

2019 Federally-Facilitated Exchange: Plan Selections by Issuer: A Methodological Overview

Fall 2020

Prepared by: The Centers for Medicare & Medicaid Services

1. Background

As part of the Trump Administration's efforts to make our health care system more transparent for patients, the Centers for Medicare & Medicaid Services (CMS) has prepared public data sets to provide the total number of plan selections by county for the 39 states that used the [HealthCare.gov](https://www.healthcare.gov) eligibility and enrollment platform for enrollment in individual market Exchanges in the 2019 benefit year. These data tables include the cumulative consumer health and dental plan selections from the Exchanges in those states. These tables include county-level and issuer plan selection information organized by age, household income as a percentage of the Federal Poverty Level (FPL), plan, gender, and tobacco status. The tables also include information on disenrollment counts by issuer.

2. Key Data Sources

Data were obtained from the CMS Multi-Dimensional Insurance Data Analytics System (MIDAS). The data represent the number of unique consumers eligible to enroll in a Qualified Health Plan who selected a 2019 Exchange plan for coverage between January 1, 2019 and December 31, 2019. The data also represents unique eligible consumer and plan selection information for Stand-alone Dental Plans. The datasets do not include plan selections from the District of Columbia and the eleven states that had State-based Exchanges that did not utilize the [HealthCare.gov](https://www.healthcare.gov) platform in 2019.

Plan selections for these 39 states were aggregated by county according to the residency address of the policy's subscriber. Metrics with 10 or fewer plan selections were suppressed due to privacy concerns.

3. Data Contents

The following variables are included within the datasets:

County: The County FIPS Code for the residency address provided by the policy's subscriber.

State: The state where the Exchange plan was purchased.

Ever Enrolled: The total number of unique consumers with at least one non-canceled plan selection during the 2019 calendar year for the 39 states that were served by Exchanges that used HealthCare.gov, including the Federally-facilitated Exchanges (FfEs), which included FfEs where States perform plan management functions, and State-based Exchanges on the Federal platform. Consumers that had multiple enrollments were counted once. Demographics were based off of the most recent plan selection.

Disenrollments: The total number of unique consumers who only have a canceled plan selection(s) without coverage during the 2019 calendar year for the 39 states that were served by Exchanges that used HealthCare.gov, including the FfEs, which included FfEs where States perform plan management functions, and State-based Exchanges on the Federal platform. Consumers that had multiple cancellations were counted once. In some plans, there were more disenrollments than ever enrolled plan selections. This occurred when a greater number of consumers selected a plan and never paid for the plan than consumers that effectuated coverage in the plan.

Household Income as a Percentage of the Federal Poverty Level (FPL): A consumer's tax household income as a percent of the FPL was set when a consumer provided his or her tax household income data on the application. Consumers provided tax household income data, along with the number of tax household members. These two factors were used to calculate the tax household income as a percent of FPL based on guidelines from the HHS (<https://aspe.hhs.gov/poverty-guidelines>).

Age: A consumer's age was calculated as the difference between his/ her birthdate and January 1, 2019. A consumer was then classified into the various age groups.

Gender: A consumer's gender was measured by the consumer's response on his/ her application.

Tobacco Use: A consumer's tobacco use was measured by the consumer's response on his/her application.