

Health Insurance Marketplace Open Enrollment Snapshot - Week 7

Date	2015-12-22
Title	Health Insurance Marketplace Open Enrollment Snapshot - Week 7
Contact	go.cms.gov/media

Health Insurance Marketplace Open Enrollment Snapshot - Week 7 December 13 - December 19, 2015

Since Open Enrollment began on November 1, more than 8.2 million consumers signed up for health coverage through the HealthCare.gov platform or had their coverage automatically renewed – with millions more selecting plans through State-based Marketplaces. Last year at this time, about 6.4 million had signed up for coverage or been automatically renewed by December 19, 2014. Since November 1, about 2.4 million new consumers signed up for Marketplace coverage, over one-third higher than the number of new consumers that signed up by the deadline for January 1 coverage last year. Between December 13 and December 19, more than 4 million people selected plans or had their coverage automatically renewed. High consumer demand as we neared the enrollment deadline for January 1 coverage, as well as the automatic renewal process, contributed to this overall total.

"Millions of Americans will start 2016 with the quality and affordable health coverage they want and need to keep their families healthy and financially secure," said Department of Health and Human Services Secretary Sylvia Burwell. "We are encouraged by the strong start we experienced in the first half of Open Enrollment for 2016 coverage, and know we have ongoing work to do. We are focused on making sure families looking for coverage understand their options through the Marketplace, know about the financial assistance available, and have access to the support they need to enroll."

This snapshot, for the first time, reflects the vast majority of consumers who were automatically re-enrolled into 2016 coverage. The re-enrollment process has not yet been completed so as it continues, upcoming snapshots will include additional consumers who were automatically re-enrolled after December 19.

Similar to last year, each week, the Centers for Medicare and Medicaid Services (CMS) will continue to 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 new plan selections, active plan renewals and auto-renewals 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.

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

Federal Marketplace Snapshot

Federal Marketplace Snapshot	Week 7 Dec 13 – Dec 19	Cumulative Nov 1 – Dec 19
Plan Selections (net)	4,078,562	8,250,276
<i>New Consumers</i>	22 percent	29 percent
<i>Consumers Renewing Coverage</i>	78 percent	71 percent
Applications Submitted (Number of Consumers)	*	*
Call Center Volume	3,015,283	8,398,604
Average Call Center Wait Time	31 minutes 17 seconds	14 minutes 01 seconds
Calls with Spanish Speaking Representative	140,887	479,793
Average Wait for Spanish Speaking Rep	59 seconds	24 seconds
HealthCare.gov Users	5,720,153	17,864,639
CuidadoDeSalud.gov Users	329,990	747,206
Window Shopping HealthCare.gov Users	2,351,732	6,572,823
Window Shopping CuidadoDeSalud.gov Users	55,201	129,384

*Validated data on applications submitted was not available at the time of publication.

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](https://www.healthcare.gov) or [CuidadoDeSalud.gov](https://www.CuidadoDeSalud.gov). Individual plan selections for the states using the HealthCare.gov platform include:

Week 7	Cumulative Nov 1 – Dec 19
Alabama	169,596
Alaska	20,573
Arizona	155,050
Arkansas	62,679
Delaware	25,241
Florida	1,507,707
Georgia	498,901
Hawaii	10,856
Illinois	340,479
Indiana	177,821
Iowa	48,514
Kansas	84,631
Louisiana	179,014
Maine	76,663
Michigan	311,100
Mississippi	90,358
Missouri	253,099
Montana	54,517
Nebraska	77,996
Nevada	72,627
New Hampshire	49,918
New Jersey	247,739
New Mexico	44,477
North Carolina	544,950
North Dakota	19,183
Ohio	218,047
Oklahoma	124,135
Oregon	128,667
Pennsylvania	394,302
South Carolina	189,552
South Dakota	22,354
Tennessee	227,102
Texas	1,040,246
Utah	143,391
Virginia	375,891
West Virginia	33,407
Wisconsin	209,345
Wyoming	20,148

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.



A federal government website managed by the Centers for Medicare & Medicaid Services
7500 Security Boulevard, Baltimore, MD 21244

