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## Health Insurance Marketplace Open Enrollment Snapshot - Week 13

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### Health Insurance Marketplace Open Enrollment Snapshot - Week 13 January 24, 2016 – February 1, 2016

On January 31, Open Enrollment for 2016 coverage ended, with about 12.7 million plan selections through the Health Insurance Marketplaces. Of the 12.7 million consumers enrolling in Marketplace coverage, over 9.6 million came through the HealthCare.gov platform and 3.1 million selected a plan through State-based Marketplaces. It is also worth noting that nearly 400,000 people signed up for New York's new Basic Health Program, along with about 33,000 people who signed up for Minnesota's Basic Health Program, during this Open Enrollment. Basic Health Programs are state based programs supported by the Affordable Care Act that provide health insurance coverage to low income individuals who would generally otherwise be eligible for qualified health plans. In fact, about 300,000 of the New York Basic Health Program enrollees for 2016 are people who enrolled in Marketplace coverage for 2015 and were included in last year's Marketplace total plan selections.

The Week 13 Open Enrollment Snapshot extends through 11:59pm EST on Monday, February 1, instead of through the January 31 deadline, to better capture consumers who may have been in line. This is the final snapshot for 2016 Open Enrollment.

"Open Enrollment for 2016 is over and we are happy to report it was a success," said U.S. Department of Health and Human Services Secretary Sylvia Burwell. "The Health Insurance Marketplace is changing people's lives for the better. Across the country, about 12.7 million Americans selected affordable, quality health plans for 2016 coverage, exceeding our goals. That includes over 4 million new consumers in the HealthCare.gov states who signed-up for coverage this year. The Marketplace is growing and getting stronger and the ACA has become a crucial part of healthcare in America."

Of the 9.6 million consumers who got coverage through the HealthCare.gov platform, about 4.0 million are new consumers, which means about 42 percent of all plan selections were from new consumers. This does not include other new plan selections from State-based Marketplaces which will increase the total number of new consumers for 2016. In addition to the 4 million new HealthCare.gov consumers, about 3.9 million were returning Marketplace consumers who actively selected a plan and about 1.7 million were automatically enrolled by the Marketplace.

It is important to keep in mind that, because of improvements we made to further automate transactions with insurers, this year's plan selection totals take into account any consumer initiated or insurer initiated cancellations that occurred during Open Enrollment. Last year's totals only accounted for consumer-initiated cancellations, which means that this year's totals have accounted for a larger number of cancellations during, rather than after, Open Enrollment. Because of these changes, there will likely be a smaller difference this year between plan selection totals at the end of Open Enrollment and subsequent effectuated enrollment snapshots.

The weekly Open Enrollment snapshots provide point-in-time estimates of weekly plan selections, call center activity and visits to [HealthCare.gov](http://HealthCare.gov) or [CuidadoDeSalud.gov](http://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.

A more detailed report that looks at plan selections across all states for the entire Open Enrollment period will be released by HHS at a later time.

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

#### Federal Marketplace Snapshot

Federal Marketplace Snapshot	Week 13 Jan 24 – Feb 1	Cumulative Nov 1 – Feb 1
Plan Selections (net)	686,708	9,625,982
Applications Submitted (Number of Consumers)	*	*
Call Center Volume	2,115,411	14,569,745
Average Call Center Wait Time	14 minutes 50 seconds	10 minutes 31 seconds
Calls with Spanish Speaking Representative	164,364	938,952
Average Wait for Spanish Speaking Rep	54 seconds	26 seconds

HealthCare.gov Users	5,357,482	29,422,294
CuidadoDeSalud.gov Users	276,415	1,706,154
Window Shopping HealthCare.gov Users	1,305,998	9,642,929
Window Shopping CuidadoDeSalud.gov Users	27,914	189,953

\* Applications submitted could not be validated this week.

#### 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 (12%), Texas (11%) and Hawaii (10%). [Those states with the largest rate of growth increase between OE3 and OE2 are Oregon (31%), Utah (25%), Iowa (22%), South Dakota (22%) and Nevada (20%).]

Individual plan selections for the states using the HealthCare.gov platform include:

Week 13	Cumulative Plan Selections Nov 1 – Feb 1
Alabama	195,055
Alaska	23,029
Arizona	203,066
Arkansas	73,648
Delaware	28,256
Florida	1,742,819
Georgia	587,845
Hawaii	14,564
Illinois	388,179
Indiana	196,242
Iowa	55,089
Kansas	101,555
Louisiana	214,148
Maine	84,059
Michigan	345,813
Mississippi	108,672
Missouri	290,201
Montana	58,114
Nebraska	87,835
Nevada	88,145
New Hampshire	55,183
New Jersey	288,573
New Mexico	54,865
North Carolina	613,487
North Dakota	21,604
Ohio	243,715
Oklahoma	145,329
Oregon	147,109
Pennsylvania	439,238
South Carolina	231,849
South Dakota	25,999
Tennessee	268,867
Texas	1,306,208
Utah	175,637
Virginia	421,897
West Virginia	37,284
Wisconsin	239,034
Wyoming	23,770

#### HealthCare.gov Local Market Snapshot

The Week 13 snapshot includes a look at plan section by Designated Market Areas (DMAs) which are local media markets. These data provides another level of detail to better understand total plan selections within local communities. Some DMAs include one or more counties in a state that is not using the HealthCare.gov platform in 2016. Plan selections for those DMAs 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 DMA. In addition, some DMAs cross into multiple states that use the HealthCare.gov platform and those totals are cumulative for all HealthCare.gov states in that DMA. Because some communities do not fall into a DMA, cumulative plan selections for local markets will not total to the national cumulative plan selection number.

The ten markets showing the fastest rate of growth between Week 12 and Week 13 include Yuma, Arizona (21 percent), Corpus Christi, Texas (17 percent), Harlingen, Texas (16 percent), Laredo, Texas (16 percent), El Paso,

Texas (14 percent), Odessa-Midland, Texas (14 percent), San Antonio, Texas (14 percent), Abilene-Sweetwater, Texas (13 percent), Las Vegas, Nevada (13 percent) and Lubbock, Texas (12 percent). Eight of the ten markets showing the strongest growth are in Texas.

Local Markets in HealthCare.gov States	State	Cumulative Plan Selections Nov 1 – Feb 1
Abilene-Sweetwater	Texas	11,221
Albany	Georgia	17,339
Albuquerque-Santa Fe	New Mexico	46,836
Alexandria	Louisiana	10,025
Alpena	Michigan	2,065
Amarillo	Texas	15,668
Anchorage	Alaska	14,968
Atlanta	Georgia	443,720
Augusta	Georgia	33,718
Austin	Texas	125,926
Bangor	Maine	23,685
Baton Rouge	Louisiana	45,424
Beaumont-Port Arthur	Texas	15,602
Bend	Oregon	10,828
Billings	Montana	16,710
Biloxi-Gulfport	Mississippi	10,301
Birmingham (Ann and Tusc)	Alabama	77,782
Bluefield-Beckley-Oak Hill	West Virginia	7,891
Boise	Idaho	914
Boston (Manchester)	Massachusetts	44,126
Buffalo	New York	1,334
Burlington-Plattsburgh	Vermont	5,205
Butte-Bozeman	Montana	9,732
Casper-Riverton	Wyoming	5,315
Cedar Rapids-Wtrio-IWC & Dub	Iowa	16,818
Champaign & Sprngfld-Decatur	Illinois	25,196
Charleston	South Carolina	47,833
Charleston-Huntington	West Virginia	17,033
Charlotte	North Carolina	208,622
Charlottesville	Virginia	16,335
Chattanooga	Tennessee	40,178
Cheyenne-Scottsbluf	Wyoming	6,756
Chicago, IL	Illinois	310,523
Cincinnati, OH	Ohio	49,299
Clarksburg-Weston	West Virginia	6,267
Cleveland-Akron (Canton)	Ohio	86,600
Columbia	South Carolina	45,680
Columbia-Jefferson City	Missouri	22,811
Columbus	Georgia	20,961
Columbus	Ohio	48,427
Columbus-Tupelo-West Point	Mississippi	14,601
Corpus Christi	Texas	21,870
Dallas-Ft. Worth	Texas	382,669
Davenport-R. Island-Moline	Iowa/Illinois	17,966
Dayton	Ohio	23,774
Denver	Colorado	7,399
Des Moines-Ames	Iowa	20,275
Detroit	Michigan	180,516
Dothan	Alabama	9,778
Duluth-Superior	Minnesota	6,766
El Paso (Las Cruces)	Texas	69,591
Elmira (Corning)	New York	1,263
Erie	Pennsylvania	9,356
Eugene	Oregon	20,509
Evansville	Indiana	14,592
Fairbanks	Alaska	2,775
Fargo-Valley City	North Dakota	11,275
Flint-Saginaw-Bay City	Michigan	31,274
Ft. Myers-Naples	Florida	92,695
Ft. Smith-Fay-Sprngdl-Rgrs	Arkansas	23,796
Ft. Wayne	Indiana	22,630

Gainesville	Florida	20,355
Glendive	Montana	549
Grand Rapids-Kalmzoo-B.Crk	Michigan	69,942
Great Falls	Montana	8,046
Green Bay-Appleton	Wisconsin	52,161
Greensboro-H.Point-W.Salem	North Carolina	109,342
Greenville-N.Bern-Washngtn	North Carolina	44,373
Greenvil-Spart-Ashevil-And	North Carolina	119,731
Greenwood-Greenville	Mississippi	7,710
Hariingen-Wslco-Brnsvl-Mca	Texas	60,652
Harrisburg-Lncstr-Leb-York	Pennsylvania	63,932
Harrisonburg	Virginia	12,457
Hattiesburg-Laurel	Mississippi	11,843
Helena	Montana	2,710
Honolulu	Hawaii	14,564
Houston	Texas	346,822
Huntsville-Decatur	Alabama	39,020
Idaho Falls-Pocatello	Idaho	2,812
Indianapolis	Indiana	90,546
Jackson	Mississippi	42,066
Jackson	Tennessee	11,935
Jacksonville	Florida	104,838
Johnstown-Altoona	Pennsylvania	20,218
Jonesboro	Arkansas	5,980
Joplin-Pittsburg	Missouri	16,230
Juneau	Alaska	3,122
Kansas City	Kansas/Missouri	110,572
Knoxville	Tennessee	53,456
La Crosse-Eau Claire	Wisconsin	24,288
Lafayette	Indiana	3,327
Lafayette	Louisiana	26,848
Lake Charles	Louisiana	7,231
Lansing	Michigan	15,305
Laredo	Texas	16,338
Las Vegas	Nevada	62,697
Lima	Ohio	1,694
Lincoln & Hastings-Krny	Nebraska	38,945
Little Rock-Pine Bluff	Arkansas	35,806
Louisville	Kentucky	8,897
Lubbock	Texas	14,341
Macon	Georgia	24,095
Madison	Wisconsin	35,442
Marquette	Michigan	9,763
Medford-Klamath Falls	Oregon	14,768
Memphis	Tennessee	66,838
Meridian	Mississippi	4,400
Miami-Ft. Lauderdale	Florida	643,911
Milwaukee	Wisconsin	89,480
Minneapolis-St. Paul	Minnesota	11,446
Minot-Bismarck-Dickinson	North Dakota	12,100
Missoula	Montana	20,439
Mobile-Pensacola (Ft Walt)	Alabama	67,056
Monroe-El Dorado	Louisiana/Arkansas	22,114
Montgomery-Selma	Alabama	20,585
Myrtle Beach-Florence	Florida	42,224
Nashville	Tennessee	105,784
New Orleans	Louisiana	88,052
New York	New York	228,538
Norfolk-Portsmth-Newpt News	Virginia	84,623
North Platte	Nebraska	1,757
Odessa-Midland	Texas	13,796
Oklahoma City	Oklahoma	73,593
Omaha	Nebraska	39,699
Orlando-Daytona Bch-Melbrn	Florida	329,684
Ottumwa-Kirksville	Missouri	3,847
Paducah-Cape Girard-Harsbg	Illinois/Kentucky/Missouri	22,324

Panama City	Florida	22,595
Parkersburg	West Virginia	3,061
Peoria-Bloomington	Illinois	14,097
Philadelphia	Pennsylvania	291,175
Phoenix (Prescott)	Arizona	144,196
Pittsburgh	Pennsylvania	83,157
Portland, OR	Oregon	96,271
Portland-Auburn	Maine	61,519
Presque Isle	Maine	4,297
Quincy-Hannibal-Keokuk	Illinois/Missouri/Iowa	7,770
Raleigh-Durham (Fayetteville)	North Carolina	165,645
Rapid City	South Dakota	8,101
Reno	Nevada	23,683
Richmond-Petersburg	Virginia	80,503
Roanoke-Lynchburg	Virginia	51,408
Rochester-Mason City-Austin	Minnesota/Iowa	1,415
Rockford	Illinois	13,536
Salisbury	Maryland	7,189
Salt Lake City	Utah	176,093
San Angelo	Texas	5,057
San Antonio	Texas	120,351
Savannah	Georgia	48,549
Sherman-Ada	Texas	9,971
Shreveport	Louisiana	37,864
Sioux City	Iowa	10,616
Sioux Falls(Mitchell)	South Dakota	19,316
South Bend-Elkhart	Indiana	25,125
Spokane	Washington	1,318
Springfield	Missouri	56,449
St. Joseph	Missouri	3,954
St. Louis	Missouri	134,934
Tallahassee-Thomasville	Florida	28,131
Tampa-St. Pete (Sarasota)	Florida	284,753
Terre Haute	Indiana	10,091
Toledo	Ohio	19,187
Topeka	Kansas	12,677
Traverse City-Cadillac	Michigan	26,304
Tri-Cities	Tennessee	26,400
Tucson (Sierra Vista)	Arizona	34,382
Tulsa	Oklahoma	50,147
Tyler-Longview(Lfkn&Ncgd)	Texas	25,115
Victoria	Texas	2,383
Waco-Temple-Bryan	Texas	28,627
Washington, DC (Hagerstown)		177,615
Wausau-Rhineland	Wisconsin	21,172
West Palm Beach-Ft. Pierce	Florida	191,899
Wheeling-Steubenville	Ohio	6,663
Wichita Falls & Lawton	Texas	11,167
Wichita-Hutchinson Plus	Kansas	39,120
Wilkes Barre-Scranton	Pennsylvania	47,943
Wilmington	Delaware	33,829
Yakima-Pasco-RchInd-Knnwck	Oregon	1,853
Youngstown	Ohio	13,826
Yuma-El Centro	Arizona	4,467
Zanesville	Ohio	1,338

### 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 insurers, the number of net plan selections reported this year account for insurer-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 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.

**Basic Health Program:** Under the Affordable Care Act, the Basic Health Program is a tool states can choose to use that provides alternative coverage to people with incomes below 200 percent of the federal poverty level, who would otherwise be eligible to buy Qualified Health Plans through their Marketplaces. Plans selected under the Basic Health Program are very similar to Marketplace coverage. It is health insurance that is bought through a state Marketplace, contains all ten categories of essential health benefits, and provides financial assistance to consumers.

**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.

**Local Markets:** Cumulative plan selections for local markets are based on Designated Market Areas (DMAs) which are media markets. Some DMAs include one or more counties in a state that is not using the HealthCare.gov platform in 2016. Plan selections for those DMAs 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 DMA.

**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](http://HealthCare.gov) or [CuidadodeSalud.gov](http://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](http://HealthCare.gov) or [CuidadoDeSalud.gov](http://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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