2015 Individual Exchange information, last updated November 19, 2014

The content that follows is based on approved 2015 individual exchange offering data from state and federal exchanges, and is current as of November 19, 2014.

We have approved data for all 50 states and D.C., covering 499 rating areas and 3,144 counties across the entire U.S.

Please note: This report does not include off-exchange rates. For additional methodological details about how each of the charts was calculated, please see the appendix.

Please contact us at reformcenter@mckinsey.com with any questions.
By the Numbers

CARRIER EXCHANGE PARTICIPATION
2015 filed carriers across 50 states and D.C.*

Incumbents from 2014 (of 282 total)
New entrants in 2015

265 70

EXCHANGE PRODUCT OFFERINGS
Average across 50 states and D.C.

1.4x

More plans offered compared to 2014

PREMIUM CHANGES FROM 2014
Ranges across all rating areas in 50 states and D.C.

Maximum decrease $ Maximum increase

Lowest-price bronze plans
-33% +43%

Lowest-price silver plans
-29% +28%

2nd lowest-price silver plans
-30% +28%

IMPACT OF PREMIUM CHANGES
Percentage of subsidy-eligible population across 50 states and D.C.*
Weighted average annual change*

73%
Will see net premium increase in lowest-price silver plan

+$169

26%
Will see net premium decrease in lowest-price silver plan

-$118


*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.
70 New Entrants

70 new entrants* in 2015 across the U.S.

*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

**Includes provider-based entrants offering coverage in other lines of business.

SOURCE: Publicly available product data on federal and state exchanges as of November 19, 2014.
Lowest-price silver net premium change

Net premium change in 2014 lowest-price silver to 2015 lowest-price silver

$PMPY premium change for all QHP-eligible consumers

State by State

Click on a state for details about 2015 individual exchange filings

Alabama

CARRIER EXCHANGE PARTICIPATION

2015 filed carriers across state+

02
01

Incumbents from 2014 (of 2 total)
New entrants in 2015

EXCHANGE PRODUCT OFFERINGS

Total across state

2.5X

More plans offered compared to 2014

PREMIUM CHANGES FROM 2014

Range across rating areas in state

Maximum decrease $ Maximum increase

Lowest-price bronze plans -2% +9%
Lowest-price silver plans -2% +9%
2nd lowest-price silver plans -3% +9%

IMPACT OF PREMIUM CHANGES

Subsidy-eligible population across state*

Weighted average annual change*

91% Will see net premium increase in lowest-price silver plan
7% Will see net premium decrease in lowest-price silver plan

SOURCE: Publicly available product data on federal and state exchanges as of November 18, 2019.
Last updated November 19, 2019.

*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
Incumbents from 2014 (of total)

New entrants in 2015

Subsidy-eligible population across state*

Weighted average annual change*

Lowest-price bronze plans

Lowest-price silver plans

2nd lowest-price silver plans

More plans offered compared to 2014

Arizona

CARRIER EXCHANGE PARTICIPATION

2015 filed carriers across state*

08 03

Incumbents from 2014 (of 10 total)

New entrants in 2015

EXCHANGE PRODUCT OFFERINGS

More plans offered compared to 2014

Total across state

0.9x

PREMIUM CHANGES FROM 2014

Range across rating areas in state

Maximum decrease $ Maximum increase

Lowest-price bronze plans

-18% +4%

Lowest-price silver plans

-21% +10%

2nd lowest-price silver plans

-10% +13%

IMPACT OF PREMIUM CHANGES

Subsidy-eligible population across state*

Weighted average annual change*

7%

Will see net premium increase in lowest-price silver plan

+$70

93%

Will see net premium decrease in lowest-price silver plan

-$238

*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 18, 2019.

Last updated November 19, 2019.
Arkansas

CARRIER EXCHANGE PARTICIPATION

2015 filed carriers across state*

03 00

Incumbents from 2014 (of 3 total)

New entrants in 2015

EXCHANGE PRODUCT OFFERINGS

Total across state

1.5x

More plans offered compared to 2014

PREMIUM CHANGES FROM 2014

Range across rating areas in state

Maximum decrease $  Maximum increase

Lowest-price bronze plans  -8%  +8%

Lowest-price silver plans  -7%

2nd lowest-price silver plans  -9%

IMPACT OF PREMIUM CHANGES

Subsidy-eligible population across state*

Weighted average annual change*

98%  Will see net premium increase in lowest-price silver plan

2%  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.
California

CARRIER EXCHANGE PARTICIPATION

2015 filed carriers across state*

10
00

Incumbents++ from 2014 (of 11 total)
New entrants in 2015

EXCHANGE PRODUCT OFFERINGS

Total across state

1.0x

More plans offered compared to 2014

PREMIUM CHANGES FROM 2014

Range across rating areas in state

Maximum decrease $ Maximum increase

Lowest-price bronze plans
-2% +12%

Lowest-price silver plans
-3% +10%

2nd lowest-price silver plans
-2% +6%

IMPACT OF PREMIUM CHANGES

Subsidy-eligible population across state*

Weighted average annual change*

85%

Will see net premium increase in lowest-price silver plan

+$143

14%

Will see net premium decrease in lowest-price silver plan

-$52

++Reflects withdrawal of one 2014 carrier in November, 2013
Colorado

CARRIER EXCHANGE PARTICIPATION

2015 filed carriers across state*

10

00

Incumbents from 2014 (of 10 total)

New entrants in 2015

EXCHANGE PRODUCT OFFERINGS

Total across state

1.1x

More plans offered compared to 2014

PREMIUM CHANGES FROM 2014

Range across rating areas in state

Lowest-price bronze plans

Maximum decrease $ -28%

Maximum increase +2%

Lowest-price silver plans

-29%

2nd lowest-price silver plans

-30%

IMPACT OF PREMIUM CHANGES

Subsidy-eligible population across state*

Weighted average annual change*

58%

Will see net premium increase in lowest-price silver plan

+$50

42%

Will see net premium decrease in lowest-price silver plan

-$248

NOTE: Due to changes in Colorado rating areas, only plans from the most populated combined 2014 regions used in comparison with new 2015 regions.


*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.
Connecticut

CARRIER EXCHANGE PARTICIPATION

2015 filed carriers across state*

0 3 0 1

Incumbents from 2014 (of 3 total)
New entrants in 2015

EXCHANGE PRODUCT OFFERINGS

Total across state

2.2x

More plans offered compared to 2014

PREMIUM CHANGES FROM 2014

Range across rating areas in state

Maximum decrease $ Maximum increase

Lowest-price bronze plans
-19%

Lowest-price silver plans
-2% +3%

2nd lowest-price silver plans
-8% +1%

IMPACT OF PREMIUM CHANGES

Subsidy-eligible population across state*

Weighted average annual change*

96% Will see net premium increase in lowest-price silver plan

+$207

4% Will see net premium decrease in lowest-price silver plan

-$21


*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.

*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.
District of Columbia

**CARRIER EXCHANGE PARTICIPATION**

<table>
<thead>
<tr>
<th>2015 filed carriers across state*</th>
<th>3</th>
</tr>
</thead>
<tbody>
<tr>
<td>New entrants in 2015</td>
<td>0</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.

**EXCHANGE PRODUCT OFFERINGS**

Total across state

<table>
<thead>
<tr>
<th>2014</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.9X</td>
<td></td>
</tr>
</tbody>
</table>

Plans offered compared to 2014

**PREMIUM CHANGES FROM 2014**

Range across rating areas in state

<table>
<thead>
<tr>
<th>Maximum decrease</th>
<th>Maximum increase</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lowest-price bronze plans</td>
<td>+9%</td>
</tr>
<tr>
<td>Lowest-price silver plans</td>
<td>+1%</td>
</tr>
<tr>
<td>2nd lowest-price silver plans</td>
<td>+5%</td>
</tr>
</tbody>
</table>

**IMPACT OF PREMIUM CHANGES**

<table>
<thead>
<tr>
<th>Subsidy-eligible population across state*</th>
<th>Weighted average annual change*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Will see net premium increase in lowest-price silver plan</td>
<td>40%</td>
</tr>
<tr>
<td>Will see net premium decrease in lowest-price silver plan</td>
<td>60%</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 18, 2019. Last updated November 19, 2019.

McKinsey Center for U.S. Health System Reform
Delaware

CARRIER EXCHANGE PARTICIPATION

2015 filed carriers across state*

0200

Incumbents from 2014 (of 2 total)
New entrants in 2015

EXCHANGE PRODUCT OFFERINGS

Total across state

1.2x

More plans offered compared to 2014

PREMIUM CHANGES FROM 2014

Range across rating areas in state

Maximum decrease $ Maximum increase

Lowest-price bronze plans

-3%

Lowest-price silver plans

+4%

2nd lowest-price silver plans

+4%

IMPACT OF PREMIUM CHANGES

Subsidy-eligible population across state*

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.

McKinsey Center for U.S. Health System Reform
Florida

CARRIER EXCHANGE PARTICIPATION

2015 filed carriers across state*

Incumbents from 2014 (of 11 total)

New entrants in 2015

PREMIUM CHANGES FROM 2014

Range across rating areas in state

Maximum decrease $ Maximum increase

Lowest-price bronze plans -29% +40%

Lowest-price silver plans -22% +24%

2nd lowest-price silver plans -18% +24%

EXCHANGE PRODUCT OFFERINGS

Total across state

0.6x

More plans offered compared to 2014

IMPACT OF PREMIUM CHANGES

Subsidy-eligible population across state*

Weighted average annual change*

80%

Will see net premium increase in lowest-price silver plan

+$246

17%

Will see net premium decrease in lowest-price silver plan

-$90


*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
Georgia

CARRIER EXCHANGE PARTICIPATION

2015 filed carriers across state*

<table>
<thead>
<tr>
<th>2015</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>05</td>
<td>04</td>
</tr>
</tbody>
</table>

Incumbents from 2014 (of 5 total)
New entrants in 2015

EXCHANGE PRODUCT OFFERINGS

Total across state

1.9x

More plans offered compared to 2014

PREMIUM CHANGES FROM 2014

Range across rating areas in state

<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>-21%</td>
<td>+24%</td>
</tr>
<tr>
<td>Lowest-price silver plans</td>
<td>-23%</td>
<td>+23%</td>
</tr>
<tr>
<td>2nd lowest-price silver plans</td>
<td>-30%</td>
<td>+10%</td>
</tr>
</tbody>
</table>

IMPACT OF PREMIUM CHANGES

Subsidy-eligible population across state*

- Will see net premium decrease in lowest-price silver plan: 93%
- Will see net premium increase in lowest-price silver plan: 6%

Weighted average annual change*

+$292

-$99

*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.

Incumbents from 2014 (of 2 total)

New entrants in 2015

2015 filed carriers across state*

More plans offered compared to 2014

0.7x

Subsidy-eligible population across state*

Impact of premium changes

Maximum increase

Maximum decrease

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.

Range across rating areas in state

Lowest-price bronze plans

Lowest-price silver plans

2nd lowest-price silver plans


McKinsey Center for U.S. Health System Reform
Idaho

**CARRIER EXCHANGE PARTICIPATION**

2015 filed carriers across state:

- Incumbents from 2014 (of 4 total)
- New entrants in 2015

1.4x

More plans offered compared to 2014

**EXCHANGE PRODUCT OFFERINGS**

Total across state

**PREMIUM CHANGES FROM 2014**

Range across rating areas in state

- Lowest-price bronze plans: -10% to +13%
- Lowest-price silver plans: -12% to +10%
- 2nd lowest-price silver plans: -12% to +9%

**IMPACT OF PREMIUM CHANGES**

Subsidy-eligible population across state:

- Will see net premium decrease in lowest-price silver plan: 23%
- Will see net premium increase in lowest-price silver plan: 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.

Illinois

CARRIER EXCHANGE PARTICIPATION

2015 filed carriers across state+

05 03

Incumbents from 2014 (of 7 total)
New entrants in 2015

EXCHANGE PRODUCT OFFERINGS

Total across state

1.2x

More plans offered compared to 2014

PREMIUM CHANGES FROM 2014

Range across rating areas in state

<table>
<thead>
<tr>
<th>Subsidy-eligible population across state*</th>
<th>Weighted average annual change*</th>
</tr>
</thead>
<tbody>
<tr>
<td>$108</td>
<td>+$108</td>
</tr>
<tr>
<td>-$89</td>
<td>-$89</td>
</tr>
</tbody>
</table>

IMPACT OF PREMIUM CHANGES

Will see net premium increase in lowest-price silver plan

72%

Will see net premium decrease in lowest-price silver plan

28%

+Based on the number of carriers that offer plans in each state; i.e., a carrier that offers plans in 3 states is counted 3 times. Reduction in number of existing carriers due to 2 instances of a carrier with 2 filing names in 2014 now filing under 1 name in 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.
Indiana

<table>
<thead>
<tr>
<th>CARRIER EXCHANGE PARTICIPATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015 filed carriers across state*</td>
</tr>
<tr>
<td>04 05</td>
</tr>
<tr>
<td>Incumbents from 2014 (of 4 total)</td>
</tr>
<tr>
<td>New entrants in 2015</td>
</tr>
</tbody>
</table>

EXCHANGE PRODUCT OFFERINGS

<table>
<thead>
<tr>
<th>Total across state</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.0x</td>
</tr>
<tr>
<td>2015 2014</td>
</tr>
<tr>
<td>More plans offered compared to 2014</td>
</tr>
</tbody>
</table>

PREMIUM CHANGES FROM 2014

<table>
<thead>
<tr>
<th>Range across rating areas in state</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum decrease $</td>
</tr>
<tr>
<td>Lowest-price bronze plans</td>
</tr>
<tr>
<td>Lowest-price silver plans</td>
</tr>
<tr>
<td>2nd lowest-price silver plans</td>
</tr>
</tbody>
</table>

IMPACT OF PREMIUM CHANGES

| Subsidy-eligible population across state* |
| Weighted average annual change* |
| 46% Will see net premium increase in lowest-price silver plan |
| 53% 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.
### Iowa

#### CARRIER EXCHANGE PARTICIPATION

- **2015 filed carriers across state**: 04
- **New entrants in 2015**: 00

- Incumbents from 2014 (of 4 total)

#### EXCHANGE PRODUCT OFFERINGS

- **Total across state**: 1.0x

- More plans offered compared to 2014

#### PREMIUM CHANGES FROM 2014

<table>
<thead>
<tr>
<th>Plan Category</th>
<th>Range across rating areas in state</th>
<th>Maximum decrease</th>
<th>Maximum increase</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lowest-price bronze plans</td>
<td></td>
<td>-18%</td>
<td>+13%</td>
</tr>
<tr>
<td>Lowest-price silver plans</td>
<td></td>
<td>-18%</td>
<td>+13%</td>
</tr>
<tr>
<td>2nd lowest-price silver plans</td>
<td></td>
<td>-14%</td>
<td>+13%</td>
</tr>
</tbody>
</table>

#### IMPACT OF PREMIUM CHANGES

- **Subsidy-eligible population across state**: 81%
- **Weighted average annual change**: +$373

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

- **Subsidy-eligible population across state**: 19%
- **Weighted average annual change**: -$119

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

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**SOURCE:** Publicly available product data on federal and state exchanges as of November 18, 2019. Last updated November 19, 2019.

*Based on the number of carriers that offer plans in each state; i.e., a carrier that offers plans in 3 states is counted 3 times.*

*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.
Kansas

**CARRIER EXCHANGE PARTICIPATION**

2015 filed carriers across state: 04
Incumbents from 2014 (of 4 total)
New entrants in 2015: 01

**EXCHANGE PRODUCT OFFERINGS**

Total across state: 0.8x
More plans offered compared to 2014

**PREMIUM CHANGES FROM 2014**

Range across rating areas in state

<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>-11%</td>
<td>+19%</td>
</tr>
<tr>
<td>Lowest-price silver plans</td>
<td>-13%</td>
<td>+2%</td>
</tr>
<tr>
<td>2nd lowest-price silver plans</td>
<td>-1%</td>
<td>+11%</td>
</tr>
</tbody>
</table>

**IMPACT OF PREMIUM CHANGES**

Subsidy-eligible population across state:

- Will see net premium increase in lowest-price silver plan: 7%
- Will see net premium decrease in lowest-price silver plan: 93%

*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 18, 2019. Last updated November 19, 2019.
Kentucky

CARRIER EXCHANGE PARTICIPATION

2015 filed carriers across state

03

02

Incumbents from 2014 (of 3 total)

New entrants in 2015

EXCHANGE PRODUCT OFFERINGS

Total across state

1.3x

More plans offered compared to 2014

PREMIUM CHANGES FROM 2014

Range across rating areas in state

Maximum increase

Maximum decrease

Lowest-price bronze plans

-17% +14%

Lowest-price silver plans

-9% +18%

2nd lowest-price silver plans

-19% +9%

IMPACT OF PREMIUM CHANGES

Subsidy-eligible population across state

Weighted average annual change

43% $783

Will see net premium increase in lowest-price silver plan

56% $160

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.
Louisiana

CARRIER EXCHANGE PARTICIPATION

2015 filed carriers across state*:

<table>
<thead>
<tr>
<th>Incumbents from 2014 (of 5 total)</th>
<th>New entrants in 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>05</td>
<td>01</td>
</tr>
</tbody>
</table>

EXCHANGE PRODUCT OFFERINGS

Total across state

1.3X

More plans offered compared to 2014

PREMIUM CHANGES FROM 2014

Range across rating areas in state

Maximum decrease $ Maximum increase

Lowest-price bronze plans: -3% +9%
Lowest-price silver plans: -6% +8%
2nd lowest-price silver plans: -2% +6%

IMPACT OF PREMIUM CHANGES

Subsidy-eligible population across state*:

<table>
<thead>
<tr>
<th>Weighted average annual change*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Will see net premium increase in lowest-price silver plan: 41%</td>
</tr>
<tr>
<td>Will see net premium decrease in lowest-price silver plan: 55%</td>
</tr>
</tbody>
</table>

Maine

CARRIER EXCHANGE PARTICIPATION

2015 filed carriers across state*

Incumbents from 2014 (of 2 total) New entrants in 2015

02 01

EXCHANGE PRODUCT OFFERINGS

Total across state

1.4X

More plans offered compared to 2014

PREMIUM CHANGES FROM 2014

Range across rating areas in state

Maximum decrease $ Maximum increase

Lowest-price bronze plans -7%

Lowest-price silver plans -3%

2nd lowest-price silver plans -4% +1%

IMPACT OF PREMIUM CHANGES

Subsidy-eligible population across state*

50% Will see net premium increase in lowest-price silver plan

48% 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.


McKinsey Center for U.S. Health System Reform
CARRIER EXCHANGE PARTICIPATION

2015 filed carriers across state*+

Incumbents from 2014 (of 6 total) New entrants in 2015

0 5 0 2

EXCHANGE PRODUCT OFFERINGS

Total across state

1.4X

More plans offered compared to 2014

PREMIUM CHANGES FROM 2014

Range across rating areas in state

Maximum decrease $ Maximum increase

Lowest-price bronze plans +14%

Lowest-price silver plans -1% +7%

2nd lowest-price silver plans +7%

IMPACT OF PREMIUM CHANGES

Subsidy-eligible population across state* Weighted average annual change*

51% Will see net premium increase in lowest-price silver plan

49% 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.

Massachusetts

CARRIER EXCHANGE PARTICIPATION

2015 filed carriers across state*+

09 02

Incumbents from 2014 (of 10 total)
New entrants in 2015

EXCHANGE PRODUCT OFFERINGS

Total across state

1.1x

More plans offered compared to 2014

EXCHANGE PRODUCT OFFERINGS

PREMIUM CHANGES FROM 2014

Range across rating areas in state

Maximum decrease $ Maximum increase

Lowest-price bronze plans -3% +7%
Lowest-price silver plans -14% +10%
2nd lowest-price silver plans -6%

IMPACT OF PREMIUM CHANGES

Subsidy-eligible population across state*

Weighted average annual change*

72%

Will see net premium increase in lowest-price silver plan

+$255

28%

Will see net premium decrease in lowest-price silver plan

-$213

*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.

Michigan

**CARRIER EXCHANGE PARTICIPATION**

2015 filed carriers across state

10

04

- Incumbents from 2014 (of 10 total)
- New entrants in 2015

**EXCHANGE PRODUCT OFFERINGS**

Total across state

2.0x

- More plans offered compared to 2014

**PREMIUM CHANGES FROM 2014**

Range across rating areas in state

- Maximum decrease
- Maximum increase

- Lowest-price bronze plans: -2%, +13%
- Lowest-price silver plans: -3%, +15%
- 2nd lowest-price silver plans: -6%, +7%

**IMPACT OF PREMIUM CHANGES**

Subsidy-eligible population across state

- Will see net premium increase in lowest-price silver plan
  - 99%, $+283
- Will see net premium decrease in lowest-price silver plan
  - 1%, $-65

*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

2015 filed carriers across state*

0400

Incumbents from 2014 (of 5 total)

New entrants in 2015

EXCHANGE PRODUCT OFFERINGS

Total across state

1.6x

More plans offered compared to 2014

PREMIUM CHANGES FROM 2014

Range across rating areas in state

Maximum decrease $ Maximum increase

Lowest-price bronze plans -2% +43%

Lowest-price silver plans -8% +25%

2nd lowest-price silver plans -8% +26%

IMPACT OF PREMIUM CHANGES

Subsidy-eligible population across state*

85%

Will see net premium increase in lowest-price silver plan

+$195

Weighted average annual change*

15%

Will see net premium decrease in lowest-price silver plan

-$205

*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: Individual market exchange information available through state and federal exchanges with active window shopping as of November 13, 2014. Last updated November 14, 2014

McKinsey Center for U.S. Health System Reform
Mississippi

**CARRIER EXCHANGE PARTICIPATION**

2015 filed carriers across state*

<table>
<thead>
<tr>
<th>Incumbents from 2014 (of total)</th>
<th>New entrants in 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>02</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 2014**

Range across rating areas in state

- Lowest-price bronze plans: -33%
- Lowest-price silver plans: -24% +6%
- 2nd lowest-price silver plans: -26%

**EXCHANGE PRODUCT OFFERINGS**

Total across state

- More plans offered compared to 2014
- 1.8X

**IMPACT OF PREMIUM CHANGES**

Subsidy-eligible population across state*

- Weighted average annual change*:
  - Will see net premium increase in lowest-price silver plan: 78% +$325
  - Will see net premium decrease in lowest-price silver plan: 21% -$105

*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
Missouri

CARRIER EXCHANGE PARTICIPATION

2015 filed carriers across state*

04
03

Incumbents from 2014 (of 4 total)
New entrants in 2015

EXCHANGE PRODUCT OFFERINGS

Total across state

1.3x

More plans offered compared to 2014

PREMIUM CHANGES FROM 2014

Range across rating areas in state

Maximum decrease $ Maximum increase

Lowest-price bronze plans
-6% +18%

Lowest-price silver plans
-10% +18%

2nd lowest-price silver plans
-12% +23%

IMPACT OF PREMIUM CHANGES

Subsidy-eligible population across state*

52%

Will see net premium increase in lowest-price silver plan

45%

Will see net premium decrease in lowest-price silver plan

Montana

CARRIER EXCHANGE PARTICIPATION

2015 filed carriers across state*

03 01

Incumbents from 2014 (of 3 total) New entrants in 2015

EXCHANGE PRODUCT OFFERINGS

Total across state

1.5x

More plans offered compared to 2014

PREMIUM CHANGES FROM 2014

Range across rating areas in state

Maximum decrease $ Maximum increase

Lowest-price bronze plans

-3% $ 0 +3%

Lowest-price silver plans

-8% $ 0 -8%

2nd lowest-price silver plans

IMPACT OF PREMIUM CHANGES

Subsidy-eligible population across state*

Weighted average annual change*

78% Will see net premium increase in lowest-price silver plan

22% 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.


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

**CARRIER EXCHANGE PARTICIPATION**

- 2015 filed carriers across state*: 03
- New entrants in 2015: 01

Incumbents from 2014 (of 4 total)

**EXCHANGE PRODUCT OFFERINGS**

Total across state

1.0x

More plans offered compared to 2014

**PREMIUM CHANGES FROM 2014**

Range across rating areas in state

- Lowest-price bronze plans: +13%
- Lowest-price silver plans: +17%
- 2nd lowest-price silver plans: +17%

**IMPACT OF PREMIUM CHANGES**

- Subsidy-eligible population across state*: 100%
- Weighted average annual change*: +$96

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

*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.

Nevada

CARRIER EXCHANGE PARTICIPATION

2015 filed carriers across state*+

04 01

Incumbents from 2014 (of 4 total) New entrants in 2015

EXCHANGE PRODUCT OFFERINGS

Total across state

1.3x

More plans offered compared to 2014

PREMIUM CHANGES FROM 2014

Range across rating areas in state

Maximum decrease $ Maximum increase

Lowest-price bronze plans -18% +10%

Lowest-price silver plans -7% +1%

2nd lowest-price silver plans -5%

IMPELLICIT OF PREMIUM CHANGES

Subsidy-eligible population across state*

Weighted average annual change*

78% Will see net premium increase in lowest-price silver plan

+$39

22% 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.

New Hampshire

**CARRIER EXCHANGE PARTICIPATION**

2015 filed carriers across state:

- Incumbents from 2014 (of 1 total)
- New entrants in 2015

0 | 1 | 0 | 4

**EXCHANGE PRODUCT OFFERINGS**

Total across state

3.8x

More plans offered compared to 2014

**PREMIUM CHANGES FROM 2014**

Range across rating areas in state

- Lowest-price bronze plans: -17%
- Lowest-price silver plans: -18%
- 2nd lowest-price silver plans: -15%

**IMPACT OF PREMIUM CHANGES**

Subsidy-eligible population across state:

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

Impact:

- -147


*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 Jersey

CARRIER EXCHANGE PARTICIPATION

2015 filed carriers across state* +

Incumbents from 2014 (of 3 total) 0 3
New entrants in 2015 0 2

EXCHANGE PRODUCT OFFERINGS

Total across state

1.9x

More plans offered compared to 2014

IMPACT OF PREMIUM CHANGES

Subsidy-eligible population across state* + $153

Weighted average annual change*

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

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

Range across rating areas in state

Maximum decrease $ Maximum increase

Lowest-price bronze plans

Lowest-price silver plans $2

2nd lowest-price silver plans -1%


*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 Mexico

**CARRIER EXCHANGE PARTICIPATION**

2015 filed carriers across state*

- Incumbents from 2014 (of 4 total)
- New entrants in 2015

**EXCHANGE PRODUCT OFFERINGS**

Total across state

- 1.2x

More plans offered compared to 2014

**PREMIUM CHANGES FROM 2014**

Range across rating areas in state

- Maximum decrease
- Maximum increase

<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>-14%</td>
<td></td>
</tr>
<tr>
<td>Lowest-price silver plans</td>
<td>-11%</td>
<td></td>
</tr>
<tr>
<td>2nd lowest-price silver plans</td>
<td>-12%</td>
<td></td>
</tr>
</tbody>
</table>

**IMPACT OF PREMIUM CHANGES**

Subsidy-eligible population across state*

- Weighted average annual change*

- 77%

Will see net premium increase in lowest-price silver plan

+$64

- 23%

Will see net premium decrease in lowest-price silver plan

-$170

*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

2015 filed carriers across state*

| 18 | 01 |

Incumbents from 2014 (of 19 total)  New entrants in 2015

EXCHANGE PRODUCT OFFERINGS

Total across state

1.1x

More plans offered compared to 2014

PREMIUM CHANGES FROM 2014

Range across rating areas in state

Maximum decrease  $  Maximum increase

-2%  +11%
-11%  +6%
+13%

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

IMPACT OF PREMIUM CHANGES

Subsidy-eligible population across state*

Weighted average annual change*

73%  +$106
27%  -$324

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.


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

CARRIER EXCHANGE PARTICIPATION

2015 filed carriers across state*

<table>
<thead>
<tr>
<th>02</th>
<th>01</th>
</tr>
</thead>
</table>

Incumbents from 2014 (of total)
New entrants in 2015

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.

EXCHANGE PRODUCT OFFERINGS

Total across state

1.5x

More plans offered compared to 2014

PREMIUM CHANGES FROM 2014

Range across rating areas in state

Max. decrease $ Max. increase

- Lowest-price bronze plans
  -14% +16%

- Lowest-price silver plans
  -16% +21%

- 2nd lowest-price silver plans
  -14% +21%

IMPACT OF PREMIUM CHANGES

Subsidy-eligible population across state*

39%

Will see net premium increase in lowest-price silver plan

+$69

60%

Will see net premium decrease in lowest-price silver plan

-$78

*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
North Dakota

CARRIER EXCHANGE PARTICIPATION

2015 filed carriers across state*

0 3 0 0

Incumbents from 2014 (of 3 total)
New entrants in 2015

EXCHANGE PRODUCT OFFERINGS

Total across state

1.2x

More plans offered compared to 2014

PREMIUM CHANGES FROM 2014

Range across rating areas in state

Maximum decrease $  Maximum increase

Lowest-price bronze plans
-1%  +7%

Lowest-price silver plans
+7%

2nd lowest-price silver plans
+8%

IMPACT OF PREMIUM CHANGES

Subsidy-eligible population across state*

Weighted average annual change*

34%  Will see net premium increase in lowest-price silver plan

+$66

66%  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.

McKinsey Center for U.S. Health System Reform
Ohio

CARRIER EXCHANGE PARTICIPATION

2015 filed carriers across state*

11

05

Incumbents from 2014 (of 12 total)

New entrants in 2015

EXCHANGE PRODUCT OFFERINGS

Total across state

1.8x

2015

2014

More plans offered compared to 2014

PREMIUM CHANGES FROM 2014

Range across rating areas in state

Maximum decrease $ Maximum increase

Lowest-price bronze plans -22% +13%

Lowest-price silver plans -4% +17%

2nd lowest-price silver plans -8% +12%

IMPACT OF PREMIUM CHANGES

Subsidy-eligible population across state*

Weighted average annual change*

63%

37%

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.
Oklahoma

CARRIER EXCHANGE PARTICIPATION

2015 filed carriers across state*

0 3

New entrants in 2015

0 1

Incumbents from 2014 (of 6 total)

EXCHANGE PRODUCT OFFERINGS

Total across state

0.8x

More plans offered compared to 2014

PREMIUM CHANGES FROM 2014

Range across rating areas in state

Maximum decrease $ Maximum increase

Lowest-price bronze plans +22%

Lowest-price silver plans -7% +11%

2nd lowest-price silver plans -2% +15%

IMPACT OF PREMIUM CHANGES

Subsidy-eligible population across state*

Weighted average annual change*

9%

Will see net premium increase in lowest-price silver plan

+$71

90%

Will see net premium decrease in lowest-price silver plan

-$103

*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.

Oregon

CARRIER EXCHANGE PARTICIPATION

2015 filed carriers across state*:

10 00

- Incumbents from 2014 (of 11 total)
- New entrants in 2015

EXCHANGE PRODUCT OFFERINGS

Total across state

1.1x

More plans offered compared to 2014

PREMIUM CHANGES FROM 2014

Range across rating areas in state

Maximum decrease $1
Maximum increase $139

- Lowest-price bronze plans: +10%
- Lowest-price silver plans: +10%
- 2nd lowest-price silver plans: +9%

IMPACT OF PREMIUM CHANGES

Subsidy-eligible population across state*

99%

- Will see net premium increase in lowest-price silver plan: +$139

1%

- Will see net premium decrease in lowest-price silver plan: -$1

*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
Pennsylvania

CARRIER EXCHANGE PARTICIPATION

2015 filed carriers across state

<table>
<thead>
<tr>
<th>2015</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>10</td>
<td>03</td>
</tr>
</tbody>
</table>

Incumbents from 2014 (of 10 total)

New entrants in 2015

+16%

EXCHANGE PRODUCT OFFERINGS

Total across state

1.2x

More plans offered compared to 2014

PREMIUM CHANGES FROM 2014

Range across rating areas in state

Maximum decrease $ Maximum increase

Lowest-price bronze plans -8% +16%

Lowest-price silver plans -1% +16%

2nd lowest-price silver plans -11% +16%

IMPACT OF PREMIUM CHANGES

Subsidy-eligible population across state

Weighted average annual change

83% Will see net premium increase in lowest-price silver plan

17% 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.
Rhode Island

CARRIER EXCHANGE PARTICIPATION

2015 filed carriers across state*

0201

Incumbents from 2014 (of 2 total)

New entrants in 2015

EXCHANGE PRODUCT OFFERINGS

Total across state

2.0x

More plans offered compared to 2014

PREMIUM CHANGES FROM 2014

Range across rating areas in state

Maximum decrease $ Maximum increase

Lowest-price bronze plans

-5%

Lowest-price silver plans

-11%

2nd lowest-price silver plans

-12%

IMPACT OF PREMIUM CHANGES

Subsidy-eligible population across state*

83%

Will see net premium increase in lowest-price silver plan

+$102

Weighted average annual change*

17%

Will see net premium decrease in lowest-price silver plan

-$249

*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 18, 2019.
Last updated November 19, 2019.
South Carolina

**CARRIER EXCHANGE PARTICIPATION**

2015 filed carriers across state*

| 0 | 4 | 0 | 1 |

Incumbents from 2014 (of 4 total)  
New entrants in 2015

*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

**EXCHANGE PRODUCT OFFERINGS**

**Total across state**

2.2x

More plans offered compared to 2014

**IMPACT OF PREMIUM CHANGES**

**Range across rating areas in state**

<table>
<thead>
<tr>
<th></th>
<th>Maximum decrease</th>
<th>Maximum increase</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lowest-price bronze plans</td>
<td>-17%</td>
<td>+3%</td>
</tr>
<tr>
<td>Lowest-price silver plans</td>
<td>-6%</td>
<td>+5%</td>
</tr>
<tr>
<td>2nd lowest-price silver plans</td>
<td>-6%</td>
<td>+8%</td>
</tr>
</tbody>
</table>

**Subsidy-eligible population across state**

35%

Will see net premium increase in lowest-price silver plan

$110

65%

Will see net premium decrease in lowest-price silver plan

-$67

*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.

South Dakota

CARRIER EXCHANGE PARTICIPATION

2015 filed carriers across state

0 3 0 0

Incumbents from 2014 (of 3 total)

New entrants in 2015

EXCHANGE PRODUCT OFFERINGS

Total across state

1.2x

More plans offered compared to 2014

PREMIUM CHANGES FROM 2014

Range across rating areas in state

Maximum decrease Maximum increase

Lowest-price bronze plans -9%

Lowest-price silver plans -15% +1%

2nd lowest-price silver plans -15%

IMPACT OF PREMIUM CHANGES

Subsidy-eligible population across state

93% Will see net premium increase in lowest-price silver plan +$103

6% Will see net premium decrease in lowest-price silver plan -$214

*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
Tennessee

CARRIER EXCHANGE PARTICIPATION

2015 filed carriers across state*

Incumbents from 2014 (of 4 total)

0 4

New entrants in 2015

0 1

EXCHANGE PRODUCT OFFERINGS

Total across state

1.5x

2015

2014

IMPACT OF PREMIUM CHANGES

Subsidy-eligible population across state*

Weighted average annual change*

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

+ $60

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

- $18

PREMIUM CHANGES FROM 2014

Range across rating areas in state

Maximum decrease $ Maximum increase

Lowest-price bronze plans

-6% +10%

Lowest-price silver plans

-7% +16%

2nd lowest-price silver plans

-7% +15%

*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 18, 2019.

Last updated November 19, 2019.
Texas

CARRIER EXCHANGE PARTICIPATION

2015 filed carriers across state*

11

New entrants in 2015

03

Incumbents from 2014 (of 12 total)

EXCHANGE PRODUCT OFFERINGS

1.5x

Total across state

More plans offered compared to 2014

PREMIUM CHANGES FROM 2014

Range across rating areas in state

Minimum decrease $ Maximum increase

Lowest-price bronze plans

+26%

Lowest-price silver plans

-6% +16%

2nd lowest-price silver plans

-4% +17%

IMPACT OF PREMIUM CHANGES

Subsidy-eligible population across state*

88%

Weighted average annual change*

+$162

Will see net premium increase in lowest-price silver plan

12%

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.

Utah

CARRIER EXCHANGE PARTICIPATION

2015 filed carriers across state*

06

00

Incumbents from 2014 (of 6 total)

New entrants in 2015

EXCHANGE PRODUCT OFFERINGS

Total across state

1.2x

More plans offered compared to 2014

PREMIUM CHANGES FROM 2014

Range across rating areas in state

Maximum decrease

Maximum increase

Lowest-price bronze plans

+10%

Lowest-price silver plans

-3%

2nd lowest-price silver plans

+3%

IMPACT OF PREMIUM CHANGES

Subsidy-eligible population across state*

Weighted average annual change*

92%

+$148

Will see net premium increase in lowest-price silver plan

6%

-$67

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.

Virginia

CARRIER EXCHANGE PARTICIPATION

2015 filed carriers across state*

| 08 | 01 |

- Incumbents from 2014 (of 8 total)
- New entrants in 2015

EXCHANGE PRODUCT OFFERINGS

Total across state

1.1x

More plans offered compared to 2014

PREMIUM CHANGES FROM 2014

Range across rating areas in state

- Maximum decrease $16
- Maximum increase $73

- Lowest-price bronze plans: -3%
- Lowest-price silver plans: +8%
- 2nd lowest-price silver plans: +6%

IMPACT OF PREMIUM CHANGES

Subsidy-eligible population across state*

- Weighted average annual change*

99% Will see net premium increase in lowest-price silver plan

1% Will see net premium decrease in lowest-price silver plan

SOURCE: Publicly available product data on federal and state exchanges as of November 18, 2019.
Last updated November 19, 2019.

*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.
Vermont

CARRIER EXCHANGE PARTICIPATION

2015 filed carriers across state*

02 00

Incumbents from 2014 (of 2 total)
New entrants in 2015

EXCHANGE PRODUCT OFFERINGS

Total across state

0.9x

More plans offered compared to 2014

PREMIUM CHANGES FROM 2014

Range across rating areas in state

Maximum decrease $ Maximum increase

Lowest-price bronze plans

+7%

Lowest-price silver plans

+8%

2nd lowest-price silver plans

+6%

IMPACT OF PREMIUM CHANGES

Subsidy-eligible population across state* Weighted average annual change*

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

+$153

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.

Washington

CARRIER EXCHANGE PARTICIPATION

2015 filed carriers across state*

08 02

Incumbents from 2014 (of 8 total)

New entrants in 2015

EXCHANGE PRODUCT OFFERINGS

Total across state

1.6X

More plans offered compared to 2014

PREMIUM CHANGES FROM 2014

Range across rating areas in state

Maximum decrease $ Maximum increase

Lowest-price bronze plans

-9% +4%

Lowest-price silver plans

-19%

2nd lowest-price silver plans

-10%

IMPACT OF PREMIUM CHANGES

Subsidy-eligible population across state*

35% Will see net premium increase in lowest-price silver plan

64% 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.
West Virginia

**CARRIER EXCHANGE PARTICIPATION**

2015 filed carriers across state

| 01 | 00 |

- Incumbents from 2014 (of 2 total)
- New entrants in 2015

**EXCHANGE PRODUCT OFFERINGS**

Total across state

1.2x

More plans offered compared to 2014

**PREMIUM CHANGES FROM 2014**

Range across rating areas in state

<table>
<thead>
<tr>
<th></th>
<th>Maximum decrease</th>
<th>Maximum increase</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lowest-price bronze plans</td>
<td>+9%</td>
<td></td>
</tr>
<tr>
<td>Lowest-price silver plans</td>
<td>+9%</td>
<td></td>
</tr>
<tr>
<td>2nd lowest-price silver plans</td>
<td>+9%</td>
<td></td>
</tr>
</tbody>
</table>

**IMPACT OF PREMIUM CHANGES**

Subsidy-eligible population across state

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

$60

**SOURCE:** Publicly available product data on federal and state exchanges as of November 18, 2019. Last updated November 19, 2019.

+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. Reduction in number of existing carriers due to an instance of a carrier with multiple filing names in 2014 now filing under 1 name in 2015.

*B Basis 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
### Wisconsin

#### Carrier Exchange Participation

**2015 filed carriers across state**

<table>
<thead>
<tr>
<th>Incumbents from 2014 (of 13 total)</th>
<th>New entrants in 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>13</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.

#### Exchange Product Offerings

**Total across state**

- More plans offered compared to 2014

  - 1.3x

#### Premium Changes from 2014

**Range across rating areas in state**

<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>-15%</td>
<td>+9%</td>
</tr>
<tr>
<td>Lowest-price silver plans</td>
<td>-8%</td>
<td>+7%</td>
</tr>
<tr>
<td>2nd lowest-price silver plans</td>
<td>-10%</td>
<td>+8%</td>
</tr>
</tbody>
</table>

#### Impact of Premium Changes

**Subsidy-eligible population across state**

- Will see net premium decrease in lowest-price silver plan: 51%
  - Maximum decrease $125

- Will see net premium increase in lowest-price silver plan: 47%
  - Maximum increase $125

*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 18, 2019. Last updated November 19, 2019.
Wyoming

CARRIER EXCHANGE PARTICIPATION

2015 filed carriers across state*

- Incumbents from 2014 (of 2 total)
- New entrants in 2015

EXCHANGE PRODUCT OFFERINGS

Total across state

2.4x

New entrants in 2015

MORE PLANS OFFERED COMPARED TO 2014

PREMIUM CHANGES FROM 2014

Range across rating areas in state

- Maximum decrease
- Maximum increase

LOWEST-PRICE BRONZE PLANS

+10%

LOWEST-PRICE SILVER PLANS

+10%

2ND LOWEST-PRICE SILVER PLANS

+8%

IMPACT OF PREMIUM CHANGES

Subsidy-eligible population across state*

- Will see net premium increase in lowest-price silver plan
  - 100%
  - +$222

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


*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. 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.
Appendix

CARRIER EXCHANGE PARTICIPATION

How to read the charts

To understand how carrier participation is changing exchange competitive dynamics, we compared the carriers competing on the exchanges in 2014 and 2015.

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 2014” represents the number of carriers that filed exchange plans in a given state in both 2014 and 2015.

“Of XX total” represents the number of 2014 exchange carriers in a given state. (If that number is greater than the number of incumbents filing in 2015, one or more incumbents left that state’s exchange market in 2015.)

“New entrants in 2015” represents the number of carriers filing 2015 exchange plans that did not participate in 2014.

EXCHANGE PRODUCT OFFERINGS

How to read the charts

To understand how consumers’ choice of products is changing, we compared the number of exchange products offered in 2014 and 2015.

“Total across state” was calculated by determining the total number of plans (in all metals levels) in each rating area and then adding those numbers together.

“Plans offered compared to 2014” represents the difference between the total number of 2015 exchange plans offered in a given state and all 2014 exchange plans offered in that same state; plans were counted uniquely at a rating area level (i.e., each plan in each rating area counts as 1).

On the summary slide (“By the Numbers”), this difference represents an average of each state’s 2014 vs. 2015 total exchange product offerings.
Appendix

PREMIUM CHANGES FROM 2014

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 2014 and 2015. In both years, we used the gross per member per month (PMPM) premium price (before any subsidies) for a 40-year-old non-smoker.

“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 2014 and 2015 for the lowest-price silver plan in each rating area. 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 rating area, using public sources (Census Bureau, ACS, SAHIE).

Next, we combined this population distribution with data about 2014 and 2015 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 2014 and 2015 net premiums to calculate weighted average rate changes for the 51 states individually and collectively.

McKinsey Center for U.S. Health System Reform