

Open Enrollment Week 3: November 29 – December 5, 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 or 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.

“Open enrollment’s momentum is building, and I’ve seen that firsthand as I traveled the country and talked to people - from Florida to New Jersey to Pennsylvania to Texas,” HHS Secretary Sylvia Burwell said. “With less than a week left to sign up for coverage that starts January 1, we’re encouraging new and returning consumers to visit HealthCare.gov, call the call center or get in touch with a local assister by December 15. With more issuers this year, it pays to shop for the best deal.”

More than 1.3 million consumers have selected plans since the beginning of Open Enrollment. As we approach the December 15 deadline for coverage that starts January 1, 2015, interest has increased – last week’s plan selections were 33 percent higher than the first week, and double the number of plan selections during the week of Thanksgiving.

Each month, HHS will produce a 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 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 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.

Federal Marketplace Snapshot	Week 3 Nov 29 – Dec 5	Cumulative Nov 15 – Dec 5
Plan Selections	618,548	1,383,683
<i>New consumers</i>	48 percent	48 percent
<i>Consumers renewing coverage</i>	52 percent	52 percent
Applications Submitted	974,018	2,526,574
Call Center Volume	982,022	2,536,267

Average Call Center Wait Time	3 minutes 11 seconds	2 minutes 31 seconds
Calls with Spanish Speaking Representative	87,534	236,588
Average Wait for Spanish Speaking Rep	12 seconds	9 seconds
HealthCare.gov Users	3,023,301	7,942,195
CuidadoDeSalud.gov Users	98,336	244,016
Window Shopping HealthCare.gov Users	1,072,169	3,061,540
Window Shopping CuidadoDeSalud.gov Users	19,675	61,068

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".