Within the document, you'll find insights across 50 states and DC with available findings (i.e., carrier participation, price leadership, gross and net premium changes) and carrier participation trends across all states.

The following findings are informed by publicly available 2016 individual market exchange data as of January 4, 2016, with carrier participation and premium information for all 50 states and DC.

Please note the following when reviewing the findings:

- This report does not include off-exchange data.
- As health insurance is regulated at the state level, we count carriers by state. For instance, if a company offers health insurance in two states, we count that as two carriers. More detail on our methodology and how to read the graphics within are in the appendix.

Please contact us at reformcenter@mckinsey.com with any questions. You can also find us online at healthcare.mckinsey.com/reform.
By the numbers: nationwide

CARRIER EXCHANGE PARTICIPATION

2016 filed carriers

284

Incumbents from 2015 (of 333 total)

31

New entrants in 2016

PREMIUM CHANGES FROM 2015

Ranges across rating areas

Maximum decrease $  Maximum increase

Lowest-price bronze plans

-28%  +92%

Lowest-price silver plans

-34%  +81%

2nd lowest-price silver plans

-23%  +48%

EXCHANGE PRICE LEADERSHIP

Presence of new lowest-price silver carrier in 2016 vs. 2015

49%

of last year's price leaders are being overturned

58%

of QHP-eligible people will see a new price leader

IMPACT OF PREMIUM CHANGES

Percentage of subsidy-eligible population*

Will see net premium increase in lowest-price silver plan

64%

+$153

Will see net premium decrease in lowest-price silver plan

36%

-$122

*Based on a weighted average net premium across all subsidy-eligible individuals; accounts for age, family size, income, and geography. Totals may not add up to 100% in cases where some individuals see no change.

McKinsey Center for U.S. Health System Reform
New entrants: By carrier type and experience

31 new entrants* across all 50 states and DC

**NEW ENTRANTS BY CARRIER TYPE**

- Provider: 19%
- Medicaid: 7%
- Blue: 7%
- Regional/Local: 19%
- National: 48%

**NEW ENTRANTS BY EXPERIENCE**

- New to all insurance: 27%
- Incumbents off-exchange: 50%
- New to individual insurance: 23%

*Based on the number of carriers that offer plans in each state, i.e., carrier that offers plans in 3 states is counted 3 times, and a carrier that offers plans under 2 different carrier names in one state is counted 2 times. SOURCE: Public individual market exchange carrier participation as of January 4, 2016.
Carrier participation over time

EXCHANGE ENTRANT PARTICIPATION 2014-2016

Number of carriers entering and exiting, counting participation at a state level

<table>
<thead>
<tr>
<th>Type of carriers</th>
<th>2014 carriers</th>
<th>2015 withdrawals</th>
<th>2015 new entrants</th>
<th>2015 carriers</th>
<th>2016 withdrawals</th>
<th>2016 new entrants</th>
<th>2016 carriers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Incumbents off-exchange in state*</td>
<td>282</td>
<td>-19</td>
<td>207</td>
<td>46</td>
<td>46</td>
<td>333</td>
<td>315</td>
</tr>
<tr>
<td>New to individual insurance in state</td>
<td>48</td>
<td>13</td>
<td>15</td>
<td>15</td>
<td>5</td>
<td>33</td>
<td>31</td>
</tr>
<tr>
<td>New to all insurance in state</td>
<td>27</td>
<td>2</td>
<td>11</td>
<td>9</td>
<td>11</td>
<td>16</td>
<td>29</td>
</tr>
</tbody>
</table>

*2016 data represents carrier participation announced across 50 states and DC. *2015/2016 new entrant incumbents represent carriers that already had a presence off-exchange in a given state, or on exchange in other states in the year prior to their joining. SOURCE: Publicly available individual exchange participation information, 2014-2016, as of January 4, 2016.
CO-OP trends as of January 4

**CO-OP EXCHANGE PARTICIPATION**

- 23 CO-OPs funded in 2014
- 12 CO-OP exits to-date
- 66% of consumers enrolled in the CO-OPs that have exited to-date

**CO-OP PARTICIPATION BY STATE**

Of the 42% of rating areas that had access to a CO-OP in 2014, 16% will still have access to a CO-OP in 2016.

**POPULATION WITH ACCESS TO CO-OPS**

- 100% Population with access to CO-OPs in 2014 or 2015
- 36% Population with access to CO-OPs in 2014 or 2015
- 17% Population with access to CO-OPs in 2016

**PRICE CHANGES FOR CO-OPS**

Median change in lowest-price silver plans’ premiums

- 2014-15: 18.0%
- 2015-16: 2.8%
- 10.8%

**SOURCE:** Based on known CO-OP participation and announced withdrawals to date; premiums based on publicly available exchange data for 50 states and DC as of January 4, 2016.
State by state

2016 EXCHANGE CARRIER PARTICIPATION AND RATE DETAILS

Click on a state for details about 2016 exchange rates

Alabama

CARRIER EXCHANGE PARTICIPATION

2016 filed carriers*

0300

Incumbents from 2015 (of 3 total)

New entrants in 2016

PREMIUM CHANGES FROM 2015

Ranges across rating areas

Maximum decrease $ Maximum increase

Lowest-price bronze plans +29%

Lowest-price silver plans >-1% +22%

2nd lowest-price silver plans +22%

EXCHANGE PRICE LEADERSHIP

Presence of new lowest-price silver carrier in 2016 vs. 2015

69%

63%

Incumbents from 2015 (of 3 total)

New entrants in 2016

IMPACT OF PREMIUM CHANGES

Percentage of subsidy-eligible population*

Weighted average annual change*

63% Will see net premium increase in lowest-price silver plan +$117

36% Will see net premium decrease in lowest-price silver plan -$57

SOURCE: Publicly available product data on federal and state exchanges as of November 1, 2015. Last updated November 1, 2015.

*Based on a weighted average net premium across all subsidy-eligible individuals; accounts for age, family size, income, and geography. Totals may not add up to 100% in cases where some individuals see no change.
Alaska

CARRIER EXCHANGE PARTICIPATION

2016 filed carriers*

02

Incumbents from 2015 (of 2 total)

00

New entrants in 2016

PREMIUM CHANGES FROM 2015

Ranges across rating areas

Maximum decrease $  Maximum increase

Lowest-price bronze plans

+46%

Lowest-price silver plans

+40%

2nd lowest-price silver plans

+48%

EXCHANGE PRICE LEADERSHIP

Presence of new lowest-price silver carrier in 2016 vs. 2015

0%

of 2015

0% of last year's price leaders are being overturned

0% of QHP-eligible people will see a new price leader

IMPACT OF PREMIUM CHANGES

Percentage of subsidy-eligible population*

Weighted average annual change*

02%

Will see net premium increase in lowest-price silver plan

+$68

98%

Will see net premium decrease in lowest-price silver plan

-$373

*Based on a weighted average net premium across all subsidy-eligible individuals; accounts for age, family size, income, and geography. Totals may not add up to 100% in cases where some individuals see no change.

SOURCE: Publicly available product data on federal and state exchanges as of November 1, 2015. Last updated November 1, 2015.

McKinsey Center for U.S. Health System Reform
Arizona

CARRIER EXCHANGE PARTICIPATION

2016 filed carriers

08 00

Incumbents from 2015 (of 11 total)

New entrants in 2016

EXCHANGE PRICE LEADERSHIP

Presence of new lowest-price silver carrier in 2016 vs. 2015

93%

99%

93%

99%

of last year's price leaders are being overturned

of QHP-eligible people will see a new price leader

PREMIUM CHANGES FROM 2015

Ranges across rating areas

Maximum decrease $ Maximum increase

Lowest-price bronze plans

+92%

Lowest-price silver plans

+81%

2nd lowest-price silver plans

+36%

Lowest-price silver plans

+81%

2nd lowest-price silver plans

+36%

Impacts of premium changes

Percentage of subsidy-eligible population*

Weighted average annual change*

93%

07%

Will see net premium increase in lowest-price silver plan

Will see net premium decrease in lowest-price silver plan

*Based on a weighted average net premium across all subsidy-eligible individuals; accounts for age, family size, income, and geography. Totals may not add up to 100% in cases where some individuals see no change.

SOURCE: Publicly available product data on federal and state exchanges as of November 1, 2015. Last updated November 1, 2015.
Arkansas

CARRIER EXCHANGE PARTICIPATION
2016 filed carriers*

0 3 0 1

Incumbents from 2015 (of 3 total)
New entrants in 2016

PREMIUM CHANGES FROM 2015
Ranges across rating areas

Lowest-price bronze plans
+14%
Maximum decrease $12%

Lowest-price silver plans
+5%

2nd lowest-price silver plans
+11%

EXCHANGE PRICE LEADERSHIP
Presence of new lowest-price silver carrier in 2016 vs. 2015

0%
0%

of last year's price leaders are being overturned
of QHP-eligible people will see a new price leader

IMPACT OF PREMIUM CHANGES
Percentage of subsidy-eligible population*

Weighted average annual change*

88%
Will see net premium increase in lowest-price silver plan

+$73

12%
Will see net premium decrease in lowest-price silver plan

-$126

*Based on a weighted average net premium across all subsidy-eligible individuals; accounts for age, family size, income, and geography. Totals may not add up to 100% in cases where some individuals see no change.

SOURCE: Publicly available product data on federal and state exchanges as of November 1, 2015. Last updated November 1, 2015.
## CARRIER EXCHANGE PARTICIPATION

*2016 filed carriers*

<table>
<thead>
<tr>
<th>Incumbents from 2015 (of 10 total)</th>
<th>New entrants in 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>10</td>
<td>02</td>
</tr>
</tbody>
</table>

+Based on the number of carriers that offer plans in each state, i.e., carrier that offers plans in 3 states is counted 3 times, and a carrier that offers plans under 2 different carrier names in one state is counted 2 times.

## PREMIUM CHANGES FROM 2015

*Ranges across rating areas*

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Maximum Decrease</th>
<th>Maximum Increase</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lowest-price bronze plans</td>
<td>-28%</td>
<td>+7%</td>
</tr>
<tr>
<td>Lowest-price silver plans</td>
<td>-34%</td>
<td>+15%</td>
</tr>
<tr>
<td>2nd lowest-price silver plans</td>
<td>-6%</td>
<td>+9%</td>
</tr>
</tbody>
</table>

## EXCHANGE PRICE LEADERSHIP

*Presence of new lowest-price silver carrier in 2016 vs. 2015*

<table>
<thead>
<tr>
<th>Percentage of subsidy-eligible population*</th>
<th>Weighted average annual change*</th>
</tr>
</thead>
<tbody>
<tr>
<td>27%</td>
<td>Maximum increase: +$235</td>
</tr>
<tr>
<td>39%</td>
<td>Maximum decrease: -$171</td>
</tr>
</tbody>
</table>

## IMPACT OF PREMIUM CHANGES

*Percentage of subsidy-eligible population*

<table>
<thead>
<tr>
<th>Change</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>49%</td>
<td>Will see net premium increase in lowest-price silver plan</td>
</tr>
<tr>
<td>50%</td>
<td>Will see net premium decrease in lowest-price silver plan</td>
</tr>
</tbody>
</table>

*Based on a weighted average net premium across all subsidy-eligible individuals; accounts for age, family size, income, and geography. Totals may not add up to 100% in cases where some individuals see no change.

**SOURCE:** Publicly available product data on federal and state exchanges as of November 1, 2015. Last updated November 1, 2015.
Colorado

CARRIER EXCHANGE PARTICIPATION

2016 filed carriers*

Incumbents from 2015 (of 10 total)

08

New entrants in 2016

00

PREMIUM CHANGES FROM 2015

Ranges across rating areas

Maximum decrease $  Maximum increase

Lowest-price bronze plans  +49%

Lowest-price silver plans  +42%

2nd lowest-price silver plans  +47%

EXCHANGE PRICE LEADERSHIP

Presence of new lowest-price silver carrier in 2016 vs. 2015

80%

94%

of last year's price leaders are being overturned

of QHP-eligible people will see a new price leader

IMPACT OF PREMIUM CHANGES

Percentage of subsidy-eligible population*

Weighted average annual change*

52%  Will see net premium increase in lowest-price silver plan  +$297

48%  Will see net premium decrease in lowest-price silver plan  -$94

*Based on a weighted average net premium across all subsidy-eligible individuals; accounts for age, family size, income, and geography. Totals may not add up to 100% in cases where some individuals see no change.

SOURCE: Publicly available product data on federal and state exchanges as of November 1, 2015. Last updated November 1, 2015.
**Connecticut**

**CARRIER EXCHANGE PARTICIPATION**

2016 filed carriers *

- Incumbents from 2015 (of 4 total)
- New entrants in 2016

**PREMIUM CHANGES FROM 2015**

Ranges across rating areas

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Maximum Decrease</th>
<th>Maximum Increase</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lowest-price bronze plans</td>
<td>$</td>
<td>+3%</td>
</tr>
<tr>
<td>Lowest-price silver plans</td>
<td>-1%</td>
<td>+5%</td>
</tr>
<tr>
<td>2nd lowest-price silver plans</td>
<td>-1%</td>
<td>+5%</td>
</tr>
</tbody>
</table>

**EXCHANGE PRICE LEADERSHIP**

Presence of new lowest-price silver carrier in 2016 vs. 2015

- 50% of last year's price leaders are being overturned
- 61% of QHP-eligible people will see a new price leader

**IMPACT OF PREMIUM CHANGES**

Percentage of subsidy-eligible population *

- Will see net premium increase in lowest-price silver plan
- Will see net premium decrease in lowest-price silver plan

- 91% Will see net premium increase in lowest-price silver plan
  - +$69

- 09% Will see net premium decrease in lowest-price silver plan
  - -$37

*Based on a weighted average net premium across all subsidy-eligible individuals; accounts for age, family size, income, and geography. Totals may not add up to 100% in cases where some individuals see no change.

SOURCE: Publicly available product data on federal and state exchanges as of November 1, 2015. Last updated November 1, 2015.

McKinsey Center for U.S. Health System Reform
Delaware

**CARRIER EXCHANGE PARTICIPATION**

2016 filed carriers

- 02
- 00

Incumbents from 2015 (of 2 total)

New entrants in 2016

**PREMIUM CHANGES FROM 2015**

Ranges across rating areas

- Maximum decrease $ +14%
- Maximum increase $ +19%
- +18%

- Lowest-price bronze plans
- Lowest-price silver plans
- 2nd lowest-price silver plans

**EXCHANGE PRICE LEADERSHIP**

Presence of new lowest-price silver carrier in 2016 vs. 2015

- 0%
- 0%

- of last year's price leaders are being overturned
- of QHP-eligible people will see a new price leader

**IMPACT OF PREMIUM CHANGES**

Percentage of subsidy-eligible population

Weighted average annual change

- 100%
- Will see net premium increase in lowest-price silver plan
- +$83
- 00%
- Will see net premium decrease in lowest-price silver plan

*Based on a weighted average net premium across all subsidy-eligible individuals; accounts for age, family size, income, and geography. Totals may not add up to 100% in cases where some individuals see no change.

SOURCE: Publicly available product data on federal and state exchanges as of November 1, 2015. Last updated November 1, 2015.
### District of Columbia

**CARRIER EXCHANGE PARTICIPATION**

2016 filed carriers

<table>
<thead>
<tr>
<th>Incumbents from 2015 (of 3 total)</th>
<th>New entrants in 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>02</td>
<td>00</td>
</tr>
</tbody>
</table>

**PREMIUM CHANGES FROM 2015**

Ranges across rating areas

- **Lowest-price bronze plans**: Maximum decrease $-20\%$
- **Lowest-price silver plans**: Maximum decrease $-3\%$
- **2nd lowest-price silver plans**: Maximum increase $+1\%$

**EXCHANGE PRICE LEADERSHIP**

Presence of new lowest-price silver carrier in 2016 vs. 2015

- **0%** of last year's price leaders are being overturned
- **0%** of QHP-eligible people will see a new price leader

**IMPACT OF PREMIUM CHANGES**

Percentage of subsidy-eligible population

- **00%** Will see net premium increase in lowest-price silver plan
- **100%** Will see net premium decrease in lowest-price silver plan

- Based on a weighted average net premium across all subsidy-eligible individuals; accounts for age, family size, income, and geography. Totals may not add up to 100% in cases where some individuals see no change.

**SOURCE:** Publicly available product data on federal and state exchanges as of November 1, 2015. Last updated November 1, 2015.
Florida

CARRIER EXCHANGE PARTICIPATION

2016 filed carriers*

10
00

Incumbents from 2015 (of 14 total)
New entrants in 2016

PREMIUM CHANGES FROM 2015

Ranges across rating areas

Max. decrease $ Max. increase
Lowest-price bronze plans
-8% +30%
Lowest-price silver plans
-10% +26%
2nd lowest-price silver plans
-13% +17%

EXCHANGE PRICE LEADERSHIP

Presence of new lowest-price silver carrier in 2016 vs. 2015

58%
56%

Of last year's price leaders are being overturned
Of QHP-eligible people will see a new price leader

IMPACT OF PREMIUM CHANGES

Percentage of subsidy-eligible population*

Weighted average annual change*

59%
+42

Will see net premium increase in lowest-price silver plan

40%
-79

Will see net premium decrease in lowest-price silver plan

SOURCE: Publicly available product data on federal and state exchanges as of November 1, 2015. Last updated November 1, 2015.

*Based on a weighted average net premium across all subsidy-eligible individuals; accounts for age, family size, income, and geography. Totals may not add up to 100% in cases where some individuals see no change.
# Georgia

## CARRIER EXCHANGE PARTICIPATION

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>08</td>
<td>0</td>
<td>1</td>
</tr>
</tbody>
</table>

*Based on the number of carriers that offer plans in each state, i.e., carrier that offers plans in 3 states is counted 3 times, and a carrier that offers plans under 2 different carrier names in one state is counted 2 times.

## PREMIUM CHANGES FROM 2015

Ranges across rating areas

<table>
<thead>
<tr>
<th></th>
<th>Maximum decrease</th>
<th>Maximum increase</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lowest-price bronze plans</td>
<td>-2%</td>
<td>+37%</td>
</tr>
<tr>
<td>Lowest-price silver plans</td>
<td>-1%</td>
<td>+22%</td>
</tr>
<tr>
<td>2nd lowest-price silver plans</td>
<td>-2%</td>
<td>+25%</td>
</tr>
</tbody>
</table>

## EXCHANGE PRICE LEADERSHIP

Presence of new lowest-price silver carrier in 2016 vs. 2015

- 55% of last year's price leaders are being overturned
- 73% of QHP-eligible people will see a new price leader

## IMPACT OF PREMIUM CHANGES

Percentage of subsidy-eligible population*

<table>
<thead>
<tr>
<th></th>
<th>Weighted average annual change*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Will see net premium increase in lowest-price silver plan</td>
<td>80% +$111</td>
</tr>
<tr>
<td>Will see net premium decrease in lowest-price silver plan</td>
<td>20% -$77</td>
</tr>
</tbody>
</table>

*Based on a weighted average net premium across all subsidy-eligible individuals; accounts for age, family size, income, and geography. Totals may not add up to 100% in cases where some individuals see no change.

SOURCE: Publicly available product data on federal and state exchanges as of November 1, 2015.
Last updated November 1, 2015.
**CARRIER EXCHANGE PARTICIPATION**

2016 filed carriers

- Incumbents from 2015 (of 2 total)
- New entrants in 2016

**PREMIUM CHANGES FROM 2015**

Ranges across rating areas

- Maximum decrease $ maximum increase

- Lowest-price bronze plans: +19%

- Lowest-price silver plans: +34%

- 2nd lowest-price silver plans: +31%

**EXCHANGE PRICE LEADERSHIP**

Presence of new lowest-price silver carrier in 2016 vs. 2015

- 100% of last year’s price leaders are being overturned
- 100% of QHP-eligible people will see a new price leader

**IMPACT OF PREMIUM CHANGES**

Percentage of subsidy-eligible population

Weighted average annual change

- Will see net premium decrease in lowest-price silver plan: 0%
- Will see net premium increase in lowest-price silver plan: 100%

$340

*Based on a weighted average net premium across all subsidy-eligible individuals; accounts for age, family size, income, and geography. Totals may not add up to 100% in cases where some individuals see no change.

SOURCE: Publicly available product data on federal and state exchanges as of November 1, 2015.

Last updated November 1, 2015.
### CARRIER EXCHANGE PARTICIPATION

2016 filed carriers

- **05** Incumbents from 2015 (of 5 total)
- **00** New entrants in 2016

*Based on the number of carriers that offer plans in each state, i.e., carrier that offers plans in 3 states is counted 3 times, and a carrier that offers plans under 2 different carrier names in one state is counted 2 times.

### PREMIUM CHANGES FROM 2015

Ranges across rating areas

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Maximum Decrease</th>
<th>Maximum Increase</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lowest-price bronze plans</td>
<td></td>
<td>+27%</td>
</tr>
<tr>
<td>Lowest-price silver plans</td>
<td>+33%</td>
<td></td>
</tr>
<tr>
<td>2nd lowest-price silver plans</td>
<td>+40%</td>
<td></td>
</tr>
</tbody>
</table>

### IMPACT OF PREMIUM CHANGES

Percentage of subsidy-eligible population

- **33%** Will see net premium increase in lowest-price silver plan
  - +$180
- **67%** Will see net premium decrease in lowest-price silver plan
  - -$80

*Based on a weighted average net premium across all subsidy-eligible individuals; accounts for age, family size, income, and geography. Totals may not add up to 100% in cases where some individuals see no change.

SOURCE: Publicly available product data on federal and state exchanges as of November 1, 2015. Last updated November 1, 2015.
Illinois

CARRIER EXCHANGE PARTICIPATION

2016 filed carriers

07 02

Incumbents from 2015 (of 8 total)
New entrants in 2016

PREMIUM CHANGES FROM 2015

Ranges across rating areas

Maximum decrease $ Maximum increase

Lowest-price bronze plans
-4% +39%

Lowest-price silver plans
-8% +29%

2nd lowest-price silver plans
-8% +29%

EXCHANGE PRICE LEADERSHIP

Presence of new lowest-price silver carrier in 2016 vs. 2015

71%
69%

Of last year’s price leaders are being overturned
Of QHP-eligible people will see a new price leader

IMPACT OF PREMIUM CHANGES

Percentage of subsidy-eligible population*

Weighted average annual change*

70%
30%

Will see net premium increase in lowest-price silver plan
Will see net premium decrease in lowest-price silver plan

+$130
-$151

*Based on a weighted average net premium across all subsidy-eligible individuals; accounts for age, family size, income, and geography. Totals may not add up to 100% in cases where some individuals see no change.

SOURCE: Publicly available product data on federal and state exchanges as of November 1, 2015. Last updated November 1, 2015.
Indiana

CARRIER EXCHANGE PARTICIPATION

2016 filed carriers+

08

00

Incumbents from 2015 (of 9 total)

New entrants in 2016

EXCHANGE PRICE LEADERSHIP

Presence of new lowest-price silver carrier in 2016 vs. 2015

88%

87%

of last year's price leaders are being overturned

of QHP-eligible people will see a new price leader

PREMIUM CHANGES FROM 2015

Ranges across rating areas

Maximum decrease $ Maximum increase

Lowest-price bronze plans

-26% +3%

Lowest-price silver plans

-28%

2nd lowest-price silver plans

-23%

IMPACT OF PREMIUM CHANGES

Percentage of subsidy-eligible population*

Weighted average annual change*

52%

Will see net premium increase in lowest-price silver plan

+$129

48%

Will see net premium decrease in lowest-price silver plan

-$160

*Based on a weighted average net premium across all subsidy-eligible individuals; accounts for age, family size, income, and geography. Totals may not add up to 100% in cases where some individuals see no change.

SOURCE: Publicly available product data on federal and state exchanges as of November 1, 2015. Last updated November 1, 2015.
Iowa

**CARRIER EXCHANGE PARTICIPATION**

2016 filed carriers

- Incumbents from 2015 (of 3 total)
- New entrants in 2016

**PREMIUM CHANGES FROM 2015**

Ranges across rating areas

- Maximum decrease $\rightarrow$ Maximum increase

- Lowest-price bronze plans: +19%
- Lowest-price silver plans: +19%
- 2nd lowest-price silver plans: +25%

**EXCHANGE PRICE LEADERSHIP**

Presence of new lowest-price silver carrier in 2016 vs. 2015

- 59% of last year's price leaders are being overturned
- 36% of QHP-eligible people will see a new price leader

**IMPACT OF PREMIUM CHANGES**

Percentage of subsidy-eligible population*

- Weighted average annual change*

- Will see net premium increase in lowest-price silver plan: 62% ($+121$)
- Will see net premium decrease in lowest-price silver plan: 38% ($-165$)

*Based on a weighted average net premium across all subsidy-eligible individuals; accounts for age, family size, income, and geography. Totals may not add up to 100% in cases where some individuals see no change.

SOURCE: Publicly available product data on federal and state exchanges as of November 1, 2015. Last updated November 1, 2015.
Kansas

CARRIER EXCHANGE PARTICIPATION

2016 filed carriers

03 01

Incumbents from 2015 (of 5 total)
New entrants in 2016

+Based on the number of carriers that offer plans in each state, i.e., carrier that offers plans in 3 states is counted 3 times, and a carrier that offers plans under 2 different carrier names in one state is counted 2 times

PREMIUM CHANGES FROM 2015

Ranges across rating areas

Maximum decrease $ Maximum increase

Lowest-price bronze plans
+23%

Lowest-price silver plans
+20%

2nd lowest-price silver plans
+14%

EXCHANGE PRICE LEADERSHIP

Presence of new lowest-price silver carrier in 2016 vs. 2015

2% of last year’s price leaders are being overturned
26% of QHP-eligible people will see a new price leader

IMPACT OF PREMIUM CHANGES

Percentage of subsidy-eligible population

Weighted average annual change

80% Will see net premium increase in lowest-price silver plan
+$264

19% Will see net premium decrease in lowest-price silver plan
-$74

*Based on a weighted average net premium across all subsidy-eligible individuals; accounts for age, family size, income, and geography. Totals may not add up to 100% in cases where some individuals see no change.

SOURCE: Publicly available product data on federal and state exchanges as of November 1, 2015. Last updated November 1, 2015.
Kentucky

CARRIER EXCHANGE PARTICIPATION

2016 filed carriers*

04 03

Incumbents from 2015 (of 5 total) New entrants in 2016

EXCHANGE PRICE LEADERSHIP

Presence of new lowest-price silver carrier in 2016 vs. 2015

89% 68%

of last year's price leaders are being overturned of QHP-eligible people will see a new price leader

PREMIUM CHANGES FROM 2015

Ranges across rating areas

Maximum decrease $ Maximum increase

Lowest-price bronze plans -5% +24%

Lowest-price silver plans -11% +20%

2nd lowest-price silver plans -20% +17%

IMPACT OF PREMIUM CHANGES

Percentage of subsidy-eligible population*

Will see net premium increase in lowest-price silver plan

71% +$289

Will see net premium decrease in lowest-price silver plan

29% -$279

*Based on a weighted average net premium across all subsidy-eligible individuals; accounts for age, family size, income, and geography. Totals may not add up to 100% in cases where some individuals see no change.

SOURCE: Publicly available product data on federal and state exchanges as of November 4, 2015.
Last updated November 4, 2015
CARRIER EXCHANGE PARTICIPATION

2016 filed carriers

0500

Incumbents from 2015 (of 6 total)

New entrants in 2016

EXCHANGE PRICE LEADERSHIP

Presence of new lowest-price silver carrier in 2016 vs. 2015

25%

37%

of last year's price leaders are being overturned

of QHP-eligible people will see a new price leader

PREMIUM CHANGES FROM 2015

Ranges across rating areas

Maximum decrease $ Maximum increase

Lowest-price bronze plans

+17%

-3%

Lowest-price silver plans

-3%

+15%

+21%

2nd lowest-price silver plans

IMPACT OF PREMIUM CHANGES

Percentage of subsidy-eligible population

Weighted average annual change

52% Will see net premium increase in lowest-price silver plan

+$226

44% Will see net premium decrease in lowest-price silver plan

-$268

*Based on a weighted average net premium across all subsidy-eligible individuals; accounts for age, family size, income, and geography. Totals may not add up to 100% in cases where some individuals see no change.

SOURCE: Publicly available product data on federal and state exchanges as of November 1, 2015. Last updated November 1, 2015.
**CARRIER EXCHANGE PARTICIPATION**

2016 filed carriers

- **Incumbents from 2015 (of 3 total)**: 03
- **New entrants in 2016**: 00

*Based on the number of carriers that offer plans in each state, i.e., carrier that offers plans in 3 states is counted 3 times, and a carrier that offers plans under 2 different carrier names in one state is counted 2 times.*

---

**PREMIUM CHANGES FROM 2015**

Ranges across rating areas

- **Lowest-price bronze plans**: +11%
- **Lowest-price silver plans**: -2% to +3%
- **2nd lowest-price silver plans**: -5% to +1%

---

**EXCHANGE PRICE LEADERSHIP**

Presence of new lowest-price silver carrier in 2016 vs. 2015

- **38%**: of last year’s price leaders are being overturned
- **51%**: of QHP-eligible people will see a new price leader

---

**IMPACT OF PREMIUM CHANGES**

Percentage of subsidy-eligible population

- **98%**: Will see net premium increase in lowest-price silver plan
- **01%**: Will see net premium decrease in lowest-price silver plan

*Based on a weighted average net premium across all subsidy-eligible individuals; accounts for age, family size, income, and geography. Totals may not add up to 100% in cases where some individuals see no change.

SOURCE: Publicly available product data on federal and state exchanges as of November 1, 2015. Last updated November 1, 2015.

McKinsey Center for U.S. Health System Reform
Maryland

CARRIER EXCHANGE PARTICIPATION

2016 filed carriers*

07 00

Incumbents from 2015 (of 7 total)

New entrants in 2016

PREMIUM CHANGES FROM 2015

Ranges across rating areas

Maximum decrease $ Maximum increase

Lowest-price bronze plans

+15%

Lowest-price silver plans

+8%

2nd lowest-price silver plans

+13%

EXCHANGE PRICE LEADERSHIP

Presence of new lowest-price silver carrier in 2016 vs. 2015

21%

10%

of last year’s price leaders are being overturned

of QHP-eligible people will see a new price leader

IMPACT OF PREMIUM CHANGES

Percentage of subsidy-eligible population*

Weighted average annual change*

67%

Will see net premium increase in lowest-price silver plan

+$125

33%

Will see net premium decrease in lowest-price silver plan

-$104

*Based on a weighted average net premium across all subsidy-eligible individuals; accounts for age, family size, income, and geography. Totals may not add up to 100% in cases where some individuals see no change.

SOURCE: Publicly available product data on federal and state exchanges as of November 1, 2015. Last updated November 1, 2015.
Massachusetts

CARRIER EXCHANGE PARTICIPATION

2016 filed carriers*

10
00

Incumbents from 2015 (of 11 total)
New entrants in 2016

EXCHANGE PRICE LEADERSHIP

Presence of new lowest-price silver carrier in 2016 vs. 2015

93%
88%

of last year's price leaders are being overturned
of QHP-eligible people will see a new price leader

PREMIUM CHANGES FROM 2015

Ranges across rating areas

Maximum decrease $ Maximum increase

Lowest-price bronze plans -1% +14%
Lowest-price silver plans -4% +15%
2nd lowest-price silver plans +7%

IMPACT OF PREMIUM CHANGES

Percentage of subsidy-eligible population*
Weighted average annual change*

54% Will see net premium increase in lowest-price silver plan
+$166

46% Will see net premium decrease in lowest-price silver plan
-$149

*Based on a weighted average net premium across all subsidy-eligible individuals; accounts for age, family size, income, and geography. Totals may not add up to 100% in cases where some individuals see no change.

SOURCE: Publicly available product data on federal and state exchanges as of November 1, 2015. Last updated November 1, 2015.
Michigan

CARRIER EXCHANGE PARTICIPATION

2016 filed carriers*

Incumbents from 2015 (of 14 total)

New entrants in 2016

PREMIUM CHANGES FROM 2015

Ranges across rating areas

Maximum decrease $ Maximum increase

Lowest-price bronze plans

-10% +12%

Lowest-price silver plans

-12% +18%

2nd lowest-price silver plans

-10% +16%

EXCHANGE PRICE LEADERSHIP

Presence of new lowest-price silver carrier in 2016 vs. 2015

36%

28%

of last year's price leaders are being overturned

of QHP-eligible people will see a new price leader

IMPACT OF PREMIUM CHANGES

Percentage of subsidy-eligible population*

Weighted average annual change*

46%

Will see net premium increase in lowest-price silver plan

+$56

54%

Will see net premium decrease in lowest-price silver plan

-$83

*Based on a weighted average net premium across all subsidy-eligible individuals; accounts for age, family size, income, and geography. Totals may not add up to 100% in cases where some individuals see no change.

Minnesota

CARRIER EXCHANGE PARTICIPATION

2016 filed carriers

0 4 0 0

Incumbents from 2015 (of 4 total)

New entrants in 2016

PREMIUM CHANGES FROM 2015

Ranges across rating areas

Maximum decrease $ Maximum increase

Lowest-price bronze plans +36%

Lowest-price silver plans +40%

2nd lowest-price silver plans +40%

EXCHANGE PRICE LEADERSHIP

Presence of new lowest-price silver carrier in 2016 vs. 2015

63%

74%

of last year's price leaders are being overturned

of QHP-eligible people will see a new price leader

IMPACT OF PREMIUM CHANGES

Percentage of subsidy-eligible population

Weighted average annual change

70% Will see net premium increase in lowest-price silver plan +$309

30% Will see net premium decrease in lowest-price silver plan -$69

*Based on a weighted average net premium across all subsidy-eligible individuals; accounts for age, family size, income, and geography. Totals may not add up to 100% in cases where some individuals see no change.

SOURCE: Publicly available product data on federal and state exchanges as of November 1, 2015. Last updated November 1, 2015.
CARRIER EXCHANGE PARTICIPATION

2016 filed carriers

03 00

Incumbents from 2015 (of 3 total)

New entrants in 2016

EXCHANGE PRICE LEADERSHIP

Presence of new lowest-price silver carrier in 2016 vs. 2015

52%

56%

of last year's price leaders are being overturned

of QHP-eligible people will see a new price leader

PREMIUM CHANGES FROM 2015

Ranges across rating areas

Maximum decrease $ Maximum increase

Lowest-price bronze plans

-1%  +22%

Lowest-price silver plans

-10%  <+1%

2nd lowest-price silver plans

-10%

IMPACT OF PREMIUM CHANGES

Percentage of subsidy-eligible population

Weighted average annual change

92%  Will see net premium increase in lowest-price silver plan

+$103

08%  Will see net premium decrease in lowest-price silver plan

-$210

*Based on a weighted average net premium across all subsidy-eligible individuals; accounts for age, family size, income, and geography. Totals may not add up to 100% in cases where some individuals see no change.

SOURCE: Publicly available product data on federal and state exchanges as of November 1, 2015.
Last updated November 1, 2015.
Missouri

**CARRIER EXCHANGE PARTICIPATION**

2016 filed carriers

<table>
<thead>
<tr>
<th>Incumbents from 2015 (of 7 total)</th>
<th>New entrants in 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>06</td>
<td>00</td>
</tr>
</tbody>
</table>

+Based on the number of carriers that offer plans in each state, i.e., carrier that offers plans in 3 states is counted 3 times, and a carrier that offers plans under 2 different carrier names in one state is counted 2 times.

**PREMIUM CHANGES FROM 2015**

Ranges across rating areas

<table>
<thead>
<tr>
<th>Lowest-price bronze plans</th>
<th>Lowest-price silver plans</th>
<th>2nd lowest-price silver plans</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum decrease $</td>
<td>Maximum increase $</td>
<td></td>
</tr>
<tr>
<td>+26%</td>
<td>+26%</td>
<td>+27%</td>
</tr>
<tr>
<td>-1%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**EXCHANGE PRICE LEADERSHIP**

Presence of new lowest-price silver carrier in 2016 vs. 2015

- 41% of last year's price leaders are being overturned
- 73% of QHP-eligible people will see a new price leader

**IMPACT OF PREMIUM CHANGES**

Percentage of subsidy-eligible population

Weighted average annual change

- **71%** Will see net premium increase in lowest-price silver plan
  + $157
- **27%** Will see net premium decrease in lowest-price silver plan
  - $79

*Based on a weighted average net premium across all subsidy-eligible individuals; accounts for age, family size, income, and geography. Totals may not add up to 100% in cases where some individuals see no change.

SOURCE: Publicly available product data on federal and state exchanges as of November 1, 2015. Last updated November 1, 2015.
### Montana

#### CARRIER EXCHANGE PARTICIPATION

2016 filed carriers

- Incumbents from 2015 (of 4 total)
- New entrants in 2016

#### PREMIUM CHANGES FROM 2015

Ranges across rating areas

<table>
<thead>
<tr>
<th>Plans Type</th>
<th>Maximum Decrease</th>
<th>Maximum Increase</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lowest-price bronze plans</td>
<td></td>
<td>+22%</td>
</tr>
<tr>
<td>Lowest-price silver plans</td>
<td></td>
<td>+37%</td>
</tr>
<tr>
<td>2nd lowest-price silver plans</td>
<td></td>
<td>+37%</td>
</tr>
</tbody>
</table>

#### EXCHANGE PRICE LEADERSHIP

Presence of new lowest-price silver carrier in 2016 vs. 2015

- 18% of last year’s price leaders are being overturned
- 32% of QHP-eligible people will see a new price leader

#### IMPACT OF PREMIUM CHANGES

Percentage of subsidy-eligible population

- Weighted average annual change

<table>
<thead>
<tr>
<th>Type</th>
<th>Percentage</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Will see net premium decrease in lowest-price silver plan</td>
<td>99%</td>
<td>+$155</td>
</tr>
<tr>
<td>Will see net premium increase in lowest-price silver plan</td>
<td>01%</td>
<td>-$5</td>
</tr>
</tbody>
</table>

*Based on a weighted average net premium across all subsidy-eligible individuals; accounts for age, family size, income, and geography. Totals may not add up to 100% in cases where some individuals see no change.

SOURCE: Publicly available product data on federal and state exchanges as of November 1, 2015. Last updated November 1, 2015.
Nebraska

CARRIER EXCHANGE PARTICIPATION

2016 filed carriers

02 02

Incumbents from 2015 (of 3 total)

New entrants in 2016

PREMIUM CHANGES FROM 2015

Ranges across rating areas

Maximum decrease $ Maximum increase

Lowest-price bronze plans +26%

Lowest-price silver plans +28%

2nd lowest-price silver plans +26%

EXCHANGE PRICE LEADERSHIP

Presence of new lowest-price silver carrier in 2016 vs. 2015

68%

51%

Of last year's price leaders are being overturned

Of QHP-eligible people will see a new price leader

IMPACT OF PREMIUM CHANGES

Percentage of subsidy-eligible population

Weighted average annual change

89%

Will see net premium increase in lowest-price silver plan

+$69

$52

10%

Will see net premium decrease in lowest-price silver plan

*Based on a weighted average net premium across all subsidy-eligible individuals; accounts for age, family size, income, and geography. Totals may not add up to 100% in cases where some individuals see no change.

SOURCE: Publicly available product data on federal and state exchanges as of November 1, 2015. Last updated November 1, 2015.
Nevada

CARRIER EXCHANGE PARTICIPATION

2016 filed carriers

03
00

+10%
+8%
+10%

-3%

Lowest-price silver plans

2\textsuperscript{nd} lowest-price silver plans

2016 filed carriers

Incumbents from 2015 (of 5 total)
New entrants in 2016

PREMIUM CHANGES FROM 2015

Ranges across rating areas

Maximum decrease

Maximum increase

Lowest-price bronze plans

Lowest-price silver plans

EXCHANGE PRICE LEADERSHIP

Presence of new lowest-price silver carrier in 2016 vs. 2015

29%
19%

Will see net premium increase in lowest-price silver plan

Will see net premium decrease in lowest-price silver plan

IMPACT OF PREMIUM CHANGES

Percentage of subsidy-eligible population

Weighted average annual change

31%
69%

*$Based on a weighted average net premium across all subsidy-eligible individuals; accounts for age, family size, income, and geography. Totals may not add up to 100% in cases where some individuals see no change.

SOURCE: Publicly available product data on federal and state exchanges as of November 1, 2015. Last updated November 1, 2015.
New Hampshire

**CARRIER EXCHANGE PARTICIPATION**

2016 filed carriers+

04 01

- Incumbents from 2015 (of 5 total)
- New entrants in 2016

+Based on the number of carriers that offer plans in each state, i.e., carrier that offers plans in 3 states is counted 3 times, and a carrier that offers plans under 2 different carrier names in one state is counted 2 times.

**PREMIUM CHANGES FROM 2015**

Ranges across rating areas

- Maximum decrease $\rightarrow$ Maximum increase

- Lowest-price bronze plans: +7%
- Lowest-price silver plans: +9%
- 2nd lowest-price silver plans: +6%

**EXCHANGE PRICE LEADERSHIP**

Presence of new lowest-price silver carrier in 2016 vs. 2015

- 10% of last year's price leaders are being overturned
- 6% of QHP-eligible people will see a new price leader

**IMPACT OF PREMIUM CHANGES**

Percentage of subsidy-eligible population*

- Weighted average annual change*

- Will see net premium decrease in lowest-price silver plan: 100% (+$177)
- Will see net premium increase in lowest-price silver plan: 00%

*Based on a weighted average net premium across all subsidy-eligible individuals; accounts for age, family size, income, and geography. Totals may not add up to 100% in cases where some individuals see no change.

SOURCE: Publicly available product data on federal and state exchanges as of November 1, 2015. Last updated November 1, 2015.
New Jersey

CARRIER EXCHANGE PARTICIPATION

2016 filed carriers*

Incumbents from 2015 (of 5 total)
New entrants in 2016

0500

EXCHANGE PRICE LEADERSHIP

Presence of new lowest-price silver carrier in 2016 vs. 2015

100% 100%

of last year's price leaders are being overturned
of QHP-eligible people will see a new price leader

PREMIUM CHANGES FROM 2015

Ranges across rating areas

Maximum decrease $ Maximum increase

Lowest-price bronze plans +3%
Lowest-price silver plans +3%
2nd lowest-price silver plans +3%

IMPACT OF PREMIUM CHANGES

Percentage of subsidy-eligible population*
Weighted average annual change*

48% Will see net premium increase in lowest-price silver plan +$57
52% Will see net premium decrease in lowest-price silver plan -$60

*Based on a weighted average net premium across all subsidy-eligible individuals; accounts for age, family size, income, and geography. Totals may not add up to 100% in cases where some individuals see no change.

SOURCE: Publicly available product data on federal and state exchanges as of November 1, 2015. Last updated November 1, 2015.

McKinsey Center for U.S. Health System Reform
New Mexico

CARRIER EXCHANGE PARTICIPATION

2016 filed carriers

0400

Incumbents from 2015 (of 5 total)
New entrants in 2016

EXCHANGE PRICE LEADERSHIP

Presence of new lowest-price silver carrier in 2016 vs. 2015

94%
83%

Of last year’s price leaders are being overturned
Of QHP-eligible people will see a new price leader

PREMIUM CHANGES FROM 2015

Ranges across rating areas

Maximum decrease $ Maximum increase

Lowest-price bronze plans

>−1% +12%

Lowest-price silver plans

−16% +8%

2nd lowest-price silver plans

−13% +7%

IMPACT OF PREMIUM CHANGES

Percentage of subsidy-eligible population

Weighted average annual change

72%

Will see net premium increase in lowest-price silver plan
+$57

28%

Will see net premium decrease in lowest-price silver plan
−$123

*Based on a weighted average net premium across all subsidy-eligible individuals; accounts for age, family size, income, and geography. Totals may not add up to 100% in cases where some individuals see no change.

New York

CARRIER EXCHANGE PARTICIPATION

2016 filed carriers

| 18 | 00 |

Incumbents from 2015 (of 19 total)  New entrants in 2016

PREMIUM CHANGES FROM 2015

Ranges across rating areas

Maximum decrease $  Maximum increase

Lowest-price bronze plans  +35%
Lowest-price silver plans  -2%  +49%
2nd lowest-price silver plans  -1%  +39%

EXCHANGE PRICE LEADERSHIP

Presence of new lowest-price silver carrier in 2016 vs. 2015

- 74% of last year’s price leaders are being overturned
- 94% of QHP-eligible people will see a new price leader

IMPACT OF PREMIUM CHANGES

Percentage of subsidy-eligible population

Weighted average annual change

- 96% Will see net premium increase in lowest-price silver plan  +$187
- 04% Will see net premium decrease in lowest-price silver plan  -$65

NOTE: Currently we do not account for age 29 dependent plans in our premium changes nor impact of premium changes sections. Rate filings for new entrants in New York are not made public and therefore not reflected in this summary. SOURCE: Publicly available product data on federal and state exchanges as of November 1, 2015. Last updated November 1, 2015.

+39%

McKinsey Center for U.S. Health System Reform
North Carolina

CARRIER EXCHANGE PARTICIPATION

2016 filed carriers

Incumbents from
2015 (of 3 total)

New entrants
in 2016

24%

38%

EXCHANGE PRICE LEADERSHIP

Presence of new lowest-price silver carrier in 2016 vs. 2015

PREMIUM CHANGES FROM 2015

Ranges across rating areas

Maximum decrease

Maximum increase

LOWEST-PRICE BRONZE PLANS

+36%

LOWEST-PRICE SILVER PLANS

+31%

2ND LOWEST-PRICE SILVER PLANS

+29%

IMPACT OF PREMIUM CHANGES

Percentage of subsidy-eligible population

Weighted average annual change

52%

Will see net premium increase in lowest-price silver plan

+$131

46%

Will see net premium decrease in lowest-price silver plan

-$158

*Based on a weighted average net premium across all subsidy-eligible individuals; accounts for age, family size, income, and geography. Totals may not add up to 100% in cases where some individuals see no change.

SOURCE: Publicly available product data on federal and state exchanges as of November 1, 2015. Last updated November 1, 2015.
North Dakota

CARRIER EXCHANGE PARTICIPATION

2016 filed carriers

0300

Incumbents from 2015 (of 3 total)
New entrants in 2016

EXCHANGE PRICE LEADERSHIP

Presence of new lowest-price silver carrier in 2016 vs. 2015

58%
33%

of last year's price leaders are being overturned
of QHP-eligible people will see a new price leader

PREMIUM CHANGES FROM 2015

Ranges across rating areas

Max. decrease $ Max. increase

Lowest-price bronze plans
+13%

Lowest-price silver plans
+11%

2nd lowest-price silver plans
+11%

IMPACT OF PREMIUM CHANGES

Percentage of subsidy-eligible population*
Weighted average annual change*

75% Will see net premium increase in lowest-price silver plan $64

25% Will see net premium decrease in lowest-price silver plan $38

*Based on a weighted average net premium across all subsidy-eligible individuals; accounts for age, family size, income, and geography. Totals may not add up to 100% in cases where some individuals see no change.

SOURCE: Publicly available product data on federal and state exchanges as of November 1, 2015. Last updated November 1, 2015.
Ohio

CARRIER EXCHANGE PARTICIPATION

2016 filed carriers

15

00

Incumbents from 2015 (of 16 total)

New entrants in 2016

PREMIUM CHANGES FROM 2015

Ranges across rating areas

Maximum decrease $ Maximum increase

Lowest-price bronze plans

-13% +18%

Lowest-price silver plans

-16% +15%

2nd lowest-price silver plans

-16% +21%

EXCHANGE PRICE LEADERSHIP

Presence of new lowest-price silver carrier in 2016 vs. 2015

48%

39%

of last year's price leaders are being overturned

of QHP-eligible people will see a new price leader

IMPACT OF PREMIUM CHANGES

Percentage of subsidy-eligible population

Weighted average annual change

69%

Will see net premium increase in lowest-price silver plan

+$134

31%

Will see net premium decrease in lowest-price silver plan

-$165

*Based on a weighted average net premium across all subsidy-eligible individuals; accounts for age, family size, income, and geography. Totals may not add up to 100% in cases where some individuals see no change.

SOURCE: Publicly available product data on federal and state exchanges as of November 1, 2015. Last updated November 1, 2015.
**Oklahoma**

### CARRIER EXCHANGE PARTICIPATION

2016 filed carriers

<table>
<thead>
<tr>
<th>Incumbents from 2015 (of 4 total)</th>
<th>New entrants in 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>01</td>
</tr>
</tbody>
</table>

+Based on the number of carriers that offer plans in each state, i.e., carrier that offers plans in 3 states is counted 3 times, and a carrier that offers plans under 2 different carrier names in one state is counted 2 times.

### PREMIUM CHANGES FROM 2015

Ranges across rating areas

- **Lowest-price bronze plans**
  - Maximum decrease: $-
  - Maximum increase: +47%

- **Lowest-price silver plans**
  - Maximum decrease: $-
  - Maximum increase: +52%

- **2nd lowest-price silver plans**
  - Maximum decrease: $-
  - Maximum increase: +45%

### EXCHANGE PRICE LEADERSHIP

Presence of new lowest-price silver carrier in 2016 vs. 2015

- 1%
- 0%

- Of last year's price leaders are being overturned
- Of QHP-eligible people will see a new price leader

### IMPACT OF PREMIUM CHANGES

Percentage of subsidy-eligible population

- Weighted average annual change

<table>
<thead>
<tr>
<th>Will see net premium decrease in lowest-price silver plan</th>
<th>00%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Will see net premium increase in lowest-price silver plan</td>
<td>98%</td>
</tr>
</tbody>
</table>

- Based on a weighted average net premium across all subsidy-eligible individuals; accounts for age, family size, income, and geography. Totals may not add up to 100% in cases where some individuals see no change.

**SOURCE:** Publicly available product data on federal and state exchanges as of November 1, 2015. Last updated November 1, 2015.
CARRIER EXCHANGE PARTICIPATION

2016 filed carriers

Incumbents from 2015 (of 10 total)

New entrants in 2016

PREMIUM CHANGES FROM 2015

Ranges across rating areas

Maximum decrease $ Maximum increase

Lowest-price bronze plans

+20%

Lowest-price silver plans

+19%

2nd lowest-price silver plans

+22%

EXCHANGE PRICE LEADERSHIP

Presence of new lowest-price silver carrier in 2016 vs. 2015

31%

of last year's price leaders are being overturned

38%

of QHP-eligible people will see a new price leader

IMPACT OF PREMIUM CHANGES

Percentage of subsidy-eligible population

Weighted average annual change

44% Will see net premium increase in lowest-price silver plan

+$175

56% Will see net premium decrease in lowest-price silver plan

-$161

*Based on a weighted average net premium across all subsidy-eligible individuals; accounts for age, family size, income, and geography. Totals may not add up to 100% in cases where some individuals see no change.

SOURCE: Publicly available product data on federal and state exchanges as of November 1, 2015. Last updated November 1, 2015.
Pennsylvania

CARRIER EXCHANGE PARTICIPATION

2016 filed carriers

10

01

Incumbents from 2015 (of 13 total)

New entrants in 2016

EXCHANGE PRICE LEADERSHIP

Presence of new lowest-price silver carrier in 2016 vs. 2015

70%

72%

70% of last year's price leaders are being overturned

72% of QHP-eligible people will see a new price leader

PREMIUM CHANGES FROM 2015

Ranges across rating areas

Maximum decrease $ Maximum increase

Lowest-price bronze plans

+21%

Lowest-price silver plans

+29%

2nd lowest-price silver plans

+23%

IMPACT OF PREMIUM CHANGES

Percentage of subsidy-eligible population

Weighted average annual change

86%

Will see net premium increase in lowest-price silver plan

+$139

14%

Will see net premium decrease in lowest-price silver plan

-$55

*Based on a weighted average net premium across all subsidy-eligible individuals; accounts for age, family size, income, and geography. Totals may not add up to 100% in cases where some individuals see no change.

SOURCE: Publicly available product data on federal and state exchanges as of November 1, 2015. Last updated November 1, 2015.
Rhode Island

CARRIER EXCHANGE PARTICIPATION

2016 filed carriers

<table>
<thead>
<tr>
<th>Incumbents from 2015 (of 3 total)</th>
<th>New entrants in 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>3</td>
</tr>
</tbody>
</table>

PREMIUM CHANGES FROM 2015

Ranges across rating areas

Maximum decrease $ Maximum increase

<table>
<thead>
<tr>
<th>Lowest-price bronze plans</th>
<th>+1%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lowest-price silver plans</td>
<td>+6%</td>
</tr>
<tr>
<td>2nd lowest-price silver plans</td>
<td>+1%</td>
</tr>
</tbody>
</table>

EXCHANGE PRICE LEADERSHIP

Presence of new lowest-price silver carrier in 2016 vs. 2015

<table>
<thead>
<tr>
<th>Incumbents from 2015 (of 3 total)</th>
<th>New entrants in 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>0%</td>
<td>0%</td>
</tr>
</tbody>
</table>

IMPACT OF PREMIUM CHANGES

Percentage of subsidy-eligible population

<table>
<thead>
<tr>
<th>Weighted average annual change</th>
</tr>
</thead>
<tbody>
<tr>
<td>+$199</td>
</tr>
</tbody>
</table>

100% Will see net premium increase in lowest-price silver plan

0% Will see net premium decrease in lowest-price silver plan

*Based on a weighted average net premium across all subsidy-eligible individuals; accounts for age, family size, income, and geography. Totals may not add up to 100% in cases where some individuals see no change.

SOURCE: Publicly available product data on federal and state exchanges as of November 1, 2015. Last updated November 1, 2015.
**South Carolina**

**CARRIER EXCHANGE PARTICIPATION**

*2016 filed carriers*

<table>
<thead>
<tr>
<th>Incumbents from 2015 (of 5 total)</th>
<th>New entrants in 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>01</td>
</tr>
</tbody>
</table>

+Based on the number of carriers that offer plans in each state, i.e., carrier that offers plans in 3 states is counted 3 times, and a carrier that offers plans under 2 different carrier names in one state is counted 2 times.

**PREMIUM CHANGES FROM 2015**

Ranges across rating areas

- **Lowest-price bronze plans**
  - Maximum decrease $\text{Maximum increase}$
  - $+66\%$
  - $+33\%$
  - $+28\%$

- **Lowest-price silver plans**
- **2nd lowest-price silver plans**

**EXCHANGE PRICE LEADERSHIP**

Presence of new lowest-price silver carrier in 2016 vs. 2015

- 76% of last year's price leaders are being overturned
- 85% of QHP-eligible people will see a new price leader

**IMPACT OF PREMIUM CHANGES**

Percentage of subsidy-eligible population*

- Weighted average annual change*
  - Will see net premium increase in lowest-price silver plan: $+143$
  - $-8$

- Will see net premium decrease in lowest-price silver plan: $+33\%$

*Based on a weighted average net premium across all subsidy-eligible individuals; accounts for age, family size, income, and geography. Totals may not add up to 100% in cases where some individuals see no change.

SOURCE: Publicly available product data on federal and state exchanges as of November 1, 2015. Last updated November 1, 2015.
South Dakota

CARRIER EXCHANGE PARTICIPATION

2016 filed carriers*

02 00

- Incumbents from 2015 (of 3 total)
- New entrants in 2016

+Based on the number of carriers that offer plans in each state, i.e., carrier that offers plans in 3 states is counted 3 times, and a carrier that offers plans under 2 different carrier names in one state is counted 2 times

PREMIUM CHANGES FROM 2015

Ranges across rating areas

Maximum decrease $ Maximum increase

Lowest-price bronze plans
+30%

Lowest-price silver plans
+37%

2nd lowest-price silver plans
+31%

EXCHANGE PRICE LEADERSHIP

Presence of new lowest-price silver carrier in 2016 vs. 2015

88% 62%

- of last year's price leaders are being overturned
- of QHP-eligible people will see a new price leader

IMPACT OF PREMIUM CHANGES

Percentage of subsidy-eligible population*

Weighted average annual change*

37% 62%

- Will see net premium increase in lowest-price silver plan
- Will see net premium decrease in lowest-price silver plan

+$248 -$129

*Based on a weighted average net premium across all subsidy-eligible individuals; accounts for age, family size, income, and geography. Totals may not add up to 100% in cases where some individuals see no change.

SOURCE: Publicly available product data on federal and state exchanges as of November 1, 2015. Last updated November 1, 2015.

McKinsey Center for U.S. Health System Reform
**Tennessee**

**CARRIER EXCHANGE PARTICIPATION**

2016 filed carriers*

- **0301**
  - Incumbents from 2015 (of 5 total)
  - New entrants in 2016

*Based on the number of carriers that offer plans in each state, i.e., carrier that offers plans in 3 states is counted 3 times, and a carrier that offers plans under 2 different carrier names in one state is counted 2 times.

**PREMIUM CHANGES FROM 2015**

Ranges across rating areas

- **Maximum decrease $**
- **Maximum increase**

- **Lowest-price bronze plans**
  - +56%

- **Lowest-price silver plans**
  - +50%

- **2nd lowest-price silver plans**
  - +48%

**EXCHANGE PRICE LEADERSHIP**

Presence of new lowest-price silver carrier in 2016 vs. 2015

- 100%
  - 01
  - Incumbents from 2015 (of 5 total)
  - New entrants in 2016

- 100%
  - 01
  - of last year's price leaders are being overturned
  - of QHP-eligible people will see a new price leader

**IMPACT OF PREMIUM CHANGES**

Percentage of subsidy-eligible population*

- **68%**
  - Will see net premium increase in lowest-price silver plan
  - +$232

- **31%**
  - Will see net premium decrease in lowest-price silver plan
  - -$84

*Based on a weighted average net premium across all subsidy-eligible individuals; accounts for age, family size, income, and geography. Totals may not add up to 100% in cases where some individuals see no change.

**SOURCE:** Publicly available product data on federal and state exchanges as of November 1, 2015.

Last updated November 1, 2015.
CARRIER EXCHANGE PARTICIPATION

2016 filed carriers*  

13 03  

Incumbents from 2015 (of 14 total)  New entrants in 2016

EXCHANGE PRICE LEADERSHIP

Presence of new lowest-price silver carrier in 2016 vs. 2015

24% 75%

of last year’s price leaders are being overturned  of QHP-eligible people will see a new price leader

PREMIUM CHANGES FROM 2015

Ranges across rating areas

Maximum decrease $ Maximum increase

Lowest-price bronze plans  >-1%  +27%  

Lowest-price silver plans  -8%  +28%  

2nd lowest-price silver plans  -9%  +30%

IMPACT OF PREMIUM CHANGES

Percentage of subsidy-eligible population*  

Weighted average annual change*

62% Will see net premium increase in lowest-price silver plan  +$76

38% Will see net premium decrease in lowest-price silver plan  -$82

*Based on a weighted average net premium across all subsidy-eligible individuals; accounts for age, family size, income, and geography. Totals may not add up to 100% in cases where some individuals see no change.

Utah

**CARRIER EXCHANGE PARTICIPATION**

2016 filed carriers*

<table>
<thead>
<tr>
<th>2015 (of 6 total)</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Incumbents</td>
<td>New entrants</td>
</tr>
<tr>
<td>03</td>
<td>01</td>
</tr>
</tbody>
</table>

*Based on the number of carriers that offer plans in each state, i.e., carrier that offers plans in 3 states is counted 3 times, and a carrier that offers plans under 2 different carrier names in one state is counted 2 times.

**PREMIUM CHANGES FROM 2015**

Ranges across rating areas

- **Lowest-price bronze plans**
  - Maximum decrease
  - Maximum increase
  - +39%

- **Lowest-price silver plans**
  - Maximum decrease
  - Maximum increase
  - +34%

- **2nd lowest-price silver plans**
  - Maximum decrease
  - Maximum increase
  - +25%

**EXCHANGE PRICE LEADERSHIP**

Presence of new lowest-price silver carrier in 2016 vs. 2015

- 97% of last year's price leaders are being overturned
- 82% of QHP-eligible people will see a new price leader

**IMPACT OF PREMIUM CHANGES**

Percentage of subsidy-eligible population*

- Weighted average annual change*

<table>
<thead>
<tr>
<th>Category</th>
<th>Maximum change</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lowest-price bronze plans</td>
<td>-1%</td>
<td>29% Will see net premium increase in lowest-price silver plan</td>
</tr>
<tr>
<td>Lowest-price silver plans</td>
<td>+39%</td>
<td>69% Will see net premium decrease in lowest-price silver plan</td>
</tr>
<tr>
<td>2nd lowest-price silver plans</td>
<td>+25%</td>
<td></td>
</tr>
</tbody>
</table>

*Based on a weighted average net premium across all subsidy-eligible individuals; accounts for age, family size, income, and geography. Totals may not add up to 100% in cases where some individuals see no change.

SOURCE: Publicly available product data on federal and state exchanges as of November 1, 2015. Last updated November 1, 2015.
Vermont

CARRIER EXCHANGE PARTICIPATION

2016 filed carriers+

Incumbents from 2015 (of 2 total)
0
New entrants in 2016
2
0
0

PREMIUM CHANGES FROM 2015

Ranges across rating areas

Maximum decrease $ Maximum increase

Lowest-price bronze plans
+6%

Lowest-price silver plans
+9%

2nd lowest-price silver plans
+7%

EXCHANGE PRICE LEADERSHIP

Presence of new lowest-price silver carrier in 2016 vs. 2015

0%
of last year’s price leaders are being overturned

0%
of QHP-eligible people will see a new price leader

IMPACT OF PREMIUM CHANGES

Percentage of subsidy-eligible population*

Weighted average annual change*

100%
Will see net premium increase in lowest-price silver plan
+$108

00%
Will see net premium decrease in lowest-price silver plan

*Based on a weighted average net premium across all subsidy-eligible individuals; accounts for age, family size, income, and geography. Totals may not add up to 100% in cases where some individuals see no change.

SOURCE: Publicly available product data on federal and state exchanges as of November 1, 2015. Last updated November 1, 2015.
Virginia

CARRIER EXCHANGE PARTICIPATION

2016 filed carriers

09 02

Incumbents from 2015 (of 9 total)
New entrants in 2016

PREMIUM CHANGES FROM 2015

Ranges across rating areas

Lowest-price bronze plans
-5% +23%

Lowest-price silver plans
-6% +9%

2nd lowest-price silver plans
+7%

EXCHANGE PRICE LEADERSHIP

Presence of new lowest-price silver carrier in 2016 vs. 2015

43% 71%

of last year's price leaders are being overturned
of QHP-eligible people will see a new price leader

IMPACT OF PREMIUM CHANGES

Percentage of subsidy-eligible population

Weighted average annual change

46% 54%

Will see net premium increase in lowest-price silver plan
Will see net premium decrease in lowest-price silver plan

SOURCE: Publicly available product data on federal and state exchanges as of November 1, 2015. Last updated November 1, 2015.
### Carrier Exchange Participation

<table>
<thead>
<tr>
<th>Incumbents from 2015 (of 10 total)</th>
<th>New entrants in 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>08</td>
</tr>
<tr>
<td></td>
<td>03</td>
</tr>
</tbody>
</table>

*Based on the number of carriers that offer plans in each state, i.e., carrier that offers plans in 3 states is counted 3 times, and a carrier that offers plans under 2 different carrier names in one state is counted 2 times.

### Premium Changes from 2015

**Ranges across rating areas**

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Maximum Decrease</th>
<th>Maximum Increase</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lowest-price bronze plans</td>
<td>&gt;-1%</td>
<td>+3%</td>
</tr>
<tr>
<td>Lowest-price silver plans</td>
<td>-5%</td>
<td>+17%</td>
</tr>
<tr>
<td>2nd lowest-price silver plans</td>
<td>-16%</td>
<td>+4%</td>
</tr>
</tbody>
</table>

### Exchange Price Leadership

*Presence of new lowest-price silver carrier in 2016 vs. 2015*

- 51% of last year's price leaders are being overturned
- 34% of QHP-eligible people will see a new price leader

### Impact of Premium Changes

**Percentage of subsidy-eligible population***

<table>
<thead>
<tr>
<th>Weighted average annual change***</th>
<th>Will see net premium increase in lowest-price silver plan</th>
<th>Will see net premium decrease in lowest-price silver plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>78%</td>
<td>+$273</td>
<td>-$88</td>
</tr>
<tr>
<td>22%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Based on a weighted average net premium across all subsidy-eligible individuals; accounts for age, family size, income, and geography. Totals may not add up to 100% in cases where some individuals see no change.*
West Virginia

**CARRIER EXCHANGE PARTICIPATION**

2016 filed carriers*

<table>
<thead>
<tr>
<th>Incumbents from 2015 (of 1 total)</th>
<th>New entrants in 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>01</td>
</tr>
</tbody>
</table>

*Based on the number of carriers that offer plans in each state, i.e., carrier that offers plans in 3 states is counted 3 times, and a carrier that offers plans under 2 different carrier names in one state is counted 2 times.

**PREMIUM CHANGES FROM 2015**

Ranges across rating areas

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Maximum Decrease</th>
<th>Maximum Increase</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lowest-price bronze plans</td>
<td></td>
<td>+20%</td>
</tr>
<tr>
<td>Lowest-price silver plans</td>
<td></td>
<td>+24%</td>
</tr>
<tr>
<td>2nd lowest-price silver plans</td>
<td></td>
<td>+25%</td>
</tr>
</tbody>
</table>

**EXCHANGE PRICE LEADERSHIP**

Presence of new lowest-price silver carrier in 2016 vs. 2015

- 11% of last year’s price leaders are being overturned
- 24% of QHP-eligible people will see a new price leader

**IMPACT OF PREMIUM CHANGES**

Percentage of subsidy-eligible population*

- Will see net premium increase in lowest-price silver plan: 34% (+$149)
- Will see net premium decrease in lowest-price silver plan: 66% (-$77)

*Based on a weighted average net premium across all subsidy-eligible individuals; accounts for age, family size, income, and geography. Totals may not add up to 100% in cases where some individuals see no change.

SOURCE: Publicly available product data on federal and state exchanges as of November 1, 2015. Last updated November 1, 2015.
Wisconsin

CARRIER EXCHANGE PARTICIPATION

2016 filed carriers+

Incumbents from 2015 (of 15 total)

New entrants in 2016

PREMIUM CHANGES FROM 2015

Ranges across rating areas

Maximum decrease $ Maximum increase

Lowest-price bronze plans -7% +13%

Lowest-price silver plans -5% +14%

2nd lowest-price silver plans -2% +14%

EXCHANGE PRICE LEADERSHIP

Presence of new lowest-price silver carrier in 2016 vs. 2015

-25% of last year’s price leaders are being overturned

-26% of QHP-eligible people will see a new price leader

IMPACT OF PREMIUM CHANGES

Percentage of subsidy-eligible population*

Weighted average annual change*

57% Will see net premium increase in lowest-price silver plan +$159

40% Will see net premium decrease in lowest-price silver plan -$223

SOURCE: Publicly available product data on federal and state exchanges as of November 1, 2015. Last updated November 1, 2015.

*Based on a weighted average net premium across all subsidy-eligible individuals; accounts for age, family size, income, and geography. Totals may not add up to 100% in cases where some individuals see no change.
Wyoming

CARRIER EXCHANGE PARTICIPATION

2016 filed carriers*

<table>
<thead>
<tr>
<th>Incumbents from 2015 (of 2 total)</th>
<th>New entrants in 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

PREMIUM CHANGES FROM 2015

Ranges across rating areas

- Maximum decrease $\quad$ Maximum increase

- Lowest-price bronze plans: $+13\%$
- Lowest-price silver plans: $+12\%$
- 2nd lowest-price silver plans: $+10\%$

EXCHANGE PRICE LEADERSHIP

Presence of new lowest-price silver carrier in 2016 vs. 2015

- 4% of last year's price leaders are being overturned
- 15% of QHP-eligible people will see a new price leader

IMPACT OF PREMIUM CHANGES

Percentage of subsidy-eligible population*

- Weighted average annual change*

- Will see net premium increase in lowest-price silver plan
  - 74% (+$42$)
- Will see net premium decrease in lowest-price silver plan
  - 26% ($-21$)

*Based on a weighted average net premium across all subsidy-eligible individuals; accounts for age, family size, income, and geography. Totals may not add up to 100% in cases where some individuals see no change.

SOURCE: Publicly available product data on federal and state exchanges as of November 1, 2015. Last updated November 1, 2015.
To understand how carrier participation is changing exchange competitive dynamics, we compared the carriers competing on the exchanges in 2015 and 2016.

The carrier count represents the number of unique carriers offering products in at least one county within a state. (Not all carriers offer products in every county within a state.) Carrier count is as it appears to consumers shopping on exchanges. Specifically, the count is the number of carriers that offer plans in each state, i.e., carrier that offers plans in 3 states is counted 3 times, and a carrier that offers plans under 2 different carrier names in one state is counted 2 times.

“Incumbents from 2015” represents the number of carriers that filed exchange plans in a given state in both 2015 and 2016.

“Of XX total” represents the number of 2015 exchange carriers in a given state. (If that number is greater than the number of incumbents filing in 2016, one or more incumbents left that state’s exchange market in 2015.)

“New entrants in 2016” represents the number of carriers filing 2016 exchange plans that did not participate in 2015.

To understand the evolving competitive dynamics of price leadership changes, we compare the carrier offering the lowest-price silver plan in 2016 vs. 2015 within each county. When the carrier offering the lowest-price silver plan is different in 2016 than in 2015, we define that as the 2015 price leader being overturned.

To determine the percent of 2015 price leaders being overturned, we divide the number of overturned 2015 price leaders by the total number of 2015 price leaders, at the county level. To determine the percent of consumers eligible for a qualified health plan (QHP) who will see a new price leader in 2016, we add up the total QHP-eligible population in every county with an overturned price leader, and divide that by the total number of QHP-eligible consumers across all counties in states tracked to date.
Appendix

PREMIUM CHANGES FROM 2015

How to read the charts

To understand how premium price changes impact affordability, we calculated the premium price change in the lowest-price bronze, lowest-price silver, and second-lowest-price silver plans available in every rating area within a given state between 2015 and 2016.

“Maximum decrease / increase” represents the maximum percentage change in premiums across all rating areas in a given state, for each specified price point (i.e., lowest-price bronze, lowest-price silver, and second-lowest-price silver plans). (On the summary slide, it represents the maximum change across all rating areas in all states analyzed.)

Each percentage represents a premium price change in one specific rating area (whichever rating area has the maximum decrease or maximum increase across the entire state). It does not represent premium changes seen across the entire state.

IMPACT OF PREMIUM CHANGES

How to read the charts

To understand the net premium changes that subsidy-eligible individuals will face, we calculated the weighted average change in net premiums between 2015 and 2016 for the lowest-price silver plan in each county. We assumed that all individuals will redetermine their subsidy eligibility in 2015.

First, we established a distribution of subsidy-eligible individuals (at a household level) in each county, using public sources (Census Bureau, ACS, SAHIE).

Next, we combined this population distribution with data about 2015 and 2016 lowest-price silver plan net premiums, calculating per member per month net premiums at a household level. To estimate net premiums, we used income level and household size to determine the relative premium cap for each household unit. Then, we calculated the second-lowest-price silver premium based on the median age for each age bucket combined with household size to determine relative subsidy, and applied that to the lowest-price silver to calculate net premium of the lowest-price silver plan. Finally, we used the 2015 and 2016 net premiums to calculate weighted average rate changes for the states with complete filings available to date.