



# **Key Findings from the Health Insurance Marketplaces: Marketplace Activity in 2015 and 2016**

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# OE2 Plan Selections

- At the end of OE2, February 22, 2015, 8.8M consumers made a qualified health plan selection with March 1, 2015 coverage in one of the 37 HealthCare.gov states.
- 53% of consumers (4.7M) in the OE2 Baseline were new.
- 36% of consumers (3.2M) in the OE2 Baseline population were < 35 years old.
- 69% of consumers (6.1M) in the OE2 Baseline population selected a Silver Plan.
- More than 8 in 10 consumers in the OE2 Baseline population qualified for an advanced premium tax credit.

# Signing up for Coverage

Consumers may enter the Marketplace during two periods:

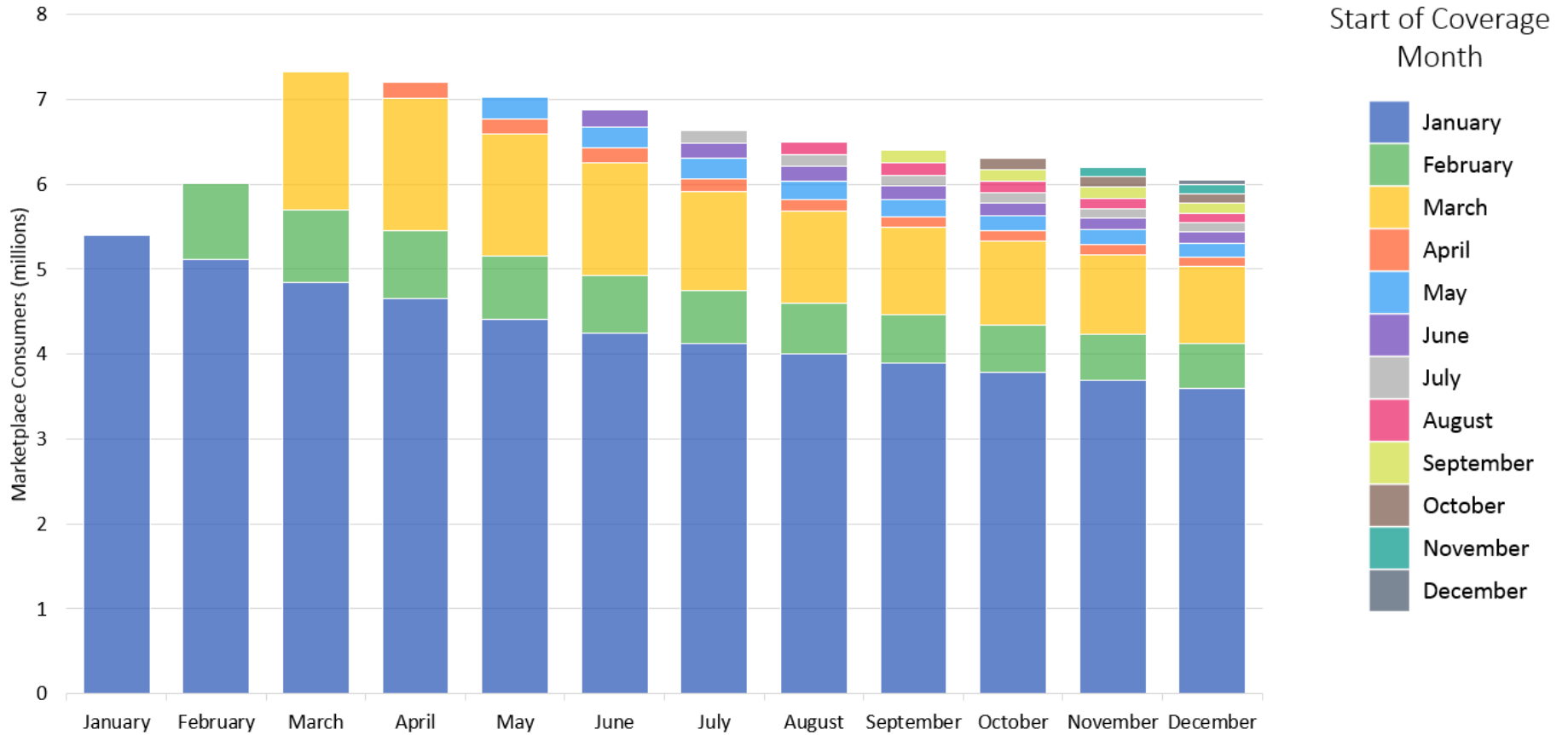
- 1.) Open Enrollment Period (OEP):** A designated time period in which consumers may apply for health care coverage for the calendar year.
- 2.) Special Enrollment Period (SEP):** A time outside of the open enrollment period when consumers may be eligible to apply for health care coverage based on certain life events (e.g., loss of minimum essential coverage, marriage, a change of address).

# Special Enrollment Period (SEP) Consumers were Eligible for Coverage because:

Minimum essential coverage (MEC) loss	960K	59.5%
Applicant attested to being denied Medicaid	286K	17.7%
Tax SEP (available from Mar 15-Apr 30)	152K	9.4%
Moved to a new service area	58K	3.6%
Granted SEP for exceptional circumstance	55K	3.4%
Baby born in household	31K	1.9%
Granted for marriage in household	15K	0.9%
Granted for adoption in household	3K	0.2%
Other SEPs	55K	3.3%
<b>Total</b>	<b>1.6M</b>	<b>100.0%</b>

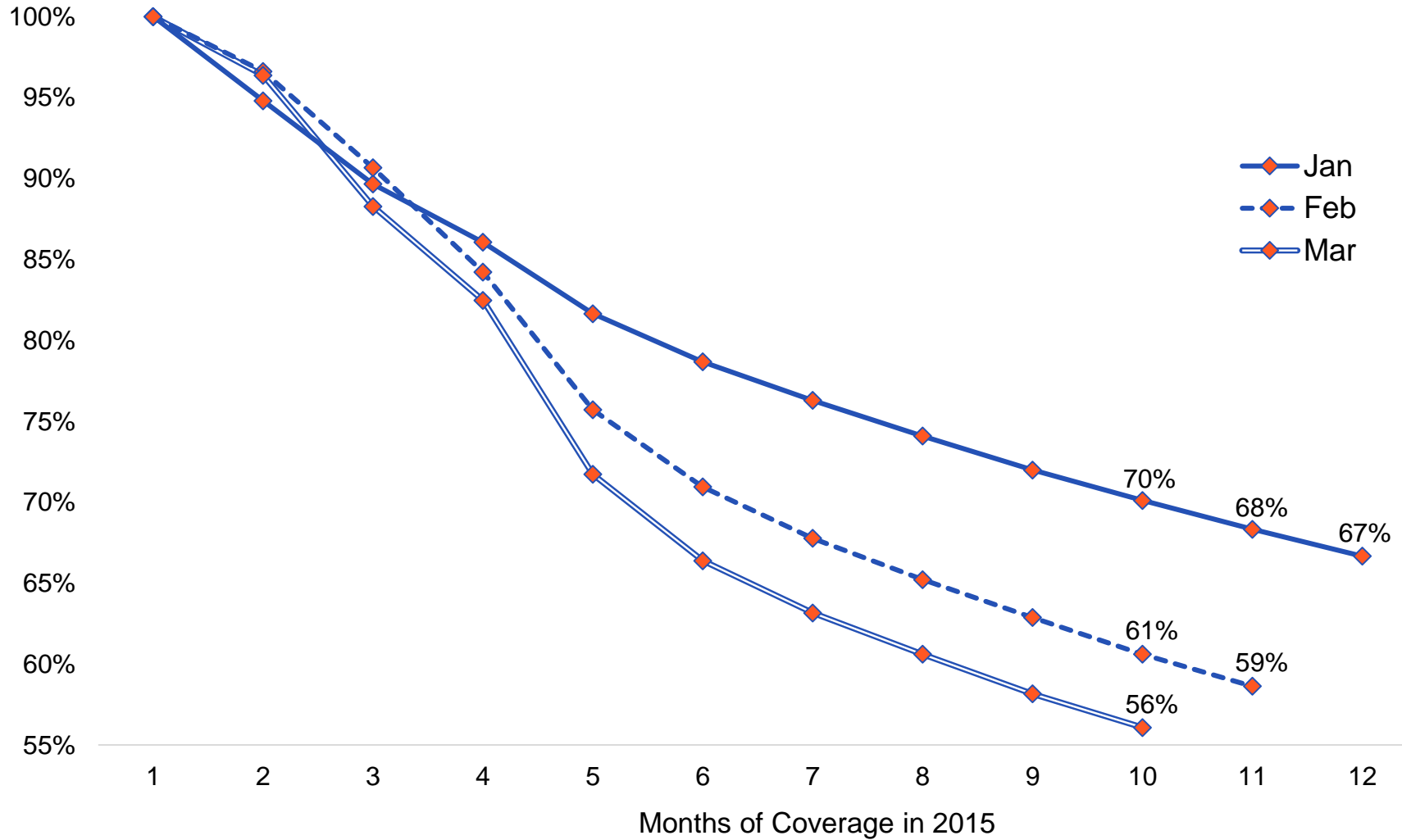
\* SEP Reason Type Code based on the consumer's first plan selection.

# Retention by Coverage Start Date



\* Note: Only includes those with continuous coverage

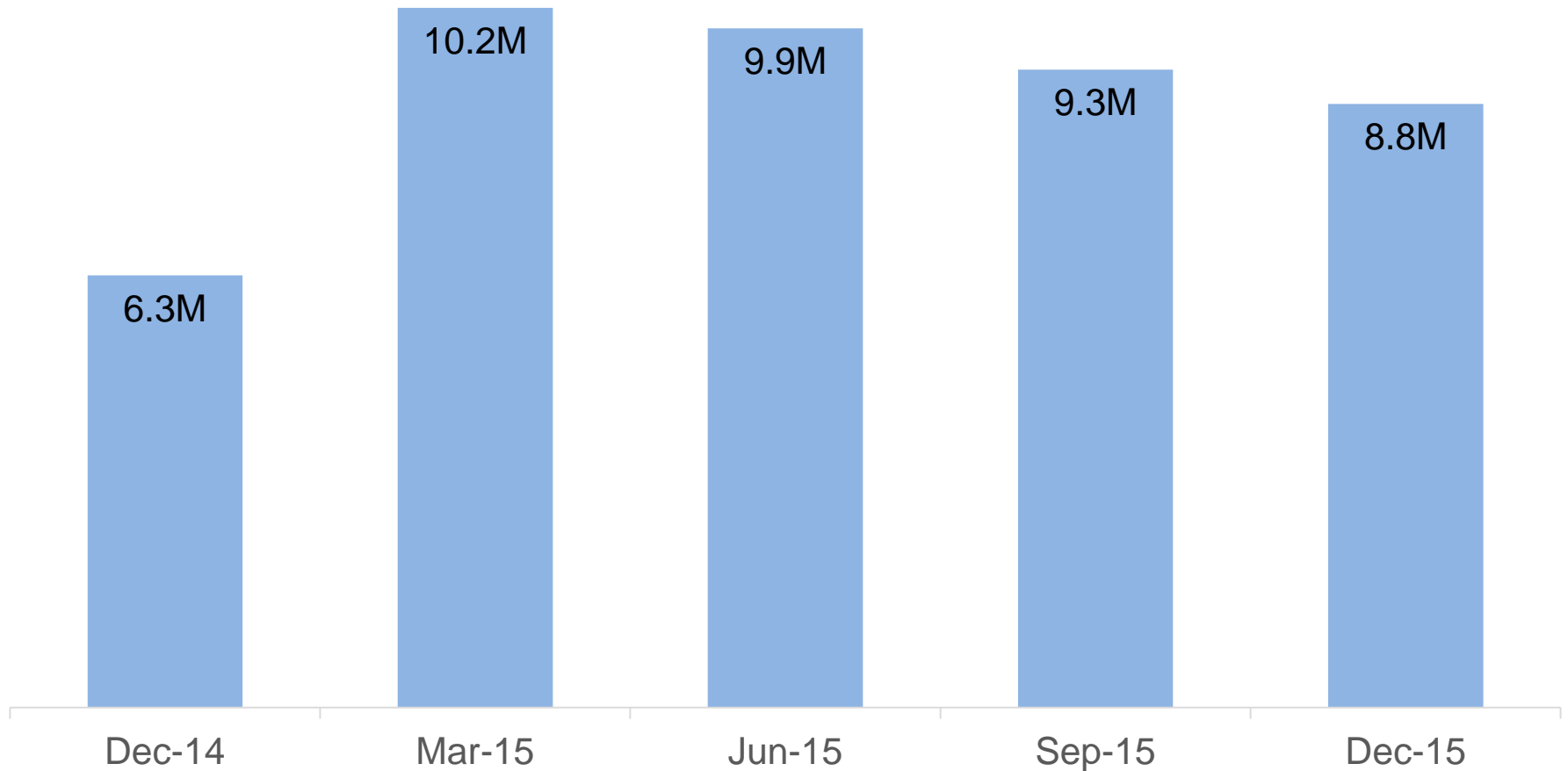
# Later OE Sign-Ups were Less Likely to have Continuous Coverage through December



# Quarterly Effectuated Enrollment Reports

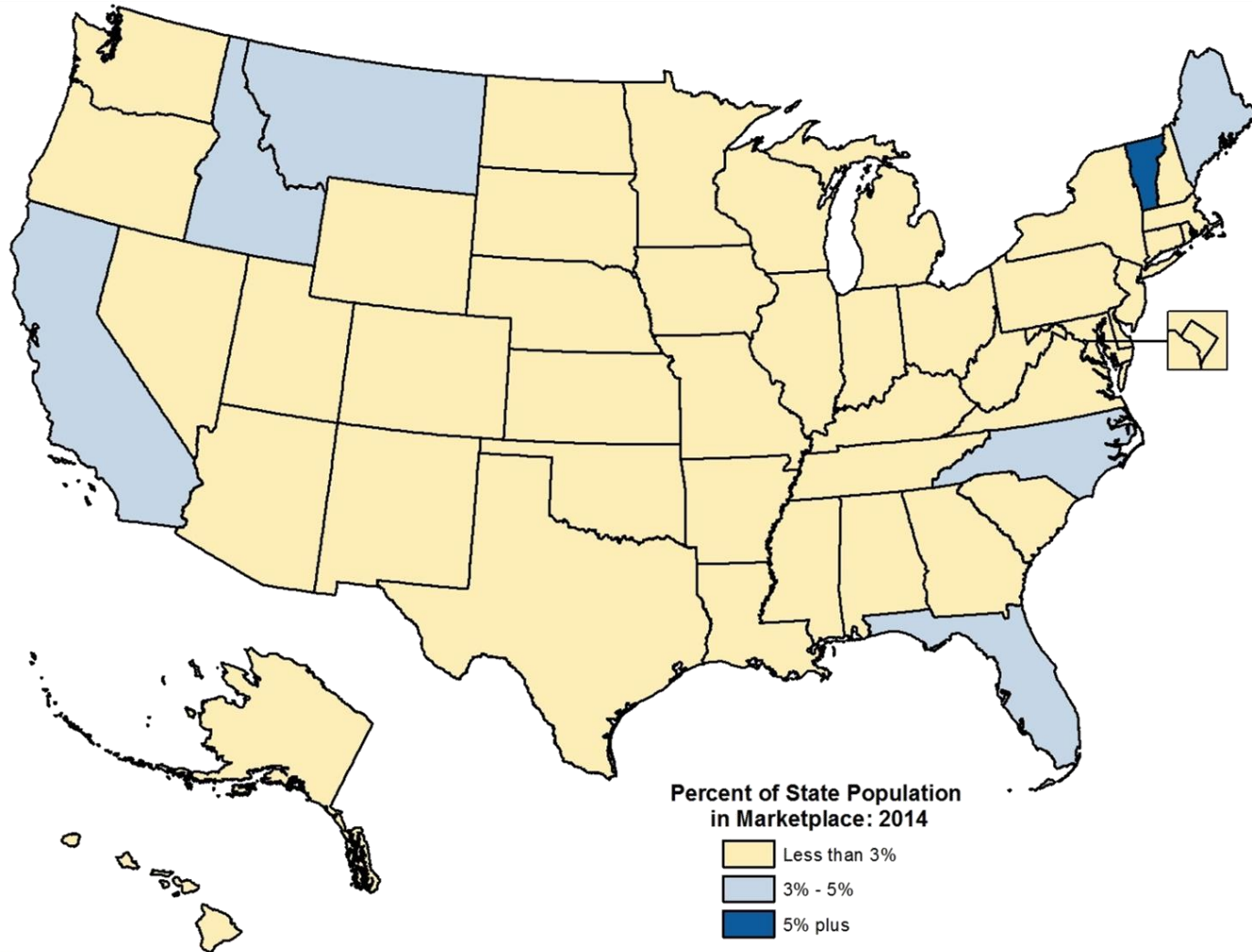
- CMS has released effectuated enrollment reports on a quarterly basis since December 2014.
- The report includes enrollment at a point-in-time for all 50 states and D.C.
  - Includes both states that use HealthCare.gov and those that use their own enrollment and eligibility systems (“FFM” and “SBM” states).
- For this report, effectuated enrollees are individuals who paid their premiums and had an active policy in a given month.

# Marketplace Effectuated Enrollment for SBM and FFM States, December 2014 to December 2015

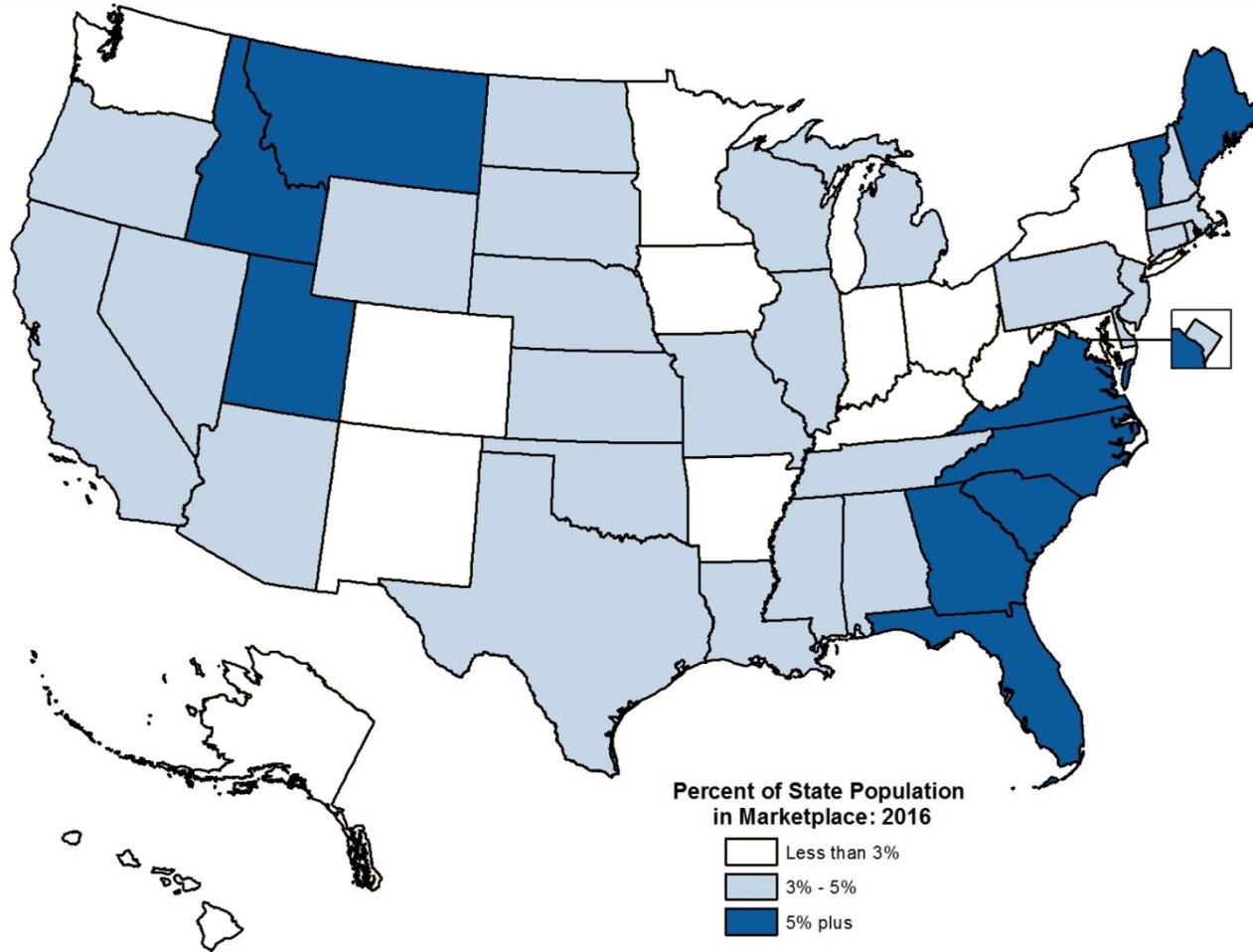




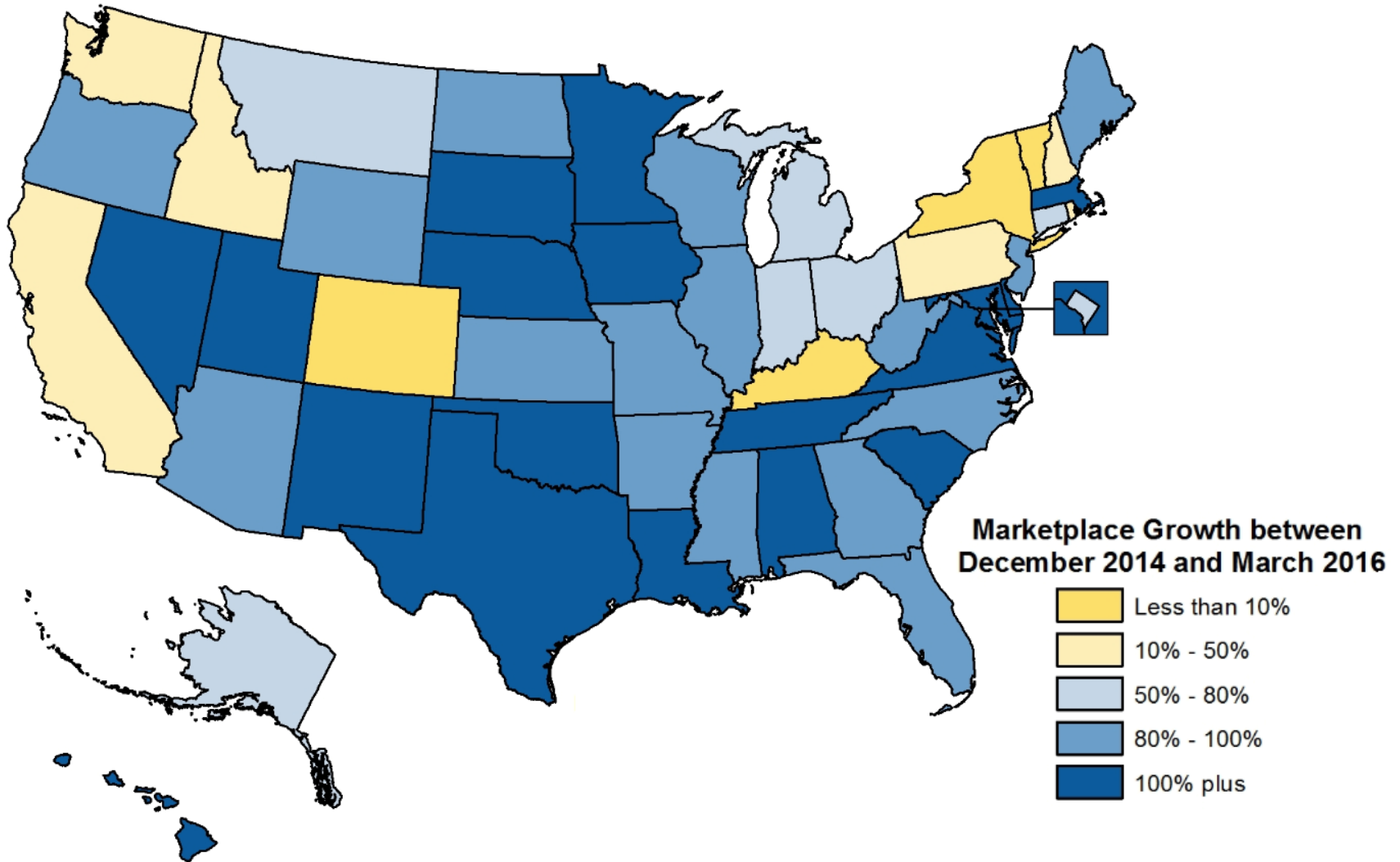
# Marketplace Consumers in December 2014 as a Share of the Population Under 65



# Marketplace Consumers in March 2016 as a Share of the Population Under 65



# Marketplace Consumers: Growth from December 2014 to March 2016



# Appendix A: Retention by Coverage Date (Slide 5)

	January	February	March	April	May	June	July	August	September	October	November	December	Total Consumers
January	5,399,935												5,399,935
February	5,119,076	886,052											6,005,128
March	4,841,417	856,063	1,623,488										7,320,968
April	4,647,189	803,294	1,564,499	184,130									7,199,112
May	4,408,708	746,250	1,433,032	176,116	265,941								7,030,047
June	4,247,985	670,795	1,338,835	163,450	253,904	196,039							6,871,008
July	4,119,609	628,563	1,164,320	152,599	234,250	187,899	149,169						6,636,409
August	4,000,728	600,452	1,077,678	137,579	216,592	173,601	142,854	147,509					6,496,993
September	3,887,404	577,831	1,025,365	128,545	195,972	160,522	133,109	141,324	143,492				6,393,564
October	3,785,931	557,103	983,906	121,686	182,830	147,523	125,069	131,887	138,200	126,128			6,300,263
November	3,689,658	536,978	944,175	115,674	173,132	137,080	114,311	124,126	129,003	121,107	106,534		6,191,778
December	3,599,852	519,513	910,404	110,846	165,416	129,855	107,143	113,995	121,568	112,426	101,753	59,397	6,052,168

\* Note: Only includes those with continuous coverage

# Appendix B: Later OE Sign-Ups were Less Likely to have Continuous Coverage through Dec. (Slide 6)

	<b>January</b>	<b>February</b>	<b>March</b>
January	100%		
February	95%	100%	
March	90%	97%	100%
April	86%	91%	96%
May	82%	84%	88%
June	79%	76%	82%
July	76%	71%	72%
August	74%	68%	66%
September	72%	65%	63%
October	70%	63%	61%
November	68%	61%	58%
December	67%	59%	56%

\* Note: Only includes those with continuous coverage