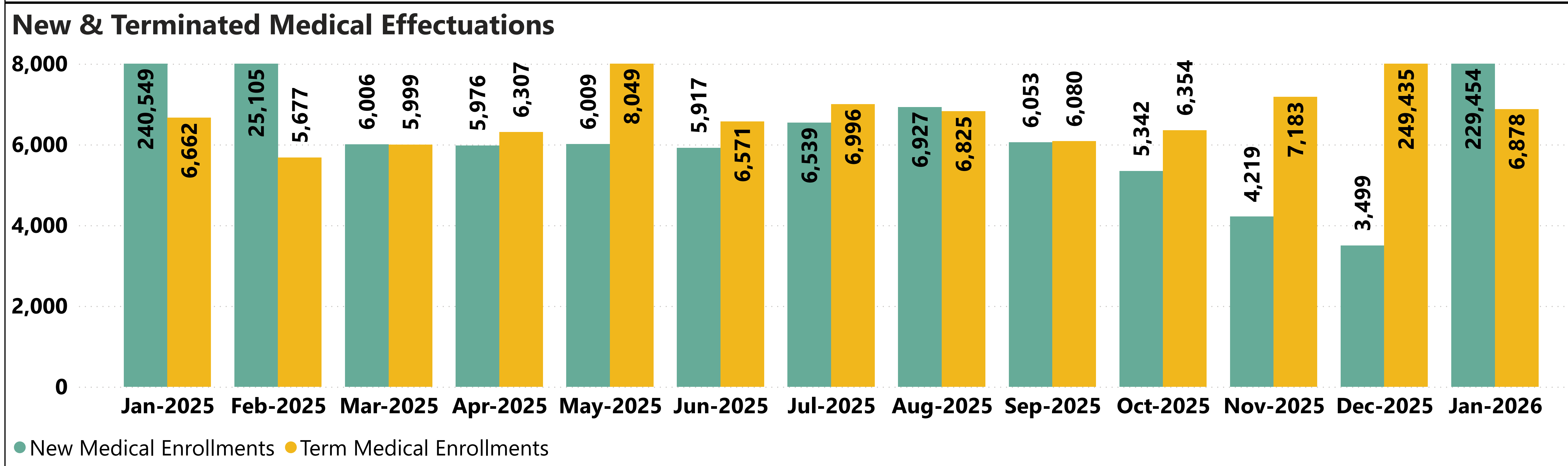
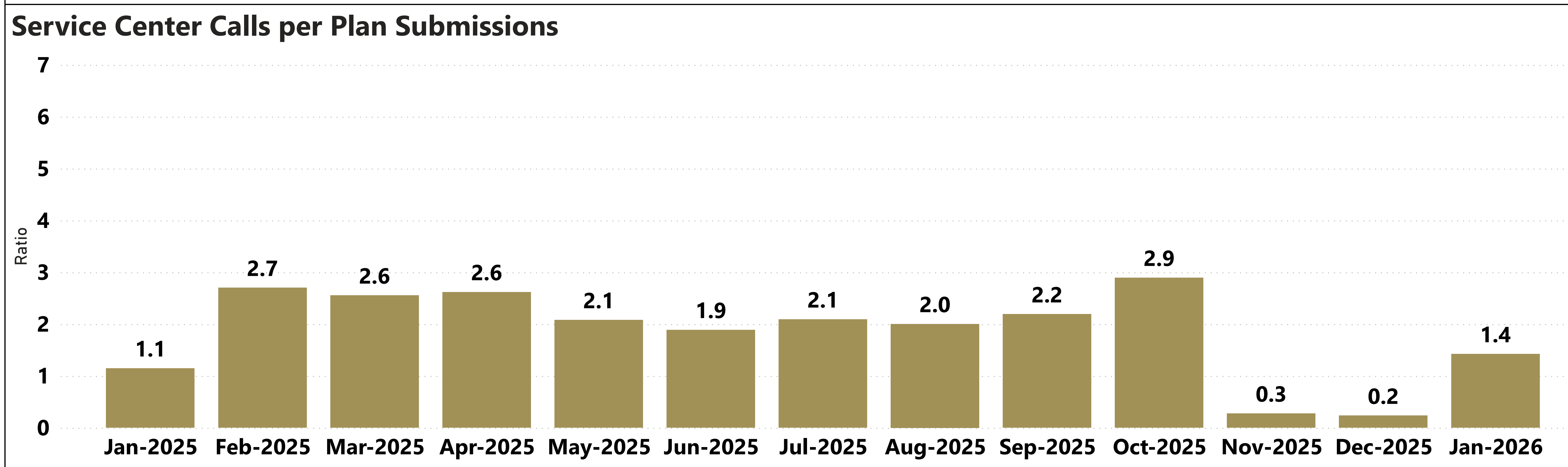


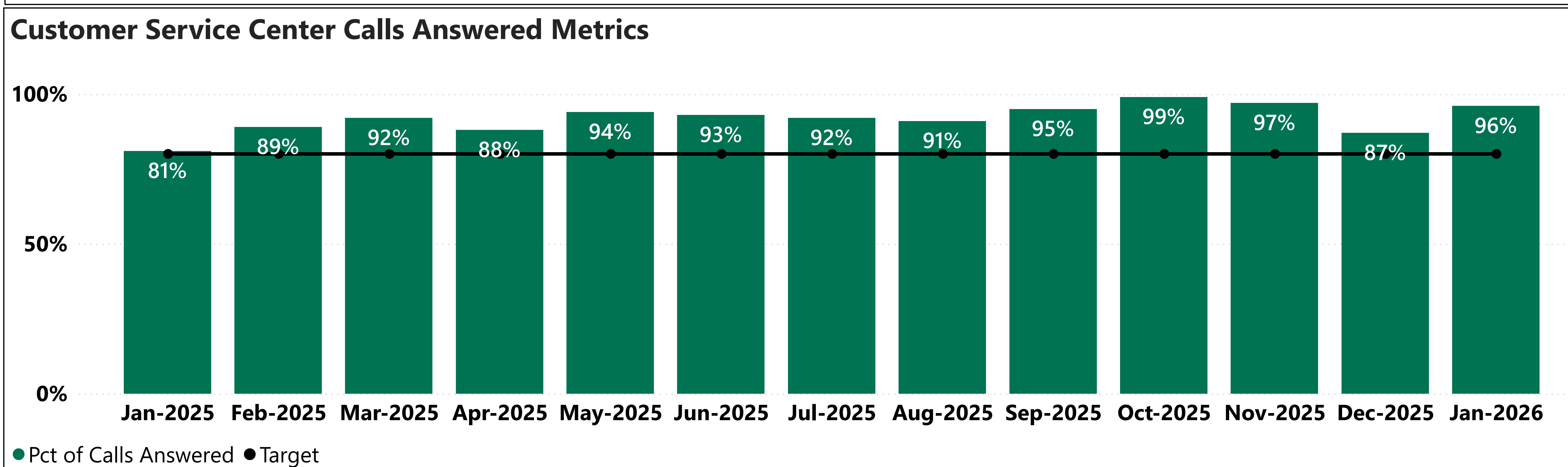
Effectuations for January 2026 are significantly above the budgeted expectations. The original budget assumed a 25% decrease in enrollments as the result of the end of the enhanced subsidies.



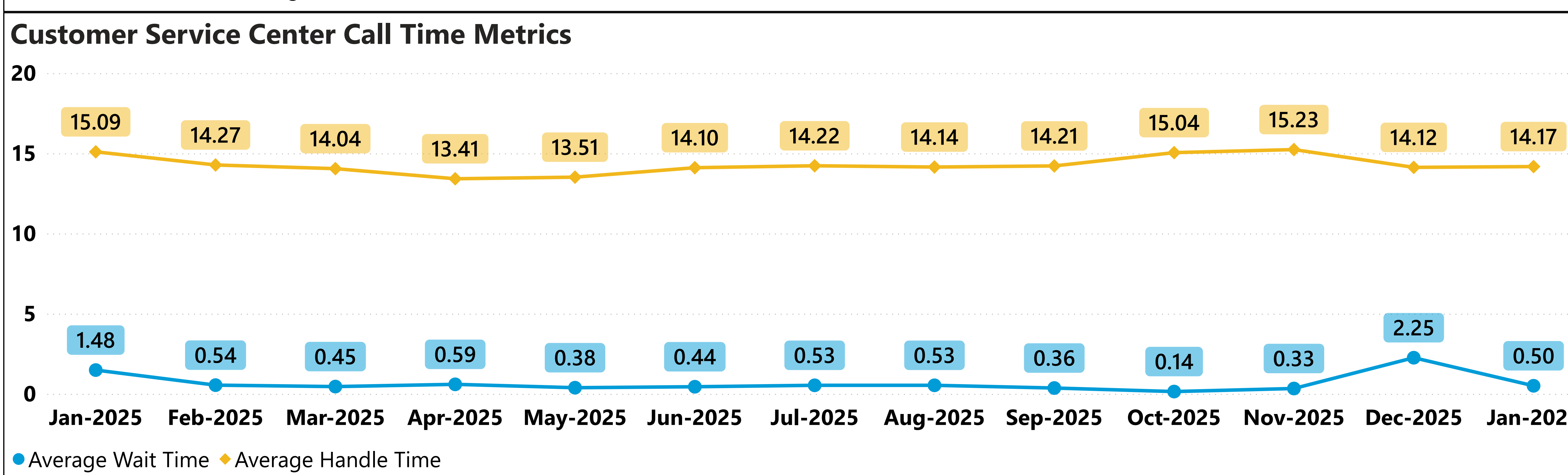
New effectuations for January 2026 are significantly above budget expectations.



Calls per Submission ratio for January 2026 are in line with expectations.



Calls Answered Metrics for January 2026 are in line with expectations.



Call Time Metrics for January 2026 are in line with expectations.

Visual	Measure	Definitions
	Month Over Month Comparison Calculation	<p>Example to Compare March to April: Start with the March Effectuations from the Medical Effectuations by Month visual; Add the April New Medical Enrollments from the New & Termination Medical Effectuations by Month; Subtract the March Term Medical Enrollments from the New & Termination Medical Effectuations by Month. This will give you the April Medical Effectuations.</p> <p>Note: The calculation New Medical Effectuations and Terminated Effectuations may not add up to the Monthly Medical Effectuations due to Overlapping Coverage Dates.</p>
Customer Center Service Metrics	% of Calls Answered	This represents the Average Speed of Answer (ASA) as a percent of calls answered within 180 seconds from February – October, and 300 seconds from November – January during Open Enrollment. Note: Prior to March 2020, this measure was based on 300 seconds for all 12 months.
Customer Center Service Metrics	Average Handle Time	The average amount of time spent by Call Center Representatives on each individual call. (mm.ss)
Customer Center Service Metrics	Average Wait Time	The average wait time for each incoming call to the Call Center. (mm.ss)
Medical Effectuations	Medical Effectuations	Count of unique individuals who have submitted an application, were deemed QHP Eligible and selected a medical QHP, and the month's premium payment was received and acknowledged by the Issuer. As this is a "net" number, terminations and cancelations are subtracted.
Medical Effectuations	Medical Target Effectuations	Target based on approved fiscal year budget.
New & Terminated Medical Effectuations	New Medical Enrollments	New Effectuations have an Effective Start Date during the month. As an example, if an Individual is Effectuated in January - March, then Terminates on March 31st, re-enrolls and is Effectuated June 1st, they will be in the New count for both January and June.
New & Terminated Medical Effectuations	Term Medical Enrollments	Terminated Effectuations have an Effective End Date during the month. As an example, if an Individual Terminates their enrollment January 31st, they will be counted as a Termination in January and will not be counted as an Effectuation in February.
Service Center Calls per Plan Submissions	Ratio	This is the ratio of Total Customer Service Calls (C4HCO Customer Operations) per Gross Medical Submissions. This is count of all individuals that click Submitted for a QHP for the month.