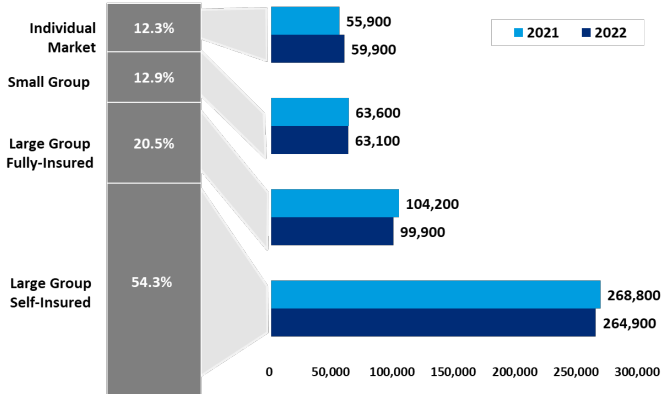


New Hampshire Insurance Department 2023 Annual Hearing Health Care Premium and Claim Cost Drivers Fact Sheet

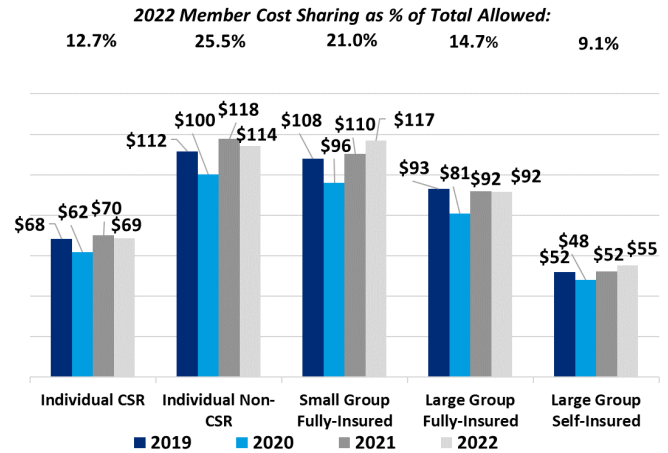
Overall enrollment in 2022 is lower than the prior year, with 492,500 enrollees in 2021 and 487,800 enrollees in 2022. The Individual Market enrollment increased by 4,000 enrollees, while each of the group segments decreased enrollment.

Commercial Market Enrollment by Segment, 2021 and 2022



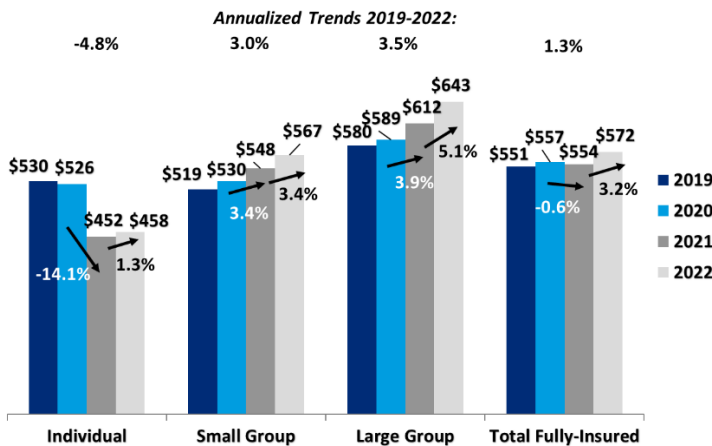
Individuals without CSR (above 250% of the FPL) paid the highest amount in member cost sharing of \$114 PMPM or 25.5% of total allowed claims in 2022. Large Group Self-Insured members paid the lowest at \$55 PMPM or 9.1% of total allowed claims.

Member Cost Sharing PMPM



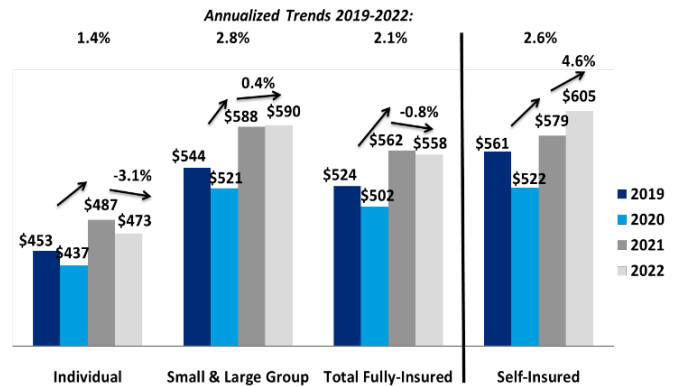
The overall average Fully-Insured premium PMPM in New Hampshire increased 3.2% in 2022. The Small and Large Group Market premiums increased 3.4% and 5.1% respectively, and the Individual Market premiums increased 1.3%.

Fully-Insured Commercial Premium PMPMs by Market Segment



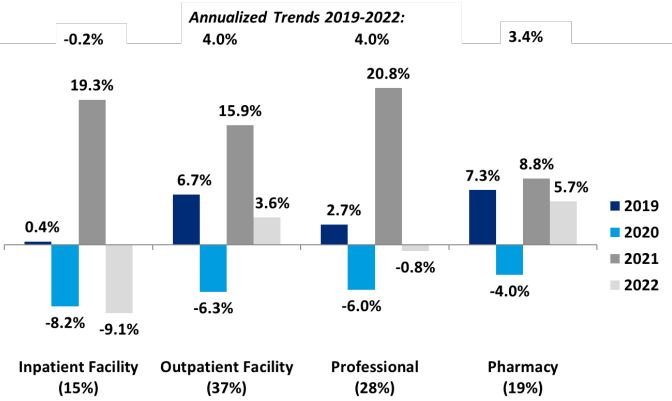
Total Medical Expense (TME) PMPM in the overall Fully-Insured market decreased slightly in 2022 after a significant increase from 2020 to 2021. The three-year annualized trend from 2019 to 2022 across the Fully-Insured segment was 2.1%.

Total Medical Expense (TME) Claims PMPM



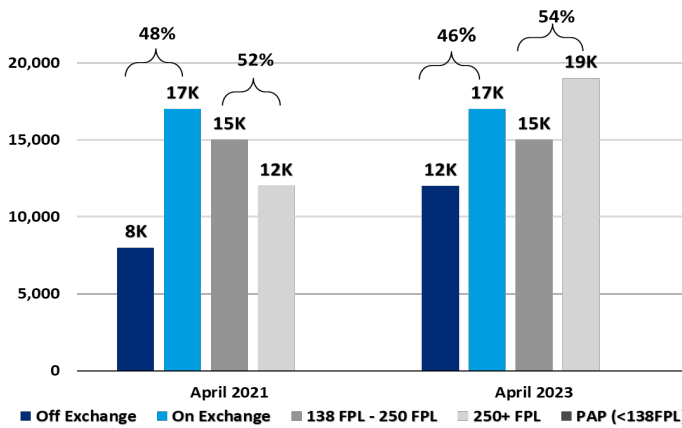
Inpatient Facility and Professional experienced negative trends in 2022, while Outpatient Facility and Pharmacy had positive trends.

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



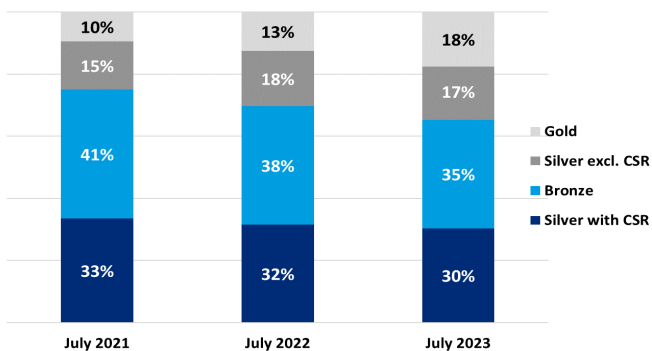
The percentage of enrollees receiving subsidies increased from 52% in 2021 to 54% in 2023.

2021 and 2023 Individual Market Single Risk Pool Membership



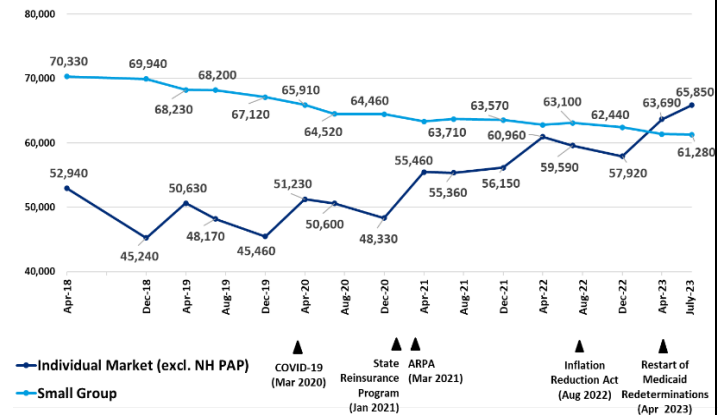
From 2021 to 2023, membership in the Individual Exchange Market shifted away from Silver (with CSR) and Bronze plans towards Silver (excluding CSR) and richer Gold plans.

2021, 2022 and 2023 Individual Market Exchange Membership by Metal Level



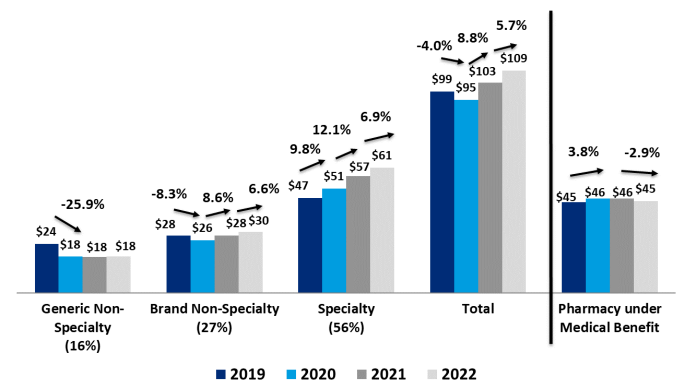
Small Group Market membership has experienced a steady gradual decline at least as far back as early 2018 to mid-2023 while the Individual Market membership has experienced significant increases in recent years.

Individual and Small Group Membership April 2018 - July 2023



The Pharmacy PMPM trend in the Group Markets from 2021 to 2022 was 5.7%. Pharmacy trends continued to be driven by Specialty drugs.

Pharmacy Allowed Claims PMPM - Small Group and Large Group



The combined Inpatient and Outpatient Facility Provider Payment Rate changes and Professional Rate changes have increased in the most recent time period.

Blended IP Facility & OP Facility and Professional Provider Payment Rate Changes

