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On December 31, 2015, about 8.8 million consumers had effectuated Health Insurance Marketplace coverage – which means those individuals paid their premiums and had an active policy at the end of December.ⁱ Of the approximately 8.8 million consumers nationwide with effectuated Marketplace enrollments at the end of December 2015, about 84 percent, or about 7.4 million consumers, were receiving an advance payment of the premium tax credit (APTC) to make their premiums more affordable throughout the year. The average APTC for those enrollees who qualified for the financial assistance was \$272 per month.ⁱⁱ

There were 6.3 million consumers with effectuated enrollments at the end of December 2015 through the 37 Federally-Facilitated Marketplaces, including State Partnership Marketplaces and supported State-based Marketplaces that utilize the HealthCare.gov eligibility and enrollment platform (collectively known as HealthCare.gov states) and 2.5 million through the remaining State-based Marketplaces.ⁱⁱⁱ Effectuated enrollment for the 37 states that use HealthCare.gov platform as of September 30, 2015 was 6.7 million, and 2.6 million for the remaining State-based Marketplaces.

“At the end of 2015, about 8.8 million people had health insurance coverage through the Health Insurance Marketplaces, up from 6.3 million the year before, a nearly 40 percent year-over-year increase,” said Kevin Counihan, CEO of the Health Insurance Marketplace. “This rapid progress in expanding access to coverage through the Health Insurance Marketplace is a major reason why the share of Americans with health insurance rose above 90 percent in 2015 for the first time ever.

CMS releases Marketplace state-by-state effectuated enrollment snapshots on a quarterly basis, detailing how many consumers have an effectuated enrollment, how many are benefiting from financial assistance, and the distribution of effectuated enrollment by qualified health plan metal level. Changes in effectuated enrollment are influenced by many factors and vary from quarter to quarter.

The Marketplace effectuated enrollment snapshot provides point-in-time estimates. CMS expects enrollment numbers will change over time as consumers find other coverage or experience changes in life circumstances such as employment status or marriage, which may cause consumers to change, newly enroll in, or terminate their plans.

The following tables are included in the December 2015 Marketplace Effectuated Enrollment Snapshot:

- Table 1:** December 31, 2015 Total Effectuated Enrollment and Financial Assistance by State
- Table 2:** December 31, 2015 Average Advance Payment of Tax Credits by State
- Table 3:** December 31, 2015 Total Effectuated Enrollment Data by Metal Level by State

December 2015: Total Effectuated Enrollment and Financial Assistance

Of the approximately 8.8 million consumers who had effectuated Marketplace enrollments at the end of December 2015, about 84 percent or about 7.4 million consumers were receiving APTC and 56 percent or about 5 million consumers were benefiting from cost sharing reductions (CSRs) to make their coverage more affordable. CSRs are generally available if a consumer’s household income is between 100 percent and 250 percent of the federal poverty level, the consumer is otherwise eligible for APTC, and the individual chooses a health plan from the silver plan category.

The ten states with the highest rate of consumers who received financial assistance through APTC were: Mississippi (95.5%), Florida (92.2%), North Carolina (91.8%), Alabama (90.6%), Louisiana (90.5%), Georgia (90.4%), Arkansas (89.6%), Alaska (89.4%), South Carolina (88.8%) and Maine (88.7%). The states with the lowest rate of consumers who received APTC are: Washington, DC (8.9%), Minnesota (55.0%), Colorado (56.2%), Vermont (64.2%), New Hampshire (64.3%), Utah (64.5%), Kentucky (67.6%), Maryland (71.2%), New York (72.0%) and Oregon (72.3%).

Table 1: December 31, 2015 Total Effectuated Enrollment and Financial Assistance by State

December 31, 2015 Total Effectuated Enrollment and Financial Assistance by State				
State				CSR Enrollment

	Total Enrollment	APTC Enrollment	Percentage of Enrollment with APTC		Percentage of Enrollment with CSR
Total	8,780,545	7,375,489	84.0%	4,955,281	56.4%
Alabama	121,079	109,709	90.6%	87,454	72.2%
Alaska	16,156	14,445	89.4%	8,785	54.4%
Arizona	135,036	101,478	75.1%	73,337	54.3%
Arkansas	49,612	44,459	89.6%	28,549	57.5%
California	1,252,343	1,108,727	88.5%	645,162	51.5%
Colorado*	103,609	58,280	56.2%	27,868	26.9%
Connecticut	84,263	65,195	77.4%	41,616	49.4%
Delaware	20,343	16,791	82.5%	8,852	43.5%
Florida	1,110,652	1,024,043	92.2%	778,807	70.1%
Georgia	347,394	314,131	90.4%	236,597	68.1%
Hawaii	16,238	13,077	80.5%	11,019	67.9%
Idaho	81,867	65,704	80.3%	51,514	62.9%
Illinois	259,104	204,144	78.8%	122,874	47.4%
Indiana	146,673	127,096	86.7%	69,455	47.4%
Iowa	36,085	31,039	86.0%	17,726	49.1%
Kansas	76,491	61,116	79.9%	42,105	55.0%
Kentucky	85,919	58,049	67.6%	31,834	37.1%
Louisiana	117,077	105,897	90.5%	67,344	57.5%
Maine	63,090	55,964	88.7%	36,289	57.5%
Maryland	115,297	82,126	71.2%	58,435	50.7%
Massachusetts	178,465	133,621	74.9%	111,497	62.5%
Michigan	259,834	201,395	77.5%	139,674	53.8%
Minnesota	46,481	25,561	55.0%	6,904	14.9%
Mississippi	60,198	57,518	95.5%	46,147	76.7%
Missouri	188,173	166,591	88.5%	109,499	58.2%
Montana	44,044	36,693	83.3%	22,361	50.8%
Nebraska	59,348	52,603	88.6%	29,585	49.9%
Nevada	53,077	42,943	80.9%	30,277	57.0%
New Hampshire	41,323	26,581	64.3%	14,416	34.9%
New Jersey	181,036	150,475	83.1%	90,297	49.9%
New Mexico	37,452	27,160	72.5%	17,355	46.3%
New York	313,197	225,550	72.0%	148,594	47.4%
North Carolina	401,523	368,789	91.8%	256,475	63.9%
North Dakota	15,847	13,505	85.2%	6,497	41.0%
Ohio	175,404	145,907	83.2%	76,548	43.6%
Oklahoma	95,902	77,942	81.3%	58,286	60.8%
Oregon	91,289	66,026	72.3%	38,371	42.0%
Pennsylvania	347,784	275,300	79.2%	188,555	54.2%
Rhode Island	31,010	25,323	81.7%	18,184	58.6%
South Carolina	147,955	131,364	88.8%	92,544	62.5%
South Dakota	17,898	15,595	87.1%	11,321	63.3%
Tennessee	159,790	135,017	84.5%	100,161	62.7%
Texas	791,306	673,836	85.2%	472,304	59.7%
Utah	117,634	75,868	64.5%	73,597	62.6%

Vermont	29,244	18,764	64.2%	9,341	31.9%
Virginia	285,614	242,126	84.8%	158,754	55.6%
Washington	144,720	113,145	78.2%	62,323	43.1%
Washington, DC	13,907	1,240	8.9%	379	2.7%
West Virginia	27,030	23,196	85.8%	14,368	53.2%
Wisconsin	169,288	149,860	88.5%	96,498	57.0%
Wyoming	16,444	14,525	88.3%	8,547	52.0%

Source: February 2016 CMS

* Validated enrollment data was not available for Colorado's catastrophic plans at the time of publication.

December 2015: Average APTC by State

Consumers with household incomes between 100 percent and 400 percent of the FPL may qualify for APTC, which helps make their coverage more affordable throughout the year by lowering their share of monthly premium costs. Consumers who qualify for APTC may choose how much of the APTC to apply to their premiums each month, up to the maximum amount for which they are eligible.

The overall average APTC Marketplace consumers received was \$272 per month at the end of December 2015. Because the amount of APTC an enrollee may receive depends on household income and the cost of the second lowest cost silver plan available to the enrollee, the average APTC ranged from \$544 per month in Alaska to \$154 per month in Minnesota.

Table 2: December 31, 2015 Average Advance Payment of Tax Credits by State

December 2015 Average Advanced Premium Tax Credit by State (for individuals receiving APTC)	
State	Average APTC per Month (for all APTC enrollees)
National Average	\$272
Alabama	\$273
Alaska	\$544
Arizona	\$167
Arkansas	\$284
California	\$305
Colorado	\$235
Connecticut	\$356
Delaware	\$263
Florida	\$300
Georgia	\$277
Hawaii	\$201
Idaho	\$226
Illinois	\$213
Indiana	\$314
Iowa	\$268
Kansas	\$208
Kentucky	\$222
Louisiana	\$323
Maine	\$332
Maryland	\$221
Massachusetts	\$184
Michigan	\$264
Minnesota	\$154
Mississippi	\$354
Missouri	\$280

Montana	\$228
Nebraska	\$255
Nevada	\$277
New Hampshire	\$250
New Jersey	\$299
New Mexico	\$200
New York	\$231
North Carolina	\$314
North Dakota	\$229
Ohio	\$251
Oklahoma	\$208
Oregon	\$201
Pennsylvania	\$221
Rhode Island	\$247
South Carolina	\$280
South Dakota	\$223
Tennessee	\$224
Texas	\$251
Utah	\$212
Vermont	\$275
Virginia	\$261
Washington	\$262
Washington, DC	\$175
West Virginia	\$315
Wisconsin	\$315
Wyoming	\$442

Source: February 2016 CMS

December 2015: Total Effectuated Enrollment by Metal Level by State

There are generally four “metal levels” of coverage available through the Marketplace, plus catastrophic plans. Plans in each category can be expected to pay different amounts of the total costs of an average person’s care. This takes into account the plans’ deductibles, copayments, coinsurance, and out-of-pocket maximums. The actual percentage a consumer pays in total or per service will depend on the services used during the year.

- **Catastrophic:** The health plan pays less than 60% of the total average cost of care on average, with consumers paying the balance. These plans are only available to people who are under 30 years old at the beginning of the plan year, or those who have a hardship or affordability exemption.
- **Bronze:** The health plan pays 60% on average. Consumer pays about 40%.
- **Silver:** The health plan pays 70% on average. Consumer pays about 30%. Consumers eligible for CSRs can only receive them by enrolling in a silver plan. (Note, American Indians and Alaska Natives can receive CSRs through any metal-level plan.)
- **Gold:** The health plan pays 80% on average. Consumer pays about 20%.
- **Platinum:** The health plan pays 90% on average. Consumer pays about 10%.

Of the approximately 8.8 million consumers with effectuated enrollment in Marketplace plans at the end of December 2015, less than half a percent were enrolled in Catastrophic plans, 20% were enrolled in Bronze plans, 68% enrolled in Silver plans, 7% enrolled in Gold plans, and 4% enrolled in Platinum plans.

Table 3: December 31, 2015 Total Effectuated Enrollment Data by Metal Level by State

December 2015 Total Effectuated Enrollment by Metal Level		
State	Metal Level	Enrollees
National Total	Total	8,780,545
National Total	Catastrophic	42,290

	Bronze	1,788,315
	Silver	5,993,766
	Gold	645,390
	Platinum	310,784
Alabama	Catastrophic	706
	Bronze	8,462
	Silver	100,742
	Gold	6,425
	Platinum	4,744
Alaska	Catastrophic	74
	Bronze	5,708
	Silver	9,656
	Gold	718
Arizona	Catastrophic	970
	Bronze	20,631
	Silver	89,536
	Gold	12,845
	Platinum	11,054
Arkansas	Catastrophic	165
	Bronze	8,511
	Silver	35,409
	Gold	5,527
California	Catastrophic	6,721
	Bronze	306,425
	Silver	811,909
	Gold	68,100
	Platinum	59,188
Colorado	Catastrophic	*
	Bronze	42,555
	Silver	49,289
	Gold	11,214
	Platinum	551
Connecticut	Catastrophic	949
	Bronze	17,938
	Silver	50,311
	Gold	13,937
	Platinum	1,128
Delaware	Catastrophic	82
	Bronze	3,189
	Silver	12,621
	Gold	3,524
	Platinum	927
Florida	Catastrophic	3,158
	Bronze	154,218
	Silver	851,358
	Gold	43,730
	Platinum	58,188

Georgia	Catastrophic	2,200
	Bronze	42,724
	Silver	270,721
	Gold	16,959
	Platinum	14,790
Hawaii	Catastrophic	24
	Bronze	1,982
	Silver	11,937
	Gold	1,091
	Platinum	1,204
Idaho	Catastrophic	268
	Bronze	15,903
	Silver	57,370
	Gold	6,565
	Platinum	1,761
Illinois	Catastrophic	894
	Bronze	64,858
	Silver	157,207
	Gold	33,039
	Platinum	3,106
Indiana	Catastrophic	684
	Bronze	50,147
	Silver	89,136
	Gold	6,617
	Platinum	89
Iowa	Catastrophic	*
	Bronze	10,791
	Silver	21,423
	Gold	3,846
	Platinum	*
Kansas	Catastrophic	513
	Bronze	14,576
	Silver	50,748
	Gold	9,150
	Platinum	1,504
Kentucky	Catastrophic	596
	Bronze	16,520
	Silver	46,565
	Gold	12,266
	Platinum	9,972
Louisiana	Catastrophic	299
	Bronze	25,554
	Silver	76,416
	Gold	7,827
	Platinum	6,981
Maine	Catastrophic	330
	Bronze	12,967

	Silver	46,110
	Gold	3,683
Maryland	Catastrophic	1,549
	Bronze	24,474
	Silver	72,869
	Gold	10,223
	Platinum	6,182
Massachusetts	Catastrophic	998
	Bronze	9,027
	Silver	153,646
	Gold	7,934
	Platinum	6,860
Michigan	Catastrophic	1,605
	Bronze	58,827
	Silver	176,907
	Gold	18,730
	Platinum	3,765
Minnesota	Catastrophic	370
	Bronze	16,218
	Silver	17,985
	Gold	8,403
	Platinum	3,505
Mississippi	Catastrophic	129
	Bronze	6,039
	Silver	49,997
	Gold	1,969
	Platinum	2,064
Missouri	Catastrophic	368
	Bronze	45,761
	Silver	126,204
	Gold	15,072
	Platinum	768
Montana	Catastrophic	336
	Bronze	12,820
	Silver	26,089
	Gold	3,189
	Platinum	1,610
Nebraska	Catastrophic	431
	Bronze	19,877
	Silver	35,234
	Gold	3,690
	Platinum	116
Nevada	Catastrophic	228
	Bronze	10,670
	Silver	36,012
	Gold	3,832
	Platinum	2,335

New Hampshire	Catastrophic	487
	Bronze	14,395
	Silver	21,500
	Gold	4,900
	Platinum	41
New Jersey	Catastrophic	1,190
	Bronze	23,033
	Silver	128,450
	Gold	20,620
	Platinum	7,743
New Mexico	Catastrophic	79
	Bronze	8,633
	Silver	23,137
	Gold	5,459
	Platinum	144
New York	Catastrophic	2,307
	Bronze	54,328
	Silver	186,927
	Gold	30,564
	Platinum	39,071
North Carolina	Catastrophic	1,235
	Bronze	70,571
	Silver	302,456
	Gold	16,131
	Platinum	11,130
North Dakota	Catastrophic	204
	Bronze	3,917
	Silver	7,453
	Gold	4,273
Ohio	Catastrophic	1,893
	Bronze	55,846
	Silver	95,538
	Gold	20,153
	Platinum	1,974
Oklahoma	Catastrophic	275
	Bronze	24,622
	Silver	64,269
	Gold	6,701
	Platinum	35
Oregon	Catastrophic	497
	Bronze	22,519
	Silver	58,815
	Gold	8,620
	Platinum	838
Pennsylvania	Catastrophic	1,199
	Bronze	36,923
	Silver	245,877

	Gold	50,439
	Platinum	13,346
Rhode Island	Catastrophic	143
	Bronze	5,948
	Silver	21,012
	Gold	3,907
	Platinum	*
South Carolina	Catastrophic	*
	Bronze	26,588
	Silver	109,440
	Gold	11,587
	Platinum	*
South Dakota	Catastrophic	171
	Bronze	2,777
	Silver	13,882
	Gold	687
	Platinum	381
Tennessee	Catastrophic	290
	Bronze	33,330
	Silver	116,681
	Gold	6,834
	Platinum	2,655
Texas	Catastrophic	2,251
	Bronze	187,775
	Silver	543,564
	Gold	40,701
	Platinum	17,015
Utah	Catastrophic	414
	Bronze	19,263
	Silver	81,028
	Gold	16,088
	Platinum	841
Vermont	Catastrophic	138
	Bronze	5,686
	Silver	16,671
	Gold	3,083
	Platinum	3,666
Virginia	Catastrophic	2,310
	Bronze	64,656
	Silver	189,009
	Gold	27,183
	Platinum	2,456
Washington	Catastrophic	689
	Bronze	51,856
	Silver	80,467
	Gold	11,106
	Platinum	602
Washington, DC	Catastrophic	448

	Bronze	3,668
	Silver	3,719
	Gold	3,203
	Platinum	2,869
West Virginia	Catastrophic	53
	Bronze	3,598
	Silver	18,805
	Gold	4,574
Wisconsin	Catastrophic	1,022
	Bronze	36,823
	Silver	120,560
	Gold	7,671
	Platinum	3,212
Wyoming	Catastrophic	38
	Bronze	4,188
	Silver	11,099
	Gold	801
	Platinum	318

Source: February 2016 CMS

*Validated enrollment data was not available for Colorado's catastrophic plans at the time of publication.

**Data needed to be suppressed for Iowa and South Carolina catastrophic and platinum plans due to small totals.

2015 Data Matching

In operating the Marketplaces, we are committed to providing access to coverage and financial assistance to individuals and families who are eligible while maintaining strong program integrity. Throughout 2014 and into 2015, the Marketplaces have worked to resolve consumers' data matching issues, including for those individuals whose citizenship, immigration status, or household income application information did not match information in our trusted data sources. In 2014, the Marketplace extended the deadline for consumers to submit documentation verifying the information in their applications and conducted an extensive outreach campaign in coordination with local assisters, stakeholders, and insurance companies to contact consumers with data matching issues.

In 2015, the Marketplaces moved to regular monthly action for consumers with unresolved data matching issues who have not provided adequate documentation within 95 days for citizenship or immigration status data matching issues and within 90 days for household income inconsistencies. Consumers who do not submit sufficient documentation to resolve their annual household income data matching issue will have a recalculation of their APTC and/or CSRs based on available tax data. Individuals who have not provided the necessary documentation for their citizenship or immigration status will have their enrollment through the Marketplace terminated. Those individuals whose enrollment through the Marketplace was terminated because of citizenship or immigration status data matching issues are not included in effectuated enrollment totals.

During the time period from October 1, 2015 to December 31, 2015, enrollment in coverage through the Federally-facilitated Marketplaces was terminated for about 30,000 consumers with citizenship or immigration status data matching issues who failed to produce sufficient documentation of their citizenship or immigration status. During the same time period, about 57,000 households with annual household income inconsistencies had their APTC and/or CSRs for 2015 coverage adjusted. In total during 2015, coverage was terminated for about 500,000 consumers with citizenship or immigration data matching issues and APTC and/or CSRs were adjusted for 1.2 million consumers. Data matching issues often impact effectuated enrollment with a lag, because consumers who stop paying premiums after an APTC adjustment have a grace period before their coverage is ended.

If a consumer believes he or she has the appropriate documentation but his or her enrollment through the Marketplace was terminated based on a citizenship/immigration status data matching issue, the individual is able to submit his or her documentation to the Marketplace to resolve the data matching issue and regain enrollment through the Marketplace through a Special Enrollment Period.

¹ This snapshot does not include effectuated plan selections from the most recent open enrollment period. Individuals effectuate their enrollment by paying their first month's premium. This snapshot measures individuals who effectuated their enrollment and have an active policy on the date of the snapshot; it does not measure the rate at which consumers pay their first month's premium. Active policies include those who have paid for the current month and individuals who may be in a grace period for non-payment. Grace periods can vary by state and issuer. For those individuals receiving APTC, issuers are required to give enrollees a three month grace period. 45 CFR §§ 155.430 and 156.270.

ii This data is reported by insurance companies with plans in the Health Insurance Marketplaces as part of the interim payment process. Issuers report total effectuated enrollment counts, and the estimated APTC amounts owed to the issuer for those effectuated enrollments. After CMS validates these amounts, issuers are paid monthly based on these estimates. Each month, issuers are permitted to restate prior months' enrollment and payment data to reflect enrollee cancellations, terminations, or other fluctuations in enrollment. The data in this snapshot represents issuer estimates of individuals with effectuated enrollment for December 2015 as of February 2016 interim payment process data submission.

iii For 2015, there are 37 HealthCare.gov states; including, Alabama, Alaska, Arizona, Arkansas, Delaware, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Louisiana, Maine, Michigan, Mississippi, Missouri, Montana, Nebraska, New Hampshire, New Jersey, New Mexico, Nevada, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, West Virginia, Wisconsin, and Wyoming. New Mexico, Nevada, and Oregon are State-based Marketplaces using the HealthCare.gov platform for 2015. Thirteen states – California, Colorado, Connecticut, Hawaii, Idaho, Kentucky, Maryland, Massachusetts, Minnesota, New York, Rhode Island, Vermont and Washington – plus the District of Columbia – have their own State-based Marketplaces and are using their own technology platform for 2015.



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