

# 2019 Health Insurance Exchange Report

## HEALTH INSURANCE EXCHANGES 2019 OPEN ENROLLMENT REPORT

The Health Insurance Exchanges 2019 Open Enrollment Report summarizes health plan selections made on the individual Exchanges during the 2019 Open Enrollment Period (2019 OEP) for the 39 states that use the HealthCare.gov eligibility and enrollment platform, as well as for the 12 State-Based Exchanges (SBEs) that use their own eligibility and enrollment platforms.<sup>1</sup> Additional data are reported for the 39 states that use the HealthCare.gov platform, including age, gender, rural location, self-reported race and ethnicity, household income as a percent of the federal poverty level (FPL), and the average premiums among consumers with and without advance premium tax credits (APTC).

More information on applications and plan selections are available in a suite of accompanying public use files (PUFs). The PUFs contain information on applications submitted and the number of medical and stand-alone dental plan selections by state, county and ZIP code.<sup>2</sup> Other plan and demographic information in the PUFs include the metal level of selected plans, premium and financial assistance information, age, gender, rural location, self-reported race and ethnicity, and household income as a percent of FPL. Data are also stratified by new, returning and automatically re-enrolled consumers and by plan metal level in the state PUF. The methodology for this report and detailed metric definitions are included with the PUF.

### Key findings from this report include:

- *Plan Selections:* Approximately 11.4 million consumers selected or were automatically re-enrolled in an Exchange plan during the 2019 OEP in the 50 states, plus DC. This is a decrease from 11.8 million consumers during the 2018 OEP.
- *New Consumers:* Nationally, 24 percent of consumers with a plan selection during the 2019 OEP were new to the Exchange through which they enrolled. This is a decrease from 27 percent during the 2018 OEP.
- *Average Premiums:* Among all consumers in the 39 states that use the HealthCare.gov platform, the average premium before application of the tax credit was \$612 in the 2019 OEP. This is a decrease from \$621 in the 2018 OEP.
- *Financial Assistance:* Eighty-seven percent of consumers in states that use the HealthCare.gov platform received APTC in the 2019 OEP, compared to 85 percent in the 2018 OEP; the average

---

<sup>1</sup> Data for SBEs that use their own eligibility and enrollment platforms are retrieved from the respective states' information systems and have not been validated by CMS, thus metric calculations for these states may vary. The 12 SBEs that use their own eligibility and enrollment platforms are California, Colorado, Connecticut, the District of Columbia, Idaho, Maryland, Massachusetts, Minnesota, New York, Rhode Island, Vermont, and Washington.

<sup>2</sup> The state-level PUF can be found at: [https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/2019\\_Open\\_Enrollment.html](https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/2019_Open_Enrollment.html). For the 39 states that use the HealthCare.gov eligibility and enrollment platform, public use files with information on plan selections at the county and zip code levels are also available.

# 2019 Health Insurance Exchange Report

premium after application of APTC for these consumers was \$87 in the 2019 OEP, compared to \$89 in the 2018 OEP.

## CONSUMERS SELECTING PLANS THROUGH THE EXCHANGES: 50 STATES, PLUS DC

Approximately 11.4 million<sup>3</sup> consumers selected or were automatically re-enrolled<sup>4</sup> in an Exchange plan during the 2019 OEP. This includes 8.4 million consumers in the 39 states using the HealthCare.gov platform and 3.0 million consumers in SBEs (see Figure 1).

**Figure 1:** Plan Selections during the 2015 – 2019 Open Enrollment Periods<sup>5</sup>

---

<sup>3</sup> In addition to the total plan selections in this report there were 822,713 individuals in New York and Minnesota who signed up for coverage through a Basic Health Plan (BHP). States have the option of establishing BHPs to provide health coverage for low-income residents who might otherwise be eligible for Exchange coverage.

<sup>4</sup> As in prior years, consumers with coverage at the end of 2018 who did not make an active selection were generally automatically re-enrolled for 2019. When consumers had 2019 Exchange plans available to them from their 2018 issuer, they were automatically re-enrolled into the same plan as 2018 or a different plan from the same issuer; depending on the Exchange, they could also be automatically re-enrolled into a suggested alternate plan from a different issuer.

<sup>5</sup> The data for the 2015 OEP was from 11/15/2014 to 2/22/2015; the 2016 OEP was from 11/1/2015 to 2/1/2016 (1/31/2016 for some states); the 2017 OEP was from 11/1/2016 to 1/31/2017; for HealthCare.gov states the 2018 OEP was from 11/1/2017 to 12/15/2017 with data reported through 12/23/2017, for HealthCare.gov states the 2019 OEP was from 11/1/2018 to 12/15/2018 with data reported through 12/22/2018 (data through dates vary for SBEs; see the PUF methodology for detailed information). Plan selections by Exchange platform for each OEP reflects the status of the state's Exchange platform at the time of that OEP. Caution should be used when comparing plan selections across OEPs since some states have transitioned platforms between years, and state expansion of Medicaid may affect enrollment figures from year to year. Additionally, the rate at which issuers submitted plan cancellations may have varied from year to year and caution should be used in interpreting these data as they do not reflect plan effectuations.

# 2019 Health Insurance Exchange Report

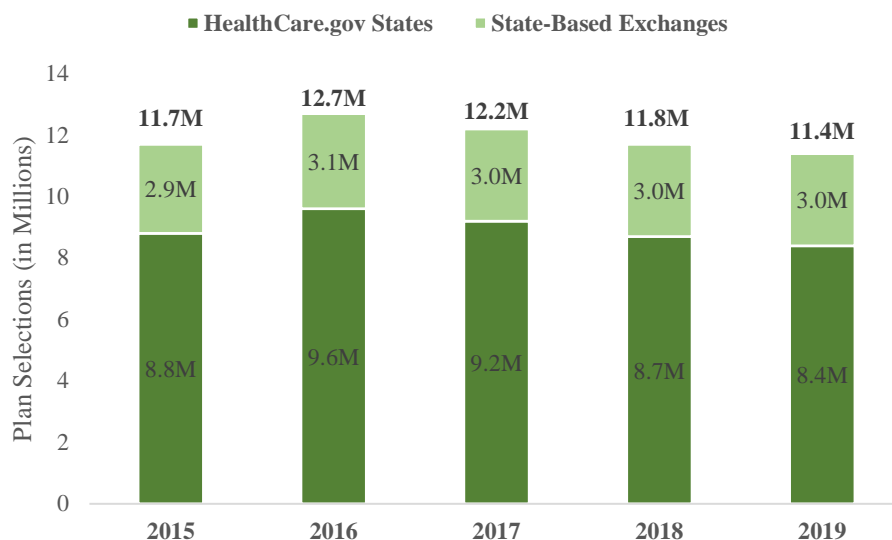


Table 1 summarizes the types of consumers who enrolled during the 2019 OEP. Twenty-four percent of consumers with a plan selection were new to the Exchanges and 47 percent of consumers actively returned to select a 2019 plan on the Exchanges. Additional plan selection and demographic data for all 50 states plus DC are contained in the accompanying public use file.

**Table 1:** Summary of OEP Plan Selections by Enrollment Type

	Count 2018	Count 2019	% of Total <sup>6</sup> 2018	% of Total <sup>6</sup> 2019
New Consumers	3,223,034	2,716,828	27	24
Returning Consumers Re-enrolling in Coverage				
Active Re-enrollees	5,467,967	5,340,122	47	47
Automatic Re-enrollees	2,865,774	3,387,191	24	30
Unknown Re-enrollment Type	193,407	--	2	--
<b>Total Plan Selections</b>	<b>11,750,175</b>	<b>11,444,141</b>	<b>100</b>	<b>100</b>

## CONSUMERS SELECTING PLANS THROUGH THE HEALTHCARE.GOV PLATFORM

Reported below is additional information for consumers in states that use HealthCare.gov. Table 2 shows demographic and plan characteristics among consumers who selected or were automatically re-enrolled in a plan during the 2018 and 2019 OEPs. Similar to the 2018 OEP, 18 percent of HealthCare.gov consumers resided in a rural location in the 2019 OEP. The percent of consumers with reported household incomes between 100% and 250% FPL increased from 70 percent in the 2018 OEP to 71 percent in the 2019 OEP.<sup>7</sup> Likewise, the percent of consumers who

<sup>6</sup> Totals may not sum to 100% due to rounding.

<sup>7</sup> For a family of four, a household income between 100% and 250% FPL generally corresponds to an annual household income of between \$24,600 and \$61,500 for coverage year 2018 and between \$25,100 and \$62,750 for coverage year 2019.

# 2019 Health Insurance Exchange Report

had their premiums reduced by APTC increased from 85 percent in the 2018 OEP to 87 percent in the 2019 OEP. The percent of consumers who selected a silver plan decreased from 65 percent in the 2018 OEP to 61 percent in the 2019 OEP, while bronze plan selections increased from 28 percent to 30 percent.

**Table 2:** Demographic and Plan Characteristics of Consumers with 2018 and 2019 OEP Plan Selections on HealthCare.gov<sup>8</sup>

	% of Total <sup>9</sup> 2018	% of Total <sup>9</sup> 2019
<b>Age</b>		
Less than 18	9	9
18 - 34	26	26
35 - 54	36	36
55+	29	29
<b>Gender</b>		
Female	55	55
Male	45	45
<b>Location</b>		
Rural	18	18
Non-rural	82	82
<b>Race</b>		
African-American	7	7
Asian	7	8
White	49	51
Other Race <sup>10</sup>	4	4
Unknown	32	30
<b>Ethnicity</b>		
Hispanic/Latino	12	12
Not Hispanic/Latino	62	65
Unknown	26	23
<b>Household Income</b>		
100% - 250% FPL	70	71
251% - 400% FPL	18	19

<sup>8</sup> Note that Table 2 in this report is not directly comparable to Table 2 in the previous 2018 report. SBEs do not collect and report data across all of the demographic factors that HealthCare.gov states report. In the 2018 report, Table 2 reported on the demographic and plan characteristic factors that are consistently reported across all states for both HealthCare.gov states and SBEs. The 2018 report included a separate table for the demographic factors that are limited to HealthCare.gov. This year, Table 2 consolidates those tables and reports HealthCare.gov states only. The demographic and plan characteristic data for SBEs is available in the [PUFs](#).

<sup>9</sup> Totals may not sum to 100% due to rounding.

<sup>10</sup> Other Race includes multiracial, American Indian/Alaska Native, and Native Hawaiian/Pacific Islander.

# 2019 Health Insurance Exchange Report

	% of Total <sup>9</sup> 2018	% of Total <sup>9</sup> 2019
Other Household Income <sup>11</sup>	11	10
<b>Financial Assistance</b>		
With APTC	85	87
With CSR	54	54
<b>Metal Level</b>		
Catastrophic	1	1
Bronze	28	30
Silver	65	61
Gold	6	7
Platinum	<1	<1
<b>Total Plan Selections</b>	8,743,642	8,411,614

Table 3 contains information on premiums for consumers in states that used HealthCare.gov in 2018 and 2019 OEPs. The average premium before application of the tax credit decreased by 1 percent, from \$621 in the 2018 OEP to \$612 in the 2019 OEP. Among consumers with APTC, the average tax credit covered about 86 percent of the total premium in both the 2018 and 2019 OEPs; the average premium after APTC for these consumers decreased from \$89 in the 2018 OEP to \$87 in the 2019 OEP.

**Table 3:** Average Premium and Average Net Premium after APTC for Consumers with 2018 and 2019 OEP Plan Selections on HealthCare.gov

	Number	Average Premium	Average APTC	Average Premium after APTC
All Consumers – 2018	8,746,642	\$621	\$468	\$153
All Consumers – 2019	8,411,614	\$612	\$469	\$143
Consumers w/ APTC – 2018	7,447,615	\$639	\$550	\$89
Consumers w/ APTC – 2019	7,325,211	\$626	\$539	\$87
Consumers w/o APTC <sup>12</sup> – 2018	1,295,027	\$522	NA	NA
Consumers w/o APTC <sup>12</sup> – 2019	1,086,403	\$520	NA	NA

<sup>11</sup> Other household income includes plan selections for which consumers were not requesting financial assistance, incomes below 100% FPL, incomes above 400% FPL, and unknown income. Please see the public use file for more information.

<sup>12</sup> Note that these findings may not be generalizable to the entire population of consumers who selected an ACA compliant plan without APTC, as many consumers in this population purchase plans off of the Exchange.