



Final Award of the 2020 Seal of Approval (VOTE)

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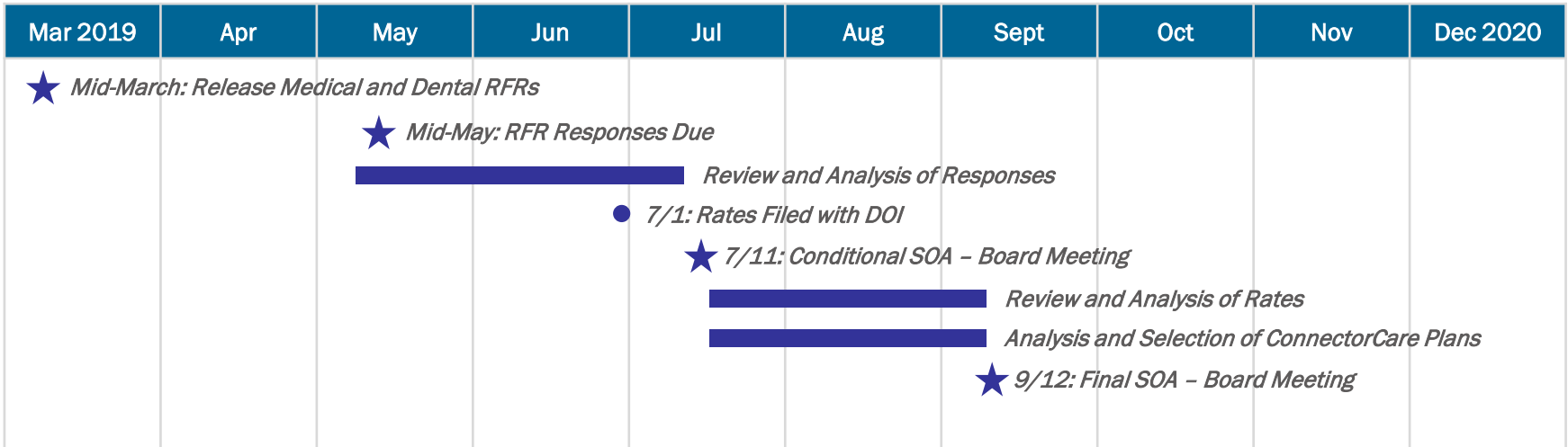
Program Analyst, Health & Dental Plans

Board of Directors Meeting, September 12, 2019

2020 Final Seal of Approval

Today we share our recommendation for the award of the Final Seal of Approval (SOA) for Qualified Health and Dental Plans for the 2020 Plan Year (PY), as well as our recommendation for the PY 2020 ConnectorCare program.

- A vote today authorizing the Final SOA allows us to offer these plans for sale through the Health Connector starting January 1, 2020

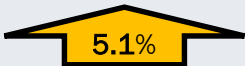





2020 Seal of Approval: Market Response Overview

The proposed Final 2020 Qualified Health and Dental Plan shelves will offer a range of plan designs, carriers, and premiums, featuring:

- A steady proposed ConnectorCare program design that continues to offer affordable choice
- A broad choice of carriers and plans for unsubsidized non-group and small group enrollees, with:
 - 9 medical carriers submitting a total of 56 non-group and 69 small group Qualified Health Plans (QHPs)
 - 2 dental carriers submitting a total of 12 Qualified Dental Plans (QDPs) for on-Exchange sale*
- Modest premium changes that align with underlying trend, reflecting the Commonwealth’s commitment to actively promoting a stable insurance market:

Average Changes in Health Connector Premiums (without member aging): 2019-2020

Merged Market Total ¹	Unsubsidized & APTC-only Medical Plans ²	ConnectorCare Base Silver Medical Plans ³	Dental Plans ⁴
	71,064 members ⁵	216,897 members	95,362 members
 5.1%	 3.9%	 4.0%	 1.7%

* Consistent with Plan Year 2019, two additional carriers are recommended for certification of off-Exchange Qualified Dental Plans, for a total of 19 plans

¹ For 2020, the total Division of Insurance merged market enrollment-weighted premium change without member aging, inclusive of the Health Connector, is 5.1%

² Enrollment-weighted non-group premium change without member aging (~2%), assumes mapping to 2020 renewal plan

³ Enrollment-weighted non-group premium change from 2019 base silver plan to 2020 base silver plan without member aging (~2%), premium increases not directly reflected in ConnectorCare enrollee contributions

⁴ Enrollment-weighted non-group average premiums

⁵ Enrollment data as of September 2019



Qualified Health Plan (QHP) Submissions

QHPs: Overview

As the SOA for PY 2019 was highly dynamic, with significant product shelf changes aimed at ensuring a successful Open Enrollment, the PY 2020 SOA reflects a relatively stable product suite in order to monitor uptake of new plans over a longer period.

- As in PY 2019, carriers continue to be required to offer:
 - A low gold (~76% actuarial value or “AV”) for both non-group and small group, with the aim of providing unsubsidized members alternatives to premium-loaded silver plans
 - A low silver (~69% AV), Health Savings Account (HSA)-compatible plan for small groups, in response to small employer feedback requesting a wider array of HSA-compatible offerings
 - A PPO plan for small groups, in response to small employer feedback seeking a coverage solution for out-of-state employees
- As in PY 2018 and 2019, ConnectorCare carriers will continue to “load” their silver tier non-group plans with an additional percentage of premium to offset the loss of federal cost-sharing reductions
- There are no new carrier entrants and no carrier departures for PY 2020



QHPs: Non-Group Overview

Nine medical carriers responded to the 2020 Seal of Approval, submitting a total of 56 non-group QHPs proposed for the Health Connector's consideration for 2020, a net decrease of one plan from 2019.

Non-Group 2020							
Issuers	Platinum	Gold	Silver	Bronze	Catastrophic*	Total 2020	Total 2019 for Comparison
AllWays Health Partners	1	2	1	1	0	5	5
Blue Cross Blue Shield	1	2	1	1	1	6	6
BMC HealthNet Plan	1	2	1	1	0	5	5
Fallon Health	2	5	3	2	1	13	13
Health New England	1	2	1	1	0	5	6
Harvard Pilgrim Health Care	1	2	1	1	0	5	5
Tufts Health Plan - Direct	1	2	1	2	1	7	7
Tufts Health Plan - Premier	1	2	1	1	0	5	5
United	1	2	1	1	0	5	5
Total 2020	10	21	11	11	3	56	
<i>Total 2019 for Comparison</i>	<i>10</i>	<i>21</i>	<i>11</i>	<i>12</i>	<i>3</i>	<i>57</i>	

QHPs: Small Group Overview

Nine medical carriers submitted a total of 69 small group QHPs for the Health Connector's consideration for 2020, a net decrease of one plan from 2019.

Small Group 2020							
Issuers	Platinum	Gold	Silver	Bronze	Catastrophic	Total 2020	Total 2019 for Comparison
AllWays Health Partners	1	2	3	1	N/A	7	7
Blue Cross Blue Shield	1	2	3	1	N/A	7	7
BMC HealthNet Plan	1	2	3	1	N/A	7	7
Fallon Health	2	5	6	2	N/A	15	15
Health New England	1	3	2	1	N/A	7	8
Harvard Pilgrim Health Care	1	3	2	1	N/A	7	7
Tufts Health Plan - Direct	1	2	2	2	N/A	7	7
Tufts Health Plan - Premier	1	2	2	1	N/A	6	6
UnitedHealthcare	1	2	2	1	N/A	6	6
Total 2020	10	23	25	11	N/A	69	
<i>Total 2019 for Comparison</i>	<i>10</i>	<i>23</i>	<i>25</i>	<i>12</i>	<i>N/A</i>	<i>70</i>	

QHPs: Unsubsidized & APTC-only Non-group Premium Changes

Unsubsidized and APTC-only non-group enrollees will see competitive premiums, on average lower than the market as a whole.

Unsubsidized & APTC-only Average Changes in Premium by Tier, before Subsidies: 2019 to 2020 ^{1,2}

	Platinum	Gold	Silver	Bronze	Catastrophic
	4,046 members	8,534 members	29,839 members	27,949 members	696 members
All Plans (without "aging")	5.7%	4.9%	3.9%	2.7%	3.6%
All Plans (with "aging")	7.5%	6.6%	5.4%	4.4%	5.4%

¹ Non-group enrollment data from September 2019

² Enrollment-weighted premium change with and without member aging (~2%), assumes mapping to 2020 renewal plan

QHPs: Unsubsidized & APTC-only Non-group Premium Changes (*cont'd.*)

Premium changes vary significantly by carrier, compared to average increases.

Unsubsidized & APTC-only Average Changes in Premium by Carrier: 2019 to 2020

Carriers	Membership Share ¹	Premium Change (with aging) ²
Tufts Health Plan – Direct	53%	4.8%
BMC HealthNet Plan	14%	9.3%
Tufts Health Plan - Premier	10%	6.8%
AllWays Health Partners	9%	6.2%
Blue Cross Blue Shield	6%	1.8%
Fallon Health	3%	6.6%
Health New England	3%	9.7%
Harvard Pilgrim Health Care	2%	-0.6%
UnitedHealthCare	0.3%	4.3%
OVERALL	100%	5.5%

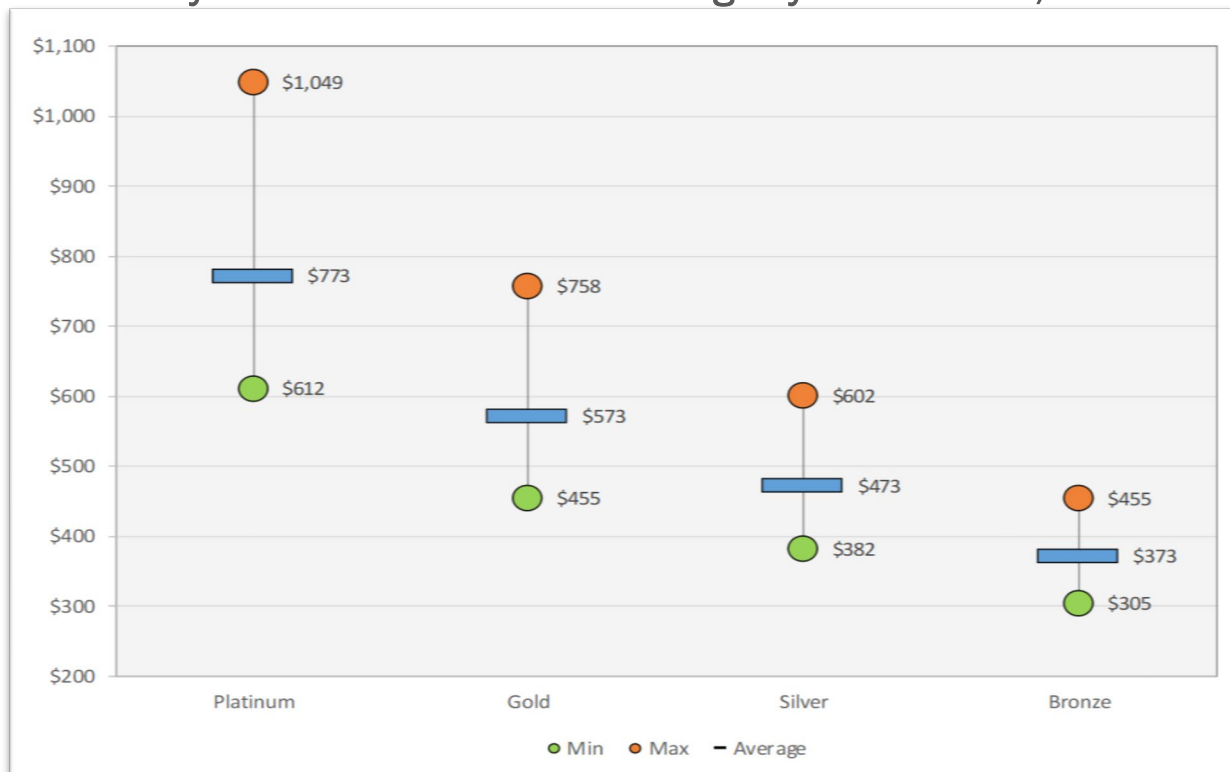
¹ Enrollment data as of September 2019

² Enrollment-weighted non-group premium change (2019 actuals to 2020 calculated) with member aging (~2%), assumes mapping to 2020 renewal plan

QHPs: Unsubsidized and APTC-Only Non-Group Premium Ranges

Unsubsidized and APTC-only enrollees will have products with a range of premium costs available in each metallic tier.

Monthly Unsubsidized Premium Range by Metallic Tier, 2020 ¹



¹ Premiums reflect an unsubsidized 42 year-old individual in Worcester

ConnectorCare: Membership Profile

The ConnectorCare program provides affordable and accessible health insurance coverage for low and lower-middle income residents of Massachusetts.

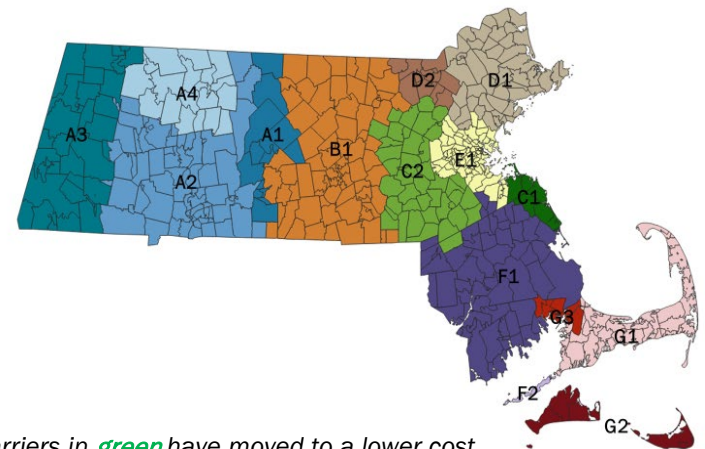
- Residents with income levels up to 300 percent of the Federal Poverty Level (FPL) can qualify for the program
- Currently the ConnectorCare program serves roughly 215,000 Massachusetts residents
- Given the significance of ConnectorCare to Massachusetts' nation-leading uninsurance rate, the Health Connector has focused on better understanding the demographics and needs of our ConnectorCare members so we can continue to improve the program
- As the Appendix shows, ConnectorCare members represent the diversity in our Commonwealth, but as a whole tend to be more vulnerable than other segments of the market. As a group, ConnectorCare members:
 - Are slightly older than APTC only/unsubsidized members
 - Are more likely to be female than male
 - Frequently speak a language other than English, identify as a non-white race/ethnicity, or have a lawfully present immigration status
 - Often are employed members of the “working poor”
 - Often are only in the program for a period of time, as a waystation between other coverage

ConnectorCare: Carriers by Region

In consideration of the needs of our members, ConnectorCare will feature relatively stable program design, with statewide coverage and access to two or more carriers in many regions.

- The chart below shows ConnectorCare carrier positions based on underlying 2020 premiums, relative to rank ordering in 2019, for each region in the map at right. AllWays Health Partners, BMCHP, Fallon, HNE, and Tufts Direct will continue to offer ConnectorCare coverage in PY 2020
- New for 2020, Fallon has expanded in portions of Regions C and D, expanding choice in those areas

Region	Lowest Cost	2 nd Lowest Cost	3 rd Lowest Cost	4 th Lowest Cost
A1	TD	BMCHP	HNE	AHP
A2	TD	BMCHP	HNE	
A3	TD	HNE		
A4	HNE			
B1	TD	FCHP	BMCHP	AHP
C1	TD	BMCHP	AHP	
C2	TD	BMCHP	FCHP	AHP
D1	TD	BMCHP	AHP	
D2	TD	BMCHP	AHP	FCHP
E1	TD	BMCHP	AHP	
F1	TD	BMCHP	AHP	
F2	AHP			
G1	TD	BMCHP		
G2	AHP			
G3	TD	BMCHP	AHP	



Carriers in **green** have moved to a lower cost position relative to 2019. Carriers in **red** have moved to a higher cost position.

ConnectorCare: Enrollee Contributions

The recommended ConnectorCare enrollee premium contributions will ensure affordability and stability for enrollees, while continuing to promote competitive pricing among carriers participating in the program.

- As in past years, all ConnectorCare members, regardless of where they reside, will have access to at least one ConnectorCare plan at the Affordability Schedule-defined monthly cost
- Given market dynamics in 2020, the Health Connector recommends expanding access for enrollees in many regions to a second ConnectorCare plan at the same Affordability Schedule-defined monthly cost (see Supplemental Materials)
 - In a few regions (A4 – Franklin, F2 – Dukes, G1 and G3 – Cape, and G2 - Nantucket), carrier availability and pricing support one choice at the Affordability Schedule-defined monthly cost
 - Carrier pricing was sufficiently competitive in all other regions to allow at least one additional choice at the Affordability Schedule-defined monthly cost
 - This will minimize enrollee disruptions and promote market stability in a landscape where premiums continue to be impacted by federal CSR withdrawal



Qualified Dental Plans

QDPs: Overview

The Qualified Dental Plan shelf also remains stable from last year, with 12 plans available from 2 carriers through the Health Connector.

- Altus Dental and Delta Dental have submitted plans for certification and sale through the Health Connector on both the non-group and small group shelves
- Blue Cross Blue Shield and Guardian have submitted plans for certification for the small group market, but as in 2019, are recommended for a waiver of sales through the Health Connector given sufficiency of existing choice




Plan Year 2020 (No change from PY 2019)							
Carriers	Non-Group	Small Group	Intent to sell on exchange	High	Low	Pedi	Total
<i>Altus Dental</i>	✓	✓	✓	1	1	1	3
<i>Blue Cross Blue Shield of MA</i>		✓		1	1	2	4
<i>Delta Dental of MA</i>	✓	✓	✓	2	3	4	9
<i>Guardian</i>		✓		1	1	1	3
TOTAL				5	6	8	19

All carriers meet product shelf requirements for 2020.




QDPs: Premium Changes

Overall, QDP enrollees will see an average increase in premiums of 1.6%, though enrollees who shop will find plans at a range of prices.

Non-group Dental
Average Changes in Premium by Tier: 2019 to 2020 ¹

Family High	Family Low	Pediatric-only
23,322 members ²	66,661 members	5,379 members
 1.7%	 1.7%	 2.0%

Small Group Dental
Average Changes in Premium by Tier: 2019 to 2020 ¹

Family High	Family Low	Pediatric-only
808 members ²	340 members	284 members
 -4.1%	 0.6%	 1.7%

Dental Average Changes in Premium by Carrier: 2018-2019

Carriers	Non-group Membership Share ²	Non-Group Premium Change ¹	Small Group Membership Share ²	Small Group Premium Change ¹
Altus Dental	13%	1.9%	14%	4.5%
Delta Dental of MA	87%	1.6%	86%	-4.0%
OVERALL				1.6%

¹ Enrollment-weighted average premiums for plans sold through the Health Connector only.

² Enrollment as of September 2019



Vote

VOTE

The Health Connector recommends awarding the 2020 Final Seal of Approval to all recommended QHPs and QDPs proposed by the following carriers:

- AllWays Health Partners
- Altus Dental
- Blue Cross Blue Shield of MA
- Boston Medical Center HealthNet Plan
- Delta Dental of MA
- Fallon Health
- Guardian
- Harvard Pilgrim Health Care
- Health New England
- Tufts Health Plan – Direct
- Tufts Health Plan – Premier
- UnitedHealthcare

2020 Seal of Approval: Supplemental Materials

Qualified Health Plans: 2020 Standardized Plan Designs

Plan Feature/ Service A check mark (✓) indicates this benefit is subject to the annual deductible		Platinum	High Gold	Low Gold	High Silver	Low Silver (HSA)	Bronze #1	Bronze #2 (HSA)
Annual Deductible – Combined		\$0	N/A	N/A	\$2,000	\$2,000	\$2,900	\$3,500
		\$0	N/A	N/A	\$4,000	\$4,000	\$5,800	\$7,000
Annual Deductible – Medical		N/A	\$1,000	\$2,000	N/A	N/A	N/A	N/A
		N/A	\$2,000	\$4,000	N/A	N/A	N/A	N/A
Annual Deductible – Prescription Drugs		N/A	\$0	\$250	N/A	N/A	N/A	N/A
		N/A	\$0	\$500	N/A	N/A	N/A	N/A
Annual Out-of-Pocket Maximum		\$3,000	\$5,000	\$5,600	\$8,150	\$6,850	\$8,150	\$6,850
		\$6,000	\$10,000	\$11,200	\$16,300	\$13,700	\$16,300	\$13,700
Primary Care Provider (PCP) Office Visits		\$20	\$25	\$30	\$30	\$30 ✓	\$30 ✓	\$45 ✓
Specialist Office Visits		\$40	\$45	\$55	\$60	\$60 ✓	\$60 ✓	\$75 ✓
Emergency Room		\$150	\$150 ✓	\$350 ✓	\$350 ✓	\$300 ✓	\$350 ✓	\$300 ✓
Urgent Care		\$40	\$45	\$55	\$60	\$60 ✓	\$60 ✓	\$75 ✓
Inpatient Hospitalization		\$500	\$500 ✓	\$750 ✓	\$1,000 ✓	\$750 ✓	\$750 ✓	\$750 ✓
Skilled Nursing Facility		\$500	\$500 ✓	\$750 ✓	\$1,000 ✓	\$750 ✓	\$750 ✓	\$750 ✓
Durable Medical Equipment		20%	20% ✓	20% ✓	20% ✓	20% ✓	20% ✓	20% ✓
Rehabilitative Occupational and Rehabilitative Physical Therapy		\$40	\$45	\$55	\$60	\$60 ✓	\$60 ✓	\$75 ✓
Laboratory Outpatient and Professional Services		\$0	\$25 ✓	\$50 ✓	\$60 ✓	\$60 ✓	\$60 ✓	\$60 ✓
X-rays and Diagnostic Imaging		\$0	\$25 ✓	\$75 ✓	\$75 ✓	\$75 ✓	\$75 ✓	\$75 ✓
High-Cost Imaging		\$150	\$200 ✓	\$300 ✓	\$500 ✓	\$500 ✓	\$500 ✓	\$500 ✓
Outpatient Surgery: Ambulatory Surgery Center		\$250	\$250 ✓	\$500 ✓	\$500 ✓	\$500 ✓	\$500 ✓	\$500 ✓
Outpatient Surgery: Physician/Surgical Services		\$0	\$0 ✓	\$0 ✓	\$0 ✓	\$0 ✓	\$0 ✓	\$0 ✓
Prescription Drug	Retail Tier 1	\$10	\$20	\$25	\$30	\$30 ✓	\$30	\$35 ✓
	Retail Tier 2	\$25	\$40	\$50 ✓	\$60	\$60 ✓	\$60 ✓	\$75 ✓
	Retail Tier 3	\$50	\$60	\$125 ✓	\$100 ✓	\$105 ✓	\$125 ✓	\$150 ✓
	Mail Tier 1	\$20	\$40	\$50	\$60	\$60 ✓	\$60	\$70 ✓
	Mail Tier 2	\$50	\$80	\$100 ✓	\$120	\$120 ✓	\$120 ✓	\$150 ✓
	Mail Tier 3	\$150	\$180	\$375 ✓	\$300 ✓	\$315 ✓	\$375 ✓	\$450 ✓
Federal Actuarial Value Calculator		89.38%	81.30%	76.04%	71.94%	69.42%	64.96%	64.95%

Bold indicates changes from PY2019.

ConnectorCare: 2020 Plan Designs

CONNECTORCARE BENEFITS & COPAYS				
Plan Type		Plan Type 1	Plan Types 2A & 2B	Plan Types 3A & 3B
Medical Maximum Out-of-Pocket (Individual/ Family)		\$0	\$750/\$1,500	\$1,500/\$3,000
Prescription Drug Maximum Out-of-Pocket (Individual/ Family)		\$250/\$500	\$500/\$1,000	\$750/\$1,500
Preventive Care/Screening/Immunization		\$0	\$0	\$0
Primary Care visit to treat injury or illness (exc. Well Baby, Preventive and X-rays)		\$0	\$10	\$15
Specialist Office Visit		\$0	\$18	\$22
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services		\$0	\$10	\$15
Rehabilitative Speech Therapy		\$0	\$10	\$20
Rehabilitative Occupational and Rehabilitative Physical Therapy		\$0	\$10	\$20
Emergency Room Services		\$0	\$50	\$100
Outpatient Surgery		\$0	\$50	\$125
All Inpatient Hospital Services (including Mental/Behavioral Health and Substance Abuse Disorder Services)		\$0	\$50	\$250
High Cost Imaging (CT/PET Scans, MRIs, etc.)		\$0	\$30	\$60
Laboratory Outpatient and Professional Services		\$0	\$0	\$0
X-Rays and Diagnostic Imaging		\$0	\$0	\$0
Skilled Nursing Facility		\$0	\$0	\$0
Retail Prescription Drugs:	Generics	\$1	\$10	\$12.50
	Preferred Brand Drugs	\$3.65	\$20	\$25
	Non-Preferred Brand Drugs	\$3.65	\$40	\$50
	Specialty High Cost Drugs	\$3.65	\$40	\$50

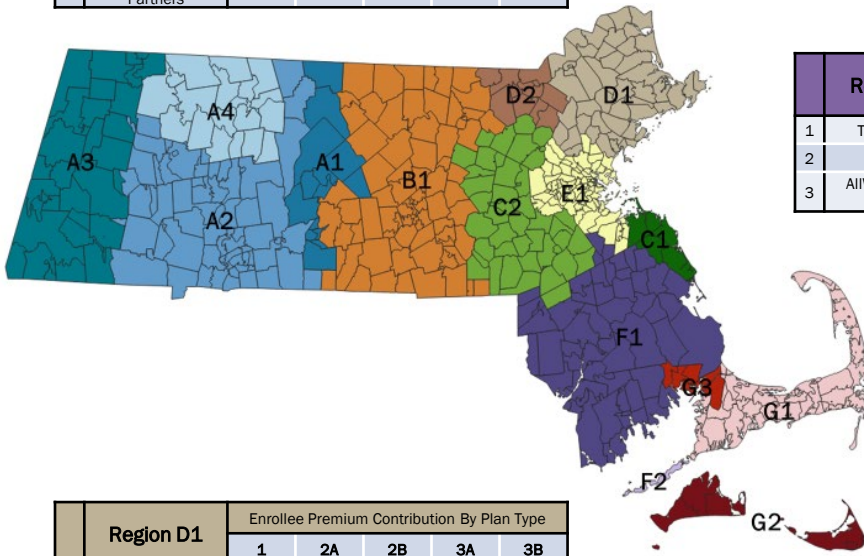
2020 ConnectorCare Enrollee Contributions

Region A1		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
		<small><100%FPL 100-150% FPL 150-200% FPL 200-250% FPL 250-300% FPL</small>				
1	Tufts-Direct	\$0	\$0	\$45	\$87	\$130
2	BMC	\$0	\$0	\$45	\$87	\$130
3	HNE	\$104	\$107	\$156	\$199	\$246
4	AllWays Health Partners	\$155	\$156	\$206	\$250	\$299

Region C2		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	Tufts-Direct	\$0	\$0	\$45	\$87	\$130
2	BMC	\$0	\$0	\$45	\$87	\$130
3	Fallon	\$0	\$0	\$45	\$87	\$130
4	AllWays Health Partners	\$191	\$193	\$243	\$286	\$331

Region E1		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	Tufts-Direct	\$0	\$0	\$45	\$87	\$130
2	BMC	\$0	\$0	\$45	\$87	\$130
3	AllWays Health Partners	\$217	\$226	\$276	\$318	\$360

Region A2		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	Tufts-Direct	\$0	\$0	\$45	\$87	\$130
2	BMC	\$0	\$0	\$45	\$87	\$130
3	HNE	\$104	\$107	\$156	\$199	\$246



Region F1		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	Tufts-Direct	\$0	\$0	\$45	\$87	\$130
2	BMC	\$0	\$0	\$45	\$87	\$130
3	AllWays Health Partners	\$206	\$211	\$263	\$305	\$352

Region A3		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	Tufts-Direct	\$0	\$0	\$45	\$87	\$130
2	HNE	\$37	\$74	\$130	\$199	\$246

Region F2		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	AllWays Health Partners	\$0	\$0	\$45	\$87	\$130

Region A4		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	HNE	\$0	\$0	\$45	\$87	\$130

Region G1		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	Tufts-Direct	\$0	\$0	\$45	\$87	\$130
2	BMC	\$12	\$50	\$105	\$151	\$194

Region B1		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	Tufts-Direct	\$0	\$0	\$45	\$87	\$130
2	Fallon	\$0	\$0	\$45	\$87	\$130
3	BMC	\$0	\$0	\$45	\$87	\$130
4	AllWays Health Partners	\$147	\$145	\$194	\$237	\$282

Region D1		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	Tufts-Direct	\$0	\$0	\$45	\$87	\$130
2	BMC	\$0	\$0	\$45	\$87	\$130
3	AllWays Health Partners	\$161	\$171	\$221	\$263	\$307

Region G2		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	AllWays Health Partners	\$0	\$0	\$45	\$87	\$130

Region C1		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	Tufts-Direct	\$0	\$0	\$45	\$87	\$130
2	BMC	\$0	\$0	\$45	\$87	\$130
3	AllWays Health Partners	\$191	\$193	\$243	\$286	\$331

Region D2		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	Tufts-Direct	\$0	\$0	\$45	\$87	\$130
2	BMC	\$0	\$0	\$45	\$87	\$130
3	AllWays Health Partners	\$166	\$172	\$221	\$263	\$305
4	Fallon	\$216	\$221	\$271	\$313	\$355

Region G3		Enrollee Premium Contribution By Plan Type				
		1	2A	2B	3A	3B
1	Tufts-Direct	\$0	\$0	\$45	\$87	\$130
2	BMC	\$12	\$50	\$105	\$151	\$194
3	AllWays Health Partners	\$221	\$266	\$327	\$375	\$422

Qualified Dental Plans: 2020 Standardized Plan Designs

Plan Feature/ Service	Family High	Family Low	Pediatric-only
Plan Year Deductible	\$50/\$150	\$50/\$150	\$50
Deductible Applies to	Major and Minor Restorative	Major and Minor Restorative	Major and Minor Restorative
Plan Year Max (>=19 only)	\$1,250	\$750	N/A
Plan Year MOOP <19 Only	\$350 (1 child) \$700 (2+ children)	\$350 (1 child) \$700 (2+ children)	\$350 (1 child)
Preventive & Diagnostic Co-Insurance (In/out-of-Network)	0%/20%	0%/20%	0%/20%
Minor Restorative Co-Insurance (In/out-of-Network)	25%/45%	25%/45%	25%/45%
Major Restorative Co-Insurance (In/out-of-Network)	50%/70%	50%/70% No Major Restorative >=19	50%/70%
Medically Necessary Orthodontia, <19 only (In/out-of-Network)	50%/70%	50%/70%	50%/70%
Non-Medically Necessary Orthodontia, <19 only (In/out-of-Network)	N/A	N/A	N/A

Appendix: ConnectorCare Demographics

ConnectorCare: Membership Profile

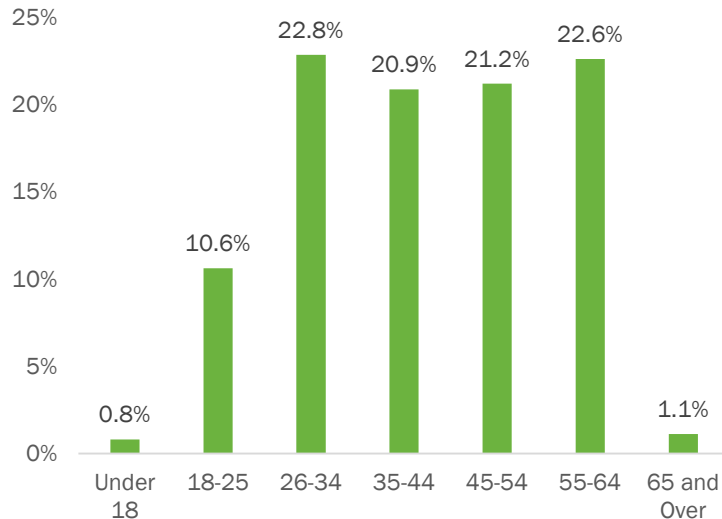


Age, household size, and gender

Age

Average ConnectorCare member age:
42 years old

ConnectorCare members by age groups

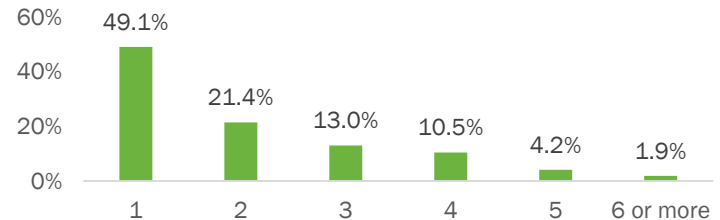


Household Size

Individual members (no dependents):
Approximately 50 percent

Families:
Approximately 50 percent

Household size of ConnectorCare members



Gender

Women:
Nearly 57 percent of ConnectorCare members

Men:
Approximately 43 percent of ConnectorCare members

ConnectorCare: Membership Profile



Language, race, and immigration status

Language

More than **18 percent** of ConnectorCare members speak a language other than English

Most commonly spoken other languages:

- **Spanish:** 10 percent
- **Chinese dialect:** 2.4 percent
- **Portuguese:** 1.7 percent

Immigration status

Approximately 29 percent of ConnectorCare members are lawfully present immigrants.

Race and Ethnicity

Based on data from the Health Connector's 2018 Customer Experience Survey, ConnectorCare members report identifying as one of the following races:

- **White members:** 75.2 percent
- **Asian members:** 9.6 percent
- **Black/African American members:** 9.2 percent

*Note: The remaining **6 percent** of ConnectorCare members identify as being two or more races, some other race, Native Hawaiian or other Pacific Islander, or American Indian, Alaska Native.*

Approximately **16 percent** of ConnectorCare members identify as being Hispanic or Latino.

ConnectorCare: Membership Profile



Location

Approximately 31 percent of ConnectorCare members live in one of the ten major cities in Massachusetts, with the following distribution:

City	Percentage of Members
Boston	10.2%
Worcester	4.0%
Brockton	3.0%
Lynn	2.7%
Lowell	2.3%
Springfield	2.2%
Quincy	2.1%
New Bedford	2.0%
Fall River	1.8%
Cambridge	1.0%

ConnectorCare: Membership Profile



Income, employment, and duration of membership

Income

Members with incomes between 200-300 percent FPL:

44 percent

- Roughly \$24,000 to \$36,000 for an individual
- Roughly \$62,000 to \$73,000 for a family of four

Members with incomes between 100-200 percent FPL:

33 percent

- Roughly \$18,000 to \$24,000 for an individual
- Roughly \$36,900 to \$49,200 for a family of four

Employment

Roughly two-thirds of members are employed

Duration of membership

On average, members are enrolled in a ConnectorCare plan for **24 months**