

# Population, Enrollment, Premium Projection Report

## ABC Engineering

### Introduction

In the analysis below we have projected your expected health plan premiums based upon the assumptions page and current employee census enrollment. These changes are due to the marketplace changes regarding employers of your size and the transition to 'Small Group Rules' under the Affordable Care Act.

	<u>Monthly</u>	<u>Annual</u>
Current Premiums	18,750	225,000
Expected Premiums	28,199	338,388
Increase/Decrease	9,449	113,388
% Change From Current	50.39%	50.39%

### Impact of Community Rating

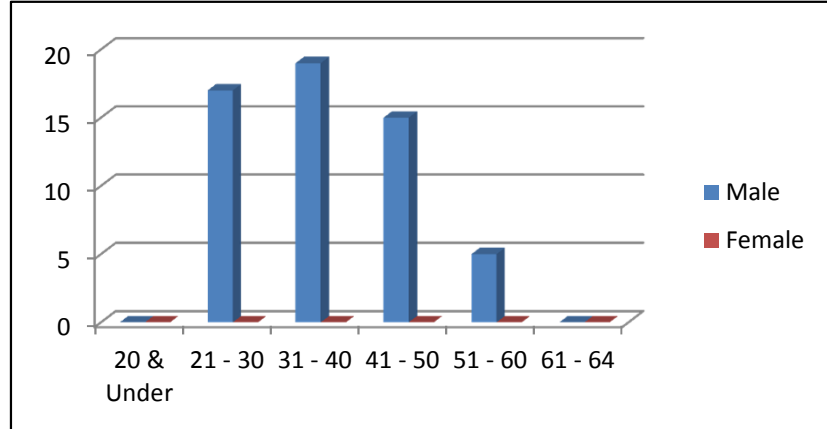
It is important to note that the rate projections above are based upon your current employee enrollments as well as current health plan 'Metal Tier Level'. Metal tier levels of health plans were introduced under the Affordable Care Act. Below is a complete listing of projected premiums at your next renewal for all metal tiers.

<u>Coverage Tier</u>	<u>#</u>	<u>Bronze</u>	<u>Silver</u>	<u>Gold</u>	<u>Platinum</u>
Employee Only	38	\$315.03	\$355.96	\$409.45	\$437.29
Employee & Spouse	1	\$630.07	\$711.92	\$818.90	\$874.59
Employee + Child	0	\$551.31	\$622.93	\$716.54	\$765.26
Employee + Children	8	\$708.82	\$800.91	\$921.26	\$983.91
Family	9	\$866.34	\$978.89	\$1,125.99	\$1,202.56
Employee + 1	0	\$551.31	\$622.93	\$716.54	\$765.26
Employee + 2	0	\$866.34	\$978.89	\$1,125.99	\$1,202.56
Employee + 3	0	\$1,181.37	\$1,334.85	\$1,535.44	\$1,639.85
Employee + 4	0	\$1,496.41	\$1,690.81	\$1,944.89	\$2,077.14
Employee + 5	0	\$1,811.44	\$2,046.77	\$2,354.34	\$2,514.44
Monthly Premiums		\$26,069	\$29,456	\$33,882	\$36,186
Annual Premiums		\$312,828	\$353,469	\$406,585	\$434,233
Annual Increase/Decrease From Current Premiums		\$87,828	\$128,469	\$181,585	\$209,233
<b>Impact of Community Rating</b>		<b>ACA Loser</b>	<b>ACA Loser</b>	<b>ACA Loser</b>	<b>ACA Loser</b>

# Population, Enrollment, Premium Projection Report

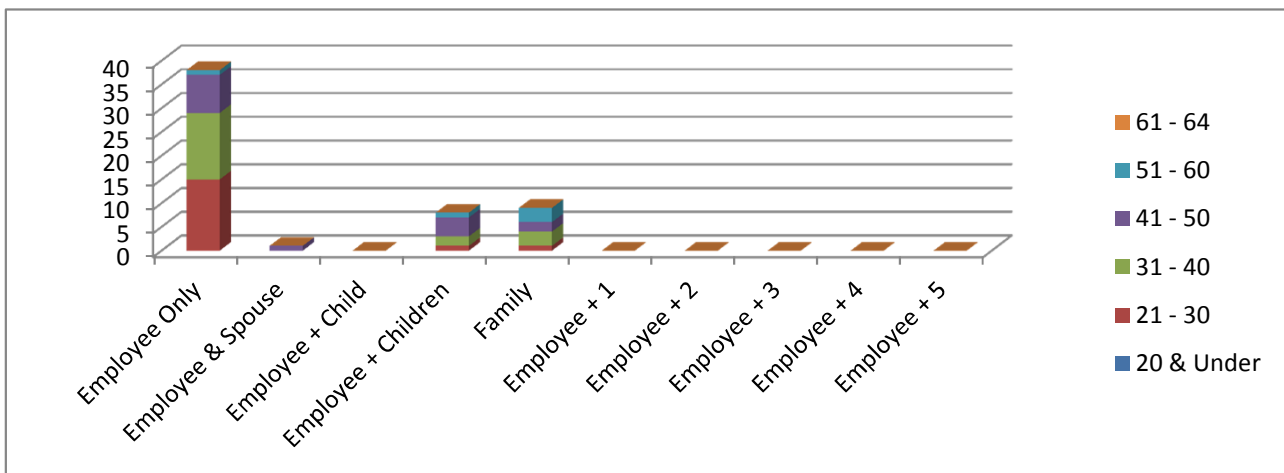
## Plan Enrollment Demographic Analysis

	<u>Male</u>	<u>Female</u>
20 & Under	0	0
21 - 30	17	0
31 - 40	19	0
41 - 50	15	0
51 - 60	5	0
61 - 64	0	0
<b>Total</b>	<b>56</b>	<b>0</b>



## Plan Tier Enrollment Analysis

	<u>Employee Only</u>	<u>Employee &amp; Spouse</u>	<u>Employee + Child</u>	<u>Employee + Children</u>	<u>Family</u>	<u>Employee + 1</u>	<u>Employee + 2</u>	<u>Employee + 3</u>	<u>Employee + 4</u>	<u>Employee + 5</u>
20 & Under	0	0	0	0	0	0	0	0	0	0
21 - 30	15	0	0	1	1	0	0	0	0	0
31 - 40	14	0	0	2	3	0	0	0	0	0
41 - 50	8	1	0	4	2	0	0	0	0	0
51 - 60	1	0	0	1	3	0	0	0	0	0
61 - 64	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>38</b>	<b>1</b>	<b>0</b>	<b>8</b>	<b>9</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>



## Census Listing of Election Rates

<u>Employee Number</u>	<u>Name</u>	<u>Tobacco?</u>	<u>Gender</u>	<u>DOB</u>	<u>Tier of Coverage</u>	<u>Plan Type</u>	<u>Monthly Premium</u>
1	None	No	Male	10/21/1981	Employee + Children	Bronze	\$624.34
2	None	No	Male	4/19/1986	Employee + Children	Bronze	\$604.36
3	None	No	Male	1/18/1974	Employee + Children	Bronze	\$650.65
4	None	No	Male	5/29/1973	Employee + Children	Bronze	\$656.47
5	None	No	Male	7/20/1977	Employee + Children	Bronze	\$634.46
6	None	No	Male	10/30/1966	Employee + Children	Bronze	\$734.89
7	None	No	Male	1/31/1962	Employee + Children	Bronze	\$837.35
8	None	No	Male	3/8/1969	Employee + Children	Bronze	\$700.74
9	None	No	Male	1/22/1973	Employee & Spouse	Bronze	\$670.38
10	None	No	Male	1/16/1969	Family	Bronze	\$1,080.20
11	None	No	Male	10/18/1954	Family	Bronze	\$1,694.42
12	None	No	Male	7/4/1986	Family	Bronze	\$871.24
13	None	No	Male	7/4/1975	Family	Bronze	\$959.78
14	None	No	Male	4/28/1964	Family	Bronze	\$1,264.88
15	None	No	Male	1/17/1976	Family	Bronze	\$959.78
16	None	No	Male	2/3/1964	Family	Bronze	\$1,264.88
17	None	No	Male	11/4/1974	Family	Bronze	\$967.88
18	None	No	Male	10/27/1973	Family	Bronze	\$980.02
19	None	No	Male	7/16/1987	Employee Only	Bronze	\$265.12
20	None	No	Male	5/22/1988	Employee Only	Bronze	\$265.12
21	None	No	Male	5/19/1977	Employee Only	Bronze	\$315.20
22	None	No	Male	6/1/1983	Employee Only	Bronze	\$299.27
23	None	No	Male	1/24/1985	Employee Only	Bronze	\$287.12
24	None	No	Male	8/10/1985	Employee Only	Bronze	\$283.08
25	None	No	Male	7/21/1987	Employee Only	Bronze	\$265.12
26	None	No	Male	10/21/1985	Employee Only	Bronze	\$283.08
27	None	No	Male	9/25/1989	Employee Only	Bronze	\$253.99
28	None	No	Male	6/20/1966	Employee Only	Bronze	\$431.57
29	None	No	Male	10/15/1989	Employee Only	Bronze	\$253.99
30	None	No	Male	10/14/1984	Employee Only	Bronze	\$287.12
31	None	No	Male	1/11/1967	Employee Only	Bronze	\$413.61
32	None	No	Male	3/7/1987	Employee Only	Bronze	\$274.98



## Rating Assumptions

### Rating Table Assumptions

Note on Rate Table Sources: This document includes data from plans in the Federally-facilitated Marketplaces and State Partnership Marketplaces. The data was pulled from the Health Insurance Oversight System (HIOS) for Federally-facilitate states, and the System for Electronic and Rate Form Riling (SERFF) for the partnership states, and the Office of Personnel Management (OPM) for Multi-State Plans. The data present is as of the 2nd quarter, 2015 and subject to change. The data present is for calendar year 2015 rates, with further adjustments made below. For Alaska and Nebraska, the premiums shown are for the rating area within the county with the highest county populations. For all other states, the premiums shown are for a rating area that includes all county residents.

Rendered rates and rate calculations are adjusted based upon your renewal month and assumed percentage increase on a composite basis for insurance carriers in the marketplaces of your employees zip codes. The systems renewal month feature adjusts for expected increases in premiums which will happen effective at the next calendar year based upon new filed insurance carrier rates.

Expected Annual Increase In Under 100 Market For All Carriers (overall composite expectation) was assumed at:

% Increase	10%
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When expected annual increase is combined with rate date of the current calendar year and your renewal month, the exhibited rates have been adjusted to accommodate for the fact that your rate projection will be in two different rating periods. This assumption allows for exhibiting a much more accurate representation of expected rates.

Rates rendered are based upon small group and individual rates of the uploaded census.

Rating tiers are based upon age bands of 0-17, 18-20, 65 and over, and then the actual for ages between 21 and 64.

### Additional Assumptions

Employer Name	ABC Engineering
Employer County, State	Greenville, SC
Employer Renewal Month	July
Current Annual Premiums	\$225,000

Census	See census output to confirm details of rated individuals
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## Rating Assumptions

### Enrollment Tier Assumptions

Due to the variety of enrollment options by employers, this system has been built to accommodate all enrollment structures in the marketplace. At the same time, gathering data for the purpose of census input could become overwhelming if asked to gather specific details regarding every participant electing your health plan. For those reasons, we have generated assumptions of who is enrolled in terms of dependent tiers (spouses and children) in order to generate effective rates for dependent coverage tiers.

The system accommodates the following rating tiers (below). In addition, also below you will find rendering rate logic.

<b>Enrollment Tier</b>	<b>Rate Rendering Logic</b>
Employee Only	Employee Rates Rendered
Employee + Spouse	2 X Employee Rates Are Rendered
Employee + 1 Child	Employee Rate + Child Rate is Rendered
Employee + Children	Coverage Rate Is Rendered.
Family	times Child Coverage Rate Is Rendered.
Employee + 1	Employee Rate + Assumptions in "Employee + 1 Coverage" Are Rendered
Employee + 2	Employee + 1 Rate, + 1 Additional Child Rate
Employee + 3	Employee + 1 Rate, + 2 Additional Children Rates
Employee + 4	Employee + 1 Rate, + 3 Additional Children Rates
Employee + 5	Employee + 1 Rate, + 4 Additional Children Rates

### Enrollment Tier Adjustments

For Employee + 1 Coverage tier election, as well as Employee + Children Coverage tier elections, additional assumptions must be made.

Employee + 1 Coverage: The additional "+1" could be a child or a spouse. If this election tier is used in the census upload, the following assumptions will be used (and can be overridden) below. The formulas will blend the rates of spouses and children for purposes of rendering this rate. Enter a blending % for each person type below. Total % MUST equal 100%.

Spouse	70%
Child	30%

Employee + Children Coverage: Enter # of assumed children below. This number can be overridden.

# of Children	2.00
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