

## Open Enrollment Week 2: November 22 – November 28, 2014

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Consumers continued to reach out to in-person assisters or call center representative at 1-800-318-2596 and visited [HealthCare.gov](http://HealthCare.gov) or [CuidadodeSalud.gov](http://CuidadodeSalud.gov) to learn about their plan options, to find out what financial help is available, or to select the plan that best meets their financial and health needs during the second week of Open Enrollment. This week's snapshot included the Thanksgiving holiday.

"The first deadline is just a couple of weeks away on December 15," HHS Secretary Sylvia Burwell said. "We're encouraging everyone who is already covered through the Marketplace to come back and shop because there could be savings. And for those who are thinking about getting health coverage, take a look at your options – most consumers qualify for financial help. We expect even more consumers to shop and save during the next two weeks."

During open enrollment, HHS will produce a monthly report that provides a detailed look at plan selection across the Federally-Facilitated Marketplace and State-Based Marketplaces. In addition, CMS is releasing weekly snapshots of preliminary data. These snapshots do not include the consumers who visited, called, shopped or selected a plan through a State-Based Marketplace.

The weekly Open Enrollment snapshots for the Federally-Facilitated Marketplace (FFM) provide point-in-time estimates for weekly data. These are preliminary numbers that are subject to revision and fluctuate based on consumers changing or canceling plans or having a change in status such as new job or marriage. Starting this week, the snapshots also will include totals from the beginning of Open Enrollment. 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.

<b>Federal Marketplace Snapshot</b>	<b>Week 2 Nov 22 – Nov 28</b>	<b>Cumulative Nov 15 – Nov 28</b>
Plan Selections	303,010	765,135
<i>New consumers</i>	49 percent	48 percent
<i>Consumers renewing coverage</i>	51 percent	52 percent
Applications Submitted	520,427	1,552,556
Call Center Volume	484,867	1,554,245
Average Call Center Wait Time	8 seconds	2 minutes 7 seconds
Calls with Spanish Speaking Representative	47,190	149,054

Average Wait for Spanish Speaking Rep	4 seconds	8 seconds
<b>HealthCare.gov</b> Users	2,077,378	5,459,731
<b>CuidadodeSalud.gov</b> Users	64,170	153,602
Window Shopping <b>HealthCare.gov</b> Users	716,192	2,171,899
Window Shopping <b>CuidadodeSalud.gov</b> Users	14,705	44,054

Consumers can shop and sign up for affordable health coverage that fits their health and financial needs any time between now and February 15, 2015. For coverage to start on January 1, 2015, consumers must enroll in a plan by December 15, 2014. Current consumers enrolled in coverage through the Marketplace for 2014 should come back, update their application and shop by December 15 because there could be a plan that better meets their needs and they could qualify for more financial help. Most consumers who do not take action before the deadline will be automatically enrolled by their insurance company into their current plan or a plan with similar benefits.

### **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. As noted previously, these numbers fluctuate based on consumers changing or canceling plans or having a change in status such as 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.

**New Consumers:** New consumers are those consumers who are selecting a plan for the first time or whose plan selection in 2014 was terminated, because, for example, they failed to pay their premium or gained coverage through employer-sponsored insurance. In addition, because Oregon and Nevada consumers now use the Federally Facilitated Marketplace platform, they are considered new enrollments.

**Consumers Renewing Coverage:** Consumers with 2014 effectuated enrollment who have actively submitted a 2015 application and selected a plan or, after December 15, have been auto-renewed.

**Applications Submitted:** A consumer who has completed an application and submitted it. 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".