



ACA State Based Marketplace Public Reporting: Comparing Open Enrollment Period 1 (OEP1) to Open Enrollment Period 2 (OEP2)

Introduction

The State Health Access Data Assistance Center (SHADAC) monitors enrollment in the fifteen State Based Marketplaces (SBM) and posts monthly reports from the states on the SHADAC website. This document provides an overview of the information states are reporting and, where data allow, shows changes between open enrollment period one (OEP1; October 1, 2013 - March 31, 2014) and open enrollment period two (OEP2; November 15, 2014 - February 15, 2015). All numbers in this report are drawn from state reports warehoused at www.shadac.org/content/insurance-marketplace-enrollment-reports.

Fifteen SBMs reported metrics for OEP1, while only thirteen states reported metrics for OEP2. This is because two states—Oregon and Nevada—joined the Healthcare.gov platform in 2015, as a result of which OEP2 data for Oregon and Nevada are included in the enrollment report for Federally Facilitated Marketplace and Partnership models from the Office of the Assistant Secretary for Planning and Evaluation (ASPE). The comparisons in this report include only the thirteen states that provided SBM reports for both OEP1 and OEP2.

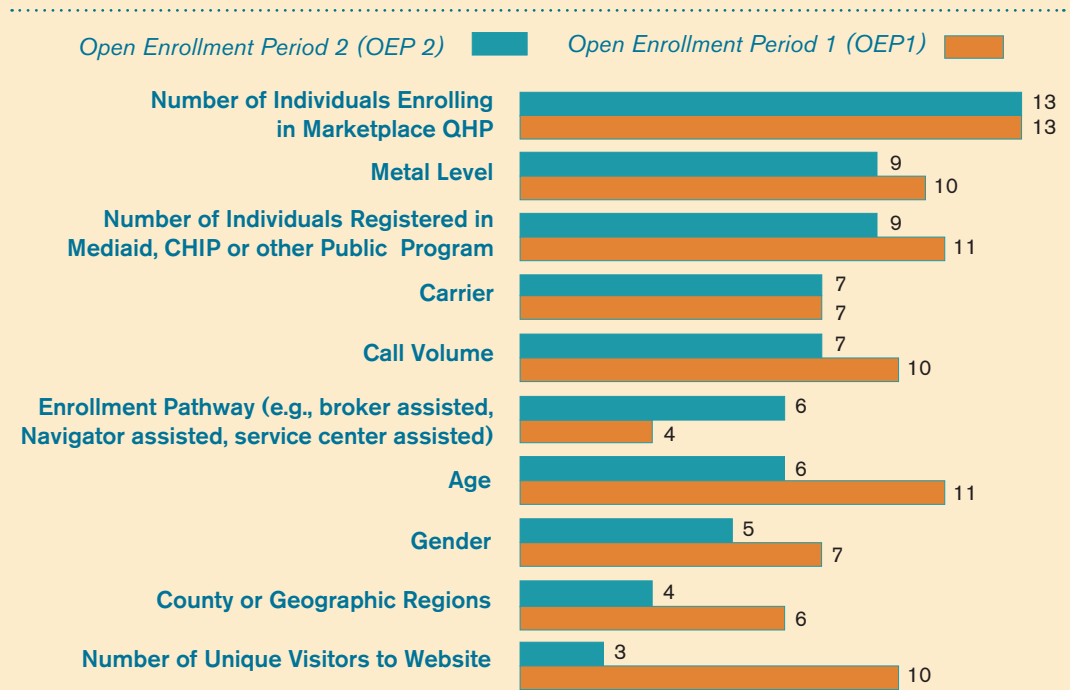
States report on various enrollment topics and to varying degrees of specificity, with some states reporting in different measures from one OEP to the next. We provide the most common OEP1 and OEP2 SBM reporting metrics in this report along with some less common and new enrollment reporting metrics.

State Based Enrollment Reports

As indicated in Figure 1, all thirteen State Based Marketplaces participating in open enrollment periods one and two are reporting the number of individuals enrolling in Qualified Health Plans (QHP). Table 1 illustrates each state's total reported enrollment in QHPs through their Marketplace for OEP2. Taken together, these thirteen states enrolled 2,768,000 people in health insurance during OEP2.

States are also reporting

FIGURE 1. STATE BASED MARKETPLACE REPORTING METRICS*



* Number of State Based Marketplaces Reporting (out of 13)

TABLE 1. STATE BASED MARKETPLACE ENROLLMENT REPORTING, OEP2

State	QHP Enrollment
California	1,412,200
Colorado	139,652
Connecticut	110,095
District of Columbia	18,000
Hawaii	10,431
Kentucky	102,830
Maryland	122,778
Massachusetts	103,066
Minnesota	60,092
New York	407,488
Rhode Island	96,909
Vermont	26,245
Washington	158,302
Total	2,768,088

on some less common and new metrics, as seen in Table 2. Of note, half of the SBM states are differentiating between new and repeat health insurance consumers, indicated in Table 2 by “QHP New Enrollees” and “QHP 2015 Renewals of 2014 Enrollees,” respectively.

Spotlights

QHP 2015 Renewals of 2014 Enrollees

Of the eight states reporting QHP re-enrollment data, six reported the percentage of renewals from OEP1 to OEP2, and two reported only the number of renewals. Percentage renewals within QHPs have varied widely by state: Washington reported a renewal rate of 58 percent, while California reported a 92 percent re-enrollment rate.

Comparisons between OEP 1 and OEP2

Six states offered comparison metrics between OEP1 and OEP2, while the remaining seven states with SBM data for both OEP1 and OEP2 did not compare metrics over time. The states that did draw comparisons between enrollment periods did so for common metrics such as enrollment, metal level, carrier, age, gender, and county. It is important to note that the metrics used to compare change over time vary by state.

TABLE 2. STATE-BASED MARKETPLACE ENROLLMENT REPORTING: LESS COMMON OR NEW METRICS

QHP New Enrollees	CA, CO, KY, MN, NY, RI, VT, WA
QHP 2015 Renewals of 2014 Enrollees	CA, CO, KY, MN, RI, VT, WA
Compares OEP1 vs. OEP2 metrics	CA, CT, MD, RI, VT, WA
Outreach Tactics	CO, MD, NY
Average Premium Paid	CO, WA
Race/Ethnicity	CA, WA
Poverty Level	MD, WA

Less Common State Reporting

A unique group of states—Colorado, Maryland, and New York—have publicized their outreach efforts to ensure they are reaching eligible Marketplace enrollees. Connect for Health Colorado conducted a targeted outreach campaign focusing on Latinos, African Americans, and young adults. Additionally, the state reported many community touch points in the enrollment effort: organizing education and enrollment events, maintaining walk-in enrollment centers, facilitating auto-renewals, launching facebook campaigns, and establishing a partnership with Denver’s key urban entertainment promoters.

Maryland’s outreach efforts were similar to Colorado’s in that the state focused on Latinos, African Americans, and young adults. Maryland’s marketing touch points differed from Colorado’s, however, as Maryland’s campaign focused on paid advertising in Spanish and English in TV and digital outlets, and on partnership with an African American Newspaper.

Implications and Discussion

States continue to report Marketplace open enrollment metrics, but they are reporting in less detail for OEP2 than for OEP1. Moreover, only half of the SBM states are publicly comparing their metrics across the enrollment periods in order to demonstrate progress or opportunity areas within the process. Finally, SBM enrollment reporting lacks standardization across states. SHADAC recommends (1) a standardized list of minimum SBM reporting metrics for future enrollment periods so that metrics can be compared both across states and within a single state over time; and (2) that states share best practices and lessons learned in order to increase enrollments within State Based Marketplaces.

About SHADAC

The State Health Access Data Assistance Center is an independent health policy research center located at the University of Minnesota School of Public Health. For more information, please contact us at shadac@umn.edu, or call 612-624-4802.