2016 Open Enrollment Update

Board of Directors Meeting, February 11, 2016
Our first renewals Open Enrollment period concluded on January 31st. We experienced steady enrollment growth while maintaining a stable customer experience for our renewing and new members.

- As of February 8th, there are approximately **201,000 members** enrolled in Qualified Health Plan (QHP) coverage for 2016 (including March 1 coverage start dates), reflecting over **36,000 new** members enrolled.

- The customer experience overall was smooth for both our renewing and new members, even as volume increased around payment deadlines and in the final days of Open Enrollment.

- We have transitioned to Closed Enrollment, switching over our online system and updating our website to provide information about how individuals may be able to access coverage year-round.
Enrollment Update
Looking Back

Our goal this Open Enrollment period was to support members in their first renewals experience while also encouraging new enrollment across the Commonwealth.

36,000
NEW MEMBERS

4
ADDITIONAL WALK-IN CENTERS

120,000
PRELIMINARY ELIGIBILITY NOTICES MAILED

145,000
RENEWAL/FINAL ELIGIBILITY NOTICES MAILED

14
NAVIGATORS HELD OVER

19
ENROLLMENT EVENTS

11
DIRECT MAILING CAMPAIGNS

“What to Expect from Open Enrollment”
DOR Letter
2015 Bronze Letter
Open Enrollment “Save the Date”
Medicare Eligibility Letter
“Shopping Encouragement”
“Where to Get Help in Person”
“Shopping Education” Series
Plan Selection/Payment Reminder
“Shopping Reminder” to 2015 Bronze members
“Open Enrollment is Ending”

19,000
MEMBERS CONTACTED BY OUTBOUND CALLS
Renewing and New Members

By early February, approximately 201,000 individuals were enrolled in 2016 health coverage.

- Over 36,000 new members are enrolled in QHPs. For a frame of reference, our new members amount to about 15% of the size of last year’s estimated uninsured population*
  - Of the approximately 27,000 new members who indicated a race or ethnicity in their application, about 12% are of Hispanic, Latino or Spanish origin, 8% are African American and 4% are Chinese
- We continue to see a high retention rate for our 2015 membership at about 94%
- Individuals who selected a plan between January 24th and January 31st still have time to pay for coverage effective March 1, so new membership tied to Open Enrollment may continue to grow

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*Data as of February 8, 2016. Number of estimated uninsured from Findings from the 2015 Massachusetts Health Insurance Survey, December 2015.
Member Retention Overview

Despite meeting our goal of retaining at least 90% of members through the renewals process, about 6% of our 2015 membership did not renew their coverage with the Health Connector for 2016.

- Information from our last large-scale survey, conducted in the first half of 2016, revealed that, of those who reported they dis-enrolled, the most common reasons for leaving their QHPs were getting health coverage from another source.

- In our next survey later this calendar year, we plan to ask renewing members why they did not renew their coverage in 2016 to further our understanding of why members leave the Health Connector and what coverage sources they obtain next.
Renewing and New Members: Metallic Tier

The vast majority of renewing members remain in the same metallic tier, while Silver plans are significantly more popular than other metal levels among new members.

- Since the last Board meeting, we have seen a slight increase in the number of members moving from Catastrophic to Silver and from Bronze to Silver and Gold
  - In early January, for example, 84% of 2015 Bronze members remained in a Bronze plan for 2016; by early February, that percentage decreased to 80%
    - This may be attributable, in part, to a special mailing sent the first week in January to 2015 Bronze members reminding them to closely review their benefits and letting them know they could still switch plans before the end of Open Enrollment
- For new unsubsidized and Advance Premium Tax Credit (APTC)-only members, Silver plans are most popular, followed by Gold
  - Although Silver and Gold plans have historically been most popular, this year, automatic filtering for these tiers was added to the shopping pages
  - Shoppers are able to turn off filtering to view plans from other tiers, and some have elected to enroll in Bronze and Platinum (as well as Catastrophic, when they are eligible)

Data as of February 1, 2016.
Similarly, renewing members tend to remain in the same carrier, with approximately 95% in the same carrier from 2015 to 2016. For new members, Tufts Health - Direct was the most popular carrier choice among both unsubsidized and subsidized members.

New Unsubsidized and APTC-only Membership by Carrier

- Tufts Health Direct, 38%
- Neighborhood Health Plan, 20%
- Tufts Health Premier, 4%
- United Healthcare, 1%
- Blue Cross Blue Shield of MA, 5%
- BMC HealthNet, 10%
- CeliCare, 0%
- Fallon Community Health Plan, 2%
- Harvard Pilgrim Health Care, 9%
- Health New England, 4%
- Minuteman Health, 7%

New ConnectorCare Membership by Carrier

- Tufts Health Direct, 54%
- Neighborhood Health Plan, 23%
- BMC HealthNet, 15%
- CeliCare, 1%
- Fallon Community Health Plan, 3%
- Health New England, 3%
- Minuteman Health, 1%

Data as of February 1, 2016.
Update: New Member Survey Results

A second round of our new member survey showed that 83% of respondents had been insured at some point previously, and 70% were uninsured for less than three months before enrolling in a QHP.

The most common reason for enrolling was losing health insurance from another source. Respondents that filled in their own reason for deciding to get coverage through the Health Connector cited reasons such as realizing they could afford a good plan, having issues with COBRA (being too expensive or expiring), and fear of being without insurance.
While most members report they learned about us through MassHealth, 36% learned about us through our public education and messaging campaign, 20% by word of mouth, and 14% through an assister or issuer.

How did you hear about the Health Connector? Choose any of the following answers that apply to you:

- On the radio (4%)
- In the newspaper (3%)
- On television (8%)
- A print ad (for example, a sign on a bus, on the subway, at a gas station) (2%)
- An online ad (for example, on Facebook, Google, Pandora, YouTube) (3%)
- An online search (for example, searching through Google for places to get insurance) (13%)
- A letter from the Department of Revenue (2%)
- A health insurance company (2%)
- A hospital or community health center (7%)
- A health insurance assister or navigator (5%)
- A friend or family member (20%)
- At a public event or location (for example, at Boston Calling or a mall) (1%)
- MassHealth (26%)
- Other (please specify) (5%)
Customer Experience Update
Service Center Performance: Open Enrollment

**CALLS OFFERED**

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<tr>
<td>Calls</td>
<td>74,941</td>
<td>87,407</td>
<td>89,844</td>
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**Average Speed to Answer (ASA), Call Center**

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<tbody>
<tr>
<td>Seconds</td>
<td>2,200</td>
<td>1,800</td>
<td>1,600</td>
<td>1,400</td>
<td>1,200</td>
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<td>600</td>
<td>400</td>
<td>200</td>
<td>0</td>
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**Abandonment Rate**

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</thead>
<tbody>
<tr>
<td>Rate</td>
<td>50.0%</td>
<td>40.3%</td>
<td>35.6%</td>
<td>32.2%</td>
<td>30.0%</td>
<td>20.0%</td>
<td>10.0%</td>
<td>5.6%</td>
<td>3.2%</td>
<td>0.9%</td>
<td>0.4%</td>
<td>0.3%</td>
<td>0.2%</td>
</tr>
</tbody>
</table>
Service Centers: Open Enrollment Nov-Jan 2016

TOP CALL DRIVERS

- Enrollment: 28%
- Application / Eligibility: 25%
- Billing / Payments: 21%
- General Questions: 10%
- Case Updates: 8%
- Other: 4%
- Notices / Mailings: 2%
Walk-In Center Performance

**Walk-Ins by Location**

* Until Jan 31

- Boston: 5,190
- Brockton: 3,248
- Fall River: 1,119
- Lowell: 1,418
- Springfield: 1,108
- Worcester: 2,627

Total Walk-ins: 14,710

**Overall Satisfaction – January 2016**

- Very Satisfied: 93%
- Satisfied: 6%
- Neither Satisfied nor Dissatisfied: 1%
- Dissatisfied: 0%
- Very Dissatisfied: 0%

* On a scale of 1 to 5, with 1 being very dissatisfied and 5 being very satisfied, how satisfied are you with the overall service provided to you by the Health Connector today?

**Reasons for Walk-In**

* Until Jan 31

- Billing & Payments: 34%
- Account Changes: 9%
- Applications: 23%
- Plan Selection & Shopping Questions: 12%
- Document Processing & Verification: 10%
- Notices: 10%
- Other: 2%

**Customer & Partner Feedback**

“Having the Health Connector on-site at Lowell Community Health Center has made Open Enrollment a much smoother process this year. Clients enjoyed the added convenience and hands-on help.”

– Maria Sousa, Health Benefits Supervisor
Lowell Community Health Center

“The staff who helped me today were kind, courteous, professional, and knowledgeable. I was treated with respect and helped in a timely manner.” – January 20, 2016 Fall River walk-in

“She was able to answer all of my questions in a very sympathetic manner and was able to resolve my issue. Although Health Connector is a very busy place, she did not act as if I was an imposition on her time at all.”

– January 29, 2016 Worcester walk-in
Urgent Services and Ombudsman

Current Total Inventory: 273

Number of Urgent Services & Ombudsman Cases received by Month

- **January 2016**: 162
- **February 2016 MTD**: 196
- **March**: 538
- **April**: 381
- **May**: 310
- **June**: 350
- **July**: 266
- **August**: 249
- **September**: 229
- **October**: 136
- **November**: 160
- **December**: 176
- **Jan 2016**: 31
- **Feb 2016 MTD**: 29

**Legend**:
- **Urgent Services**
- **Ombudsman**
Call Center Satisfaction Survey: January Results

**Overall Satisfaction* by Month**

- **Jan**: 34% Very dissatisfied, 44% Dissatisfied, 10% Neither satisfied nor dissatisfied, 15% Satisfied, 1% Completely Satisfied
- **Feb**: 27% Very dissatisfied, 22% Dissatisfied, 15% Neither satisfied nor dissatisfied, 21% Satisfied, 3% Completely Satisfied
- **Mar**: 11% Very dissatisfied, 10% Dissatisfied, 13% Neither satisfied nor dissatisfied, 15% Satisfied, 14% Completely Satisfied
- **Apr**: 13% Very dissatisfied, 7% Dissatisfied, 14% Neither satisfied nor dissatisfied, 23% Satisfied, 14% Completely Satisfied
- **May**: 22% Very dissatisfied, 22% Dissatisfied, 11% Neither satisfied nor dissatisfied, 21% Satisfied, 11% Completely Satisfied
- **Jun**: 13% Very dissatisfied, 15% Dissatisfied, 15% Neither satisfied nor dissatisfied, 23% Satisfied, 14% Completely Satisfied
- **Jul**: 8% Very dissatisfied, 20% Dissatisfied, 18% Neither satisfied nor dissatisfied, 12% Satisfied, 12% Completely Satisfied
- **Aug**: 10% Very dissatisfied, 11% Dissatisfied, 7% Neither satisfied nor dissatisfied, 8% Satisfied, 9% Completely Satisfied
- **Sep**: 10% Very dissatisfied, 6% Dissatisfied, 8% Neither satisfied nor dissatisfied, 12% Satisfied, 13% Completely Satisfied
- **Oct**: 10% Very dissatisfied, 11% Dissatisfied, 8% Neither satisfied nor dissatisfied, 12% Satisfied, 13% Completely Satisfied
- **Nov**: 12% Very dissatisfied, 11% Dissatisfied, 7% Neither satisfied nor dissatisfied, 6% Satisfied, 12% Completely Satisfied
- **Dec**: 14% Very dissatisfied, 10% Dissatisfied, 6% Neither satisfied nor dissatisfied, 10% Satisfied, 13% Completely Satisfied
- **Jan**: 14% Very dissatisfied, 14% Dissatisfied, 7% Neither satisfied nor dissatisfied, 10% Satisfied, 13% Completely Satisfied

**CSAT Score - Jan'16**

- **CSR Satisfaction**: 73%
- **CSR Friendliness**: 82%
- **CSR Knowledge**: 74%

* * How satisfied are you with the overall service provided to you by the Health Connector today?
  1. How satisfied are you with how our customer service representative resolved your issue today?
  2. How friendly and courteous our customer service representative was today.
  3. How satisfied are you with the knowledge of the customer service representative you spoke with today?
Call Center performance during this Open Enrollment far exceeded prior year performance.

The majority of abandoned calls for this Open Enrollment were from January 2016. Peak days in January were on Mondays (typical high volume days), days with weather incidents and the Friday prior to the close of Open Enrollment.
Customer Feedback: We are listening...

- Your representative was very courteous and was able to pull up my records and understand what I think was fairly complicated multiple issues to be discussed. She managed to get everything under control and taken care of all in one call.

- Your service was very prompt. The young lady I talked to was very nice. She answered my questions, she gave me the answers and she was very lovely. I appreciate that. So keep up the good work. Thank you.

- Well I don’t have much to say; I was satisfied because Gavin listened and explained the resolution/what he was going to do and gave me the information I needed to follow up. He was polite and knowledgeable and on this specific issue the only thing I had difficulties with is the website - trying to make two payments was difficult because you can only do one payment a day and that was not apparent but support on the phone has been great, thank you.

- Overall my interaction with the Health Connector in the beginning was very bad. But I have to say Melissa did an excellent job—she was friendly and knowledgeable, and I hope that your service continues to improve.
Transition to Closed Enrollment
Post-Open Enrollment: Customer Support

- During closed enrollment, the Health Connector’s call center is open Monday through Friday, 8:00 AM to 6:00 PM; our usual hours

- All six of the Health Connector’s walk-in centers will be open through February
  - Beginning in March, the pilots will end; thank you to our community partners

<table>
<thead>
<tr>
<th>Permanent Walk-in Centers</th>
<th>Hours</th>
<th>Pilot Walk-in Centers</th>
<th>February Hours</th>
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<tbody>
<tr>
<td>Boston—Health Connector</td>
<td>Mon-Fri 8am-6pm Closed President’s Day (2/15)</td>
<td>Brockton Neighborhood Health Center</td>
<td>Mon-Thurs 8am-8pm Fri 8am-6pm Sat 9am-1pm Last Day: Sat 2/27</td>
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<tr>
<td>Springfield—MassHealth MEC</td>
<td>Mon-Fri 9am-5pm Closed President’s Day (2/15)</td>
<td>Fall River Health First Family Care Center</td>
<td>Mon-Fri 8:30am-5pm Closed President’s Day (2/15) Last Day: Fri 2/26</td>
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<tr>
<td>Worcester—Health Connector</td>
<td>Mon-Fri 8am-6pm Closed President’s Day (2/15)</td>
<td>Lowell Community Health Center</td>
<td>Mon-Fri 8am-5:30pm Closed President’s Day (2/15) Last Day: Fri 2/26</td>
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</tbody>
</table>
Post-Open Enrollment: Special Enrollment Periods

Outside of Open Enrollment, we will continue to encourage individuals to apply for health insurance when eligible, owing to qualifying events, or year-round eligibilities.

More information about Special Enrollment Periods can be found on our website at www.MAhealthconnector.org/get-started/special-enrollment-period
Looking Ahead

With the close of Open Enrollment, we will continue to encourage eligible enrollment, support our customers and enhance our system.

- Although we achieved our goal of a stable Open Enrollment period, we continue to work to ensure every member has a smooth experience throughout the year.
- Our Navigators and other enrollment assisters will continue to support customers in the enrollment process, encouraging new members to apply as they may be eligible for a Special Enrollment Period.
- We will also send a biweekly email to newly-eligible ConnectorCare applicants, encouraging them to enroll during their 60-day shopping window.
- We have begun preparing for Open Enrollment 2017, building on our experience and lessons learned this year.
# Draft Timeline / Process for 2017 Open Enrollment Planning

This timeline assumes 2017 Open Enrollment opens on November 1, 2016.

<table>
<thead>
<tr>
<th></th>
<th>June</th>
<th>July</th>
<th>August</th>
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<th>October</th>
<th>November</th>
<th>December</th>
<th>January</th>
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<td></td>
<td>Production-like testing (prelim. eligibility)</td>
<td>Production-like testing round 1</td>
<td>Preliminary eligibility</td>
<td>FTR flag for 2017 coverage</td>
<td>Auto enrollment</td>
<td>Production-like testing round 3 (auto-enrollment)</td>
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<thead>
<tr>
<th><strong>Notices / Billing &amp; Enrollment</strong></th>
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<tbody>
<tr>
<td>CCA review of proposed QHPs/QDPs</td>
<td>7/14: CCA Board awards Conditional SOA</td>
<td>7/1: State deadline for carriers to submit rates to DOI*</td>
<td>8/15: State deadline for final rates to be on file</td>
<td>Send preliminary eligibility notices</td>
<td>Send renewal notices</td>
<td>Window for redetermined individuals to edit app</td>
<td>Send January 2016 invoice</td>
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<table>
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<tr>
<th><strong>Seal of Approval / Plan Management</strong></th>
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<tr>
<td>DOI Rate Review</td>
<td>Carrier testing for management</td>
<td>8/15: State deadline for final rates to be on file</td>
<td>9/8: CCA Board awards Final SOA</td>
<td>Final plan review/testing, upload of ConnectorCare plans, final rate review/testing, final service areas/zip codes testing</td>
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* DOI: Department of Insurance

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DRAFT FOR POLICY DISCUSSION ONLY
Appendix
## Characteristics of New Membership

### New 2016 Members by Gender (Share)

<table>
<thead>
<tr>
<th></th>
<th>Male</th>
<th>Female</th>
<th>Total</th>
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<tbody>
<tr>
<td>ConnectorCare</td>
<td>33.58%</td>
<td>40.48%</td>
<td>74.05%</td>
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<tr>
<td>1</td>
<td>2.85%</td>
<td>4.29%</td>
<td>7.14%</td>
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<tr>
<td>2a</td>
<td>5.63%</td>
<td>7.30%</td>
<td>12.93%</td>
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<tr>
<td>2b</td>
<td>11.58%</td>
<td>14.51%</td>
<td>26.09%</td>
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<tr>
<td>3a</td>
<td>7.95%</td>
<td>8.61%</td>
<td>16.56%</td>
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<td>3b</td>
<td>5.58%</td>
<td>5.75%</td>
<td>11.33%</td>
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<tr>
<td>APTC</td>
<td>2.02%</td>
<td>2.21%</td>
<td>4.23%</td>
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<tr>
<td>Unsubsidized</td>
<td>11.40%</td>
<td>10.32%</td>
<td>21.72%</td>
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<tr>
<td>Total</td>
<td>46.99%</td>
<td>53.01%</td>
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### New 2016 Members by Age Group (Share)

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<th>&lt; 18</th>
<th>18-25</th>
<th>25-34</th>
<th>35-44</th>
<th>45-54</th>
<th>55-64</th>
<th>65+</th>
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<tr>
<td>ConnectorCare</td>
<td>0.59%</td>
<td>8.07%</td>
<td>22.06%</td>
<td>15.26%</td>
<td>14.82%</td>
<td>12.92%</td>
<td>0.33%</td>
<td>74.05%</td>
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<tr>
<td>1</td>
<td>0.01%</td>
<td>0.72%</td>
<td>2.00%</td>
<td>1.77%</td>
<td>1.33%</td>
<td>1.17%</td>
<td>0.14%</td>
<td>7.14%</td>
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<tr>
<td>2a</td>
<td>0.08%</td>
<td>1.58%</td>
<td>3.83%</td>
<td>3.09%</td>
<td>2.56%</td>
<td>1.73%</td>
<td>0.07%</td>
<td>12.93%</td>
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<tr>
<td>2b</td>
<td>0.13%</td>
<td>3.10%</td>
<td>8.14%</td>
<td>5.24%</td>
<td>5.08%</td>
<td>4.34%</td>
<td>0.07%</td>
<td>26.09%</td>
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<tr>
<td>3a</td>
<td>0.15%</td>
<td>1.75%</td>
<td>4.83%</td>
<td>3.14%</td>
<td>3.45%</td>
<td>3.19%</td>
<td>0.04%</td>
<td>16.56%</td>
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<tr>
<td>3b</td>
<td>0.23%</td>
<td>0.92%</td>
<td>3.27%</td>
<td>2.03%</td>
<td>2.39%</td>
<td>2.48%</td>
<td>0.02%</td>
<td>11.33%</td>
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<tr>
<td>APTC</td>
<td>0.68%</td>
<td>0.31%</td>
<td>0.31%</td>
<td>0.44%</td>
<td>0.92%</td>
<td>1.56%</td>
<td>0.01%</td>
<td>4.23%</td>
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<tr>
<td>Unsubsidized</td>
<td>2.96%</td>
<td>1.45%</td>
<td>6.36%</td>
<td>3.46%</td>
<td>3.96%</td>
<td>3.48%</td>
<td>0.05%</td>
<td>21.72%</td>
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<tr>
<td>Total</td>
<td>4.23%</td>
<td>9.83%</td>
<td>28.72%</td>
<td>19.16%</td>
<td>19.70%</td>
<td>17.96%</td>
<td>0.39%</td>
<td>100.00%</td>
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### New 2016 Members in Top 10 Priority Communities

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<th>Community</th>
<th>New 2016 Members</th>
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<tr>
<td>Brockton</td>
<td>758</td>
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<tr>
<td>Dorchester</td>
<td>803</td>
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<tr>
<td>Fall River</td>
<td>545</td>
</tr>
<tr>
<td>Lawrence</td>
<td>903</td>
</tr>
<tr>
<td>Lowell</td>
<td>742</td>
</tr>
<tr>
<td>Lynn</td>
<td>614</td>
</tr>
<tr>
<td>New Bedford</td>
<td>479</td>
</tr>
<tr>
<td>Quincy</td>
<td>704</td>
</tr>
<tr>
<td>Springfield</td>
<td>667</td>
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<tr>
<td>Worcester</td>
<td>1,140</td>
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### New 2016 Members by QHP FPL (Share)

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<tr>
<th></th>
<th>≤ 100%</th>
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<th>&gt;150 - ≤200%</th>
<th>&gt;200 - ≤250%</th>
<th>&gt;250 - ≤300%</th>
<th>&gt;300- ≤400%</th>
<th>&gt; 400%</th>
<th>Not applying for Financial Assistance or Not Found</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>ConnectorCare</td>
<td>6.74%</td>
<td>12.45%</td>
<td>25.78%</td>
<td>16.27%</td>
<td>11.16%</td>
<td>0.04%</td>
<td>0.04%</td>
<td>1.57%</td>
<td>74.05%</td>
</tr>
<tr>
<td>1</td>
<td>6.71%</td>
<td>0.03%</td>
<td>0.01%</td>
<td>0.02%</td>
<td>0.00%</td>
<td>0.01%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>7.14%</td>
</tr>
<tr>
<td>2a</td>
<td>0.02%</td>
<td>12.38%</td>
<td>0.07%</td>
<td>0.01%</td>
<td>0.02%</td>
<td>0.01%</td>
<td>0.01%</td>
<td>0.01%</td>
<td>12.93%</td>
</tr>
<tr>
<td>2b</td>
<td>0.00%</td>
<td>0.03%</td>
<td>25.66%</td>
<td>0.03%</td>
<td>0.01%</td>
<td>0.01%</td>
<td>0.01%</td>
<td>0.01%</td>
<td>26.09%</td>
</tr>
<tr>
<td>3a</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.03%</td>
<td>16.18%</td>
<td>0.02%</td>
<td>0.01%</td>
<td>0.01%</td>
<td>0.01%</td>
<td>16.56%</td>
</tr>
<tr>
<td>3b</td>
<td>0.00%</td>
<td>0.01%</td>
<td>0.01%</td>
<td>0.03%</td>
<td>11.11%</td>
<td>0.01%</td>
<td>0.01%</td>
<td>0.01%</td>
<td>11.33%</td>
</tr>
<tr>
<td>APTC</td>
<td>0.00%</td>
<td>0.03%</td>
<td>0.03%</td>
<td>0.04%</td>
<td>0.04%</td>
<td>3.98%</td>
<td>0.02%</td>
<td>0.09%</td>
<td>4.23%</td>
</tr>
<tr>
<td>Unsubsidized</td>
<td>0.13%</td>
<td>0.07%</td>
<td>0.24%</td>
<td>0.24%</td>
<td>0.26%</td>
<td>3.39%</td>
<td>5.05%</td>
<td>12.35%</td>
<td>21.72%</td>
</tr>
<tr>
<td>Total</td>
<td>6.87%</td>
<td>12.55%</td>
<td>26.05%</td>
<td>16.55%</td>
<td>11.46%</td>
<td>7.41%</td>
<td>5.11%</td>
<td>14.00%</td>
<td>100.00%</td>
</tr>
</tbody>
</table>

**Note:** Members that do not apply for Financial Assistance will not have an QHP FPL.

QHP FPL is provided at the family level, so each member will have the same QHP FPL.

Data as of February 1, 2016.
**New 2016 Members by Race/Ethnicity (Share)**

Notes:
1. Individuals are not required to indicate race or ethnicity.
2. Members may indicate multiple races/ethnicities, but are assigned to first race/ethnicity chosen.
3. The responses below total to 27,530 responses from members who indicated a race or ethnicity.

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>American Indian or Alaska Native</th>
<th>Asian</th>
<th>Chinese</th>
<th>Filipino</th>
<th>Guamanian or Chamorro</th>
<th>Japanese</th>
<th>Korean</th>
<th>Native Hawaiian</th>
<th>Other Asian</th>
<th>Other Pacific Islander</th>
<th>Samoan</th>
<th>Vietnamese</th>
<th>White</th>
<th>Other Non-Hispanic, Latino or Other Hispanic Origin</th>
<th>Cuban</th>
<th>Mexican, Mexican American or Chicano</th>
<th>Puerto Rican</th>
<th>Other Hispanic, Latino or Other Hispanic Origin</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>APTC</td>
<td>7.27%</td>
<td>0.00%</td>
<td>1.28%</td>
<td>2.83%</td>
<td>0.28%</td>
<td>0.04%</td>
<td>0.14%</td>
<td>0.36%</td>
<td>0.04%</td>
<td>1.66%</td>
<td>0.07%</td>
<td>0.03%</td>
<td>1.47%</td>
<td>41.94%</td>
<td>4.07%</td>
<td>0.17%</td>
<td>0.49%</td>
<td>3.35%</td>
<td>6.08%</td>
</tr>
<tr>
<td>1</td>
<td>1.09%</td>
<td>n/a</td>
<td>0.33%</td>
<td>0.62%</td>
<td>0.04%</td>
<td>n/a</td>
<td>n/a</td>
<td>0.08%</td>
<td>0.00%</td>
<td>0.32%</td>
<td>0.01%</td>
<td>n/a</td>
<td>0.31%</td>
<td>0.81%</td>
<td>0.71%</td>
<td>0.02%</td>
<td>0.04%</td>
<td>0.01%</td>
<td>1.16%</td>
</tr>
<tr>
<td>2a</td>
<td>1.61%</td>
<td>n/a</td>
<td>0.29%</td>
<td>0.60%</td>
<td>0.04%</td>
<td>0.01%</td>
<td>0.02%</td>
<td>0.06%</td>
<td>0.00%</td>
<td>0.31%</td>
<td>0.01%</td>
<td>0.00%</td>
<td>0.29%</td>
<td>5.92%</td>
<td>0.79%</td>
<td>0.03%</td>
<td>0.12%</td>
<td>0.69%</td>
<td>1.34%</td>
</tr>
<tr>
<td>2b</td>
<td>2.47%</td>
<td>n/a</td>
<td>0.32%</td>
<td>0.77%</td>
<td>0.09%</td>
<td>0.02%</td>
<td>0.07%</td>
<td>0.12%</td>
<td>0.01%</td>
<td>0.58%</td>
<td>0.03%</td>
<td>n/a</td>
<td>0.50%</td>
<td>15.93%</td>
<td>1.40%</td>
<td>0.06%</td>
<td>0.17%</td>
<td>1.61%</td>
<td>1.81%</td>
</tr>
<tr>
<td>3a</td>
<td>1.40%</td>
<td>n/a</td>
<td>0.19%</td>
<td>0.37%</td>
<td>0.06%</td>
<td>0.01%</td>
<td>0.02%</td>
<td>0.04%</td>
<td>0.00%</td>
<td>0.34%</td>
<td>0.02%</td>
<td>0.03%</td>
<td>0.27%</td>
<td>11.06%</td>
<td>0.66%</td>
<td>0.05%</td>
<td>0.09%</td>
<td>0.73%</td>
<td>1.05%</td>
</tr>
<tr>
<td>3b</td>
<td>0.70%</td>
<td>n/a</td>
<td>0.15%</td>
<td>0.27%</td>
<td>0.05%</td>
<td>0.00%</td>
<td>0.03%</td>
<td>0.05%</td>
<td>0.01%</td>
<td>0.11%</td>
<td>n/a</td>
<td>n/a</td>
<td>0.11%</td>
<td>8.23%</td>
<td>0.51%</td>
<td>0.02%</td>
<td>0.07%</td>
<td>0.31%</td>
<td>0.72%</td>
</tr>
<tr>
<td>Unsubsidized</td>
<td>0.14%</td>
<td>0.15%</td>
<td>0.08%</td>
<td>0.13%</td>
<td>0.01%</td>
<td>n/a</td>
<td>0.02%</td>
<td>0.02%</td>
<td>n/a</td>
<td>0.04%</td>
<td>n/a</td>
<td>0.00%</td>
<td>3.41%</td>
<td>0.17%</td>
<td>0.00%</td>
<td>0.02%</td>
<td>0.02%</td>
<td>0.09%</td>
<td>0.15%</td>
</tr>
<tr>
<td>Total</td>
<td>8.28%</td>
<td>0.16%</td>
<td>2.05%</td>
<td>3.81%</td>
<td>0.37%</td>
<td>0.04%</td>
<td>0.29%</td>
<td>0.50%</td>
<td>0.05%</td>
<td>1.97%</td>
<td>0.09%</td>
<td>0.03%</td>
<td>1.67%</td>
<td>64.38%</td>
<td>4.77%</td>
<td>0.23%</td>
<td>0.67%</td>
<td>3.75%</td>
<td>6.90%</td>
</tr>
</tbody>
</table>

**New 2016 Members by Preferred Language (Share)**

Note: 1. The responses below total to 27,025 responses from members who indicated a language preference.

<table>
<thead>
<tr>
<th>Language</th>
<th>Arabic</th>
<th>Chinese</th>
<th>Haitian Creole</th>
<th>Cape Verdean Creole</th>
<th>English</th>
<th>French</th>
<th>Greek</th>
<th>Hindi</th>
<th>Italian</th>
<th>Cambodia/Khmer</th>
<th>Korean</th>
<th>Laotian</th>
<th>Nepalese</th>
<th>Portuguese</th>
<th>Russian</th>
<th>Somali</th>
<th>Spanish</th>
<th>Vietnamese</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>APTC</td>
<td>0.21%</td>
<td>1.31%</td>
<td>0.38%</td>
<td>0.39%</td>
<td>65.46%</td>
<td>0.10%</td>
<td>0.03%</td>
<td>0.11%</td>
<td>0.01%</td>
<td>0.08%</td>
<td>0.09%</td>
<td>0.01%</td>
<td>0.04%</td>
<td>0.97%</td>
<td>0.31%</td>
<td>0.01%</td>
<td>7.43%</td>
<td>0.45%</td>
<td>77.38%</td>
</tr>
<tr>
<td>1</td>
<td>0.09%</td>
<td>0.48%</td>
<td>0.18%</td>
<td>0.19%</td>
<td>4.38%</td>
<td>0.04%</td>
<td>0.00%</td>
<td>0.05%</td>
<td>0.01%</td>
<td>0.01%</td>
<td>0.01%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.01%</td>
<td>0.13%</td>
<td>0.00%</td>
<td>1.93%</td>
<td>0.15%</td>
<td>7.88%</td>
</tr>
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<td>2a</td>
<td>0.03%</td>
<td>0.29%</td>
<td>0.07%</td>
<td>0.10%</td>
<td>11.04%</td>
<td>0.03%</td>
<td>0.01%</td>
<td>0.03%</td>
<td>0.00%</td>
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<td>0.17%</td>
<td>0.06%</td>
<td>0.00%</td>
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<td>13.81%</td>
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<tr>
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<td>24.20%</td>
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<td>0.00%</td>
<td>0.01%</td>
<td>0.00%</td>
<td>0.03%</td>
<td>0.02%</td>
<td>0.00%</td>
<td>0.01%</td>
<td>0.34%</td>
<td>0.06%</td>
<td>0.00%</td>
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<td>0.11%</td>
<td>27.47%</td>
</tr>
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<td>0.13%</td>
<td>0.01%</td>
<td>0.02%</td>
<td>15.42%</td>
<td>0.01%</td>
<td>0.01%</td>
<td>0.01%</td>
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<td>0.02%</td>
<td>0.01%</td>
<td>0.00%</td>
<td>0.01%</td>
<td>0.15%</td>
<td>0.05%</td>
<td>0.00%</td>
<td>1.00%</td>
<td>0.06%</td>
<td>16.94%</td>
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<td>3b</td>
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<td>0.11%</td>
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<td>10.42%</td>
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<td>0.01%</td>
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<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.10%</td>
<td>0.02%</td>
<td>0.00%</td>
<td>0.55%</td>
<td>0.03%</td>
<td>11.29%</td>
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<tr>
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<td>0.00%</td>
<td>0.00%</td>
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<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.01%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.03%</td>
<td>0.02%</td>
<td>0.00%</td>
<td>0.03%</td>
<td>0.00%</td>
<td>2.80%</td>
</tr>
<tr>
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<td>1.48%</td>
<td>0.40%</td>
<td>0.40%</td>
<td>87.41%</td>
<td>0.10%</td>
<td>0.04%</td>
<td>0.11%</td>
<td>0.01%</td>
<td>0.08%</td>
<td>0.10%</td>
<td>0.01%</td>
<td>0.04%</td>
<td>1.08%</td>
<td>0.34%</td>
<td>0.01%</td>
<td>7.70%</td>
<td>0.47%</td>
<td>100.00%</td>
</tr>
</tbody>
</table>