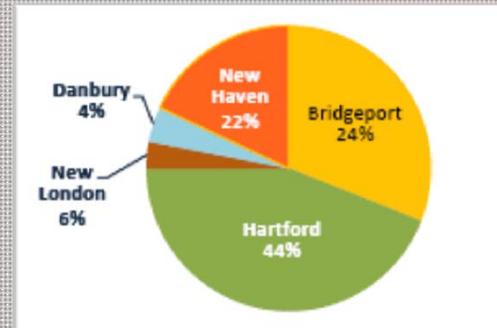
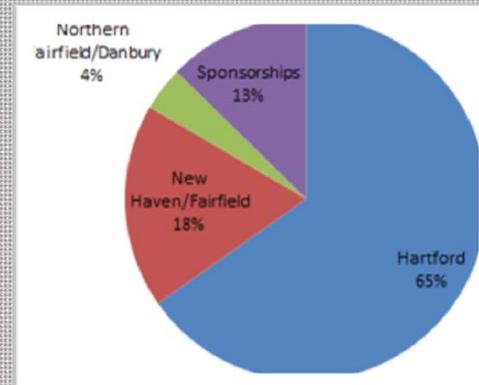
*Negotiated “Plan B’s” with all networks for increased weight the last two weeks of the enrollment period.*





## TELEVISION: Broadcast spend concentrated within Hartford DMA

- 65% of TV
- 44% of Radio



### Broadcast Stations

#### Hartford Stations

CBS(WFSB)  
NBC(WVIT)  
FOX(WTIC)  
ABC(WTNH)

#### Hispanic TV

TeleMundo (WRDM)  
Univision (WUVN)  
UniMas (WUTH)

#### Cable Systems

Hartford Interconnect  
Interconnect Groton  
Cablevision Norwalk  
Cablevision News12  
Cablevision Bridgeport  
Comcast Danbury

DMA: Designated Marketing Areas



## RADIO

- Ran the last 4 weeks to increase message frequency and support the final push towards enrollment
- Focused on leveraging local DJs as endorsers, family testimonials and PSAs (UConn coaches).
- Campaign reached multiple target segments – General audience, African American & Hispanic
- 5,643,000 total impressions delivered

### CAMPAIGN DETAILS BY THE NUMBERS

**19**

Number of Connecticut Radio Stations Used to Target General Audience, African American, and Hispanic Audiences

**2,785**

Estimated Number of Units, not including Added Value

**520**

Estimated Number of Added Value Units, not including Station Interviews

**29**

Number of Station Interviews

**17**



Number of Personality Endorsers

**20**

Estimated Number of Unique Station Personality Stories Rotated throughout the Campaign, including DJ Reads

**30**



Number of Testimonials Rotated throughout the Campaign

**1**



Number of Short Messages

Impressions: non-unique people reached.

# PRINT

- Delivered ~2MM impressions
- Single Sheet Inserts:
  - Community, Hispanic, African American/Caribbean Newspapers
- 2 English, 2 Spanish executions

"Soy trabajadora independiente y sé que tener cobertura de salud es importante."

Mahibery Rodriguez

inscribete ya!  
El período de inscripción comenzó el 1 de noviembre, 2015. [AccessHealthCT.com](http://AccessHealthCT.com) | 855-432-2428

**Don't miss out on the benefits of being covered!** **January 31**

Don't miss the deadline! You may qualify for financial help to pay for your health care coverage.

**ALL HELP IS FREE!**

- Visit [www.AccessHealthCT.com](http://www.AccessHealthCT.com)
- Call 1-855-432-2428
- Visit a Community Enrollment Center and choose "Get Help"
- Visit an Enrollment Center
- Visit a Community Enrollment Center
- Visit a Health Care Marketplace
- Visit a Community Enrollment Center
- Visit a Health Care Marketplace

**READY TO ENROLL? THIS IS WHAT YOU NEED:**

- Social Security numbers
- Valid, green card or other immigration documents
- Valid bank account
- Employment information and any health plan offers
- Current insurance coverage

For a complete list of documents, visit [www.AccessHealthCT.com](http://www.AccessHealthCT.com).

**Avoid a potential \$695 Tax Penalty\***

\*The potential \$695 tax penalty applies to individuals who do not enroll in a health plan by the deadline of January 31, 2016. The penalty is based on the number of months you are not covered for the year. For more information, visit [www.AccessHealthCT.com](http://www.AccessHealthCT.com).

access health CT  
[AccessHealthCT.com](http://AccessHealthCT.com) | 1-855-432-2428

Community	Hispanic
<ul style="list-style-type: none"><li>• The Stamford Advocate</li><li>• Connecticut Post</li><li>• Bristol Press</li><li>• News Times</li><li>• New Haven Register</li><li>• Stratford Star</li><li>• Shelton Herald</li><li>• The Norwalk Hour</li><li>• Milford Mirror</li><li>• Wallingford Record Journal</li><li>• Trumbull Times</li><li>• Fairfield Sun</li><li>• Middletown Press</li><li>• New Milford Spectrum</li><li>• Shoreline Times</li><li>• Westport News</li><li>• Register Citizen</li><li>• Manchester Journal Inquirer</li></ul>	<ul style="list-style-type: none"><li>• Tribuna CT</li><li>• La Voz Hispana</li><li>• El Sol</li></ul>
	African American
	<ul style="list-style-type: none"><li>• Inquiring News</li><li>• Inner City News</li><li>• Northend Agents</li></ul>
	SSIs
	<ul style="list-style-type: none"><li>• Hartford Courant</li><li>• New Haven Register</li><li>• Danbury News-Times</li><li>• Stamford Advocate/Greenwich Time</li><li>• Meriden Record-Journal</li><li>• New Haven Register</li><li>• Waterbury Republican</li></ul>



Impressions: non-unique people reached



## OUT OF HOME

- Mobile Billboard:
  - 32 feet long, 13 towns, two weeks - Boost awareness and engagement - Message English & Spanish
- Cinema Screens:
  - Ran :30 spot English & Spanish
  - 113 cinema screens, 12 theaters (10 mile radius of top 20 zips)
  - Admissions Reached: 260,000 16%+ higher due to Star Wars Movie
- Door Hangers: 5 x 17" double sided
  - Households within a 5-mile radius of Enrollment Centers & Community Enrollment Partners
- Impressions: 291K

## DIGITAL PROGRAM

### Banners

- Delivered ~27M impressions & 230k+ clicks.
- 64% of the digital spend and drove 47% of the clicks.
- Video partners and placements drove significant volume

### Social Media (40K+ likes)

- 4% of the digital spend, investment nearly doubled year over year
- Ran across three channels – Facebook, Twitter, and Instagram
- Drove ~8k clicks and 12k+ page/post engagements

### Paid Search

- 32% of the digital spend, 50% of clicks
- Branded terms: top click driver

#### [Access Health CT](#)

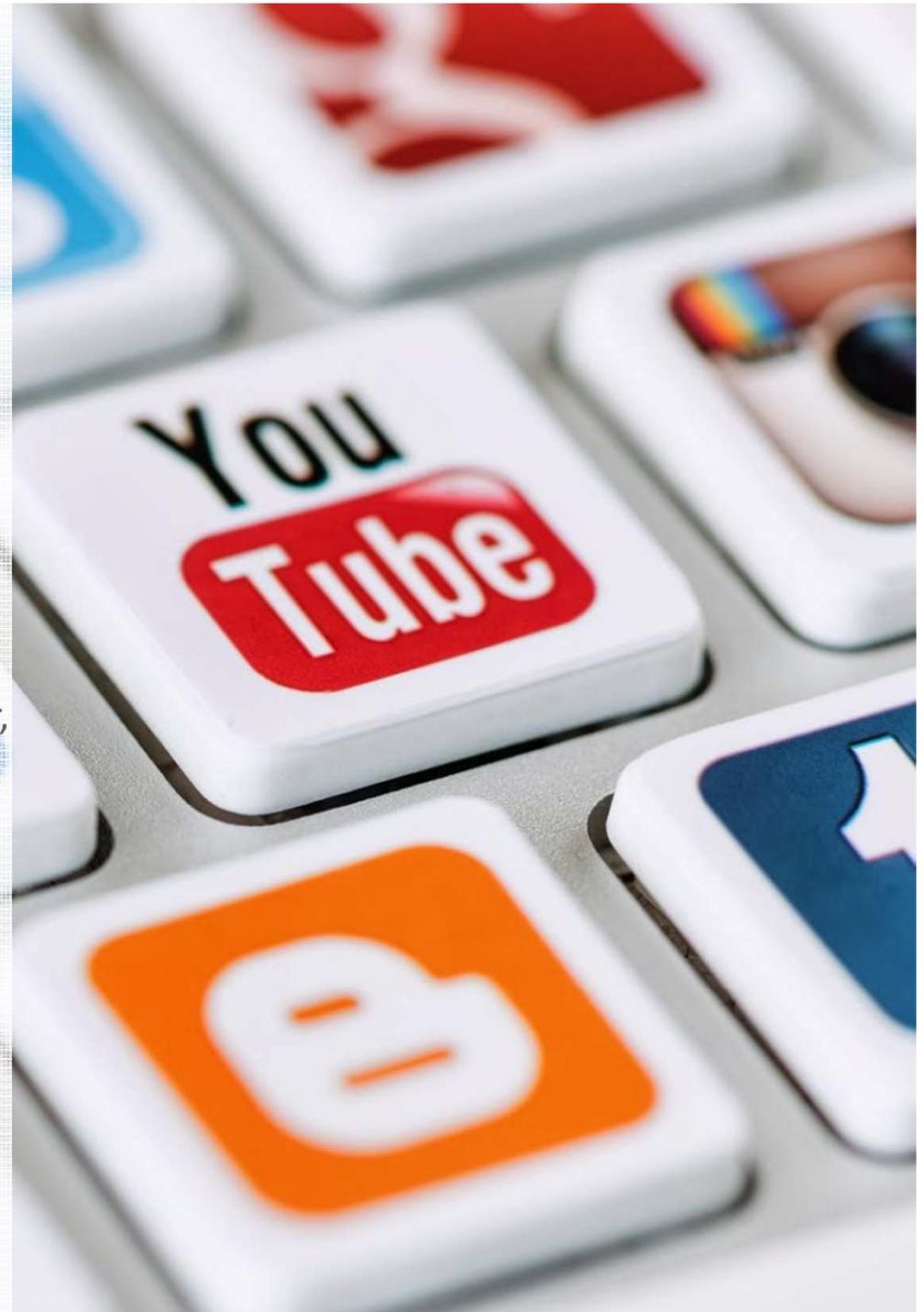
Open Enrollment for Health Care  
Coverage Ends 1/31/16. Enroll Now!

[www.accesshealthct.com](http://www.accesshealthct.com)

#### [Access Health CT](#)

Cobertura de salud en el mercado  
oficial de seguros de salud en CT.

[www.accesshealthct.com](http://www.accesshealthct.com)







## Learn More Educational Site

- Sessions: 109,120
- Unique Users: 78,081
- Average Session: 3 min
- Pages Per Session: 2.70
- Total Page views: 294,789
- New Visitors: 74,823
- Bounce Rate: 42.60%

## Mobile Statistics

- Desktop: 76,137
- Mobile: 23,149
- Tablet: 9,834

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Session: period a user is actively engaged with a website, app, etc.

Unique users: at least 1 session within the date range. New/returning users.

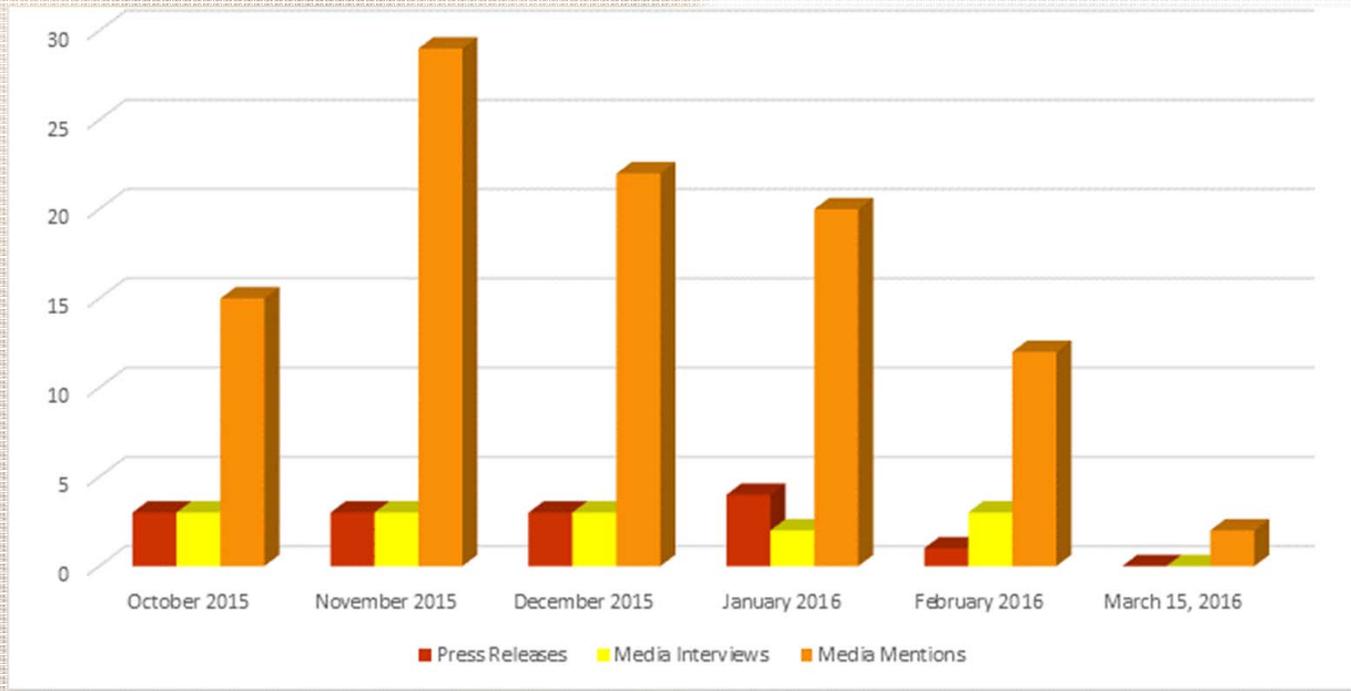
Average Duration: Length of a session.

Pages/Session: average # of pages viewed during a session.

Page views: number of pages viewed. Repeated views of a single page are counted.

New Visitors: % of first time visits.

Bounce rate: % of single-page visits (i.e. visits in which the person left your site from the entrance page without interacting with the page).



**Next Steps. Open enrollment 2017**  
**THINKING DIFFERENTLY**

*Our marketing focus is shifting to moving people from Coverage to Care.*





Diverse Year-round marketing and outreach campaign that focuses on benefit and plan utilization, wellness, education and most important...VALUE.

Healthier People  
Healthier Communities  
**Healthier Connecticut**



### It's a whole new ballgame

**Branding:** Logo on 80-ft x 40-ft high-definition videoboard (ability to change the messaging)

**AHCT Kiss Cam:** AHCT will own this sponsorship, video of the mascots holding up poster boards with PSA messaging *e.g. Did you take advantage of your FREE annual check-up?*

**Outreach:** tabling opportunities, e-blast in newsletter and social media



MEDIA CAMPAIGN

### Q1 Flight Dates

December 28, 2015 -  
March 27, 2016

- \*Miles for Smiles
- \*5X Penguin Plunge Events
- \*School Closings
- \*Time & Temp
- \* Digital (banners)



### Q2 Flight Dates

March 28, 2016 -  
June 26, 2016

- \*Time & Temp
- \*Earth Week Sponsor
- \*Digital (banners)



### Q3 Flight Dates

June 27, 2016 –  
September 25, 2016

- \*Olympic Trials
- \*100 Day Countdown
- \*Accident Report
- \*Social Media Campaign
- \* Digital (banners)



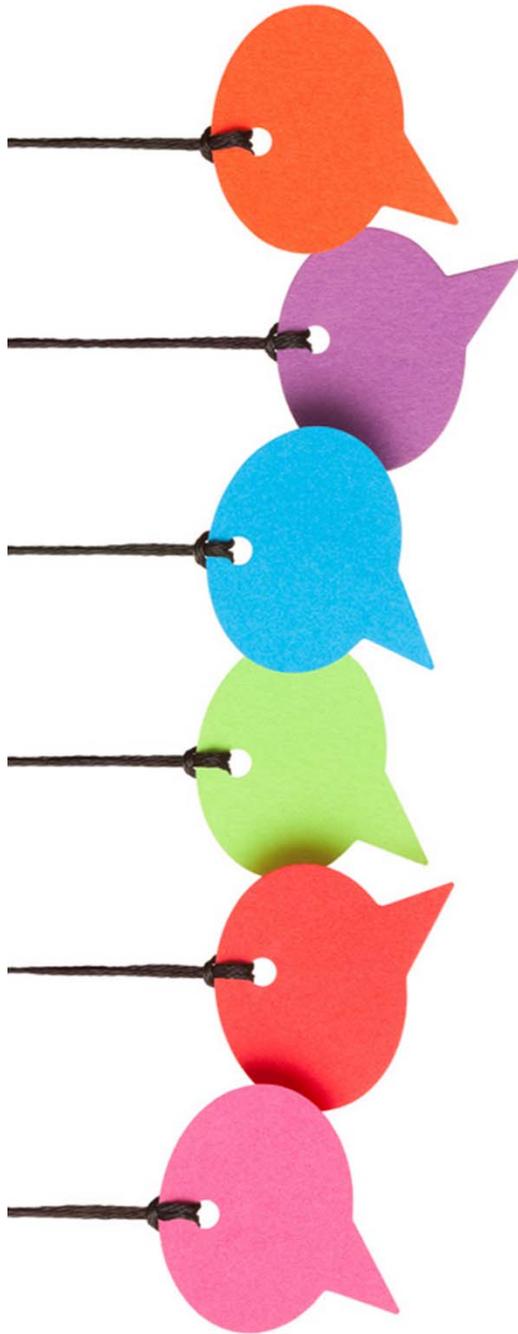
### Q4 Flight Dates

September 26, 2016 –  
December 2016

- \*NBC Connecticut health & wellness festival
- \* Joy of sharing food & toy drives



## THOUGHT STARTERS



**Year-round community outreach and engagement:** Events. Sponsorships. Partnerships. Media. Diversity. Multicultural

**Small Business Marketing Campaign:** Brand awareness. Growth

**Communications Campaign:** Simple. Targeted. Personalized.

**Online shopping experience:** Less is more. Simple is better

**Research:** Beyond Member Census → Customer Satisfaction

**Advertising Campaign:** Message. Messengers. Multiplatform

# *2016 Open Enrollment Analysis*

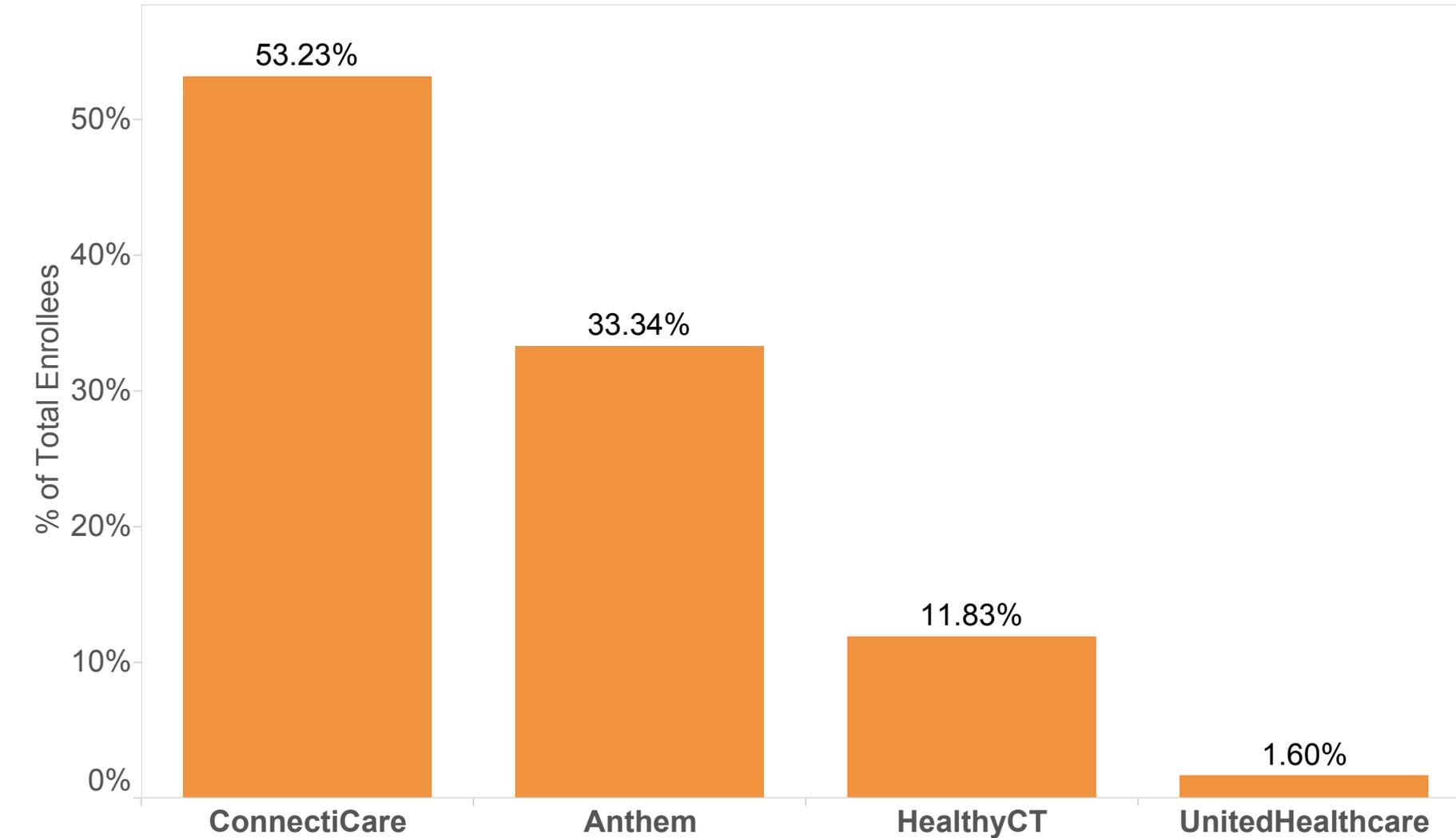
# Access Health CT - End of Open Enrollment (2016) Review

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
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	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

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

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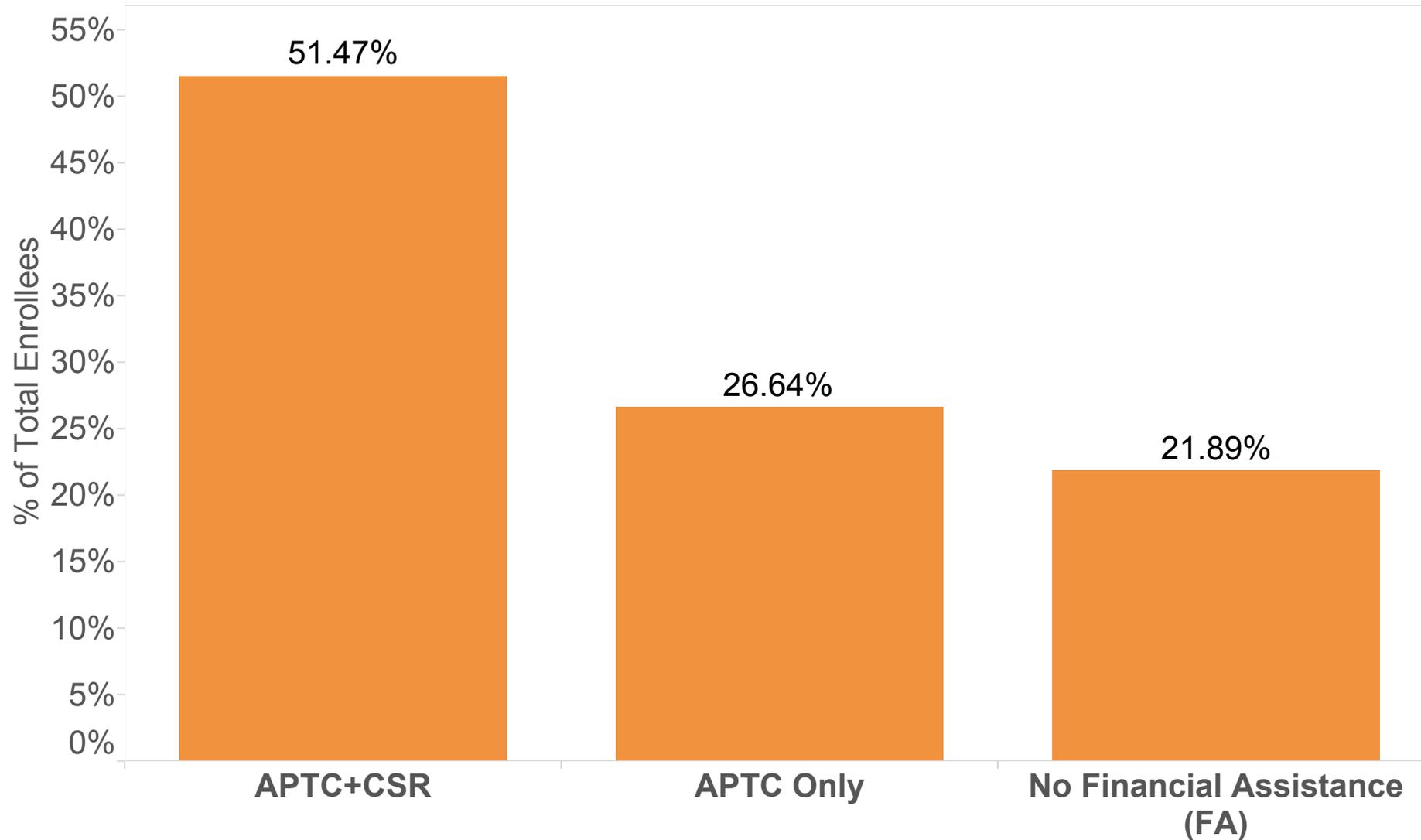


**Highlights:**

- 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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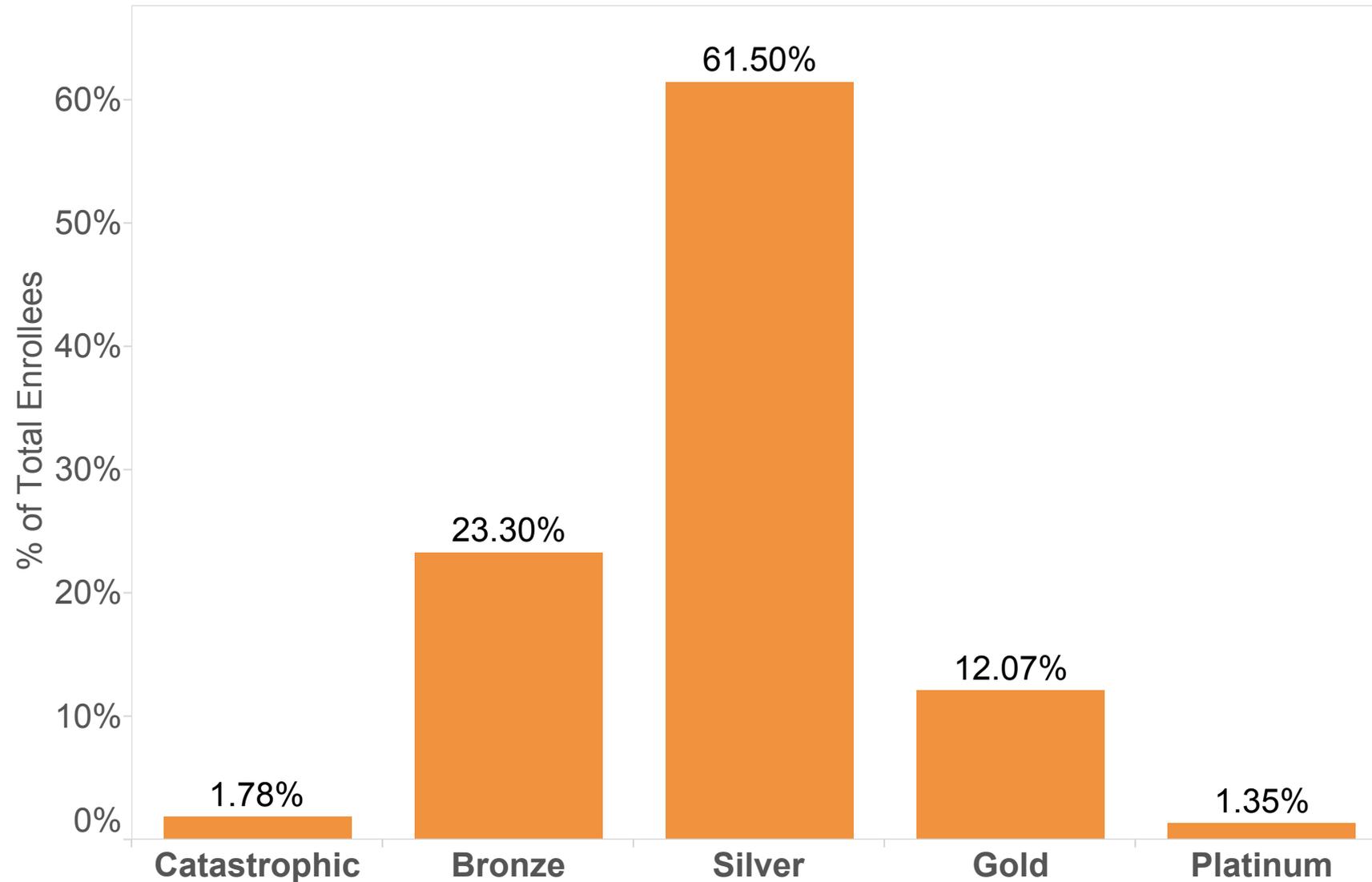


**Highlights:**

- 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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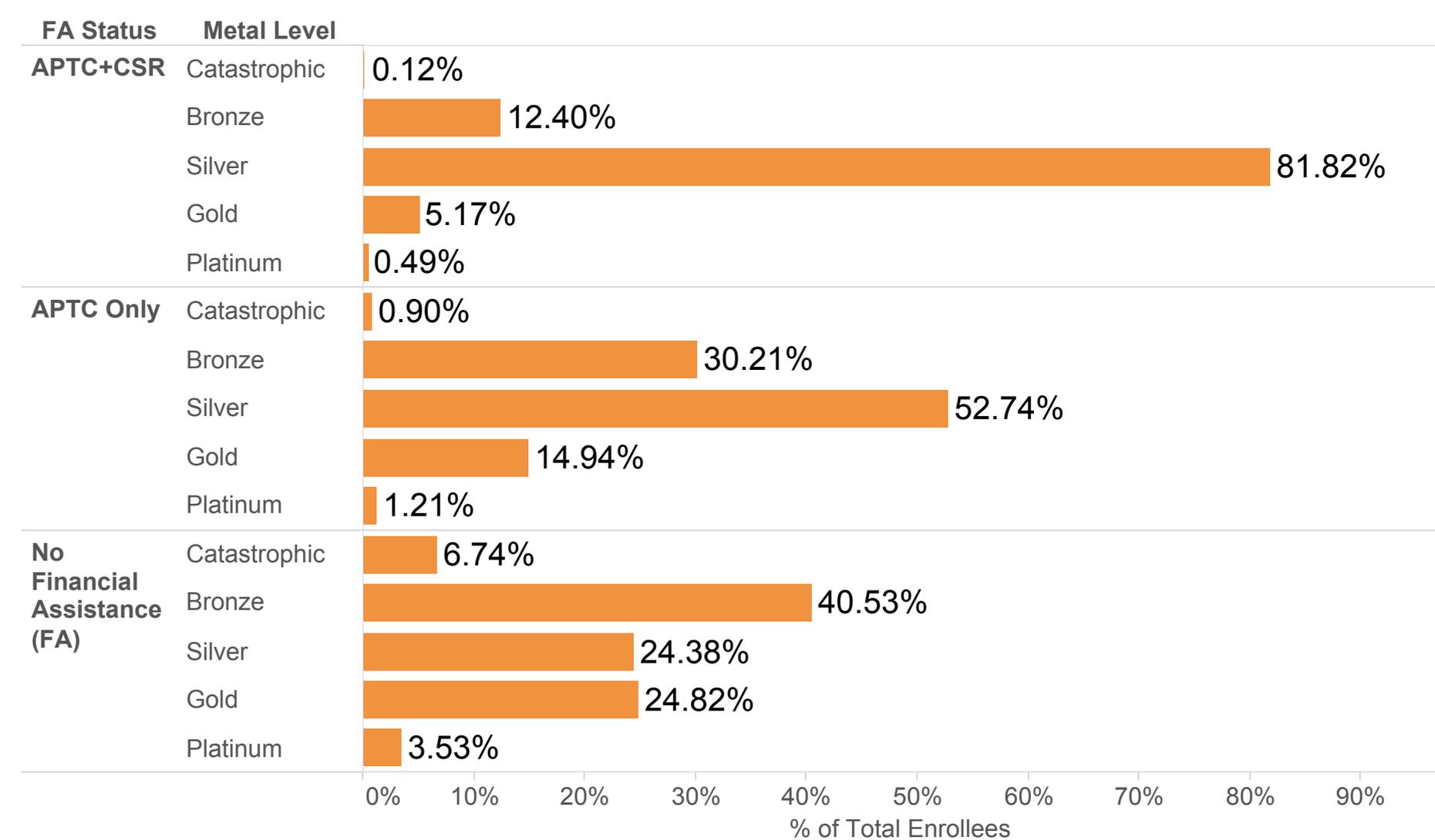


## Highlights:

- 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.

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

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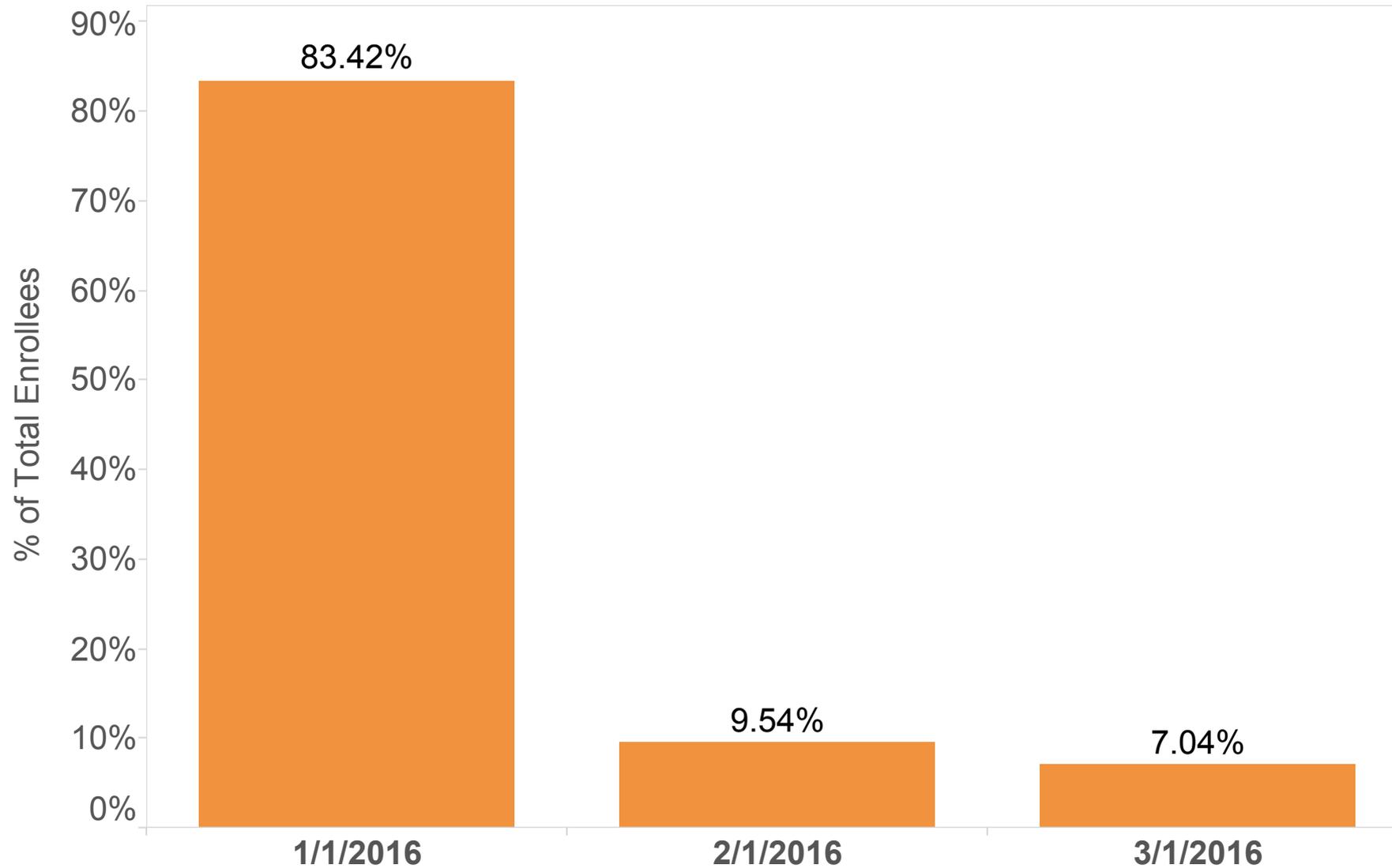


**Highlights:**

- 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.

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

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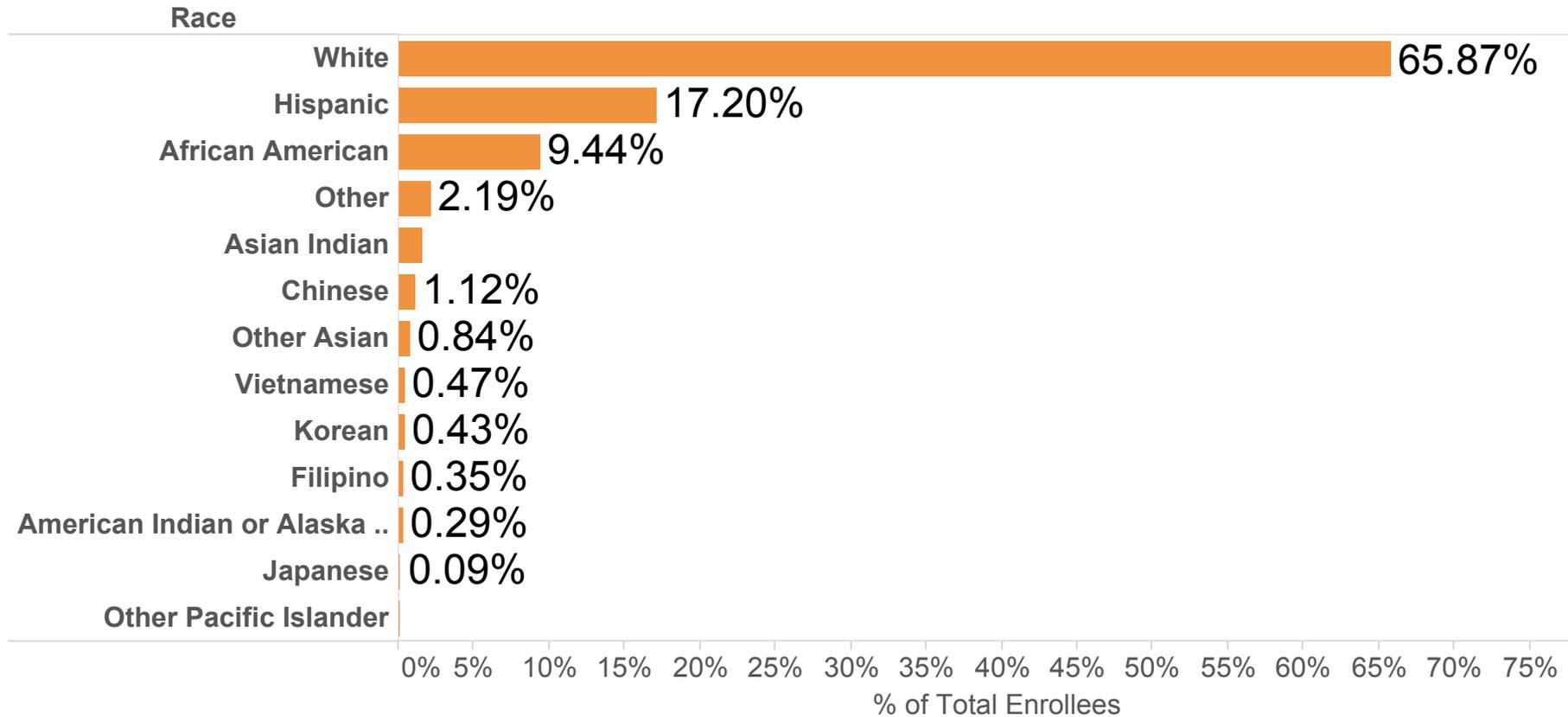


### Highlights:

- 83% enrolled without gap in 2016 coverage.

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

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	<b>7) OE Summary - Enrollee Race/Ethnicity</b>	8) OE Summary - Enrollee Language Prefer..	9) OE Summary - Geography	10) OE Customer Aquisition - Segmentation	11) OE Customer Aquisition - Segment Profile
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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)?

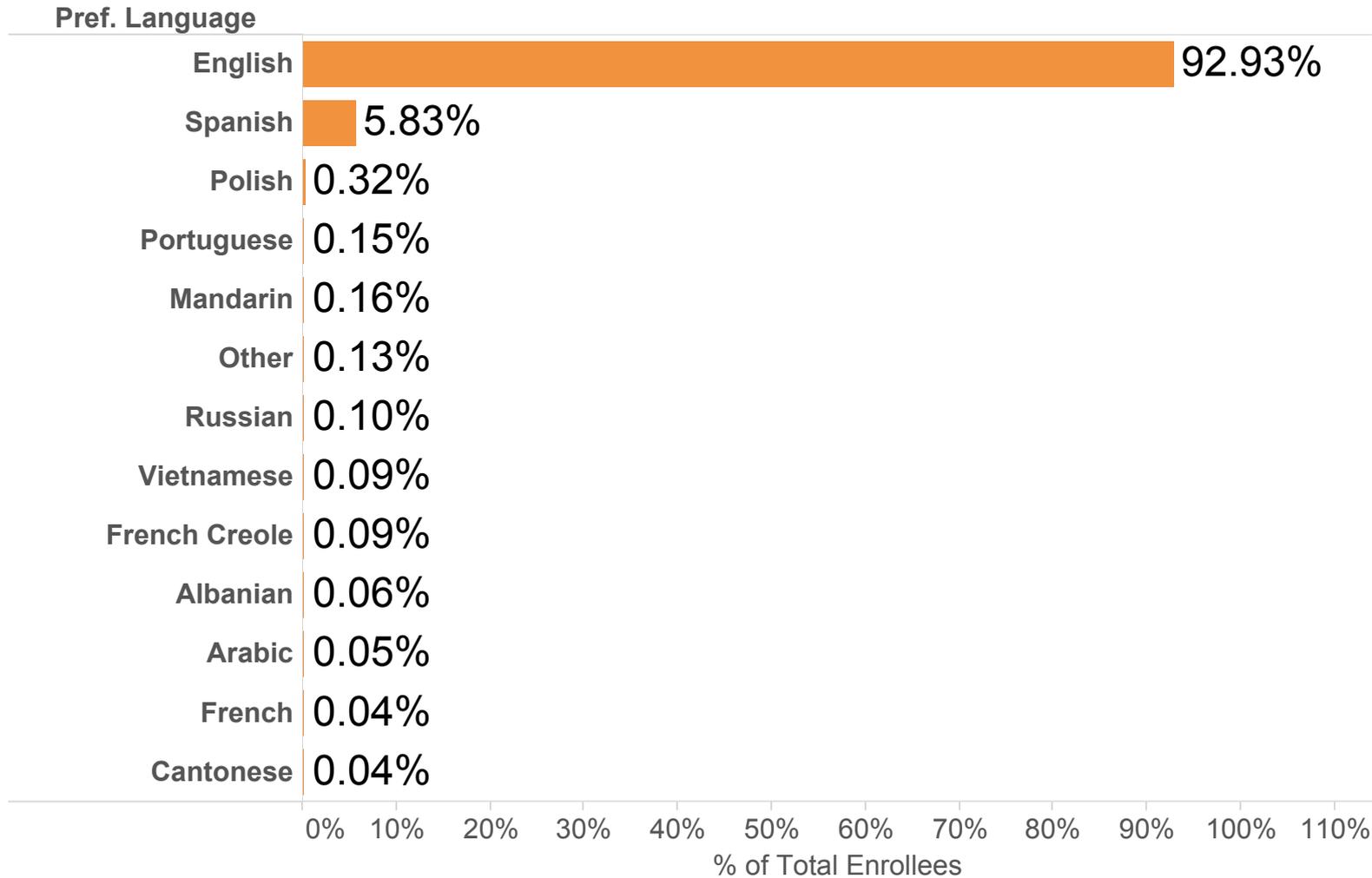
\*\*Q2: Race (Optional) Please check all that apply:

\*\*\* 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	<b>8) OE Summary - Enrollee Language Prefer..</b>	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.

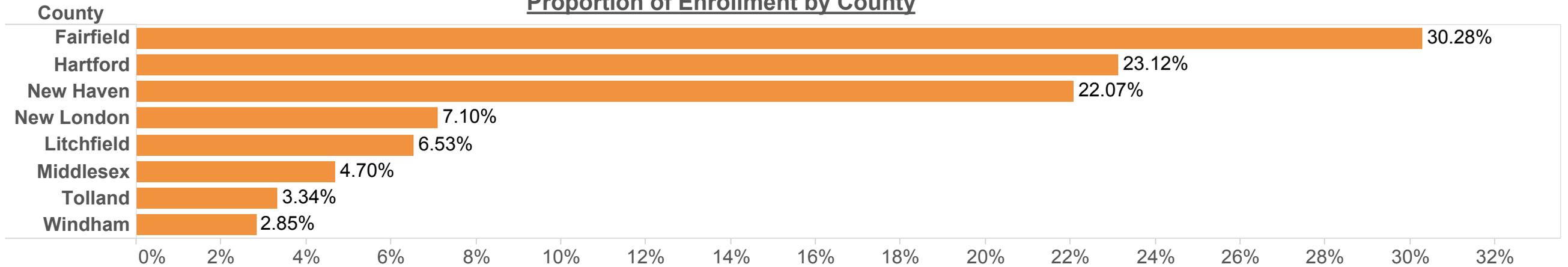
- Default language selection is English.

\*Question 1: Preferred Language:

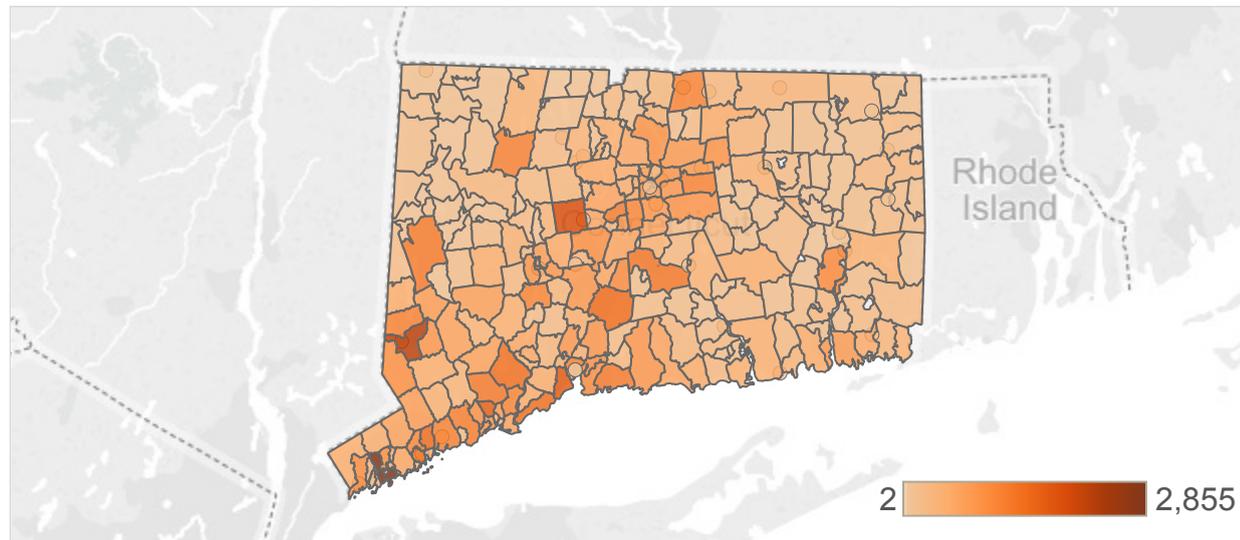
# Access Health CT - End of Open Enrollment (2016) Review

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..	<b>9) OE Summary - Geography</b>	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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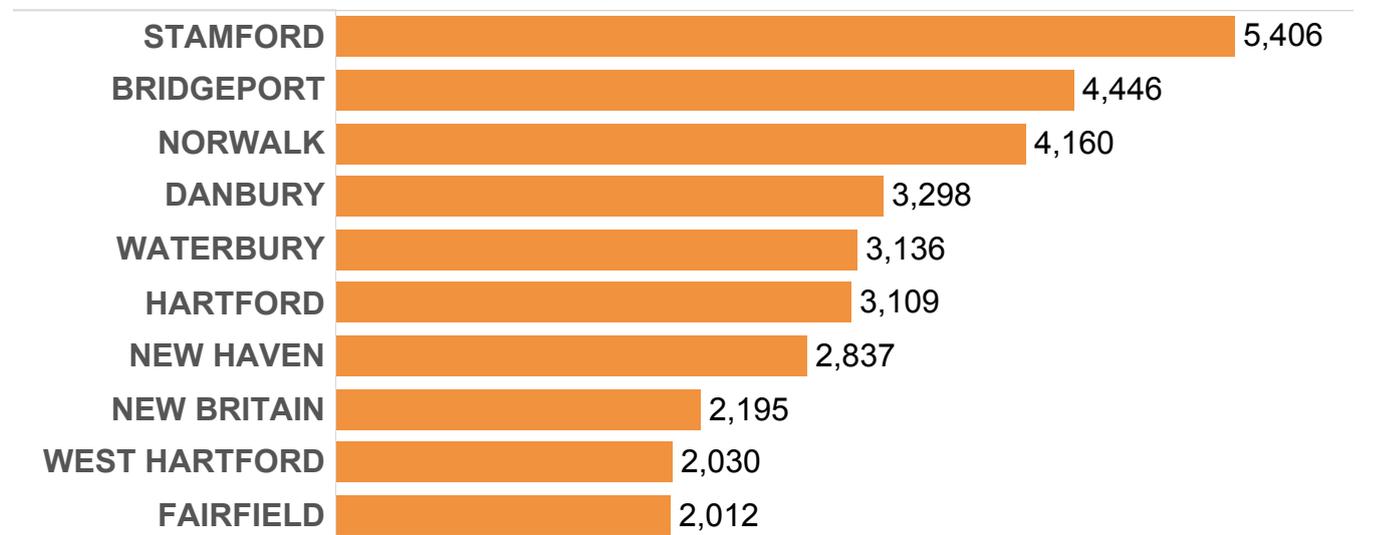
**Proportion of Enrollment by County**



**Enrollee Density by Zip Area**

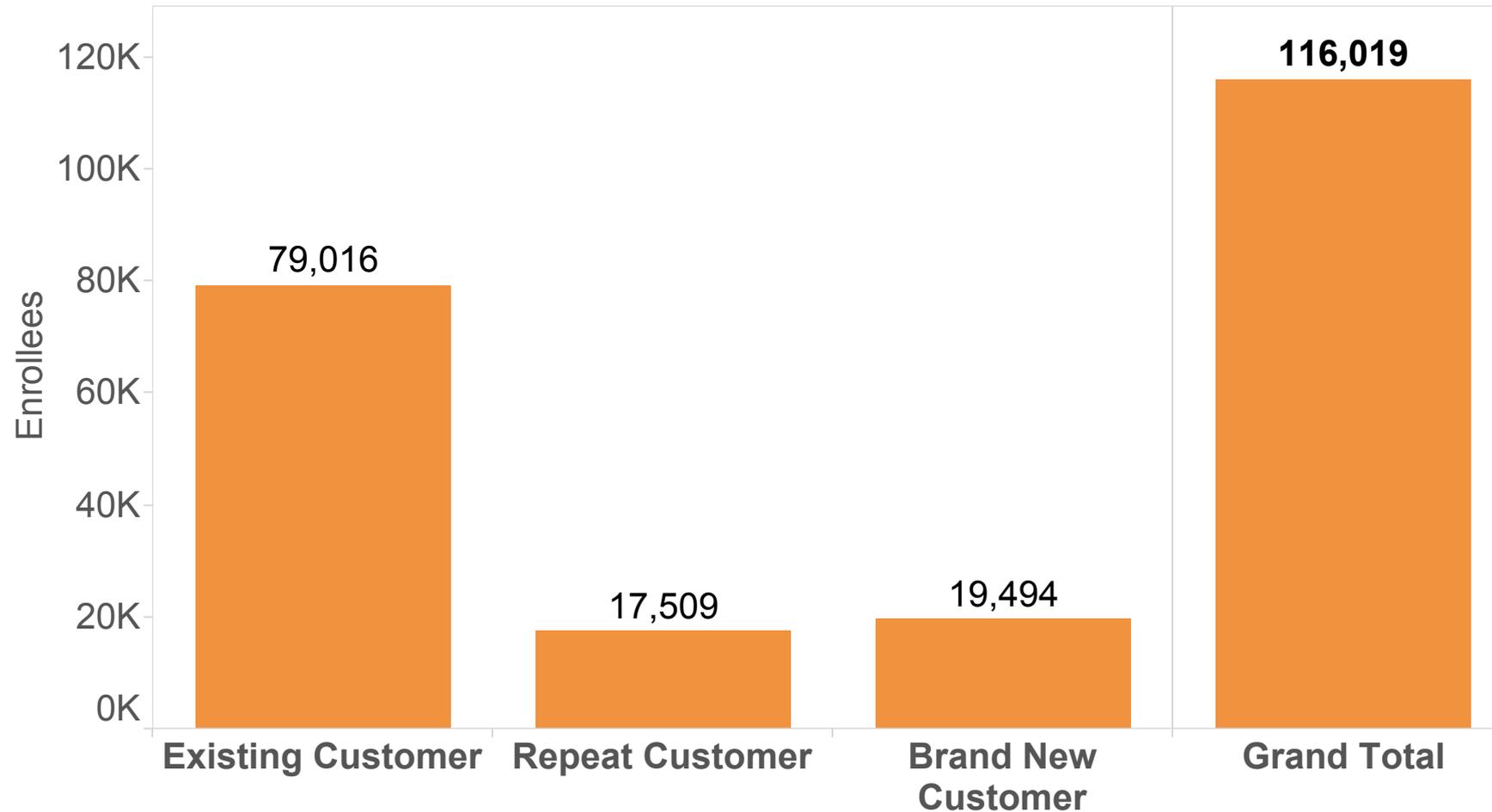


**Top 10 Cities**



## 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	<b>10) OE Customer Aquisition - Segmentation</b>	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.*

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

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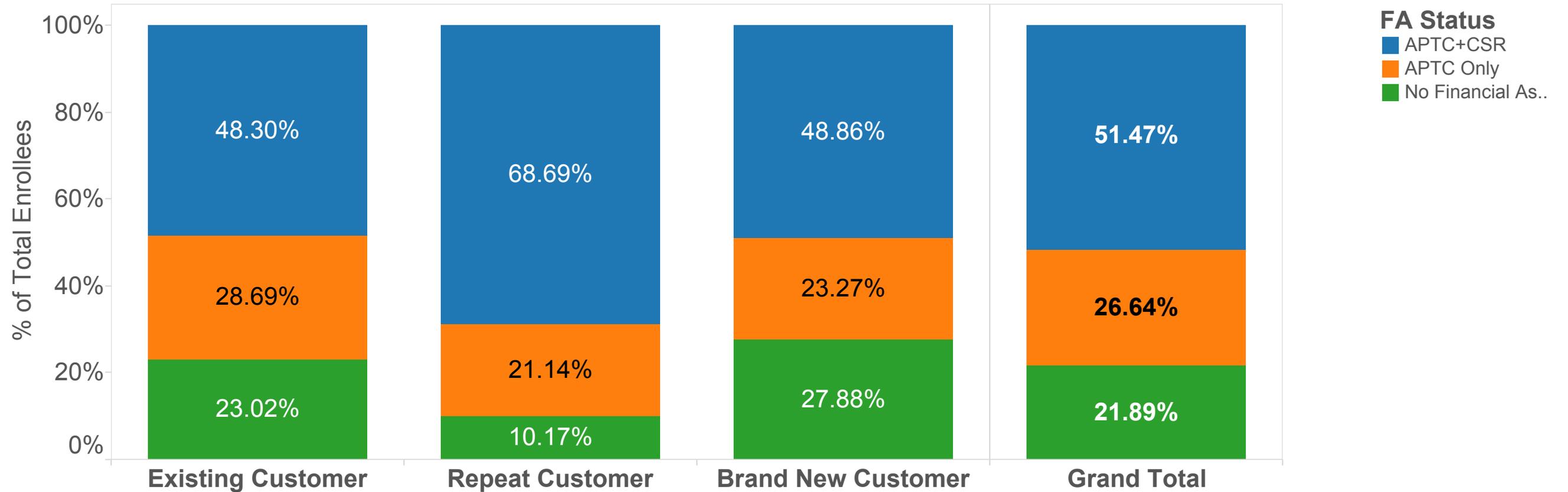
	Existing Customer	Repeat Customer	Brand New Customer	Grand Total	Highlights:
<b>Avg. HH Size</b>	2.8	2.3	2.5	2.6	<p>- Average Brand New Customers approx. 4 years younger than existing customer.</p> <p>- Existing Customers enrolled approx. 7.5 months (out of 8 months).</p> <p>- 41.8% of repeat customers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

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

8) OE Summary - Enrollee Language Pre..	9) OE Summary - Geography	10) OE Customer Aquisition - Segmentation	11) OE Customer Aquisition - Segment Profile	<b>12) OE Customer Aquisition - FA Level</b>	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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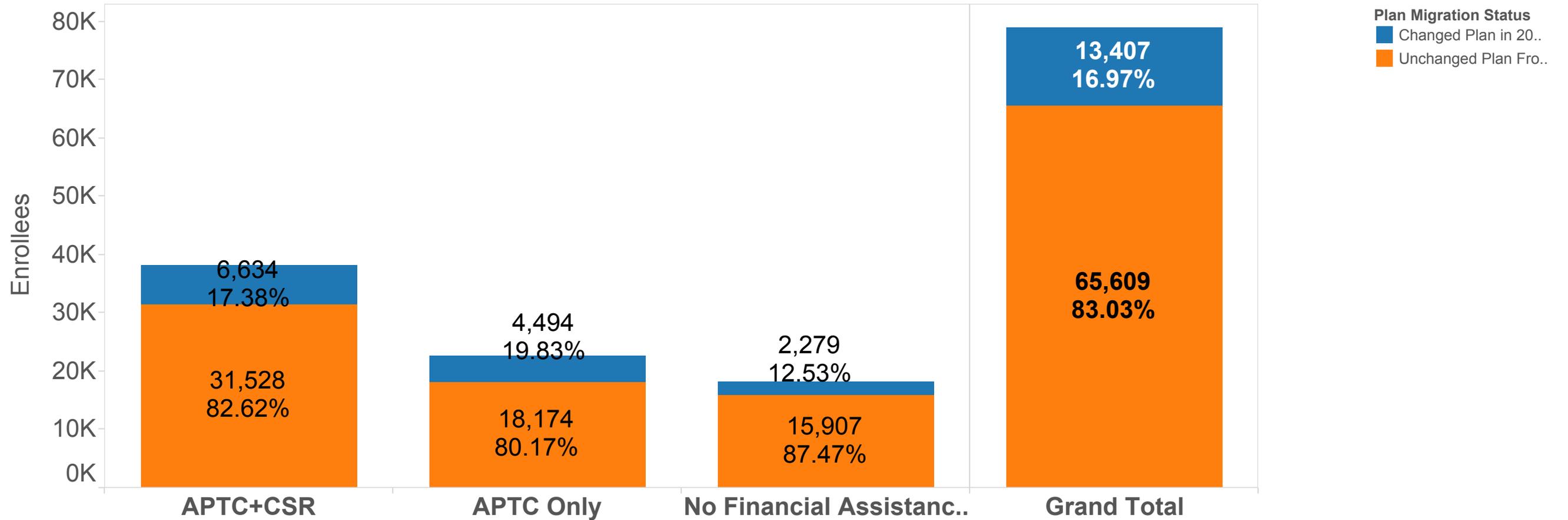


### Highlights:

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

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

9) OE Summary - Geography	10) OE Customer Aquisition - Segmentation	11) OE Customer Aquisition - Segment Profile	12) OE Customer Aquisition - FA Level	<b>13) Customer Product Migration - Plan Selection</b>	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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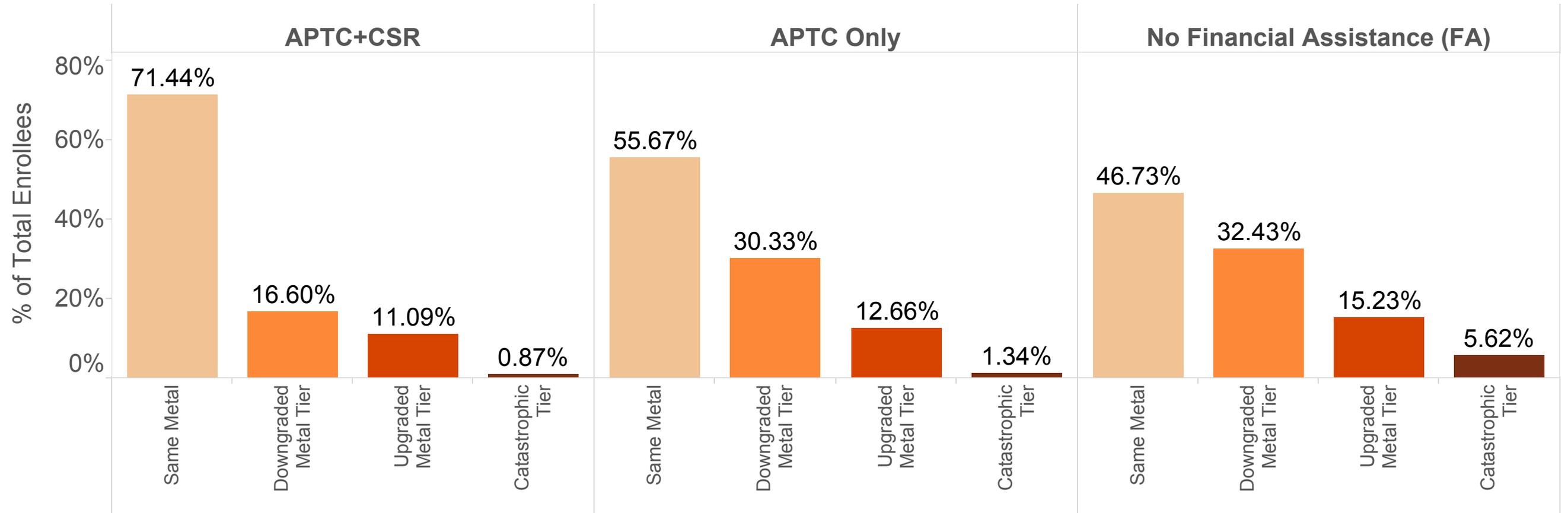


### Highlights:

- 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.

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

10) OE Customer Aquisition - ..	11) OE Customer Aquisition - Segment Profile	12) OE Customer Aquisition - FA Level	13) Customer Product Migration - Plan Selection	<b>14) Customer Product Migration - Metal Tier Tran..</b>	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

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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	APTCS+CSR	APTCS 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)

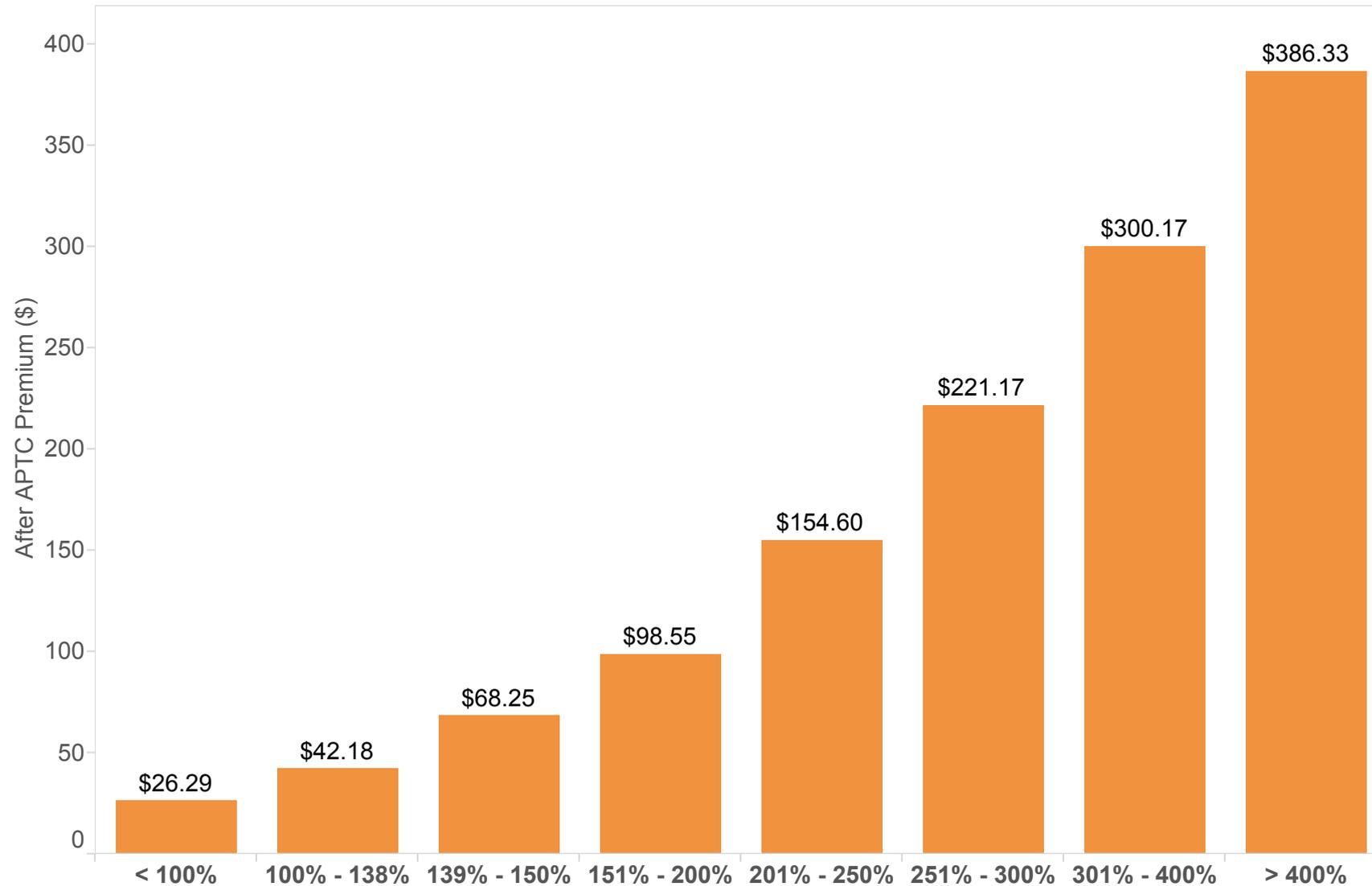
\*\*\*Avg Monthly Premium includes both APTC and non-APTC portion of customer premium.

### 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

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..	<b>16) Plan Premiums - 2016 After APTC Prem..</b>	17) Plan Premiums - Carrier Premium ..	18) Plan Premiums - Projected Unear..
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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

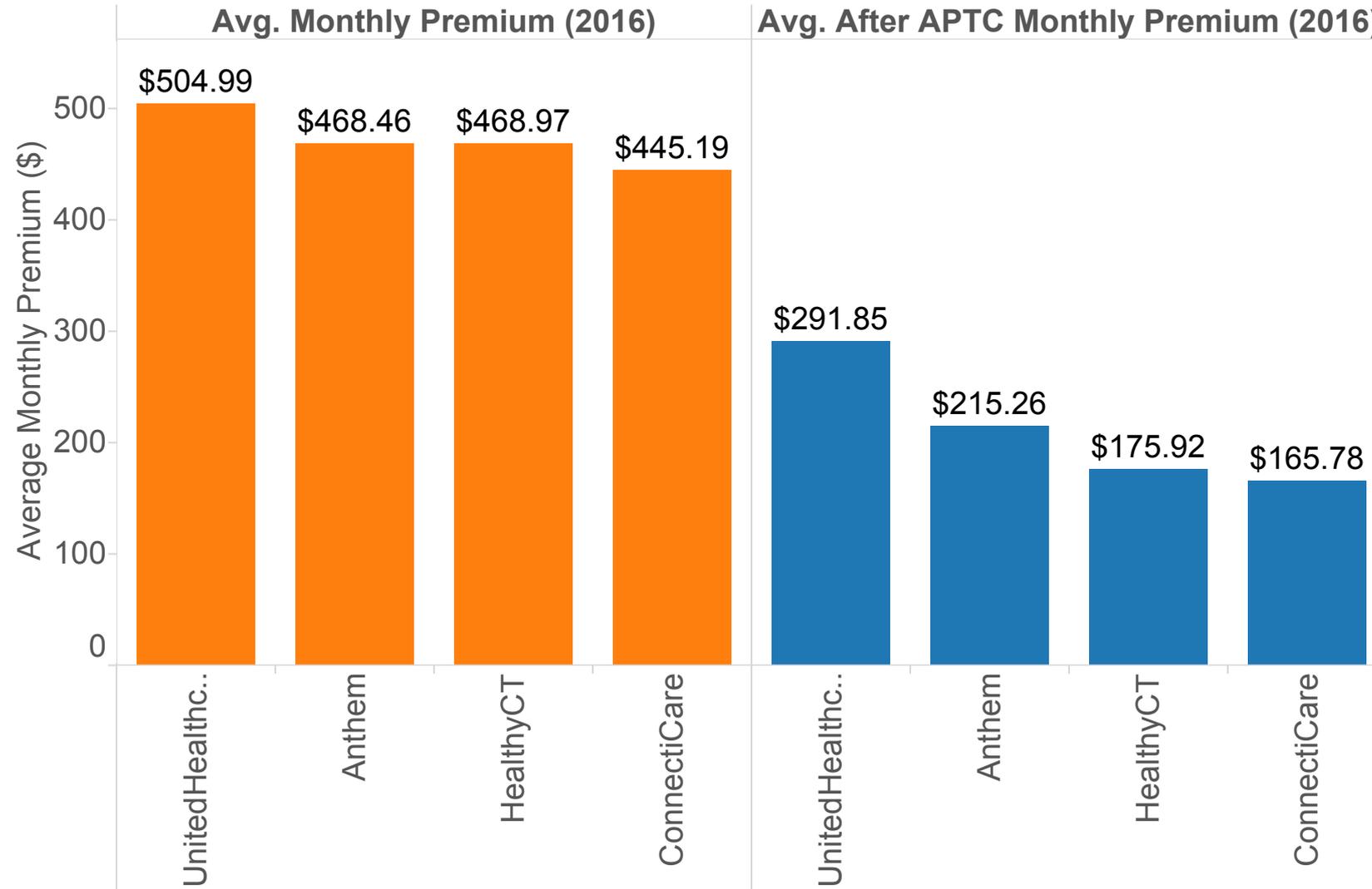
- 2015 Federal Poverty Level at 100% threshold: \$11,770 (Family Size 1)

- 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

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..	<b>17) Plan Premiums - Carrier Premium ..</b>	18) Plan Premiums - Projected Unear..
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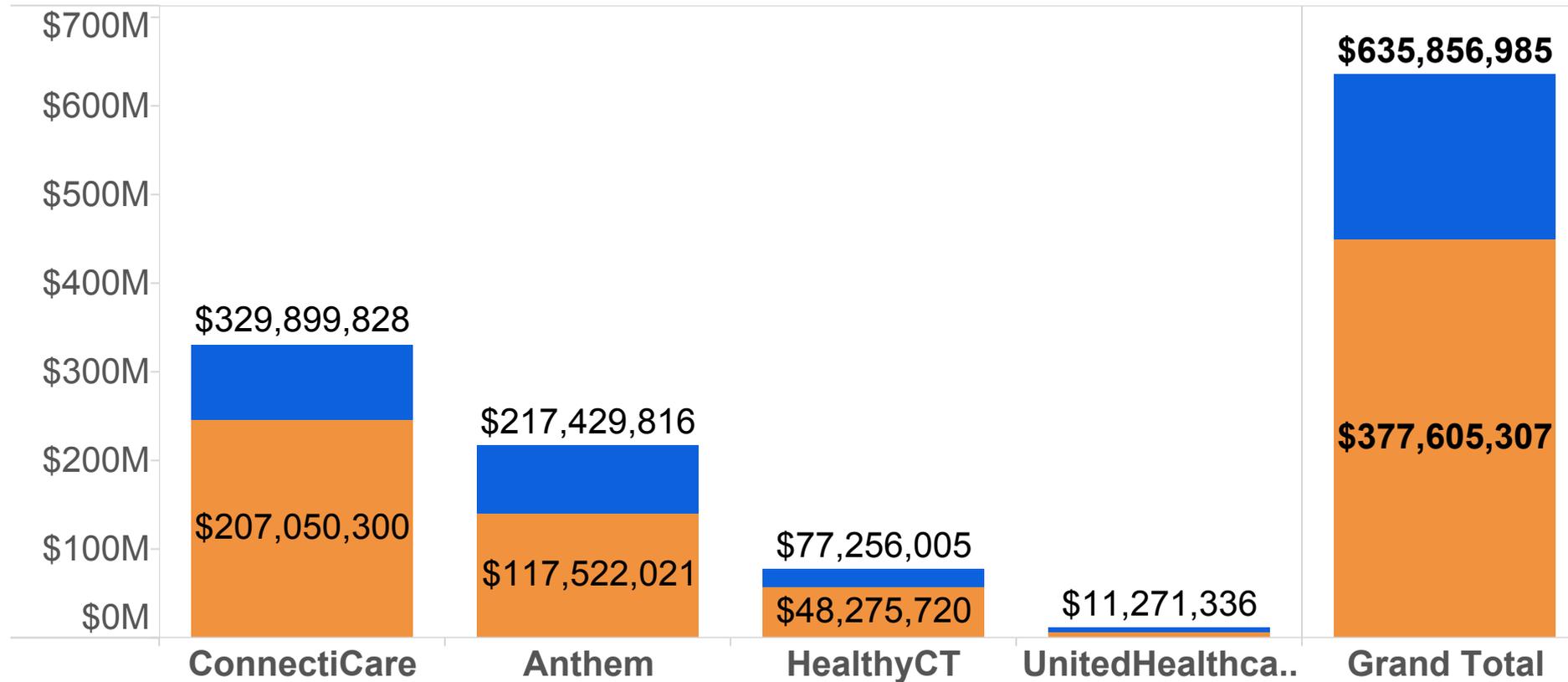
### Highlights:

- 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

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:

- 12 month projected total QHP premium: \$635.8M
- 12 month projected Premium Tax Credits: \$377.6M

\* 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.

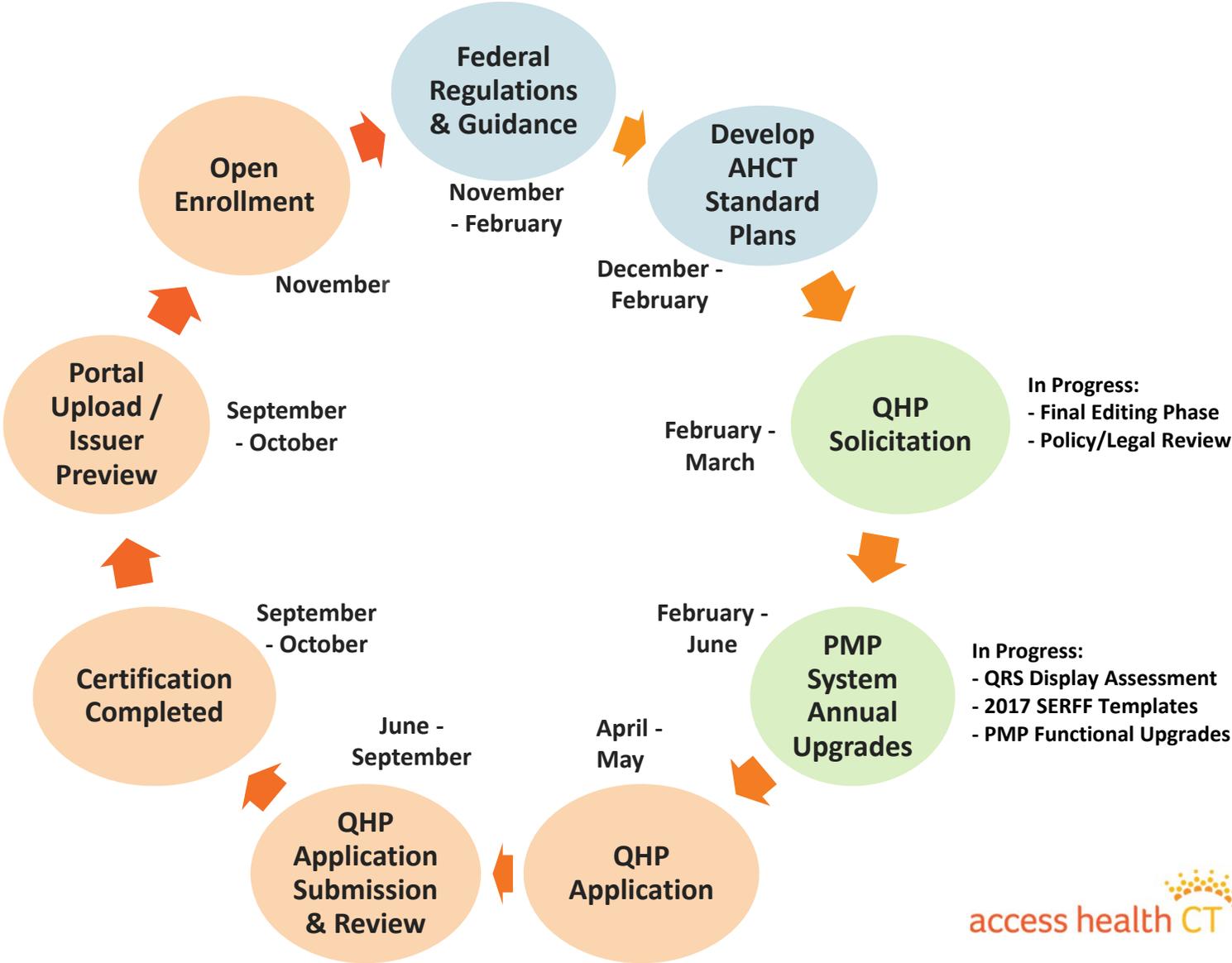
\*\*\* Twelve months of enrollment for each enrollee assumed (n=116,019).

Projected Annual Unearned APTC  
 Projected Annual Unearned Total Premium

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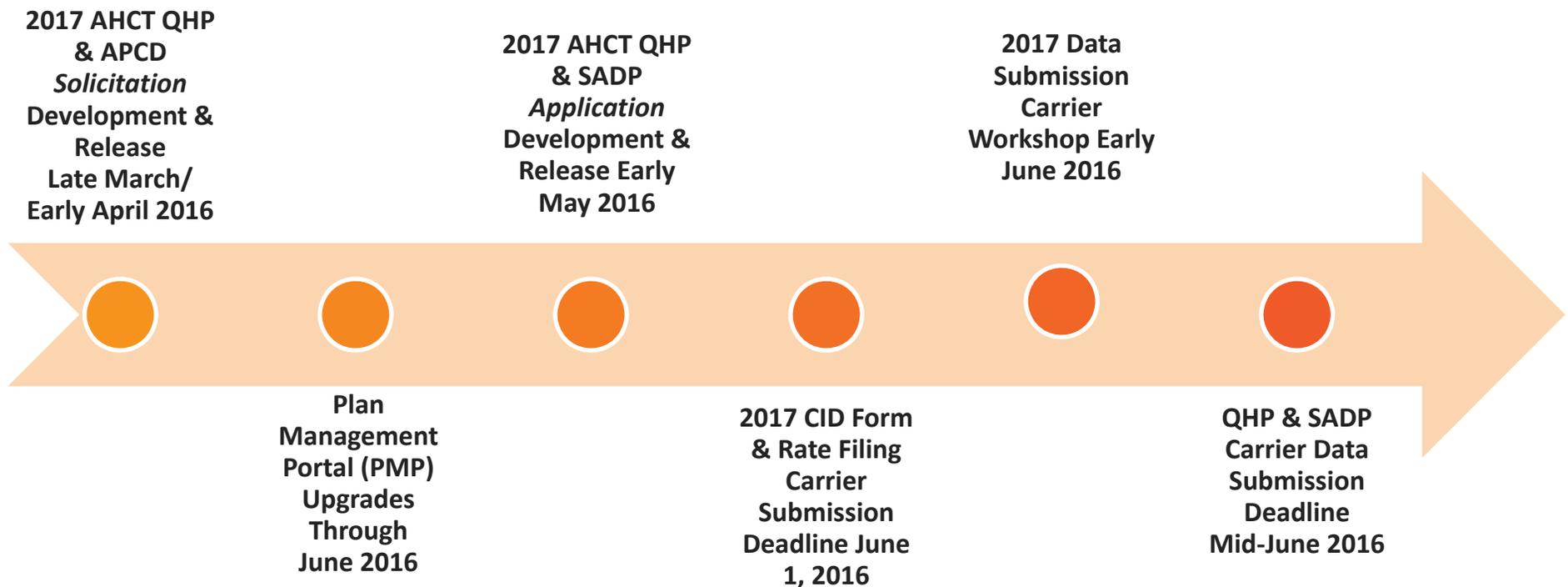
# *Plan Management Update*

# Plan Management - Plan Year 2017 Life Cycle Status



# Plan Management - *March* Toward Plan Year 2017

- Target Dates for Upcoming Activities



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# *Strategy Committee Update*

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# *Adjournment*