



Affordable Care Act Enrollment, Rates & Projections

Presented By:

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Individual Exchange Enrollment

2014 Exchange Enrollment Projections

	Total Eligible ⁽¹⁾	Projected 2014 Enrollment	2014 Enrollment as a % of Total
Alabama	290,000	77,500	27%
Arkansas	199,000	53,200	27%
Florida	2,165,000	578,400	27%
Georgia	879,000	234,800	27%
Kentucky	249,000	66,500	27%
Louisiana	454,000	121,300	27%
Maryland	330,000	88,200	27%
Mississippi	215,000	57,400	27%
North Carolina	857,000	229,000	27%
South Carolina	397,000	106,100	27%
Tennessee	468,000	125,000	27%
Virginia	592,000	158,200	27%
Total Southeast	7,095,000	1,895,600	27%
Other States	15,363,000	4,104,400	27%
Total US	22,458,000	6,000,000	27%

(1) KFF

Individual Exchange Enrollment

2014 Exchange Initial Enrollment vs Projections

	Projected 2014 Enrollment ⁽¹⁾	Enrollment through April 19th ⁽²⁾	Enrollment as a % of Initial Projection
Alabama	77,500	97,900	126%
Arkansas	53,200	43,400	82%
Florida	578,400	983,800	170%
Georgia	234,800	316,500	135%
Kentucky	66,500	82,700	124%
Louisiana	121,300	101,800	84%
Maryland	88,200	67,800	77%
Mississippi	57,400	61,500	107%
North Carolina	229,000	357,600	156%
South Carolina	106,100	118,300	111%
Tennessee	125,000	151,400	121%
Virginia	158,200	216,400	137%
Total Southeast	1,895,600	2,599,100	137%
Other States	4,104,400	5,426,400	132%
Total US	6,000,000	8,025,500	134%

(1) KFF

(2) Avalere Health LLC

Individual Exchange Enrollment

2014 Updated Projected Enrollment vs Initial Projection

	Projected 2014 EOY Enrollment ⁽¹⁾	Updated Enrollment ⁽²⁾	Revised 2014 EOY Enrollment	Enrollment as a % of Initial Projection
Alabama	86,600		87,900	113%
Arkansas	38,400	38,210	38,200	72%
Florida	870,300	762,723	762,700	132%
Georgia	280,000		284,100	121%
Kentucky	73,200	82,000	82,000	123%
Louisiana	90,100		91,400	75%
Maryland	60,000	81,091	81,100	92%
Mississippi	54,400		55,200	96%
North Carolina	316,400		321,000	140%
South Carolina	104,700		106,200	100%
Tennessee	133,900	125,704	125,700	101%
Virginia	191,400		194,200	123%
Total Southeast	2,299,400		2,229,700	118%
Other States	4,800,600		4,870,300	119%
Total US	7,100,000		7,100,000	118%

(1) Assumes uniform attrition rate and EOY enrollment of 7,100,000

(2) From ACAsignups.net

Individual Exchange Enrollment

2015 Projected Enrollment vs 2014 Initial Projection

	Projected 2014 Enrollment	Current 2015 EOY Enrollment Estimates ⁽¹⁾	2015 as % of 2014 Initial Projection
Alabama	77,500	117,000	151%
Arkansas	53,200	50,800	95%
Florida	578,400	1,015,100	176%
Georgia	234,800	378,100	161%
Kentucky	66,500	109,100	164%
Louisiana	121,300	121,700	100%
Maryland	88,200	107,900	122%
Mississippi	57,400	73,500	128%
North Carolina	229,000	427,200	187%
South Carolina	106,100	141,400	133%
Tennessee	125,000	167,300	134%
Virginia	158,200	258,500	163%
Total Southeast	1,895,600	2,967,600	157%
Other States	4,104,400	6,482,400	158%
Total US	6,000,000	9,450,000	158%

(1) Total is Mid point of recent HHS estimates reported in Washington Post

Individual Exchange Enrollment

2015 Projected Enrollment vs Total Eligible

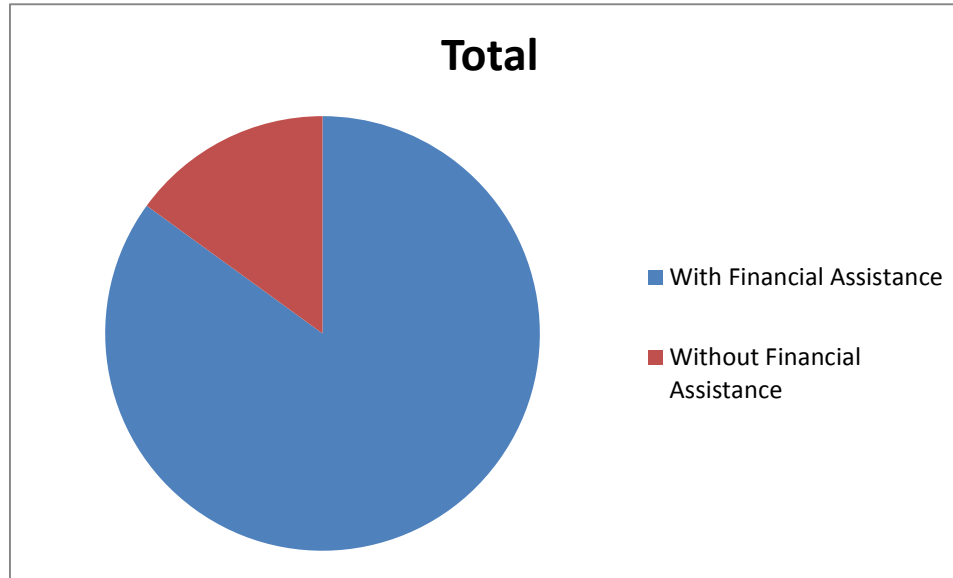
	Current 2015 EOY Enrollment Estimates ⁽¹⁾	Total Eligible ⁽²⁾	2015 as % of Total
Alabama	117,000	290,000	40%
Arkansas	50,800	199,000	26%
Florida	1,015,100	2,165,000	47%
Georgia	378,100	879,000	43%
Kentucky	109,100	249,000	44%
Louisiana	121,700	454,000	27%
Maryland	107,900	330,000	33%
Mississippi	73,500	215,000	34%
North Carolina	427,200	857,000	50%
South Carolina	141,400	397,000	36%
Tennessee	167,300	468,000	36%
Virginia	258,500	592,000	44%
Total Southeast	2,967,600	7,095,000	42%
Other States	6,482,400	15,363,000	42%
Total US	9,450,000	22,458,000	42%

(1) Total is Mid point of recent HHS estimates reported in Washington Post

(2) KFF

Individual Exchange Enrollment

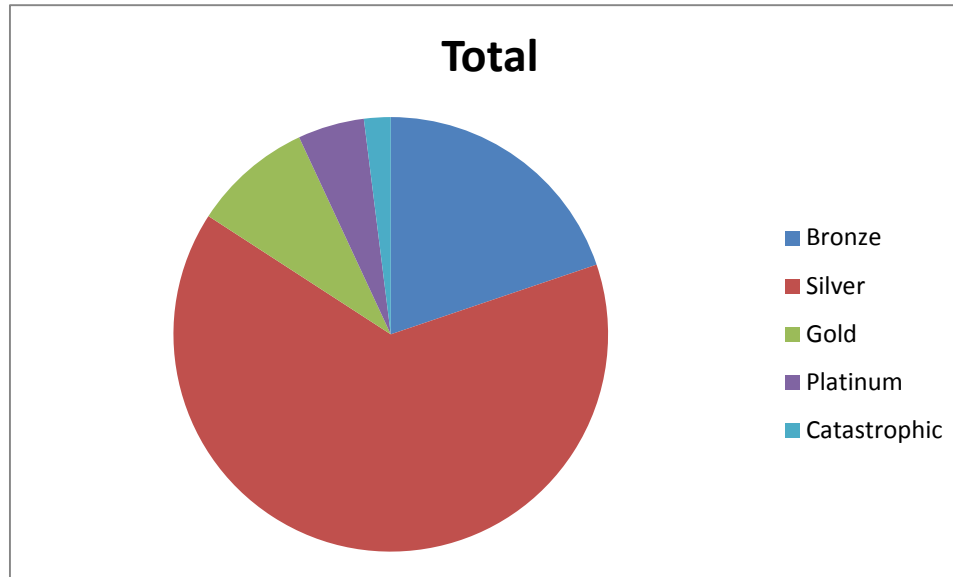
2014 Initial Enrollment By Financial Assistance Status



	Total	SBM	FFM
With Financial Assistance	85%	82%	86%
Without Financial Assistance	15%	18%	14%

Individual Exchange Enrollment

2014 Initial Enrollment By Metallic Level



	Total	SBM	FFM
Bronze	20%	25%	17%
Silver	65%	58%	69%
Gold	9%	9%	9%
Platinum	5%	7%	4%
Catastrophic	2%	1%	2%

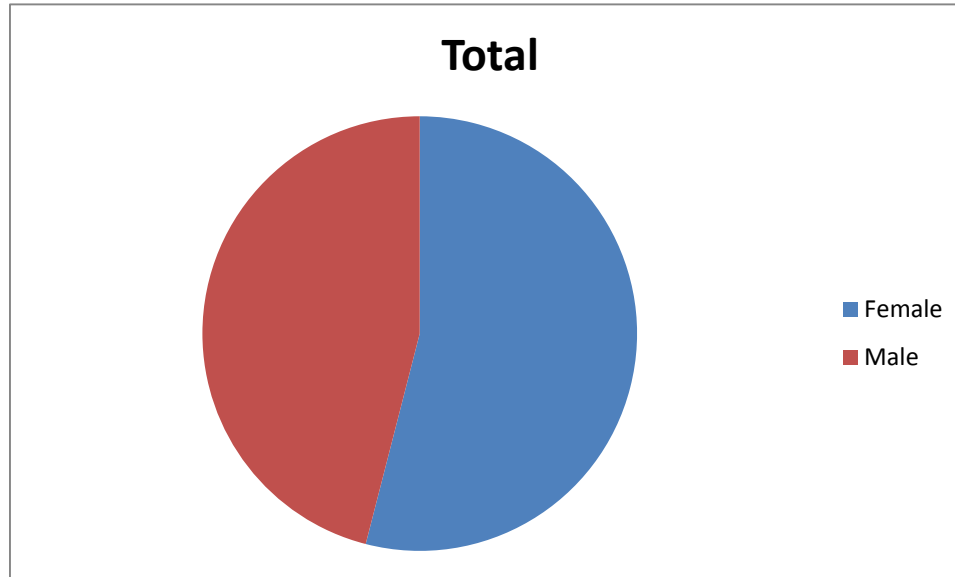
Individual Exchange Enrollment

2014 Initial Enrollment By Metallic Level and Financial Assistance for FFM

	Total	With	Without
Bronze	17%	15%	33%
Silver	69%	76%	25%
Gold	9%	6%	21%
Platinum	4%	3%	10%
Catastrophic	2%	0%	12%

Individual Exchange Enrollment

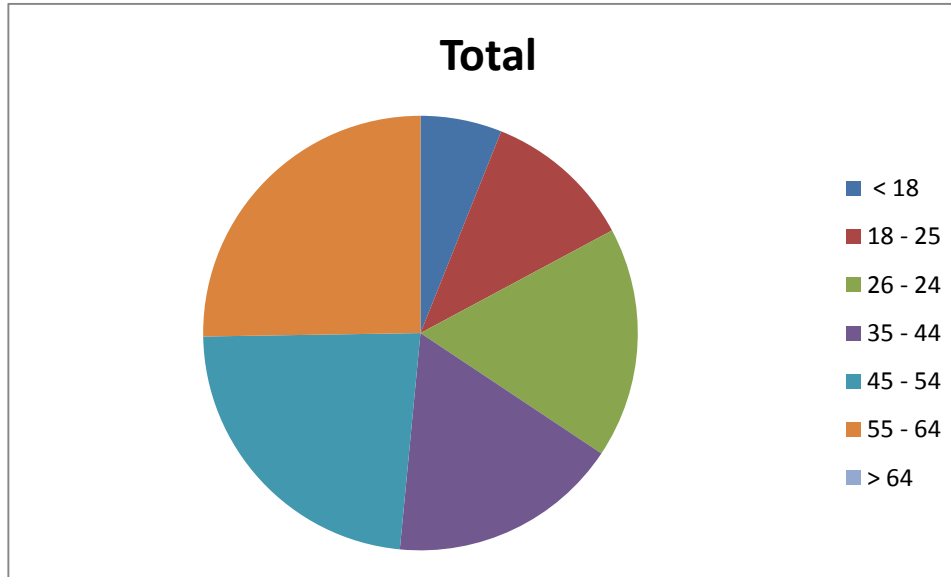
2014 Initial Enrollment By Gender



	Total	SBM	FFM
Female	54%	53%	55%
Male	46%	47%	45%

Individual Exchange Enrollment

2014 Initial Enrollment By Age



	Total	SBM	FFM
< 18	6%	6%	7%
18 - 25	11%	10%	11%
26 - 24	17%	17%	17%
35 - 44	17%	17%	17%
45 - 54	23%	23%	22%
55 - 64	25%	26%	25%
> 64	0%	1%	0%

Individual Exchange Premium Rates

Lowest Bronze in Selected Areas ⁽¹⁾

State	Major City	2014	2015	% change form 2014
Alabama	Birmingham	208	218	4.8%
Arkansas	Little rock	231	240	3.9%
Florida	Miami	198	224	13.1%
Georgia	Atlanta	202	205	1.5%
Kentucky	Louisville	162	135	-16.7%
Louisiana	New Orleans	208	202	-2.9%
Maryland	Baltimore	146	165	13.0%
Mississippi	Jackson	333	225	-32.4%
North Carolina	Charlotte	224	249	11.2%
South Carolina	Columbia	202	201	-0.5%
Tennessee	Nashville	139	153	10.1%
Virginia	Richmond	170	173	1.8%
Average		202	199	
Min in 2014		139	153	10.1%
Max in 2014		333	225	-32.4%
Average (Middle 10 of 12) in 2014		195	201	3.1%
Min		139	135	
Max		333	249	
% difference		240%	184%	

1. Kaiser Family Foundation November Issue Brief

Individual Exchange Premium Rates

Second Lowest Silver in Selected Areas ⁽¹⁾

State	Major City	2014	2015	% change form 2014
Alabama	Birmingham	258	264	2.3%
Arkansas	Little rock	306	299	-2.3%
Florida	Miami	269	274	1.9%
Georgia	Atlanta	251	255	1.6%
Kentucky	Louisville	205	212	3.4%
Louisiana	New Orleans	311	296	-4.8%
Maryland	Baltimore	229	235	2.6%
Mississippi	Jackson	405	309	-23.7%
North Carolina	Charlotte	307	328	6.8%
South Carolina	Columbia	269	276	2.6%
Tennessee	Nashville	188	203	8.0%
Virginia	Richmond	253	260	2.8%
Average		271	268	
Min in 2014		188	203	8.0%
Max in 2014		405	309	-23.7%
Average (Middle 10 of 12) in 2014		266	270	1.5%
Min		188	203	
Max		405	328	
% difference		215%	162%	

1. Kaiser Family Foundation November Issue Brief