

# 2020 Individual and Small Group Enrollment Report

2/3/2020

# Individual Enrollment

Plan selection and year over year changes

# Individual Enrollment – Individuals by Metal Level and Plan Type

Plan		January 2019 Covered Lives					Plan		January 2020 Covered Lives				
		Standard, Deductible	Standard, HDHP	Non-Std, Deductible	Non-Std, HDHP	Total			Standard, Deductible	Standard, HDHP	Non-Std, Deductible	Non-Std, HDHP	Total
<b>Catastrophic</b>	<b>Total</b>	N/A	N/A	306	N/A	306	<b>Catastrophic</b>	<b>Total</b>	N/A	N/A	365	N/A	365
Bronze With RX MOOP		2,800	1,828	687	N/A	5,315	Bronze With RX MOOP		2,893	1,947	N/A	N/A	4,840
Bronze Wo RX MOOP		405	N/A	912	936	2,253	Bronze Wo RX MOOP		686	N/A	1,890	1,039	3,615
<b>Bronze</b>	<b>Total</b>	<b>3205</b>	<b>1828</b>	<b>1599</b>	<b>936</b>	<b>7568</b>	<b>Bronze</b>	<b>Total</b>	<b>3579</b>	<b>1947</b>	<b>1890</b>	<b>1039</b>	<b>8455</b>
Silver	73%	545	132	458	9	1,144	Silver	73%	459	105	455	28	1,047
Silver	77%	1,041	306	1,492	27	2,866	Silver	77%	853	223	1,324	52	2,452
Silver	87%	1,948	545	3,052	70	5,615	Silver	87%	1,520	421	2,878	155	4,974
Silver	94%	713	179	1,040	30	1,962	Silver	94%	562	122	980	62	1,726
Silver	No CSR	1,118	453	766	15	2,352	Silver	No CSR	728	304	742	63	1,837
Silver	Reflective	1,235	497	570	322	2,624	Silver	Reflective	1,270	463	673	339	2,745
<b>Silver</b>	<b>Total</b>	<b>6,600</b>	<b>2,112</b>	<b>7,378</b>	<b>473</b>	<b>16,563</b>	<b>Silver</b>	<b>Total</b>	<b>5,392</b>	<b>1,638</b>	<b>7,052</b>	<b>699</b>	<b>14,781</b>
<b>Gold</b>	<b>Total</b>	<b>3,903</b>	<b>N/A</b>	<b>709</b>	<b>2,432</b>	<b>7,044</b>	<b>Gold</b>	<b>Total</b>	<b>3,972</b>	<b>N/A</b>	<b>890</b>	<b>2,756</b>	<b>7,618</b>
<b>Platinum</b>	<b>Total</b>	<b>2,915</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>2,915</b>	<b>Platinum</b>	<b>Total</b>	<b>2,763</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>2,763</b>
<b>Total</b>		<b>16,623</b>	<b>3,940</b>	<b>9,992</b>	<b>3,841</b>	<b>34,396</b>	<b>Total</b>		<b>15,706</b>	<b>3,585</b>	<b>10,197</b>	<b>4,494</b>	<b>33,982</b>

Source: Individual market enrollment, both on and off exchange, as reported by BCBSVT and MVP to DVHA. January 2020 BCBSVT enrollment as of 1/31/20, assessed on 2/3/20. January 2020 MVP enrollment as of 1/20/20, assessed on 1/29/20. January 2019 BCBSVT enrollment as of 1/31/19, assessed on 2/8/19. January 2019 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					Plan		January 2020 Covered Lives				
		Standard, Deductible	Standard, HDHP	Non-Std, Deductible	Non-Std, HDHP	Total			Standard, Deductible	Standard, HDHP	Non-Std, Deductible	Non-Std, HDHP	Total
<b>Catastrophic</b>	<b>Total</b>	N/A	N/A	0.9%	N/A	0.9%	<b>Catastrophic</b>	<b>Total</b>	N/A	N/A	1.1%	N/A	1.1%
Bronze With RX MOOP		8.1%	5.3%	2.0%	N/A	15.5%	Bronze With RX MOOP		8.5%	5.7%	N/A	N/A	14.2%
Bronze Wo RX MOOP		1.2%	N/A	2.7%	2.7%	6.6%	Bronze Wo RX MOOP		2.0%	N/A	5.6%	3.1%	10.6%
<b>Bronze</b>	<b>Total</b>	<b>9.3%</b>	<b>5.3%</b>	<b>4.6%</b>	<b>2.7%</b>	<b>22.0%</b>	<b>Bronze</b>	<b>Total</b>	<b>10.5%</b>	<b>5.7%</b>	<b>5.6%</b>	<b>3.1%</b>	<b>24.9%</b>
Silver	73%	1.6%	0.4%	1.3%	0.0%	3.3%	Silver	73%	1.4%	0.3%	1.3%	0.1%	3.1%
Silver	77%	3.0%	0.9%	4.3%	0.1%	8.3%	Silver	77%	2.5%	0.7%	3.9%	0.2%	7.2%
Silver	87%	5.7%	1.6%	8.9%	0.2%	16.3%	Silver	87%	4.5%	1.2%	8.5%	0.5%	14.6%
Silver	94%	2.1%	0.5%	3.0%	0.1%	5.7%	Silver	94%	1.7%	0.4%	2.9%	0.2%	5.1%
Silver	No CSR	3.3%	1.3%	2.2%	0.0%	6.8%	Silver	No CSR	2.1%	0.9%	2.2%	0.2%	5.4%
Silver	Reflective	3.6%	1.4%	1.7%	0.9%	7.6%	Silver	Reflective	3.7%	1.4%	2.0%	1.0%	8.1%
<b>Silver</b>	<b>Total</b>	<b>19.2%</b>	<b>6.1%</b>	<b>21.5%</b>	<b>1.4%</b>	<b>48.2%</b>	<b>Silver</b>	<b>Total</b>	<b>15.9%</b>	<b>4.8%</b>	<b>20.8%</b>	<b>2.1%</b>	<b>43.5%</b>
<b>Gold</b>	<b>Total</b>	<b>11.3%</b>	<b>N/A</b>	<b>2.1%</b>	<b>7.1%</b>	<b>20.5%</b>	<b>Gold</b>	<b>Total</b>	<b>11.7%</b>	<b>N/A</b>	<b>2.6%</b>	<b>8.1%</b>	<b>22.4%</b>
<b>Platinum</b>	<b>Total</b>	<b>8.5%</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>8.5%</b>	<b>Platinum</b>	<b>Total</b>	<b>8.1%</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>8.1%</b>
<b>Total</b>		<b>48.3%</b>	<b>11.5%</b>	<b>29.0%</b>	<b>11.2%</b>	<b>100.0%</b>	<b>Total</b>		<b>46.2%</b>	<b>10.5%</b>	<b>30.0%</b>	<b>13.2%</b>	<b>100.0%</b>

Source: Individual market enrollment, both on and off exchange, as reported by BCBSVT and MVP to DVHA. January 2020 BCBSVT enrollment as of 1/31/20, assessed on 2/3/20. January 2020 MVP enrollment as of 1/20/20, assessed on 1/29/20. January 2019 BCBSVT enrollment as of 1/31/19, assessed on 2/8/19. January 2019 MVP enrollment as of 1/15/19, assessed on 2/20/19.

# Change in Individual Enrollment, January 2019 to January 2020

Plan		% Change in Covered Lives				
		Standard, Deductible	Standard, HDHP	Non-Std, Deductible	Non-Std, HDHP	Total
<i>Catastrophic</i>	<b>Total</b>	N/A	N/A	19.3%	N/A	19.3%
Bronze With RX MOOP		3.3%	6.5%	-100.0%	N/A	-8.9%
Bronze Wo RX MOOP		69.4%	N/A	107.2%	11.0%	60.5%
<b>Bronze</b>	<b>Total</b>	<b>11.7%</b>	<b>6.5%</b>	<b>18.2%</b>	<b>11.0%</b>	<b>11.7%</b>
Silver	73%	-15.8%	-20.5%	-0.7%	211.1%	-8.5%
Silver	77%	-18.1%	-27.1%	-11.3%	92.6%	-14.4%
Silver	87%	-22.0%	-22.8%	-5.7%	121.4%	-11.4%
Silver	94%	-21.2%	-31.8%	-5.8%	106.7%	-12.0%
Silver	No CSR	-34.9%	-32.9%	-3.1%	320.0%	-21.9%
Silver	Reflective	2.8%	-6.8%	18.1%	5.3%	4.6%
<b>Silver</b>	<b>Total</b>	<b>-18.3%</b>	<b>-22.4%</b>	<b>-4.4%</b>	<b>47.8%</b>	<b>-10.8%</b>
<b>Gold</b>	<b>Total</b>	<b>1.8%</b>	<b>N/A</b>	<b>25.5%</b>	<b>13.3%</b>	<b>8.1%</b>
<b>Platinum</b>	<b>Total</b>	<b>-5.2%</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>-5.2%</b>
<b>Total</b>		<b>-5.5%</b>	<b>-9.0%</b>	<b>2.1%</b>	<b>17.0%</b>	<b>-1.2%</b>

Plan		# Change in 2020 Covered Lives				
		Standard, Deductible	Standard, HDHP	Non-Std, Deductible	Non-Std, HDHP	Total
<i>Catastrophic</i>	<b>Total</b>	N/A	N/A	59	N/A	59
Bronze With RX MOOP		93	119	-687	N/A	-475
Bronze Wo RX MOOP		281	N/A	978	103	1362
<b>Bronze</b>	<b>Total</b>	<b>374</b>	<b>119</b>	<b>291</b>	<b>103</b>	<b>887</b>
Silver	73%	-86	-27	-3	19	-97
Silver	77%	-188	-83	-168	25	-414
Silver	87%	-428	-124	-174	85	-641
Silver	94%	-151	-57	-60	32	-236
Silver	No CSR	-390	-149	-24	48	-515
Silver	Reflective	35	-34	103	17	121
<b>Silver</b>	<b>Total</b>	<b>-1208</b>	<b>-474</b>	<b>-326</b>	<b>226</b>	<b>-1782</b>
<b>Gold</b>	<b>Total</b>	<b>69</b>	<b>N/A</b>	<b>181</b>	<b>324</b>	<b>574</b>
<b>Platinum</b>	<b>Total</b>	<b>-152</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>-152</b>
<b>Total</b>		<b>-917</b>	<b>-355</b>	<b>205</b>	<b>653</b>	<b>-414</b>

Source: Individual market enrollment, both on and off exchange, as reported by BCBSVT and MVP to DVHA. January 2020 BCBSVT enrollment as of 1/31/20, assessed on 2/3/20. January 2020 MVP enrollment as of 1/20/20, assessed on 1/29/20. January 2019 BCBSVT enrollment as of 1/31/19, assessed on 2/8/19. January 2019 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					Plan		January 2020 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	N/A	4,913	Bronze with RX MOOP		1,990	2,950	N/A	N/A	4,940
Bronze Wo RX MOOP		136	N/A	402	889	1,427	Bronze Wo RX MOOP		242	N/A	396	1,077	1,715
<b>Bronze</b>	<b>Total</b>	<b>2,046</b>	<b>2,912</b>	<b>493</b>	<b>889</b>	<b>6,340</b>	<b>Bronze</b>	<b>Total</b>	<b>2,232</b>	<b>2,950</b>	<b>396</b>	<b>1,077</b>	<b>6,655</b>
Silver	No CSR	219	276	122	0	617	Silver	No CSR	4	8	0	5	17
Silver	Reflective	5,318	3,216	1,191	501	10,226	Silver	Reflective	5,042	3,104	1,629	926	10,701
<b>Silver</b>	<b>Total</b>	<b>5,537</b>	<b>3,492</b>	<b>1,313</b>	<b>501</b>	<b>10,843</b>	<b>Silver</b>	<b>Total</b>	<b>5,046</b>	<b>3,112</b>	<b>1,629</b>	<b>931</b>	<b>10,718</b>
<b>Gold</b>	<b>Total</b>	<b>5,717</b>	<b>N/A</b>	<b>633</b>	<b>8,257</b>	<b>14,607</b>	<b>Gold</b>	<b>Total</b>	<b>5,998</b>	<b>N/A</b>	<b>820</b>	<b>9,689</b>	<b>16,507</b>
<b>Platinum</b>	<b>Total</b>	<b>8,851</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>8,851</b>	<b>Platinum</b>	<b>Total</b>	<b>8,640</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>8,640</b>
<b>Total</b>		<b>22,151</b>	<b>6,404</b>	<b>2,439</b>	<b>9,647</b>	<b>40,641</b>	<b>Total</b>		<b>21,916</b>	<b>6,062</b>	<b>2,845</b>	<b>11,697</b>	<b>42,520</b>

Source: Small Group enrollment, both on and off exchange, as reported by BCBSVT and MVP to DVHA. January 2020 BCBSVT enrollment as of 1/31/20, assessed on 2/3/20. January 2020 MVP enrollment as of 1/20/20, assessed on 1/29/20. January 2019 BCBSVT enrollment as of 1/31/19, assessed on 2/8/19. January 2019 MVP enrollment as of 1/15/19, assessed on 2/20/19.

# Small Group Enrollment – Percentage by Metal and Plan Type

Plan		January 2019 Covered Lives					Plan		January 2020 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%	N/A	12.1%	Bronze with RX MOOP		4.7%	6.9%	N/A	N/A	11.6%
Bronze Wo RX MOOP		0.3%	N/A	1.0%	2.2%	3.5%	Bronze Wo RX MOOP		0.6%	N/A	0.9%	2.5%	4.0%
<b>Bronze</b>	<b>Total</b>	<b>5.0%</b>	<b>7.2%</b>	<b>1.2%</b>	<b>2.2%</b>	<b>15.6%</b>	<b>Bronze</b>	<b>Total</b>	<b>5.2%</b>	<b>6.9%</b>	<b>0.9%</b>	<b>2.5%</b>	<b>15.7%</b>
Silver	No CSR	0.5%	0.7%	0.3%	0.0%	1.5%	Silver	No CSR	0.0%	0.0%	0.0%	0.0%	0.0%
Silver	Reflective	13.1%	7.9%	2.9%	1.2%	25.2%	Silver	Reflective	11.9%	7.3%	3.8%	2.2%	25.2%
<b>Silver</b>	<b>Total</b>	<b>13.6%</b>	<b>8.6%</b>	<b>3.2%</b>	<b>1.2%</b>	<b>26.7%</b>	<b>Silver</b>	<b>Total</b>	<b>11.9%</b>	<b>7.3%</b>	<b>3.8%</b>	<b>2.2%</b>	<b>25.2%</b>
<b>Gold</b>	<b>Total</b>	<b>14.1%</b>	<b>N/A</b>	<b>1.6%</b>	<b>20.3%</b>	<b>35.9%</b>	<b>Gold</b>	<b>Total</b>	<b>14.1%</b>	<b>N/A</b>	<b>1.9%</b>	<b>22.8%</b>	<b>38.8%</b>
<b>Platinum</b>	<b>Total</b>	<b>21.8%</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>21.8%</b>	<b>Platinum</b>	<b>Total</b>	<b>20.3%</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>20.3%</b>
<b>Total</b>		<b>54.5%</b>	<b>15.8%</b>	<b>6.0%</b>	<b>23.7%</b>	<b>100.0%</b>	<b>Total</b>		<b>51.5%</b>	<b>14.3%</b>	<b>6.7%</b>	<b>27.5%</b>	<b>100.0%</b>

Source: Small Group enrollment, both on and off exchange, as reported by BCBSVT and MVP to DVHA. January 2020 BCBSVT enrollment as of 1/31/20, assessed on 2/3/20. January 2020 MVP enrollment as of 1/20/20, assessed on 1/29/20. January 2019 BCBSVT enrollment as of 1/31/19, assessed on 2/8/19. January 2019 MVP enrollment as of 1/15/19, assessed on 2/20/19.



# Change in Small Group Enrollment, January 2019 to January 2020

Plan		% Change in Covered Lives				
		Standard, Deductible	Standard, HDHP	Non-Std, Deductible	Non-Std, HDHP	Total
Bronze with RX MOOP		4.2%	1.3%	-100.0%	N/A	0.5%
Bronze Wo RX MOOP		77.9%	N/A	-1.5%	21.1%	20.2%
<b>Bronze</b>	<b>Total</b>	<b>9.1%</b>	<b>1.3%</b>	<b>-19.7%</b>	<b>21.1%</b>	<b>5.0%</b>
Silver	No CSR	-98.2%	-97.1%	-100.0%	N/A	-97.2%
Silver	Reflective	-5.2%	-3.5%	36.8%	84.8%	4.6%
<b>Silver</b>	<b>Total</b>	<b>-8.9%</b>	<b>-10.9%</b>	<b>24.1%</b>	<b>85.8%</b>	<b>-1.2%</b>
<b>Gold</b>	<b>Total</b>	<b>4.9%</b>	<b>N/A</b>	<b>29.5%</b>	<b>17.3%</b>	<b>13.0%</b>
<b>Platinum</b>	<b>Total</b>	<b>-2.4%</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>-2.4%</b>
<b>Total</b>		<b>-1.1%</b>	<b>-5.3%</b>	<b>16.6%</b>	<b>21.3%</b>	<b>4.6%</b>

Plan		# Change in 2020 Covered Lives				
		Standard, Deductible	Standard, HDHP	Non-Std, Deductible	Non-Std, HDHP	Total
Bronze with RX MOOP		80	38	-91	N/A	27
Bronze Wo RX MOOP		106	N/A	-6	188	288
<b>Bronze</b>	<b>Total</b>	<b>186</b>	<b>38</b>	<b>-97</b>	<b>188</b>	<b>315</b>
Silver	No CSR	-215	-268	-122	5	-600
Silver	Reflective	-276	-112	438	425	475
<b>Silver</b>	<b>Total</b>	<b>-491</b>	<b>-380</b>	<b>316</b>	<b>430</b>	<b>-125</b>
<b>Gold</b>	<b>Total</b>	<b>281</b>	<b>N/A</b>	<b>187</b>	<b>1432</b>	<b>1900</b>
<b>Platinum</b>	<b>Total</b>	<b>-211</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>-211</b>
<b>Total</b>		<b>-235</b>	<b>-342</b>	<b>406</b>	<b>2050</b>	<b>1879</b>

Source: Small Group enrollment, both on and off exchange, as reported by BCBSVT and MVP to DVHA.  
 January 2020 BCBSVT enrollment as of 1/31/20, assessed on 2/3/20. January 2020 MVP enrollment as of 1/20/20, assessed on 1/29/20.  
 January 2019 BCBSVT enrollment as of 1/31/19, assessed on 2/8/19. January 2019 MVP enrollment as of 1/15/19, assessed on 2/20/19.