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Subject: CMS News: Health Insurance Marketplace Open Enrollment Snapshot - Week 9



**Health Insurance Marketplace Open Enrollment Snapshot - Week 9
December 27, 2015 – January 2, 2016**

Since Open Enrollment began on November 1, about 8.6 million consumers signed-up for health coverage through the HealthCare.gov platform or had their coverage automatically renewed. The Week 9 snapshot includes the New Year’s holiday.

“As the holiday season ends and people across the country set goals for a healthier 2016, we’re making sure they understand that there is still time to sign-up for quality and affordable health coverage through the Health Insurance Marketplaces,” said Department of Health and Human Services Secretary Sylvia Burwell. “For coverage starting on February 1, people must sign-up by the January 15 deadline.”

Similar to last year, each week, the Centers for Medicare and Medicaid Services (CMS) will release weekly Open Enrollment snapshots for the HealthCare.gov platform, which is used by the Federally-facilitated Marketplaces and State Partnership Marketplaces, as well as some State-based Marketplaces. These snapshots provide point-in-time estimates of weekly plan selections, call center activity and visits to HealthCare.gov or CuidadoDeSalud.gov. The final number of plan selections associated with enrollment activity to date could fluctuate as plan changes or cancellations occur, such as in response to life changes like starting a new job or getting married. In addition, the weekly snapshot only looks at plan selections and does not include the number of consumers who paid their premiums to effectuate their enrollment.

HHS will produce more detailed reports that look at plan selections across the Federally-facilitated Marketplace and State-based Marketplaces later in the Open Enrollment period.

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

Federal Marketplace Snapshot

Federal Marketplace Snapshot	Week 9 Dec 27 – Jan 2	Cumulative Nov 1 – Jan 2
Plan Selections (net)	83,297	8,608,232
Applications Submitted (Number of Consumers)	197,213	10,813,319
Call Center Volume	677,009	9,566,667

Average Call Center Wait Time	2 minutes 3 seconds	11 minutes 39 seconds
Calls with Spanish Speaking Representative	44,587	555,497
Average Wait for Spanish Speaking Rep	9 seconds	22 seconds
HealthCare.gov Users	1,945,053	19,908,596
CuidadoDeSalud.gov Users	98,208	953,708
Window Shopping HealthCare.gov Users	587,914	7,143,386
Window Shopping CuidadoDeSalud.gov Users	8,639	139,696

HealthCare.gov State-by-State Snapshot

Consumers across the country continued to explore their health insurance options by reaching out to a call center representative at 1-800-318-2596, attending enrollment events in their local communities, or visiting HealthCare.gov or CuidadoDeSalud.gov. Individual plan selections for the states using the HealthCare.gov platform include:

Week 9	Cumulative Nov 1 – Jan 2
Alabama	177,158
Alaska	21,645
Arizona	172,955
Arkansas	65,899
Delaware	26,528
Florida	1,569,551
Georgia	517,715
Hawaii	11,591
Illinois	348,346
Indiana	182,348
Iowa	49,595
Kansas	87,994
Louisiana	189,169
Maine	78,377
Michigan	324,359
Mississippi	95,399
Missouri	258,696
Montana	55,552
Nebraska	79,500
Nevada	76,368
New Hampshire	50,876
New Jersey	260,323
New Mexico	47,649
North Carolina	558,892
North Dakota	19,857
Ohio	225,207
Oklahoma	130,256
Oregon	133,776

Pennsylvania	412,914
South Carolina	199,385
South Dakota	22,967
Tennessee	236,021
Texas	1,108,935
Utah	151,058
Virginia	387,470
West Virginia	34,594
Wisconsin	218,394
Wyoming	20,913

Glossary

Plan Selections: The weekly and cumulative metrics provide a preliminary total of those who have submitted an application and selected a plan. Each week’s plan selections reflect the total number of plan selections for the week and cumulatively from the beginning of Open Enrollment to the end of the reporting period, net of any cancellations from a consumer or cancellations from an insurer during that time.

Because of further automation in communication with issuers, the number of net plan selections reported this year account for issuer-initiated plan cancellations that occur before the end of Open Enrollment for reasons such as non-payment of premiums. This change will result in a larger number of cancellations being accounted for during Open Enrollment than last year. Last year, these cancellations were reflected only in reports on effectuated enrollment after the end of Open Enrollment. As a result, there may also be a smaller difference this year between plan selections at the end of Open Enrollment and subsequent effectuated enrollment, although some difference will remain because plan cancellations related to non-payment of premium will frequently occur after the end of Open Enrollment.

Plan selections will include those consumers who are automatically re-enrolled into their current plan or another plan with similar benefits, which occurs at the end of December.

To have their coverage effectuated, consumers generally need to pay their first month’s health plan premium. This release does not include totals for effectuated enrollments.

Marketplace: Generally, references to the Health Insurance Marketplace in this report refer to 38 states that use the HealthCare.gov platform. The states using the HealthCare.gov platform are Alabama, Alaska, Arizona, Arkansas, Delaware, Florida, Georgia, Hawaii, 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.

HealthCare.gov States: The 38 states that use the HealthCare.gov platform for the 2016 benefit year, including the Federally-facilitated Marketplace, State Partnership Marketplaces and State-based Marketplaces.

Applications Submitted: This includes a consumer who is on a completed and submitted application or who, through the automatic re-enrollment process, which occurs at the end of December, had an application submitted to a Marketplace using the HealthCare.gov platform. If determined eligible for Marketplace coverage, a new consumer still needs to pick a health plan (i.e., plan selection) and pay their premium to get covered (i.e., effectuated enrollment). Because families can submit a single application, this figure tallies the

total number of people on a submitted application (rather than the total number of submitted applications).

Call Center Volume: The total number of calls received by the Federally-facilitated Marketplace call center over the course of the week covered by the snapshot or from the start of Open Enrollment. Calls with Spanish speaking representatives are not included.

Calls with Spanish Speaking Representative: The total number of calls received by the Federally-facilitated Marketplace call center where consumers chose to speak with a Spanish-speaking representative. These calls are not included within the Call Center Volume metric.

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: These user metrics total how many unique users viewed or interacted with [HealthCare.gov](#) or [CuidadodeSalud.gov](#), respectively, 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.

Window Shopping [HealthCare.gov](#) Users or [CuidadoDeSalud.gov](#) Users: These user metrics total how many unique users interacted with the window-shopping tool at [HealthCare.gov](#) or [CuidadoDeSalud.gov](#), respectively, 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.

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