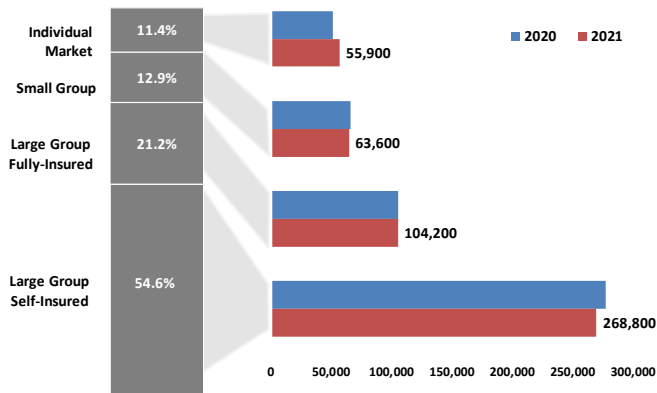


New Hampshire Insurance Department 2022 Annual Hearing

Health Care Premium and Claim Cost Drivers Fact Sheet

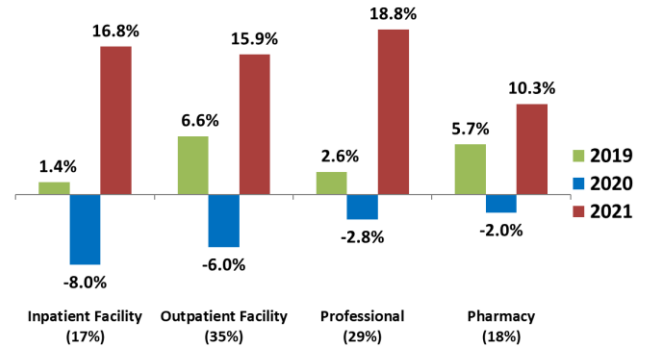
The Individual Market enrollment increased by 5,600 enrollees in 2021 while the Small Group Market enrollment decreased by 1,500 enrollees and the Large Group Self-Insured segment decreased by 7,900 enrollees.

Commercial Market Enrollment by Segment, 2020 and 2021



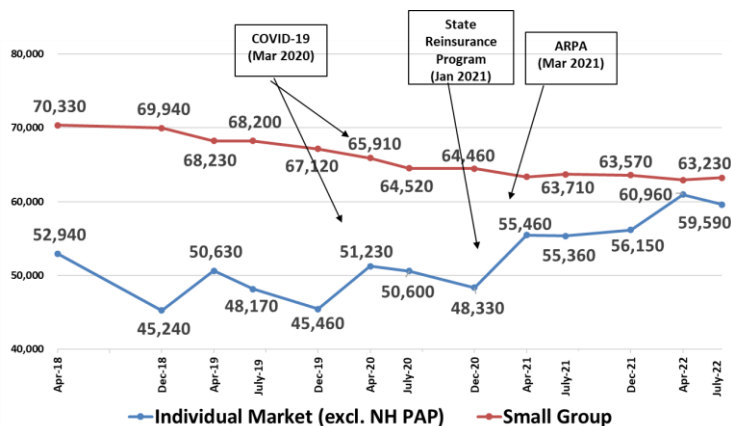
All service categories experienced double digit positive PMPM trends in 2021 following negative trends in 2020. The impacts from COVID-19 caused dramatic changes in medical trend.

Allowed Claims PMPM Trends by Service Category - Small & Large Group (Fee For Service Claims Only)



Small Group Market membership has experienced a steady gradual decline from at least as far back as early 2018 to mid-2022. Individual Market membership increased significantly from July 2020 to July 2022.

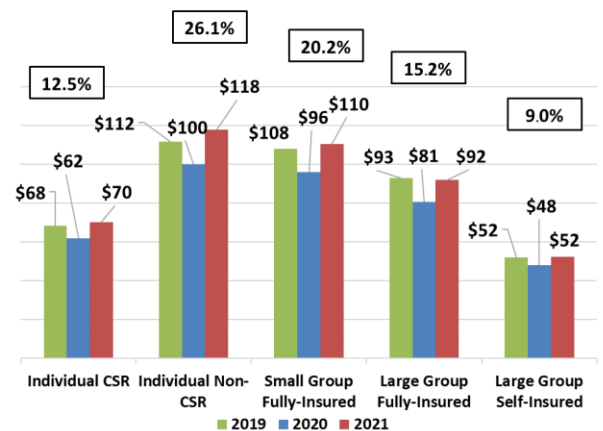
Individual and Small Group Membership April 2018 - July 2022



Individuals without CSR (above 250% of the FPL) paid the most in member cost sharing in 2021. Member cost sharing increased in all segments from 2020 to 2021.

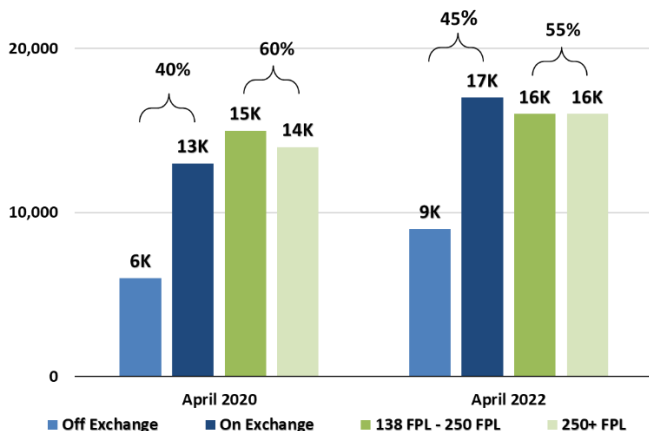
Member Cost Sharing PMPM

Member Cost sharing as a % of Total Allowed in 2021:



The percentage of enrollees not receiving subsidies increased from 40% in 2020 to 45% in 2022.

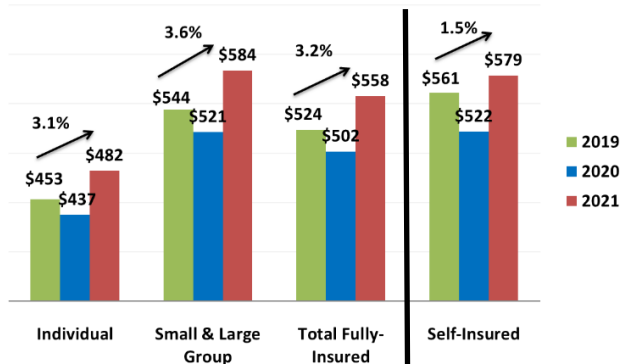
2020 and 2022 Individual Market Single Risk Pool Membership



Allowed claim PMPM increased significantly from 2020 to 2021, driven by low utilization levels in 2020. The two-year annualized trend from 2019 to 2021 across the Fully-Insured segment was 3.2%.

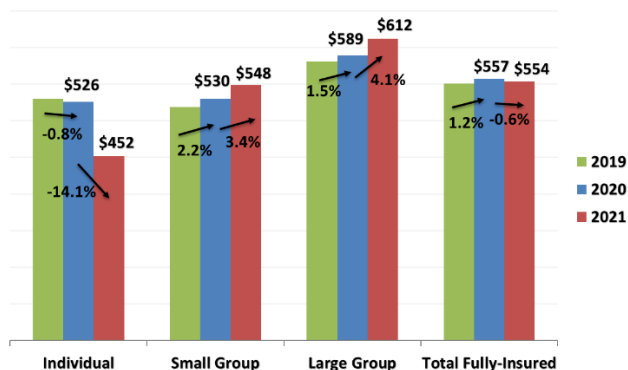
Allowed Claims PMPM

Arrows show 2-year annualized trends



The overall average Fully-Insured premium in New Hampshire decreased 0.6% in 2021, led by the 14.1% decrease in the Individual Market.

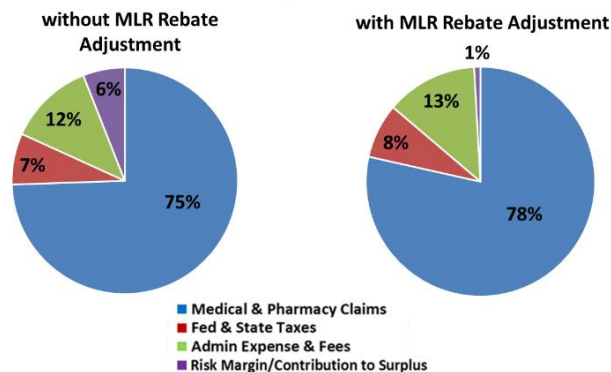
Fully-Insured Commercial Premium PMPMs by Market Segment



See NHID 2021 Final Report of Health Care Premium and Claim Cost Drivers for additional details and definitions.

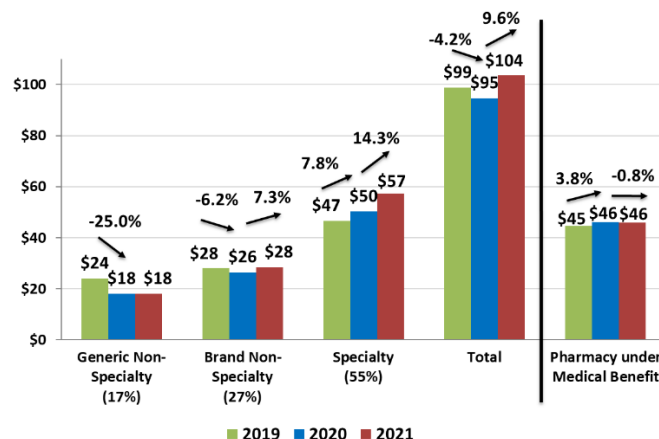
The Individual Market risk margin (or contribution to surplus) in 2021 decreases from 6% to 1% when adjusting for federal MLR rebate payments.

2021 Individual Market Distribution of Premium



Pharmacy trends in the Group Markets in 2021 were 9.6%. This was higher than the prior year trend of -4.2%. In 2021, higher pharmacy trends are driven by specialty pharmacy.

Pharmacy Allowed Claims PMPM - Small Group and Large Group



From 2020 to 2022, membership in the Individual Market Exchange shifted away from Bronze plans towards Silver (excluding CSR) and Gold plans.

2020, 2021 and 2022 Individual Market Exchange Membership by Metal Level

