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Health Insurance Marketplace Open Enrollment Snapshot - Week 11 January 10, 2016 - January 16, 2016

Since Open Enrollment began on November 1, about 8.8 million consumers signed-up for health coverage through the HealthCare.gov platform or had their coverage automatically renewed. This week's snapshot includes weekly and cumulative data for enrollment through HealthCare.gov, a breakdown of cumulative data for 38 states using the HealthCare.gov platform, and cumulative data for local markets.

"As expected, consumer interest is beginning to increase again as we near the deadline for 2016 coverage," HHS Secretary Sylvia Burwell said. "We know we have more work to do and as we count down to the January 31 final deadline, we're focused on making sure consumers understand that they must act soon to find affordable health coverage and avoid the fee for choosing to not have health insurance in 2016. Consumers should know that we're here to help 24 hours a day, 7 days a week."

As we have previously noted, this year the number of net plan selections accounts for both insurer and consumer-initiated cancellations that occur before the end of Open Enrollment. This is a change from last year, and it will result in a larger number of cancellations being accounted for during, rather than after, Open Enrollment. Last year, cancellations from insurers that happened during Open Enrollment were reflected only in reports on effectuated enrollment after the end of Open Enrollment. As a result, there will likely be a smaller difference this year between plan selection totals at the end of Open Enrollment and subsequent effectuated enrollment.

To provide a clearer picture of underlying enrollment trends, starting this week, we are including the weekly net new plan selection total. This number is in addition to the plan selection total we have been reporting each week, which includes both new and returning consumers. Net new plan selections take into account new plan selections in the reporting week minus any consumer or insurer-initiated cancellations for new plan selections.

Overall, net plan selections for Week 11 totaled 153,631. Over the same time period, net new plan selections totaled 399,885, about the same as the similar week during last year's Open Enrollment. Cancellations reflected in the net plan selection number for this week were by and large insurer-initiated cancellations of returning consumers who were automatically enrolled for 2016 but actually had their policies terminated at the end of 2015.

Similar to last year, each week, the Centers for Medicare & 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 continue to 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 11 Jan 10 – Jan 16 | Cumulative Nov 1 – Jan 16 |
|--|----------------------------|------------------------------|
| Plan Selections (net) | 153,631 | 8,836,102 |
| Applications Submitted (Number of Consumers) | 560,581 | 11,627,465 |
| Call Center Volume | 1,138,599 | 11,535,731 |
| Average Call Center Wait Time | 8 minutes 32 seconds | 10 minutes 20 seconds |
| Calls with Spanish Speaking Representative | 81,358 | 700,632 |

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|--|------------|------------|
| Average Wait for Spanish Speaking Rep | 29 seconds | 21 seconds |
| HealthCare.gov Users | 3,107,502 | 23,491,161 |
| CuidadoDeSalud.gov Users | 262,859 | 1,305,585 |
| Window Shopping HealthCare.gov Users | 730,139 | 8,032,535 |
| Window Shopping CuidadoDeSalud.gov Users | 15,443 | 159,445 |

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 11 | Cumulative Plan Selections Nov 1 – Jan 16 |
|----------------|--|
| Alabama | 180,109 |
| Alaska | 21,830 |
| Arizona | 182,828 |
| Arkansas | 68,101 |
| Delaware | 26,334 |
| Florida | 1,605,623 |
| Georgia | 535,918 |
| Hawaii | 12,764 |
| Illinois | 354,962 |
| Indiana | 185,100 |
| Iowa | 51,575 |
| Kansas | 92,380 |
| Louisiana | 195,261 |
| Maine | 79,789 |
| Michigan | 327,674 |
| Mississippi | 97,909 |
| Missouri | 266,036 |
| Montana | 55,875 |
| Nebraska | 82,245 |
| Nevada | 77,717 |
| New Hampshire | 51,935 |
| New Jersey | 266,726 |
| New Mexico | 49,777 |
| North Carolina | 569,649 |
| North Dakota | 20,326 |
| Ohio | 225,173 |
| Oklahoma | 133,574 |
| Oregon | 137,820 |
| Pennsylvania | 415,351 |
| South Carolina | 211,846 |
| South Dakota | 23,890 |
| Tennessee | 245,566 |
| Texas | 1,152,013 |
| Utah | 159,623 |
| Virginia | 391,155 |
| West Virginia | 35,080 |
| Wisconsin | 224,719 |
| Wyoming | 21,849 |

HealthCare.gov Local Area Snapshot

The Week 11 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.

| Local Markets in HealthCare.gov States | State | Cumulative Plan Selections Nov 1 – Jan 16 |
|--|-------|--|
|--|-------|--|

| | | |
|------------------------------|----------------|---------|
| Abilene-Sweetwater | Texas | 9,769 |
| Albany | Georgia | 15,452 |
| Albuquerque-Santa Fe | New Mexico | 42,596 |
| Alexandria | Louisiana | 9,020 |
| Alpena | Michigan | 1,954 |
| Amarillo | Texas | 13,848 |
| Anchorage | Alaska | 14,129 |
| Atlanta | Georgia | 405,103 |
| Augusta | Georgia | 30,659 |
| Austin | Texas | 114,782 |
| Bangor | Maine | 22,451 |
| Baton Rouge | Louisiana | 41,611 |
| Beaumont-Port Arthur | Texas | 13,940 |
| Bend | Oregon | 10,166 |
| Billings | Montana | 15,843 |
| Biloxi-Gulfport | Mississippi | 9,186 |
| Birmingham (Ann and Tusc) | Alabama | 71,533 |
| Bluefield-Beckley-Oak Hill | West Virginia | 7,391 |
| Boise | Idaho | 875* |
| Boston (Manchester) | Massachusetts | 41,480 |
| Buffalo | New York | 1,270 |
| Burlington-Plattsburgh | Vermont | 4,876 |
| Butte-Bozeman | Montana | 9,366 |
| Casper-Riverton | Wyoming | 4,794 |
| Cedar Rapids-Wtrlo-IWC & Dub | Iowa | 15,739 |
| Champaign & Sprngfld-Decatur | Illinois | 23,165 |
| Charleston | South Carolina | 43,332 |
| Charleston-Huntington | West Virginia | 15,858 |
| Charlotte | North Carolina | 193,013 |
| Charlottesville | Virginia | 15,421 |
| Chattanooga | Tennessee | 36,984 |
| Cheyenne-Scottsbluf | Wyoming | 6,229 |
| Chicago, IL | Illinois | 283,454 |
| Cincinnati, OH | Ohio | 45,635 |
| Clarksburg-Weston | West Virginia | 5,816 |
| Cleveland-Akron (Canton) | Ohio | 80,768 |
| Columbia | South Carolina | 40,916 |
| Columbia-Jefferson City | Missouri | 21,177 |
| Columbus | Georgia | 18,992 |
| Columbus | Ohio | 44,091 |
| Columbus-Tupelo-West Point | Mississippi | 13,046 |
| Corpus Christi | Texas | 18,177 |
| Dallas-Ft. Worth | Texas | 341,290 |
| Davenport-R. Island-Moline | Iowa/Illinois | 16,579 |
| Dayton | Ohio | 22,006 |
| Denver | Colorado | 6,863 |
| Des Moines-Ames | Iowa | 19,184 |
| Detroit | Michigan | 170,085 |
| Dothan | Alabama | 9,015 |
| Duluth-Superior | Minnesota | 6,558 |
| El Paso (Las Cruces) | Texas | 59,098 |
| Elmira (Corning) | New York | 1,149* |
| Erie | New York | 8,686 |
| Eugene | Oregon | 19,252 |
| Evansville | Indiana | 14,039 |
| Fairbanks | Alaska | 2,644 |
| Fargo-Valley City | North Dakota | 10,557 |
| Flint-Saginaw-Bay City | Michigan | 29,904 |
| Ft. Myers-Naples | Florida | 85,960 |
| Ft. Smith-Fay-Sprngdl-Rgrs | Arkansas | 21,967 |
| Ft. Wayne | Indiana | 21,615 |
| Gainesville | Florida | 18,543 |

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|-----------------------------|--------------------|---------|
| Glendive | Montana | 530* |
| Grand Rapids-Kalmzoo-B.Crk | Michigan | 66,347 |
| Great Falls | Montana | 7,763 |
| Green Bay-Appleton | Wisconsin | 49,711 |
| Greensboro-H.Point-W.Salem | North Carolina | 102,010 |
| Greenville-N.Bern-Washngtn | North Carolina | 41,113 |
| Greenville-Spart-Ashevl-And | North Carolina | 112,382 |
| Greenwood-Greenville | Mississippi | 6,748 |
| Harlingen-Wslco-Brnsvl-Mca | Texas | 50,320 |
| Harrisburg-Lncstr-Leb-York | Pennsylvania | 60,850 |
| Harrisonburg | Virginia | 11,846 |
| Hattiesburg-Laurel | Mississippi | 10,713* |
| Helena | Montana | 2,581* |
| Honolulu | Hawaii | 12,764 |
| Houston | Texas | 307,320 |
| Huntsville-Decatur | Alabama | 36,120 |
| Idaho Falls-Pocatello | Idaho | 2,735 |
| Indianapolis | Indiana | 84,951 |
| Jackson | Mississippi | 38,481 |
| Jackson | Tennessee | 11,105 |
| Jacksonville | Florida | 96,077 |
| Johnstown-Altoona | Pennsylvania | 19,165 |
| Jonesboro | Arkansas | 5,542 |
| Joplin-Pittsburg | Missouri | 15,012 |
| Juneau | Alaska | 3,010* |
| Kansas City | Kansas/Missouri | 100,895 |
| Knoxville | Tennessee | 49,047 |
| La Crosse-Eau Claire | Wisconsin | 23,268 |
| Lafayette | Indiana | 3,151 |
| Lafayette | Louisiana | 24,353 |
| Lake Charles | Louisiana | 6,591* |
| Lansing | Michigan | 14,655 |
| Laredo | Texas | 13,439 |
| Las Vegas | Nevada | 54,556 |
| Lima | Ohio | 1,589 |
| Lincoln & Hastings-Krny | Nebraska | 36,727 |
| Little Rock-Pine Bluff | Arkansas | 32,998 |
| Louisville | Kentucky | 8,460 |
| Lubbock | Texas | 12,640 |
| Macon | Georgia | 21,651 |
| Madison | Wisconsin | 33,226 |
| Marquette | Michigan | 9,404 |
| Medford-Klamath Falls | Oregon | 13,958 |
| Memphis | Tennessee | 58,688 |
| Meridian | Mississippi | 3,875* |
| Miami-Ft. Lauderdale | Florida | 598,705 |
| Milwaukee | Wisconsin | 82,131 |
| Minneapolis-St. Paul | Minnesota | 11,002 |
| Minot-Bismarck-Dickinson | North Dakota | 11,450 |
| Missoula | Montana | 19,763 |
| Mobile-Pensacola (Ft Walt) | Alabama | 61,941 |
| Monroe-El Dorado | Louisiana/Arkansas | 19,860 |
| Montgomery-Selma | Alabama | 18,961* |
| Myrtle Beach-Florence | Florida | 38,795 |
| Nashville | Tennessee | 97,599 |
| New Orleans | Louisiana | 80,809 |
| New York | New York | 210,936 |
| Norfolk-Portsmth-Newpt News | Virginia | 76,664 |
| North Platte | Nebraska | 1,660 |
| Odessa-Midland | Texas | 11,827 |
| Oklahoma City | Oklahoma | 67,566 |
| Omaha | Nebraska | 36,754 |

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|-------------------------------|----------------------------|---------|
| Orlando-Daytona Bch-Melbrn | Florida | 299,858 |
| Ottumwa-Kirksville | Missouri | 3,615 |
| Paducah-Cape Girard-Harsbg | Illinois/Kentucky/Missouri | 20,351 |
| Panama City | Florida | 20,792 |
| Parkersburg | West Virginia | 2,815 |
| Peoria-Bloomington | Illinois | 12,857 |
| Philadelphia | Pennsylvania | 274,630 |
| Phoenix (Prescott) | Arizona | 129,985 |
| Pittsburgh | Pennsylvania | 78,213 |
| Portland, OR | Oregon | 89,967 |
| Portland-Auburn | Maine | 58,465 |
| Presque Isle | Maine | 4,058 |
| Quincy-Hannibal-Keokuk | Illinois/Missouri/Iowa | 7,130 |
| Raleigh-Durham (Fayetteville) | North Carolina | 152,541 |
| Rapid City | South Dakota | 7,368 |
| Reno | Nevada | 21,557 |
| Richmond-Petersburg | Virginia | 74,425 |
| Roanoke-Lynchburg | Virginia | 47,907 |
| Rochestr-Mason City-Austin | Minnesota/Iowa | 1,337 |
| Rockford | Illinois | 12,469 |
| Salisbury | Maryland | 6,780 |
| Salt Lake City | Utah | 160,143 |
| San Angelo | Texas | 4,414 |
| San Antonio | Texas | 103,816 |
| Savannah | Georgia | 44,633 |
| Sherman-Ada | Texas | 9,042 |
| Shreveport | Louisiana | 34,199 |
| Sioux City | Iowa | 9,997 |
| Sioux Falls(Mitchell) | South Dakota | 17,846 |
| South Bend-Elkhart | Indiana | 23,983 |
| Spokane | Washington | 1,269 |
| Springfield | Missouri | 52,704 |
| St. Joseph | Missouri | 3,735 |
| St. Louis | Missouri | 122,974 |
| Tallahassee-Thomasville | Florida | 25,540 |
| Tampa-St. Pete (Sarasota) | Florida | 259,086 |
| Terre Haute | Indiana | 9,541 |
| Toledo | Ohio | 17,773 |
| Topeka | Kansas | 11,748 |
| Traverse City-Cadillac | Michigan | 25,184 |
| Tri-Cities | Tennessee | 24,636 |
| Tucson (Sierra Vista) | Arizona | 31,023 |
| Tulsa | Oklahoma | 46,247 |
| Tyler-Longview(Lfkn&Ncgd) | Texas | 22,605 |
| Victoria | Texas | 2,121 |
| Waco-Temple-Bryan | Texas | 25,438 |
| Washington, DC (Hagerstown) | | 165,980 |
| Wausau-Rhineland | Wisconsin | 20,470 |
| West Palm Beach-Ft. Pierce | Florida | 179,009 |
| Wheeling-Steubenville | Ohio | 6,242 |
| Wichita Falls & Lawton | Texas | 10,011 |
| Wichita-Hutchinson Plus | Kansas | 35,250 |
| Wilkes Barre-Scranton | Pennsylvania | 44,805 |
| Wilmington | Delaware | 31,680 |
| Yakima-Pasco-RchInd-Knnwck | Oregon | 1,741 |
| Youngstown | Ohio | 12,976 |
| Yuma-El Centro | Arizona | 3,537 |
| Zanesville | Ohio | 1,231 |

*Because there was a change of 11 or fewer enrollments for Week 11, data for Week 10 was used as a placeholder to adhere to privacy standards.

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 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.

Net New Plan Selections: Weekly net new plan selections take into account new plan selections minus any consumer or insurer-initiated cancellations for new plan selections.

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](#) 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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