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PERCENT EXPECTING TO ENROLL IN MEDICARE AT INITIAL AGE 65 ELIGIBILITY

2013: 78%
2014: 73%
2015: 73%
2016: 57%
2017: 52%
2018: 57%
2019: 58%
### PERCENT EXPECTING TO ENROLL IN MEDICARE AT INITIAL AGE 65 ELIGIBILITY

<table>
<thead>
<tr>
<th></th>
<th>2018</th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Commercial Group Coverage</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>41%</td>
<td>41%</td>
<td>45%</td>
</tr>
<tr>
<td><strong>Off-Exchange</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>85%</td>
<td>85%</td>
<td>78%</td>
</tr>
<tr>
<td><strong>On-Exchange</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>86%</td>
<td>85%</td>
<td>79%</td>
</tr>
<tr>
<td><strong>Uninsured</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>67%</td>
<td>70%</td>
<td>56%</td>
</tr>
</tbody>
</table>
Expected Medicare Enrollment Decisions
LIKELY PLAN CHOICE UPON INITIAL MEDICARE ENROLLMENT

- Medicare Advantage: 41%
- MedSupp: 43%
- Original Medicare Only: 17%
REASONS FOR LIKELY MEDSUPP BY YEAR

<table>
<thead>
<tr>
<th>Reason</th>
<th>2018</th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Want to be able to use any doctor or hospital</td>
<td>54%</td>
<td>56%</td>
<td>49%</td>
</tr>
<tr>
<td>Want all medical bills paid for by insurance</td>
<td>45%</td>
<td>37%</td>
<td>35%</td>
</tr>
<tr>
<td>Want a plan that is simple to use</td>
<td>24%</td>
<td>30%</td>
<td>26%</td>
</tr>
</tbody>
</table>
Affordable costs for doctor visits and prescriptions

- 2018: 43%
- 2017: 43%
- 2016: 32%

Premiums are affordable

- 2018: 41%
- 2017: 36%
- 2016: 37%

Medical and drug coverage are combined into one plan

- 2018: 39%
- 2017: 42%
- 2016: 43%
Likely plan choice upon initial Medicare enrollment by age group:

- **Medicare Advantage**
  - IEP Age-Ins: 41%
  - FSS Age-Ins: 44%

- **MedSupp**
  - IEP Age-Ins: 45%
  - FSS Age-Ins: 36%

- **Original Medicare Only**
  - IEP Age-Ins: 14%
  - FSS Age-Ins: 20%

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Age-In Shopping
PERCENT SHOPPING IN PAST MONTH BY MONTHS TO 65

% Started Shopping at All

Distance in Months from Age 65
PERCENT STARTED SHOPPING FOR MEDICARE PLANS

- Commercial Group
- Individual

<table>
<thead>
<tr>
<th>Time until 65</th>
<th>Commercial Group</th>
<th>Individual</th>
</tr>
</thead>
<tbody>
<tr>
<td>10 to 12 months until 65</td>
<td>19%</td>
<td>30%</td>
</tr>
<tr>
<td>7 to 9 months until 65</td>
<td>31%</td>
<td>32%</td>
</tr>
<tr>
<td>4 to 6 months until 65</td>
<td>37%</td>
<td>58%</td>
</tr>
<tr>
<td>3 months or less until 65</td>
<td>54%</td>
<td>80%</td>
</tr>
</tbody>
</table>
PERCENT SHOPPING BY CHANNEL

- % Shopping Online
- % Reading Direct Mail
- % Calling Agent

Distance in Months from Age 65

10 to 12 months until 65
7 to 9 months until 65
4 to 6 months until 65
3 months or less until 65
0-3 months past 65

- 19% Shopping Online
- 22% Reading Direct Mail
- 8% Calling Agent

- 55% Shopping Online
- 33% Reading Direct Mail
- 17% Calling Agent

- 37% Shopping Online
- 43% Reading Direct Mail
- 31% Calling Agent

- 44% Shopping Online
- 31% Reading Direct Mail
- 17% Calling Agent

- 41% Shopping Online
- 31% Reading Direct Mail
- 5% Calling Agent
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