

# KEYNOTE

National Forum on State Relief and  
Empowerment Waivers

April 23, 2019

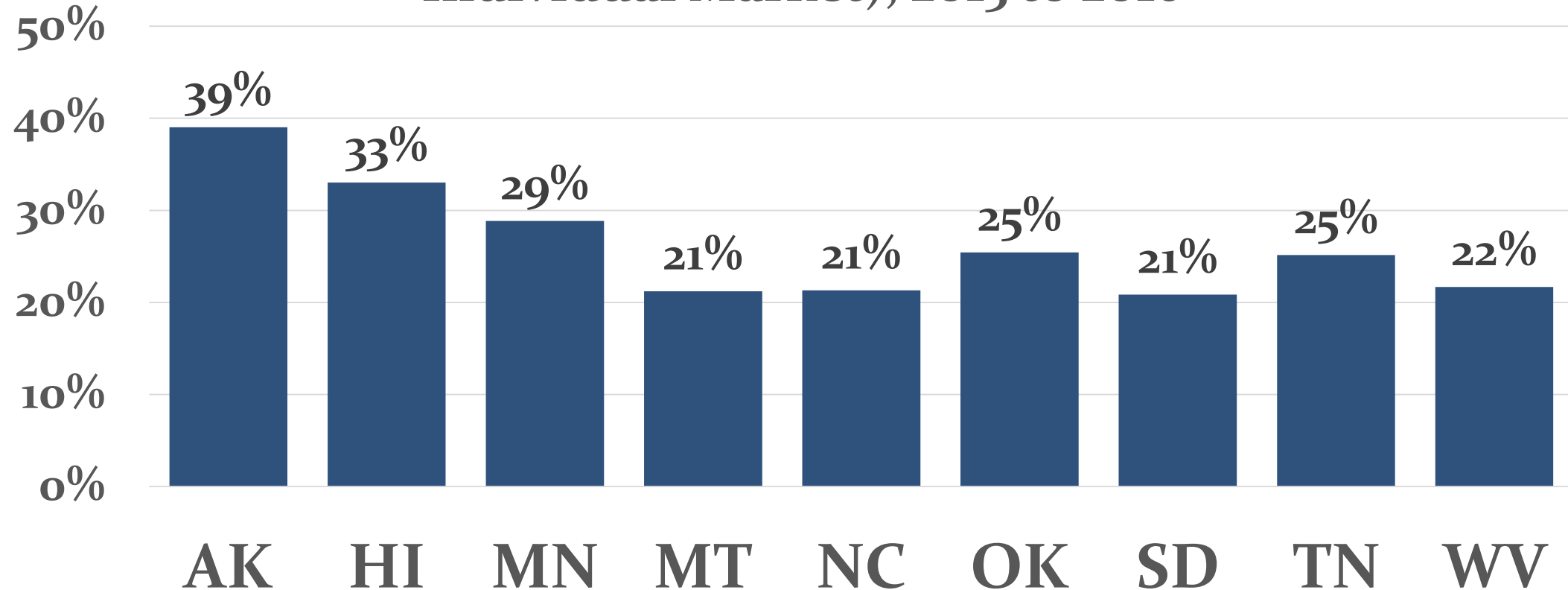
Seema Verma  
Administrator

Centers for Medicare & Medicaid Services



# Premium Increases Begin Emerging in 2016

Percent Change in Average Premiums (ACA Individual Market), 2015 to 2016

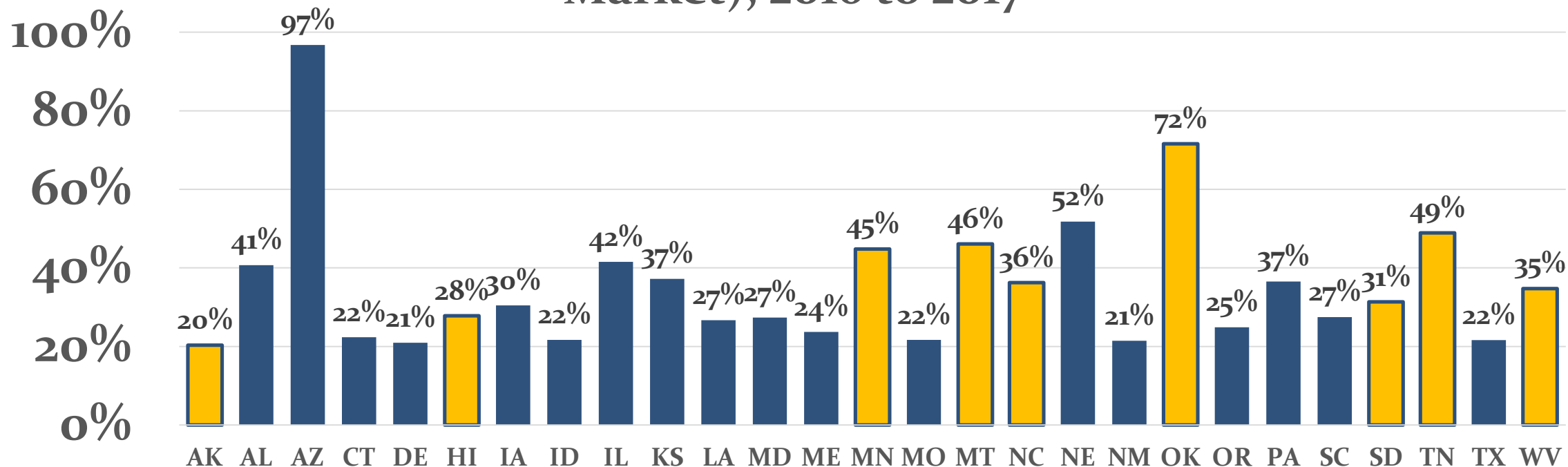


**Premiums increased by more than 20 percent across 9 states in 2016**

Source: 2015-2016 Benefit Years Risk Adjustment Data, CMS

# Widespread Premium Increases Across the Country in 2017

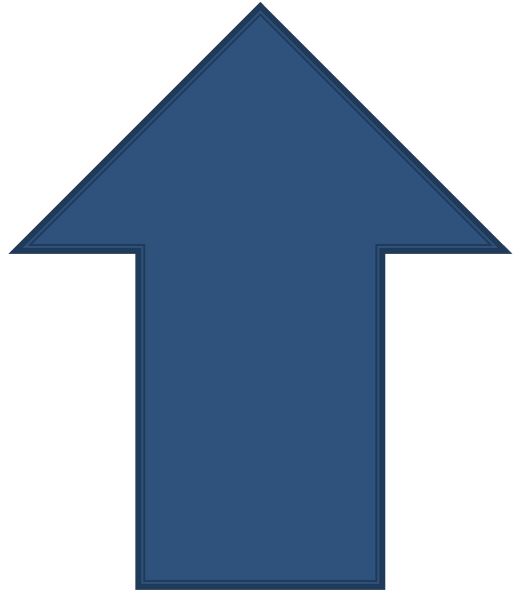
## Percent Change in Average Premiums (ACA Individual Market), 2016 to 2017



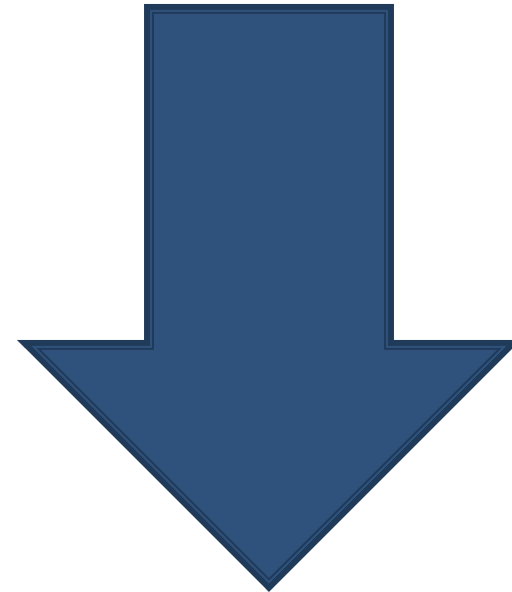
**Premiums increased by more than 20 percent across 27 states in 2017. All 9 states with +20% increase in 2016 (yellow) were +20% again in 2017.**

Source: 2016-2017 Benefit Years Risk Adjustment Data, CMS

# Enrollment Drops as Premiums Increase



**Average Premiums Up  
21 Percent, 2016 to 2017**

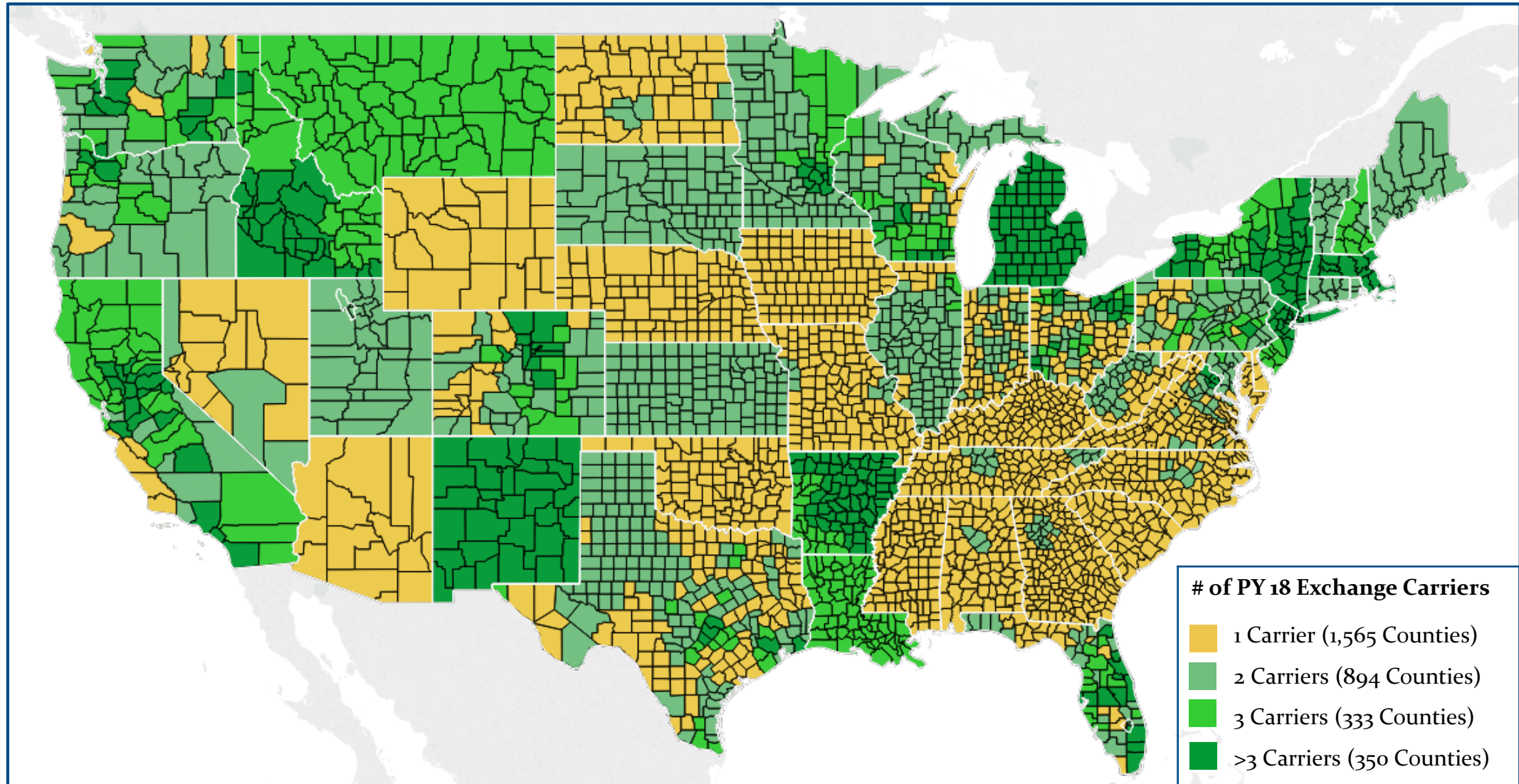


**Enrollment Down  
10 Percent, 2016 to 2017**

**1.3 million unsubsidized people (20%) left the individual market in 2017**

Source: CMS, Trends in Subsidized and Unsubsidized Individual Health Insurance Market Enrollment (July 2, 2018).

# Over Half of All Counties Had One Insurer in 2018



-All State Exchange data is self-reported from Exchanges to CMS (CA, CO, CT, DC, ID, MA, MD, MN, NY, RI, VT, WA)  
-Federally-facilitated Exchange data reflected on this map is point in time as of 10/20/2017