

Race, Ethnicity, and Language Preference in the Health Insurance Marketplaces 2017 Open Enrollment Period

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Introduction

Following the conclusion of each Marketplace Open Enrollment Period (OEP), the Centers for Medicare & Medicaid Services (CMS) releases a Final Enrollment Report. These reports summarize enrollment-related activity in the individual Marketplaces during each OEP for all 50 states and the District of Columbia (DC). The current data highlight complements the most recent 2017 OEP Final Enrollment Report^[1] by – for the first time ever – examining Marketplace enrollment activity stratified by the detailed racial and ethnicity categories specified in Department of Health and Human Services (HHS) data collection standards^[2] as well as detailed spoken and written language preference.

The HealthCare.gov eligibility and enrollment platform includes data on the distribution of plan selections by certain demographic characteristics, including self-reported race and ethnicity. This data highlight focuses on the 39 states utilizing the HealthCare.gov platform,ⁱ which comprise 69.09% of the U.S. resident population ages 18-64 (hereafter “adults”). This highlight includes Qualified Health Plan (QHP) plan selections made on the HealthCare.gov Marketplace platform and does not include data for the Small Business Health Options Program (SHOP) or states that run their own Marketplace platforms. It covers all activity during the 2017 OEP, which spanned from November 1, 2016 through January 31, 2017.

ⁱ In the 2017 OEP, five State-based Marketplaces ran their own exchange but used the HealthCare.gov platform for eligibility determinations and enrollment and other related functions: Arkansas, Kentucky, Nevada, New Mexico, and Oregon.

Key Findings:

- Over one-third (36.54%) of consumers ages 18-64 in HealthCare.gov states did not attest to a specific racial group. Of those who did, the most frequently selected race was White (76.00%), followed by Black (11.80%) and Asian (10.01%).
- About one in ten consumers ages 18-64 in HealthCare.gov states (10.37%) attested to a Hispanic ethnicity. Of those consumers who attested to a Hispanic ethnicity, the most frequently selected subgroups were Mexican (44.00%) and “Other” (33.25%).
- One-quarter of consumers ages 18-64 in HealthCare.gov states (25.56%) did not select a spoken language. Of those who did, the most frequently selected spoken language was English (89.93%), followed by Spanish (8.36%). This pattern is similar to adult Marketplace consumer written language preferences.

Data Source: CMS Multi-Dimensional Insurance Data Analytics System (MIDAS), 2017

Table 1. 2017 OEP Adult Marketplace Consumer Race and Ethnicity Selections

Race	2017 Open Enrollment Period Consumers	
	Percent	Percent with known race
Unknown	36.54	--
White	48.23	76.00
Black	7.49	11.80
American Indian or Alaska Native	0.37	0.58
Asian	6.36	10.01
Asian Indian	1.54	2.43
Chinese	1.08	1.71
Filipino	0.29	0.45
Japanese	0.08	0.12
Korean	0.70	1.10
Vietnamese	1.63	2.57
Other Asian	0.95	1.49
Two or more Asian subgroups	0.09	0.15
Native Hawaiian or Other Pacific Islander	0.09	0.14
Native Hawaiian	0.01	0.02
Guamanian or Chamorro	0.01	0.01
Samoan	0.01	0.01
Other Pacific Islander	0.07	0.10
Two or more NHOPI subgroups	*	*
Two or more races	0.93	1.47

Ethnicity	Percent	Percent of Hispanic
Not Hispanic	89.63	--
Hispanic	10.37	100.00
Cuban	1.38	13.26
Mexican	4.56	44.00
Puerto Rican	0.84	8.11
Other Hispanic Ethnicity	3.45	33.25
Two or More Hispanic subgroups	0.14	1.39

-- Not Applicable

* Rounds to zero

NOTE: Limited to Marketplace consumers ages 18-64. Limited to the 39 states utilizing the HealthCare.gov platform. Detail may sum to greater than 100 percent due to rounding.

SOURCE: CMS Multi-Dimensional Insurance Data Analytics System (MIDAS), 2017

Results

Race and Ethnicity

As described above, over two-thirds (69.09%) of the U.S. resident population ages 18-64 lived in the 39 states utilizing the HealthCare.gov platform in 2015, the most recent year for which national data are available.^[3] Among racial and ethnic groups, approximately three-quarters (75.74%) of the Black adult resident population, 57.71% of the Hispanic population, and 46.35% of the Asian population lived in states utilizing the HealthCare.gov platform.ⁱⁱ These include racially and ethnically diverse states, such as Texas and Florida, and exclude others, such as New York and California. In 2015, the latter two states accounted for almost one-fifth (18.73%) of the U.S. resident population ages 18-64, over one-third (34.13%) of the Hispanic adult resident population, 41.53% of Asians, 30.37% of Native Hawaiians or Other Pacific Islanders (NHOPI), one-quarter (25.70%) of adults identifying as two or more races, and over one-fifth (21.88%) of American Indians or Alaska Natives (AIAN).

Table 1 presents the detailed racial selections of 2017 OEP Marketplace consumers ages 18-64 living in the 39 states utilizing the HealthCare.gov platform. Over one-third (36.54%) of adult consumers did not attest to a specific racial group. Of those adult consumers who attested to a racial group, over three-quarters (76.00%) indicated that they were White, 11.80% indicated they were Black, 10.01% indicated they were Asian, 1.47% indicated two or more races, 0.58% indicated they were AIAN, and 0.14% indicated they were NHOPI.

ⁱⁱ The authors examined the population growth among adults ages 18-64 between 2013 and 2015 to approximate unknown growth between 2015 and 2017. Even with population growth, the proportion of adults ages 18-64 residing in states utilizing the HealthCare.gov platform did not change significantly, nor did the makeup of race and ethnicity across states using the HealthCare.gov platform.

Table 2. 2017 OEP Adult Marketplace Consumer Detailed Asian and NHOPI Subgroup Selections

Race	Percent of Asian 2017 OEP consumers	Percent of NHOPI 2017 OEP consumers
Asian	100.00	-
Asian Indian	24.23	-
Chinese	17.03	-
Filipino	4.53	-
Japanese	1.18	-
Korean	11.00	-
Vietnamese	25.64	-
Other Asian	14.92	-
Two or more Asian subgroups	1.46	-
Native Hawaiian or Other Pacific Islander	-	100.00
Native Hawaiian	-	12.04
Guamanian or Chamorro	-	7.44
Samoan	-	6.53
Other Pacific Islander	-	72.29
Two or more NHOPI subgroups	-	1.71

- Not applicable

NOTE: Limited to Marketplace consumers ages 18-64. Limited to the 39 states utilizing the HealthCare.gov platform. Detail may sum to greater than 100 percent due to rounding.

SOURCE: CMS Multi-Dimensional Insurance Data Analytics System (MIDAS), 2017

selected by NHOPI Marketplace consumers ages 18-64 was Other Pacific Islander (72.29%),^{iv} followed by Native Hawaiian (12.04%), Guamanian or Chamorro (7.44%), and Samoan (6.53%). Some 1.71% of adult NHOPI consumers selected two or more NHOPI subgroups.

Appendix Table A1 lists by state the racial selections of 2017 OEP Marketplace consumers ages 18-64 living in the 39 states utilizing the HealthCare.gov platform.

Appendix Table A2 lists by state the ethnicity selections of 2017 OEP Marketplace consumers ages 18-64 living in the 39 states utilizing the HealthCare.gov platform.

Appendix Table A3 lists for each race and ethnicity the top three states in which 2017 OEP consumers ages 18-64 were located. Texas consumers made up the greatest proportion of about half of all racial groups. Consumers in Florida made up the greatest proportion of all Hispanic subgroups but Mexican.

ⁱⁱⁱ Based on [U.S. Census Bureau Working Paper Number 102](#), the most frequent other Hispanic ethnicities likely include Salvadoran, Dominican, Guatemalan, and Colombian.

^{iv} Based on the U.S. Census Bureau Data Brief, [The Native Hawaiian and Other Pacific Islander Population: 2010](#), the most frequent Other Pacific Islander categories likely include Fijian, Tongan, and Marshalese.

Table 1 also displays the ethnicity selections of 2017 OEP Marketplace consumers ages 18-64 living in the 39 states utilizing the HealthCare.gov platform. Overall, 10.37% of adult consumers attested to a Hispanic ethnicity. The most common ethnic subgroup was Mexican (4.56%), followed by “Other” (3.45%),ⁱⁱⁱ Cuban (1.38%), Puerto Rican (0.84%), and two or more ethnic subgroups (0.14%). Of those consumers ages 18-64 who indicated that they were Hispanic, almost half (44.00%) were Mexican, one-third (33.25%) were “Other,” and 13.26% were Cuban. The remaining adult Hispanic consumers were Puerto Rican (8.11%) or two or more ethnic subgroups (1.39%).

Table 2 examines Asian and NHOPI consumers more closely. Of all Asian Marketplace consumers ages 18-64, the most common racial subgroups selected were Vietnamese (25.64%) and Asian Indian (24.23%), followed by Chinese (17.03%), Other Asian (14.92%), Korean (11.00%), Filipino (4.53%), and Japanese (1.18%). Some 1.46% of Asian consumers selected two or more Asian subgroups. The most common racial subgroup

Preferred Spoken and Written Language

Almost three-quarters (77.75%) of the U.S. population ages 18-64 spoke English at home in 2015, followed by Spanish (13.71%).^[4] Approximately three-quarters (73.04%) of English speaking adults ages 18-64 lived in the 39 states utilizing the HealthCare.gov platform in 2015. In addition, 58.33% of Spanish-speaking adults, 55.01% of adults speaking other Indo-European languages,^v 44.19% of adults speaking Asian or Pacific Island languages,^{vi} and 61.90% of adults speaking other languages lived in states utilizing the HealthCare.gov platform. California and New York, which as described above do not utilize the HealthCare.gov platform, accounted for 43.44% of adult speakers of Asian or Pacific Island languages in 2015, 34.00% of Spanish speakers, and 29.54% of speakers of other Indo-European Languages.

Table 3. 2017 OEP Adult Marketplace Consumer Preferred Spoken Language Selections

Preferred Spoken Language	Percent	Percent with known spoken language
Unknown	25.56	–
Arabic	0.03	0.04
Asian and Pacific Island Languages	1.00	1.34
Chinese	0.34	0.46
Gujarati	0.04	0.05
Hindi	0.02	0.02
Korean	0.17	0.23
Tagalog	0.01	0.01
Urdu	0.01	0.02
Vietnamese	0.41	0.55
Creole	0.06	0.07
English	66.94	89.93
French	0.01	0.02
German	*	*
Polish	0.04	0.06
Portuguese	0.03	0.05
Russian	0.04	0.05
Spanish	6.22	8.36
Other languages	0.05	0.07

– Not applicable

* Rounds to zero

NOTE: Limited to Marketplace consumers ages 18-64. Limited to the 39 states utilizing the HealthCare.gov platform. Detail may sum to greater than 100 percent due to rounding.

SOURCE: CMS Multi-Dimensional Insurance Data Analytics System (MIDAS), 2017

Table 4. 2017 OEP Adult Marketplace Consumer Preferred Written Language Selections

Preferred Written Language	Percent	Percent with known written language
Unknown	25.55	–
Arabic	0.02	0.03
Asian and Pacific Island Languages	0.88	1.18
Chinese	0.31	0.42
Gujarati	0.03	0.04
Hindi	0.01	0.01
Korean	0.16	0.22
Tagalog	0.01	0.01
Urdu	0.01	0.01
Vietnamese	0.36	0.48
Creole	0.04	0.05
English	67.22	90.29
French	0.01	0.02
German	*	*
Polish	0.04	0.05
Portuguese	0.03	0.04
Russian	0.03	0.04
Spanish	6.13	8.23
Other languages	0.05	0.06

– Not applicable

* Rounds to zero

NOTE: Limited to Marketplace consumers ages 18-64. Limited to the 39 states utilizing the HealthCare.gov platform. Detail may sum to greater than 100 percent due to rounding.

SOURCE: CMS Multi-Dimensional Insurance Data Analytics System (MIDAS), 2017

^v Includes most languages of Europe and the Indic languages of India. These include the Germanic languages, such as German, Yiddish, and Dutch; the Scandinavian languages, such as Swedish and Norwegian; the Romance languages, such as French, Italian, and Portuguese; the Slavic languages, such as Russian, Polish, and Serbo-Croatian; the Indic languages, such as Hindi, Gujarati, Punjabi, and Urdu; Celtic languages; Greek; Baltic languages; and Iranian languages.

^{vi} Includes Chinese; Korean; Japanese; Vietnamese; Hmong; Khmer; Lao; Thai; Tagalog or Pilipino; the Dravidian languages of India, such as Telugu, Tamil, and Malayalam; and other languages of Asia and the Pacific, including the Philippine, Polynesian, and Micronesian languages.

Table 3 presents the spoken language preferences of 2017 OEP Marketplace consumers ages 18-64 living in the 39 states utilizing the HealthCare.gov platform. One-quarter (25.56%) of adult consumers did not select a preferred spoken language. Two-thirds of adult consumers (66.94%) selected English as their preferred spoken language, followed by Spanish (6.22%). Some 1.00% of adult consumers chose an Asian or Pacific Island language, with Vietnamese (0.41%) being the most popular, followed by Chinese (0.34%) and Korean (0.17%).

Of those 2017 OEP Marketplace consumers ages 18-64 who selected a preferred spoken language, the far majority (89.93%) selected English, followed by Spanish (8.36%). Some 1.34% of adult consumers who had a preferred spoken language chose an Asian or Pacific Island language, with Vietnamese (0.55%) being the most popular, followed by Chinese (0.46%) and Korean (0.23%).

Table 4 presents the written language preferences of 2017 OEP Marketplace consumers ages 18-64 living in the 39 states utilizing the HealthCare.gov platform. Like spoken language above, one-quarter (25.55%) of adult consumers did not select a preferred written language. Two-thirds of adult consumers (67.22%) selected English as their preferred written language, followed by Spanish (6.13%). Some 0.88% of adult consumers chose an Asian or Pacific Island language, with Vietnamese (0.36%) being the most popular, followed by Chinese (0.31%) and Korean (0.16%).

Of those 2017 OEP Marketplace consumers ages 18-64 who selected a preferred written language, the far majority (90.29%) selected English, followed by Spanish (8.23%). Some 1.18% of consumers who had a preferred written language chose an Asian or Pacific Island language, with Vietnamese (0.48%) being the most popular, followed by Chinese (0.42%) and Korean (0.22%).

Table 5. OEP Adult Marketplace Consumer Preferred Spoken and Written Asian and Pacific Island Language Selections

Race	Percent of all Marketplace consumers selecting a preferred spoken Asian or Pacific Island Language	Percent of all Marketplace consumers selecting a preferred written Asian or Pacific Island Language
Asian and Pacific Island Languages	100.00	100.00
Chinese	34.17	35.20
Gujarati	4.09	3.17
Hindi	1.76	1.09
Korean	17.20	18.39
Tagalog	0.77	0.60
Urdu	1.29	0.69
Vietnamese	40.72	40.87

NOTE: Limited to Marketplace consumers ages 18-64. Limited to the 39 states utilizing the HealthCare.gov platform. Detail may sum to greater than 100 percent due to rounding.

SOURCE: CMS Multi-Dimensional Insurance Data Analytics System (MIDAS). 2017

language (not shown). The gap between written and spoken was largest for consumers whose preferred spoken language was Urdu – 2.14 times more adult consumers indicated Urdu as a preferred spoken language than as a preferred written language. The difference was smallest for Spanish, for whom 1.02 times more adult consumers indicated Spanish as a preferred spoken language than as a preferred written language. For all languages other than English, the number of consumers indicating a given language as a preferred spoken language was greater than the number of consumers indicating that language as a preferred written language.

Appendix Table A6 lists for each spoken and written language the top three states where 2017 OEP consumers ages 18-64 were located. Among the 17 spoken language categories, Florida had the highest percentage of consumers of that spoken language (8 languages), followed by Texas (5 languages). A similar pattern holds for preferred written language.

Table 5 examines preferred spoken and preferred written Asian and Pacific Island languages more closely. Of those consumers ages 18-64 who preferred a spoken Asian or Pacific Island language, almost three-quarters preferred either Vietnamese (40.72%) or Chinese (34.17%), followed by Korean (17.20%), Gujarati (4.09%), Hindi (1.76%), Urdu (1.29%), and Tagalog (0.77%). Adult consumer preference for written Asian or Pacific Island languages followed the same pattern as for spoken language.

The appendix lists by state the preferred spoken language (Table A4) and written language (Table A5) of 2017 OEP Marketplace consumers ages 18-64 living in states utilizing the HealthCare.gov platform. Of note, 0.41% more adult consumers preferred English as a written language compared to English as a spoken

Conclusion

Using 2017 OEP Marketplace enrollment data, this highlight examined Marketplace enrollment activity for consumers ages 18-64 stratified by the detailed racial and ethnicity categories specified in HHS's data collection standards. It also examined enrollment activity by spoken and written language preference. Findings can be used to assist with both Marketplace outreach and enrollment. To review, we found that:

- Over two-thirds (69.09%) of the U.S. adult resident population ages 18-64 lived in the 39 states utilizing the HealthCare.gov platform in 2015.
- Among racial and ethnic groups, approximately three-quarters (75.74%) of the Black adult resident population ages 18-64, 57.71% of the Hispanic population, and 46.35% of the Asian population lived in states utilizing the HealthCare.gov platform.
- Approximately three-quarters (73.04%) of English-speaking adults ages 18-64 and over half (58.33%) of Spanish-speaking adults lived in states utilizing the HealthCare.gov platform.
- Over one-third (36.54%) of consumers ages 18-64 in HealthCare.gov states did not attest to a specific racial group. Of those who did, the most frequently selected race was White (76.00%), followed by Black (11.80%) and Asian (10.01%). Of Asian consumers with known race, the most common selections were Vietnamese (25.64%) and Asian Indian (24.23%).
- About one in ten consumers ages 18-64 in HealthCare.gov states (10.37%) attested to a Hispanic ethnicity. Of those consumers who attested to a Hispanic ethnicity, the most frequently selected ethnic subgroups were Mexican (44.00%) and "Other" (33.25%).
- One-quarter of consumers ages 18-64 in HealthCare.gov states (25.56%) did not select a spoken language. Of those who did, the most frequently selected spoken language was English (89.93%), followed by Spanish (8.36%). This pattern is similar to adult Marketplace consumer written language preferences.

Definitions

Adult Population

The U.S. population ages 18-64.

Adult Resident Population

All people ages 18-64 currently residing in the United States.

HealthCare.gov States

States that use the HealthCare.gov eligibility and enrollment platform. The 39 HealthCare.gov states are: Alabama, Alaska, Arizona, Arkansas, Delaware, Florida, Georgia, Hawaii, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Michigan, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, West Virginia, Wisconsin, and Wyoming.

States Not Utilizing the HealthCare.Gov Platform

States that use their own Marketplace eligibility and enrollment platforms (i.e., State-Based Marketplaces). These 12 states are not examined in this highlight but include: California, Colorado, Connecticut, the District of Columbia, Idaho, Maryland, Massachusetts, Minnesota, New York, Rhode Island, Vermont, and Washington.

Data Sources and Methods

This report adheres to the CMS cell size suppression policy to protect consumer privacy. This policy stipulates that no cell of 10 or less may be displayed, which may require the use of complimentary cell suppression. Also, no use of percentages or other mathematical formulas may be used if they result in the display of a cell of 10 or less.

2017 OEP Marketplace Consumer Data

2017 OEP Marketplace consumer data on race, ethnicity, preferred spoken language, and preferred written language come from the CMS Multi-Dimensional Insurance Data Analytics System (MIDAS). MIDAS provides mission-critical functionality that CMS requires to implement and manage many provisions of the Affordable Care Act (ACA), including the Federally-facilitated Marketplaces. In order to complete and sustain the various tasks mandated by ACA, CMS created MIDAS to support and inform these enterprise functions. It is a data repository and analytics solution for capturing, aggregating, and analyzing health insurance and related information to support improved decision making, improved business processes, and improved services to consumers, states, issuers, and other stakeholders.

National race and ethnicity data

The most recent national-level data on race and ethnicity data come from 2015 U.S. Census Bureau projections based on the 2010 decennial census.

Limitations

The current highlight focuses on the 39 states utilizing the HealthCare.gov platform and excludes a discussion of the 12 states utilizing their own eligibility and enrollment platforms (i.e., State-Based Marketplaces), which comprise 30.91% of the adult population ages 18-64. The highlight only represents the consumers who selected a plan under the Marketplace. Please note that the Marketplace is not generalizable to the overall U.S. population, as not everyone is eligible for a Qualified Health Plan (QHP). Eligibility criteria may be confounded with race, ethnicity, preferred spoken language, and preferred written language. Spoken and written language are only populated for the person who submits the application. Any remaining consumers on the application will have an unknown spoken and written language. Of note, however, is that the majority of plan selections (69.34%) had a single applicant applying for QHP coverage.

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Appendix

Table A1: 2017 OEP Adult Marketplace Consumer Plan Selections by Race and State

	Plan Selections	Unknown	White	Black	American Indian or Alaska Native	Indian	Chinese	Filipino	Japanese	Korean	Vietnamese	Other Asian	Two or more Asian	Hawaiian	Guam	Samoa	Other Pacific Islander	Two or more NHOPI	Two or More races
Total	8,243,519	3,012,052	3,975,953	617,140	30,209	126,958	89,221	23,742	6,187	57,617	134,314	78,166	7,673	903	558	490	5,424	128	76,784
Alaska	16,480	3,674	10,211	197	536	32	102	666	43	273	102	160	18	‡	‡	24	27	‡	398
Alabama	170,675	41,961	89,818	28,105	921	2,317	806	193	45	528	2,715	1,260	90	13	‡	‡	33	‡	1,858
Arkansas	63,446	15,051	40,892	4,098	368	619	256	74	15	160	678	365	19	‡	‡	‡	163	‡	676
Arizona	156,497	51,678	89,769	3,069	787	1,310	1,754	746	215	804	3,074	899	160	26	27	‡	160	‡	2,002
Delaware	23,469	6,068	13,093	2,306	52	696	360	68	‡	203	161	174	25	‡	‡	‡	12	‡	236
Florida	1,616,034	831,910	588,434	126,709	1,823	13,510	8,425	3,507	641	2,672	18,077	8,706	837	100	96	‡	878	‡	9,659
Georgia	450,458	149,210	158,435	84,540	535	14,125	8,167	538	269	9,321	14,026	5,905	633	25	19	‡	176	‡	4,522
Hawaii	17,465	5,709	4,643	84	48	58	1,069	788	886	446	391	215	246	267	‡	37	1,430	‡	1,121
Iowa	48,425	12,670	33,044	719	86	393	265	66	16	101	361	307	27	‡	‡	‡	28	‡	332
Illinois	323,341	93,861	182,203	15,788	424	8,586	5,926	2,281	370	4,523	2,624	3,421	403	‡	16	‡	103	‡	2,796
Indiana	153,140	40,577	98,616	6,260	210	2,485	1,241	262	92	355	1,007	745	68	‡	‡	‡	38	‡	1,162
Kansas	87,546	21,671	56,327	3,060	523	1,023	942	185	39	312	1,091	785	64	‡	‡	‡	38	‡	1,472
Kentucky	71,621	25,007	41,953	2,113	77	728	345	126	39	115	302	363	23	‡	‡	‡	13	‡	410
Louisiana	131,959	52,226	53,379	17,480	381	858	1,050	214	45	201	4,259	724	65	‡	‡	‡	20	‡	1,048
Maine	70,442	15,962	52,237	391	194	159	304	97	32	48	218	202	20	‡	‡	‡	‡	‡	565
Michigan	282,093	102,690	154,623	11,187	828	3,025	2,721	445	127	977	1,417	1,547	143	15	‡	‡	51	‡	2,284
Missouri	222,189	72,466	126,162	12,167	665	1,663	1,670	333	91	616	2,437	1,175	147	12	11	30	54	‡	2,490
Mississippi	83,821	30,715	26,178	22,675	96	1,071	391	80	11	90	1,709	307	46	‡	‡	‡	15	‡	430
Montana	47,900	9,657	36,184	71	813	65	156	52	39	44	75	70	13	‡	‡	‡	21	‡	630
North Carolina	490,977	160,265	243,667	57,841	2,192	4,901	4,419	692	205	1,995	5,661	4,078	274	34	23	‡	139	‡	4,576
North Dakota	16,907	3,261	12,329	319	445	69	68	44	‡	19	62	93	‡	‡	‡	‡	‡	‡	177
Nebraska	70,788	19,337	47,194	1,451	317	305	276	82	32	109	751	269	26	‡	‡	‡	15	‡	614
New Hampshire	48,163	13,482	32,552	254	46	307	359	68	31	78	182	403	30	‡	‡	‡	11	‡	355
New Jersey	266,325	92,130	123,477	15,698	227	13,630	5,351	2,049	384	6,313	1,253	3,107	444	14	12	‡	148	‡	2,084
New Mexico	49,503	20,404	25,739	474	777	271	305	130	71	86	459	173	19	‡	‡	‡	14	‡	563
Nevada	74,531	26,388	32,952	2,727	345	844	3,073	2,391	367	841	1,891	854	193	62	29	‡	126	‡	1,414
Ohio	208,900	60,024	129,188	9,894	231	2,466	1,945	295	114	549	1,121	990	123	‡	‡	‡	45	‡	1,898
Oklahoma	129,553	42,865	63,697	4,806	8,087	1,149	866	168	39	408	2,507	1,132	104	16	‡	‡	36	‡	3,653
Oregon	141,077	40,786	87,026	1,017	726	858	2,395	540	458	1,207	2,033	840	136	43	27	25	386	11	2,563
Pennsylvania	394,185	111,463	236,696	17,623	307	6,201	6,452	557	182	4,356	3,914	3,001	385	12	‡	‡	104	‡	2,917
South Carolina	208,842	76,780	93,895	29,075	336	2,138	1,309	303	60	431	2,073	736	74	11	11	‡	53	‡	1,550
South Dakota	25,377	4,289	19,452	270	547	93	106	49	‡	19	105	97	‡	‡	‡	‡	‡	‡	324
Tennessee	217,152	59,341	128,525	17,934	378	3,174	1,238	268	71	757	2,078	1,200	119	13	14	‡	57	‡	1,971
Texas	1,079,576	463,473	411,957	69,859	3,302	26,642	17,532	2,863	595	7,880	43,246	19,981	1,779	84	131	42	480	21	9,709
Utah	148,030	50,969	88,804	915	749	464	916	232	195	407	1,389	809	87	41	‡	126	310	‡	1,587
Virginia	358,347	111,076	155,563	38,179	571	8,862	5,383	1,922	242	10,009	9,895	11,186	717	28	29	‡	154	‡	4,519
Wisconsin	225,432	59,387	150,015	7,167	1,019	1,691	1,063	292	84	322	745	1,747	85	‡	‡	‡	58	‡	1,741
West Virginia	31,646	7,370	22,897	528	30	129	124	42	12	16	169	81	‡	‡	‡	‡	‡	‡	236
Wyoming	21,207	6,199	14,127	90	210	41	91	34	12	26	56	59	‡	‡	‡	‡	‡	‡	242

‡ Reporting standards not met. Figures not reported due to small cell sizes.

NOTE: Limited to Marketplace consumers ages 18-64. Limited to the 39 states utilizing the HealthCare.gov platform.

SOURCE: CMS Multi-Dimensional Insurance Data Analytics System (MIDAS), 2017

Appendix

Table A2. 2017 OEP Adult Marketplace Consumer Plan Selections by Ethnicity and State

	Plan Selections	Any Hispanic/ Latino	Cuban	Mexican	Puerto Rican	Other Ethnicity	Two or More Hispanic Subgroups
Total	8,243,519	855,023	113,402	376,171	69,332	284,269	11,849
Alaska	16,480	656	14	334	48	246	14
Alabama	170,675	3,327	170	1,713	338	1,043	63
Arkansas	63,446	2,282	37	1,551	64	601	29
Arizona	156,497	25,605	262	21,941	464	2,579	359
Delaware	23,469	1,262	39	495	294	412	22
Florida	1,616,034	304,151	100,187	21,285	39,911	138,652	4,116
Georgia	450,458	26,288	1,181	9,973	2,277	12,438	419
Hawaii	17,465	587	12	223	87	248	17
Iowa	48,425	1,429	19	999	57	328	26
Illinois	323,341	25,804	428	18,511	1,949	4,293	623
Indiana	153,140	4,105	59	2,680	360	911	95
Kansas	87,546	5,493	75	4,302	158	885	73
Kentucky	71,621	1,201	281	478	84	336	22
Louisiana	131,959	4,521	347	1,226	272	2,608	68
Maine	70,442	609	‡	205	98	271	‡
Michigan	282,093	4,598	135	2,933	352	1,065	113
Missouri	222,189	4,478	177	2,766	260	1,189	86
Mississippi	83,821	1,173	41	676	116	323	17
Montana	47,900	812	24	494	44	229	21
North Carolina	490,977	22,535	1,071	8,552	2,293	10,248	371
North Dakota	16,907	310	‡	197	26	74	‡
Nebraska	70,788	3,356	77	2,554	77	607	41
New Hampshire	48,163	950	20	168	145	588	29
New Jersey	266,325	33,992	1,771	2,681	5,497	23,385	658
New Mexico	49,503	12,987	109	9,661	98	2,919	200
Nevada	74,531	9,250	553	6,068	266	2,160	203
Ohio	208,900	3,254	115	1,271	687	1,111	70
Oklahoma	129,553	6,752	76	5,116	257	1,206	97
Oregon	141,077	6,045	159	4,286	202	1,268	130
Pennsylvania	394,185	12,592	391	2,030	4,131	5,816	224
South Carolina	208,842	5,322	243	1,849	768	2,380	82
South Dakota	25,377	486	‡	300	34	142	‡
Tennessee	217,152	5,101	329	2,453	506	1,722	91
Texas	1,079,576	271,309	4,314	221,127	4,169	38,914	2,785
Utah	148,030	10,077	80	6,346	217	3,257	177
Virginia	358,347	24,795	470	3,845	1,649	18,482	349
Wisconsin	225,432	6,405	77	4,163	1,021	1,021	123
West Virginia	31,646	325	‡	112	37	157	‡
Wyoming	21,207	799	‡	607	19	155	‡

‡ Reporting standards not met. Figures not reported due to small cell sizes.

NOTE: Limited to Marketplace consumers ages 18-64. Limited to the 39 states utilizing the HealthCare.gov platform.

SOURCE: CMS Multi-Dimensional Insurance Data Analytics System (MIDAS), 2017

Appendix

Table A3. Top Three States for 2017 OEP Adult Marketplace Plan Selections by Race and Ethnicity

	State with the Highest Percentage	Percentage	State with the Second Highest Percentage	Percentage	State with the Third Highest Percentage	Percentage
Race						
White	FL	14.80	TX	10.36	NC	6.13
Black	FL	20.53	GA	13.70	TX	11.32
American Indian or Alaska Native	OK	26.77	TX	10.93	NC	7.26
Asian	TX	23.00	FL	10.76	GA	10.11
Asian Indian	TX	20.98	GA	11.13	NJ	10.74
Chinese	TX	19.65	FL	9.44	GA	9.15
Filipino	FL	14.77	TX	12.06	NV	10.07
Japanese	HI	14.32	FL	10.36	TX	9.62
Korean	VA	17.37	GA	16.18	TX	13.68
Vietnamese	TX	32.20	FL	13.46	GA	10.44
Other Asian	TX	25.56	VA	14.31	FL	11.14
Two or more Asian subgroups	TX	23.19	FL	10.91	VA	9.34
Native Hawaiian or Other Pacific Islander	HI	23.11	FL	14.31	TX	10.10
Native Hawaiian	HI	29.57	FL	11.07	TX	9.30
Guamanian or Chamorro	TX	23.48	FL	17.20	NV	5.20
Samoan	UT	25.71	TX	8.57	HI	7.55
Other Pacific Islander	HI	26.36	FL	16.19	TX	8.85
Two or more NHOPI subgroups	TX	16.41	OR	8.59	--	--
Two or more races	TX	12.64	FL	12.58	NC	5.96
Ethnicity						
Hispanic	FL	35.57	TX	31.73	NJ	3.98
Cuban	FL	88.35	TX	3.80	NJ	1.56
Mexican	TX	58.78	AZ	5.83	FL	5.66
Puerto Rican	FL	57.57	NJ	7.93	TX	6.01
Other Hispanic Ethnicity	FL	48.77	TX	13.69	NJ	8.23
Two or more Hispanic subgroups	FL	34.74	TX	23.50	NJ	5.55

-- Not applicable

NOTE: Limited to Marketplace consumers ages 18-64. Limited to the 39 states utilizing the HealthCare.gov platform.

SOURCE: CMS Multi-Dimensional Insurance Data Analytics System (MIDAS), 2017

Appendix

Table A4. 2017 OEP Adult Marketplace Consumer Plan Selections by Spoken Language and State

	Plan Selections	Unknown	Arabic	Chinese	Creole	English	French	German	Gujarati	Hindi	Korean	Other	Polish	Portuguese	Russian	Spanish	Tagalog	Urdu	Vietnamese
Total	8,243,519	2,107,220	2,471	28,171	4,573	5,518,529	1,099	149	3,370	1,449	14,181	4,474	3,530	2,770	3,307	512,952	638	1,064	33,572
Alaska	16,480	3,928	‡	30	0	12,136	0	0	0	‡	83	24	‡	0	‡	182	62	0	20
Alabama	170,675	42,297	23	257	0	126,213	‡	0	92	15	127	24	0	‡	13	956	‡	‡	635
Arkansas	63,446	16,663	‡	80	0	45,646	‡	‡	19	‡	37	38	0	‡	0	787	0	0	163
Arizona	156,497	43,326	18	329	‡	104,228	13	‡	15	19	170	81	16	‡	27	7,432	14	‡	796
Delaware	23,469	5,925	‡	105	‡	16,821	‡	‡	25	‡	52	‡	‡	0	‡	459	0	‡	37
Florida	1,616,034	387,884	247	2,258	4,268	925,771	268	62	188	35	410	529	153	1,729	737	288,046	64	52	3,333
Georgia	450,458	120,119	54	2,174	32	308,344	63	‡	332	102	1,945	‡	18	203	113	12,857	13	50	3,816
Hawaii	17,465	4,064	‡	437	0	12,235	‡	0	0	0	124	382	0	‡	‡	45	41	0	124
Iowa	48,425	11,969	19	95	‡	35,571	20	‡	18	‡	12	48	0	0	‡	562	0	‡	95
Illinois	323,341	82,608	91	2,255	‡	224,039	43	‡	361	93	1,017	196	2,487	‡	344	8,952	55	78	702
Indiana	153,140	40,541	15	418	‡	110,714	13	0	40	59	58	62	14	‡	14	963	‡	‡	215
Kansas	87,546	22,295	‡	271	0	62,889	‡	‡	23	18	75	40	0	‡	21	1,645	‡	‡	240
Kentucky	71,621	17,381	13	156	‡	53,384	27	‡	22	‡	19	30	0	‡	16	494	‡	‡	58
Louisiana	131,959	30,119	40	388	‡	98,694	‡	0	18	16	51	32	0	‡	‡	1,645	‡	11	905
Maine	70,442	16,870	‡	66	‡	53,294	33	‡	‡	0	‡	30	‡	‡	‡	84	‡	0	34
Michigan	282,093	75,880	196	310	0	204,104	13	‡	40	24	198	101	66	‡	138	688	12	13	306
Missouri	222,189	50,862	23	552	‡	168,601	26	‡	38	16	146	105	‡	‡	70	1,008	‡	25	703
Mississippi	83,821	18,825	13	120	0	64,090	0	‡	27	‡	20	‡	0	‡	0	414	‡	0	287
Montana	47,900	13,063	‡	31	0	34,720	0	‡	‡	‡	‡	‡	0	0	‡	56	‡	0	14
North Carolina	490,977	118,964	162	1,370	‡	356,639	117	‡	140	36	605	168	15	19	156	10,386	25	32	2,129
North Dakota	16,907	4,620	‡	16	‡	12,168	‡	‡	‡	‡	‡	13	0	0	‡	53	‡	0	17
Nebraska	70,788	19,134	31	67	0	50,105	‡	0	‡	0	‡	21	‡	‡	17	1,180	‡	‡	212
New Hampshire	48,163	12,056	‡	72	‡	35,623	‡	0	‡	‡	‡	19	‡	27	‡	269	‡	‡	50
New Jersey	266,325	71,988	313	1,307	173	168,029	39	‡	649	221	2,028	‡	503	500	254	19,753	51	74	196
New Mexico	49,503	11,951	‡	95	0	34,341	‡	‡	‡	‡	‡	15	0	‡	‡	2,925	‡	0	145
Nevada	74,531	18,730	14	947	0	50,868	‡	‡	‡	16	193	41	‡	‡	37	3,186	53	‡	408
Ohio	208,900	51,139	53	602	‡	155,819	25	‡	68	31	101	101	‡	‡	75	630	‡	‡	231
Oklahoma	129,553	34,867	18	313	0	90,620	‡	0	42	‡	95	51	‡	‡	13	2,829	‡	‡	670
Oregon	141,077	34,746	23	806	0	102,518	‡	‡	‡	‡	274	142	‡	‡	378	1,621	20	0	525
Pennsylvania	394,185	99,825	142	2,729	42	283,292	90	‡	235	92	1,140	‡	163	38	349	4,913	11	29	806
South Carolina	208,842	48,068	11	469	‡	157,482	‡	‡	65	13	76	33	‡	14	43	1,999	‡	‡	545
South Dakota	25,377	6,247	‡	34	‡	18,957	0	0	‡	0	‡	‡	‡	0	‡	101	‡	‡	20
Tennessee	217,152	49,689	200	401	‡	164,284	16	‡	185	25	98	74	‡	‡	44	1,616	‡	‡	502
Texas	1,079,576	315,626	368	6,428	‡	625,979	139	18	520	300	2,038	‡	11	85	118	115,329	64	366	11,593
Utah	148,030	47,487	19	262	0	95,722	16	0	‡	14	50	63	0	26	12	3,879	‡	‡	465
Virginia	358,347	93,416	296	1,527	‡	243,786	61	‡	133	207	2,873	468	‡	41	186	12,677	80	257	2,323
Wisconsin	225,432	50,611	30	324	‡	171,716	15	‡	18	33	34	176	33	‡	67	2,151	‡	‡	201
West Virginia	31,646	8,166	‡	53	0	23,311	0	0	‡	‡	0	‡	‡	0	‡	64	‡	‡	33
Wyoming	21,207	5,271	0	17	‡	15,776	0	0	‡	0	‡	‡	0	‡	‡	116	0	0	18

NOTE: Limited to Marketplace consumers ages 18-64. Limited to the 39 states utilizing the HealthCare.gov platform.

‡ Reporting standards not met. Figures not reported due to small cell sizes.

SOURCE: CMS Multi-Dimensional Insurance Data Analytics System (MIDAS), 2017

Appendix

Table A5. 2017 OEP Adult Marketplace Consumer Plan Selections by Written Language and State

	Plan Selections	Unknown	Arabic	Chinese	Creole	English	French	German	Gujarati	Hindi	Korean	Other	Polish	Portuguese	Russian	Spanish	Tagalog	Urdu	Vietnamese
Total	8,243,519	2,106,142	1,968	25,476	3,359	5,541,174	955	133	2,295	788	13,313	3,722	3,349	2,605	2,703	505,024	431	498	29,584
Alaska	16,480	3,928	‡	28	0	12,165	0	0	0	‡	77	27	‡	0	‡	178	42	0	19
Alabama	170,675	42,297	19	235	0	126,435	‡	0	57	‡	107	18	‡	‡	‡	912	‡	‡	560
Arkansas	63,446	16,663	‡	73	0	45,694	‡	‡	16	‡	32	53	0	0	0	761	0	‡	143
Arizona	156,497	43,326	14	301	‡	104,508	12	‡	‡	16	160	69	13	‡	22	7,266	‡	0	759
Delaware	23,469	5,913	‡	88	‡	16,887	‡	0	13	‡	52	‡	‡	0	‡	452	‡	‡	34
Florida	1,616,034	387,325	199	1,752	3,155	931,198	245	59	145	21	373	579	137	1,674	651	285,142	69	29	3,281
Georgia	450,458	120,119	39	2,072	21	309,761	64	‡	225	47	1,818	‡	17	189	79	12,597	13	26	3,202
Hawaii	17,465	4,064	‡	368	0	12,404	‡	0	0	0	111	335	0	‡	‡	41	22	0	107
Iowa	48,425	11,890	‡	78	‡	35,737	16	‡	‡	‡	11	39	0	0	‡	547	0	‡	77
Illinois	323,341	82,608	72	2,149	‡	225,198	26	‡	224	49	950	148	2,379	‡	271	8,623	29	30	570
Indiana	153,140	40,541	‡	391	‡	110,896	‡	0	31	21	51	41	13	0	14	923	‡	‡	190
Kansas	87,546	22,269	‡	247	0	63,044	‡	‡	14	11	74	29	0	‡	17	1,599	‡	‡	218
Kentucky	71,621	17,323	17	129	0	53,520	20	‡	18	‡	17	18	0	‡	‡	483	‡	‡	55
Louisiana	131,959	30,119	25	375	‡	98,968	‡	0	17	‡	46	20	0	‡	‡	1,605	‡	‡	737
Maine	70,442	16,870	‡	59	‡	53,328	31	‡	‡	0	‡	25	‡	‡	‡	78	‡	‡	28
Michigan	282,093	75,880	152	277	0	204,349	12	‡	25	‡	184	81	64	‡	118	655	‡	‡	272
Missouri	222,189	50,862	18	508	0	168,807	17	‡	26	‡	137	81	‡	‡	60	974	‡	19	658
Mississippi	83,821	18,825	12	107	0	64,156	0	0	21	‡	15	‡	0	‡	0	399	0	0	271
Montana	47,900	13,063	‡	25	0	34,731	0	0	‡	‡	‡	‡	0	0	‡	51	0	0	15
North Carolina	490,977	118,964	132	1,301	‡	357,440	107	‡	103	20	579	133	15	18	117	10,159	13	23	1,843
North Dakota	16,907	4,620	‡	15	‡	12,174	‡	‡	‡	‡	‡	13	0	0	‡	53	0	0	17
Nebraska	70,788	19,134	28	67	0	50,200	‡	0	‡	‡	‡	17	0	‡	14	1,150	‡	0	167
New Hampshire	48,163	12,030	‡	68	‡	35,677	‡	0	‡	‡	‡	16	‡	24	‡	267	‡	‡	43
New Jersey	266,325	71,988	258	1,112	97	169,490	43	‡	429	135	1,892	‡	460	424	201	19,367	31	31	164
New Mexico	49,503	11,929	‡	87	0	34,478	0	‡	‡	‡	‡	‡	0	‡	‡	2,856	0	0	119
Nevada	74,531	18,746	‡	833	0	51,180	‡	‡	‡	13	144	39	‡	11	29	3,099	23	‡	384
Ohio	208,900	51,055	41	532	‡	156,112	24	‡	51	19	90	83	‡	‡	51	607	‡	‡	212
Oklahoma	129,553	34,799	‡	295	0	90,736	‡	0	32	‡	92	30	‡	‡	11	2,910	‡	‡	611
Oregon	141,077	34,592	16	720	0	103,024	‡	‡	‡	‡	243	130	‡	‡	316	1,561	11	0	442
Pennsylvania	394,185	99,823	110	2,498	33	284,140	77	‡	169	52	1,082	233	152	31	269	4,803	‡	14	688
South Carolina	208,842	48,068	‡	450	‡	157,641	‡	‡	48	‡	69	32	‡	12	34	1,930	‡	‡	521
South Dakota	25,377	6,247	0	31	‡	18,973	0	0	‡	0	‡	‡	‡	0	0	93	0	0	19
Tennessee	217,152	49,689	169	363	‡	164,547	13	‡	135	17	85	55	‡	‡	36	1,559	0	‡	470
Texas	1,079,576	315,626	285	5,909	‡	631,326	111	13	327	156	1,945	‡	14	87	112	112,903	50	146	10,116
Utah	148,030	47,487	26	211	0	96,043	15	‡	‡	‡	51	55	‡	26	11	3,791	‡	‡	298
Virginia	358,347	93,416	236	1,361	‡	245,132	52	‡	98	109	2,763	368	12	36	146	12,355	55	124	2,072
Wisconsin	225,432	50,607	26	292	‡	171,982	‡	‡	13	19	33	115	27	‡	52	2,091	‡	‡	151
West Virginia	31,646	8,166	‡	53	0	23,315	0	0	‡	0	0	‡	0	‡	‡	66	0	‡	35
Wyoming	21,207	5,271	0	16	‡	15,778	0	0	‡	0	‡	‡	0	‡	‡	118	0	0	16

NOTE: Limited to Marketplace consumers ages 18-64. Limited to the 39 states utilizing the HealthCare.gov platform.

‡ Reporting standards not met. Figures not reported due to small cell sizes.

SOURCE: CMS Multi-Dimensional Insurance Data Analytics System (MIDAS), 2017

Appendix

Appendix Table A6. Top Three States for 2017 OEP Marketplace Plan Selections by Preferred Spoken and Written Language

	State with the Highest Percentage	Percentage	State with the Second Highest Percentage	Percentage	State with the Third Highest Percentage	Percentage
Preferred Spoken Language						
Arabic	TX	14.89	NJ	12.67	VA	11.98
Asian and Pacific Island Languages	TX	25.85	GA	10.23	VA	8.98
Chinese	TX	22.82	PA	9.69	FL	8.02
Gujarati	NJ	19.26	TX	15.43	IL	10.71
Hindi	TX	20.70	NJ	15.25	VA	14.29
Korean	VA	20.26	TX	14.37	NJ	14.30
Tagalog	VA	12.54	TX	10.03	FL	10.03
Urdu	TX	34.40	VA	24.15	IL	7.33
Vietnamese	TX	34.53	GA	11.37	FL	9.93
Creole	FL	93.33	NJ	3.78	PA	0.92
English	FL	16.78	TX	11.34	NC	6.46
French	FL	24.39	TX	12.65	NC	10.65
German	FL	41.61	TX	12.08	--	--
Polish	IL	70.45	NJ	14.25	PA	4.62
Portuguese	FL	62.42	NJ	18.05	GA	7.33
Russian	FL	22.29	OR	11.43	PA	10.55
Spanish	FL	56.15	TX	22.48	NJ	3.85
Other languages	FL	11.82	VA	10.46	HI	8.54
Preferred Written Language						
Arabic	TX	14.48	NJ	13.11	VA	11.99
Asian and Pacific Island Languages	TX	25.71	GA	10.21	VA	9.13
Chinese	TX	23.19	PA	9.81	IL	8.44
Gujarati	NJ	18.69	TX	14.25	GA	9.80
Hindi	TX	19.80	NJ	17.13	VA	13.83
Korean	VA	20.75	TX	14.61	NJ	14.21
Tagalog	FL	16.01	VA	12.76	TX	11.60
Urdu	TX	29.32	VA	24.90	NJ	6.22
Vietnamese	TX	34.19	FL	11.09	GA	10.82
Creole	FL	93.93	NJ	2.89	PA	0.98
English	FL	16.81	TX	11.39	NC	6.45
French	FL	25.65	TX	11.62	NC	11.20
German	FL	44.36	TX	9.77	--	--
Polish	IL	71.04	NJ	13.74	PA	4.54
Portuguese	FL	64.26	NJ	16.28	GA	7.26
Russian	FL	24.08	OR	11.69	IL	10.03
Spanish	FL	56.46	TX	22.36	NJ	3.83
Other languages	FL	15.56	VA	9.89	HI	9.00

-- Not applicable

NOTE: Limited to Marketplace consumers ages 18-64. Limited to the 39 states utilizing the HealthCare.gov platform.

SOURCE: CMS Multi-Dimensional Insurance Data Analytics System (MIDAS), 2017