

# Open Enrollment Week 12: January 31, 2015 – February 6, 2015

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Since Open Enrollment began on November 15, 7.75 million consumers selected a plan or were automatically re-enrolled through the HealthCare.gov platform, which includes the Federally Facilitated Marketplaces, State Partnership Marketplaces and supported State-Based Marketplaces. This week's snapshot includes weekly and cumulative data for the FFM, cumulative data for states and cumulative data for certain local areas.

"There are only four days left before the February 15 deadline to sign up for coverage." HHS Secretary Sylvia Burwell said. "Millions of Americans have already signed up for coverage nationwide. If you don't have health insurance, visit HealthCare.gov – take a look at the plans and financial help available. You may be surprised to learn that the security that comes with health coverage is within your reach."

HHS produces more detailed reports that look at plan selection across the Federally Facilitated Marketplace and State-Based Marketplaces on a monthly basis. Weekly snapshots do not include the consumers who visited, called, shopped or selected a plan through a State-Based Marketplace.

The Open Enrollment snapshots for the Federally Facilitated Marketplace provide point-in-time estimates for weekly data. These are preliminary numbers and could fluctuate based on consumers changing or canceling plans or having a change in status such as new job or marriage. The snapshots also include totals from the beginning of the 2015 Open Enrollment period, which started November 15, 2014. Note that data revisions may mean that the weekly totals do not sum to the cumulative numbers.

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

## Federal Marketplace Snapshot

Consumers across the country continue to reach out to in-person assisters or call center representatives at 1-800-318-2596 and visit HealthCare.gov or CuidadodeSalud.gov to learn about their plan options, to find out what financial help is available, and to select the plan that best meets their financial and health needs.

<b>Federal Marketplace Snapshot</b>	<b>Week 12 Jan 31 – Feb 6</b>	<b>Cumulative Nov 15 – Feb 6</b>
Plan Selections	275,676	7,749,375
Applications Submitted	520,630	10,645,402
Call Center Volume	1,004,340	12,123,688
Average Call Center Wait Time	4 minutes 56 seconds	6 minutes 24 seconds
Calls with Spanish Speaking Representative	122,292	1,106,148
Average Wait for Spanish Speaking Rep	22 seconds	21 seconds

HealthCare.gov Users	3,137,807	27,552,399
CuidadoDeSalud.gov Users	129,877	1,104,801
Window Shopping HealthCare.gov Users	611,597	8,230,929
Window Shopping CuidadoDeSalud.gov Users	31,766	220,975

### HealthCare.gov State-by-State Snapshot

The Week 12 Snapshot provides cumulative individual plan selections for the states using the HealthCare.gov platform. States with the fastest rate of growth between Week 11 and Week 12 are Louisiana (6 percent), Nevada (6 percent), Mississippi (5 percent), Texas (5 percent) and South Carolina (5 percent).

HealthCare.gov States	Cumulative Plan Selections Nov 15 – Feb 6
Alabama	148,616
Alaska	18,171
Arizona	180,113
Arkansas	58,878
Delaware	22,036
Florida	1,393,068
Georgia	468,464
Illinois	305,570
Indiana	198,635
Iowa	39,675
Kansas	85,872
Louisiana	157,900

Maine	66,118
Michigan	311,246
Mississippi	91,723
Missouri	226,702
Montana	49,575
Nebraska	66,091
Nevada	59,623
New Hampshire	48,447
New Jersey	222,640
New Mexico	45,891
North Carolina	496,330
North Dakota	16,426
Ohio	208,602
Oklahoma	109,758
Oregon	97,489
Pennsylvania	438,488
South Carolina	180,373
South Dakota	19,098
Tennessee	200,905
Texas	1,015,772

Utah	124,142
Virginia	341,039
West Virginia	29,515
Wisconsin	187,314
Wyoming	19,070

### HealthCare.gov Local Area Snapshot

The Week 12 snapshot includes a look at plan section by selected Metropolitan Statistical Areas (MSAs). This localized data provides another level of detail to better understand total plan selections within local communities ahead of the February 15 deadline. Eight of the MSAs include one or more counties in states that are not using the HealthCare.gov platform in 2015. Plan selections for those MSAs 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 MSA. The affected areas are italicized below, and additional information is included in the glossary. Only MSAs with a minimum population of about 725,000 and at least one county in the 37 states using the HealthCare.gov platform are included in the Local Area Snapshot.

Those areas showing the fastest rate of growth between Week 11 and Week 12 include El Paso, TX (7 percent), Baton Rouge, LA (7 percent), McAllen, TX (7 percent) and Las Vegas, NV (6 percent).

Local Areas in HealthCare.gov States	Cumulative Plan Selections Nov 15 – Feb 6
Miami-Fort Lauderdale-West Palm Beach, FL	661,917
Atlanta-Sandy Springs-Roswell, GA	309,308
Dallas-Fort Worth-Arlington, TX	289,047
Houston-The Woodlands-Sugar Land, TX	269,298
Chicago-Naperville-Elgin, IL-IN-WI	248,811
<i>Philadelphia-Camden-Wilmington, PA-NJ-DE-MD (PA, NJ, and DE portions of MSA only)</i>	228,662
<i>New York-Newark-Jersey City, NY-NJ-PA (NJ and PA portions of MSA only)</i>	168,884

Orlando-Kissimmee-Sanford, FL	167,967
Tampa-St. Petersburg-Clearwater, FL	149,493
Detroit-Warren-Dearborn, MI	142,470
<i>Washington-Arlington-Alexandria, DC-VA-MD-WV (VA and WV portions of MSA only)</i>	133,977
Charlotte-Concord-Gastonia, NC-SC	127,305
Phoenix-Mesa-Scottsdale, AZ	123,158
St. Louis, MO-IL	100,084
San Antonio-New Braunfels, TX	94,166
Austin-Round Rock, TX	87,876
Kansas City, MO-KS	76,512
Pittsburgh, PA	73,027
Jacksonville, FL	70,223
Indianapolis-Carmel-Anderson, IN	66,903
Raleigh, NC	61,986
Nashville-Davidson-Murfreesboro-Franklin, TN	60,080
Richmond, VA	57,070
Virginia Beach-Norfolk-Newport News, VA-NC	55,996
New Orleans-Metairie, LA	54,748
Salt Lake City, UT	47,992

Milwaukee-Waukesha-West Allis, WI	46,393
<i>Portland-Vancouver-Hillsboro, OR-WA (OR portion of MSA only)</i>	45,979
Oklahoma City, OK	44,287
Cleveland-Elyria, OH	42,963
El Paso, TX	43,825
Greensboro-High Point, NC	40,109
Las Vegas-Henderson-Paradise, NV	40,961
North Port-Sarasota-Bradenton, FL	38,081
Memphis, TN-MS-AR	38,040
Birmingham-Hoover, AL	34,439
Greenville-Anderson-Mauldin, SC	34,201
Columbus, OH	33,890
<i>Cincinnati, OH-KY-IN (OH and IN portions of MSA only)</i>	33,314
Grand Rapids-Wyoming, MI	30,484
Baton Rouge, LA	31,413
Tucson, AZ	27,904
Allentown-Bethlehem-Easton, PA-NJ	27,999
Tulsa, OK	27,788
Knoxville, TN	26,180

Columbia, SC	27,585
McAllen-Edinburg-Mission, TX	27,884
Omaha-Council Bluffs, NE-IA	24,720
Albuquerque, NM	19,542
<i>Boston-Cambridge-Newton, MA-NH (NH portion of MSA only)</i>	15,484
Little Rock-North Little Rock-Conway, AR	14,220
Dayton, OH	12,570
<i>Louisville/Jefferson County, KY-IN (IN portion of MSA only)</i>	6,994
<i>Minneapolis-St. Paul-Bloomington, MN-WI (WI portion of MSA only)</i>	3,766

## Glossary

**Plan Selections:** The weekly and cumulative metrics provide a preliminary total of those who have submitted an application and selected the plan that best fits their needs. In addition, totals now include those consumers who were automatically re-enrolled into their current plan or a plan with similar benefits. As noted previously, these numbers fluctuate based on consumers changing or canceling plans or having a change in status such as a new job or marriage; changes for the entire open enrollment period are reflected in the most recent weekly and cumulative metrics.

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

All references to the Marketplace in this report refer to 35 states that are states that used the HealthCare.gov platform in both 2014 and 2015 and Oregon and Nevada, which are new to the FFM platform in 2015. Those states include: Alabama, Alaska, Arizona, Arkansas, Delaware, Florida, Georgia, 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.

**Applications Submitted:** A consumer who has completed an application and submitted it or who through the automatic enrollment process had an application submitted to the Federally Facilitated Marketplace. If determined eligible for Marketplace coverage, the consumer still needs to pick a health plan that best fits their financial and health needs and pay their premium to get covered. Because families can submit a single application, this figure tallies each person covered by an application. The weekly and cumulative metrics total the number of people who have submitted an application.

**Call Center Volume:** The total number of calls received by the Federally-Facilitated Marketplace call center over the course of a week or from the start of Open Enrollment.

**Calls with Spanish Speaking Representative:** The total number of calls received by the call center where consumers chose to speak with a Spanish-speaking representative. These calls are not included within the call center volume.

**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:** The user metric totals how many unique users viewed or interacted with either **HealthCare.gov** or **CuidadodeSalud.gov** 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. Note: in reporting from the last open enrollment period "users" was reported as "unique visitors".

**Window Shopping HealthCare.gov Users or CuidadoDeSalud.gov Users:** The user metric totals how many unique users interacted with the window-shopping tool 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. Note: in reporting from the last open enrollment period "users" was reported as "unique visitors".

**HealthCare.gov States:** The 37 states that use the HealthCare.gov platform, including the Federally-facilitated Marketplace, State Partnership Marketplaces or supported State-based Marketplaces.

**Local Areas:** Cumulative plan selections in the Local Area snapshot are based on Metropolitan Statistical Areas (MSAs). MSAs are geographic areas designated by the Office of Management and Budget and have populations of at least 50,000. Many MSAs include portions of more than one state. Only data from the portions of the MSA using the HealthCare.gov platform are considered for those MSAs which include some areas that are not using the HealthCare.gov platform. For example, the New York-Newark-Jersey City, NY-NJ-PA Metropolitan Statistical Area only includes plan selections made in New Jersey and Pennsylvania. The 54 MSAs included in the Week 12 snapshot are for those MSAs with populations around 725,000 or higher. There are an additional 21 MSAs with populations higher than 725,000 that lie entirely within a state that is not using the HealthCare.gov platform for 2015.