



CSR SILVERLOADING & RENEWALS

Board of Directors Meeting
July 9, 2018

Consumer Impacts

Subsidized Consumers

- Increase in APTC will protect them from premium increases
- Still have to purchase on-exchange Silver to get CSR reductions
- Should consider Gold or Bronze

Unsubsidized Consumers

- Could purchase other metal levels on-exchange to avoid CSR load
- Could purchase Silver off-exchange to avoid CSR load

New Consumers

- More consumers may qualify for APTC because Silver benchmark will be higher-priced

Challenges in Messaging

- Reaching non-subsidized consumers who may be auto-renewed into Silver or unknowingly pick a Silver plan
- Informing all consumers of increased APTC
- Notifying of impacts of increased APTC:
 - Jumping down to Bronze – free or very low premium Bronze plans
 - Buying up to Gold – low premium Gold plans (net cost of a Gold plan may be less than a Silver plan)
- Timing of finalized rates and plans
- Ensuring consistency of messages across channels

Recommended Strategies

- Discussing communication plans with issuers
- Targeted outreach to unsubsidized consumers who are enrolled in Silver level plans:
 - Suggest they look at Bronze or Gold
 - Or if they still want Silver, go off-exchange
- Stressing the importance of actively shopping
- Providing additional training and resources for brokers and assisters