



Early 2019 Effectuated Enrollment Snapshot

Table 1: Total Effectuated Enrollment and Enrollees Receiving APTC and CSR by State, February 2019

State	Total Enrollment	APTC Enrollment	Percentage of Enrollment with APTC	CSR Enrollment	Percentage of Enrollment with CSR
TOTAL	10,579,744	9,250,243	87%	5,468,004	52%
AK	16,369	14,471	88%	4,325	26%
AL	154,349	146,186	95%	112,631	73%
AR	61,192	54,564	89%	36,444	60%
AZ	147,099	123,442	84%	71,137	48%
CA	1,432,780	1,254,023	88%	627,068	44%
CO	143,640	114,298	80%	45,278	32%
CT	104,951	74,317	71%	36,931	35%
DC	16,759	961	6%	313	2%
DE	20,878	18,716	90%	7,879	38%
FL	1,674,948	1,598,722	95%	1,110,561	66%
GA	417,237	380,224	91%	284,056	68%
HI	18,205	15,515	85%	7,277	40%
IA	47,308	43,167	91%	17,164	36%
ID	88,966	78,715	88%	37,212	42%
IL	287,625	250,155	87%	123,798	43%
IN	139,048	96,435	69%	61,548	44%
KS	84,304	75,625	90%	38,224	45%
KY	79,076	64,480	82%	33,962	43%
LA	83,939	76,335	91%	44,164	53%
MA	274,373	217,077	79%	204,878	75%
MD	142,589	121,545	85%	62,428	44%
ME	66,300	58,992	89%	26,372	40%
MI	256,149	223,076	87%	107,956	42%
MN	105,459	64,131	61%	12,393	12%

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State	Total Enrollment	APTC Enrollment	Percentage of Enrollment with APTC	CSR Enrollment	Percentage of Enrollment with CSR
MO	201,032	177,258	88%	121,680	61%
MS	82,302	80,937	98%	73,685	90%
MT	42,347	36,943	87%	12,817	30%
NC	466,271	439,182	94%	280,520	60%
ND	21,261	18,568	87%	8,604	40%
NE	85,358	81,221	95%	32,442	38%
NH	41,699	31,238	75%	16,490	40%
NJ	229,889	180,777	79%	111,900	49%
NM	40,989	33,129	81%	13,972	34%
NV	75,513	66,602	88%	39,046	52%
NY	231,400	129,700	56%	30,362	13%
OH	190,139	148,998	78%	69,241	36%
OK	143,240	136,275	95%	91,972	64%
OR	138,058	105,588	76%	48,466	35%
PA	337,513	299,133	89%	155,729	46%
RI	33,678	27,989	83%	15,530	46%
SC	202,350	189,718	94%	103,732	51%
SD	28,236	26,227	93%	14,159	50%
TN	202,192	182,302	90%	112,205	55%
TX	991,504	906,991	91%	588,022	59%
UT	189,178	174,880	92%	100,031	53%
VA	281,591	249,658	89%	134,565	48%
VT	26,719	22,420	84%	10,418	39%
WA	194,918	126,203	65%	68,972	35%
WI	193,303	171,386	89%	82,745	43%
WV	20,870	18,806	90%	10,348	50%
WY	24,651	22,942	93%	6,352	26%

Source: Data as of March 15, 2019, CMS

Average total premium per month is the total premium (including APTC and any premium paid by the policyholder) for the month, divided by the number of individuals who had an active policy for the month. Average APTC per month is the total amount of APTC for the month for all individuals who received APTC, divided by the number of individuals who received APTC.

Table 2: Average Total Premium and Average APTC by State, February 2019		
State	Average Total Premium per Month	Average APTC per Month
TOTAL	\$594.17	\$514.01
AK	\$739.46	\$663.40
AL	\$668.85	\$607.72
AR	\$511.79	\$394.68
AZ	\$592.40	\$495.26
CA	\$582.22	\$477.90
CO	\$648.20	\$558.25
CT	\$626.22	\$513.06
DC	\$469.46	\$364.35
DE	\$835.10	\$743.83
FL	\$600.99	\$540.40
GA	\$595.11	\$536.49
HI	\$662.89	\$561.66
IA	\$912.51	\$881.59
ID	\$533.00	\$489.48
IL	\$645.05	\$524.36
IN	\$486.32	\$339.84
KS	\$656.81	\$591.24
KY	\$590.98	\$502.38
LA	\$611.77	\$496.50
MA	\$391.60	\$248.77
MD	\$559.42	\$479.24
ME	\$667.83	\$596.24
MI	\$495.32	\$386.75
MN	\$459.57	\$311.45
MO	\$642.74	\$574.03
MS	\$634.73	\$597.25
MT	\$665.43	\$584.26
NC	\$725.75	\$676.37
ND	\$495.92	\$389.99

Table 2: Average Total Premium and Average APTC by State, February 2019

State	Average Total Premium per Month	Average APTC per Month
NE	\$853.33	\$828.70
NH	\$536.44	\$414.55
NJ	\$511.25	\$364.91
NM	\$481.06	\$395.27
NV	\$504.69	\$421.01
NY	\$569.44	\$324.86
OH	\$533.64	\$399.95
OK	\$667.56	\$649.54
OR	\$557.25	\$451.75
PA	\$649.73	\$536.80
RI	\$440.81	\$333.19
SC	\$664.40	\$601.98
SD	\$642.78	\$557.19
TN	\$655.86	\$601.62
TX	\$540.05	\$482.09
UT	\$451.19	\$417.37
VA	\$674.31	\$596.68
VT	\$571.94	\$430.46
WA	\$542.00	\$415.04
WI	\$695.92	\$621.46
WV	\$928.40	\$762.37
WY	\$943.25	\$895.58

Source: Data as of March 15, 2019, CMS

2018 Average Monthly Effectuated Enrollment

Average monthly effectuated enrollment in 2018 was 9.9 million individuals. This is an increase of one percent from the average monthly effectuated enrollment in 2017.¹ CMS reports average monthly effectuated enrollment, in part, to create a single annual number that can be compared to other sources, such as the Congressional Budget Office (CBO). The CBO's most recent estimate for the number of individuals purchasing coverage through the Exchanges for 2018 was approximately 9.7 million.²

In 2018, monthly effectuated enrollment peaked in February at 10.5 million and fell to 9.2 million individuals by December, meaning a higher percentage of individuals stayed in their plans throughout the year compared to 2017, when monthly effectuated enrollment fell from a high of 10.5 million individuals in March to 8.9 million at the end of the year.¹

The primary sources for 2018 average monthly effectuated enrollment are payment and enrollment data. These data represent the average monthly number of individuals who had an active policy in 2018 and who paid their premium, if applicable, (thus effectuating their coverage) as of March 15, 2019. The average monthly effectuated enrollment number was calculated by adding total member months for the year and dividing by 12.

2018 average monthly APTC enrollment is the average number of individuals who had an active policy in 2018, who had paid their premium, if applicable, (thus effectuating their coverage), and who received an APTC. APTC is generally available if a consumer's household income is between 100 and 400 percent of the federal poverty level, and certain other eligibility criteria are met.

2018 average monthly CSR enrollment is the total number of individuals who had an active policy in 2018, who paid their premiums, if applicable (thus effectuating their coverage), and who received CSR. A consumer is generally eligible for CSR if the individual is eligible for APTC, has a household income between 100 percent and 250 percent of the federal poverty level, and is enrolled in a health plan from the silver plan category. American Indians and Alaskan Natives are eligible for CSRs under different criteria.

¹ 2017 monthly effectuated enrollment data are as of March 15, 2018. Complete 2017 effectuated enrollment data are available at: <https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Downloads/2018-07-02-Trends-Report-1.pdf>.

² Health Insurance Coverage for People Under Age 65: Definitions and Estimates for 2015 to 2018, Table 1, available at: https://www.cbo.gov/system/files/2019-04/55094-CoverageUnder65_0.pdf.

Table 3: Total Average Monthly Effectuated Enrollment and Enrollees Receiving APTC and CSR by State, 2018

State	Total Enrollment	APTC Enrollment	Percentage of Enrollment with APTC	CSR Enrollment	Percentage of Enrollment with CSR
TOTAL	9,895,197	8,577,810	87%	5,192,438	52%
AK	15,539	14,125	91%	6,103	39%
AL	146,065	138,233	95%	106,768	73%
AR	55,906	49,431	88%	32,582	58%
AZ	139,489	119,495	86%	72,141	52%
CA	1,373,061	1,196,566	87%	602,886	44%
CO	135,606	100,869	74%	42,832	32%
CT	100,685	74,045	74%	38,167	38%
DC	17,065	966	6%	320	2%
DE	19,461	17,032	88%	9,326	48%
FL	1,460,358	1,371,754	94%	951,411	65%
GA	365,269	330,535	90%	253,873	70%
HI	16,232	13,729	85%	7,277	45%
IA	40,541	37,164	92%	17,205	42%
ID	85,505	76,425	89%	38,844	45%
IL	278,661	240,510	86%	122,559	44%
IN	134,543	92,956	69%	57,879	43%
KS	80,508	71,108	88%	36,660	46%
KY	74,060	58,204	79%	32,114	43%
LA	83,763	76,250	91%	43,357	52%
MA	246,917	200,078	81%	188,498	76%
MD	129,817	110,632	85%	62,000	48%
ME	64,844	57,883	89%	30,194	47%
MI	244,864	210,416	86%	104,531	43%
MN	96,940	62,832	65%	11,584	12%
MO	198,472	174,062	88%	118,039	59%
MS	65,644	64,178	98%	57,361	87%
MT	41,197	35,760	87%	13,382	32%
NC	431,518	406,670	94%	272,696	63%
ND	19,642	16,893	86%	9,095	46%
NE	76,665	73,513	96%	35,950	47%
NH	39,203	30,065	77%	16,523	42%
NJ	222,607	178,312	80%	109,478	49%
NM	41,006	33,803	82%	13,042	32%
NV	70,615	62,054	88%	36,396	52%

Table 3: Total Average Monthly Effectuated Enrollment and Enrollees Receiving APTC and CSR by State, 2018

State	Total Enrollment	APTC Enrollment	Percentage of Enrollment with APTC	CSR Enrollment	Percentage of Enrollment with CSR
NY	224,957	133,154	59%	36,024	16%
OH	187,187	143,676	77%	69,856	37%
OK	126,369	120,156	95%	86,607	69%
OR	128,677	98,489	77%	46,607	36%
PA	336,198	299,649	89%	149,183	44%
RI	31,902	26,394	83%	15,792	50%
SC	174,881	162,859	93%	103,389	59%
SD	26,389	24,684	94%	13,804	52%
TN	194,060	175,560	90%	119,430	62%
TX	895,823	807,405	90%	533,207	60%
UT	169,563	156,607	92%	92,995	55%
VA	318,776	277,453	87%	189,906	60%
VT	26,714	21,483	80%	11,597	43%
WA	210,892	128,435	61%	72,795	35%
WI	187,037	164,999	88%	82,597	44%
WV	21,596	19,390	90%	10,748	50%
WY	21,908	20,869	95%	6,828	31%

Source: Data as of March 15, 2019, CMS

Average monthly premium for 2018 is the total premium (including APTC and any premium paid by the policyholder) for the year, divided by the total number of member months for which individuals had active policies in 2018. Average monthly APTC for 2018 is the total amount of APTC for the year for all individuals who received APTC in 2018, divided by the number of member months for which individuals received APTC.

Table 4: Average Total Premium and Average APTC by State, 2018		
State	Average Total Premium per Month	Average APTC per Month (for individuals receiving APTC)
TOTAL	\$594.11	\$517.61
AK	\$794.67	\$720.27
AL	\$678.74	\$622.18
AR	\$509.51	\$380.85
AZ	\$633.48	\$554.72
CA	\$538.41	\$447.32
CO	\$604.93	\$509.24
CT	\$676.32	\$601.64
DC	\$411.14	\$274.86
DE	\$753.12	\$642.49
FL	\$587.67	\$529.00
GA	\$614.08	\$551.15
HI	\$626.16	\$493.84
IA	\$998.36	\$892.51
ID	\$514.48	\$467.34
IL	\$645.92	\$534.60
IN	\$483.08	\$343.60
KS	\$623.66	\$550.72
KY	\$548.38	\$460.50
LA	\$651.75	\$528.68
MA	\$380.09	\$238.92
MD	\$630.23	\$534.33
ME	\$702.41	\$646.89
MI	\$495.39	\$386.88
MN	\$531.53	\$391.09
MO	\$646.23	\$594.43
MS	\$672.30	\$622.99
MT	\$636.22	\$545.94
NC	\$765.87	\$699.37

Table 4: Average Total Premium and Average APTC by State, 2018		
State	Average Total Premium per Month	Average APTC per Month (for individuals receiving APTC)
ND	\$450.93	\$324.78
NE	\$852.21	\$798.20
NH	\$641.48	\$514.37
NJ	\$574.13	\$441.04
NM	\$533.22	\$471.82
NV	\$514.52	\$444.92
NY	\$529.70	\$291.79
OH	\$505.48	\$387.94
OK	\$684.62	\$656.09
OR	\$529.85	\$423.20
PA	\$692.36	\$624.28
RI	\$409.82	\$302.16
SC	\$653.42	\$580.12
SD	\$619.84	\$522.92
TN	\$803.99	\$790.88
TX	\$540.45	\$478.02
UT	\$472.09	\$432.35
VA	\$641.54	\$582.79
VT	\$512.53	\$332.93
WA	\$481.46	\$354.88
WI	\$743.23	\$664.33
WV	\$853.10	\$691.90
WY	\$960.96	\$907.85

Source: Data as of March 15, 2019, CMS

Table 5: 2018 Monthly Effectuated Enrollment by State

State	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18
TOTAL	10,514,435	10,515,192	10,420,260	10,267,115	10,033,627	9,895,870	9,790,841	9,696,478	9,593,307	9,484,041	9,360,377	9,170,812
AK	16,806	16,776	16,408	16,095	15,672	15,516	15,462	15,351	14,990	14,683	14,486	14,222
AL	156,929	155,524	153,910	151,576	146,579	145,445	144,508	143,219	141,387	139,690	138,283	135,728
AR	60,671	60,039	58,765	57,909	56,368	55,578	55,204	54,667	53,964	53,360	52,823	51,527
AZ	150,415	148,714	146,074	144,239	141,330	139,556	137,975	136,247	135,008	133,520	131,875	128,916
CA	1,350,066	1,392,674	1,432,604	1,423,309	1,409,647	1,397,774	1,377,403	1,368,452	1,356,094	1,341,000	1,323,239	1,304,469
CO	136,192	143,341	142,186	140,647	139,116	137,464	135,946	134,369	132,592	130,790	128,562	126,066
CT	108,363	107,628	104,632	102,191	101,457	100,448	100,012	99,202	98,363	97,491	95,294	93,137
DC	17,667	17,622	18,116	17,657	17,711	17,114	17,264	16,808	16,558	16,571	15,912	15,780
DE	20,489	20,471	20,300	20,160	19,711	19,401	19,354	19,143	18,888	18,778	18,569	18,272
FL	1,599,552	1,582,726	1,552,071	1,520,547	1,467,425	1,442,058	1,427,039	1,414,788	1,403,978	1,390,009	1,375,231	1,348,875
GA	410,580	405,592	394,587	385,001	371,347	362,146	356,541	351,165	345,832	340,603	334,474	325,356
HI	17,898	17,158	16,869	16,619	16,311	16,095	16,001	15,843	15,692	15,609	15,525	15,164
IA	44,306	44,390	43,186	42,373	41,052	40,394	39,943	39,390	38,689	38,092	37,693	36,983
ID	89,180	88,319	87,641	87,086	86,481	86,010	85,551	84,892	84,223	83,333	82,317	81,031
IL	302,039	298,348	293,359	289,285	282,929	279,091	276,611	273,049	268,704	264,761	260,852	254,900
IN	145,281	144,461	142,239	139,893	137,461	135,241	133,184	131,489	129,071	127,455	125,660	123,076
KS	87,295	86,868	85,570	84,098	81,568	80,064	79,208	78,332	77,314	76,414	75,473	73,896

Table 5: 2018 Monthly Effectuated Enrollment by State

State	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18
KY	79,169	79,015	77,593	76,314	75,066	74,239	73,210	72,560	71,606	71,013	70,201	68,732
LA	93,698	91,536	89,574	88,003	84,611	83,146	82,233	81,194	79,719	78,463	77,416	75,563
MA	235,324	237,327	240,145	241,336	244,824	246,845	246,774	249,089	254,852	257,135	256,501	252,851
MD	139,296	133,746	133,144	132,172	131,227	130,539	129,235	127,705	127,030	125,864	124,501	123,340
ME	68,297	68,260	68,368	67,014	66,351	64,863	64,604	63,614	62,804	62,326	61,270	60,360
MI	267,215	263,083	258,583	254,788	249,610	244,380	241,720	238,655	235,201	232,118	228,948	224,066
MN	98,273	103,044	101,963	100,613	99,205	98,012	96,926	95,927	94,506	93,072	91,734	90,003
MO	216,004	215,614	212,100	207,449	200,833	197,836	195,613	193,134	190,139	187,411	184,831	180,705
MS	73,715	73,485	72,064	69,370	65,561	64,058	63,341	62,700	61,844	61,278	60,662	59,653
MT	44,709	43,685	43,128	42,373	41,527	41,042	40,759	40,333	39,939	39,400	39,082	38,391
NC	473,994	467,719	458,363	451,004	435,492	428,329	423,507	419,880	414,595	409,453	402,218	393,666
ND	20,921	20,659	20,482	20,256	19,942	19,668	19,486	19,291	19,038	18,856	18,672	18,428
NE	80,785	81,308	80,145	79,170	77,484	76,373	75,747	75,154	74,497	73,731	73,279	72,310
NH	41,763	41,662	41,267	40,727	39,957	39,559	39,221	38,542	37,921	37,312	36,739	35,763
NJ	243,205	240,895	236,275	232,683	227,505	223,443	220,097	216,817	213,221	209,532	205,856	201,758
NM	45,490	44,213	43,515	42,820	41,861	40,903	40,348	39,971	39,292	38,663	37,977	37,014
NV	78,905	78,270	75,962	74,421	72,116	70,295	69,158	67,959	66,787	65,722	64,739	63,048
NY	205,281	216,542	229,264	229,396	229,142	229,152	229,350	228,799	228,965	227,980	226,122	219,495

Table 5: 2018 Monthly Effectuated Enrollment by State

State	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18
OH	204,813	202,123	198,026	195,038	191,145	188,135	185,514	182,673	179,365	176,411	173,712	169,284
OK	128,300	129,212	128,869	128,195	125,678	125,501	125,678	125,647	125,467	125,201	124,930	123,755
OR	140,186	138,634	136,054	133,437	130,668	128,607	127,119	125,471	123,863	122,183	120,410	117,487
PA	355,804	351,987	347,955	345,341	340,272	335,892	333,819	331,137	328,095	325,240	322,052	316,779
RI	30,169	32,085	32,286	32,321	32,335	32,380	32,311	32,250	32,193	31,866	31,769	30,863
SC	194,209	191,827	188,028	184,144	177,054	174,170	172,071	169,613	166,192	163,092	160,740	157,435
SD	27,864	27,696	27,485	27,126	26,683	26,400	26,220	25,972	25,685	25,478	25,242	24,817
TN	207,582	206,704	203,812	200,313	194,095	191,722	190,763	190,089	188,506	187,142	185,699	182,288
TX	998,558	985,557	963,330	941,856	908,329	890,567	876,764	865,023	852,187	838,827	824,900	803,975
UT	174,026	176,259	174,574	173,822	170,980	169,775	169,128	167,797	166,565	165,571	164,240	162,022
VA	342,181	342,703	337,943	332,660	325,679	319,977	316,530	311,858	306,443	302,174	297,225	289,935
VT	28,194	27,723	27,435	27,060	26,867	26,731	26,648	26,392	26,231	25,998	25,806	25,488
WA	217,844	227,372	222,718	218,864	215,560	212,915	210,332	208,031	205,518	202,598	198,501	190,446
WI	197,363	197,818	195,375	193,110	189,610	187,475	186,377	184,345	181,944	179,653	177,484	173,892
WV	24,537	23,851	23,127	22,661	22,068	21,610	21,210	20,778	20,332	19,996	19,713	19,266
WY	23,032	22,927	22,791	22,573	22,125	21,936	21,822	21,672	21,418	21,123	20,938	20,536

Source: Data as of March 15, 2019, CMS

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