Independence 👼

Pennsylvania Insurance Department 2017 Affordable Care Act Rate Filings Public Hearing

Paula Sunshine

Senior Vice President and Chief Marketing Officer

July 27, 2016

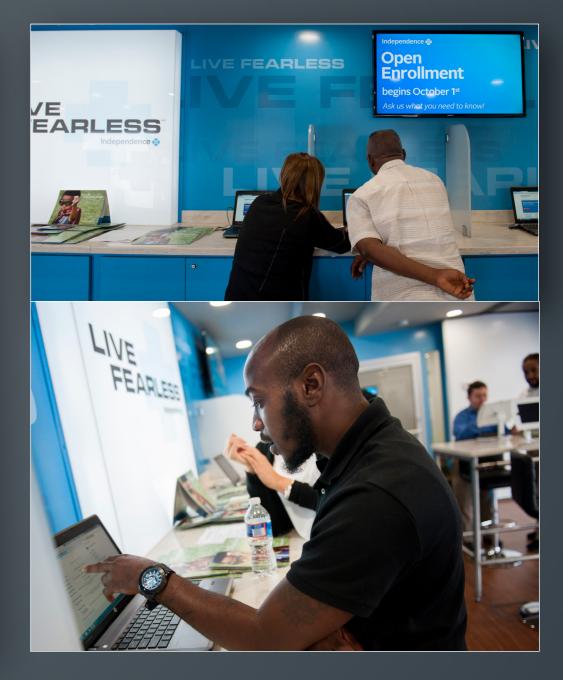
Communities We Serve

Pennsylvania



Engaging Consumers Where They Are







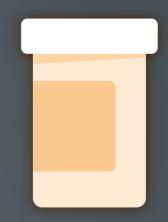




Drivers of 2017 Rate Increase



HIGHER USE OF MEDICAL SERVICES



HIGH COST OF

PRESCRIPTION DRUGS





Thank you. Questions?

Paula Sunshine

Senior Vice President, Chief Marketing Officer

Kathryn Galarneau

Senior Vice President, Finance Operations, Chief Actuary & Underwriting Officer

Daniel Rachfalski

Vice President, Actuarial, Reserving, & Planning