

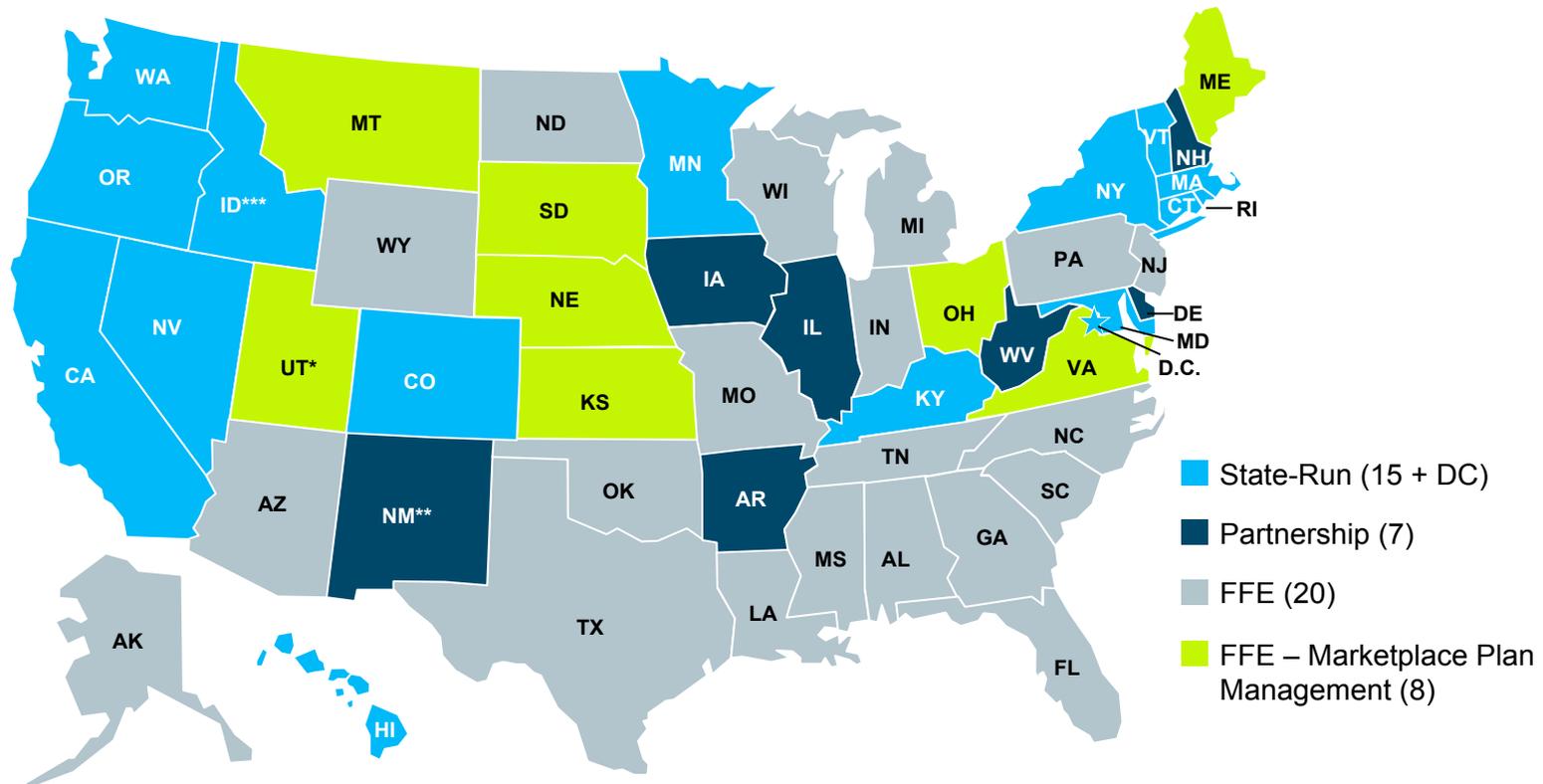
Health Insurance Exchanges: Reflecting on the Launch

- Moderator
 - Joel Slackman, Executive Director, Legislative and Regulatory Policy at BlueCross BlueShield Association
- Speakers
 - Elizabeth Carpenter, Senior Manager, Avalere
 - John Kelly, MHA, Principal Business Advisor, Edifecs, Inc.
 - Caitlin Sweany, Senior Manager, PwC



FFE is the Dominant Exchange Infrastructure for the 2014 plan year

2014 INSURANCE EXCHANGE OPERATIONAL MODEL



Source: Avalere State Reform Insights, September 16, 2013

* Utah will operate a marketplace plan management model for its individual exchange and rely on its existing small group exchange for the SHOP exchange.

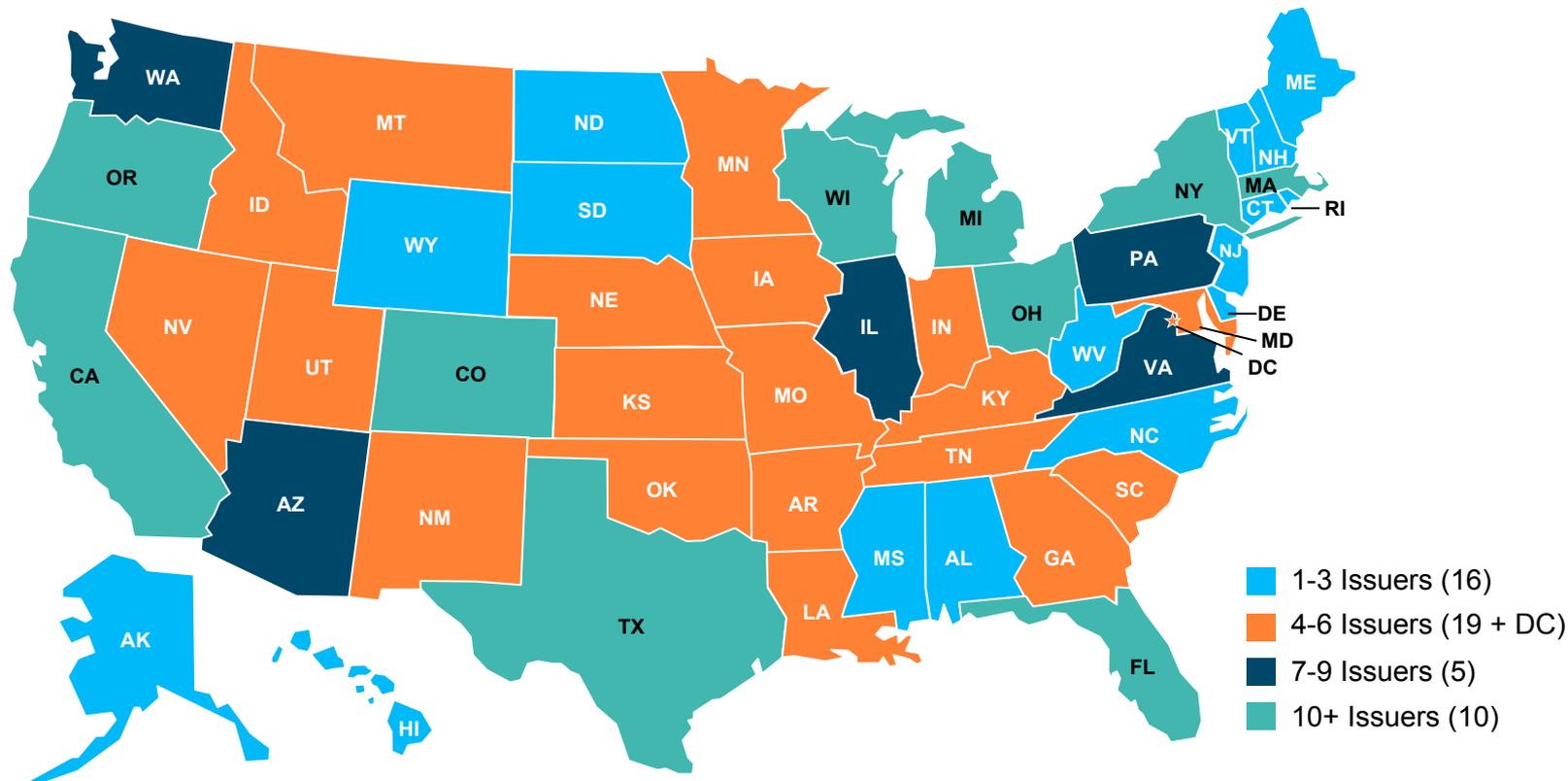
** New Mexico will operate a partnership for its individual exchange, but run its own SHOP exchange.

*** Although Idaho will operate a state-based exchange, it will rely on HHS for certain functions, such as eligibility and enrollment.



In Most States, Exchanges Have Attracted a Variety of Carriers

ISSUER COMPETITION BY STATE, INDIVIDUAL MARKET



Source: Avalere Analysis of information available on healthcare.gov at: <https://data.healthcare.gov/dataset/QHP-Individual-Medical-Landscape/ba45-xusy>, accessed October 3, 2013, and Avalere State Reform Insights, September 2013.

*Issuer competition includes the OPM multi-state plan.