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Health Insurance Marketplace Open Enrollment Snapshot - Week 5 November 29 – December 5, 2015

Heading into the final days before the December 15 deadline for January 1 coverage, more than 1 million new consumers signed-up for health coverage through the HealthCare.gov platform and about 1.8 million have returned to the Marketplace to renew their coverage for 2016. As expected, consumer interest in health coverage is increasing as we approach the December 15 deadline with over 800,000 people selecting plans during the fifth week of Open Enrollment. In total, 2.84 million consumers have made plan selections since November 1.

"I am pleased with the strong start to this year's Open Enrollment," Department of Health and Human Services Secretary Sylvia Burwell said. "While we have more work to do, more than 1 million new consumers have signed up for affordable quality coverage through HealthCare.gov. And the average returning Marketplace consumer who has shopped and chosen a new plan will pay less in premiums after their tax credits this year than they were paying last year. Time is running out to sign up for a health plan that begins on January 1. With less than a week remaining before the December 15th deadline, we urge consumers to visit Healthcare.gov and get enrolled."

This past week, there were more enrollments than over the same time period in the previous year – the third consecutive week that has occurred. The increase in new enrollments in this past week is particularly relevant.

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 new plan selections, active plan renewals and, starting at the end of December, 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 5 Nov 29 – Dec 5	Cumulative Nov 1 – Dec 5
Plan Selections (net)	804,338	2,844,768
<i>New Consumers</i>	37 percent	36 percent
<i>Consumers Renewing Coverage</i>	63 percent	64 percent
Applications Submitted (Number of Consumers)	1,065,877	4,542,624
Call Center Volume	1,087,987	3,872,239
Average Call Center Wait Time	12 minutes 14 seconds	6 minutes 9 seconds
Calls with Spanish Speaking Representative	66,994	249,644
Average Wait for Spanish Speaking Rep	16 seconds	13 seconds
HealthCare.gov Users	2,787,997	10,823,257
CuidadoDeSalud.gov Users	94,855	263,646
Window Shopping HealthCare.gov Users	1,054,206	3,692,345
Window Shopping CuidadoDeSalud.gov Users	15,718	63,263

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 5	Cumulative Nov 1 – Dec 5
Alabama	64,775
Alaska	6,068
Arizona	62,412
Arkansas	18,462
Delaware	7,730
Florida	598,279
Georgia	151,600
Hawaii	5,911
Illinois	97,551
Indiana	47,272
Iowa	16,495
Kansas	34,182
Louisiana	60,902
Maine	24,396
Michigan	89,673
Mississippi	23,224
Missouri	89,308
Montana	16,097
Nebraska	29,520
Nevada	31,173
New Hampshire	13,458
New Jersey	80,152
New Mexico	14,675
North Carolina	192,760
North Dakota	6,119
Ohio	62,181
Oklahoma	40,675
Oregon	49,825
Pennsylvania	146,975
South Carolina	78,238
South Dakota	9,456
Tennessee	88,007
Texas	317,094
Utah	53,872
Virginia	120,375
West Virginia	11,003
Wisconsin	75,938
Wyoming	8,935

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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