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Health Insurance Marketplace Open Enrollment Snapshot - Week 12 January 17, 2016 – January 23, 2016

With the final January 31 deadline just days away, about 8.9 million consumers have signed-up for health coverage through the HealthCare.gov platform or had their coverage automatically renewed. This week's snapshot includes weekly and cumulative data for enrollment through HealthCare.gov, a breakdown of cumulative data for 38 states using the HealthCare.gov platform, and cumulative data for local markets.

"The clock is ticking with just four days left before January 31, the final enrollment deadline for 2016 health coverage," said U.S. Secretary for Health and Human Services, Sylvia Burwell. "We are focused on making sure people know that financial help is available, the deadline is fast approaching and that we're here to help them enroll – so that they don't risk having to pay a penalty of \$695 or more for not having health insurance."

Overall, net plan selections for Week 12 totaled 103,172. Over the same time period, net new plan selections totaled 144,971. Net new plan selections take into account new plan selections in the reporting week minus any consumer or insurer-initiated cancellations for new plan selections. As a reminder, this year the number of net plan selections accounts for both insurer and consumer-initiated cancellations that occur before the end of Open Enrollment. This is a change from last year, and it will result in a larger number of cancellations being accounted for during, rather than after, Open Enrollment. Last year, cancellations from insurers that happened during Open Enrollment were reflected only in reports on effectuated enrollment after the end of Open Enrollment. There will likely be a smaller difference this year between plan selection totals at the end of Open Enrollment and subsequent effectuated enrollment.

Similar to last year, each week, the Centers for Medicare & Medicaid Services (CMS) will release weekly Open Enrollment snapshots for the HealthCare.gov platform, which is used by the Federally-facilitated Marketplaces and State Partnership Marketplaces, as well as some State-based Marketplaces. These snapshots provide point-in-time estimates of weekly plan selections, call center activity and visits to HealthCare.gov or CuidadoDeSalud.gov. The final number of plan selections associated with enrollment activity to date could fluctuate as plan changes or cancellations occur, such as in response to life changes like starting a new job or getting married. In addition, the weekly snapshot only looks at plan selections and does not include the number of consumers who paid their premiums to effectuate their enrollment.

HHS will continue to produce more detailed reports that look at plan selections across the Federally-facilitated Marketplace and State-based Marketplaces later in the Open Enrollment period.

Definitions and details on the data are included in the glossary.

Federal Marketplace Snapshot

Federal Marketplace Snapshot	Week 12 Jan 17 – Jan 23	Cumulative Nov 1 – Jan 23
Plan Selections (net)	103,172	8,939,274
Applications Submitted (Number of Consumers)	*	*
Call Center Volume	918,603	12,454,334
Average Call Center Wait Time	4 minutes 25 seconds	9 minutes 48 seconds
Calls with Spanish Speaking Representative	73,956	774,588
Average Wait for Spanish Speaking Rep	14 seconds	21 seconds
HealthCare.gov Users	2,693,592	25,367,559
CuidadoDeSalud.gov Users	202,424	1,475,339
Window Shopping HealthCare.gov Users	492,562	8,390,521
Window Shopping CuidadoDeSalud.gov Users	11,311	168,101

* Applications submitted could not be validated this week.

HealthCare.gov State-by-State Snapshot

Consumers across the country continued to explore their health insurance options by reaching out to a call center representative at 1-800-318-2596, attending enrollment events in their local communities, or visiting HealthCare.gov or CuidadoDeSalud.gov. Individual plan selections for the states using the HealthCare.gov platform include:

Week 12	Cumulative Plan Selections Nov 1 – Jan 23
Alabama	182,895
Alaska	21,853
Arizona	185,459
Arkansas	68,622
Delaware	26,538
Florida	1,623,718
Georgia	543,142
Hawaii	13,194
Illinois	358,353
Indiana	185,710
Iowa	51,964
Kansas	93,852
Louisiana	198,511
Maine	80,399
Michigan	329,017
Mississippi	99,967
Missouri	268,445
Montana	55,891
Nebraska	82,884
Nevada	79,055
New Hampshire	52,331
New Jersey	268,847
New Mexico	50,603
North Carolina	575,374
North Dakota	20,393
Ohio	226,421
Oklahoma	135,448
Oregon	138,862
Pennsylvania	417,707
South Carolina	215,503
South Dakota	24,267
Tennessee	248,387
Texas	1,174,314
Utah	162,006
Virginia	394,896
West Virginia	35,217
Wisconsin	227,129
Wyoming	22,100

HealthCare.gov Local Area Snapshot

The Week 12 snapshot includes a look at plan section by Designated Market Areas (DMAs) which are local media markets. These data provides another level of detail to better understand total plan selections within local communities. Some DMAs include one or more counties in a state that is not using the HealthCare.gov platform in 2016. Plan selections for those DMAs only include data for the portions of these areas that are using the HealthCare.gov platform, so the cumulative totals in the snapshot do not represent plan selections for the entire DMA. In addition, some DMAs cross into multiple states that use the HealthCare.gov platform and those totals are cumulative for all HealthCare.gov states in that DMA. Because some communities do not fall into a DMA, cumulative plan selections for local markets will not total to the national cumulative plan selection number.

Local Markets in HealthCare.gov States	State	Cumulative Plan Selections Nov 1 – Jan 23
Abilene-Sweetwater	Texas	9,923
Albany	Georgia	15,854
Albuquerque-Santa Fe	New Mexico	43,245
Alexandria	Louisiana	9,252
Alpena	Michigan	1,954*
Amarillo	Texas	14,024
Anchorage	Alaska	14,141

Atlanta	Georgia	410,182
Augusta	Georgia	31,166
Austin	Texas	115,970
Bangor	Maine	22,631
Baton Rouge	Louisiana	42,225
Beaumont-Port Arthur	Texas	14,249
Bend	Oregon	10,216
Billings	Montana	15,916
Biloxi-Gulfport	Mississippi	9,385
Birmingham (Ann and Tusc)	Alabama	72,619
Bluefield-Beckley-Oak Hill	West Virginia	7,458
Boise	Idaho	875**
Boston (Manchester)	Massachusetts	41,806
Buffalo	New York	1,258
Burlington-Plattsburgh	Vermont	4,906
Butte-Bozeman	Montana	9,354
Casper-Riverton	Wyoming	4,883
Cedar Rapids-Wtrio-IWC & Dub	Iowa	15,848
Champaign & Sprngfld-Decatur	Illinois	23,447
Charleston	South Carolina	44,225
Charleston-Huntington	West Virginia	15,967
Charlotte	North Carolina	195,030
Charlottesville	Virginia	15,543
Chattanooga	Tennessee	37,347
Cheyenne-Scottsbluf	Wyoming	6,292
Chicago, IL	Illinois	286,011
Cincinnati, OH	Ohio	46,006
Clarksburg-Weston	West Virginia	5,849
Cleveland-Akron (Canton)	Ohio	81,049
Columbia	South Carolina	41,711
Columbia-Jefferson City	Missouri	21,359
Columbus	Georgia	19,364
Columbus	Ohio	44,444
Columbus-Tupelo-West Point	Mississippi	13,348
Corpus Christi	Texas	18,690
Dallas-Ft. Worth	Texas	346,817
Davenport-R. Island-Moline	Iowa/Illinois	16,769
Dayton	Ohio	22,059
Denver	Colorado	6,946
Des Moines-Ames	Iowa	19,288
Detroit	Michigan	170,893
Dothan	Alabama	9,173
Duluth-Superior	Minnesota	6,582
El Paso (Las Cruces)	Texas	60,860
Elmira (Corning)	New York	1,187
Erie	Pennsylvania	8,643
Eugene	Oregon	19,368
Evansville	Indiana	14,072
Fairbanks	Alaska	2,655
Fargo-Valley City	North Dakota	10,618
Flint-Saginaw-Bay City	Michigan	30,024
Ft. Myers-Naples	Florida	86,868
Ft. Smith-Fay-Sprngdl-Rgrs	Arkansas	22,230
Ft. Wayne	Indiana	21,615*
Gainesville	Florida	18,852
Glendive	Montana	530*
Grand Rapids-Kalmzoo-B.Crk	Michigan	66,611
Great Falls	Montana	7,763*
Green Bay-Appleton	Wisconsin	50,190
Greensboro-H.Point-W.Salem	North Carolina	103,011
Greenville-N.Bern-Washngtn	North Carolina	41,674
Greenvll-Spart-Ashevl-And	North Carolina	113,433

Greenwood-Greenville	Mississippi	6,979
Harlingen-Wslco-Brnsvl-Mca	Texas	52,106
Harrisburg-Lncstr-Leb-York	Pennsylvania	61,620
Harrisonburg	Virginia	11,910
Hattiesburg-Laurel	Mississippi	10,947
Helena	Montana	2,608
Honolulu	Hawaii	13,194
Houston	Texas	313,740
Huntsville-Decatur	Alabama	36,575
Idaho Falls-Pocatello	Idaho	2,735*
Indianapolis	Indiana	85,176
Jackson	Mississippi	39,189
Jackson	Tennessee	11,238
Jacksonville	Florida	97,240
Johnstown-Altoona	Pennsylvania	19,149
Jonesboro	Arkansas	5,573
Joplin-Pittsburg	Missouri	15,192
Juneau	Alaska	2,999
Kansas City	Kansas/Missouri	102,165
Knoxville	Tennessee	49,472
La Crosse-Eau Claire	Wisconsin	23,394
Lafayette	Indiana	3,151*
Lafayette	Louisiana	24,803
Lake Charles	Louisiana	6,701
Lansing	Michigan	14,636
Laredo	Texas	14,130
Las Vegas	Nevada	55,675
Lima	Ohio	1,589*
Lincoln & Hastings-Krmy	Nebraska	36,979
Little Rock-Pine Bluff	Arkansas	33,191
Louisville	Kentucky	8,495
Lubbock	Texas	12,814
Macon	Georgia	22,036
Madison	Wisconsin	33,477
Marquette	Michigan	9,444
Medford-Klamath Falls	Oregon	14,035
Memphis	Tennessee	59,942
Meridian	Mississippi	3,969
Miami-Ft. Lauderdale	Florida	605,675
Milwaukee	Wisconsin	83,503
Minneapolis-St. Paul	Minnesota	11,063
Minot-Bismarck-Dickinson	North Dakota	11,450*
Missoula	Montana	19,735
Mobile-Pensacola (Ft Walt)	Alabama	62,880
Monroe-EI Dorado	Louisiana/Arkansas	20,332
Montgomery-Selma	Alabama	19,309
Myrtle Beach-Florence	Florida	39,504
Nashville	Tennessee	98,484
New Orleans	Louisiana	81,849
New York	New York	212,643
Norfolk-Portsmouth-Newpt News	Virginia	77,841
North Platte	Nebraska	1,679
Odessa-Midland	Texas	12,088
Oklahoma City	Oklahoma	68,484
Omaha	Nebraska	37,084
Orlando-Daytona Bch-Melbrn	Florida	303,271
Ottumwa-Kirksville	Missouri	3,655
Paducah-Cape Girard-Harsbg	Illinois/Kentucky/Missouri	20,633
Panama City	Florida	21,073
Parkersburg	West Virginia	2,815*
Peoria-Bloomington	Illinois	13,024
Philadelphia	Pennsylvania	276,400

Phoenix (Prescott)	Arizona	131,758
Pittsburgh	Pennsylvania	78,170
Portland, OR	Oregon	90,737
Portland-Auburn	Maine	58,899
Presque Isle	Maine	4,092
Quincy-Hannibal-Keokuk	Illinois/Missouri/Iowa	7,213
Raleigh-Durham (Fayetteville)	North Carolina	154,176
Rapid City	South Dakota	7,484
Reno	Nevada	21,744
Richmond-Petersburg	Virginia	75,163
Roanoke-Lynchburg	Virginia	48,356
Rochester-Mason City-Austin	Minnesota/Iowa	1,337*
Rockford	Illinois	12,599
Salisbury	Maryland	6,834
Salt Lake City	Utah	162,482
San Angelo	Texas	4,524
San Antonio	Texas	105,952
Savannah	Georgia	45,169
Sherman-Ada	Texas	9,193
Shreveport	Louisiana	34,951
Sioux City	Iowa	10,084
Sioux Falls(Mitchell)	South Dakota	18,105
South Bend-Elkhart	Indiana	24,034
Spokane	Washington	1,269*
Springfield	Missouri	53,145
St. Joseph	Missouri	3,756
St. Louis	Missouri	123,916
Tallahassee-Thomasville	Florida	25,995
Tampa-St. Pete (Sarasota)	Florida	261,849
Terre Haute	Indiana	9,629
Toledo	Ohio	17,831
Topeka	Kansas	11,830
Traverse City-Cadillac	Michigan	25,248
Tri-Cities	Tennessee	24,835
Tucson (Sierra Vista)	Arizona	31,478
Tulsa	Oklahoma	46,872
Tyler-Longview(Lfkn&Ncgd)	Texas	22,969
Victoria	Texas	2,140
Waco-Temple-Bryan	Texas	25,744
Washington, DC (Hagerstown)		167,140
Wausau-Rhineland	Wisconsin	20,580
West Palm Beach-Ft. Pierce	Florida	180,674
Wheeling-Steubenville	Ohio	6,285
Wichita Falls & Lawton	Texas	10,142
Wichita-Hutchinson Plus	Kansas	35,925
Wilkes Barre-Scranton	Pennsylvania	45,274
Wilmington	Delaware	31,982
Yakima-Pasco-RchInd-Knnwck	Oregon	1,741*
Youngstown	Ohio	13,031
Yuma-El Centro	Arizona	3,706
Zanesville	Ohio	1,242

*Because there was a change of 11 or fewer enrollments for Week 12, data for Week 11 was used as a placeholder to adhere to privacy standards.

**Because there was a change of 11 or fewer enrollments for Week 11 and 12, data for Week 10 was used as a placeholder to adhere to privacy standards.

Glossary

Plan Selections: The weekly and cumulative metrics provide a preliminary total of those who have submitted an application and selected a plan. Each week's plan selections reflect the total number of plan selections for the week and cumulatively from the beginning of Open Enrollment to the end of the reporting period, net of any cancellations from a consumer or cancellations from an insurer during that time.

Because of further automation in communication with issuers, the number of net plan selections reported this year account for issuer-initiated plan cancellations that occur before the end of Open Enrollment for reasons such as non-payment of premiums. This change will result in a larger number of cancellations being accounted for during Open Enrollment than last year. Last year, these cancellations were reflected only in reports on effectuated enrollment after the end of Open Enrollment. As a result, there may also be a smaller difference this year between plan selections at the end of Open Enrollment and subsequent effectuated enrollment, although some difference will remain because plan cancellations related to non-payment of premium will frequently occur after the end of Open Enrollment.

Plan selections include those consumers who are automatically re-enrolled into their current plan or another plan with similar benefits, which occurs at the end of December.

To have their coverage effectuated, consumers generally need to pay their first month's health plan premium. This release does not include totals for effectuated enrollments.

Net New Plan Selections: Weekly net new plan selections take into account new plan selections minus any consumer or insurer-initiated cancellations for new plan selections.

Marketplace: Generally, references to the Health Insurance Marketplace in this report refer to 38 states that use the HealthCare.gov platform. The states using the HealthCare.gov platform are Alabama, Alaska, Arizona, Arkansas, Delaware, Florida, Georgia, Hawaii, Illinois, Indiana, Iowa, Kansas, Louisiana, Maine, Michigan, Mississippi, Missouri, Montana, Nebraska, New Hampshire, New Jersey, Nevada, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, West Virginia, Wisconsin, and Wyoming.

HealthCare.gov States: The 38 states that use the HealthCare.gov platform for the 2016 benefit year, including the Federally-facilitated Marketplace, State Partnership Marketplaces and State-based Marketplaces.

Local Markets: Cumulative plan selections for local markets are based on Designated Market Areas (DMAs) which are media markets. Some DMAs include one or more counties in a state that is not using the HealthCare.gov platform in 2016. Plan selections for those DMAs only include data for the portions of these areas that are using the HealthCare.gov platform, so the cumulative totals in the snapshot do not represent plan selections for the entire DMA.

Applications Submitted: This includes a consumer who is on a completed and submitted application or who, through the automatic re-enrollment process, which occurs at the end of December, had an application submitted to a Marketplace using the HealthCare.gov platform. If determined eligible for Marketplace coverage, a new consumer still needs to pick a health plan (i.e., plan selection) and pay their premium to get covered (i.e., effectuated enrollment). Because families can submit a single application, this figure tallies the total number of people on a submitted application (rather than the total number of submitted applications).

Call Center Volume: The total number of calls received by the Federally-facilitated Marketplace call center over the course of the week covered by the snapshot or from the start of Open Enrollment. Calls with Spanish speaking representatives are not included.

Calls with Spanish Speaking Representative: The total number of calls received by the Federally-facilitated Marketplace call center where consumers chose to speak with a Spanish-speaking representative. These calls are not included within the Call Center Volume metric.

Average Call Center Wait Time: The average amount of time a consumer waited before reaching a customer service representative. The cumulative total averages wait time over the course of the extended time period.

HealthCare.gov or CuidadoDeSalud.gov Users: These user metrics total how many unique users viewed or interacted with HealthCare.gov or CuidadoDeSalud.gov, respectively, over the course of a specific date range. For cumulative totals, a separate report is run for the entire Open Enrollment period to minimize users being counted more than once during that longer range of time and to provide a more accurate estimate of unique users. Depending on an individual's browser settings and browsing habits, a visitor may be counted as a unique user more than once.

Window Shopping HealthCare.gov Users or CuidadoDeSalud.gov Users: These user metrics total how many unique users interacted with the window-shopping tool at HealthCare.gov or CuidadoDeSalud.gov, respectively, over the course of a specific date range. For cumulative totals, a separate report is run for the entire Open Enrollment period to minimize users being counted more than once during that longer range of time and to provide a more accurate estimate of unique users. Depending on an individual's browser settings and browsing habits, a visitor may be counted as a unique user more than once. Users who window-shopped are also included in the total HealthCare.gov or CuidadoDeSalud.gov user total.



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