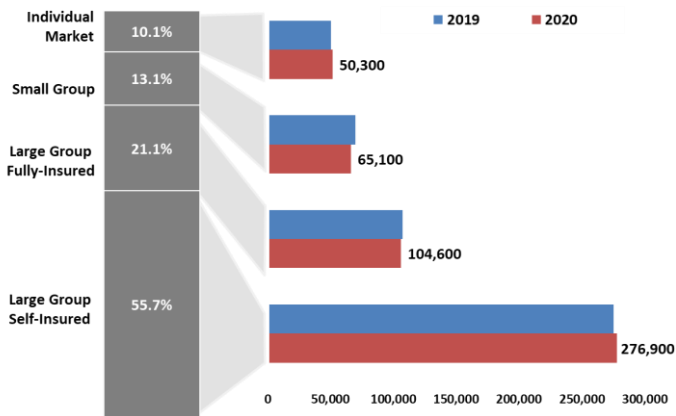


New Hampshire Insurance Department 2021 Annual Hearing Health Care Premium and Claim Cost Drivers Fact Sheet

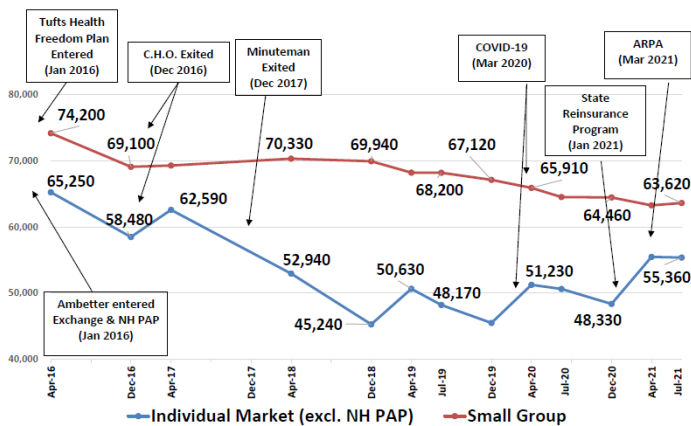
56% of Commercial enrollment was in Large Group Self-Insured plans. The Individual Market and Large Group Self-Insured segment in New Hampshire have experienced slight membership increases from 2019 to 2020 while the Fully-Insured Group Markets have decreased.

Commercial Market Enrollment by Segment, 2019 and 2020



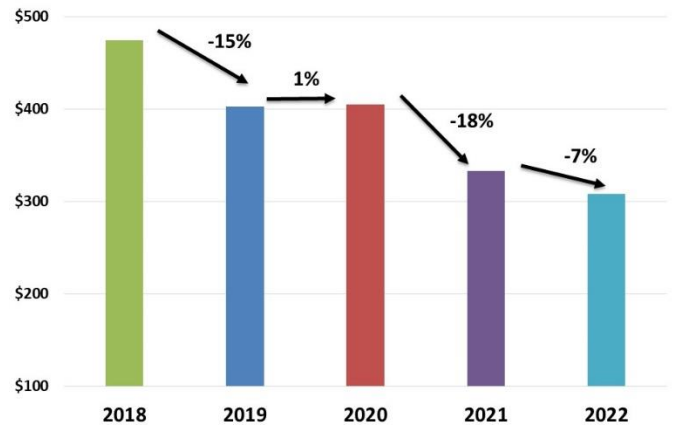
Small Group Market membership has steadily declined from at least as far back as early 2016 to mid-2021. Individual Market membership increased significantly from July 2020 to July 2021, most likely due to the introduction of the state-based reinsurance program.

Individual and Small Group Membership April 2016 - July 2021



The 2019 - 2022 rate changes in the Individual Market's second lowest cost silver plan were all favorable. The Section 1332 Waiver state-based reinsurance program first started in 2021 had a favorable impact on premiums in 2021.

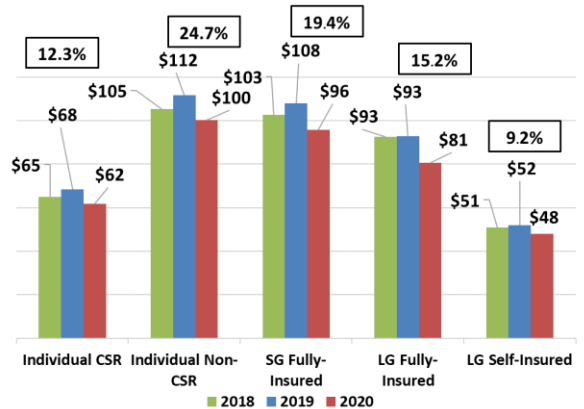
Individual Market Monthly Second Lowest Cost Silver for 40-Year-Old Non-Tobacco User



Individuals without CSR (above 250% of the FPL) paid the most in member cost sharing in 2020. Member cost sharing decreased in all segments from 2019 to 2020.

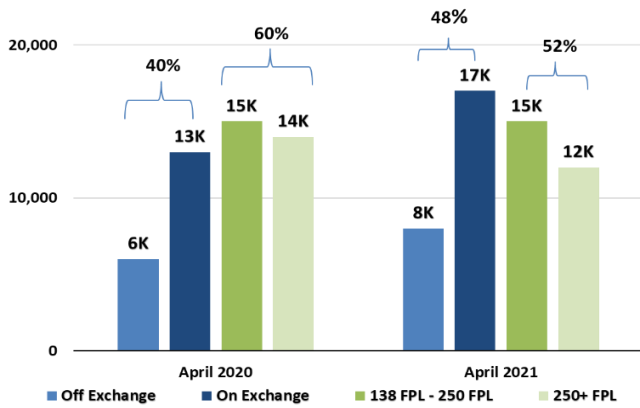
Member Cost Sharing PMPM

Member Cost sharing as a % of Total Allowed in 2020:



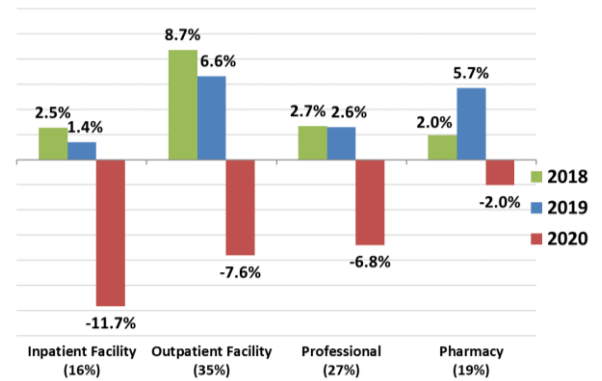
The percentage of enrollees not receiving subsidies increased from 40% in 2020 to 48% in 2021.

2020 and 2021 Individual Market Single Risk Pool Membership



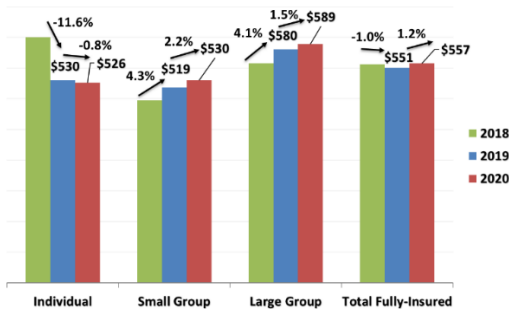
All service categories experienced negative PMPM trends in 2020, including pharmacy. Negative trends for the medical service categories were expected due to COVID-19 but the negative pharmacy trend was due to insurer changes with their PBMs or rebate contracts.

Allowed Claims PMPM Trends by Service Category - Small & Large Group



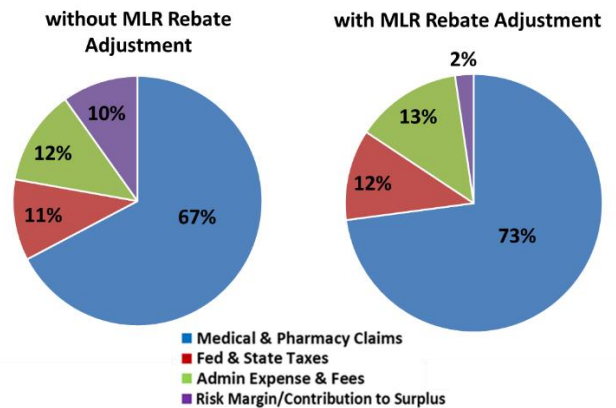
The average Fully-Insured premium in New Hampshire increased 1.2% overall in 2020. The Individual Market premium decreased 0.8%. The Group Markets increased 2.2% and 1.5%, lower than the trends from the prior year.

Fully-Insured Commercial Premium PMPMs by Market Segment



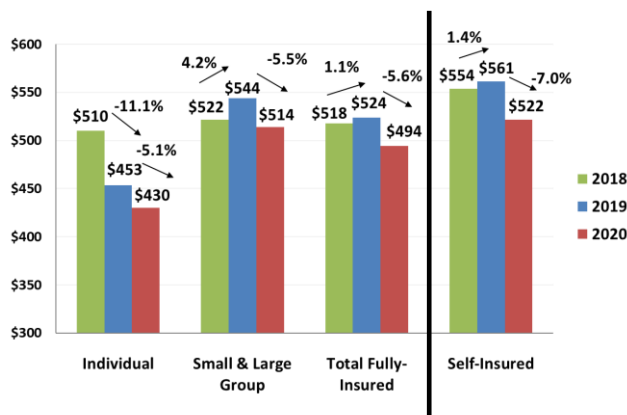
The Individual Market risk margin (or contribution to surplus) in 2020 decreases from 10% to 2% when adjusting for federal MLR rebate payments.

2020 Individual Market Distribution of Premium



Allowed Claims trends in the Fully-Insured and Self-Insured Markets were negative in 2020, most likely due to the impact of COVID-19.

Allowed Claims PMPM



See full NHID 2020 Preliminary Report of Health Care Premium and Claim Cost Drivers for more details and definitions.