

# WHO IS AFFECTED?

	Grandfathered	Not Grandfathered	Carrier Dropping Out	Total	Distribution
Presently Insured	700,000	900,000	50,000	1,650,000	100%
Subsidy Eligible	240,000	310,000	20,000	570,000	34.5%
Not Subsidy Eligible	460,000	590,000	30,000	1,080,000	65.5%

Estimates based on Milliman research for Covered California 2013.

# RATE CHANGES: Affordability & value for non-compliant, non-grandfathered plans

CONSUMER TYPE:	Subsidy Eligible*	Rate reduction	Comparable plans	“Thinner” plans
Rate change:	↓	↓	↑	↑
% of consumers	~ 35%	~ 15%	~ 25 %	~ 25 %
Subsidy eligible?	Yes	No	No	No
Better coverage?	Yes	mix	No	Yes
<b>More Affordable?</b>	✓	✓	--	✗
<b>Better Coverage?</b>	✓	✓	✗	✓

Analysis uses major plan data to compare existing non-compliant coverage to new compliant product suggested by health plan. More affordable coverage may be available by shopping and comparing in the marketplace (e.g. minimum coverage options).