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Health Insurance Marketplace Open Enrollment Snapshot - Week 8 December 20 – December 26, 2015

Since Open Enrollment began on November 1, more than 8.5 million consumers signed-up for health coverage through the HealthCare.gov platform or had their coverage automatically renewed. Of the about 6 million Marketplace consumers whose coverage was renewed, about 3.6 million actively renewed and 2.4 million consumers were automatically renewed.

"As 2015 comes to an end, I am encouraged to see Marketplace consumers showing how engaged they are with their health coverage," said Department of Health and Human Services Secretary Sylvia Burwell. "Millions of consumers that had 2015 coverage – an impressive 60 percent – came back to HealthCare.gov to update their information, explore the options available for 2016 and select the plan that best fits their needs. As we kick off the New Year and begin counting down to the final enrollment deadline on January 31, we will continue working to help more families learn about their options and sign up for coverage."

Similar to last year, each week, the Centers for Medicare and 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 produce more detailed reports that look at plan selections across the Federally-facilitated Marketplace and State-based Marketplaces later in the Open Enrollment period. Consistent with last year's weekly snapshots, since re-enrollment is almost entirely completed, this snapshot will be the last one during Open Enrollment 2016 that breaks out plan selections by new and renewing consumers.

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

Federal Marketplace Snapshot

Federal Marketplace Snapshot	Week 8 Dec 20 – Dec 26	Cumulative Nov 1 – Dec 26
Plan Selections (net)	274,659	8,524,935
<i>New Consumers</i>	27 percent	29 percent
<i>Consumers Renewing Coverage</i>	73 percent	71 percent
Applications Submitted (Number of Consumers)	405,013	10,616,106
Call Center Volume	491,054	8,889,658
Average Call Center Wait Time	45 seconds	12 minutes 50 seconds
Calls with Spanish Speaking Representative	31,117	510,910
Average Wait for Spanish Speaking Rep	6 seconds	23 seconds
HealthCare.gov Users	1,300,878	18,667,432
CuidadoDeSalud.gov Users	155,366	878,062
Window Shopping HealthCare.gov Users	366,236	6,784,427
Window Shopping CuidadoDeSalud.gov Users	6,746	133,778

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 8	Cumulative Nov 1 – Dec 26
Alabama	174,708
Alaska	21,682
Arizona	169,110
Arkansas	65,451
Delaware	26,370
Florida	1,556,561
Georgia	511,826
Hawaii	11,157
Illinois	346,869
Indiana	181,995
Iowa	49,428
Kansas	86,411
Louisiana	185,215
Maine	78,076
Michigan	323,430
Mississippi	93,999
Missouri	257,228
Montana	55,519
Nebraska	78,927
Nevada	75,367
New Hampshire	50,737
New Jersey	258,993
New Mexico	46,816
North Carolina	553,729
North Dakota	19,729
Ohio	224,139
Oklahoma	128,758
Oregon	132,393
Pennsylvania	408,147
South Carolina	194,982
South Dakota	22,697
Tennessee	232,623
Texas	1,096,868
Utah	148,814
Virginia	384,147
West Virginia	34,450
Wisconsin	216,877
Wyoming	20,707

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 will 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.

New Consumers: A consumer is considered to be a new consumer if they did not have Marketplace coverage at the start of Open Enrollment.

Renewing Consumers: A consumer is considered to be a renewing consumer if they had 2015 Marketplace coverage at the start of Open Enrollment and either actively select the same plan or a new plan for 2016 or are automatically re-

enrolled into their current plan or another plan, which occurs at the end of December.

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.

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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