



Centers for Medicare &amp; Medicaid Services

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## March 31, 2015 Effectuated Enrollment Snapshot

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### March 31, 2015 Effectuated Enrollment Snapshot

About 11.7 million Americans selected plans through the Health Insurance Marketplaces as of February 22, the end of the "in-line" special enrollment period for 2015 Open Enrollment for individual market coverage. On March 31, 2015, about 10.2 million consumers had "effectuated" coverage which means those individuals paid for Marketplace coverage and still have an active policy in the applicable month.<sup>1</sup> These numbers are consistent with HHS's effectuated target for the end of 2015. About 6.3 million consumers were enrolled in health coverage through the Marketplaces and had paid their premiums on December 31, 2014.

Of the approximately 10.2 million consumers with effectuated Marketplace enrollments nationwide at the end of March 2015, 85 percent, or nearly 8.7 million consumers, were receiving an advanced premium tax credit to make their premiums more affordable throughout the year. The average advanced premium tax credit for those enrollees who qualified for the financial assistance was \$272 per month.<sup>2</sup>

There were 7.5 million consumers with effectuated enrollments for March of 2015 through the 37 Federally-Facilitated Marketplaces (including State Partnership Marketplaces) or supported State-based Marketplaces (collectively known as HealthCare.gov states) and 2.7 million through the remaining State-based Marketplaces.<sup>3</sup> Effectuated enrollment for the 34 states that are part of the Federally-facilitated Marketplaces on March 31, 2015 was 7.3 million and for State-based Marketplaces, including New Mexico, Nevada, and Oregon who are State-based Marketplaces using the HealthCare.gov platform, effectuated enrollment was 2.9 million.

"The Health Insurance Marketplaces are working," said HHS Secretary Sylvia Burwell. "Thanks to the Affordable Care Act, millions of Americans now rely on the health and financial security that comes from affordable coverage through the Marketplaces. We've seen a historic reduction in the uninsured and consumers are finding the coverage they need at a price they can afford."

This enrollment snapshot covers effectuated enrollment on March 31, 2015. In 2015, CMS plans to release Marketplace state-by-state effectuated enrollment snapshots on a quarterly basis detailing how many consumers have an effectuated enrollment, how many are receiving advanced premium tax credits and/or a cost-sharing reduction and enrollment by qualified health plan metal level. Today's snapshot provides an update on the number of individuals with citizenship, immigration status, or household income data matching issues; this information will be released periodically as has been done in the past.

The Marketplace effectuated enrollment snapshot provides point-in-time estimates. CMS expects enrollment numbers will change over time when 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 cancel their plans. Supporting these types of changes is an important function of the Health Insurance Marketplace.

Today's snapshot also provides a more detailed look at effectuated enrollment in December 2014, including state-by-state breakdowns of how many consumers received financial assistance through advanced premium tax credits and/or cost-sharing reductions as well as the number of consumers who were enrolled in catastrophic, bronze, silver, gold or platinum health plans as of December 31, 2014. This snapshot also includes an update on information for 2014 on citizenship, immigration status or household income data matching issues.

The following tables are included in the March 2015 Marketplace Effectuated Enrollment Snapshot:

- Table 1: March, 2015 Total Effectuated Enrollment and Financial Assistance by State
- Table 2: March, 2015 Average Advanced Premium Tax Credit by State
- Table 3: March, 2015 Total Effectuated Enrollment Data by Metal Level by State
- Table 4: December, 2014 Total Effectuated Enrollment and Financial Assistance by State
- Table 5: December, 2014 Average Advanced Premium Tax Credit by State
- Table 6: December, 2014 Total Effectuated Enrollment Data by Metal Level by State

### March 2015: Total Enrollment and Financial Assistance

Of the approximately 10.2 million consumers who had effectuated Marketplace enrollments at the end of March 2015, 85 percent or about 8.7 million consumers were receiving an advanced premium tax credit to make their premiums more affordable.<sup>4</sup> In addition, 57 percent or about 5.9 million consumers were receiving cost-sharing reductions to lower the amount they pay out-of-pocket for deductibles, coinsurance, and copayments. This financial assistance generally is available if a consumer's household income is between 100 percent and 250 percent of the federal poverty level, the consumer is otherwise eligible for advance payments of the tax credit, 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 advanced premium tax credits were: Mississippi (94.5%), Florida (93.5%), North Carolina (93.2%), Wyoming (92.9%), Louisiana (92.0%), Arkansas (91.1%), Georgia (91.1%), Alabama (90.7%), Wisconsin (90.7%), and Alaska (90.5%). The states with the lowest rate of consumers who received advanced premium tax credits include: District of Columbia (10.0%), Minnesota (49.5%), Colorado (55.3%), Hawaii (59.3%), Vermont (64.3%), New Hampshire (65.8%), Massachusetts (66.7%), Utah (67.3%), Maryland (68.2%) and Kentucky (69.3%).

Nine of the ten states with the highest rate of consumers receiving financial assistance (all but Arkansas) have not taken the Medicaid expansion option under the Affordable Care Act. As such, those residents with income from 100 to 133 percent of the federal poverty level who are otherwise eligible qualify for coverage through the Marketplace with tax credits.

Table 1:

| March 31, 2015:<br>Total Effectuated Enrollment and Financial Assistance by State |                   |                  |                                    |                  |                                   |
|---|-------------------|------------------|------------------------------------|------------------|-----------------------------------|
| State   | Total Enrollment  | APTC Enrollment  | Percentage of Enrollment with APTC | CSR Enrollment   | Percentage of Enrollment with CSR |
| <b>National Total</b>   | <b>10,187,197</b> | <b>8,656,210</b> | <b>85.0%</b>                       | <b>5,850,936</b> | <b>57.4%</b>                      |
| AK  | 18,320            | 16,583           | 90.5%                              | 9,877            | 53.9%                             |
| AL  | 145,763           | 132,253          | 90.7%                              | 106,231          | 72.9%                             |
| AR  | 52,784            | 48,100           | 91.1%                              | 30,813           | 58.4%                             |
| AZ  | 165,026           | 126,506          | 76.7%                              | 91,875           | 55.7%                             |
| CA  | 1,364,659         | 1,204,662        | 88.3%                              | 701,049          | 51.4%                             |
| CO  | 122,976           | 68,027           | 55.3%                              | 33,042           | 26.9%                             |
| CT  | 98,269            | 77,114           | 78.5%                              | 41,730           | 42.5%                             |
| DC  | 14,960            | 1,492            | 10.0%                              | 391              | 2.6%                              |
| DE  | 22,397            | 19,128           | 85.4%                              | 10,155           | 45.3%                             |
| FL  | 1,415,981         | 1,324,516        | 93.5%                              | 998,137          | 70.5%                             |
| GA  | 452,815           | 412,385          | 91.1%                              | 305,705          | 67.5%                             |
| HI  | 8,200             | 4,860            | 59.3%                              | 2,745            | 33.5%                             |
| IA  | 39,090            | 34,172           | 87.4%                              | 19,344           | 49.5%                             |
| ID  | 84,987            | 69,060           | 81.3%                              | 52,974           | 62.3%                             |
| IL  | 293,661           | 232,371          | 79.1%                              | 137,872          | 46.9%                             |
| IN  | 180,529           | 159,802          | 88.5%                              | 90,537           | 50.2%                             |
| KS  | 85,490            | 69,979           | 81.9%                              | 47,836           | 56.0%                             |
| KY  | 92,372            | 63,975           | 69.3%                              | 34,563           | 37.4%                             |
| LA  | 149,954           | 137,940          | 92.0%                              | 88,225           | 58.8%                             |
| MA  | 124,010           | 82,665           | 66.7%                              | 64,767           | 52.2%                             |
| MD  | 114,559           | 78,110           | 68.2%                              | 53,635           | 46.8%                             |
| ME  | 68,037            | 60,939           | 89.6%                              | 39,703           | 58.4%                             |
| MI  | 293,843           | 228,388          | 77.7%                              | 162,206          | 55.2%                             |
| MN  | 52,169            | 25,809           | 49.5%                              | 7,866            | 15.1%                             |
| MO  | 219,953           | 197,663          | 89.9%                              | 128,846          | 58.6%                             |
| MS  | 80,011            | 75,613           | 94.5%                              | 61,079           | 76.3%                             |
| MT  | 49,140            | 41,766           | 85.0%                              | 25,295           | 51.5%                             |
| NC  | 492,014           | 458,738          | 93.2%                              | 321,961          | 65.4%                             |
| ND  | 16,222            | 14,115           | 87.0%                              | 6,894            | 42.5%                             |
| NE  | 63,380            | 56,910           | 89.8%                              | 32,234           | 50.9%                             |
| NH  | 45,607            | 29,996           | 65.8%                              | 16,839           | 36.9%                             |
| NJ  | 208,467           | 172,345          | 82.7%                              | 108,314          | 52.0%                             |
| NM  | 44,085            | 33,244           | 75.4%                              | 21,149           | 48.0%                             |
| NV  | 62,944            | 52,900           | 84.0%                              | 35,834           | 56.9%                             |
| NY  | 361,340           | 253,758          | 70.2%                              | 212,194          | 58.7%                             |
| OH  | 188,867           | 161,011          | 85.3%                              | 82,427           | 43.6%                             |
| OK  | 106,392           | 87,136           | 81.9%                              | 64,543           | 60.7%                             |

|    |         |         |       |         |       |
|----|---------|---------|-------|---------|-------|
| OR | 102,253 | 79,946  | 78.2% | 48,235  | 47.2% |
| PA | 427,454 | 348,823 | 81.6% | 244,919 | 57.3% |
| RI | 30,416  | 25,847  | 85.0% | 17,079  | 56.2% |
| SC | 170,948 | 154,221 | 90.2% | 109,429 | 64.0% |
| SD | 19,004  | 16,811  | 88.5% | 12,272  | 64.6% |
| TN | 182,893 | 155,753 | 85.2% | 117,491 | 64.2% |
| TX | 966,412 | 832,334 | 86.1% | 573,862 | 59.4% |
| UT | 128,220 | 86,330  | 67.3% | 79,857  | 62.3% |
| VA | 335,033 | 285,938 | 85.3% | 186,979 | 55.8% |
| VT | 34,923  | 22,449  | 64.3% | 11,073  | 31.7% |
| WA | 159,124 | 124,505 | 78.2% | 67,623  | 42.5% |
| WI | 183,155 | 166,142 | 90.7% | 107,324 | 58.6% |
| WV | 29,862  | 26,145  | 87.6% | 16,221  | 54.3% |
| WY | 18,228  | 16,937  | 92.9% | 9,685   | 53.1% |

\* Source: May 2015 CMS.

#### **March 2015: Average Advanced Premium Tax Credit by State**

Consumers with household incomes between 100 percent and 400 percent of the FPL may qualify for an advance premium tax credit, 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 advanced premium tax credit 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 \$272 per month at the end of March 2015. 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 enrollees in his or her local area, the average APTC ranged from \$536 per month in Alaska to \$158 per month in Arizona. Of the 7.3 million consumers in the 34 states with Federally-facilitated Marketplaces, nearly 6.4 million or 87 percent received an advanced premium tax credit which averaged \$272 to make their premiums more affordable in March 2015.

Table 2:

| <b>March 31, 2015</b>                               |                                 |
|---|---------------------------------|
| <b>Average Advanced Premium Tax Credit by State</b> |                                 |
| <b>(for individuals receiving APTC)</b>             |                                 |
| <b>State</b>  | <b>Average APTC per Month</b>   |
|   | <b>(for all APTC enrollees)</b> |
| <b>National Average</b>                             | <b>\$272</b>                    |
| AK  | \$536                           |
| AL  | \$270                           |
| AR  | \$284                           |
| AZ  | \$158                           |
| CA  | \$303                           |
| CO  | \$231                           |
| CT  | \$361                           |
| DC  | \$160                           |
| DE  | \$265                           |
| FL  | \$294                           |
| GA  | \$274                           |
| HI  | \$192                           |
| IA  | \$263                           |
| ID  | \$228                           |
| IL  | \$211                           |
| IN  | \$320                           |
| KS  | \$210                           |
| KY  | \$223                           |
| LA  | \$323                           |
| MA  | \$187                           |
| MD  | \$221                           |
| ME  | \$337                           |
| MI  | \$273                           |
| MN  | \$166                           |
| MO  | \$278                           |
| MS  | \$351                           |
| MT  | \$230                           |

|    |       |
|----|-------|
| NC | \$316 |
| ND | \$232 |
| NE | \$257 |
| NH | \$264 |
| NJ | \$313 |
| NM | \$200 |
| NV | \$271 |
| NY | \$224 |
| OH | \$255 |
| OK | \$209 |
| OR | \$199 |
| PA | \$227 |
| RI | \$242 |
| SC | \$281 |
| SD | \$229 |
| TN | \$218 |
| TX | \$247 |
| UT | \$208 |
| VA | \$258 |
| VT | \$275 |
| WA | \$261 |
| WI | \$315 |
| WV | \$314 |
| WY | \$425 |

\* Source: May 2015 CMS.

#### **March 2015: Total Effectuated Enrollment by Metal Level**

There are generally four "metal levels" of coverage available through the Marketplace, plus catastrophic plans. Plans in each category 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 60% on average. Consumer pays about 40%.
- **Silver:** The health plan pays 70% on average. Consumer pays about 30%. Consumers eligible for cost-sharing reductions can only receive them by enrolling in a silver plan. (Note, American Indians and Alaska Natives can receive cost-sharing reductions through any metal-level plan.)
- **Gold:** The health plan pays 80% on average. Consumer pays about 20%.
- **Platinum:** The health plan pays 90% on average. Consumer pays about 10%.

Of the 10.2 million consumers with effectuated enrollment in Marketplace plans in March 2015, 1% were enrolled in Catastrophic plans, 21% in Bronze plans, 68% in Silver plans, 7% in Gold plans and 3% in Platinum plans.

Table 3:

| <b>March 31, 2015:</b>                             |                    |                   |
|--|--------------------|-------------------|
| <b>Total Effectuated Enrollment by Metal Level</b> |                    |                   |
| <b>State</b>                                       | <b>Metal Level</b> | <b>Enrollees</b>  |
| <b>Total</b>                                       | <b>N/A</b>         | <b>10,187,197</b> |
| Total  | Catastrophic       | <b>69,877</b>     |
|  | Bronze             | <b>2,164,213</b>  |
|  | Silver             | <b>6,903,699</b>  |
|  | Gold               | <b>707,576</b>    |
|  | Platinum           | <b>341,832</b>    |
| AK   | Catastrophic       | 103               |
|  | Bronze             | 6,224             |
|  | Silver             | 11,144            |
|  | Gold               | 849               |
|  | Catastrophic       | 1,211             |
|  | Bronze             | 11,721            |

|    |              |           |
|----|--------------|-----------|
| AL | Silver       | 120,173   |
|    | Gold         | 7,362     |
|    | Platinum     | 5,296     |
| AR | Catastrophic | 276       |
|    | Bronze       | 9,844     |
|    | Silver       | 36,779    |
|    | Gold         | 5,885     |
| AZ | Catastrophic | 1,643     |
|    | Bronze       | 25,057    |
|    | Silver       | 111,161   |
|    | Gold         | 14,676    |
|    | Platinum     | 12,489    |
| CA | Catastrophic | 9,389     |
|    | Bronze       | 341,186   |
|    | Silver       | 877,937   |
|    | Gold         | 72,967    |
|    | Platinum     | 63,180    |
| CO | Catastrophic | 3,823     |
|    | Bronze       | 49,809    |
|    | Silver       | 56,463    |
|    | Gold         | 12,280    |
|    | Platinum     | 601       |
| CT | Catastrophic | 1,400     |
|    | Bronze       | 20,828    |
|    | Silver       | 59,462    |
|    | Gold         | 15,617    |
|    | Platinum     | 962       |
| DC | Catastrophic | 476       |
|    | Bronze       | 4,138     |
|    | Silver       | 3,967     |
|    | Gold         | 3,404     |
|    | Platinum     | 2,975     |
| DE | Catastrophic | 85        |
|    | Bronze       | 3,787     |
|    | Silver       | 13,770    |
|    | Gold         | 3,801     |
|    | Platinum     | 954       |
| FL | Catastrophic | 4,717     |
|    | Bronze       | 218,626   |
|    | Silver       | 1,080,708 |
|    | Gold         | 48,448    |
|    | Platinum     | 63,482    |
| GA | Catastrophic | 3,781     |
|    | Bronze       | 64,158    |
|    | Silver       | 347,526   |
|    | Gold         | 19,823    |
|    | Platinum     | 17,527    |
| HI | Catastrophic | 14        |
|    | Bronze       | 2,212     |
|    | Silver       | 3,649     |
|    | Gold         | 1086      |
|    | Platinum     | 1,239     |
| IA | Catastrophic | 0         |
|    | Bronze       | 12,242    |
|    | Silver       | 22,571    |
|    | Gold         | 4,249     |
|    | Platinum     | 28        |
|    | Catastrophic | 402       |
|    | Bronze       | 16,674    |

|    |              |         |
|----|--------------|---------|
| ID | Silver       | 59,334  |
|    | Gold         | 6,708   |
|    | Platinum     | 1,869   |
| IL | Catastrophic | 1409    |
|    | Bronze       | 79,255  |
|    | Silver       | 173,434 |
|    | Gold         | 36,462  |
|    | Platinum     | 3,100   |
| IN | Catastrophic | 924     |
|    | Bronze       | 59,867  |
|    | Silver       | 112,405 |
|    | Gold         | 7,230   |
|    | Platinum     | 103     |
| KS | Catastrophic | 764     |
|    | Bronze       | 17,299  |
|    | Silver       | 55,937  |
|    | Gold         | 9,896   |
|    | Platinum     | 1,594   |
| KY | Catastrophic | 821     |
|    | Bronze       | 18,184  |
|    | Silver       | 48,223  |
|    | Gold         | 12,906  |
|    | Platinum     | 12,238  |
| LA | Catastrophic | 693     |
|    | Bronze       | 35,090  |
|    | Silver       | 97,964  |
|    | Gold         | 9,101   |
|    | Platinum     | 7,106   |
| MA | Catastrophic | 1,266   |
|    | Bronze       | 9,663   |
|    | Silver       | 98,272  |
|    | Gold         | 7,975   |
|    | Platinum     | 6,834   |
| MD | Catastrophic | 1,712   |
|    | Bronze       | 26,894  |
|    | Silver       | 69,451  |
|    | Gold         | 10,591  |
|    | Platinum     | 5,911   |
| ME | Catastrophic | 476     |
|    | Bronze       | 14,276  |
|    | Silver       | 49,346  |
|    | Gold         | 3,939   |
| MI | Catastrophic | 2,161   |
|    | Bronze       | 66,804  |
|    | Silver       | 199,959 |
|    | Gold         | 20,762  |
|    | Platinum     | 4,157   |
| MN | Catastrophic | 458     |
|    | Bronze       | 20,378  |
|    | Silver       | 20,601  |
|    | Gold         | 8,664   |
|    | Platinum     | 2,068   |
| MO | Catastrophic | 486     |
|    | Bronze       | 56,661  |
|    | Silver       | 145,369 |
|    | Gold         | 16,652  |
|    | Platinum     | 785     |
|    | Catastrophic | 193     |
|    | Bronze       | 7,988   |

|    |              |         |
|----|--------------|---------|
| MS | Silver       | 66,719  |
|    | Gold         | 2,359   |
|    | Platinum     | 2,751   |
| MT | Catastrophic | 533     |
|    | Bronze       | 14,545  |
|    | Silver       | 28,612  |
|    | Gold         | 3,573   |
|    | Platinum     | 1,877   |
| NC | Catastrophic | 4,163   |
|    | Bronze       | 89,529  |
|    | Silver       | 368,690 |
|    | Gold         | 17,854  |
|    | Platinum     | 11,778  |
| ND | Catastrophic | 250     |
|    | Bronze       | 4,108   |
|    | Silver       | 7,530   |
|    | Gold         | 4,334   |
| NE | Catastrophic | 522     |
|    | Bronze       | 21,479  |
|    | Silver       | 37,430  |
|    | Gold         | 3,798   |
|    | Platinum     | 151     |
| NH | Catastrophic | 582     |
|    | Bronze       | 15,881  |
|    | Silver       | 23,973  |
|    | Gold         | 5,124   |
|    | Platinum     | 47      |
| NJ | Catastrophic | 1,757   |
|    | Bronze       | 29,639  |
|    | Silver       | 149,156 |
|    | Gold         | 20,830  |
|    | Platinum     | 7,085   |
| NM | Catastrophic | 121     |
|    | Bronze       | 10,861  |
|    | Silver       | 27,088  |
|    | Gold         | 5,900   |
|    | Platinum     | 115     |
| NV | Catastrophic | 391     |
|    | Bronze       | 13,612  |
|    | Silver       | 41,792  |
|    | Gold         | 4,431   |
|    | Platinum     | 2,718   |
| NY | Catastrophic | 4,567   |
|    | Bronze       | 60,505  |
|    | Silver       | 210,689 |
|    | Gold         | 39,025  |
|    | Platinum     | 46,554  |
| OH | Catastrophic | 2,385   |
|    | Bronze       | 62,121  |
|    | Silver       | 101,585 |
|    | Gold         | 20,584  |
|    | Platinum     | 2,192   |
| OK | Catastrophic | 426     |
|    | Bronze       | 27,457  |
|    | Silver       | 71,054  |
|    | Gold         | 7,396   |
|    | Platinum     | 59      |
|    | Catastrophic | 651     |
|    | Bronze       | 25,239  |

|    |              |         |
|----|--------------|---------|
| OR | Silver       | 67,037  |
|    | Gold         | 8,615   |
|    | Platinum     | 711     |
| PA | Catastrophic | 1,655   |
|    | Bronze       | 48,014  |
|    | Silver       | 306,845 |
|    | Gold         | 54,720  |
|    | Platinum     | 16,220  |
| RI | Catastrophic | 167     |
|    | Bronze       | 6,542   |
|    | Silver       | 19,853  |
|    | Gold         | 3,854   |
| SC | Catastrophic | 1172    |
|    | Bronze       | 32,190  |
|    | Silver       | 125,142 |
|    | Gold         | 12,409  |
|    | Platinum     | 35      |
| SD | Catastrophic | 224     |
|    | Bronze       | 3,102   |
|    | Silver       | 14,574  |
|    | Gold         | 666     |
|    | Platinum     | 438     |
| TN | Catastrophic | 366     |
|    | Bronze       | 38,740  |
|    | Silver       | 133,731 |
|    | Gold         | 7,275   |
|    | Platinum     | 2,781   |
| TX | Catastrophic | 3,407   |
|    | Bronze       | 245,624 |
|    | Silver       | 651,232 |
|    | Gold         | 46,192  |
|    | Platinum     | 19,957  |
| UT | Catastrophic | 583     |
|    | Bronze       | 22,044  |
|    | Silver       | 87,317  |
|    | Gold         | 17,082  |
|    | Platinum     | 1,194   |
| VA | Catastrophic | 4,669   |
|    | Bronze       | 78,897  |
|    | Silver       | 218,637 |
|    | Gold         | 30,412  |
|    | Platinum     | 2,418   |
| VT | Catastrophic | 261     |
|    | Bronze       | 7,228   |
|    | Silver       | 19,356  |
|    | Gold         | 3,811   |
|    | Platinum     | 4,267   |
| WA | Catastrophic | 969     |
|    | Bronze       | 58,312  |
|    | Silver       | 87,304  |
|    | Gold         | 11,915  |
|    | Platinum     | 624     |
| WI | Catastrophic | 1,252   |
|    | Bronze       | 40,544  |
|    | Silver       | 130,203 |
|    | Gold         | 8,262   |
|    | Platinum     | 2,894   |
|    | Catastrophic | 65      |



|    |              |        |
|----|--------------|--------|
| WV | Bronze       | 4,250  |
|    | Silver       | 20,617 |
|    | Gold         | 4,930  |
| WY | Catastrophic | 56     |
|    | Bronze       | 4,884  |
|    | Silver       | 11,928 |
|    | Gold         | 892    |
|    | Platinum     | 468    |

\* Source: May 2015 CMS.

#### **December 2014 Total Effectuated Enrollment and Financial Assistance**

Of the approximately 6.3 million consumers who had an effectuated enrollment in December 2014, 86 percent or about 5.4 million consumers were receiving an advanced premium tax credit to make their premiums more affordable.<sup>5</sup> In addition, 58 percent or about 3.7 million consumers were receiving cost-sharing reductions to lower the amount a consumer had to pay out-of-pocket for deductibles, coinsurance, and copayments.

The ten states with the highest rate of consumers who received financial assistance through advanced premium tax credits were: Mississippi (97.9%), North Carolina (93.6%), Wyoming (93.6%), Florida (93.5%), Wisconsin (92.9%), Arkansas (92.4%), Georgia (91.9%), Alabama (91.8%), South Dakota (91.8%) and Indiana (91.2%). The states with the lowest rate of consumers who received advanced premium tax credits include: Massachusetts (1.6%), District of Columbia (11.3%), Minnesota (39.9%), Hawaii (53.4%) Colorado (60.4%), Vermont (63.1%), Utah (64.7%), Kentucky (71.0%), New York (71.9%) and New Hampshire (76.8%).

Nine of the ten states with the highest rate of consumers receiving financial assistance had not taken the Medicaid expansion option under the Affordable Care Act for 2014. As such, those residents with income from 100 to 133 percent of the federal poverty threshold who are otherwise eligible qualify for coverage through the Marketplace with tax credits.

Table 4:

| Dec 31, 2014:<br>Total Effectuated Enrollment and Financial Assistance by State |                  |                  |                                    |                  |                                   |
|---|------------------|------------------|------------------------------------|------------------|-----------------------------------|
| State   | Total Enrollment | APTC Enrollment  | Percentage of Enrollment with APTC | CSR Enrollment   | Percentage of Enrollment with CSR |
| <b>National Total</b>   | <b>6,337,860</b> | <b>5,430,106</b> | <b>85.7%</b>                       | <b>3,651,200</b> | <b>57.6%</b>                      |
| AK  | 10,951           | 9,778            | 89.3%                              | 6,264            | 57.2%                             |
| AL  | 78,328           | 71,920           | 91.8%                              | 56,824           | 72.5%                             |
| AR  | 34,014           | 31,422           | 92.4%                              | 20,070           | 59.0%                             |
| AZ  | 91,529           | 73,214           | 80.0%                              | 50,179           | 54.8%                             |
| CA  | 1,103,545        | 988,079          | 89.5%                              | 583,872          | 52.9%                             |
| CO  | 111,263          | 67,160           | 60.4%                              | 33,747           | 30.3%                             |
| CT  | 68,028           | 55,117           | 81.0%                              | 30,237           | 44.4%                             |
| DC  | 10,796           | 1,222            | 11.3%                              | 263              | 2.4%                              |
| DE  | 12,663           | 10,684           | 84.4%                              | 5,799            | 45.8%                             |
| FL  | 778,179          | 727,330          | 93.5%                              | 559,919          | 72.0%                             |
| GA  | 241,472          | 221,803          | 91.9%                              | 164,339          | 68.1%                             |
| HI  | 5,976            | 3,189            | 53.4%                              | 751              | 12.6%                             |
| IA  | 23,694           | 20,551           | 86.7%                              | 12,407           | 52.4%                             |
| ID  | 69,259           | 58,720           | 84.8%                              | 46,128           | 66.6%                             |
| IL  | 174,211          | 139,629          | 80.1%                              | 81,497           | 46.8%                             |
| IN  | 106,212          | 96,914           | 91.2%                              | 60,822           | 57.3%                             |
| KS  | 49,502           | 40,858           | 82.5%                              | 27,840           | 56.2%                             |
| KY  | 74,367           | 52,811           | 71.0%                              | 24,897           | 33.5%                             |
| LA  | 70,802           | 64,341           | 90.9%                              | 42,956           | 60.7%                             |
| MA  | 29,348           | 472              | 1.6%                               | 335              | 1.1%                              |
| MD  | 62,539           | 51,121           | 81.7%                              | 29,709           | 47.5%                             |
| ME  | 41,113           | 37,339           | 90.8%                              | 27,744           | 67.5%                             |
| MI  | 203,896          | 163,376          | 80.1%                              | 132,350          | 64.9%                             |
| MN  | 35,869           | 14,317           | 39.9%                              | 5,284            | 14.7%                             |
| MO  | 126,379          | 113,771          | 90.0%                              | 77,017           | 60.9%                             |
| MS  | 43,147           | 42,245           | 97.9%                              | 33,387           | 77.4%                             |
| MT  | 32,668           | 28,506           | 87.3%                              | 16,641           | 50.9%                             |
| NC  | 277,287          | 259,653          | 93.6%                              | 186,500          | 67.3%                             |

|    |         |         |       |         |       |
|----|---------|---------|-------|---------|-------|
| ND | 10,608  | 9,310   | 87.8% | 4,327   | 40.8% |
| NE | 36,336  | 32,255  | 88.8% | 20,024  | 55.1% |
| NH | 32,945  | 25,314  | 76.8% | 14,288  | 43.4% |
| NJ | 137,634 | 117,844 | 85.6% | 72,076  | 52.4% |
| NM | 23,726  | 19,310  | 81.4% | 12,484  | 52.6% |
| NV | 27,069  | 24,392  | 90.1% | 13,363  | 49.4% |
| NY | 278,650 | 200,288 | 71.9% | 128,321 | 46.1% |
| OH | 118,861 | 103,460 | 87.0% | 55,683  | 46.8% |
| OK | 55,407  | 46,460  | 83.9% | 34,906  | 63.0% |
| OR | 69,389  | 55,099  | 79.4% | 33,324  | 48.0% |
| PA | 287,057 | 243,304 | 84.8% | 184,885 | 64.4% |
| RI | 25,965  | 22,481  | 86.6% | 13,758  | 53.0% |
| SC | 86,646  | 78,154  | 90.2% | 56,498  | 65.2% |
| SD | 12,012  | 11,027  | 91.8% | 7,910   | 65.9% |
| TN | 108,044 | 91,676  | 84.9% | 72,168  | 66.8% |
| TX | 506,318 | 448,359 | 88.6% | 314,190 | 62.1% |
| UT | 73,822  | 47,794  | 64.7% | 43,453  | 58.9% |
| VA | 179,420 | 151,906 | 84.7% | 103,156 | 57.5% |
| VT | 30,141  | 19,018  | 63.1% | 9,455   | 31.4% |
| WA | 123,470 | 101,200 | 82.0% | 49,042  | 39.7% |
| WI | 118,470 | 110,021 | 92.9% | 74,139  | 62.6% |
| WV | 17,219  | 15,026  | 87.3% | 9,581   | 55.6% |
| WY | 11,614  | 10,866  | 93.6% | 6,390   | 55.0% |

\* Source: May 2015 CMS.

#### December 2014: Average Advanced Premium Tax Credit By State

The overall average APTC Marketplace consumers received at the end of 2014 was \$276 per month. 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, this amount ranged from \$421 per month in Alaska to \$162 in the District of Columbia.

Table 5:

| <b>December 31, 2014:</b>  |  |
|--|--|
| <b>Average Advanced Premium Tax Credit by State<br/>(for individuals receiving APTC)</b> |  |
| <b>State</b>   | <b>Average APTC per Month<br/>(for all APTC enrollees)</b> |
| <b>National Average</b>  | <b>\$276</b>   |
| AK   | \$421  |
| AL   | \$271  |
| AR   | \$309  |
| AZ   | \$170  |
| CA   | \$299  |
| CO   | \$270  |
| CT   | \$392  |
| DC   | \$162  |
| DE   | \$266  |
| FL   | \$280  |
| GA   | \$294  |
| HI   | \$193  |
| IA   | \$250  |
| ID   | \$231  |
| IL   | \$213  |
| IN   | \$348  |
| KS   | \$222  |
| KY   | \$246  |
| LA   | \$326  |
| MA   | \$177  |
| MD   | \$208  |
| ME   | \$351  |
| MI   | \$289  |
| MN   | \$189  |
| MO   | \$286  |

|    |       |
|----|-------|
| MS | \$409 |
| MT | \$246 |
| NC | \$306 |
| ND | \$223 |
| NE | \$217 |
| NH | \$294 |
| NJ | \$323 |
| NM | \$230 |
| NV | \$291 |
| NY | \$221 |
| OH | \$261 |
| OK | \$212 |
| OR | \$204 |
| PA | \$245 |
| RI | \$287 |
| SC | \$295 |
| SD | \$276 |
| TN | \$206 |
| TX | \$247 |
| UT | \$222 |
| VA | \$259 |
| VT | \$260 |
| WA | \$282 |
| WI | \$322 |
| WV | \$309 |
| WY | \$417 |

\* Source: May 2015 CMS.

#### 2014 Effectuated Enrollment Data by Metal Level

Of the approximately 6.3 million consumers who were enrolled in Marketplace plans at the end of 2014, 1% enrolled in Catastrophic plans, 17% in Bronze plans, 68% in Silver plans, 9% in Gold plans and 5% in Platinum plans.

Table 6:

| <b>December 31, 2014:<br/>Total Effectuated Enrollment by Metal Level</b> |                     |                  |
|---|---------------------|------------------|
|   | <b>Metal Level</b>  | <b>Enrollees</b> |
| <b>Total</b>  | <b>N/A</b>          | <b>6,337,860</b> |
| <b>National Total</b>   | <b>Catastrophic</b> | <b>40,274</b>    |
|   | <b>Bronze</b>       | <b>1,082,446</b> |
|   | <b>Silver</b>       | <b>4,307,304</b> |
|   | <b>Gold</b>         | <b>579,046</b>   |
|   | <b>Platinum</b>     | <b>328,790</b>   |
| AK  | Catastrophic        | 51               |
|   | Bronze              | 2,889            |
|   | Silver              | 7,174            |
|   | Gold                | 837              |
| AL  | Catastrophic        | 463              |
|   | Bronze              | 4,290            |
|   | Silver              | 64,308           |
|   | Gold                | 5,925            |
|   | Platinum            | 3,342            |
| AR  | Catastrophic        | 65               |
|   | Bronze              | 5,486            |
|   | Silver              | 23,467           |
|   | Gold                | 4,996            |
| AZ  | Catastrophic        | 525              |
|   | Bronze              | 8,695            |
|   | Silver              | 57,818           |
|   | Gold                | 12,953           |

|    |              |         |
|----|--------------|---------|
|    | Platinum     | 11,538  |
| CA | Catastrophic | 7,175   |
|    | Bronze       | 253,756 |
|    | Silver       | 717,858 |
|    | Gold         | 65,478  |
|    | Platinum     | 59,278  |
| CO | Catastrophic | 2,411   |
|    | Bronze       | 42,577  |
|    | Silver       | 54,002  |
|    | Gold         | 11,601  |
|    | Platinum     | 672     |
| CT | Catastrophic | 790     |
|    | Bronze       | 9,508   |
|    | Silver       | 44,111  |
|    | Gold         | 13,619  |
| DC | Catastrophic | 334     |
|    | Bronze       | 2,800   |
|    | Silver       | 2,618   |
|    | Gold         | 2,544   |
|    | Platinum     | 2,500   |
| DE | Catastrophic | 89      |
|    | Bronze       | 1,486   |
|    | Silver       | 7,656   |
|    | Gold         | 2,649   |
|    | Platinum     | 783     |
| FL | Catastrophic | 3,490   |
|    | Bronze       | 81,703  |
|    | Silver       | 594,953 |
|    | Gold         | 41,940  |
|    | Platinum     | 56,093  |
| GA | Catastrophic | 1,573   |
|    | Bronze       | 18,348  |
|    | Silver       | 181,301 |
|    | Gold         | 15,821  |
|    | Platinum     | 24,430  |
| HI | Catastrophic | **      |
|    | Bronze       | 2,085   |
|    | Silver       | 1,797   |
|    | Gold         | **      |
|    | Platinum     | 1,198   |
| IA | Catastrophic | 290     |
|    | Bronze       | 5,384   |
|    | Silver       | 14,166  |
|    | Gold         | 2,964   |
|    | Platinum     | 890     |
| ID | Catastrophic | 224     |
|    | Bronze       | 9,988   |
|    | Silver       | 50,521  |
|    | Gold         | 6,900   |
|    | Platinum     | 1,626   |
| IL | Catastrophic | 415     |
|    | Bronze       | 42,961  |
|    | Silver       | 102,746 |
|    | Gold         | 26,950  |
|    | Platinum     | 1,139   |
| IN | Catastrophic | 443     |
|    | Bronze       | 26,591  |
|    | Silver       | 74,247  |
|    | Gold         | 4,931   |

|    |              |         |
|----|--------------|---------|
| KS | Catastrophic | 814     |
|    | Bronze       | 7,976   |
|    | Silver       | 31,434  |
|    | Gold         | 8,171   |
|    | Platinum     | 1,107   |
| KY | Catastrophic | 419     |
|    | Bronze       | 7,105   |
|    | Silver       | 31,316  |
|    | Gold         | 13,377  |
|    | Platinum     | 22,150  |
| LA | Catastrophic | 192     |
|    | Bronze       | 11,325  |
|    | Silver       | 47,349  |
|    | Gold         | 6,620   |
|    | Platinum     | 5,316   |
| MA | Catastrophic | 214     |
|    | Bronze       | 3,871   |
|    | Silver       | 9,918   |
|    | Gold         | 8,717   |
|    | Platinum     | 6,628   |
| MD | Catastrophic | 276     |
|    | Bronze       | 15,525  |
|    | Silver       | 35,548  |
|    | Gold         | 7,477   |
|    | Platinum     | 3,713   |
| ME | Catastrophic | 187     |
|    | Bronze       | 7,141   |
|    | Silver       | 30,580  |
|    | Gold         | 3,205   |
| MI | Catastrophic | 1,474   |
|    | Bronze       | 22,430  |
|    | Silver       | 157,518 |
|    | Gold         | 19,168  |
|    | Platinum     | 3,306   |
| MN | Catastrophic | 215     |
|    | Bronze       | 7,877   |
|    | Silver       | 13,474  |
|    | Gold         | 4,426   |
|    | Platinum     | 9,877   |
| MO | Catastrophic | 1,395   |
|    | Bronze       | 23,713  |
|    | Silver       | 84,567  |
|    | Gold         | 16,704  |
| MS | Catastrophic | 74      |
|    | Bronze       | 2,238   |
|    | Silver       | 35,439  |
|    | Gold         | 1,742   |
|    | Platinum     | 3,654   |
| MT | Catastrophic | 128     |
|    | Bronze       | 8,281   |
|    | Silver       | 18,817  |
|    | Gold         | 3,382   |
|    | Platinum     | 2,060   |
| NC | Catastrophic | 1,849   |
|    | Bronze       | 37,688  |
|    | Silver       | 213,164 |
|    | Gold         | 16,558  |
|    | Platinum     | 8,028   |
|    | Catastrophic | 96      |

|    |              |         |
|----|--------------|---------|
| ND | Bronze       | 2,198   |
|    | Silver       | 4,617   |
|    | Gold         | 3,697   |
| NE | Catastrophic | 266     |
|    | Bronze       | 7,535   |
|    | Silver       | 23,232  |
|    | Gold         | 3,035   |
|    | Platinum     | 2,268   |
| NH | Catastrophic | 293     |
|    | Bronze       | 8,515   |
|    | Silver       | 19,192  |
|    | Gold         | 4,945   |
| NJ | Catastrophic | 660     |
|    | Bronze       | 14,008  |
|    | Silver       | 98,681  |
|    | Gold         | 19,618  |
|    | Platinum     | 4,667   |
| NM | Catastrophic | 74      |
|    | Bronze       | 4,965   |
|    | Silver       | 15,216  |
|    | Gold         | 3,435   |
|    | Platinum     | 36      |
| NV | Catastrophic | 123     |
|    | Bronze       | 5,545   |
|    | Silver       | 15,732  |
|    | Gold         | 3,200   |
|    | Platinum     | 2,469   |
| NY | Catastrophic | 3,309   |
|    | Bronze       | 39,496  |
|    | Silver       | 158,981 |
|    | Gold         | 32,507  |
|    | Platinum     | 44,357  |
| OH | Catastrophic | 1,188   |
|    | Bronze       | 30,191  |
|    | Silver       | 68,677  |
|    | Gold         | 16,583  |
|    | Platinum     | 2,221   |
| OK | Catastrophic | 158     |
|    | Bronze       | 11,857  |
|    | Silver       | 38,343  |
|    | Gold         | 4,607   |
|    | Platinum     | 442     |
| OR | Catastrophic | 369     |
|    | Bronze       | 14,867  |
|    | Silver       | 46,344  |
|    | Gold         | 7,141   |
|    | Platinum     | 668     |
| PA | Catastrophic | 1,686   |
|    | Bronze       | 13,503  |
|    | Silver       | 219,830 |
|    | Gold         | 34,186  |
|    | Platinum     | 17,852  |
| RI | Catastrophic | 119     |
|    | Bronze       | 5,392   |
|    | Silver       | 16,123  |
|    | Gold         | 4,331   |
| SC | Catastrophic | 461     |
|    | Bronze       | 11,826  |
|    | Silver       | 64,424  |

|    |              |         |
|----|--------------|---------|
|    | Gold         | 9,935   |
| SD | Catastrophic | 80      |
|    | Bronze       | 1,535   |
|    | Silver       | 9,013   |
|    | Gold         | 748     |
|    | Platinum     | 636     |
| TN | Catastrophic | 255     |
|    | Bronze       | 15,508  |
|    | Silver       | 82,693  |
|    | Gold         | 6,527   |
|    | Platinum     | 3,061   |
| TX | Catastrophic | 2,211   |
|    | Bronze       | 100,671 |
|    | Silver       | 359,089 |
|    | Gold         | 32,328  |
|    | Platinum     | 12,019  |
| UT | Catastrophic | 456     |
|    | Bronze       | 10,242  |
|    | Silver       | 47,801  |
|    | Gold         | 13,494  |
|    | Platinum     | 1,829   |
| VA | Catastrophic | 2,013   |
|    | Bronze       | 33,999  |
|    | Silver       | 120,201 |
|    | Gold         | 21,857  |
|    | Platinum     | 1,350   |
| VT | Catastrophic | 164     |
|    | Bronze       | 5,820   |
|    | Silver       | 16,420  |
|    | Gold         | 3,592   |
|    | Platinum     | 4,145   |
| WA | Catastrophic | 91      |
|    | Bronze       | 44,984  |
|    | Silver       | 67,648  |
|    | Gold         | 10,747  |
| WI | Catastrophic | 579     |
|    | Bronze       | 21,732  |
|    | Silver       | 87,426  |
|    | Gold         | 7,778   |
|    | Platinum     | 955     |
| WV | Catastrophic | 25      |
|    | Bronze       | 1,921   |
|    | Silver       | 11,831  |
|    | Gold         | 3,442   |
| WY | Catastrophic | 14      |
|    | Bronze       | 2,419   |
|    | Silver       | 7,923   |
|    | Gold         | 771     |
|    | Platinum     | 487     |

\* Source: May 2015 CMS.

\*\* Number suppressed to protect the privacy of individuals to the fullest extent possible.

#### **2014 and 2015 Data Matching**

In operating the Federally-facilitated Marketplaces, we are committed to providing access to coverage and financial assistance to individuals and families who are eligible while maintaining strong program integrity. Throughout 2014 and into 2015, the Marketplaces have worked to resolve consumer's 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. As outlined in statute, the Marketplaces exercised authority available for 2014 to extend the deadline for consumers to submit documentation verifying the information in their applications and conducted an

extensive outreach campaign in coordination with local assisters, stakeholders and insurance companies to contact consumers with data matching issues.

During 2014, enrollment through the Federally-facilitated Marketplaces ended for approximately 109,000 consumers with 2014 coverage who failed to produce sufficient documentation of their citizenship or immigration status. In addition, 97,000 households with household income inconsistencies had their advanced premium tax credit and/or cost-sharing reductions for 2014 coverage adjusted.

In the absence of statutory authority for extended deadlines in 2015, the Marketplaces are moving to 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 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 advance premium tax credit and/or cost-sharing reductions 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.

On March 31, 2015, enrollment in coverage through the Federally-facilitated Marketplaces was terminated for 117,000 consumers due to citizenship or immigration status data matching issues who failed to produce sufficient documentation of their citizenship or immigration status. In addition, 223,000 households with annual household income inconsistencies had their advanced premium tax credit and/or cost-sharing reductions for 2015 coverage adjusted.

If a consumer believed they had the appropriate documentation but their enrollment through the Marketplace was terminated based on a citizenship/immigration status data matching issue, the individual is able to submit their documentation to the Marketplace to resolve their data matching issue and regain enrollment through the Marketplace through a Special Enrollment Period (SEP).

<sup>1</sup> Individuals 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. [https://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/ENR\\_OperationsPolicyandGuidance\\_5CR\\_100313.pdf](https://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/ENR_OperationsPolicyandGuidance_5CR_100313.pdf)

<sup>2</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 December 2014 and March 2015 respectively as of their May 2015 interim payment process data submission.

<sup>3</sup> For 2015, there are 37 HealthCare.gov states; including, Alabama, Alaska, Arizona, Arkansas, Delaware, Florida, Georgia, 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. New Mexico, Nevada, and Oregon are State-based Marketplaces using the HealthCare.gov platform for 2015. Thirteen states – California, Colorado, Connecticut, Hawaii, Idaho, Kentucky, Maryland, Massachusetts, Minnesota, New York, Rhode Island, Vermont and Washington – plus the District of Columbia – have their own State-based Marketplaces and use their own technology platform for 2015.

<sup>4</sup> Consumers reconcile differences between their estimated 2014 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: a taxpayer may see a smaller refund or owe money back if they underestimated their income, or they may get a bigger refund if they overestimated their income.

<sup>5</sup> Consumers reconcile differences between their estimated 2014 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: a taxpayer may see a smaller refund or owe money back if they underestimated their income, or they may get a bigger refund if they overestimated their income.





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