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Open Enrollment Week 13: February 7, 2015 – February 15, 2015

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On February 15, the second year of Open Enrollment came to a close with about 11.4 million consumers selecting plans or being automatically re-enrolled through the HealthCare.gov platform or State-Based Marketplaces. This week's snapshot extends through midnight EST on Sunday, February 15 to capture those consumers who signed up for affordable coverage in the final nine days.

Of the 11.4 million, 8.6 million consumers selected a plan or were automatically re-enrolled in the 37 states that use the HealthCare.gov platform. In addition, preliminary analyses of data provided by State-Based Marketplaces show that about 2.8 million consumers selected plans or were automatically re-enrolled between November 15 and February 15 in those states. Further details about plan selections from State-Based Marketplaces may be announced by the states and will be included within the upcoming monthly enrollment report.

“We had a strong open enrollment. About 11.4 million Americans signed up or were automatically re-enrolled in affordable, quality coverage nationwide since November 15,” HHS Secretary Sylvia Burwell said. “And in the final day, more new consumers signed up for health coverage than on any other day this Open Enrollment or last. In the 37 states using HealthCare.gov, nearly 8 in 10 consumers had the option of getting covered for as little as \$100 a month or less with financial assistance that lowered the cost of their monthly premium. The Affordable Care Act is now an important part of the everyday lives of millions of Americans. They finally have the financial and health security that comes with affordable health coverage. They now can fill prescriptions and take their children to the doctor. Some no longer have to choose between paying for health care and paying their utility bill. While we have more work to do, the numbers tell the story, and the story is clear. The Affordable Care Act is working, and families, businesses, and taxpayers are all better off as a result.”

Snapshots

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. In addition, these numbers will change due to ongoing special enrollment periods. The weekly snapshots only look at plan selections and automatic re-enrollment; future reports will detail the number of consumers who paid their premiums to effectuate their enrollment.

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

Federal Marketplace Snapshot	Week 13 Feb 7 – Feb 15	Cumulative Nov 15 – Feb 15
Plan Selections	1,048,202	8,797,577**
Applications Submitted	1,533,031	12,178,433
Call Center Volume	2,282,380	14,406,068
Average Call Center Wait Time	22 minutes 41 seconds	8 minutes 16 seconds
Calls with Spanish Speaking Representative	274,588	1,380,736
Average Wait for Spanish Speaking Rep	6 minutes 21 seconds	1 minute 22 seconds
HealthCare.gov Users	6,152,404	32,516,835
CuidadoDeSalud.gov Users	226,995	1,297,733
Window Shopping HealthCare.gov Users	1,194,706	9,231,474
Window Shopping CuidadoDeSalud.gov Users	65,347	277,487

*** As announced last week, up to 200,000 individuals who had 2014 coverage cannot continue Marketplace coverage in 2015 because they did not provide the necessary documentation of their citizenship or immigration status. Because these are point-in-time estimates, these individuals are still included in the cumulative total reported above, but they will be removed in future reports after their coverage ends on February 28. By contrast, the 8.6 million figure reported in the main text of the snapshot excludes these individuals.*

HealthCare.gov State-by-State Snapshot

The Week 13 Snapshot provides cumulative individual plan selections for the states using the HealthCare.gov platform. States with the fastest rate of growth between Week 12 and Week 13 are Nevada (21%), Texas (17%) and Louisiana (17%).

HealthCare.gov States	Cumulative Plan Selections** Nov 15 – Feb 15
Alabama	168,816
Alaska	20,897
Arizona	204,187
Arkansas	64,947
Delaware	24,887
Florida	1,600,006
Georgia	536,929
Illinois	347,300
Indiana	218,617

Iowa	45,399
Kansas	96,226
Louisiana	184,532
Maine	74,792
Michigan	340,905
Mississippi	103,601
Missouri	253,969
Montana	54,346
Nebraska	74,124
Nevada	72,127
New Hampshire	52,944
New Jersey	252,792
New Mexico	51,857
North Carolina	559,473
North Dakota	18,125
Ohio	234,507
Oklahoma	124,838
Oregon	110,228
Pennsylvania	471,930
South Carolina	209,773
South Dakota	21,183
Tennessee	229,093
Texas	1,189,316
Utah	140,221
Virginia	384,612
West Virginia	33,091
Wisconsin	205,839
Wyoming	21,148

*** State totals include up to 200,000 individuals who cannot continue Marketplace coverage in 2015 because they did not provide the necessary documentation of their citizenship or immigration status. These individuals will be removed in future reports as their coverage ends.*

HealthCare.gov Local Area Snapshot

The Week 13 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. 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 in rate of growth between Week 12 and Week 13 include El Paso, TX (23 percent), Baton Rouge, LA (18 percent), McAllen, TX (23 percent) and Las Vegas, NV (22 percent).

Local Areas in HealthCare.gov States	Cumulative Plan Selections** Nov 15 – Feb 15
Miami-Fort Lauderdale-West Palm Beach, FL	756,137
Atlanta-Sandy Springs-Roswell, GA	353,879
Dallas-Fort Worth-Arlington, TX	334,467
Houston-The Woodlands-Sugar Land, TX	317,223
Chicago-Naperville-Elgin, IL-IN-WI	282,424
<i>Philadelphia-Camden-Wilmington, PA-NJ-DE-MD (PA, NJ, and DE portions of MSA only)</i>	248,265
<i>New York-Newark-Jersey City, NY-NJ-PA (NJ and PA portions of MSA only)</i>	192,481
Orlando-Kissimmee-Sanford, FL	192,881
Tampa-St. Petersburg-Clearwater, FL	174,675
Detroit-Warren-Dearborn, MI	157,068
<i>Washington-Arlington-Alexandria, DC-VA-MD-WV (VA and WV portions of MSA only)</i>	151,130
Charlotte-Concord-Gastonia, NC-SC	144,163
Phoenix-Mesa-Scottsdale, AZ	139,037
St. Louis, MO-IL	112,118
San Antonio-New Braunfels, TX	110,805
Austin-Round Rock, TX	101,244
Kansas City, MO-KS	85,785
Pittsburgh, PA	78,840
Jacksonville, FL	80,256
Indianapolis-Carmel-Anderson, IN	73,917
Raleigh, NC	70,318
Nashville-Davidson–Murfreesboro–Franklin, TN	69,051
Richmond, VA	64,293
Virginia Beach-Norfolk-Newport News, VA-NC	64,211
New Orleans-Metairie, LA	62,872
Salt Lake City, UT	54,207
Milwaukee-Waukesha-West Allis, WI	52,115
<i>Portland-Vancouver-Hillsboro, OR-WA (OR portion of MSA only)</i>	52,769

Oklahoma City, OK	50,110
Cleveland-Elyria, OH	47,388
El Paso, TX	54,117
Greensboro-High Point, NC	45,473
Las Vegas-Henderson-Paradise, NV	50,068
North Port-Sarasota-Bradenton, FL	44,072
Memphis, TN-MS-AR	44,068
Birmingham-Hoover, AL	39,472
Greenville-Anderson-Mauldin, SC	39,339
Columbus, OH	38,780
<i>Cincinnati, OH-KY-IN (OH and IN portions of MSA only)</i>	37,639
Grand Rapids-Wyoming, MI	33,244
Baton Rouge, LA	37,154
Tucson, AZ	31,612
Allentown-Bethlehem-Easton, PA-NJ	30,298
Tulsa, OK	32,101
Knoxville, TN	29,446
Columbia, SC	32,493
McAllen-Edinburg-Mission, TX	34,241
Omaha-Council Bluffs, NE-IA	28,125
Albuquerque, NM	22,176
<i>Boston-Cambridge-Newton, MA-NH (NH portion of MSA only)</i>	16,894
Little Rock-North Little Rock-Conway, AR	15,681
Dayton, OH	14,518
<i>Louisville/Jefferson County, KY-IN (IN portion of MSA only)</i>	7,703
<i>Minneapolis-St. Paul-Bloomington, MN-WI (WI portion of MSA only)</i>	4,176

**** Local area totals include up to 200,000 individuals who cannot continue Marketplace coverage in 2015 because they did not provide the necessary documentation of their citizenship or immigration status. These individuals will be removed in future reports as their coverage ends**

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.

Generally, 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.

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