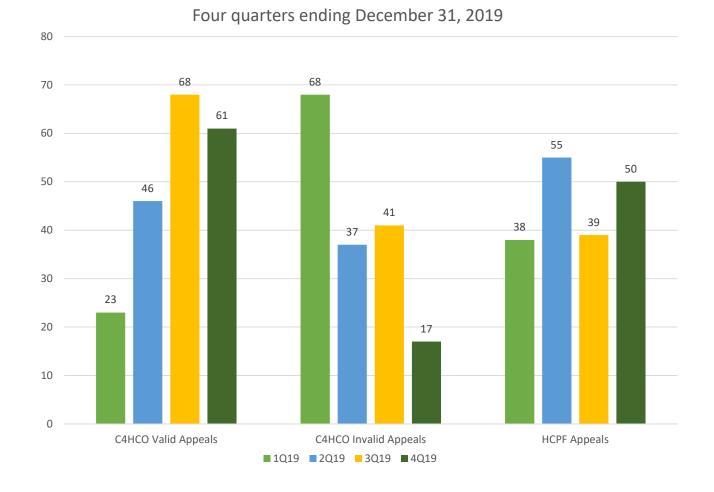
Appeals Metrics

Main Drivers Valid Appeal Cases

- APTC/CSR amount incorrect
- APTC/CSR denied or terminated
- Denied for SEP
- QHP eligibility denied incorrectly

Invalid Appeals Requests

Carrier Billing, Claims & Effective Dates



1Q19	2Q19	3Q19	4Q19
45	37	35	22

Average Days of Open Appeal Cases*