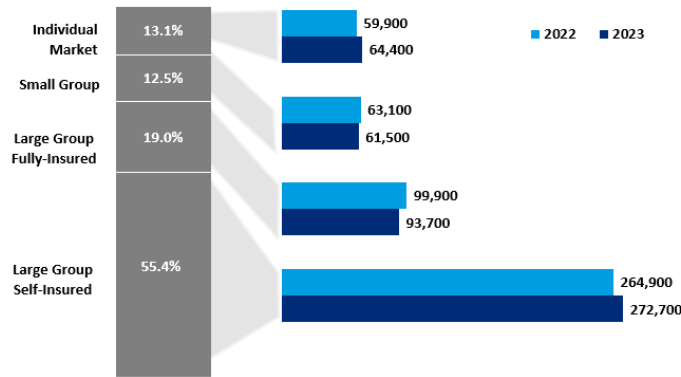


New Hampshire Insurance Department 2024 Annual Hearing

Health Care Premium and Claim Cost Drivers Fact Sheet

Overall Commercial situs enrollment in 2023 is higher than the prior year, with 487,800 enrollees in 2022 and 492,300 enrollees in 2023. The Individual and Large Group Self-Insured Markets enrollment increased by 4,500 and 7,800 enrollees, respectively, while enrollment in the Small Group and Large Group Fully-Insured Markets decreased.

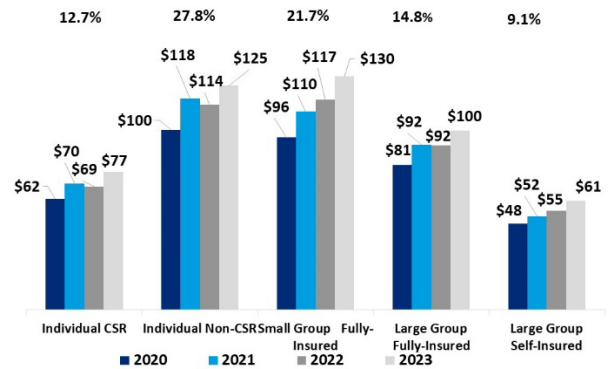
Commercial Market Enrollment by Segment, 2022 and 2023



Small Group members incurred the highest amount in member cost sharing on a PMPM basis of \$130 PMPM, which translates to or 21.7% of Total Medical Expense in 2023. Large Group Self-Insured members paid the lowest at \$61 PMPM or 9.1% of total allowed claims.

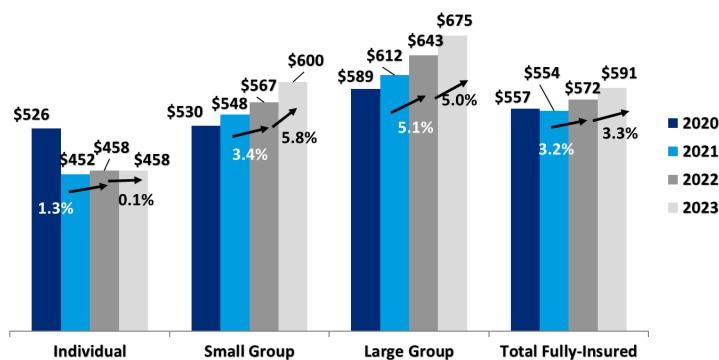
Average Member Cost Sharing PMPM

2023 Member Cost Sharing as % of TME:



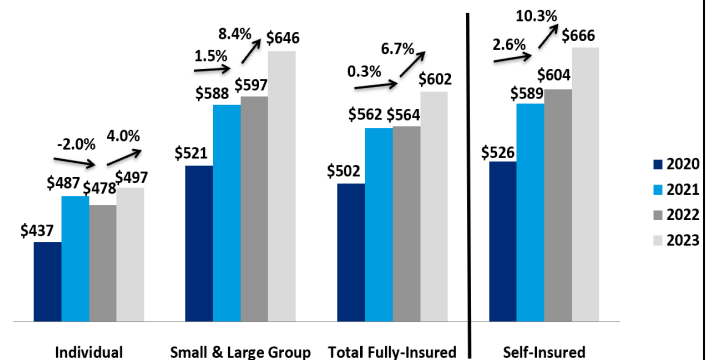
The overall average Fully-Insured premium PMPM in New Hampshire increased 3.3% in 2023. The Small and Large Group Market premiums increased 5.8% and 5.0% respectively, and the Individual Market premiums had a slight increase of 0.1%.

Fully-Insured Commercial Premium PMPMs by Market Segment



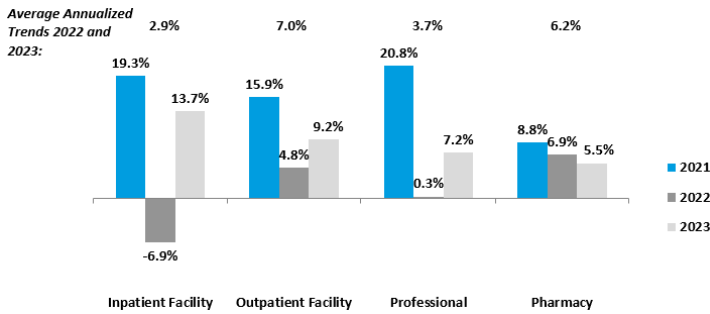
Total Medical Expense (TME) PMPM increased in all market segments from 2022 to 2023. The Group Markets experienced the largest increases, with the Fully-Insured segment trend at 8.4% and the Self-Insured segment trend at 10.3%.

Total Medical Expense (TME) Claims PMPM



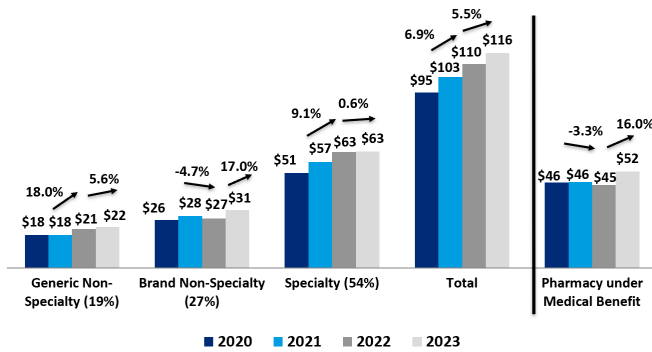
All medical service categories have higher positive trends in 2023 compared to the lower or negative trends in 2022 in the Group Markets.

Allowed Claims PMPM Trends by Service Category - Small & Large Group (Fee For Service Claims Only)



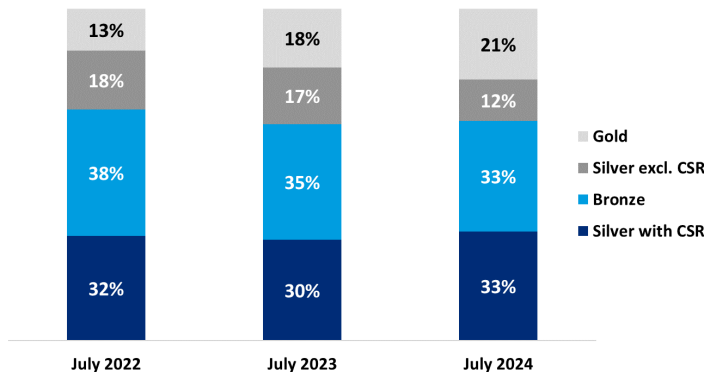
The 2023 Pharmacy PMPM trend in the Group Markets was 5.5%, lower than last year's trend of 6.9%.

Pharmacy Allowed Claims PMPM - Small Group and Large Group



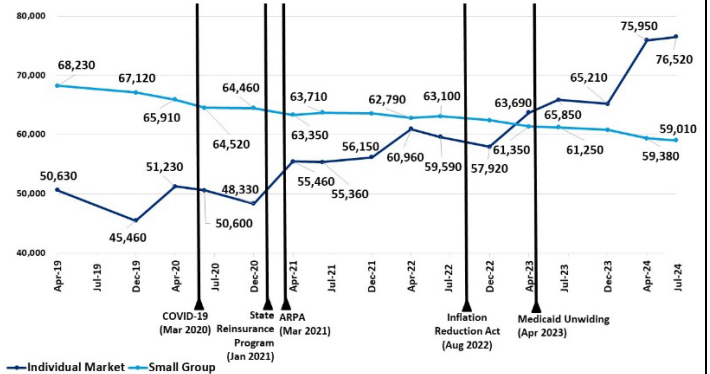
From 2022 to 2024, membership in the Individual Exchange Market shifted away from Bronze and Silver plans toward richer Gold plans.

2022, 2023 and 2024 Individual Market Exchange Membership by Metal Level



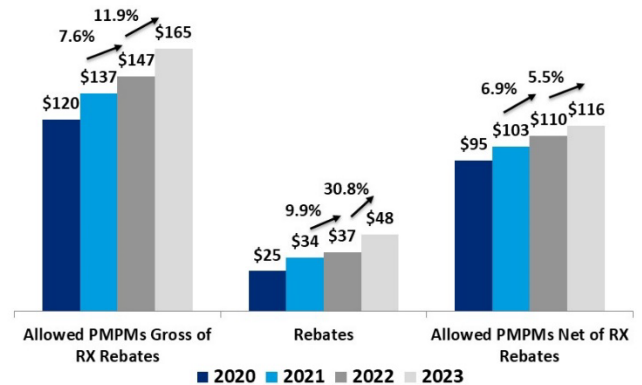
Small Group Market membership has experienced a steady gradual decline while the Individual Market membership experienced significant increases in recent years.

Individual and Small Group Membership April 2019 - July 2024



Through 2023, prescription drug rebates grew at a faster rate than gross pharmacy costs, keeping pharmacy costs net of rebates lower than they would have been.

Pharmacy Allowed Claims PMPM Gross and Net of Rebates - Small Group and Large Group



The combined Inpatient and Outpatient Facility Provider Payment rate changes and Professional rate changes were higher in 2023 compared to prior years, but are projected to be lower into 2024.

Blended IP Facility & OP Facility and Professional Provider Payment Rate Changes

