

Winning in Indiana

Anthem 2022 Individual Strategy

Anthem[®]

Anthem Individual Health Portfolio

Options to cover the Indiana Individual Health Insurance Market

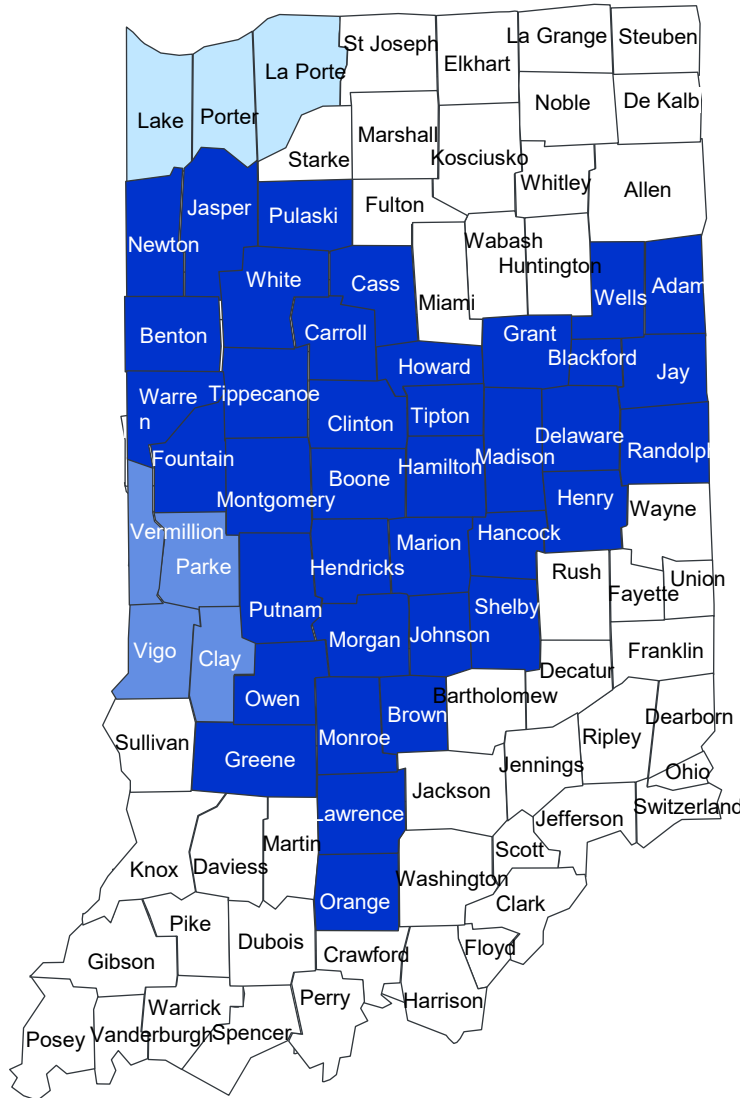
Anthem Enhanced Choice (AEC)

- Preferred Risk
- Experience Rated
- Underwritten
- For non-subsidy eligible
- Pathway Network
- Statewide Availability
- Available now

Individual ACA

- Higher Risk
- Community Rated
- Guarantee Issue
- For subsidy eligible
- Pathway Essentials Network
- Available in 45 counties
- Available 1/1/22

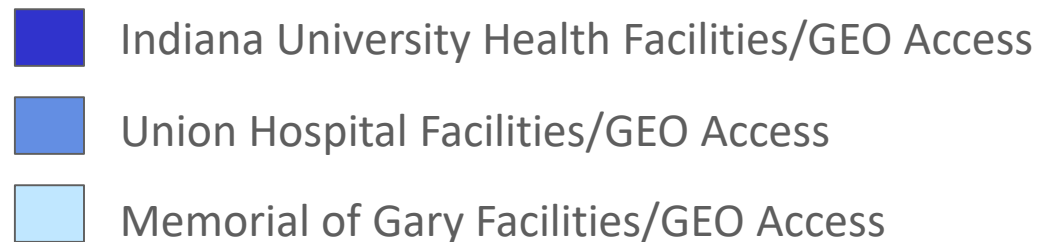
Pathway Essential Network



New Pathway Essential Network for Individual ACA Product

Available in:

- 11 (of 17) Rating Regions
- 45 (of 92) Counties



Who is the IND/ACA Consumer

Nearly 70% of Individual membership is achieved during the annual Open Enrollment Period (November 1 – December 15). The remaining membership is achieved through consumer enrollment eligibility due to a qualifying life event, such as the loss of employer-sponsored coverage.

In order to engage ACA plan eligible individuals, Anthem strategically focuses a majority of its omni-channel marketing efforts during the Open Enrollment Period.



Age

18-34: 25%
35-54: 36%
55+: 30%

Gender

Female: 55%
Male: 45%

Race/Ethnicity

White: 49% African-American: 7%
Asian: 7% Hispanic: 12%
Other/unknown: 25%

Geography

Rural: 82%
Non-rural: 18%

Indiana Market

Total Addressable Market

131,000

Goal

15,000

Metal Mix

Bronze: 39.1%
Silver: 57.9%
Gold: 3.0%

Subsidy Distribution

< 150% FPL: 14.5%
150% to 200% FPL: 21.8%
200% to 250% FPL: 13.6%
250% to 300% FPL: 12.4%
300% to 400% FPL: 12.6%
No subsidy: 25.2%

9 out of 10 enrollees will receive financial help to lower the cost of their health plan. Of those, ~71% had an income of between 100%-150% of the Federal Poverty Level (FPL).

Americans earning between 100%- 400% of the FPL qualify for the most savings. Those who earn between 100%-150% of the FPL will have their health insurance completely subsidized with no monthly premium as part of American Rescue Plan.

25% are new enrollees, while 75% are returning consumers. Of the 75% are returning consumers, approximately 46% assess their options and shop, while 29% automatically reenroll in their existing coverage.

Individual ACA Pricing Position

IN DOI Rating Region	Counties with Anthem Offering	Total Counties	% of Region	Uninsured Opportunity		Anthem Rank	Gross Premiums ³				Subsidized Premiums ⁴			
				Population ¹	Consumers selecting an ACA Plan ²		Anthem	CareSource	Centene	US Health & Life	Anthem	CareSource	Centene	US Health & Life
1	3	3	100%	29,009	13,796	3	\$470.59	\$295.51	\$316.35		\$211.37	\$36.29	\$57.03	
2	0	5	0%	34,631	13,536									
3	2	9	22%	15,702	6,088	1	\$316.80	\$321.55	\$346.90		\$39.09	\$43.84	\$69.19	
4	0	1	0%	17,522	8,669									
5	5	5	100%	4,130	1,648	1	\$302.38	\$307.43	\$303.72	\$333.14	\$42.50	\$47.55	\$43.84	\$73.26
6	3	5	60%	7,593	2,992	1	\$297.23	\$301.78	\$315.93	\$320.65	\$39.29	\$43.84	\$57.99	\$62.71
7	7	7	100%	13,325	5,677	1	\$292.88	\$297.39	\$329.29	\$342.73	\$39.33	\$43.84	\$75.74	\$89.18
8	5	5	100%	8,468	3,467	1	\$300.69	\$305.23	\$305.31	\$311.86	\$39.30	\$43.84	\$43.92	\$50.47
9	4	5	80%	6,670	2,809	2	\$340.66	\$353.86	\$345.31	\$324.31	\$43.84	\$57.04	\$48.49	\$27.49
10	6	6	100%	69,150	34,684	4	\$338.22	\$326.25	\$334.67	\$316.06	\$55.81	\$43.84	\$52.26	\$33.65
11	3	6	50%	12,870	5,601	2	\$313.27	\$318.10	\$311.30	\$326.64	\$45.61	\$50.44	\$43.64	\$58.98
12	0	5	0%	8,876	3,837									
13	5	5	100%	14,011	7,930	2	\$315.12	\$320.60	\$320.88	\$314.73	\$43.84	\$49.32	\$49.60	\$43.45
14	0	5	0%	4,430	1,993									
15	2	9	22%	10,118	3,905	2	\$292.31	\$270.73	\$324.60	\$315.84	\$58.50	\$36.92	\$90.79	\$82.03
16	0	7	0%	12,648	6,590									
17	0	4	0%	10,829	6,917									
Total	45	92	49%	279,982	130,139									

1. Population between 138% and 400% of FPL. Source: United States Census Bureau; Small Area Health Insurance Estimates (SAHIE). 2018, Under 65, All Races, Both Sexes, Income 138% to 400% of Federal Income Level. 2. Source: 2020 Indiana ACA Membership all companies combined. 3. Rate for a 21 year old, Single Male. 4. Rates for a 21 year old, Single Male, 100-133% of FPL. 5. Membership Projections from Individual Segment (Prem).

45 Anthem offerings in 92 total IN counties

Ranked #1 in Regions 3,5,6,7,8 (22 counties)

Ranked #2 in Regions 9, 11, 13, 15 (14 counties)

Ranked #3 in Region 1 (3 counties)

Ranked #4 in Region 10 (6 counties) – Highest population with tight pricing

American Rescue Plan – Those who earn between 100%-150% of the FPL will have their health insurance completely subsidized with \$0 monthly premium

US Health & Life – new entry into ACA and Indiana

Indiana DOI Regions

