



June 27, 2024

Lori Wing-Heier
Director, Division of Insurance
PO Box 110805
Juneau, AK 99811-0805

Re: Alaska Section 1332 Innovation Waiver

Dear Director Wing-Heier,

Moda Health has participated in Alaska's individual medical health insurance market most recently from 2020 until present, and originally from 2006 to 2016. We write to you today to voice our continued support for the Alaska Section 1332 Innovation Waiver, which created and supports the Alaska Reinsurance Program for the individual health insurance market in the state.

Prior to the introduction of the Waiver, rates for the individual market were significantly higher than those of the small group market. In 2016, Moda's individual premiums in Alaska were on average 32% higher than small group premiums on an unadjusted basis, and 24% higher than small group premiums after accounting for age and metal mix differences.

Compare that to the most recent plan year of 2023, when Moda's statewide individual premiums were 6% lower than small group premiums on an unadjusted basis, and 7% lower than small group premiums after accounting for age and metal mix differences.

Moda strongly believes that the Alaska Reinsurance Program is crucial to the continued viability of Alaska's individual health insurance market. We support your continued efforts to extend the waiver beyond its current expiration date at the end of 2027.

Sincerely,

A handwritten signature in black ink, appearing to read "Jason Gootee".

Jason Gootee
Vice President, Sales & Strategic Market Development

Dental plans in Oregon provided by Oregon Dental Service, dba Delta Dental Plan of Oregon. Dental plans in Alaska provided by Delta Dental of Alaska. Health plans provided by Moda Health Plan, Inc.