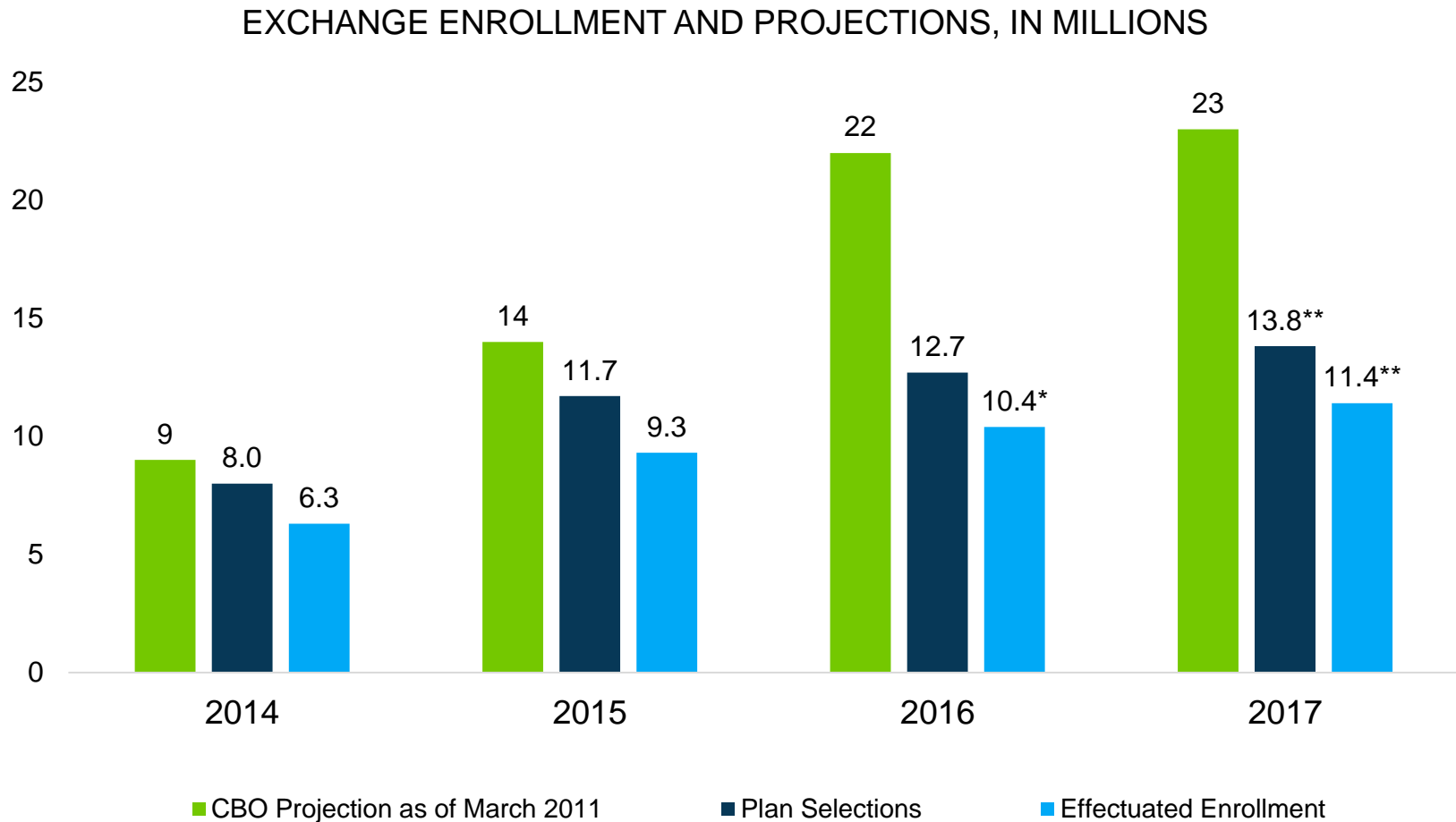


Figure 1. Exchange Enrollment and Projections, in Millions

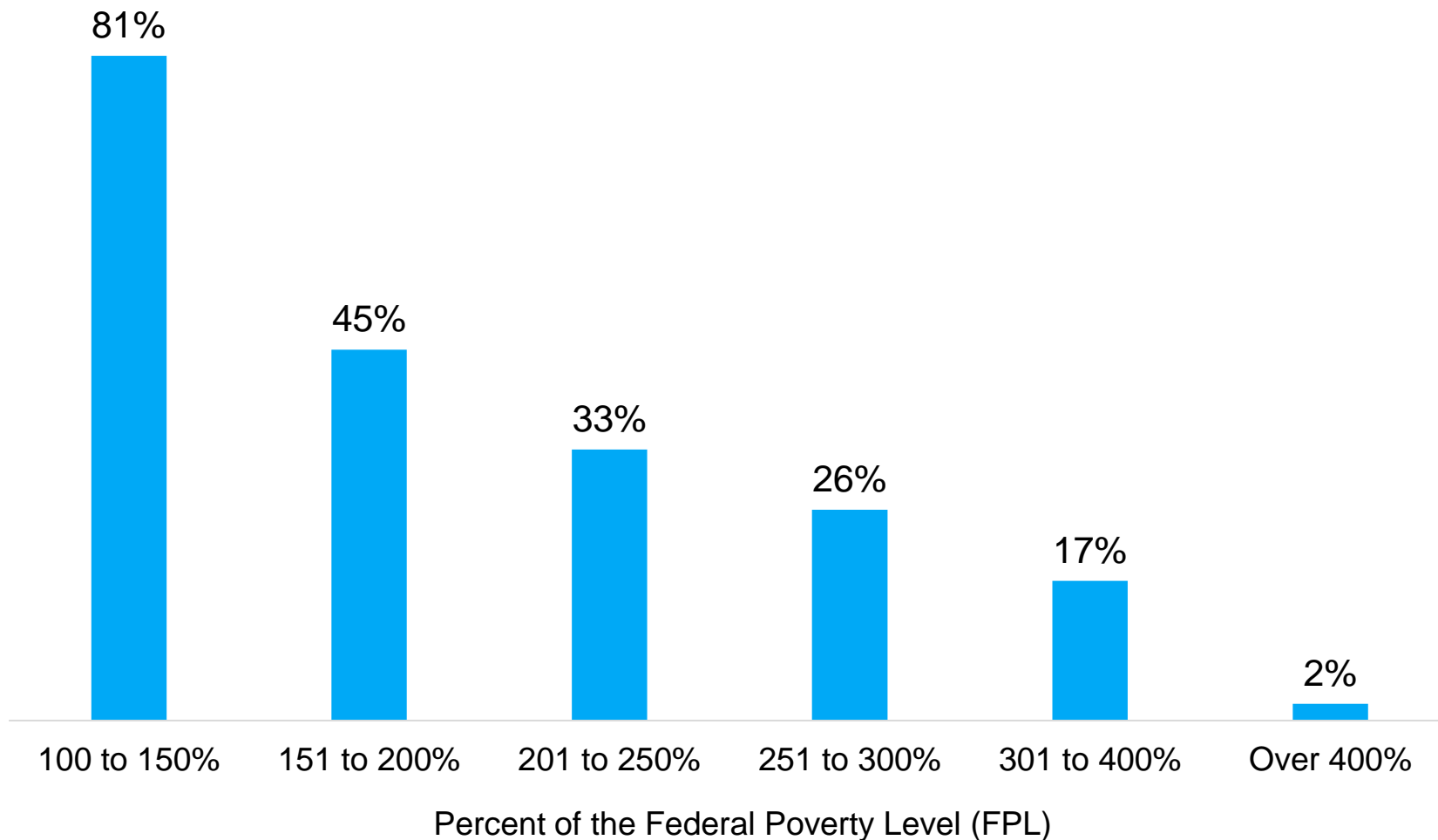


*Latest 2016 effectuated enrollment data. Represents average effectuated enrollment in June 2016.

**Estimates based on the Department of Health and Human Services Assistant Secretary for Planning and Evaluation (ASPE), October 19, 2016.

1 Avalere Health. *The State of Exchanges A Review of Trends and Opportunities to Grow and Stabilize the Market*. October 2016

Figure 2. 2016 Exchange Enrollment as a Percent of the Eligible Population, by Income

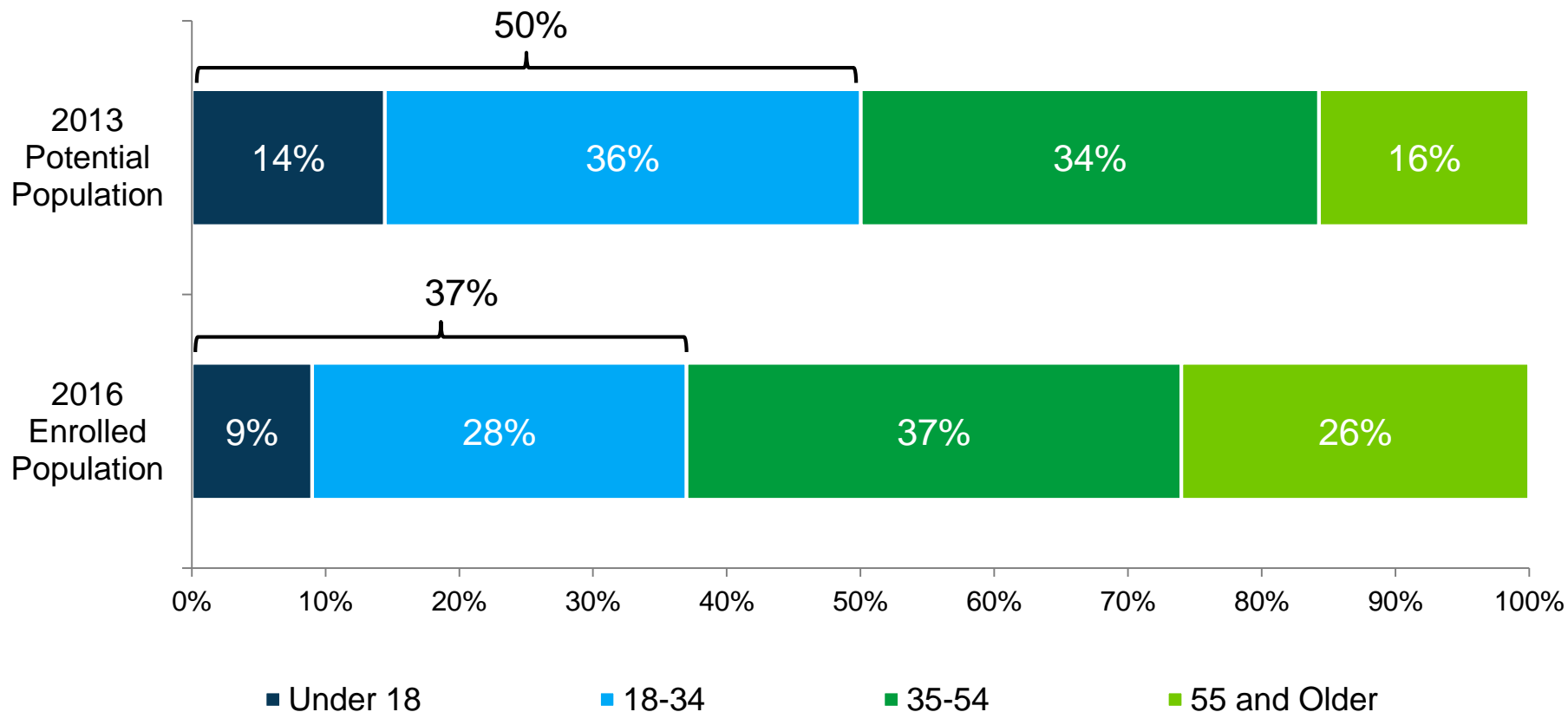


1 Number of potential eligible exchange enrollees determined using 2013 American Community Survey data on the Uninsured and Non-group populations prior to implementation of the health insurance exchanges. Analysis includes the 38 states relying on healthcare.gov in 2016.

2 Department of Health and Human Services. Health Insurance Marketplaces 2016 Open Enrollment Period: Final Enrollment Report. For the period: November 1, 2015 – February 1, 2016. March 11, 2016. <https://aspe.hhs.gov/sites/default/files/pdf/187866/Finalenrollment2016.pdf>

3 1Avalere Health. *The State of Exchanges A Review of Trends and Opportunities to Grow and Stabilize the Market*. October 2016

Figure 3. 2013 Potential Exchange Population and 2016 Enrolled Population, by Income



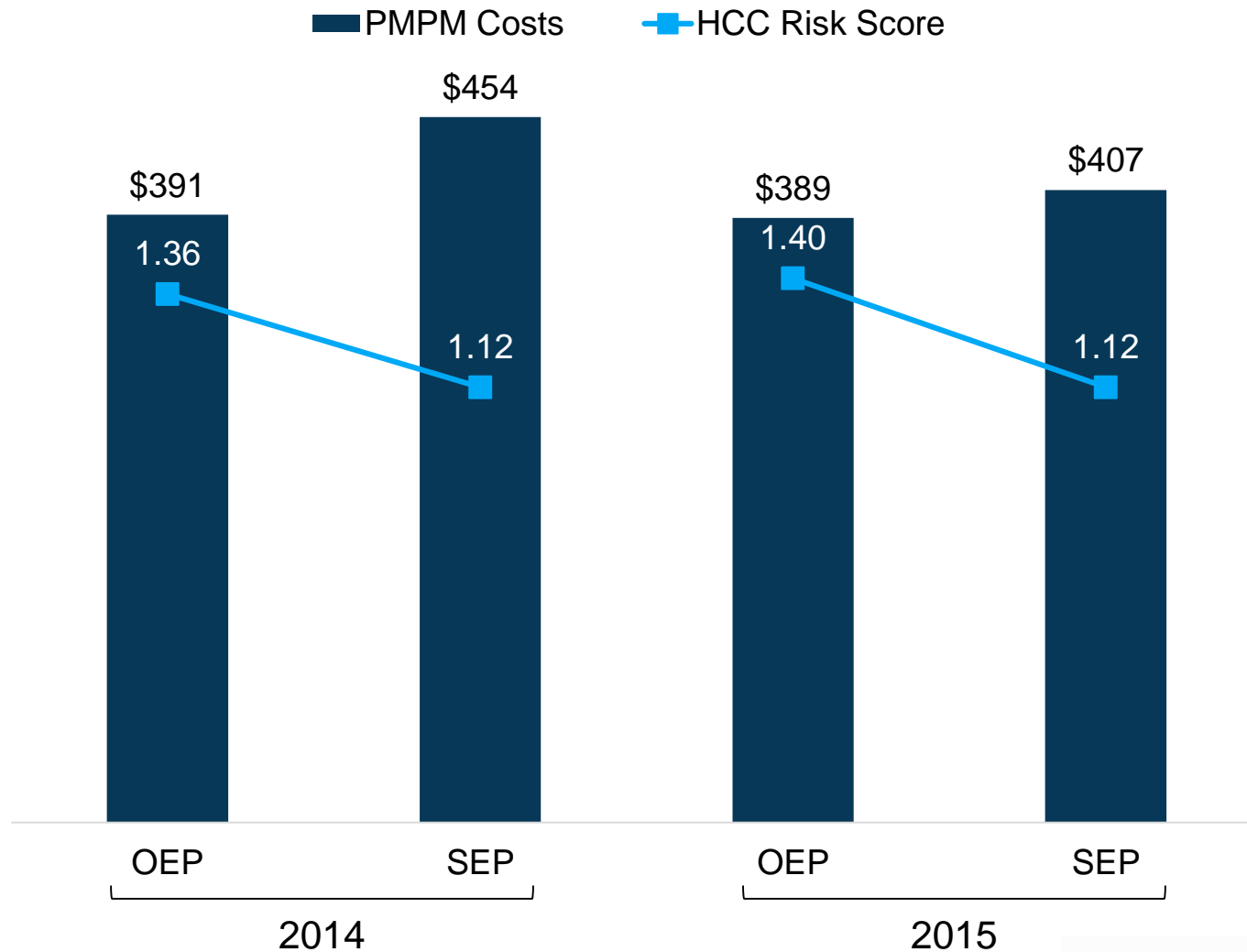
1 Number of potential eligible exchange enrollees determined using 2013 American Community Survey data on the Uninsured and Non-group populations prior to implementation of the health insurance exchanges. Analysis includes the 38 states relying on healthcare.gov in 2016.
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3 Avalere Health. *The State of Exchanges A Review of Trends and Opportunities to Grow and Stabilize the Market*. October 2016

Figure 4. Annual Premiums versus Individual Mandate Penalties, by Income as a Percent of the FPL, 2016

Income as Percent of the Federal Poverty Level (FPL)	27 Year Old				
	100%	200%	300%	400%	500%
Individual Mandate Penalty	\$ 695	\$ 695	\$ 891	\$ 1,188	\$ 1,485
Annual Premium for Average Second Lowest-Cost Silver Plan after Subsidies	\$ 241	\$ 1,523	\$ 2,880	\$ 2,880	\$ 2,880
Difference between Premium and Penalty	\$ (454)	\$ 828	\$ 1,989	\$ 1,692	\$ 1,395

FPL: Federal Poverty Level

Figure 5. Avg. PMPM Costs and Avg. HCC Risk Scores for OEP and SEP Enrollees, 2014 and 2015



HCC: Hierarchical Condition Categories; OEP: open enrollment period; PMPM: Per member per month; SEP: special enrollment period