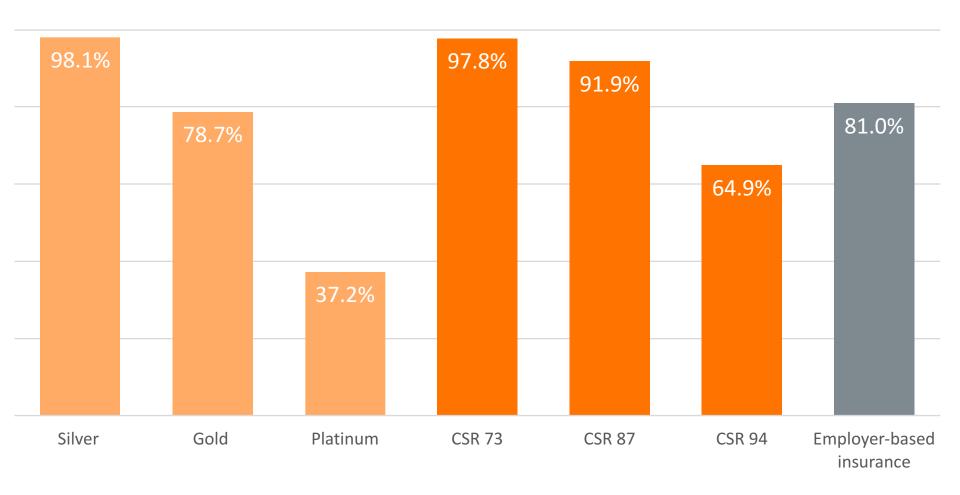
Exhibit 1

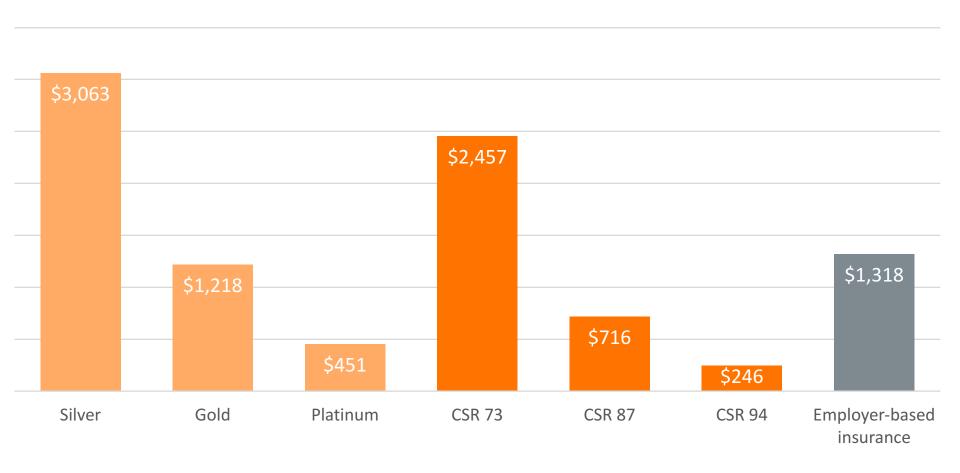
Percentage of Plans with Annual Deductible, by Metal Tier, Cost-Sharing Reduction, and Employer Plans, 2016



Notes: Base silver plans have an actuarial value of about 0.7, meaning an average of 70 percent of costs are covered; CSR 73, CSR 87, and CSR 94 silver plans have actuarial values of 0.73, 0.87, and 0.94, respectively. The most recent employer-based insurance survey data are from 2015. Sources: Qualified Health Plan Landscape Files for federally facilitated marketplaces, Nov. 2015; state insurance websites and state marketplace websites for state-based marketplaces, Nov. 2015; and Kaiser Family Foundation and Health Research and Educational Trust, *Employer Health Benefits: 2015 Annual Survey* (Kaiser/HRET, Sept. 2015).

Exhibit 2

Average Annual Deductible, by Metal Tier, Cost-Sharing Reduction, and Employer Plans, 2016

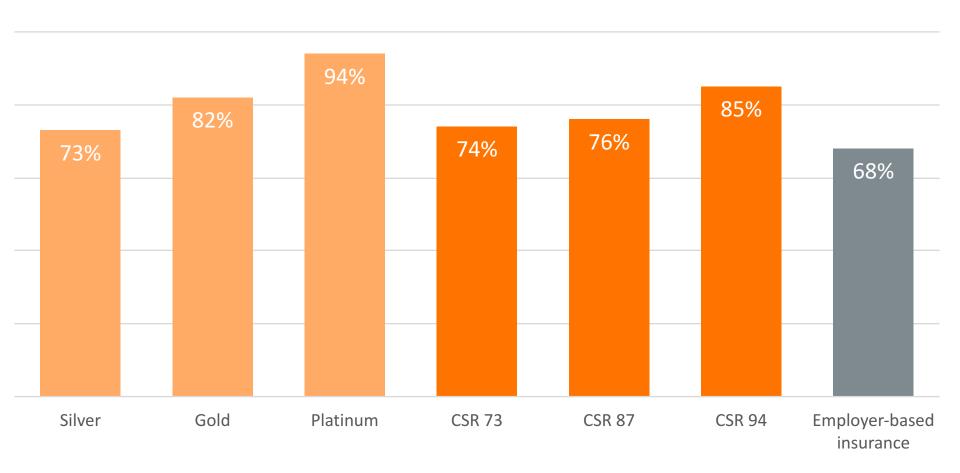


Notes: For plans with deductibles. Base silver plans have an actuarial value of about 0.7, meaning an average of 70 percent of costs are covered; CSR 73, CSR 87, and CSR 94 silver plans have actuarial values of 0.73, 0.87, and 0.94, respectively. The most recent employer-based insurance survey data are from 2015.

Sources: Qualified Health Plan Landscape Files for federally facilitated marketplaces, Nov. 2015; state insurance websites and state marketplace websites for state-based marketplaces, Nov. 2015; and Kaiser Family Foundation and Health Research and Educational Trust, *Employer Health Benefits: 2015 Annual Survey* (Kaiser/HRET, Sept. 2015).

Exhibit 3

Percentage of Plans with Primary Care Coverage Without Having to Meet Deductible, by Metal Tier, Cost-Sharing Reduction, and Employer Plans, 2016

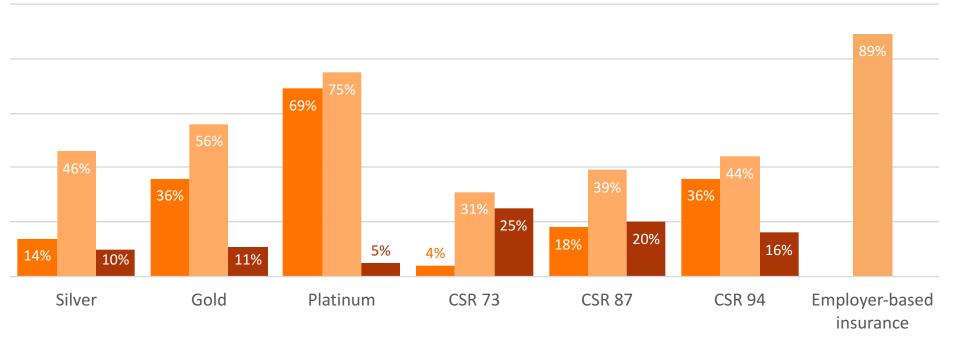


Notes: For plans with deductibles. Base silver plans have an actuarial value of about 0.7, meaning an average of 70 percent of costs are covered; CSR 73, CSR 87, and CSR 94 silver plans have actuarial values of 0.73, 0.87, and 0.94, respectively. The most recent employer-based insurance survey data are from 2015.

Sources: Qualified Health Plan Landscape Files for federally facilitated marketplaces, Nov. 2015; state insurance websites and state marketplace websites for state-based marketplaces, Nov. 2015; and authors' calculations based on Kaiser Family Foundation and Health Research and Educational Trust, *Employer Health Benefits: 2015 Annual Survey* (Kaiser/HRET, Sept. 2015).

Percentage of Plans with Coverage for Prescription Drugs Without Having to Meet a Medical or Drug Deductible, by Metal Tier, Cost-Sharing Reduction, and Employer Plans, 2016

- Do not have to meet any deductible
- Do not have to meet medical deductible
- Have to meet medical deductible for some drugs



Notes: Base silver plans have an actuarial value of about 0.7, meaning an average of 70 percent of costs are covered; CSR 73, CSR 87, and CSR 94 silver plans have actuarial values of 0.73, 0.87, and 0.94, respectively. The most recent employer-based insurance survey data are from 2015. The employer survey asks only whether prescription drugs are subject to the medical deductible; this value is an authors' calculation.

Sources: Qualified Health Plan Landscape Files for federally facilitated marketplaces, Nov. 2015; state insurance websites and state marketplace websites for state-based marketplaces, Nov. 2015; and authors' calculations based on Kaiser Family Foundation and Health Research and Educational Trust, *Employer Health Benefits: 2015 Annual Survey* (Kaiser/HRET, Sept. 2015).