

2019 Individual and Small Group Enrollment

2/22/2019

Individual Enrollment

Plan selection and year over year changes

Individual Enrollment – Individuals by Metal Level and Plan Type

Plan		January 2019 Covered Lives*					January 2018 Covered Lives					
		Standard, Deductible	Standard, HDHP	Non-Std, Deductible	Non-Std, HDHP	Total	Standard, Deductible	Standard, HDHP	Non-Std, Deductible	Non-Std, HDHP	Total	
Catastrophic	Total	0	0	306	0	306	0	0	298	0	298	
Bronze With RX MOOP		2,800	1,828	687	0	5,315	2,427	1,853	735	0	5,015	
Bronze Wo RX MOOP		405	0	912	936	2,253	129	0	538	1,147	1,814	
Bronze	Total	3,205	1,828	1,599	936	7,568	2,556	1,853	1,273	1,147	6,829	
Silver	73%	545	132	458	9	1,144	1,202	273	751	0	2,226	
Silver	77%	1,041	306	1,492	27	2,866	1,719	579	1,636	0	3,934	
Silver	87%	1,948	545	3,052	70	5,615	2,650	819	2,528	0	5,997	
Silver	94%	713	179	1,040	30	1,962	1,006	303	886	0	2,195	
Silver	No CSR	1,118	453	766	15	2,352	3,075	1,419	1,324	0	5,818	
Silver	Reflective	1,235	497	570	322	2,624	0	0	0	0	0	
Silver	Total	6,600	2,112	7,378	473	16,563	9,652	3,393	7,125	0	20,170	
Gold	Total	3,903	0	709	2,432	7,044	1,951	0	499	1,334	3,784	
Platinum	Total	2,915	0	0	0	2,915	3,061	0	0	0	3,061	Yr over Yr
Total		16,623	3,940	9,992	3,841	34,396	17,220	5,246	9,195	2,481	34,142	0.7%

*Source: Individual market enrollment, both on and off exchange, as reported by BCBSVT and MVP to DVHA. BCBSVT as of 1/31/19, assessed on 2/8/19. MVP enrollment as of 1/15/19, assessed on 2/20/19.

Individual Enrollment – Percentage by Metal Level and Plan Type

Plan		January 2019 Covered Lives					January 2018 Covered Lives				
		Standard, Deductible	Standard, HDHP	Non-Std, Deductible	Non-Std, HDHP	Total	Standard, Deductible	Standard, HDHP	Non-Std, Deductible	Non-Std, HDHP	Total
Catastroph	Total	0.0%	0.0%	0.9%	0.0%	0.9%	0.0%	0.0%	0.9%	0.0%	0.9%
Bronze With RX MOOP		8.1%	5.3%	2.0%	0.0%	15.5%	7.1%	5.4%	2.2%	0.0%	14.7%
Bronze Wo RX MOOP		1.2%	0.0%	2.7%	2.7%	6.6%	0.4%	0.0%	1.6%	3.4%	5.3%
Bronze	Total	9.3%	5.3%	4.6%	2.7%	22.0%	7.5%	5.4%	3.7%	3.4%	20.0%
Silver	73%	1.6%	0.4%	1.3%	0.0%	3.3%	3.5%	0.8%	2.2%	0.0%	6.5%
Silver	77%	3.0%	0.9%	4.3%	0.1%	8.3%	5.0%	1.7%	4.8%	0.0%	11.5%
Silver	87%	5.7%	1.6%	8.9%	0.2%	16.3%	7.8%	2.4%	7.4%	0.0%	17.6%
Silver	94%	2.1%	0.5%	3.0%	0.1%	5.7%	2.9%	0.9%	2.6%	0.0%	6.4%
Silver	No CSR	3.3%	1.3%	2.2%	0.0%	6.8%	9.0%	4.2%	3.9%	0.0%	17.0%
Silver	Reflective	3.6%	1.4%	1.7%	0.9%	7.6%	0.0%	0.0%	0.0%	0.0%	0.0%
Silver	Total	19.2%	6.1%	21.5%	1.4%	48.2%	28.3%	9.9%	20.9%	0.0%	59.1%
Gold	Total	11.3%	0.0%	2.1%	7.1%	20.5%	5.7%	0.0%	1.5%	3.9%	11.1%
Platinum	Total	8.5%	0.0%	0.0%	0.0%	8.5%	9.0%	0.0%	0.0%	0.0%	9.0%
Total		48.3%	11.5%	29.0%	11.2%	100.0%	50.4%	15.4%	26.9%	7.3%	100.0%

Change in Individual Enrollment, January 2018 to January 2019

Plan		# Change in Covered Lives				
		Standard, Deductible	Standard, HDHP	Non-Std, Deductible	Non-Std, HDHP	Total
Catastrophical	Total	0	0	8	0	8
Bronze With RX MOOP		373	-25	-48	0	300
Bronze Wo RX MOOP		276	0	374	-211	439
Bronze	Total	649	-25	326	-211	739
Silver	73%	-657	-141	-293	9	-1,082
Silver	77%	-678	-273	-144	27	-1,068
Silver	87%	-702	-274	524	70	-382
Silver	94%	-293	-124	154	30	-233
Silver	No CSR	-1,957	-966	-558	15	-3,466
Silver	Reflective	1,235	497	570	322	2,624
Silver	Total	-3,052	-1,281	253	473	-3,607
Gold	Total	1,952	0	210	1,098	3,260
Platinum	Total	-146	0	0	0	-146
Total		-597	-1,306	797	1,360	254

% Change Jan 2018 to Jan 2019				
Standard, Deductible	Standard, HDHP	Non-Std, Deductible	Non-Std, HDHP	Total
N/A	N/A	2.7%	N/A	2.7%
14.8%	-1.6%	-8.8%	N/A	5.3%
202.3%	N/A	66.9%	-18.4%	22.6%
24.3%	-1.6%	23.2%	-18.4%	9.9%
-54.6%	-51.6%	-39.1%	N/A	-48.6%
-39.3%	-47.2%	-10.9%	N/A	-28.0%
-26.8%	-33.5%	17.8%	N/A	-7.8%
-29.5%	-40.9%	13.2%	N/A	-12.3%
-63.5%	-67.2%	-38.0%	N/A	-58.4%
N/A	N/A	N/A	N/A	N/A
-31.7%	-37.4%	2.3%	N/A	-18.3%
97.7%	N/A	40.3%	80.9%	84.2%
-5.1%	N/A	N/A	N/A	-5.1%
-4.0%	-24.8%	7.2%	54.1%	0.1%

*Source: Individual market enrollment, both on and off exchange, as reported by BCBSVT and MVP to DVHA. BCBSVT as of 1/31/19, assessed on 2/8/19. MVP enrollment as of 1/15/19, assessed on 2/20/19.

Small Group Enrollment

Plan selection and year over year changes

Small Group Enrollment – Covered Lives by Metal and Plan Type

Plan		January 2019 Covered Lives					January 2018 Covered Lives					
		Standard, Deductible	Standard, HDHP	Non-Std, Deductible	Non-Std, HDHP	Total	Standard, Deductible	Standard, HDHP	Non-Std, Deductible	Non-Std, HDHP	Total	
Bronze with RX MOOP		1,910	2,912	91	0	4,913	1,979	3,372	229	0	5,580	
Bronze Wo RX MOOP		136	0	402	889	1,427	138	0	499	968	1,605	
Bronze	Total	2,046	2,912	493	889	6,340	2,117	3,372	728	968	7,185	
Silver	No CSR	219	276	122	0	617	6,669	4,314	1,191	0	12,174	
Silver	Reflective	5,318	3,216	1,191	501	10,226	0	0	0	0	0	
Silver	Total	5,537	3,492	1,313	501	10,843	6,669	4,314	1,191	0	12,174	
Gold	Total	5,717	0	633	8,257	14,607	5,759	0	958	9,615	16,332	
Platinum	Total	8,851	0	0	0	8,851	9,819	0	0	0	9,819	Yr over Yr
Total		22,151	6,404	2,439	9,647	40,641	24,364	7,686	2,877	10,583	45,510	-10.7%

*Source: Small group enrollment, both on and off exchange, as reported by BCBSVT and MVP to DVHA. BCBSVT as of 1/31/19, assessed on 2/8/19. MVP enrollment as of 1/15/19, assessed on 2/20/19.

Small Group Enrollment – Percentage by Metal Level and Plan Type

Plan		January 2019 Covered Lives					January 2018 Covered Lives				
		Standard, Deductible	Standard, HDHP	Non-Std, Deductible	Non-Std, HDHP	Total	Standard, Deductible	Standard, HDHP	Non-Std, Deductible	Non-Std, HDHP	Total
Bronze with RX MOOP		4.7%	7.2%	0.2%	0.0%	12.1%	4.3%	7.4%	0.5%	0.0%	12.3%
Bronze Wo RX MOOP		0.3%	0.0%	1.0%	2.2%	3.5%	0.3%	0.0%	1.1%	2.1%	3.5%
Bronze	Total	5.0%	7.2%	1.2%	2.2%	15.6%	4.7%	7.4%	1.6%	2.1%	15.8%
Silver	No CSR	0.5%	0.7%	0.3%	0.0%	1.5%	14.7%	9.5%	2.6%	0.0%	26.8%
Silver	Reflective	13.1%	7.9%	2.9%	1.2%	25.2%	0.0%	0.0%	0.0%	0.0%	0.0%
Silver	Total	13.6%	8.6%	3.2%	1.2%	26.7%	14.7%	9.5%	2.6%	0.0%	26.8%
Gold	Total	14.1%	0.0%	1.6%	20.3%	35.9%	12.7%	0.0%	2.1%	21.1%	35.9%
Platinum	Total	21.8%	0.0%	0.0%	0.0%	21.8%	21.6%	0.0%	0.0%	0.0%	21.6%
Total		54.5%	15.8%	6.0%	23.7%	100.0%	53.5%	16.9%	6.3%	23.3%	100.0%

*Source: Individual market enrollment, both on and off exchange, as reported by BCBSVT and MVP to DVHA. BCBSVT as of 1/31/19, assessed on 2/8/19. MVP enrollment as of 1/15/19, assessed on 2/20/19.

Change in Small Group Enrollment, January 2018 to January 2019

Plan		# Change in Covered Lives				
		Standard, Deductible	Standard, HDHP	Non-Std, Deductible	Non-Std, HDHP	Total
Bronze with RX MOOP		-69	-460	-138	0	-667
Bronze Wo RX MOOP		-2	0	-97	-79	-178
Bronze	Total	-71	-460	-235	-79	-845
Silver	No CSR	-6,450	-4,038	-1,069	0	-11,557
Silver	Reflective	5,318	3,216	1,191	501	10,226
Silver	Total	-1,132	-822	122	501	-1,331
Gold	Total	-42	0	-325	-1,358	-1,725
Platinum	Total	-968	0	0	0	-968
Total		-2,213	-1,282	-438	-936	-4,869

% Change Jan 2018 to Jan 2019				
Standard, Deductible	Standard, HDHP	Non-Std, Deductible	Non-Std, HDHP	Total
-3.5%	-13.6%	-60.3%	N/A	-12.0%
-1.4%	N/A	-19.4%	-8.2%	-11.1%
-3.4%	-13.6%	-32.3%	-8.2%	-11.8%
-96.7%	-93.6%	-89.8%	N/A	-94.9%
N/A	N/A	N/A	N/A	N/A
-17.0%	-19.1%	10.2%	N/A	-10.9%
-0.7%	N/A	-33.9%	-14.1%	-10.6%
-9.9%	N/A	N/A	N/A	-9.9%
-9.1%	-16.7%	-15.2%	-8.8%	-10.7%

*Source: Individual market enrollment, both on and off exchange, as reported by BCBSVT and MVP to DVHA. BCBSVT as of 1/31/19, assessed on 2/8/19. MVP enrollment as of 1/15/19, assessed on 2/20/19.