

## March 31, 2016 Effectuated Enrollment Snapshot

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### March 31, 2016 Effectuated Enrollment Snapshot

On March 31, 2016, about 11.1 million consumers had effectuated Health Insurance Marketplace coverage – which means those individuals, paid their premiums and had an active policy as of that date.<sup>i</sup> HHS continues to project effectuated enrollment of about 10 million people for the end of 2016.

Of the approximately 11.1 million consumers nationwide with effectuated Marketplace enrollments at the end of March 2016, about 85 percent, or about 9.4 million consumers, were receiving an advance payment of the premium tax credit (APTC) to make their premiums more affordable throughout the year. The average APTC for those enrollees who qualified for the financial assistance was \$291 per month.<sup>ii</sup>

There were 8.4 million consumers with effectuated enrollments at the end of March 2016 through the 38 Federally-Facilitated Marketplaces, including State Partnership Marketplaces and State-based Marketplaces that utilize the HealthCare.gov eligibility and enrollment platform (SBM-FPs), collectively known as HealthCare.gov states and 2.7 million through the remaining State-based Marketplaces.<sup>iii</sup>

As of the end of March 2016, about 11.1 million people had health insurance coverage through the Health Insurance Marketplaces, almost a million more than at this point in time a year ago. “This increased level of enrollment demonstrates the strength of the Marketplace over time, as millions of Americans continue to have access to quality and affordable coverage when they need it. As of early this year, 20 million Americans had coverage thanks to provisions of the Affordable Care Act, and the Health Insurance Marketplace is an important contributor to that progress,” said Kevin Counihan, CEO of the Health Insurance Marketplace.

March effectuated enrollment equaled 87 percent of total Open Enrollment plan selections, within the 80-90 percent range that Marketplace issuers have consistently anticipated and the same percentage as last year, despite factors that might have been expected to lower the percentage. For example, a higher proportion of consumers this year signed up for January 1 coverage, creating a longer window between their initial plan selection and March in which they could have gained employer or other coverage.

To date, CMS has released Marketplace state-by-state effectuated enrollment snapshots on a quarterly basis, detailing how many consumers have an effectuated enrollment, how many are benefiting from financial assistance, and the distribution of effectuated enrollment by qualified health plan metal level. Changes in effectuated enrollment are influenced by many factors and vary from quarter to quarter, and have been reported based on data gathered by the original payment systems set up when the Marketplace launched.

The Marketplace effectuated enrollment snapshot provides point-in-time estimates. CMS expects enrollment numbers will change over time as consumers find other coverage or experience changes in life circumstances such as employment status or marriage, which may cause consumers to change, newly enroll in, or terminate their plans.

Moving forward, CMS will be reporting effectuated enrollment data semiannually, once for the first six months of the year and once for the full twelve months of the year, based on the average number of effectuated enrollments over the relevant time period. Average effectuated enrollment provides a more meaningful metric of Marketplace participation, since it captures all enrollments over the time period, rather than only enrollment at a particular point in time. The new reporting will also facilitate comparisons to projections made by the Congressional Budget Office, which reflect average enrollment throughout the year. As issuers fully transition to a new payment system using policy-based data, rather than issuer-aggregated workbook-based reporting, the new payment system offers the opportunity to conduct more refined enrollment reporting. We expect to issue the first semiannual effectuated enrollment report in the fall.

Along with this effectuated enrollment report, we are also releasing an addendum (below) providing updated data on special enrollment period activity in 2015, as well as an analysis of the reduction in the number of consumers experiencing coverage terminations or adjustments to financial assistance due to unresolved data-matching issues.

The following tables are included in the March 2016 Marketplace Effectuated Enrollment Snapshot:

**Table 1:** March 31, 2016 Total Effectuated Enrollment and Financial Assistance by State

**Table 2:** March 31, 2016 Average Advance Payment of Tax Credits by State**Table 3:** March 31, 2016 Total Effectuated Enrollment Data by Metal Level by State**March 2016: Total Effectuated Enrollment and Financial Assistance**

Of the approximately 11.1 million consumers who had effectuated Marketplace enrollments at the end of March 2016, about 85 percent or about 9.4 million consumers were receiving <sup>iv</sup> 57 percent or nearly 6.4 million consumers were benefiting from cost sharing reductions (CSRs) to make their coverage more affordable. CSRs are generally available if a consumer's household income is between 100 percent and 250 percent of the Federal Poverty Level (FPL), the consumer is otherwise eligible for APTC, and the individual chooses a health plan from the silver plan category.

The ten states with the highest rate of consumers who received financial assistance through APTC were: Mississippi (94.2%), Florida (93.3%), Louisiana (92.6%), Wyoming (92.0%), Alabama (91.9%), North Carolina (91.5%), South Carolina (91.0%), Alaska (90.1%), Nebraska (89.9%), and Arkansas (89.7%). The states with the lowest rate of consumers who received APTC are: District of Columbia (6.9%), New York (55.3%), Colorado (61.9%), New Hampshire (63.4%), Minnesota (63.8%), New Mexico (68.9%), Arizona (69.3%), Washington (69.8%), Vermont (70.2%), and Oregon (72.8%).

**Table 1: March 31, 2016 Total Effectuated Enrollment and Financial Assistance by State**

<b>March 31, 2016 Total Effectuated Enrollment and Financial Assistance by State</b>					
<b>State</b>	<b>Total Enrollment</b>	<b>APTC Enrollment</b>	<b>Percentage of Enrollment with APTC</b>	<b>CSR Enrollment</b>	<b>Percentage of Enrollment with CSR</b>
<b>Total</b>	<b>11,081,330</b>	<b>9,389,609</b>	<b>84.7%</b>	<b>6,353,551</b>	<b>57.3%</b>
<b>Alabama</b>	165,534	152,206	91.9%	125,424	75.8%
<b>Alaska</b>	17,995	16,205	90.1%	7,500	41.7%
<b>Arizona</b>	179,445	124,346	69.3%	94,463	52.6%
<b>Arkansas</b>	63,357	56,843	89.7%	36,134	57.0%
<b>California</b>	1,415,428	1,239,893	87.6%	707,671	50.0%
<b>Colorado</b>	108,311	67,062	61.9%	28,929	26.7%
<b>Connecticut</b>	102,917	80,759	78.5%	52,132	50.7%
<b>Delaware</b>	25,379	21,467	84.6%	11,146	43.9%
<b>District of Columbia</b>	17,666	1,224	6.9%	279	1.6%
<b>Florida</b>	1,531,714	1,428,712	93.3%	1,125,850	73.5%
<b>Georgia</b>	478,016	427,353	89.4%	322,348	67.4%
<b>Hawaii</b>	13,313	10,958	82.3%	8,067	60.6%
<b>Idaho</b>	94,270	82,802	87.8%	58,781	62.4%
<b>Illinois</b>	335,243	259,701	77.5%	156,469	46.7%
<b>Indiana</b>	168,884	139,437	82.6%	77,251	45.7%
<b>Iowa</b>	48,949	42,595	87.0%	25,677	52.5%

<b>Kansas</b>	89,566	75,815	84.6%	53,034	59.2%
<b>Kentucky</b>	74,640	56,488	75.7%	32,186	43.1%
<b>Louisiana</b>	184,403	170,806	92.6%	118,597	64.3%
<b>Maine</b>	75,240	63,896	84.9%	42,880	57.0%
<b>Maryland</b>	135,208	100,844	74.6%	72,175	53.4%
<b>Massachusetts</b>	207,121	157,751	76.2%	132,721	64.1%
<b>Michigan</b>	313,123	275,080	87.9%	164,725	52.6%
<b>Minnesota</b>	74,060	47,266	63.8%	12,128	16.4%
<b>Mississippi</b>	77,747	73,246	94.2%	60,354	77.6%
<b>Missouri</b>	252,044	225,878	89.6%	148,033	58.7%
<b>Montana</b>	51,758	44,091	85.2%	23,479	45.4%
<b>Nebraska</b>	80,213	72,091	89.9%	41,950	52.3%
<b>Nevada</b>	79,876	71,472	89.5%	48,736	61.0%
<b>New Hampshire</b>	49,114	31,151	63.4%	17,376	35.4%
<b>New Jersey</b>	249,395	205,242	82.3%	129,277	51.8%
<b>New Mexico</b>	47,497	32,703	68.9%	22,655	47.7%
<b>New York</b>	224,014	123,830	55.3%	40,544	18.1%
<b>North Carolina</b>	545,354	499,178	91.5%	360,045	66.0%
<b>North Dakota</b>	20,536	17,630	85.8%	9,199	44.8%
<b>Ohio</b>	212,046	174,448	82.3%	95,312	44.9%
<b>Oklahoma</b>	130,178	113,209	87.0%	81,053	62.3%
<b>Oregon</b>	131,167	95,507	72.8%	52,960	40.4%
<b>Pennsylvania</b>	412,347	321,345	77.9%	227,304	55.1%
<b>Rhode Island</b>	35,583	30,015	84.4%	21,270	59.8%
<b>South Carolina</b>	204,846	186,345	91.0%	150,030	73.2%
<b>South Dakota</b>	24,578	22,005	89.5%	15,108	61.5%
<b>Tennessee</b>	231,705	203,112	87.7%	138,272	59.7%

<b>Texas</b>	1,092,650	913,177	83.6%	646,415	59.2%
<b>Utah</b>	164,415	145,288	88.4%	106,589	64.8%
<b>Vermont</b>	27,883	19,575	70.2%	9,751	35.0%
<b>Virginia</b>	378,838	319,068	84.2%	222,233	58.7%
<b>Washington</b>	158,245	110,476	69.8%	66,083	41.8%
<b>West Virginia</b>	33,235	29,163	87.7%	17,414	52.4%
<b>Wisconsin</b>	224,208	190,542	85.0%	123,307	55.0%
<b>Wyoming</b>	22,076	20,313	92.0%	12,235	55.4%

**March 2016: Average APTC by State**

Consumers with household incomes between 100 percent and 400 percent of the FPL may qualify for APTC, which helps make their coverage more affordable throughout the year by lowering their share of monthly premium costs. Consumers who qualify for APTC may choose how much of the APTC to apply to their premiums each month, up to the maximum amount for which they are eligible.

The overall average APTC Marketplace consumers received was \$291 per month at the end of March 2016. Because the amount of APTC an enrollee may receive depends on household income and the cost of the second lowest cost Silver plan available to the enrollee, the average APTC ranged from \$750 per month in Alaska to \$178 per month in New York.

**Table 2: March 31, 2016 Average Advance Payment of Tax Credits by State**

<b>March 2016 Average Advanced Premium Tax Credit by State (for individuals receiving APTC)</b>	
<b>State</b>	<b>Average APTC per Month (for all APTC enrollees)</b>
<b>National Average</b>	\$291
Alabama	\$310
Alaska	\$750
Arizona	\$230
Arkansas	\$306
California	\$309
Colorado	\$318
Connecticut	\$357
Delaware	\$330
District of Columbia	\$183

Florida	\$305
Georgia	\$291
Hawaii	\$270
Idaho	\$265
Illinois	\$237
Indiana	\$259
Iowa	\$307
Kansas	\$247
Kentucky	\$258
Louisiana	\$362
Maine	\$342
Maryland	\$243
Massachusetts	\$190
Michigan	\$233
Minnesota	\$203
Mississippi	\$306
Missouri	\$315
Montana	\$306
Nebraska	\$296
Nevada	\$268
New Hampshire	\$261
New Jersey	\$322
New Mexico	\$212
New York	\$178
North Carolina	\$401
North Dakota	\$262
Ohio	\$250
Oklahoma	\$298

Oregon	\$253
Pennsylvania	\$248
Rhode Island	\$250
South Carolina	\$312
South Dakota	\$307
Tennessee	\$299
Texas	\$271
Utah	\$187
Vermont	\$300
Virginia	\$276
Washington	\$238
West Virginia	\$388
Wisconsin	\$332
Wyoming	\$459

**March 2016: Total Effectuated Enrollment by Metal Level by State**

There are four "metal levels" of coverage available through the Marketplace, plus catastrophic plans. Plans in each category can be expected to pay different amounts of the total costs of an average person's care. This takes into account the plans' deductibles, copayments, coinsurance, and out-of-pocket maximums. The actual percentage a consumer pays in total or per service will depend on the services used during the year.

- **Catastrophic:** The health plan pays less than 60% of the total average cost of care on average, with consumers paying the balance. These plans are only available to people who are under 30 years old at the beginning of the plan year, or those who have a hardship or affordability exemption.
- **Bronze:** The health plan pays about 60% and consumer pays about 40%, on average.
- **Silver:** The health plan pays about 70% and consumer pays about 30%, on average. Consumers eligible for CSRs can only receive them by enrolling in a silver plan. (Note, American Indians and Alaska Natives can receive CSRs through any metal-level plan.)
- **Gold:** The health plan pays about 80% and consumer pays about 20%, on average.
- **Platinum:** The health plan pays about 90% and consumer pays about 10%, on average.

Of the approximately 11.1 million consumers with effectuated enrollment in Marketplace plans at the end of March 2016, less than half a percent were enrolled in Catastrophic plans, 22% were enrolled in Bronze plans, 70% enrolled in Silver plans, 6% enrolled in Gold plans, and 2% enrolled in Platinum plans.

**Table 3: March 31, 2016 Total Effectuated Enrollment Data by Metal Level by State**

March 2016 Total Effectuated Enrollment by Metal Level		
State	Metal Level	Enrollees
<b>Total</b>	Total	11,081,330
<b>Total</b>	Bronze	2,427,537

<b>Total</b>	Catastrophic	67,807
<b>Total</b>	Gold	697,157
<b>Total</b>	Platinum	166,846
<b>Total</b>	Silver	7,721,983
<b>Alabama</b>	Bronze	11,966
<b>Alabama</b>	Catastrophic	1,579
<b>Alabama</b>	Gold	7,068
<b>Alabama</b>	Platinum	621
<b>Alabama</b>	Silver	144,300
<b>Alaska</b>	Bronze	8,476
<b>Alaska</b>	Catastrophic	82
<b>Alaska</b>	Gold	584
<b>Alaska</b>	Silver	8,853
<b>Arizona</b>	Bronze	39,297
<b>Arizona</b>	Catastrophic	3,345
<b>Arizona</b>	Gold	19,915
<b>Arizona</b>	Platinum	1,180
<b>Arizona</b>	Silver	115,708
<b>Arkansas</b>	Bronze	12,299
<b>Arkansas</b>	Catastrophic	348
<b>Arkansas</b>	Gold	6,046
<b>Arkansas</b>	Silver	44,664
<b>California</b>	Bronze	379,710
<b>California</b>	Catastrophic	288
<b>California</b>	Gold	71,548
<b>California</b>	Platinum	54,273
<b>California</b>	Silver	909,609

<b>Colorado</b>	Bronze	49,815
<b>Colorado</b>	Gold	7,790
<b>Colorado</b>	Platinum	947
<b>Colorado</b>	Silver	49,759
<b>Connecticut</b>	Bronze	22,981
<b>Connecticut</b>	Catastrophic	1,327
<b>Connecticut</b>	Gold	12,892
<b>Connecticut</b>	Platinum	1,449
<b>Connecticut</b>	Silver	64,268
<b>Delaware</b>	Bronze	5,503
<b>Delaware</b>	Catastrophic	94
<b>Delaware</b>	Gold	3,413
<b>Delaware</b>	Platinum	680
<b>Delaware</b>	Silver	15,689
<b>District of Columbia</b>	Bronze	4,798
<b>District of Columbia</b>	Catastrophic	890
<b>District of Columbia</b>	Gold	3,536
<b>District of Columbia</b>	Platinum	2,757
<b>District of Columbia</b>	Silver	5,685
<b>Florida</b>	Bronze	224,732
<b>Florida</b>	Catastrophic	7,166
<b>Florida</b>	Gold	59,095
<b>Florida</b>	Platinum	21,497
<b>Florida</b>	Silver	1,219,224
<b>Georgia</b>	Bronze	74,007
<b>Georgia</b>	Catastrophic	5,293
<b>Georgia</b>	Gold	26,081
<b>Georgia</b>	Silver	372,635



<b>Hawaii</b>	Bronze	2,036
<b>Hawaii</b>	Catastrophic	28
<b>Hawaii</b>	Gold	1,001
<b>Hawaii</b>	Platinum	830
<b>Hawaii</b>	Silver	9,418
<b>Idaho</b>	Bronze	21,573
<b>Idaho</b>	Catastrophic	772
<b>Idaho</b>	Gold	6,889
<b>Idaho</b>	Silver	65,036
<b>Illinois</b>	Bronze	97,365
<b>Illinois</b>	Catastrophic	1,313
<b>Illinois</b>	Gold	33,444
<b>Illinois</b>	Silver	203,121
<b>Indiana</b>	Bronze	57,689
<b>Indiana</b>	Catastrophic	685
<b>Indiana</b>	Gold	8,003
<b>Indiana</b>	Silver	102,507
<b>Iowa</b>	Bronze	13,626
<b>Iowa</b>	Catastrophic	73
<b>Iowa</b>	Gold	2,906
<b>Iowa</b>	Platinum	14
<b>Iowa</b>	Silver	32,330
<b>Kansas</b>	Bronze	18,766
<b>Kansas</b>	Gold	6,931
<b>Kansas</b>	Platinum	1,287
<b>Kansas</b>	Silver	62,582
<b>Kentucky</b>	Bronze	20,205
<b>Kentucky</b>	Gold	8,000

<b>Kentucky</b>	Platinum	42
<b>Kentucky</b>	Silver	46,393
<b>Louisiana</b>	Bronze	36,891
<b>Louisiana</b>	Catastrophic	898
<b>Louisiana</b>	Gold	10,185
<b>Louisiana</b>	Platinum	2,107
<b>Louisiana</b>	Silver	134,322
<b>Maine</b>	Bronze	16,796
<b>Maine</b>	Catastrophic	519
<b>Maine</b>	Gold	3,598
<b>Maine</b>	Silver	54,327
<b>Maryland</b>	Bronze	30,980
<b>Maryland</b>	Catastrophic	2,230
<b>Maryland</b>	Gold	10,754
<b>Maryland</b>	Platinum	1,074
<b>Maryland</b>	Silver	90,170
<b>Massachusetts</b>	Bronze	7,224
<b>Massachusetts</b>	Catastrophic	650
<b>Massachusetts</b>	Gold	9,741
<b>Massachusetts</b>	Platinum	5,716
<b>Massachusetts</b>	Silver	183,790
<b>Michigan</b>	Bronze	78,137
<b>Michigan</b>	Catastrophic	2,755
<b>Michigan</b>	Gold	18,482
<b>Michigan</b>	Platinum	2,617
<b>Michigan</b>	Silver	211,132
<b>Minnesota</b>	Bronze	36,136
<b>Minnesota</b>	Catastrophic	864

<b>Minnesota</b>	Gold	11,252
<b>Minnesota</b>	Silver	25,808
<b>Mississippi</b>	Bronze	9,022
<b>Mississippi</b>	Catastrophic	463
<b>Mississippi</b>	Gold	2,376
<b>Mississippi</b>	Platinum	525
<b>Mississippi</b>	Silver	65,361
<b>Missouri</b>	Bronze	65,626
<b>Missouri</b>	Catastrophic	910
<b>Missouri</b>	Gold	12,654
<b>Missouri</b>	Platinum	708
<b>Missouri</b>	Silver	172,146
<b>Montana</b>	Bronze	20,263
<b>Montana</b>	Catastrophic	458
<b>Montana</b>	Gold	2,665
<b>Montana</b>	Silver	28,372
<b>Nebraska</b>	Bronze	26,563
<b>Nebraska</b>	Catastrophic	935
<b>Nebraska</b>	Gold	3,202
<b>Nebraska</b>	Silver	49,513
<b>Nevada</b>	Bronze	17,253
<b>Nevada</b>	Catastrophic	449
<b>Nevada</b>	Gold	3,782
<b>Nevada</b>	Platinum	1,662
<b>Nevada</b>	Silver	56,730
<b>New Hampshire</b>	Bronze	16,807
<b>New Hampshire</b>	Catastrophic	797
<b>New Hampshire</b>	Gold	4,784

<b>New Hampshire</b>	Platinum	620
<b>New Hampshire</b>	Silver	26,106
<b>New Jersey</b>	Bronze	37,256
<b>New Jersey</b>	Catastrophic	767
<b>New Jersey</b>	Gold	20,084
<b>New Jersey</b>	Platinum	5,200
<b>New Jersey</b>	Silver	186,088
<b>New Mexico</b>	Bronze	9,864
<b>New Mexico</b>	Catastrophic	244
<b>New Mexico</b>	Gold	6,952
<b>New Mexico</b>	Platinum	288
<b>New Mexico</b>	Silver	30,149
<b>New York</b>	Bronze	55,734
<b>New York</b>	Catastrophic	1,816
<b>New York</b>	Gold	35,213
<b>New York</b>	Platinum	39,401
<b>New York</b>	Silver	91,850
<b>North Carolina</b>	Bronze	91,622
<b>North Carolina</b>	Catastrophic	5,958
<b>North Carolina</b>	Gold	17,964
<b>North Carolina</b>	Platinum	3,261
<b>North Carolina</b>	Silver	426,549
<b>North Dakota</b>	Bronze	5,063
<b>North Dakota</b>	Catastrophic	453
<b>North Dakota</b>	Gold	4,354
<b>North Dakota</b>	Silver	10,666
<b>Ohio</b>	Bronze	71,050

<b>Ohio</b>	Catastrophic	2,490
<b>Ohio</b>	Gold	15,734
<b>Ohio</b>	Platinum	514
<b>Ohio</b>	Silver	122,258
<b>Oklahoma</b>	Bronze	37,657
<b>Oklahoma</b>	Catastrophic	144
<b>Oklahoma</b>	Gold	5,943
<b>Oklahoma</b>	Silver	86,434
<b>Oregon</b>	Bronze	36,471
<b>Oregon</b>	Catastrophic	1,059
<b>Oregon</b>	Gold	13,166
<b>Oregon</b>	Silver	80,471
<b>Pennsylvania</b>	Bronze	59,995
<b>Pennsylvania</b>	Catastrophic	2,272
<b>Pennsylvania</b>	Gold	44,686
<b>Pennsylvania</b>	Platinum	6,107
<b>Pennsylvania</b>	Silver	299,287
<b>Rhode Island</b>	Bronze	6,696
<b>Rhode Island</b>	Gold	3,948
<b>Rhode Island</b>	Silver	24,939
<b>South Carolina</b>	Bronze	15,586
<b>South Carolina</b>	Catastrophic	1,148
<b>South Carolina</b>	Gold	7,704
<b>South Carolina</b>	Silver	180,408
<b>South Dakota</b>	Bronze	4,708
<b>South Dakota</b>	Catastrophic	268
<b>South Dakota</b>	Gold	1,040
<b>South Dakota</b>	Silver	18,562

<b>Tennessee</b>	Bronze	58,967
<b>Tennessee</b>	Catastrophic	1,565
<b>Tennessee</b>	Gold	7,470
<b>Tennessee</b>	Platinum	973
<b>Tennessee</b>	Silver	162,730
<b>Texas</b>	Bronze	283,356
<b>Texas</b>	Catastrophic	5,462
<b>Texas</b>	Gold	61,993
<b>Texas</b>	Platinum	4,016
<b>Texas</b>	Silver	737,823
<b>Utah</b>	Bronze	23,209
<b>Utah</b>	Catastrophic	445
<b>Utah</b>	Gold	17,355
<b>Utah</b>	Platinum	622
<b>Utah</b>	Silver	122,784
<b>Vermont</b>	Bronze	5,414
<b>Vermont</b>	Catastrophic	315
<b>Vermont</b>	Gold	2,594
<b>Vermont</b>	Platinum	2,702
<b>Vermont</b>	Silver	16,858
<b>Virginia</b>	Bronze	81,533
<b>Virginia</b>	Catastrophic	5,112
<b>Virginia</b>	Gold	24,402
<b>Virginia</b>	Platinum	1,452
<b>Virginia</b>	Silver	266,339
<b>Washington</b>	Bronze	54,015
<b>Washington</b>	Catastrophic	1,379
<b>Washington</b>	Gold	13,175

<b>Washington</b>	Silver	89,676
<b>West Virginia</b>	Bronze	6,294
<b>West Virginia</b>	Catastrophic	79
<b>West Virginia</b>	Gold	3,571
<b>West Virginia</b>	Silver	23,291
<b>Wisconsin</b>	Bronze	50,540
<b>Wisconsin</b>	Catastrophic	1,536
<b>Wisconsin</b>	Gold	10,425
<b>Wisconsin</b>	Platinum	1,704
<b>Wisconsin</b>	Silver	160,003
<b>Wyoming</b>	Bronze	5,965
<b>Wyoming</b>	Catastrophic	84
<b>Wyoming</b>	Gold	767
<b>Wyoming</b>	Silver	15,260

### **2016 Data Matching**

In operating the Marketplace, we are committed to providing access to coverage and financial assistance to individuals and families who are eligible while maintaining strong program integrity protections. Throughout 2014, 2015, and into 2016, the Marketplace has worked to resolve consumers' data matching issues, including for those individuals whose citizenship, immigration status, or household income application information did not match information in our trusted data sources. For various timing and operational reasons, data matching actions were more concentrated in the first quarter during 2015 than they are likely to be this year. Thus, we do not expect a comparable reduction in data matching issues going forward. Nonetheless, with such a strong start, we do anticipate substantial progress for the year as a whole.

The Marketplace takes regular, monthly action for consumers with unresolved data matching issues who have not provided adequate documentation within 95 days for citizenship or immigration status data matching issues and within 90 days for household income inconsistencies. Consumers who do not submit sufficient documentation to resolve their annual household income data matching issue will have a recalculation of their APTC and/or CSRs based on available tax data. Individuals who have not provided the necessary documentation for their citizenship or immigration status will have their enrollment through the Marketplace terminated. Those individuals whose enrollment through the Marketplace was terminated because of citizenship or immigration status data matching issues are not included in effectuated enrollment totals.

During the time period from January 1, 2016 to March 31, 2016, enrollment in coverage through the Federally-facilitated Marketplace was terminated for about 17,000 consumers with unresolved citizenship or immigration status data matching issues. During the same time period, 73,000 households with unresolved annual household income data matching issues had their APTC and/or CSRs for 2016 coverage adjusted. Compared to the first quarter of last year, this represents an 85 percent decrease in the number of consumers whose coverage ended because of an unresolved citizenship or immigration data matching issue, and a 69 percent decrease in households with income data matching issues who had their advanced payment of the premium tax credit and/or their cost sharing reduction adjusted.

If consumers believe they have the appropriate documentation but their enrollment through the Marketplace was terminated based on a citizenship/immigration status data matching issue, they are able to submit their documentation to the Marketplace to resolve the data matching issue and regain enrollment through the Marketplace through a Special Enrollment Period.

**Addendum Report: Special Enrollment Period Sign ups in 2015**

In the Health Insurance Marketplace, most consumers select a plan during the annual Open Enrollment Period. Consumers who experience one of six types of life events can also select a plan during a special enrollment period. For states on the HealthCare.gov platform during 2015, 1.6 million individuals who did not select a plan during open enrollment made a plan selection through a special enrollment period (SEP).

The majority of these consumers (60 percent) received a special enrollment period for loss of minimum essential coverage. This means the consumer enrolled in Marketplace coverage after losing other health insurance, like coverage from their job. In addition, 18 percent of SEP plan selections were made by consumers who initially applied for coverage during open enrollment but needed to receive an eligibility determination from their state Medicaid agency before they could be determined eligible for Marketplace coverage and/or financial assistance. The tax season SEP for 2015 accounted for 9 percent of SEP plan selections. The tax SEP was not available for 2016. Finally, small numbers of consumers enrolled for other reasons, including birth, adoption, marriage, a move, or other circumstances.

These figures include only consumers who did not have a plan selection during open enrollment; a consumer who enrolled during open enrollment and used an SEP to change plans is not reflected here.

<b>Table 1: Distribution of SEP Reasons among 2015 Consumers with a Plan Selection Outside of the OE2 Baseline Population</b>		
<b>SEP Reason</b>	<b>Count of Plan Selections</b>	<b>% of Plan Selections</b>
Minimum Essential Coverage (MEC) loss	959,714	59.50%
Applicant attested to being denied Medicaid	286,266	17.70%
2015 Tax SEP	152,251	9.40%
Moved to a new service area	57,836	3.60%
Exceptional Circumstance	54,641	3.40%
Other SEPs	54,469	3.40%
Baby born in household	30,973	1.90%
Granted for marriage in household	14,692	0.90%
Granted for adoption in household	3,268	0.20%
<b>Total</b>	<b>1,614,110</b>	<b>100.0%</b>

<sup>i</sup> effectuate their enrollment by paying their first month's premium. This snapshot measures individuals who effectuated their enrollment and have an active policy on the date of the snapshot; it does not measure the rate at which consumers pay their first month's premium. Active policies include those who have paid for the current month and individuals who may be in a grace period for non-payment. Grace periods can vary by state and issuer. For those individuals receiving APTC, issuers are required to give enrollees a three month grace period. 45 CFR §§ 155.430 and 156.270.

<sup>ii</sup> This data is reported by insurance companies with plans in the Health Insurance Marketplaces as part of the interim payment process. Issuers report total effectuated enrollment counts, and the estimated APTC amounts owed to the issuer for those effectuated enrollments. After CMS validates these amounts, issuers are paid monthly based on these estimates. Each month, issuers are permitted to restate prior months' enrollment and payment data to reflect enrollee cancellations, terminations, or other fluctuations in enrollment. The data in this snapshot represents issuer estimates of individuals with effectuated enrollment for March 2016 as of the May 2016 interim payment process data submission.

<sup>iii</sup> For 2016, there are 38 HealthCare.gov states; including, Alabama, Alaska, Arizona, Arkansas, Delaware, Florida,



Georgia, Hawaii, Illinois, Indiana, Iowa, Kansas, Louisiana, Maine, Michigan, Mississippi, Missouri, Montana, Nebraska, New Hampshire, New Jersey, New Mexico, Nevada, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, West Virginia, Wisconsin, and Wyoming. Hawaii, New Mexico, Nevada, and Oregon are State-based Marketplaces using the HealthCare.gov platform for 2016. Thirteen states – California, Colorado, Connecticut, Idaho, Kentucky, Maryland, Massachusetts, Minnesota, New York, Rhode Island, Vermont and Washington – plus the District of Columbia – have their own State-based Marketplaces and are using their own technology platform for 2016.

<sup>iv</sup> Consumers reconcile differences between their projected 2016 household income and their actual household income to determine the final premium tax credits they should receive. This reconciliation process ensures individuals receive the correct amount of tax credit, which will be reflected on their tax return: taxpayers may see a smaller refund or owe money back if they underestimated their household income, or they may get a bigger refund if they overestimated their household income.



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