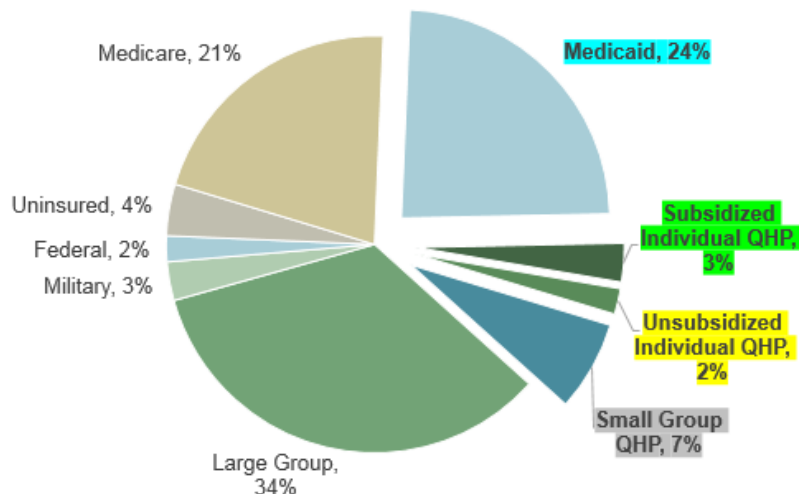


HEALTH COVERAGE IN VERMONT



Enrollment administered by DVHA, benefits managed by DVHA

Certified by DVHA, enrollment administered by DVHA, benefits managed by insurance carrier partners

Certified by DVHA, enrollment administered by DVHA or by insurance carrier partners, benefits managed by carrier partners

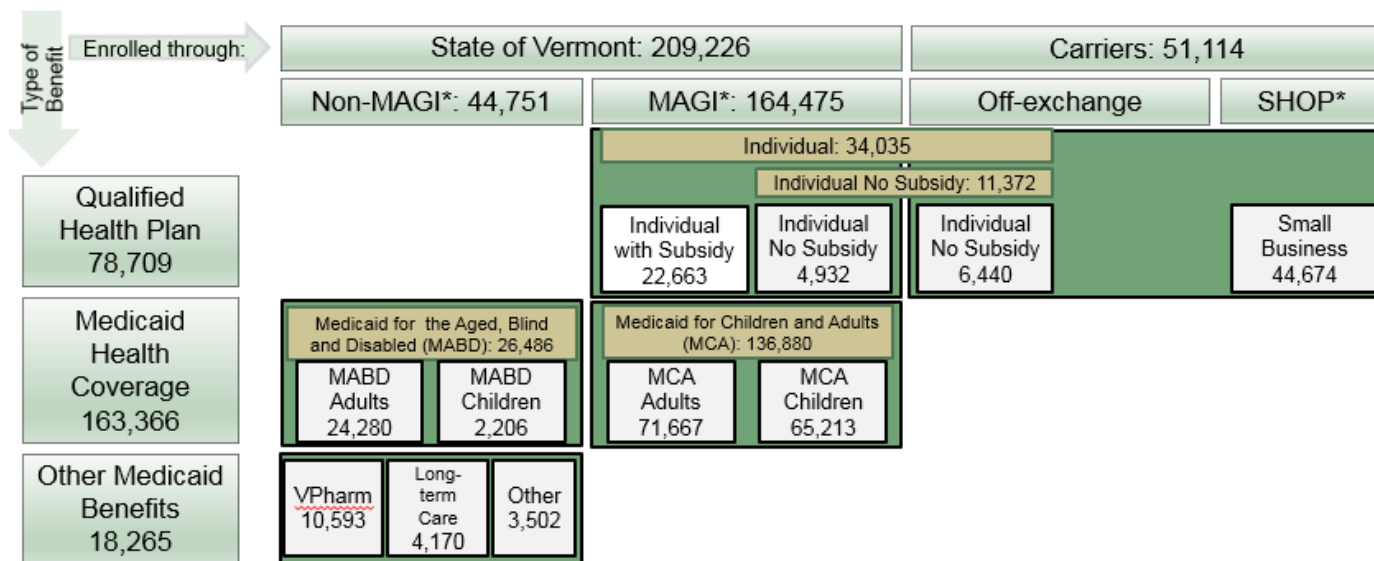
Certified by DVHA, enrollment and benefits administered by insurance carrier partners

More than one out of three Vermonters are covered by a health plan that is administered and/or certified by the Department of Vermont Health Access (DVHA).

* Estimates of insurance coverage have been compiled from multiple sources and should be viewed as an example of relative scale, not absolute values.

A CLOSER LOOK - QUALIFIED HEALTH PLANS (INDIVIDUALS AND SMALL GROUPS) AND MEDICAID

As of March 2018, more than 242,000 Vermonters received health coverage through Medicaid or a qualified health plan (QHP). An additional 18,000 received other Medicaid benefits.

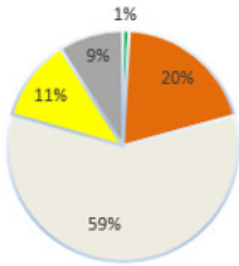


* Modified Adjusted Gross Income (MAGI) is a tax-based measure of income used by the Affordable Care Act to determine eligibility and benefit amounts for premium tax credits and for Medicaid for Children and Adults (MCA). Previous eligibility standards, now called "Non-MAGI," are still used to determine eligibility for Medicaid for the Aged, Blind and Disabled (MABD) and other Medicaid benefits. *SHOP* is the Small Business Health Options Program, aka the small business health exchange.

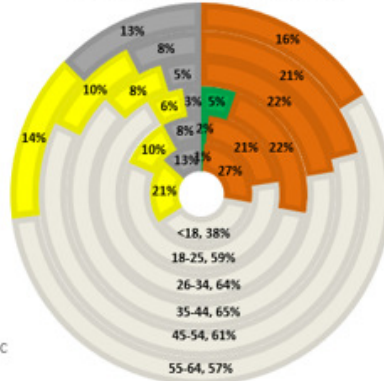
Notes: March 2018 Medicaid enrollment as evaluated May 16, 2018. MABD includes duals, members eligible for both MABD and Medicare. MCA Children includes Non-ABD Children, Underinsured, and SCHIP. *Other* includes Healthy Vermonters, Ladies First, FITP, and other programs. State of Vermont qualified health plan from DVHA's enrollment reports as of 3/31/18. Carrier direct enrollment as reported by carriers (MVP as of 3/15/18 and BOBSVT as of 3/31/18).

A CLOSER LOOK - INDIVIDUALS IN QUALIFIED HEALTH PLANS

Enrollment by Metal Level
2018 Individual Market

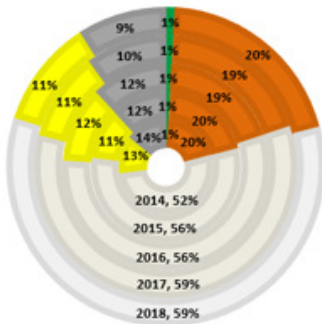


2018 Metal Level Enrollment by Age

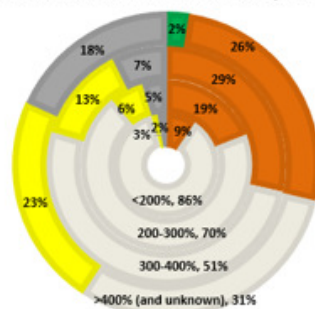


- Nearly three in five individuals are covered by a silver plan, while one in five is in bronze and one in five is in either gold or platinum.
- Metal level distribution has been fairly consistent for the last five years, with a slow migration from gold/platinum toward silver.
- Metal level distribution is not even across age and income brackets as health status and subsidies impact plan selection.
 - Older members (55-64) are three times more likely than younger members (26-34) to be in a gold or platinum plan, while younger members are much more likely to be in a bronze or catastrophic plan.
- Nearly nine in ten individuals with income under 200% FPL enroll in a silver plan to take advantage of significant cost-sharing reductions, while unsubsidized members with incomes over 400% FPL are more evenly distributed across metal levels.

Metal Level Enrollment by Year

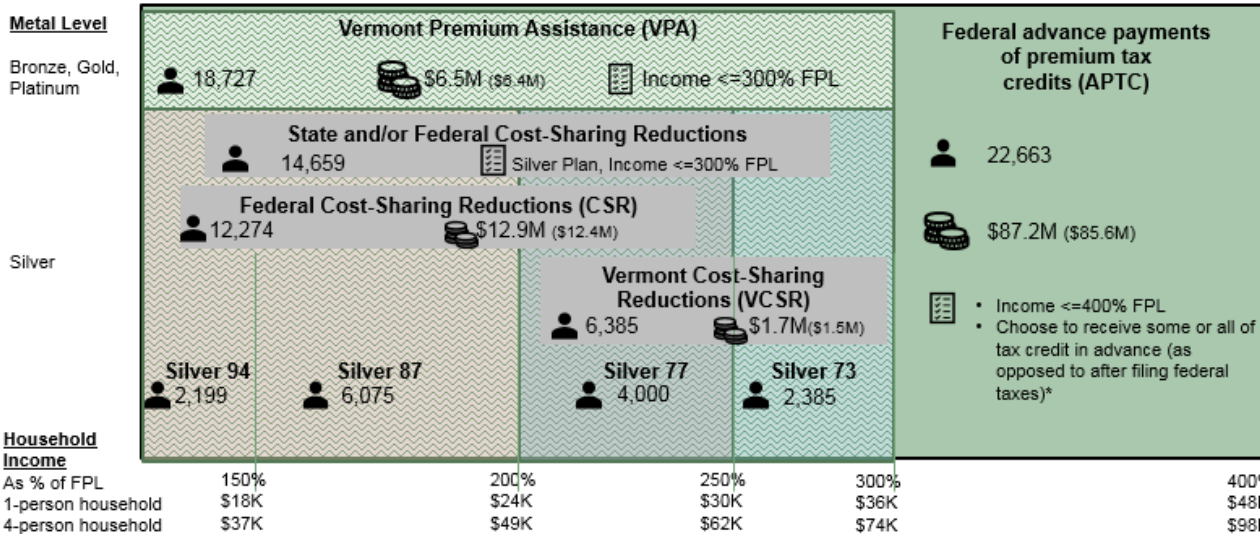


Metal Level Enrollment by Income
Household Income as % of Federal Poverty Level (FPL)



A CLOSER LOOK - INDIVIDUALS IN QUALIFIED HEALTH PLANS WITH SUBSIDIES

As of March 2018, two out of three Vermonters in the individual market received federal premium tax credits to lower their monthly insurance costs. Many also received additional financial help to further reduce premium and out-of-pocket costs from the State and/or federally required benefits. To qualify, they can't have another offer of affordable coverage, must enroll in a metal level plan, and must meet income guidelines.



*The small number of members who choose not to receive APTC still receive VPA and CSR/VCSR if they meet eligibility criteria.

Key: Members as of March 2018 | Estimate for Calendar Year 2018 (2017) | Notable eligibility criteria