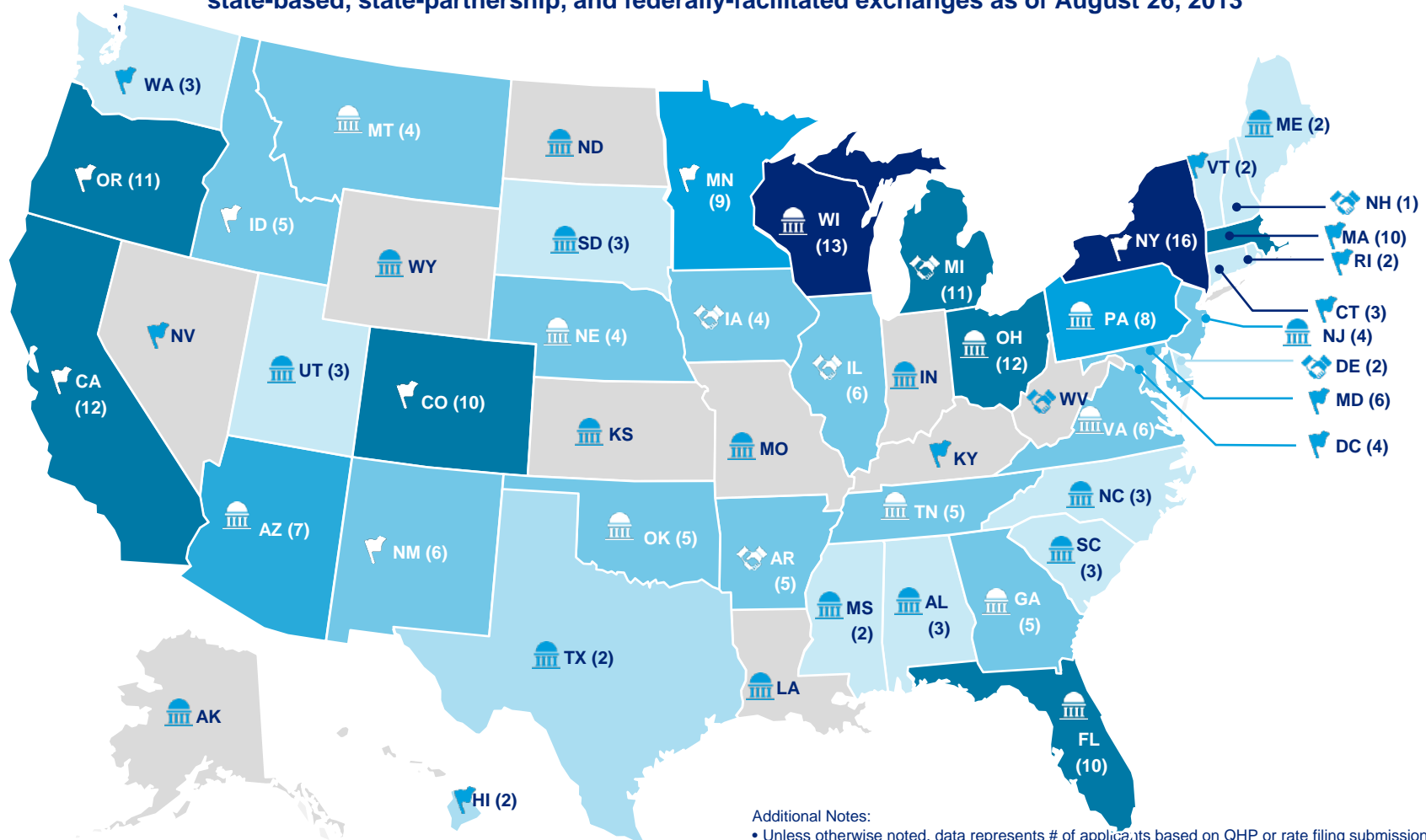


Health Insurance Exchanges: Individual market competition

As Qualified Health Plans (QHP) application and rate filing deadlines begin to pass, details surrounding the competitive landscape of each state's health insurance exchange (HIX) are beginning to emerge. Here's an analysis on the number of medical carriers we're likely to see competing in state's individual HIX markets in 2014.

Projected number of medical carriers in the individual market per state and breakdown of state-based, state-partnership, and federally-facilitated exchanges as of August 26, 2013



Legend:

Not available	1-3 carriers	4-6 carriers	7-9 carriers	10-12 carriers	13+ carriers
State-based exchange	State-partnership exchange	Federally-facilitated exchange			

Additional Notes:

- Unless otherwise noted, data represents # of applicants based on QHP or rate filing submissions that are publicly available. These are subject to changes and approval by federal or state regulators.
- Products offered under subsidiaries of the same company are counted as one carrier
- National MSP BCBS products and state BCBS products are counted as separate carriers (Including in NM, MI, KS, AK. OPM has said 31 states will have MSP plans but has not released the list.)
- AL, FL, MA, MN, NE, NM, OK, PA, SC are based on number of carriers on individual and small group combined, split not public / unclear; for MN, IL, OH the specific list of carriers is unavailable, potentially includes subsidiaries
- UT: individual exchange will be facilitated by the federal government; SHOP will be state-based
- NM and ID: federal government will help run the individual market in 2014. States will continue to maintain plan management and consumer assistance functions; HHS will operate the IT systems. SHOP will be state-based

Projected competition in federally-facilitated exchanges



1 in 4 insurance company applicants are new to the individual market



2 out of 3 new entrants are looking at states currently dominated by 1 insurer



3 out of 4 states with FFEs will see at least one new insurer



15 plans per carrier on average

Contacts:

Paul Lambdin
Director
Health Plans HIX Leader
Deloitte Consulting LLP
+1 203 708 4383
plambdin@deloitte.com

Sophie Stern
Health Policy Specialist
Deloitte Center for Health Solutions
Deloitte LLP
+1 202 220 2081
sostern@deloitte.com

Ama Ocran
Health Policy Specialist
Deloitte Center for Health Solutions
Deloitte LLP
+1 202 220 2147
aocran@deloitte.com



Follow @DeloitteHealth
#HIXmarkets

www.deloitte.com/us/hixmarkets

Deloitte Center
for Health Solutions

The Deloitte Center for Health Solutions works each year to identify global, national, and local trends. We survey consumers, physicians, and employers to examine market responses and develop insights that help companies understand what's happening – what will happen next – and what to do about it.

Learn more at www.deloitte.com/centerforhealthsolutions.

This publication contains general information only and Deloitte is not, by means of this publication, rendering accounting, business, financial, investment, legal, tax, or other professional advice or services. This publication is not a substitute for such professional advice or services, nor should it be used as a basis for any decision or action that may affect your business. Before making any decision or taking any action that may affect your business, you should consult a qualified professional advisor.

Deloitte shall not be responsible for any loss sustained by any person who relies on this publication.

As used in this document, "Deloitte" means Deloitte LLP. Please see www.deloitte.com/us/about for a detailed description of the legal structure of Deloitte LLP and its subsidiaries.