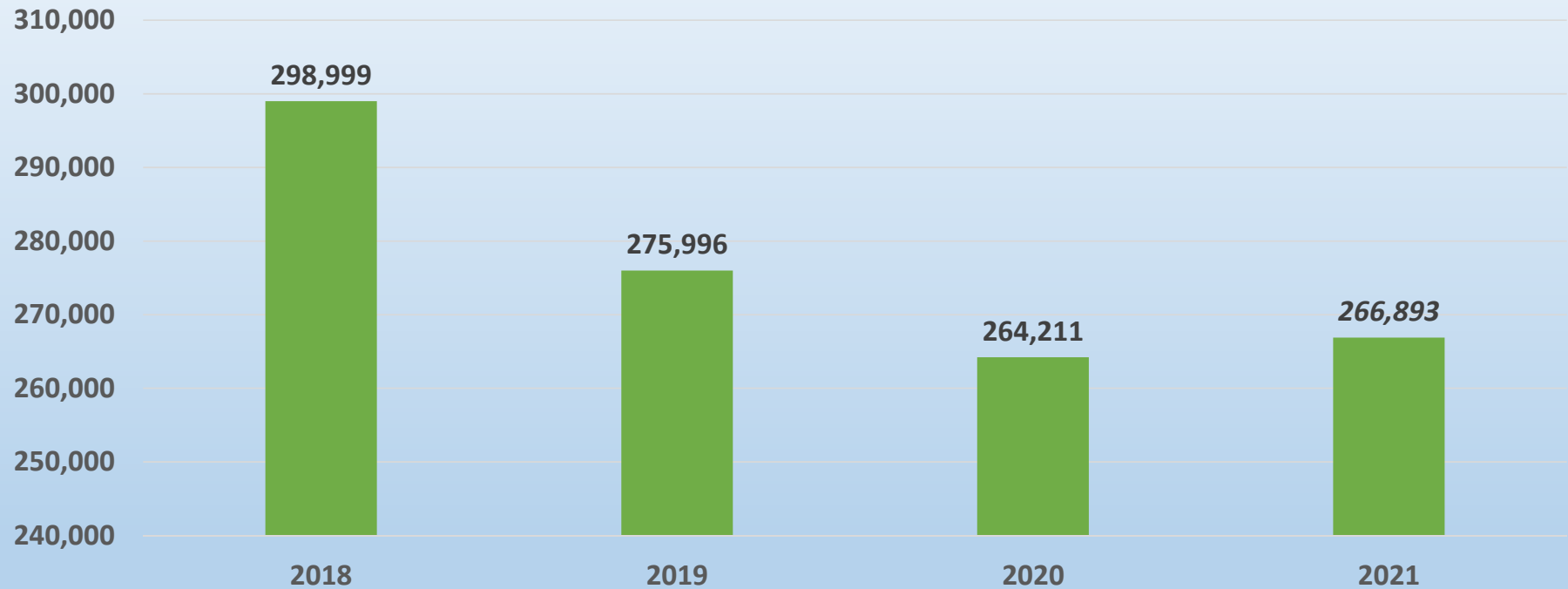


# Transparency, The Marketplace and HIDATA



# The Marketplace

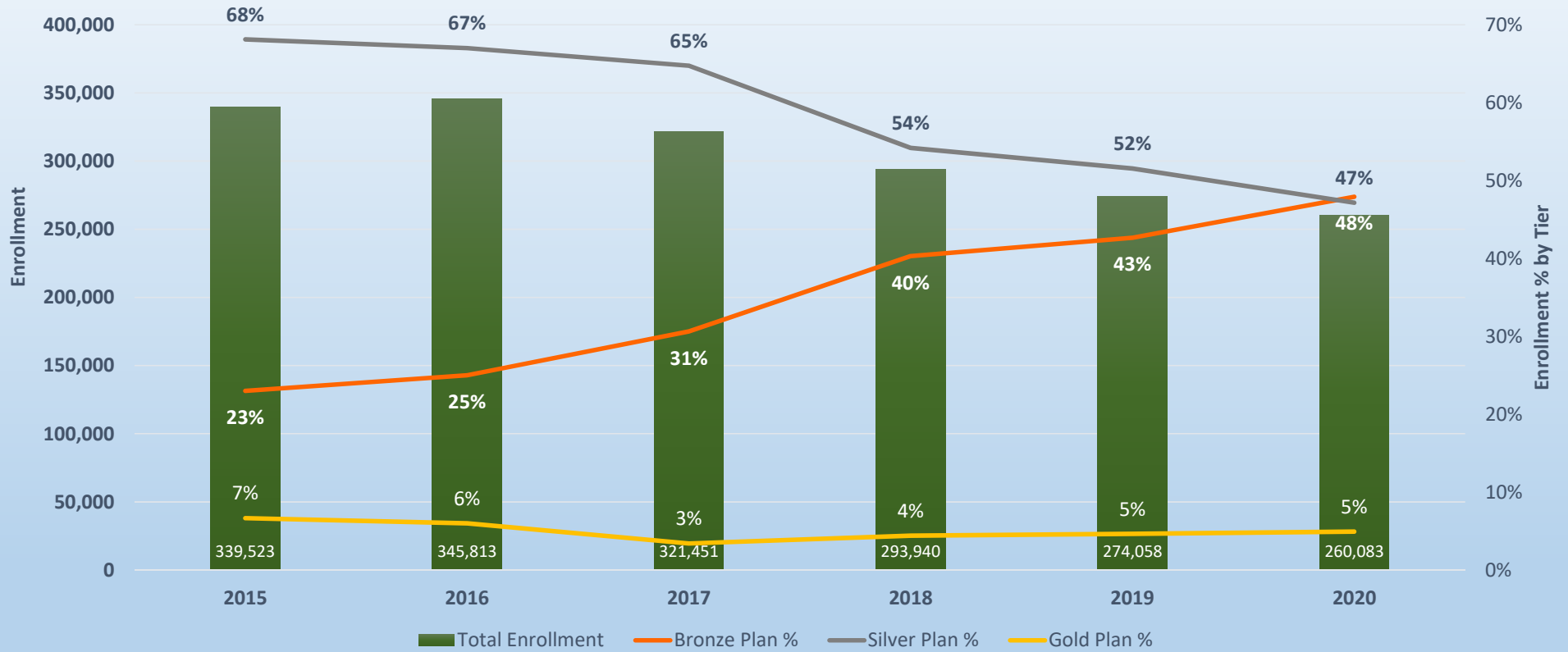
Marketplace Enrollment PY 2018 - 2021



**mahp**  
Michigan Association  
of Health Plans

# The Marketplace

## Enrollment by Coverage Level - 2015-2020



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of Health Plans

# Michigan's Health Insurance Market Is Not Competitive

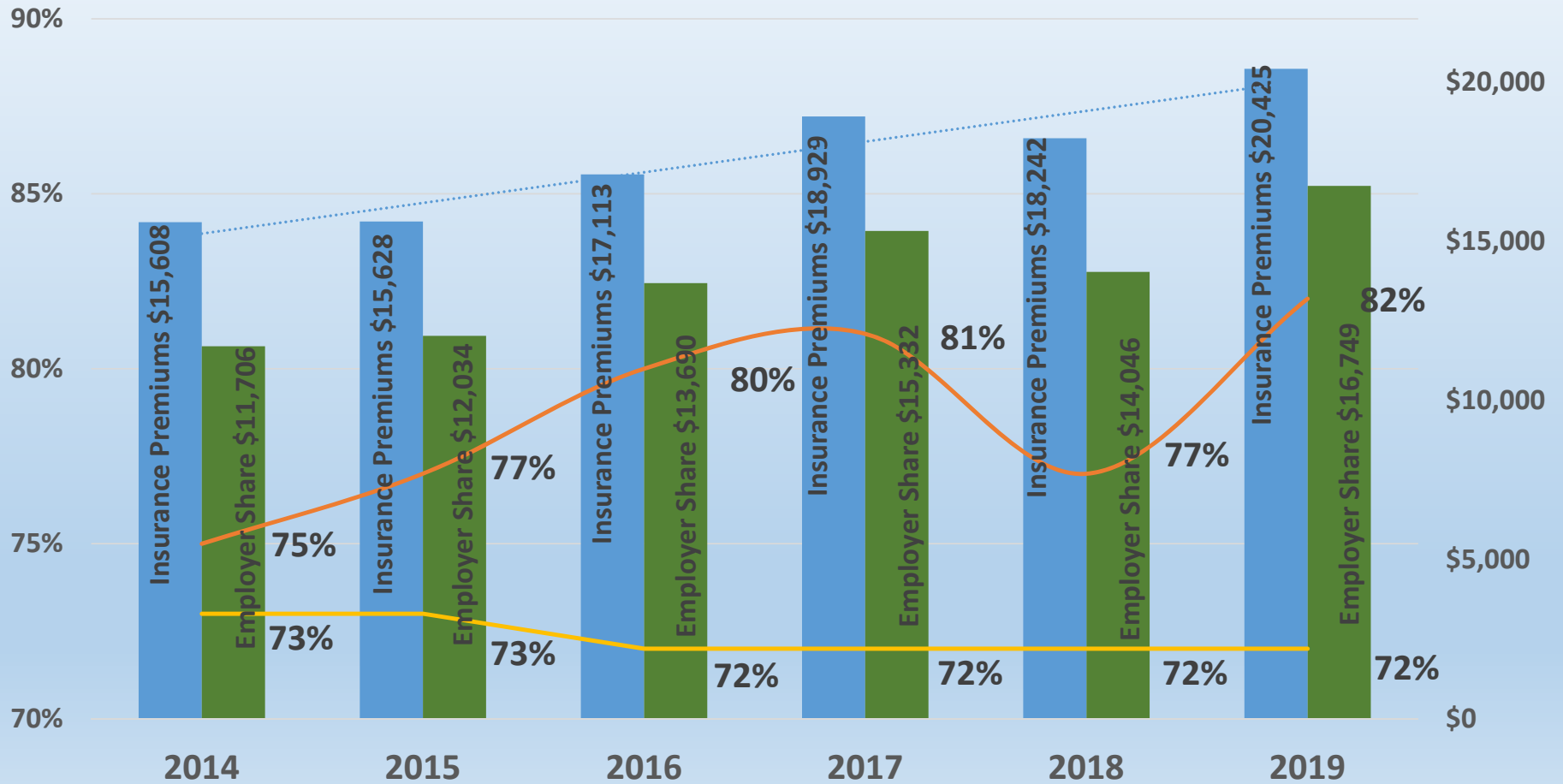
States with the least competitive commercial health insurance markets, 2019<sup>†</sup>



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Michigan Association  
of Health Plans

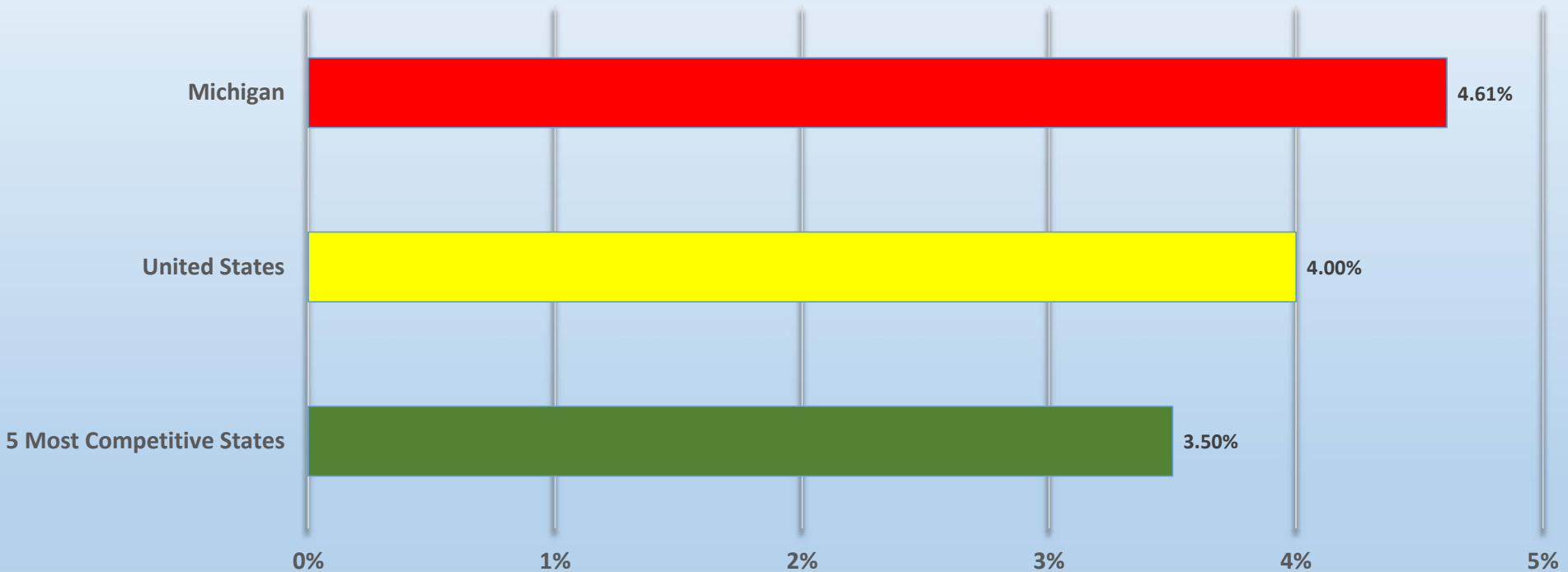
# Insurance Premium Impact 2014 - 2019

Michigan Premiums - Total and Employer - 2014 - 2019



# Michigan's Non-Competitive Health Insurance Market – Effect on Employers Since 2014

Average Annual Premium Growth 2014-2019



# Similar Laws in Other States And Their Competitive Success

**Wisconsin**

**#1 Most Competitive 2019**



**Texas**

**#10 Most Competitive 2019**

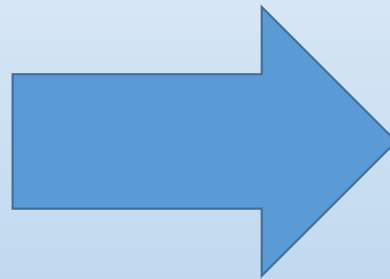


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# What Problem Is Solved by HIDATA? Employer Choice

## Community Rating

Community Rating is a dataset held by any insurance company for a market, usually by geography. May not fit a particular employer's needs well.



## Experience Rating

Using past claim experience of a specific group. Ultimate premium equity and allows employers to see the **most competitive** rates.



Questions?  
Transparency,  
The Marketplace and  
HIDATA

