



FACT SHEET

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June 30, 2015 Effectuated Enrollment Snapshot

On June 30, 2015, about 9.9 million consumers had effectuated Health Insurance Marketplace coverage – which means those individuals paid their premiums and had an active policy at the end of June.¹ These numbers are consistent with HHS’s effectuated enrollment target of 9.1 million for the end of 2015.

Of the approximately 9.9 million consumers nationwide with effectuated Marketplace enrollments at the end of June 2015, about 84 percent, or more than 8.3 million consumers, were receiving an advanced 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 \$270 per month.²

There were 7.2 million consumers with effectuated enrollments at the end of June 2015 through the 37 Federally-Facilitated Marketplaces (including State Partnership Marketplaces) and supported State-based Marketplaces (collectively known as HealthCare.gov states) and 2.7 million through the remaining State-based Marketplaces.³

“Consumers from coast-to-coast are continuing to show how important health coverage is to their families,” said HHS Secretary Sylvia Burwell. “Millions of Americans are benefiting from the peace of mind that comes with having quality coverage at a price they can afford as they access coverage through the Affordable Care Act’s Marketplace.”

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 APTC and/or cost-sharing reductions (CSR), and the distribution of effectuated enrollment by qualified health plan metal level. The first Marketplace enrollment snapshot for 2015 was [released on June 2](#) and covered effectuated enrollment through March 31, showing that 10.2

million consumers had effectuated coverage. Today's snapshot also provides an update through June 30 on the number of individuals with citizenship, immigration status, or household income data matching issues.

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.⁴

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

Table 1: June 30, 2015 Total Effectuated Enrollment and Financial Assistance by State

Table 2: June 30, 2015 Average Advance Payment of Tax Credits by State

Table 3: June 30, 2015 Total Effectuated Enrollment Data by Metal Level by State

June 2015: Total Effectuated Enrollment and Financial Assistance

Of the approximately 9.9 million consumers who had effectuated Marketplace enrollments at the end of June 2015, about 84 percent or about 8.3 million consumers were receiving APTC to make their premiums more affordable.⁵ In addition, 56 percent or about 5.6 million consumers were benefiting from CSRs to lower the amount they pay out-of-pocket for deductibles, coinsurance, and copayments. This financial assistance generally is 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 (95.4%), Wyoming (92.2%), North Carolina (91.6%), Florida (91.3%), Alabama (90.9%), Louisiana (90.7%), Georgia (90.0%), Arkansas (90.0%), Wisconsin (89.6%), and Alaska (88.8%). The states with the lowest rate of consumers who received APTC are: District of Columbia (10.2%), Minnesota (54.8%), Colorado (55.3%), Hawaii (61.4%), New Hampshire (62.8%), Vermont (64.2%), Utah (65.6%), Kentucky (69.8%), Maryland (70.7%), and New York (71.4%).

Nine of the ten states with the highest rate of consumers receiving financial assistance (all but Arkansas) had not expanded Medicaid programs under the Affordable Care Act as of June 30.⁶ As such, residents in those states with household incomes from 100 to 133 percent of the federal poverty level who are otherwise eligible can qualify for coverage through the Marketplace with tax credits. In states that do not decide to expand Medicaid, [APTC eligibility ranges from 100 percent to 400 percent](#) of the federal poverty level.

Table 1: June 30, 2015 Total Effectuated Enrollment and Financial Assistance by State

June 30, 2015					
Total Effectuated Enrollment and Financial Assistance by State					
State	Total Enrollment	APTC Enrollment	Percentage of Enrollment with APTC	CSR Enrollment	Percentage of Enrollment with CSR
National Total	9,949,079	8,329,966	83.7%	5,572,833	56.0%
AK	19,380	17,207	88.8%	10,331	53.3%
AL	141,361	128,432	90.9%	102,696	72.6%
AR	51,436	46,299	90.0%	29,395	57.1%
AZ	154,121	117,514	76.2%	83,165	54.0%
CA	1,393,567	1,227,770	88.1%	715,158	51.3%
CO*	122,976	68,027	55.3%	33,042	26.9%
CT	92,213	71,937	78.0%	37,841	41.0%
DC	14,637	1,493	10.2%	399	2.7%
DE	23,163	19,373	83.6%	10,267	44.3%
FL	1,314,890	1,200,960	91.3%	909,344	69.2%
GA	417,890	376,138	90.0%	280,163	67.0%
HI	8,802	5,404	61.4%	3,165	36.0%
IA	39,347	33,627	85.5%	19,262	49.0%
ID	85,981	70,179	81.6%	54,198	63.0%
IL	297,406	231,310	77.8%	138,487	46.6%
IN	167,261	146,160	87.4%	79,964	47.8%
KS	84,872	67,733	79.8%	46,897	55.3%
KY	88,904	62,048	69.8%	33,915	38.1%
LA	141,740	128,524	90.7%	82,070	57.9%
MA	156,448	114,240	73.0%	92,973	59.4%
MD	120,517	85,225	70.7%	60,200	50.0%
ME	66,628	59,027	88.6%	38,298	57.5%
MI	288,751	224,354	77.7%	156,423	54.2%
MN	49,066	26,874	54.8%	7,432	15.1%
MO	212,256	188,352	88.7%	122,573	57.7%
MS	73,223	69,825	95.4%	56,710	77.4%
MT	48,591	40,231	82.8%	24,731	50.9%
NC	459,714	421,307	91.6%	294,130	64.0%
ND	16,651	14,244	85.5%	7,021	42.2%

NE	63,776	56,192	88.1%	31,884	50.0%
NH	44,727	28,068	62.8%	15,865	35.5%
NJ	194,194	161,255	83.0%	98,463	50.7%
NM	44,307	32,341	73.0%	20,684	46.7%
NV	60,879	49,734	81.7%	34,258	56.3%
NY	370,058	264,156	71.4%	175,524	47.4%
OH	188,223	157,976	83.9%	80,964	43.0%
OK	108,614	86,904	80.0%	64,830	59.7%
OR	102,912	77,153	75.0%	45,318	44.0%
PA	397,967	320,162	80.4%	219,923	55.3%
RI	32,451	**	N/A	**	N/A
SC	165,276	146,530	88.7%	103,664	62.7%
SD	18,983	16,618	87.5%	12,138	63.9%
TN	177,453	149,920	84.5%	111,844	63.0%
TX	943,218	804,918	85.3%	557,752	59.1%
UT	126,784	83,155	65.6%	78,763	62.1%
VA	327,026	274,044	83.8%	178,092	54.5%
VT	33,306	21,399	64.2%	10,733	32.2%
WA	164,280	127,760	77.8%	70,185	42.7%
WI	183,682	164,541	89.6%	105,884	57.6%
WV	31,106	26,673	85.7%	16,472	53.0%
WY	18,065	16,653	92.2%	9,343	51.7%

Source: August 2015 CMS

** Validated enrollment data was not available for Colorado at the time of publication, so this snapshot includes the same data as the March report.*

***Validated APTC and CSR enrollment data for Rhode Island was not available at the time of publication. We will update this report with validated data as soon as it is available.*

June 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 \$270 per month at the end of June 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 \$534 per month in Alaska to \$159 per month in Arizona. Of the 7.0 million

consumers in the 34 states with Federally-facilitated Marketplaces, nearly 6.0 million or 86 percent received APTC which averaged \$271.

Table 2: June 30, 2015 Average Advance Payment of Tax Credits by State

June 30, 2015 Average Advance Payment of Tax Credits by State (for individuals receiving APTC)	
State	Average APTC per Month (for all APTC enrollees)
National Average	\$270
AK	\$534
AL	\$268
AR	\$283
AZ	\$159
CA	\$302
CO*	\$231
CT	\$359
DC	\$181
DE	\$260
FL	\$296
GA	\$274
HI	\$195
IA	\$267
ID	\$227
IL	\$212
IN	\$315
KS	\$210
KY	\$223
LA	\$322
MA	\$188
MD	\$221
ME	\$341
MI	\$269
MN	\$160
MO	\$278
MS	\$350
MT	\$230

NC	\$315
ND	\$231
NE	\$257
NH	\$264
NJ	\$309
NM	\$196
NV	\$270
NY	\$226
OH	\$251
OK	\$207
OR	\$196
PA	\$220
RI	**
SC	\$280
SD	\$224
TN	\$221
TX	\$244
UT	\$209
VA	\$257
VT	\$276
WA	\$260
WI	\$312
WV	\$310
WY	\$424

Source: August 2015 CMS

** Validated enrollment data was not available for Colorado at the time of publication, so this snapshot includes the same data as the March report.*

***Validated APTC and CSR enrollment data for Rhode Island was not available at the time of publication. We will update this report with validated data as soon as it is available.*

June 2015: Total Effectuated Enrollment by Metal Level

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 9.9 million consumers with effectuated enrollment in Marketplace plans at the end of June 2015, 1% were enrolled in Catastrophic plans, 21% in Bronze plans, 68% in Silver plans, 7% in Gold plans, and 3% in Platinum plans.

Table 3: June 30, 2015 Total Effectuated Enrollment Data by Metal Level by State

June 30, 2015 Total Effectuated Enrollment by Metal Level by State		
State	Metal Level	Enrollees
Total	N/A	9,949,079
National Total	Catastrophic	63,174
	Bronze	2,096,542
	Silver	6,761,363
	Gold	695,377
	Platinum	332,624
AK	Catastrophic	131
	Bronze	6,771
	Silver	11,613
	Gold	865
AL	Catastrophic	950
	Bronze	10,813
	Silver	117,222
	Gold	7,187
	Platinum	5,189
AR	Catastrophic	288
	Bronze	9,319
	Silver	36,040
	Gold	5,789
	Catastrophic	1,170
	Bronze	24,009

AZ	Silver	102,609
	Gold	14,113
	Platinum	12,220
CA	Catastrophic	9,302
	Bronze	350,225
	Silver	895,657
	Gold	74,067
	Platinum	64,316
CO*	Catastrophic	3,823
	Bronze	49,809
	Silver	56,463
	Gold	12,280
	Platinum	601
CT	Catastrophic	1,294
	Bronze	19,831
	Silver	55,010
	Gold	15,033
	Platinum	1,045
DC	Catastrophic	468
	Bronze	4,050
	Silver	3,905
	Gold	3,273
	Platinum	2,941
DE	Catastrophic	94
	Bronze	3,897
	Silver	14,322
	Gold	3,881
	Platinum	969
FL	Catastrophic	3,884
	Bronze	196,786
	Silver	1,007,527
	Gold	46,139
	Platinum	60,555
GA	Catastrophic	2,955
	Bronze	58,480
	Silver	321,834
	Gold	18,607
	Platinum	16,014
	Catastrophic	32

HI	Bronze	2,267
	Silver	4,108
	Gold	1,149
	Platinum	1,246
IA	Catastrophic	0
	Bronze	12,008
	Silver	23,139
	Gold	4,176
ID	Platinum	24
	Catastrophic	370
	Bronze	16,736
	Silver	60,263
IL	Gold	6,759
	Platinum	1,853
	Catastrophic	1,267
	Bronze	78,430
IN	Silver	178,288
	Gold	36,241
	Platinum	3,180
	Catastrophic	843
KS	Bronze	57,019
	Silver	102,305
	Gold	6,988
	Platinum	106
KY	Catastrophic	651
	Bronze	16,562
	Silver	56,279
	Gold	9,803
LA	Platinum	1,577
	Catastrophic	708
	Bronze	17,417
	Silver	47,303
LA	Gold	12,422
	Platinum	11,054
	Catastrophic	448
	Bronze	32,588
LA	Silver	92,811
	Gold	8,766
	Platinum	7,127

MA	Catastrophic	1,102
	Bronze	9,487
	Silver	131,039
	Gold	8,000
	Platinum	6,820
MD	Catastrophic	1,711
	Bronze	26,739
	Silver	75,348
	Gold	10,652
	Platinum	6,067
ME	Catastrophic	420
	Bronze	13,898
	Silver	48,502
	Gold	3,808
MI	Catastrophic	1,876
	Bronze	66,982
	Silver	195,923
	Gold	20,023
	Platinum	3,947
MN	Catastrophic	409
	Bronze	17,407
	Silver	19,160
	Gold	8,652
	Platinum	3,438
MO	Catastrophic	425
	Bronze	53,684
	Silver	141,362
	Gold	15,989
	Platinum	796
MS	Catastrophic	158
	Bronze	7,200
	Silver	61,347
	Gold	2,186
	Platinum	2,332
MT	Catastrophic	519
	Bronze	14,362
	Silver	28,512
	Gold	3,460
	Platinum	1,738

NC	Catastrophic	3,823
	Bronze	83,701
	Silver	343,721
	Gold	17,063
	Platinum	11,406
ND	Catastrophic	238
	Bronze	4,126
	Silver	7,826
	Gold	4,461
NE	Catastrophic	471
	Bronze	21,346
	Silver	37,926
	Gold	3,872
	Platinum	161
NH	Catastrophic	560
	Bronze	15,619
	Silver	23,344
	Gold	5,154
	Platinum	50
NJ	Catastrophic	1,516
	Bronze	26,513
	Silver	139,322
	Gold	19,880
	Platinum	6,963
NM	Catastrophic	109
	Bronze	10,821
	Silver	27,238
	Gold	6,005
	Platinum	134
NV	Catastrophic	307
	Bronze	12,618
	Silver	40,985
	Gold	4,352
	Platinum	2,617
NY	Catastrophic	4,430
	Bronze	60,399
	Silver	220,668
	Gold	38,775
	Platinum	45,786

OH	Catastrophic	2,223
	Bronze	61,970
	Silver	101,424
	Gold	20,543
	Platinum	2,062
OK	Catastrophic	384
	Bronze	27,712
	Silver	73,049
	Gold	7,415
	Platinum	54
OR	Catastrophic	625
	Bronze	25,635
	Silver	67,013
	Gold	8,880
	Platinum	759
PA	Catastrophic	1,495
	Bronze	44,866
	Silver	283,720
	Gold	53,456
	Platinum	14,430
RI	Catastrophic	154
	Bronze	6,557
	Silver	21,720
	Gold	4,020
SC	Catastrophic	998
	Bronze	30,734
	Silver	121,286
	Gold	12,220
	Platinum	38
SD	Catastrophic	192
	Bronze	3,024
	Silver	14,657
	Gold	683
	Platinum	427
TN	Catastrophic	349
	Bronze	37,582
	Silver	129,442
	Gold	7,296
	Platinum	2,784

TX	Catastrophic	2,907
	Bronze	234,331
	Silver	643,413
	Gold	44,549
	Platinum	18,018
UT	Catastrophic	520
	Bronze	21,507
	Silver	86,874
	Gold	16,870
	Platinum	1,013
VA	Catastrophic	4,155
	Bronze	75,147
	Silver	215,563
	Gold	29,636
	Platinum	2,525
VT	Catastrophic	212
	Bronze	6,633
	Silver	18,779
	Gold	3,616
	Platinum	4,066
WA	Catastrophic	936
	Bronze	59,633
	Silver	90,746
	Gold	12,266
	Platinum	699
WI	Catastrophic	1,163
	Bronze	40,166
	Silver	131,129
	Gold	8,148
	Platinum	3,076
WV	Catastrophic	61
	Bronze	4,383
	Silver	21,624
	Gold	5,038
	Catastrophic	48
WY	Bronze	4,742
	Silver	12,003
	Gold	871
	Platinum	401

Source: August 2015 CMS

** Validated enrollment data was not available for Colorado at the time of publication, so this snapshot includes the same data as the March report.*

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 have 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 April 1, 2015 to June 30, 2015, enrollment in coverage through the Federally-facilitated Marketplaces was terminated for about 306,000 consumers with citizenship or immigration status data matching issues who failed to produce sufficient documentation of their citizenship or immigration status. In addition, during the same time period, about 734,000 households with annual household income inconsistencies had their APTC and/or CSRs for 2015 coverage adjusted.

Overall, as of June 30, 2015 the Marketplace has ended 2015 coverage for approximately 423,000 consumers with 2015 coverage who failed to produce sufficient documentation on their citizenship or immigration status and has adjusted APTC and/or CSRs for about 967,000 households.

If a consumer believed they had the appropriate documentation but their 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.

NOTES:

¹ 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.

² 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 June 2015 as of August 2015 interim payment process data submission.

³ 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. Effectuated enrollment for the 34 states that are part of the Federally-facilitated Marketplaces on June 30, 2015 was 7.0 million, and 2.9 million for State-based Marketplaces, including those in New Mexico, Nevada, and Oregon which use the HealthCare.gov platform.

⁴ As announced in the [2015 Special Enrollment Period Report](#), between February 23 and June 20, 2015, nearly 950,000 new consumers selected a plan through HealthCare.gov platform. Supporting these types of changes is an important function of the Health Insurance Marketplace.

⁵ Consumers reconcile differences between their projected 2015 household income and their actual household income to determine the final premium tax credits they should receive. This reconciliation process ensures individuals receive the correct amount of tax credit, which will be reflected on their tax return: taxpayers may see a smaller refund or owe money back if they underestimated their household income, or they may get a bigger refund if they overestimated their household income.

⁶Alaska implemented Medicaid expansion on September 1, 2015.

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