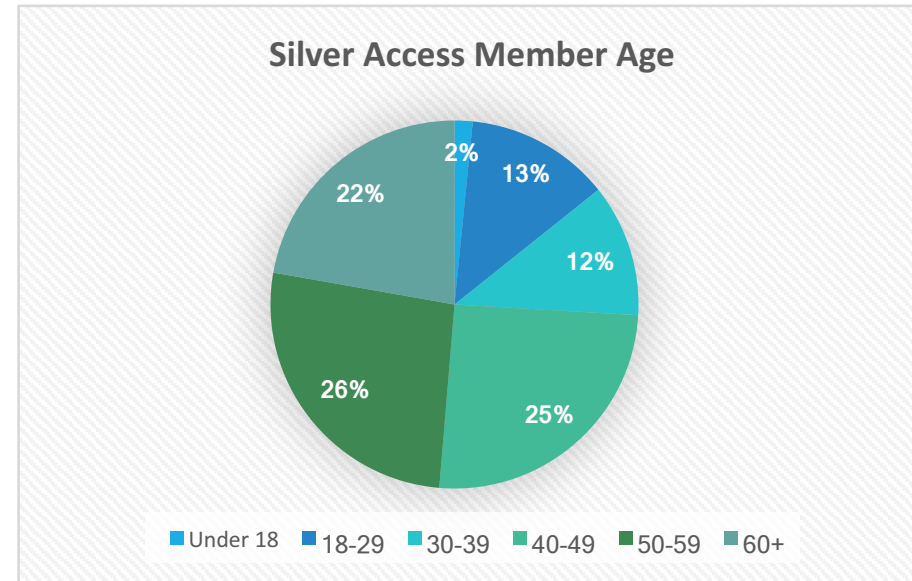
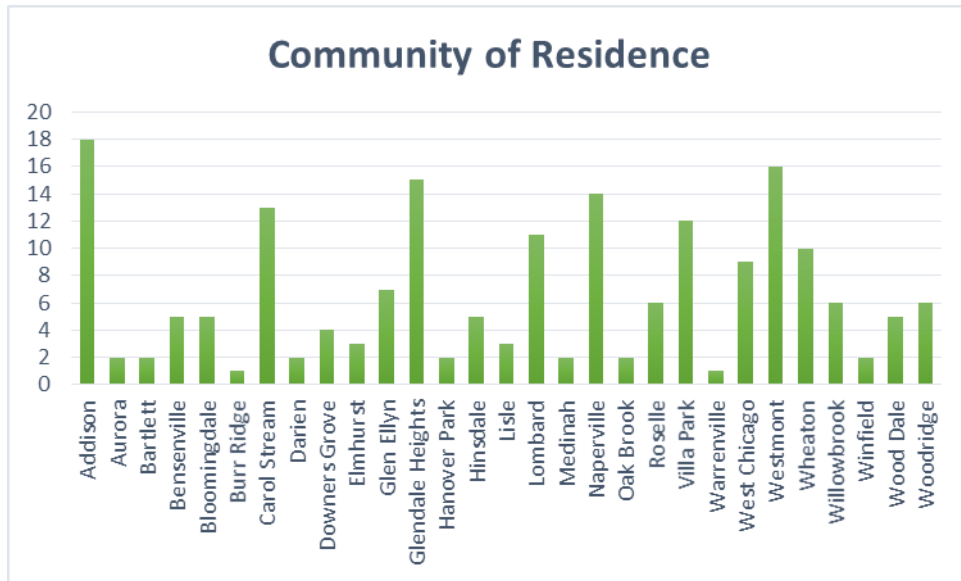




Silver Access CY 2017

ANALYSIS OF ENROLLMENT TRENDS NOVEMBER 1 – DECEMBER 14

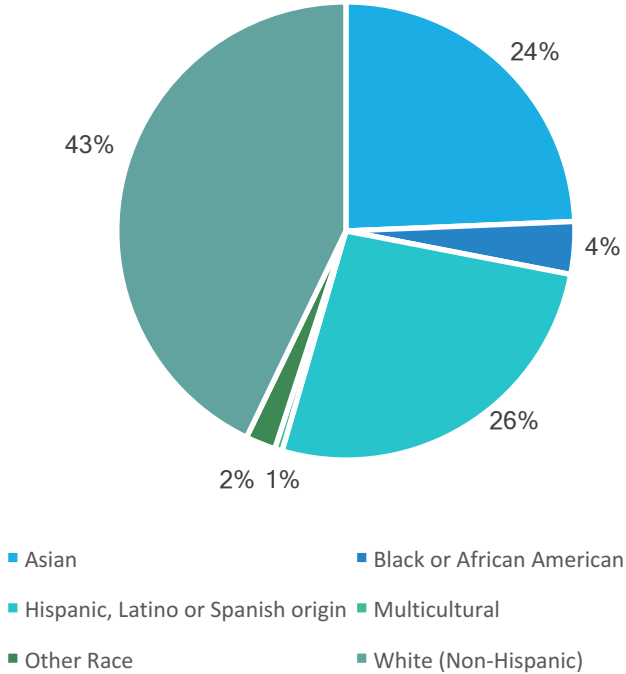
Key Demographic Findings



More than 200 enrollees applied for Silver Access by 12/15/2016 (for Jan 1 coverage)
 About 60% of applications received in first 6 weeks of open enrollment were new members
 26% of enrollees were enrolled in Access DuPage in the past.

Race, Ethnicity and Language

Race/Ethnicity



Language Spoken at Home

Albanian	4
Cantonese	2
English	138
Hindi	2
Other	2
Polish	2
Spanish	30
Urdu	4
Vietnamese	5

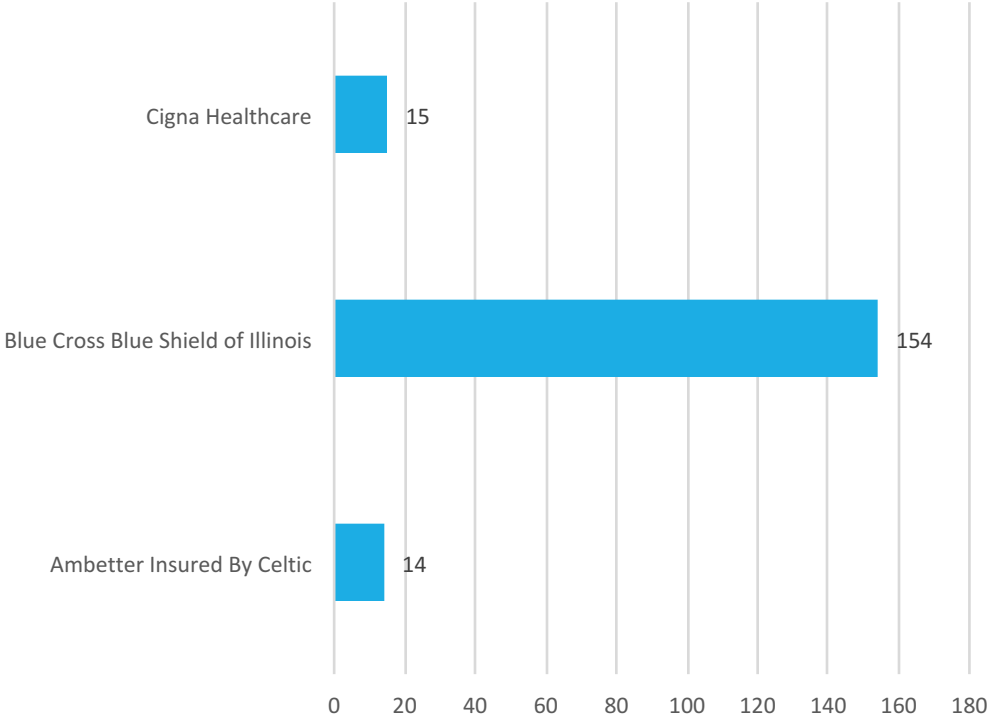
Annual Income of Members

Household Income (% of Federal Poverty)	
Under 100%	14.2%
Under 138%	27.8%
139-175%	53.0%
176-200%	19.1%

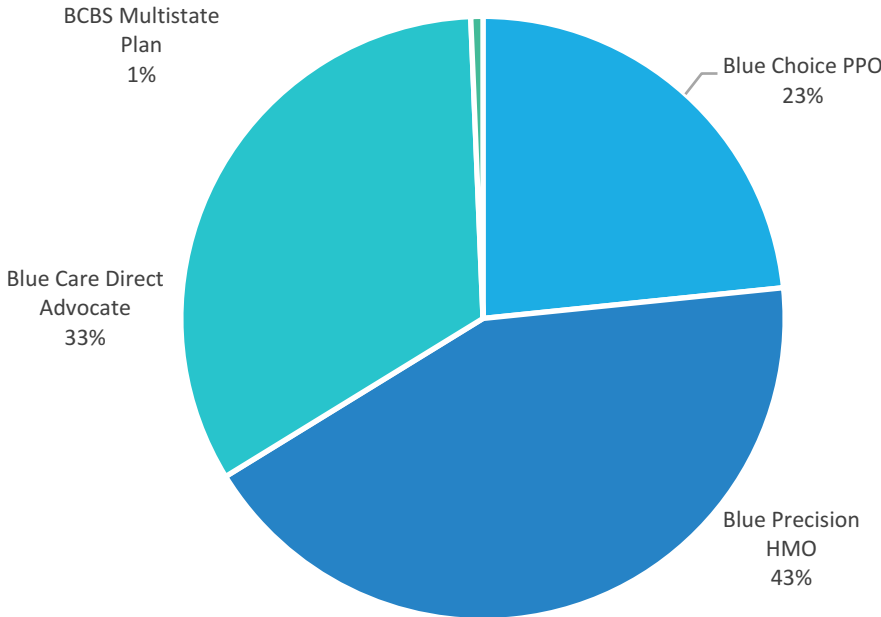
Persons in Household	100% FPG	138% FPG	200% FPG	275% FPG
1	\$11,880	\$16,394	\$23,760	\$32,670
2	\$16,020	\$22,108	\$32,040	\$44,055
3	\$20,160	\$27,821	\$40,320	\$55,440
4	\$24,300	\$33,534	\$48,600	\$66,825
5	\$28,440	\$39,247	\$56,880	\$78,210
6	\$32,580	\$44,960	\$65,160	\$89,595
7	\$36,730	\$50,687	\$73,460	\$101,008
8	\$40,890	\$56,428	\$81,780	\$112,448

Plan Selection (Partial Data)

Carrier Selection



BCBS Plan Selection



Plan and Premium Costs

Premium Costs per member	
Premium less than \$50/pp	8%
Premium \$50-100/pp	19%
Premium \$100-150/pp	30%
Premium \$150-200/pp	22%
Premium \$200-\$300/pp	12%
Premium \$300-400/pp	7%
Premium \$400-\$500/pp	1%

Areas of significant concern:
Higher than anticipated monthly costs per member for a larger number of patients

For members enrolled to date, per member total premium (before Silver Access assistance) is \$1,576 per member (\$131 per month).

Significant variability based on income, plan, age.

After Silver Access aid, members will pay about 37% of the total plan cost (on average), translating to \$588.92 per member. This should mean that the average cost for Silver Access for DHC is just under \$1,000 per member per year, about 24% higher than last year.