

2017 Open Enrollment Summary



Reporting Period: 11/1/2016 to 1/31/2017

Total Individual Plan Selections **155,430**

Applications

Total completed applications	-	171,047
Total Individuals applying	-	229,921

Eligibility Determinations

Eligible for Marketplace Plan	-	187,749
QHP eligible with Assistance	-	135,351
Medicaid/CHIP Eligible	-	38,399

Enrollment Status

New Enrollees	32%	50,153
Total Re-enrollees	68%	105,277
Automatic Re-enrollees	16%	24,605
Active Re-enrollees	52%	80,672
Active Re-enrollees, switched Plans	30%	45,865
Active Re-enrollees, same Plan	22%	34,807

Program Eligibility

Enrolled with Assistance	74%	115,106
Enrolled without Assistance	26%	40,324
With APTC	73%	114,074
Average APTC Amount	-	\$346
With CSR	39%	60,287

Race/Ethnicity*

AI/AN	1%	799
Asian	6%	9,355
Hawaiian/Pac. Islander	0.4%	561
African-American	1%	1,128
White	62%	95,773
Multi-racial	2%	3,291
Unknown Race	29%	44,523
Hispanic/Latino	4%	6,790
Non Hispanic/Latino	96%	148,640

Gender

Female	55%	85,236
Male	45%	70,194

Rural Status¹

Rural	22%	34,875
Non-Rural	78%	120,555

Income

100% to 150% FPL	9%	14,446
150% to 200% FPL	24%	36,917
200% to 250% FPL	18%	28,552
250% to 300% FPL	13%	19,449
300% to 400% FPL	16%	25,401
Other FPL ²	20%	30,665

Metal Level

Bronze	34%	52,963
Silver	60%	93,432
Gold	5%	8,393
Platinum	0%	0
Catastrophic	0%	642

Age

Under 18	9%	13,224
18-25	7%	11,557
26-34	18%	27,202
35-44	16%	25,412
45-54	18%	28,568
55-64	31%	48,338
65 and older	1%	1,129
18-34	25%	38,759
0-34	33%	51,983
35 and older	67%	103,447

Notes:

1. Rural/non-rural status is based on zip code, as defined by the US Health Resources & Services Administration (HRSA). See <https://www.hrsa.gov/ruralhealth/aboutus/definition.html>

2. FPL is calculated for the contiguous states and for Alaska and Hawaii based on reported income as per federal guidelines. Consumers who do not request financial assistance are not required to provide their incomes. Unknown incomes account for approximately two-thirds of the total "Other" category. CMS does not report incomes below 100% FPL or above 400% FPL for consumer data protection; the remainder of plan selections in the "Other" category include these consumers.

Who Enrolled



OREGON HEALTH INSURANCE
MARKETPLACE

OPEN ENROLLMENT 2017 & 2016	Urban Institute 2017 Estimated Tax Credit Eligible Persons	Final CMS Enrollment Report	Penetration Tax Credit Eligible Population	2016 OEP Enrollment	Difference 2016 & 2017 Final OEP reports
Income Level					
<100 % FPL	3,908			2,495	
100 - 150 % FPL	16,891	14,446		13,723	
subtotal <150% FPL	20,799	14,446	69.5%	16,218	-1,772
150 - 200 % FPL	69,867	36,917	52.8%	36,178	739
200 - 250 % FPL	53,131	28,552	53.7%	27,446	1,106
250 - 300 % FPL	42,104	19,449	46.2%	17,465	1,984
300 - 400 % FPL	82,687	25,401	30.7%	21,208	4,193
400 % + /UNKNOWN		30,665		28,593	2,072
Total	268,588	155,430	57.9%	147,108	8,322
Gender					
Male	148,428	70,194	47.3%	66,198	3,996
Female	120,160	85,236	70.9%	80,909	4,327
Age					
<18 years	20,152	13,224	65.6%	11,364	1,860
18 - 24 years	28,690	11,557	40.3%	9,079	2,478
25 - 34 years	61,037	27,202	44.6%	21,042	6,160
35 - 44 years	50,342	25,412	50.5%	19,621	5,791
45 - 54 years	44,421	28,568	64.3%	23,644	4,924
55 - 64 years	63,946	48,338	75.6%	41,679	6,659
65+	unknown	1,129		741	388
Race					
See notes on pg 2					
White	214,970	95,773	44.6%	80,587	15,186
African-American/Black	5,259	1,128	21.4%	768	360
Asian/Pacific Islander	10,654	9,916	93.1%	7,974	1,942
American Indian/AN	6,819	799	11.7%	539	260
Other, Multiracial	4,015	3,291	82.0%	2,299	992
Unknown/not selected		44,523		49,059	-4,536
Total	241,717	155,430			14,204
Ethnicity					
See notes on pg 2					
Hispanic/Latino	26,870	6,790	25.3%	5,507	1,283
Not Hispanic/Latino	241,717	148,640	61.5%	141,601	7,039
Total	268,587	155,430		147,108	8,322

Notes - See back

Notes

INCOME OVER 400% FPL OR UNKNOWN INCOME The Urban Institute estimated the number of Oregonians below 400% who are potentially eligible for tax credits. In addition, they estimated another group of Oregonians that was not eligible for tax credits, including 89,229 persons over 400% FPL who could purchase through the Marketplace. In 2017, 30,665 persons, whose incomes were either over 400% FPL or who did not indicate an income, purchased plans through Healthcare.gov. It seems likely that most persons who did not report an income are above 300% FPL, with many above 400% FPL. CMS did not provide the breakdown of enrollee income levels 100-138% & >138-150% FPL in 2017. CMS also did not break out enrollment <100% FPL, so we are uncertain of the enrollment below 100% FPL this year. **In 2016 about 2,495 persons <100% FPL enrolled(ASPE data; CMS data said 2,216). It is likely that all of those enrollees are now in the category OTHER, which includes everyone with incomes >400%, unknown incomes, and those <100% FPL.**

Urban Institute merged the Asian and Pacific Islander (including Native Hawaiian) populations into one category when projecting the number of persons eligible for tax credit. These are the separate counts.

Breakdown of Asian/PI total 2017 Enrollment	
Native Hawaiian/Pacific Islander	561
Asian	9355

According to the Census Bureau, about 73,682 Oregonians are American Indians/Alaska Natives (2015 update). Urban Institute estimates about 6,800 are eligible for tax credits.

In late 2016, the Census Bureau made changes in race and ethnicity categories. Urban Institute's predicted categories reflect former categories of the five races non-Hispanic and Hispanic (all races). Now people may select one of 5 races: American Indian/Alaska Native; Asian, Native Hawaiian/Pacific Islander; African- American/black; White. In addition, people may check more than one race category and will be counted as multiracial. All race is self-identified. Those who don't indicate any of those races are counted as unknown. Census Bureau acknowledges that race in the questionnaire reflects a social definition of race in the USA. Ethnicity is currently only Hispanic/Latino or Non-Hispanic/Non-Latino and is separated from race, as someone of Hispanic ethnicity may be of any race. However, many people do not see themselves in any of these categories. So the Census Bureau is beginning to consider other race or ethnicity categories, especially Middle Eastern or North African heritage (MENA) as an ethnicity, which they will field test in 2018.

Average APTC by County



2017 Final CMS Open Enrollment Period Report			
County	Plan Selections	Consumers with APTC	Average APTC for Consumers with APTC
Baker County	694	621	\$576
Benton County	2,866	2,037	\$297
Clackamas County	16,032	10,799	\$287
Clatsop County	1,925	1,440	\$398
Columbia County	1,469	1,111	\$310
Coos County	2,130	1,831	\$454
Crook County	835	708	\$570
Curry County	1,181	994	\$494
Deschutes County	10,826	8,504	\$450
Douglas County	2,906	2,402	\$413
Gilliam County	93	75	\$460
Grant County	247	198	\$626
Harney County	301	263	\$563
Hood River County	1,667	1,095	\$319
Jackson County	8,332	6,732	\$428
Jefferson County	646	559	\$596
Josephine County	3,139	2,640	\$418
Klamath County	1,815	1,467	\$417
Lake County	297	251	\$513
Lane County	13,907	10,855	\$382
Lincoln County	2,370	1,890	\$465
Linn County	3,353	2,620	\$335
Malheur County	863	761	\$549
Marion County	9,022	6,905	\$301
Morrow County	228	191	\$446
Multnomah County	37,476	25,075	\$258
Polk County	2,163	1,577	\$296
Sherman County	98	83	\$386
Tillamook County	1,270	1,002	\$431
Umatilla County	1,662	1,396	\$533
Union County	987	876	\$525
Wallowa County	512	452	\$539
Wasco County	958	789	\$426
Washington County	19,890	13,535	\$282
Wheeler County	92	72	\$491
Yamhill County	3,178	2,268	\$303
TOTAL	155,430	114,074	\$346

Another 1,032 persons qualified for CSR only. These are young, lower income enrollees. The total number of consumers who qualified to receive APTC and/or CSR is 115,106 persons.

Enrollment by Congressional District



Congressional District	2017 Plan Selections	Consumers with APTC	% with APTC
1	36,648	24,503	66.9%
2	32,023	25,499	79.6%
3	40,382	27,659	68.5%
4	26,728	20,718	77.5%
5	16,092	11,961	74.3%
Total	151,873	10,340	72.7%

