

# Consumers' Race, Ethnicity, and Language Preference Selections for the 2020 and 2021 Health Insurance Marketplace® Open Enrollment Periods

## Introduction

Every year after the Health Insurance Marketplace® Open Enrollment Period (OEP) is concluded, the Centers for Medicare & Medicaid Services (CMS) releases a Final Enrollment Report. [The Health Insurance Exchanges 2020 Open Enrollment Report](#)<sup>1</sup> and [The Health Insurance Exchanges 2021 Open Enrollment Report](#)<sup>2</sup> summarize sociodemographic characteristics of consumers who make health plan selections or who are automatically re-enrolled using the HealthCare.gov eligibility and enrollment platform, as well as for the 13 State-based Exchanges (SBEs) that did not use the HealthCare.gov platform for the 2020 OEP and the 15 SBEs that did not use the HealthCare.gov for the 2021 OEP.

Not long after the United States' (US) first laboratory-confirmed case of severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2, the virus responsible for COVID-19 disease), then-President Trump declared a nationwide Public Health Emergency (PHE) on March 13, 2020. The COVID-19 PHE has caused unprecedented challenges, disrupting the healthcare delivery system and profoundly impacting health and health care accessibility for many individuals and families across the US.

In light of the ongoing COVID-19 PHE, CMS – acknowledging that individuals would need expanded access to affordable health coverage in these exceptional circumstances – worked in accordance with [Executive Order 14009](#) (Strengthening Medicaid and the Affordable Care Act) signed by President Biden on January 28, 2021 to provide a Special Enrollment Period (SEP) from February 15, 2021 through May 15, 2021. The effects of the 2021 SEP will be evident in 2022 OEP data, which are not included in this data highlight; however, it is possible that the 2021 OEP data – which *are* included – may look different from previous years, given that it happened during the COVID-19 PHE.

This data highlight aims to complement and expand upon the Health Insurance Exchanges 2020 and 2021 Open Enrollment Reports by reporting on (a) *granular* race and ethnicity data and (b) preferred spoken and written language data for consumers 18-64 years of age who made a non-canceled plan selection from the 38 states that participated in the OEP for 2020 coverage (from November 1, 2019 through December 15, 2019) and for consumers from the 36 states that participated in the OEP for 2021 coverage (from November 1, 2020 through December 15, 2020) using the Health Insurance Marketplace® via the [HealthCare.gov](#) eligibility and enrollment platform.

## Key Findings

### *Race and Ethnicity*

- Among consumers aged 18-64 years who made a plan selection on HealthCare.gov in the 2020 benefit year, one-third (33.2%) did not indicate a race and one-quarter (30.1%) did not indicate an ethnicity.
- Among consumers aged 18-64 years who made a plan selection on HealthCare.gov in the 2021 benefit year, one-third (39.4%) did not indicate a race and one-quarter (33.9%) did not indicate an ethnicity.
- Of the 68.8% of consumers in 2020 OEP who did indicate a race, the three most frequently observed races were White or Caucasian (73.5%), Asian (10.4%), and Black or African American (10.2%). Further, more than one in ten (15.9%) consumers identified Hispanic or Latino.
- Of the 60.6% of consumers in 2021 OEP who did indicate a race, the three most frequently observed races were White or Caucasian (73.0%), Asian (10.0%), and Black or African American (10.9%). More than one in ten (16.6%) consumers identified Hispanic or Latino.
- Among 2020 OEP consumers who self-identified as Hispanic or Latino, the three most frequently selected subgroups included Mexican (33.2%), Other Hispanic or Latino (28.0%), and Cuban (12.3%).
- Among 2021 OEP consumers who self-identified as Hispanic or Latino, the three most frequently selected subgroups included Mexican (31.2%), Other Hispanic or Latino (23.5%), and Cuban (10.8%).

### *Preferred Language*

- Among household contact consumers aged 18-64 years who made a plan selection on Healthcare.gov in the 2020 benefit year, approximately one quarter (26.8%) of the household contact consumers did not select a preferred spoken language and a similar proportion (26.8%) did not select a preferred written language.
- Among household contact consumers aged 18-64 years who made a plan selection on Healthcare.gov in the 2021 benefit year, approximately one quarter (26.0%) of the household contact consumers did not select a preferred spoken language and a similar proportion – 26.0% – did not select a preferred written language.
- Of the 73.2% of 2020 OEP household contact consumers who did indicate a spoken language preference, the two most frequently selected languages were English (87.0%) and Spanish (11.0%). Similarly, of the 73.3% of household contact consumers who did indicate a written language preference, 87.4% selected English and 10.9% selected Spanish.
- Of the 74.0% of 2021 OEP household contact consumers who did indicate a spoken language preference, the two most frequently selected languages were English (85.8%) and Spanish (12.2%). Similarly, of the 74.0% of household contact consumers who did indicate a written language preference, 86.2% selected English and 12.1% selected Spanish.

In July 2021, CMS' Office of Minority Health (OMH) published a data highlight<sup>3</sup> titled "[Consumers' Race, Ethnicity, and Language Preference Selections during the 2019 Health Insurance Marketplace® Open Enrollment Period](#)" which describes the granular race, ethnicity, and language preferences of consumers of the HealthCare.gov eligibility and enrollment platform during the 2019 OEP. The main purpose of the present data highlight is to provide similar, updated information using granular information on race, ethnicity and language preference for HealthCare.gov consumers ages 18-64 years of age who made a non-canceled plan selection from the Marketplaces OEPs in 2020 and 2021.

This data highlight adheres to the Department of Health and Human Services' (HHS) implementation guidance<sup>4</sup> (i.e., HHS Data Standards) for reporting federal data on race, ethnicity, and preferred language. The HHS Data Standards, developed in accordance with Section 4302 of the Affordable Care Act, represent a key step toward ensuring consistent collection and reporting of reliable, granular data that are needed to determine the most effective, appropriate, and culturally significant strategies to identify and mitigate health inequities.<sup>5</sup>

## **Study Objectives**

This data highlight aims to:

1. Describe the racial, ethnic, and country of origin (COO)/ancestry selections made by Marketplaces OEP consumers during the 2020 and 2021 OEPs at the 2011 HHS Data Standards level.
2. Describe spoken and written language preference selections made by those same consumers.

## **Methods**

### **Data Sources**

**2020 and 2021 Health Insurance Marketplace® Open Enrollment Periods (OEPs) Consumer Data.** Data from the [HealthCare.gov](https://www.healthcare.gov) eligibility and enrollment platform includes – in addition to plan selection information – consumers' self-reported data on several key sociodemographic characteristics, including race and ethnicity, as well as consumers' spoken and written language preferences.

The descriptive results presented in this data highlight are exclusive to those consumers who made Qualified Health Plan (QHP) selections from the 38 states with Marketplaces that utilized the HealthCare.gov platform for the 2020 benefit year and for the 36 states with Marketplaces that utilized the HealthCare.gov platform for the 2021 benefit year. Consumers of SBEs were not included. Of note, the [Health Insurance Marketplace® Application for Health Coverage & Help Paying Costs](#) allows for the household contact (i.e. the individual completing the application) to self-identify their race and/or ethnicity *and* the race and/or ethnicity of any other household members on the application form; however, for preferred spoken and written language, it is important to note that **only the household contact's information is captured**.

Consumer data from the 2020 OEP (which ran between November 1, 2019 and December 15, 2019 and included cleanup for late Exchange activity between December 16, 2019 and December 21, 2019) and from the 2021 OEP (which ran between November 1, 2020 and December 15, 2020 and included cleanup for late Exchange activity between December 16, 2020 and December 21, 2020) on race, ethnicity, COO/ancestry, preferred spoken language, and preferred written language were obtained from the CMS Multidimensional Insurance Data Analytics System (MIDAS).

MIDAS serves as a data repository and analytics solution system for capturing, organizing, aggregating, and analyzing CMS' Health Insurance Marketplace® data for the 38 states in 2020 and 36 states in 2021 that used the HealthCare.gov eligibility and enrollment platform.

The Health Insurance Marketplace® application **optionally** allows consumers to self-identify (1) their race, (2) their ethnicity, and (3) for individuals who identify as Asian, Native Hawaiian or Other Pacific Islander (NH/ OPI), or Hispanic or Latino, to specify their COO/ancestry (hereto referred to as “subgroups”).

Response options available for race included (a) American Indian or Alaska Native (AI/AN), (b) Asian, (c) Black or African American, (d) NH/OPI, (e) White or Caucasian, (f) two or more races, and (g) another race not listed. The response options available for ethnicity included (a) Hispanic or Latino, and (b) not Hispanic or Latino.

For individuals of Asian race, the following subgroup options were available: (a) Asian Indian, (b) Chinese, (c) Filipino, (d) Japanese, (e) Korean, (f) Vietnamese, (g) other Asian, and (h) two or more Asian groups.

For individuals of NH/OPI race, the following subgroup options were available: (a) Native Hawaiian, (b) Guamanian, (c) Samoan, (d) other Pacific Islander, or (e) two or more NH/OPI groups. Finally, for individuals who identified as Hispanic or Latino, the following subgroup options were available: (a) Cuban, (b) Mexican, (c) Puerto Rican, (d) other Hispanic or Latino, (e) two or more Hispanic or Latino groups.

Response options for spoken and written language preference included (a) Arabic, (b) Chinese, (c) Gujarati, (d) Hindi, (e) Korean, (f) Tagalog, (g) Urdu, (h) Vietnamese, (i) French Creole, (j) English, (k) French (l) German (m) Polish (n) Portuguese, (o) Russian, (p) Spanish, and (q) another language.

Consumers **were not required** to self-identify their race, ethnicity, or their COO/ancestry, nor were they required to disclose their spoken or written language preferences. Further, choosing to abstain from answering one of the above questions (e.g., race) did not prevent an individual from being able to disclose an ethnicity and/or COO/ancestry subgroup. Similarly, consumers could select for one, the other, both, or neither of the language preference questions.

## **Analysis**

Descriptive statistics – specifically, frequencies and percentages – were generated for consumers for race, ethnicity, and, where relevant, COO/ancestry for 2020 and 2021 separately, using OEP consumer data for those benefit years. Frequencies and percentages were also generated for consumers for spoken and written language preferences.

Of note, this report adheres to the CMS cell size suppression policy<sup>5</sup> to protect consumers' right to privacy. This policy sets a minimum threshold for the display of CMS data and stipulates that no cell containing a value between 1 and 10 may be reported directly. An asterisk (\*) was placed in each cell table where relevant to denote suppression.

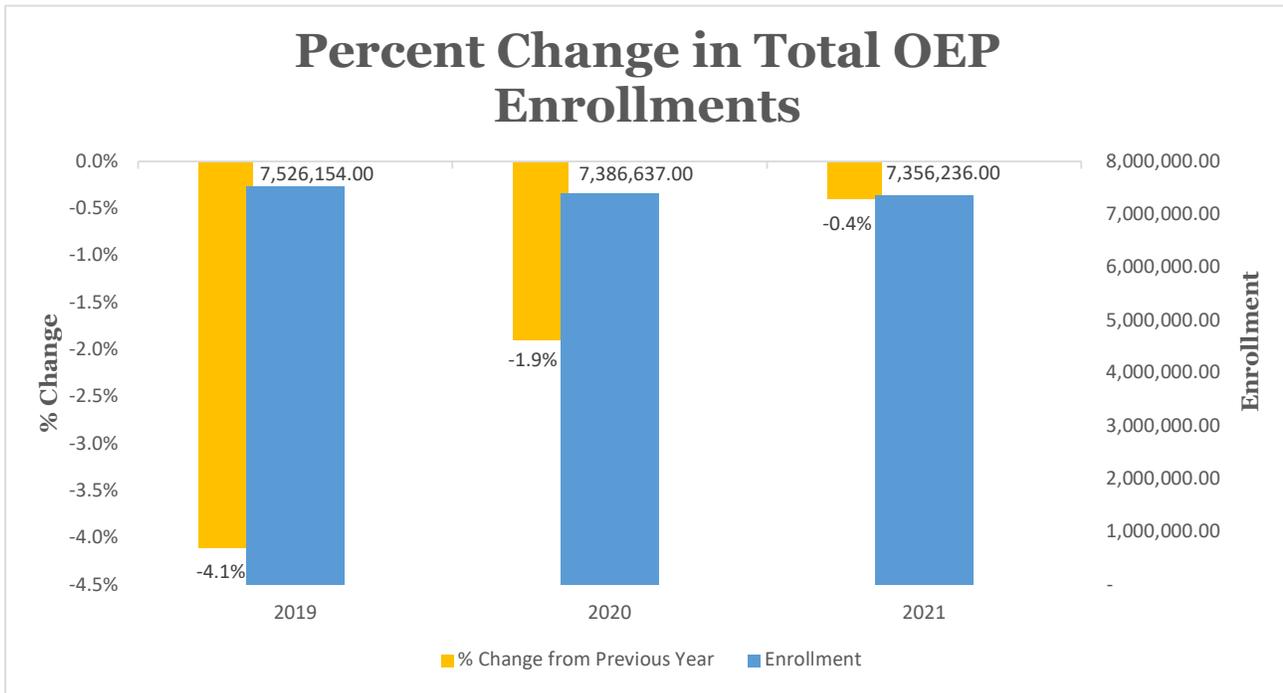
## **Results**

The total number of consumers aged 18-64 years who made a non-canceled plan selection or were automatically re-enrolled in a Health Insurance Marketplace<sup>®</sup> plan during the 2020 OEP was  $N=7,386,637$ . This represents a percent change of -1.85% from 2019 to 2020 (see Figure 1). The state with the largest number of plan selections and automatic re-enrollments in 2020 was Florida ( $n=1,723,590$ ), followed by Texas ( $n=966,529$ ) and North Carolina ( $n=453,394$ ).

The total number of consumers aged 18-64 years who made a non-canceled plan selection or were automatically re-enrolled in a Health Insurance Marketplace<sup>®</sup> plan during the 2021 OEP was  $N=7,356,236$ . This represents a percent change of -0.41% from 2020 to 2021 (see Figure 1). The state with the largest

number of plan selections and automatic re-enrollments was Florida ( $n=1,913,319$ ), followed by Texas ( $n=1,122,908$ ) and then North Carolina ( $n=483,659$ ).

**Figure 1. Percent change in total OEP enrollments among consumers aged 18-64 years who made a non-canceled plan selection or were automatically re-enrolled between the 2019 OEP and the 2021 OEP.**



### ***Race and Ethnicity***

Table 1 and Figure 2 (below) present the detailed race and ethnicity selections of the federally-facilitated Health Insurance Marketplace® 2020 OEP consumers. About three of every ten (33.2%) consumers did not make a race selection. Of the remaining 66.8% of consumers who specified their race, the majority (73.5%) were White or Caucasian, followed by Asian (10.4%) and Black or African American (10.2%). Less than one percent identified as American Indian or Alaska Native (0.7%); the same was true for those who selected the Native Hawaiian or Other Pacific Islander race (0.1%).

Further, about two in every ten (23.1%) consumers during the 2020 OEP did not make an ethnicity selection. Of the approximately 76.9% of consumers who did make an ethnicity selection, 15.9% identified as Hispanic or Latino.

**Table 1. Race and ethnicity selections made by OEP Marketplace consumers during the 2020 and 2021 OEPs.**

Characteristic	Percent, 2020	Valid Percent, <sup>a</sup> 2020	Percent, 2021	Valid Percent, <sup>a</sup> 2021
<b>Race Selection</b>				
White or Caucasian	49.1	73.5	44.3	73.0
Asian	7.0	10.4	6.1	10.0
Black or African American	6.8	10.2	6.6	10.9
Other Race	1.9	2.8	1.6	2.7
Two or more races	1.5	2.2	1.5	2.5
American Indian or Alaska Native	0.5	0.7	0.5	0.8
Native Hawaiian or Other Pacific Islander	0.1	0.1	0.1	0.1
Unknown <sup>c</sup>	33.2	--	39.4	--
<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
<b>Ethnicity Selection</b>				
Hispanic or Latin <sup>o</sup> b	12.2	15.9	12.4	16.6
Not Hispanic or Latino	64.7	84.1	62.3	83.4
Unknown <sup>d</sup>	23.1	--	25.3	--
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

<sup>a</sup> The “Valid Percent” values represent proportions when missing data are excluded.

<sup>b</sup> Individuals who selected Hispanic or Latino ethnicity could have selected any race (or could have not made a race selection).

<sup>c</sup> Individuals for whom race was “Unknown” did not make a race selection.

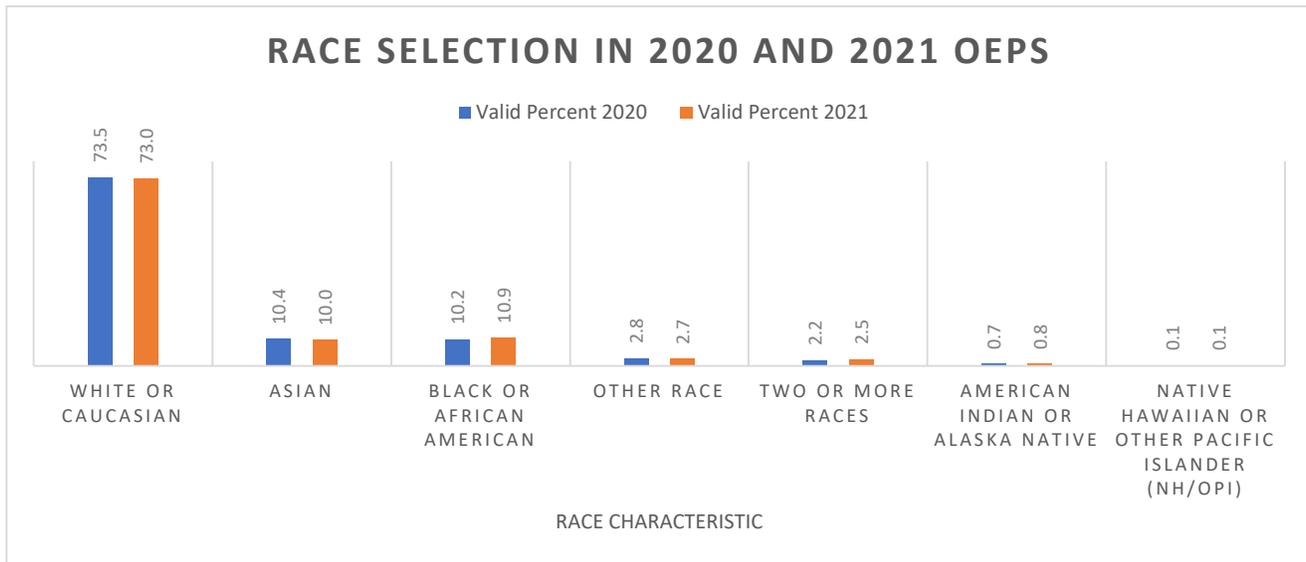
<sup>d</sup> Individuals for whom ethnicity was “Unknown” did not make an ethnicity selection.

Table 1 above and Figure 2 below also present the detailed race and ethnicity selections of the federally-facilitated Health Insurance Marketplace<sup>®</sup> 2021 OEP consumers. About two of every five (39.4%) 2021 consumers did not make a race selection. Of the remaining 60.6% of consumers who specified their race, the majority (73.0%) were White or Caucasian, followed by Black or African American (10.9%) and Asian (10.0%). Less than one percent identified as American Indian or Alaska Native (0.8%); the same was true for those who selected the Native Hawaiian or Other Pacific Islander race (0.1%).

Further, about one in every four (25.3%) consumers during the 2021 OEP did not make an ethnicity selection. Of the approximately 74.7% of consumers who did make an ethnicity selection, 16.6% identified as Hispanic or Latino.

Below, Figure 2 visualizes the change between the detailed race selections of the federally-facilitated Health Insurance Marketplace® 2020 OEP consumers and the federally-facilitated Health Insurance Marketplace® 2021 OEP consumers. A small change is observable in each race selection for both years, not representing a change in trend.

**Figure 2. Race selections made by OEP Marketplace consumers during the 2020 and 2021 OEPs.**



\*The “Valid Percent” values represent proportions when missing data are excluded

Below, Table 2 reports on the Asian racial subgroup selections of 2020 OEP consumers. The most common Asian racial subgroup selected was Vietnamese (28.2%), followed by Asian Indian (24.0%), Chinese (17.2%), another Asian subgroup (14.9%), Korean (9.3%), Filipino (3.5%), and Japanese (1.1%). The remaining 1.7% of consumers who were Asian selected two or more Asian subgroups.

**Table 2. Asian race subgroup selections made by Marketplace consumers during the 2020 and 2021 OEPs.**

Asian Subgroup	Percent, <sup>a</sup> 2020	Percent, <sup>a</sup> 2021
Vietnamese	28.2	29.4
Asian Indian	24.0	23.4
Chinese	17.2	17.1
Another Asian subgroup	14.9	15.3
Korean	9.3	8.5
Filipino	3.5	3.8
Two or more Asian subgroups	1.7	1.3
Japanese	1.1	1.2
<b>Total</b>	<b>100</b>	<b>100</b>

<sup>a</sup> Values represent proportions of all Asian beneficiaries.

Table 2 also reports on the Asian racial subgroup selections of 2021 OEP consumers. The most common Asian racial subgroup selected was Vietnamese (29.4%), followed by Asian Indian (23.4%), Chinese (17.1%), another Asian subgroup (15.3%), Korean (8.5%), Filipino (3.8%), and Japanese (1.2%). The remaining 1.3% of consumers who were Asian selected two or more Asian subgroups.

Figure 3 visualizes the change between the detailed Asian race subgroup selections of 2020 OEP consumers and 2021 OEP consumers. Minimal changes were observed.

**Figure 3. Asian race subgroup selections made by OEP Marketplace consumers during the 2020 and 2021 OEPs.**

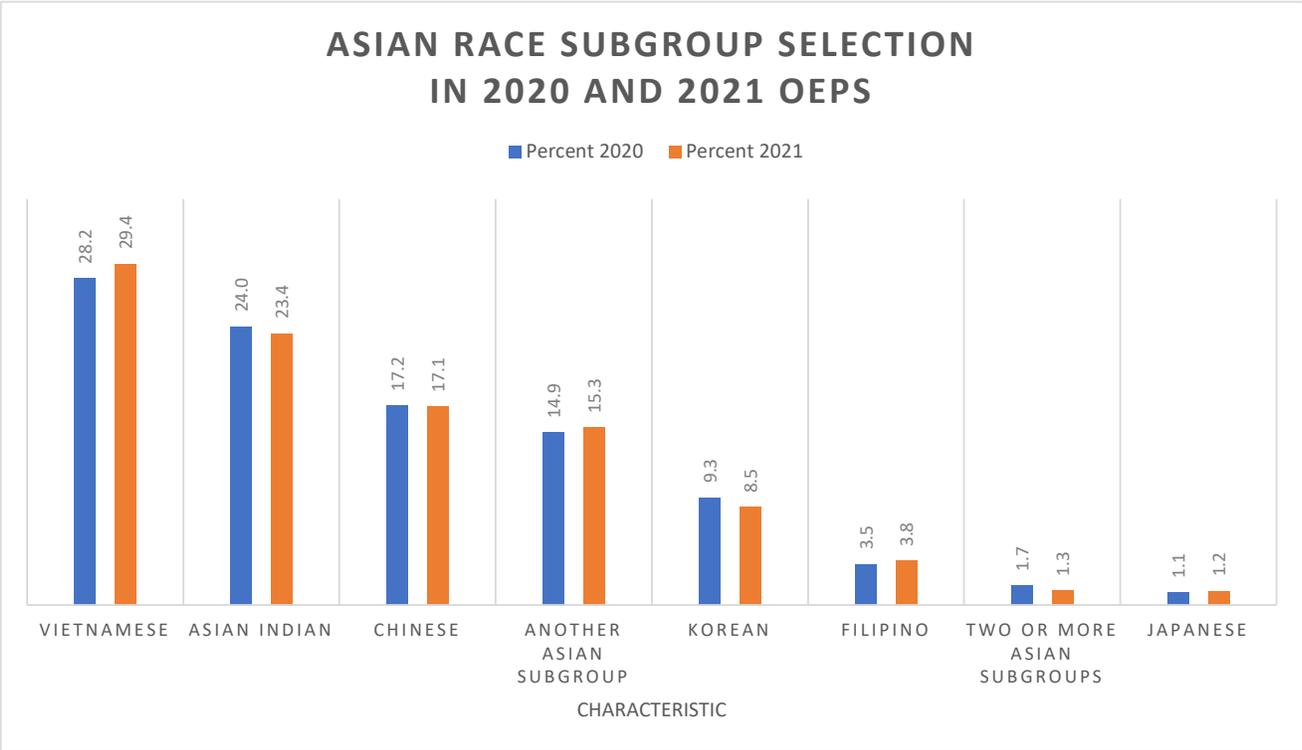


Table 3 below reports on the NH/OPI racial subgroup selections of 2020 and 2021 OEP consumers. For NH/OPI 2020 OEP consumers enrolled in the Marketplace, the most common racial subgroup was the “Another Native Hawaiian or Other Pacific Islander subgroup” (70.5%) followed by Native Hawaiian (12.9%).

**Table 3. Native Hawaiian and Other Pacific Islander race subgroup selections made by Marketplace consumers during the 2020 and 2021 OEPs.**

Native Hawaiian or Other Pacific Islander Subgroups	Percent <sup>a</sup> 2020	Percent <sup>a</sup> 2021
Another Native Hawaiian or Other Pacific Islander subgroup	70.5	71.5
Native Hawaiian	12.9	12.9
Guamanian or Chamorro	7.7	7.7
Samoan	6.6	5.6
Two or more Native Hawaiian or Other Pacific Islander subgroups	2.4	2.2
<b>Total</b>	<b>100</b>	<b>100</b>

<sup>a</sup>Values represent proportions of all Native Hawaiian or Other Pacific Islander beneficiaries.

For NH/OPI 2021 OEP consumers enrolled in the Marketplace (Table 3 above), the most common racial subgroup was the “Another Native Hawaiian or Other Pacific Islander subgroup” (71.5%) followed by Native Hawaiian (12.9%).

Figure 4 visualizes the change between the detailed NH/OPI race subgroup selections of the federally-facilitated Health Insurance Marketplace® 2020 OEP consumers and the federally-facilitated Health Insurance Marketplace® 2021 OEP consumers. There is minimal change between 2020 and 2021.

**Figure 4. NH/OPI race subgroup selections made by OEP Marketplace consumers during the 2020 and 2021 OEP.**

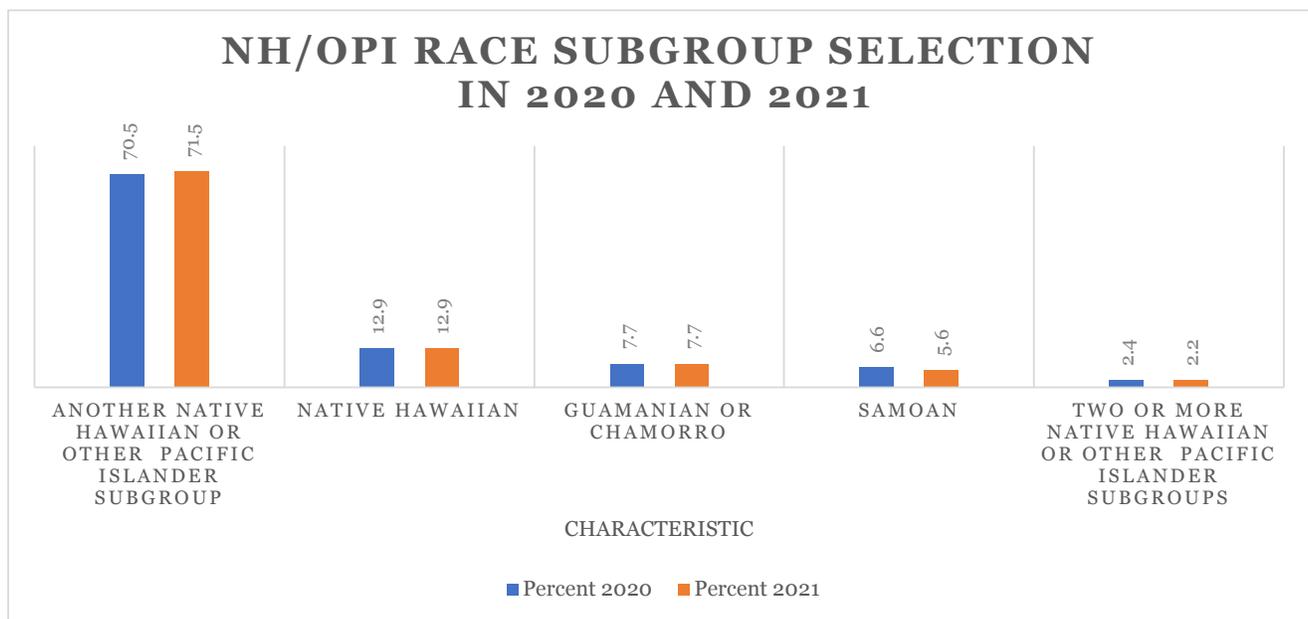


Table 4 reports on the Hispanic and Latino ethnic subgroup selections during the 2020 OEP. Mexican was the most commonly selected subgroup (33.2%), followed by Another Hispanic or Latino subgroup (28.0%). More than one in ten (12.3%) were Cuban, 7.4% were Puerto Rican, and 1.3% were two or more Hispanic or Latino subgroups. A total of 17.8 % of the individuals that selected Hispanic or Latino ethnicity did not make a subgroup selection.

**Table 4. Hispanic and Latino ethnicity selections made by Marketplace 2020 and 2021 OEP consumers.**

Hispanic or Latino Subgroup	Percent 2020	Percent 2021
Mexican	33.2	31.2
Another Hispanic or Latino subgroup	28.0	23.5
Not Specified	17.8	27.1
Cuban	12.3	10.8
Puerto Rican	7.4	6.3
Two or more Hispanic or Latino subgroups	1.3	1.2
<b>Total</b>	<b>100</b>	<b>100</b>

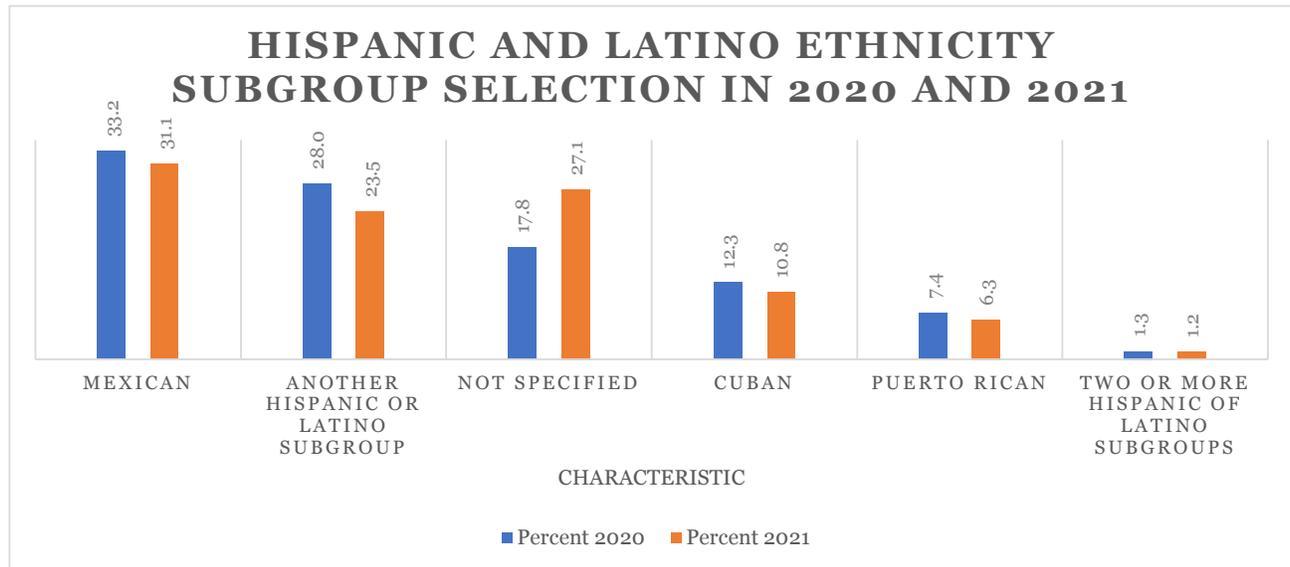
<sup>a</sup> Values represent proportions of all Hispanic or Latino beneficiaries.

<sup>b</sup> Values represent individuals who did not make a subgroup selection but a Hispanic or Latino.

Table 4 (above) also reports on the Hispanic and Latino ethnic subgroup selections during the 2021 OEP. Mexican was the most commonly selected subgroup (31.2%), followed by Another Hispanic or Latino subgroup (23.5%). More than one in ten (10.8%) were Cuban, 6.3% were Puerto Rican, and 1.2% were two or more Hispanic or Latino subgroups. A total of 27.1% of the individuals that selected Hispanic or Latino ethnicity did not make a subgroup selection.

Figure 5 visualizes the change between the detailed Hispanic and Latino ethnicity subgroup selections of the 2020 OEP consumers and 2021 OEP consumers. There is minimal change between 2020 and 2021, with the exception of the Not Specified category with a 10% increase from 2020 to 2021.

**Figure 5. Hispanic and Latino ethnicity subgroup selections made by OEP Marketplace consumers during the 2020 and 2021 OEPs.**



### State-level Race and Ethnicity Information

#### Florida

During the 2020 OEP, Florida had the largest number of plan selections and automatic re-enrollments with 1,723,590 consumers representing 23.3% of the total national enrollment that year. With regard to race, the majority of Florida consumers were White or Caucasian (32.9%), followed by Black or African American (6.9%), Asian (3.3%), Other Race (2.2), two or more races (1.1%), AI/AN (0.1%), and finally, NH/OPI (0.1%). In Florida, during the 2020 OEP, 53.3% did not make a race selection during their enrollment.

A total of 22.2% of 2020 OEP consumers in Florida selected Hispanic or Latino ethnicity. From those that selected Hispanic or Latino the largest selection was Another Hispanic or Latino Ethnicity (7.9%) followed by Cuban (5.7%), Hispanic Not Specified (4.9%), Puerto Rican (2.3%), Mexican (1.2%), and lastly Two or More Hispanic or Latino Ethnicity (0.3%). A total of 39.5% of 2020 OEP consumers in Florida did not select Hispanic or Latino ethnicity.

Florida also had the largest number of plan selections and automatic re-enrollments for the 2021 OEP, with 1,913,319 consumers representing 26.0% of the total national enrollment that year. A total of 41.7% of Florida consumers selected a race for the 2021 OEP. The majority of Florida consumers selected White or Caucasian (29.6%), followed by Black or African American (6.2%), Asian (2.8%), Other race (1.9%), Two or more races (1.1%), AI/AN (0.1%), and finally, NH/OPI (0.04%). During the 2021 OEP, 58.3% of Florida consumers did not select a race in their enrollment.

In total, 21.3% of 2021 OEP consumers in Florida selected Hispanic or Latino ethnicity. From those consumers that selected Hispanic or Latino ethnicity the largest selection was Hispanic Not Specified (7.0%) followed by Another Hispanic or Latino Ethnicity (6.4%), Cuban (4.6%), Puerto Rican (2.0%), Mexican (1.0%) and Two or More Hispanic or Latino Subgroups (0.2%). During the 2021 OEP in Florida, 41.5% of consumers did not select Hispanic or Latino ethnicity.

## **Texas**

Texas had the second largest number of 2020 OEP consumer plan selections and automatic re-enrollments with 966,529 consumers representing 13.1% of the total national enrollment. For the 2020 OEP in Texas a total of 59.9% of consumers selected a race. The majority of Texas 2020 OEP consumers selected White race (36.8%), followed by Asian (12.9%), Black (5.2%), Other race (3%), Two or more races (1.6%), AI/AN (0.3%), and NH/OPI (0.1%). A total of 40.1% of consumers in Texas did not select a race during 2020 OEP.

For ethnicity a total of 26.7% of consumers selected Hispanic or Latino for the 2020 OEP in Texas. From those that selected a Hispanic or Latino ethnicity the largest selection was Mexican (17.8%) followed by Hispanic Not Specified (4.5%), Another Hispanic or Latino Ethnicity (3.3%), Cuban (0.5%), Puerto Rican (0.4%), and Two or More Hispanic or Latino Ethnicity (0.3%). A total of 24.5% of 2020 OEP consumers in Texas did not select Hispanic or Latino ethnicity.

During 2021 Texas had the second largest number of OEP consumer plan selections and automatic re-enrollments with 1,122,908 consumers representing 15.3% of the total national enrollment. A total of 52.6% of consumers reported their race selection in the 2021 OEP in Texas. The majority of Texas 2021 OEP consumers selected White race (32.5%), followed by Asian (10.8%), Black (4.9%), Other race (2.4%), two or more races (1.6%), AI/AN (0.3%), and NH/OPI (0.1%). During the 2021 OEP, a total of 47.4% of consumers in Texas did not select a race in their enrollment.

In total, 25.1% of consumers selected Hispanic or Latino ethnicity for the 2021 OEP in Texas. From those that selected Hispanic or Latino ethnicity, the largest selection was Mexican (14.9%) followed by Hispanic Not Specified (6.5%), Another Hispanic or Latino Ethnicity (2.7%), Cuban (0.4%), Puerto Rican (0.4%) and Two or More Hispanic or Latino Ethnicity (0.3%). A total of 27.8% of 2021 OEP consumers in Texas did not select Hispanic or Latino ethnicity.

## **North Carolina**

Finally, North Carolina had the third largest number of 2020 OEP consumer plan selections and automatic reenrollments with 453,394 consumers representing 6.1% of the total national enrollment. In the 2020 OEP in North Carolina 71.1% of consumers selected a race in their enrollment. The majority of North Carolina consumers selected White (52.2%), followed by Black (10.4%), Asian (5.1%), Other race (1.5%), Two or more races (1.4%), AI/AN (0.5%), and NH/OPI (0.03%). A total of 28.9% of consumers in the state of North Carolina did not select a race in the 2020 OEP.

For the state of North Carolina 5.6% of consumers in the 2020 OEP selected Hispanic or Latino ethnicity. From those that selected Hispanic or Latino ethnicity, the largest selection was Other Hispanic or Latino Ethnicity (2.1%), Mexican (1.7%), Hispanic Not Specified (0.9%), Puerto Rican (0.6%), Cuban (0.2%) and Two or More Hispanic or Latino Ethnicity (0.1%). A total of 19.1% of 2020 OEP consumers in North Carolina did not select Hispanic or Latino ethnicity.

During the 2021, OEP North Carolina had the third largest number of consumer plan selections and automatic reenrollments with 483,659 consumers representing 6.6% of the total national enrollment. A total of 66.2% of consumers during 2021 in the state of North Carolina selected a race. The majority of North Carolina consumers selected White (48.6%), followed by Black (9.7%), Asian (4.5%), Two or more races (1.5%), Another race (1.4%), AI/AN (0.5%), and NH/OPI (0.03%). A total of 33.8% of consumers in the 2021 OEP in the state of North Carolina did not selected a race.

In total, 5.5% of consumers in the 2021 OEP selected Hispanic or Latino ethnicity in North Carolina. Of those that selected the largest selection was Another Hispanic or Latino Ethnicity (1.9%), Mexican (1.5%), Hispanic Not Specified (1.2%), Puerto Rican (0.6%), Cuban (0.2%) and Two or More Hispanic or Latino Ethnicity (0.1%). A total of 19.1% of 2021 OEP consumers in North Carolina did not select Hispanic or Latino ethnicity.

### ***Preferred Spoken and Written Languages***

Table 5 below presents the spoken language preferences of 2020 and 2021 OEP household contact consumers. Please note that the percentages displayed in Table 5 are **among household contacts only**, meaning that the spoken language preferences of other household members on household contacts' applications are not captured. As such, the proportions listed in Table 5 may or may not be generalizable to the broader populations of OEP consumers in 2020 and in 2021.

More than one in four 2020 OEP household contact consumers (26.8%) did not select a preferred spoken language. For those 2020 OEP household contact consumers that who did select a preferred spoken language, the majority (87.0%) selected English, followed by Spanish (11.0%). Asian and Pacific Islander languages were chosen as preferred spoken languages for 1.6% of 2020 OEP household contact consumers. The remaining spoken language (i.e., Arabic, French Creole, French, German, Polish, Portuguese, Russian, and “another language”) selections were made by less than 1% of 2020 OEP household contact consumers each.

More than one in four 2021 OEP household contact consumers (26.0%) did not select a preferred spoken language. For those 2021 OEP household contact consumers that who did select a preferred spoken language, the majority (85.8%) selected English, followed by Spanish (12.2). Asian and Pacific Islander languages were chosen as preferred spoken languages for 1.6% of 2021 OEP household contact consumers. The remaining spoken language (i.e., Arabic, French Creole, French, German, Polish, Portuguese, Russian, and “another language”) selections were made by less than 1% of 2021 OEP household contact consumers each.

**Table 5. Preferred spoken language selections made by 2020 and 2021 Marketplace OEP household contact consumers.**

Preferred Spoken Language	Valid Percent <sup>a</sup> 2020	Valid Percent <sup>a</sup> 2021
English	87.0	85.8
Spanish	11.0	12.2
Asian and Pacific Islander languages <sup>b</sup>	1.6	1.6
French Creole	0.1	0.1
Another language	0.1	0.1
Russian	0.1	0.1
Arabic	0.1	0.1
Portuguese	0.1	0.1
Polish	0.1	0.04
French	0.02	0.02
German	*	*
Unknown <sup>c</sup>	--	--
<b>Total</b>	<b>100</b>	<b>100</b>

\* Data presented in this table only represents the Household Contact reported information, the spoken language preferences of other household members on household contacts' applications are not captured in the Marketplace OEP application.

\* All percent for 2020 Marketplace OEP Spoken Language data were calculated from a total of 7,386,637 household contact consumers. All percent for 2021 Marketplace OEP Spoken Language data were calculated from a total of 7,356,236 household contact consumers.

<sup>a</sup>The "Valid Percent" values represent proportions when missing data are excluded. <sup>b</sup>Please refer to Table 7A for disaggregated information on Asian and Pacific Islander languages. <sup>c</sup>Individuals for whom preferred language was "Unknown" did not make a preferred spoken language selection.

Table 6 below presents the written language preferences of 2020 and 2021 OEP household contact consumers. Again, please note that the percentages displayed in Table 6 are **among household contacts only**, meaning that the written language preferences of other household members on household contacts' applications are not captured. As such, the proportions listed in Table 6 may or may not be generalizable to the broader populations of OEP consumers in 2020 and in 2021.

Similar to the breakdown of spoken language preferences reported above, over one-quarter (26.7%) of 2020 OEP household contact consumers did not select a preferred written language. Of the 2020 OEP household contact consumers who did make a preferred written language selection, the majority (87.4%) selected English. Approximately one in ten (10.9%) 2020 OEP household contact consumers selected Spanish, and 1.4% of 2020 OEP consumers selected Asian and Pacific Islander languages. The remaining written language (i.e., Arabic, French Creole, French, German, Polish, Portuguese, Russian, and "another language") selections were made by less than 1% of 2020 OEP household contact consumers each.

Further, over one-quarter (26.0%) of 2021 OEP household contact consumers did not select a preferred written language. Of the 2021 OEP household contact consumers who did make a preferred written language

selection, the majority (86.2%) selected English. Approximately one in ten (12.1%) 2021 OEP household contact consumers selected Spanish, and 1.4% of 2021 OEP consumers selected Asian and Pacific Islander languages. The remaining written language (i.e., Arabic, French Creole, French, German, Polish, Portuguese, Russian, and “another language”) selections were made by less than 1% of 2021 OEP household contact consumers each.

**Table 6. Preferred written language selections made by Marketplace 2020 OEP household contact consumers.**

Preferred Written Language	Valid Percent <sup>a</sup>	Valid Percent <sup>a</sup>
	2020	2021
English	87.4	86.2
Spanish	10.9	12.1
Asian and Pacific Islander languages <sup>b</sup>	1.4	1.4
Another language	0.1	0.1
Russian	0.1	0.1
Arabic	0.1	0.1
Portuguese	0.1	0.1
French Creole	0.1	0.1
Polish	0.1	0.03
French	0.02	0.02
German	0.00	0.00
Unknown <sup>c</sup>	--	--
<b>Total</b>	<b>100</b>	<b>100</b>

\* Data presented in this table only represents the Household Contact reported information, the spoken language preferences of other household members on household contacts’ applications are not captured in the Marketplace OEP application.

\* All percent for 2020 Marketplace OEP Written Language data were calculated from a total of 7,386,637 household contact consumers. All percent for 2021 Marketplace OEP Written Language data were calculated from a total of 7,356,236 household contact consumers.

<sup>a</sup> The “Valid Percent” values represent proportions when missing data are excluded. <sup>b</sup> Please refer to Table 7 for disaggregated information on Asian and Pacific Islander languages. <sup>c</sup> Individuals for whom preferred written was “Unknown” did not make a preferred written language selection.

Table 7 shows in more detail the spoken and written language preferences of 2020 and 2021 OEP household contact consumers who, broadly, selected “Asian and Pacific Island languages.” Of those 2020 OEP household contact consumers who preferred to speak Asian or other Pacific Island languages, Vietnamese was the most frequently selected (44.6%), followed by Chinese (34.3%), Korean (13.5%), Gujarati (3.9%), Hindi (1.9%), Urdu (1.3%), and Tagalog (0.5%). 2020 OEP household contact consumer preferences for written Asian or Pacific Island languages followed the same pattern as for spoken language.

Table 7 also describes the spoken and written language preferences of 2021 OEP household contact consumers who, broadly, selected “Asian and Pacific Island languages.” Of those 2021 OEP household contact consumers who preferred to speak Asian or other Pacific Island languages, Vietnamese was the most frequently selected (48.4%), followed by Chinese (33.9%), Korean (11.1%), Gujarati (3.2%), Hindi (1.8%), Urdu (1.2%), and

Tagalog (0.5%). 2021 OEP household contact consumer preference for written Asian or Pacific Island languages followed the same pattern as for spoken language.

**Table 7. Preferred spoken and written language Asian and Pacific Island subgroup selections made by Marketplace 2020 OEP household contact consumers.**

Asian and Pacific Island Language Subgroups	Percent Preferred Spoken Language 2020	Percent Preferred Written Language 2020	Percent Preferred Spoken Language 2021	Percent Preferred Written Language 2021
Vietnamese	44.6	44.0	48.4	47.0
Chinese	34.3	36.5	33.9	36.9
Korean	13.5	14.6	11.1	12.1
Gujarati	3.9	3.0	3.2	2.4
Hindi	1.9	0.9	1.8	0.7
Urdu	1.3	0.7	1.2	0.6
Tagalog	0.5	0.4	0.5	0.3
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

\* Data presented in this table only represents the Household Contact reported information, the spoken language preferences of other household members on household contacts' applications are not captured in the Marketplace OEP application.

\* All percent for 2020 Marketplace OEP Spoken Asian and Pacific Island subgroup language data were calculated from a total of 88,714 All Asian and Pacific Island household contact consumers. All percent for 2020 Marketplace OEP Written Asian and Pacific Island subgroup language data were calculated from a total of 76,916 All Asian and Pacific Island household contact consumers. All percent for 2021 Marketplace OEP Spoken Asian and Pacific Island subgroup language data were calculated from a total of 86,566 All Asian and Pacific Island household contact consumers. All percent for 2021 Marketplace OEP Written Asian and Pacific Island subgroup language data were calculated from a total of 73,826 All Asian and Pacific Island household contact consumers.

### ***State-level Preferred Spoken Language Information***

In Florida, 51.1% of 2020 OEP household contact consumers reported English as their preferred spoken language. In Texas and North Carolina, 54.2% and 71.1% of 2020 OEP household contact consumers, respectively, reported English as their preferred spoken language. By comparison, in the 2021 OEP for Florida 51.8% of the household contact consumers reported English as their preferred spoken language. In Texas and North Carolina, 54.7% and 71.9% of 2021 OEP household contact consumers, respectively, reported English as their preferred spoken language.

For 2020 OEP household contact consumers that reported their preferred written language, in Florida 51.5% of OEP household contact consumers reported English as their preferred written language. In Texas and North Carolina, 54.8% and 71.3% of 2020 OEP household contact consumers, respectively, reported English as their preferred written language. By comparison, in the 2021 OEP for Florida 52.2% of household contact consumers reported English as their preferred written language. In Texas and North Carolina, 55.3% and 72.2% of 2021 OEP household contact consumers, respectively, reported English as their preferred written language.

## Conclusion

In sum, this highlight examined consumers' detailed – at the HHS Data Standards<sup>3</sup> level – race and ethnicity (including subgroup) and preferred spoken and written language selections made during the Marketplaces 2020 and 2021 OEPs.

We observed a decrease of 1.9% in the enrollment numbers during the 2020 OEP, compared with the enrollment numbers of the 2019 OEP. We found that approximately one-third (33.2%) of consumers participating in the federally-facilitated Health Insurance Marketplace<sup>®</sup> 2020 OEP – from November 1, 2019 through December 15, 2019 – did not select a race. Of those who did, the most frequently selected race was White (73.5%), followed by Asian (10.4%) and Black or African American (10.2%). About two in every ten (23.1%) consumers during the 2020 OEP did not make an ethnicity selection. Of the approximately 76.9% of consumers who did make an ethnicity selection, 12.2% identified as Hispanic or Latino. Mexican (33.2%), Another Hispanic or Latino Subgroup (28.0%) and Not Specified (17.8%) were the top three ethnicity selections during the 2020 OEP. For preferred spoken language, over one-quarter (26.8%) of household contact consumers during the 2020 OEP did not select a spoken language. Of those who did, the top three selected spoken languages were English (87.0%), Spanish (11.0%) followed by Asian and Pacific Islander languages (1.6%). Preferred written language results were similar for the 2020 OEP, with the top three languages being English (87.4%), Spanish (10.9%) followed by Asian and Pacific Islander languages (1.4%).

We found a small decrease (0.4%) for the 2021 OEP as compared to the 2020 OEP and a 2.1% average decrease as compared to the 2019 OEP. We additionally found that almost forty percent (39.4%) of consumers participating in the federally-facilitated Health Insurance Marketplace<sup>®</sup> 2021 OEP – from November 1, 2020 through December 15, 2020 – did not select a race. Of those who did, the most frequently selected race was White (73.0%), followed by Black or African American (10.9%) and Asian (10.0%). One in every four (25.3%) consumers during the 2021 OEP did not make an ethnicity selection. Of the 74.7% of consumers who did make an ethnicity selection, 12.4% identified as Hispanic or Latino. The top three ethnicity selections during the 2021 OEP were Mexican (31.2%), Another Hispanic or Latino Subgroup (23.5%) and Not Specified (27.1%). For the preferred spoken language, over one-quarter (26.1%) of household contact consumers during the 2021 OEP did not select a spoken language. Of those who did, the most frequently selected spoken languages were English (85.8%), Spanish (12.2%) followed by Asian and Pacific Islander languages (1.6%). Similar results were found in the 2021 OEP preferred written language numbers, where the top three languages were English (86.2%), Spanish (12.1%) followed by Asian and Pacific Islander languages (1.4%).

Although this report is descriptive, we did not observe areas of significant difference with regard to race and ethnicity or preferred written or spoken language breakdowns between the 2020 OEP and the 2021 OEP (which occurred during the COVID-19 PHE); however, (a) the rate of enrollment decreased from the 2020 OEP to the 2021 OEP, and (b) the degree of missingness for race and ethnicity data increased from 2020 to 2021 OEPs. Again, the present report is descriptive in nature and thus whether these changes were related to the COVID-19 PHE cannot be determined. Nevertheless, the results of this data highlight may provide guidance for targeted outreach and enrollment, as well as ideas for resource allocation (e.g., for plans in areas with high concentrations of potentially underrepresented populations).

## ***Limitations***

There are several limitations to the present data highlight. First, it focuses only on the 38 states for the 2020 OEP and the 36 states for the 2021 OEP utilizing the federally-facilitated Health Insurance Marketplace® eligibility and enrollment platform on Healthcare.gov and therefore excludes the 13 states in 2020 OEP and 15 states in 2021 OEP utilizing their own SBEs (see “Definitions” on page 16). Second, this data highlight reports on expanded race and ethnicity data and preferred spoken and written language data for consumers 18-64 years old who made a non-canceled plan selection for the 2020 OEP and 2021 OED in the Health Insurance Marketplace® through the HealthCare.gov eligibility and enrollment platform; not for all the enrollment numbers of the 2020 OEP and 2021 OEP reported by CMS at the end of each OEP. Third, preferred spoken and written language information is populated only for the individual who submits the application; therefore, any additional consumers on the same application will have unknown preferred spoken and written language.

## Definitions

### 2020 OEP Population

The US population aged 18-64 years who made a non-canceled plan selection on Healthcare.gov or who were automatically re-enrolled for the 2020 benefit year.

### States with Marketplaces utilizing the Federal Health Insurance Marketplace® through HealthCare.gov eligibility and enrollment platform in 2020:

States (38) with Marketplaces that used the federal Health Insurance Marketplace® via the HealthCare.gov eligibility and enrollment platform include: 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 with Marketplaces Not Utilizing the Health Insurance Marketplace® using their own eligibility and enrollment platform in 2020:

States (13) with Marketplaces that used their own SBE eligibility and enrollment platforms for the 2020 benefit year include: California, Colorado, Connecticut, the District of Columbia, Idaho, Maryland, Massachusetts, Minnesota, Nevada (which newly transitioned to an SBE for the 2020 OEP), New York, Rhode Island, Vermont, and Washington. These 13 states were not included in this data highlight.

### 2021 OEP Population

The US population aged 18-64 years who made a non-canceled plan selection on Healthcare.gov or were automatically re-enrolled for the 2021 benefit year.

### States with Marketplaces utilizing the Federal Health Insurance Marketplace® through HealthCare.gov eligibility and enrollment platform in 2021:

States (36) with Marketplaces that used the federal Health Insurance Marketplace® via the HealthCare.gov eligibility and enrollment platform include: Alabama, Alaska, Arizona, Arkansas, Delaware, Florida, Georgia, Hawaii, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Michigan, Mississippi, Missouri, Montana, Nebraska, New Hampshire, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, West Virginia, Wisconsin, and Wyoming.

### States with Marketplaces Not Utilizing the Health Insurance Marketplace® using their own eligibility and enrollment platform in 2021:

States (15) with Marketplaces that used their own State-based Marketplace eligibility and enrollment platforms for the 2021 benefit year include: California, Colorado, Connecticut, the District of Columbia, Idaho, Maryland, Massachusetts, Minnesota, Nevada, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, and Washington. Nevada transitioned to an SBES for the 2020 plan year, and New Jersey and Pennsylvania transitioned to SBESs for the 2021 plan year. These 15 states were not included in this data highlight.

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## **Suggested Citation**

Pons Pérez, LA, Maksut, JL, Hodge, C, Nguyen, L, Chiles Shaffer, N, & Khau, MT. Report of Consumers' Race, Ethnicity, and Language Preference Selections during the 2020 and 2021 Health Insurance Marketplace® Open Enrollment Periods. CMS OMH Data Highlight No. 31. Baltimore, MD: CMS Office of Minority Health. 2022.

## **Disclaimer**

This work was sponsored by the Centers for Medicare & Medicaid Services' Office of Minority Health and was produced, published, and disseminated at US taxpayer expense.

## **CMS Office of Minority Health**

7500 Security Boulevard

MS S2-12-17

Baltimore, MD 21244-1850 [HealthEquityTA@cms.hhs.gov](mailto:HealthEquityTA@cms.hhs.gov)

<http://go.cms.gov/cms-omh>