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March 31, 2015 Effectuated Enrollment Snapshot

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March 31, 2015 Effectuated Enrollment Snapshot

About 11.7 million Americans selected plans through the Health Insurance Marketplaces as of February 22, the end of the “in-line” special enrollment period for 2015 Open Enrollment for individual market coverage. On March 31, 2015, about 10.2 million consumers had “effectuated” coverage which means those individuals paid for Marketplace coverage and still have an active policy in the applicable month.¹ These numbers are consistent with HHS’s effectuated target for the end of 2015. About 6.3 million consumers were enrolled in health coverage through the Marketplaces and had paid their premiums on December 31, 2014.

Of the approximately 10.2 million consumers with effectuated Marketplace enrollments nationwide at the end of March 2015, 85 percent, or nearly 8.7 million consumers, were receiving an advanced premium tax credit to make their premiums more affordable throughout the year. The average advanced premium tax credit for those enrollees who qualified for the financial assistance was \$272 per month.²

There were 7.5 million consumers with effectuated enrollments for March of 2015 through the 37 Federally-Facilitated Marketplaces (including State Partnership Marketplaces) or supported State-based Marketplaces (collectively known as HealthCare.gov states) and 2.7 million through the remaining State-based Marketplaces.³ Effectuated enrollment for the 34 states that are part of the Federally-facilitated Marketplaces on March 31, 2015 was 7.3 million and for State-based Marketplaces, including New Mexico, Nevada, and Oregon who are State-based Marketplaces using the HealthCare.gov platform, effectuated enrollment was 2.9 million.

“The Health Insurance Marketplaces are working,” said HHS Secretary Sylvia Burwell. “Thanks to the Affordable Care Act, millions of Americans now rely on the health and financial security that comes from affordable coverage through the Marketplaces. We’ve seen a historic reduction in the uninsured and consumers are finding the coverage they need at a price they can afford.”

This enrollment snapshot covers effectuated enrollment on March 31, 2015. In 2015, CMS plans to release Marketplace state-by-state effectuated enrollment snapshots on a quarterly basis detailing how many consumers have an effectuated enrollment, how many are receiving advanced premium tax credits and/or a cost-sharing reduction and enrollment by qualified health plan metal level. Today’s snapshot provides an update on the number of individuals with citizenship, immigration status, or household income data matching issues; this information will be released periodically as has been done in the past.

The Marketplace effectuated enrollment snapshot provides point-in-time estimates. CMS expects enrollment numbers will change over time when consumers find other coverage or experience changes in life circumstances such as employment status or marriage, which may cause consumers to change, newly enroll in, or cancel their plans. Supporting these types of changes is an important function of the Health Insurance Marketplace.

Today’s snapshot also provides a more detailed look at effectuated enrollment in December 2014, including state-by-state breakdowns of how many consumers received financial assistance through advanced premium tax credits and/or cost-sharing reductions as well as the number of consumers who were enrolled in catastrophic, bronze, silver, gold or platinum health plans as of December 31, 2014. This snapshot also includes an update on information for 2014 on citizenship, immigration status or household income data matching issues.

The following tables are included in the March 2015 Marketplace Effectuated Enrollment Snapshot:

- Table 1: March, 2015 Total Effectuated Enrollment and Financial Assistance by State
- Table 2: March, 2015 Average Advanced Premium Tax Credit by State
- Table 3: March, 2015 Total Effectuated Enrollment Data by Metal Level by State
- Table 4: December, 2014 Total Effectuated Enrollment and Financial Assistance by State
- Table 5: December, 2014 Average Advanced Premium Tax Credit by State
- Table 6: December, 2014 Total Effectuated Enrollment Data by Metal Level by State

March 2015: Total Enrollment and Financial Assistance

Of the approximately 10.2 million consumers who had effectuated Marketplace enrollments at the end of March 2015, 85 percent or about 8.7 million consumers were receiving an advanced premium tax credit to make their premiums more affordable.⁴ In addition, 57 percent or about 5.9 million consumers were receiving cost-sharing reductions to lower the amount they pay out-of-pocket for deductibles, coinsurance, and copayments. This financial assistance generally is available if a consumer's household income is between 100 percent and 250 percent of the federal poverty level, the consumer is otherwise eligible for advance payments of the tax credit, and the individual chooses a health plan from the silver plan category.

The ten states with the highest rate of consumers who received financial assistance through advanced premium tax credits were: Mississippi (94.5%), Florida (93.5%), North Carolina (93.2%), Wyoming (92.9%), Louisiana (92.0%), Arkansas (91.1%), Georgia (91.1%), Alabama (90.7%), Wisconsin (90.7%), and Alaska (90.5%). The states with the lowest rate of consumers who received advanced premium tax credits include: District of Columbia (10.0%), Minnesota (49.5%), Colorado (55.3%), Hawaii (59.3%), Vermont (64.3%), New Hampshire (65.8%), Massachusetts (66.7%), Utah (67.3%), Maryland (68.2%) and Kentucky (69.3%).

Nine of the ten states with the highest rate of consumers receiving financial assistance (all but Arkansas) have not taken the Medicaid expansion option under the Affordable Care Act. As such, those residents with income from 100 to 133 percent of the federal poverty level who are otherwise eligible qualify for coverage through the Marketplace with tax credits.

Table 1:

March 31, 2015: Total Effectuated Enrollment and Financial Assistance by State					
State	Total Enrollment	APTC Enrollment	Percentage of Enrollment with APTC	CSR Enrollment	Percentage of Enrollment with CSR
National Total	10,187,197	8,656,210	85.0%	5,850,936	57.4%
AK	18,320	16,583	90.5%	9,877	53.9%
AL	145,763	132,253	90.7%	106,231	72.9%
AR	52,784	48,100	91.1%	30,813	58.4%
AZ	165,026	126,506	76.7%	91,875	55.7%
CA	1,364,659	1,204,662	88.3%	701,049	51.4%
CO	122,976	68,027	55.3%	33,042	26.9%
CT	98,269	77,114	78.5%	41,730	42.5%
DC	14,960	1,492	10.0%	391	2.6%
DE	22,397	19,128	85.4%	10,155	45.3%
FL	1,415,981	1,324,516	93.5%	998,137	70.5%
GA	452,815	412,385	91.1%	305,705	67.5%
HI	8,200	4,860	59.3%	2,745	33.5%
IA	39,090	34,172	87.4%	19,344	49.5%
ID	84,987	69,060	81.3%	52,974	62.3%
IL	293,661	232,371	79.1%	137,872	46.9%
IN	180,529	159,802	88.5%	90,537	50.2%
KS	85,490	69,979	81.9%	47,836	56.0%
KY	92,372	63,975	69.3%	34,563	37.4%
LA	149,954	137,940	92.0%	88,225	58.8%
MA	124,010	82,665	66.7%	64,767	52.2%
MD	114,559	78,110	68.2%	53,635	46.8%
ME	68,037	60,939	89.6%	39,703	58.4%
MI	293,843	228,388	77.7%	162,206	55.2%
MN	52,169	25,809	49.5%	7,866	15.1%
MO	219,953	197,663	89.9%	128,846	58.6%
MS	80,011	75,613	94.5%	61,079	76.3%
MT	49,140	41,766	85.0%	25,295	51.5%
NC	492,014	458,738	93.2%	321,961	65.4%
ND	16,222	14,115	87.0%	6,894	42.5%
NE	63,380	56,910	89.8%	32,234	50.9%
NH	45,607	29,996	65.8%	16,839	36.9%
NJ	208,467	172,345	82.7%	108,314	52.0%
NM	44,085	33,244	75.4%	21,149	48.0%
NV	62,944	52,900	84.0%	35,834	56.9%
NY	361,340	253,758	70.2%	212,194	58.7%
OH	188,867	161,011	85.3%	82,427	43.6%
OK	106,392	87,136	81.9%	64,543	60.7%

OR	102,253	79,946	78.2%	48,235	47.2%
PA	427,454	348,823	81.6%	244,919	57.3%
RI	30,416	25,847	85.0%	17,079	56.2%
SC	170,948	154,221	90.2%	109,429	64.0%
SD	19,004	16,811	88.5%	12,272	64.6%
TN	182,893	155,753	85.2%	117,491	64.2%
TX	966,412	832,334	86.1%	573,862	59.4%
UT	128,220	86,330	67.3%	79,857	62.3%
VA	335,033	285,938	85.3%	186,979	55.8%
VT	34,923	22,449	64.3%	11,073	31.7%
WA	159,124	124,505	78.2%	67,623	42.5%
WI	183,155	166,142	90.7%	107,324	58.6%
WV	29,862	26,145	87.6%	16,221	54.3%
WY	18,228	16,937	92.9%	9,685	53.1%

* Source: May 2015 CMS.

March 2015: Average Advanced Premium Tax Credit by State

Consumers with household incomes between 100 percent and 400 percent of the FPL may qualify for an advance premium tax credit, which helps make their coverage more affordable throughout the year by lowering their share of monthly premium costs. Consumers who qualify for APTC may choose how much of the advanced premium tax credit to apply to their premiums each month, up to the maximum amount for which they are eligible.

The overall average APTC Marketplace consumers received was \$272 per month at the end of March 2015. Because the amount of APTC an enrollee may receive depends on household income and the cost of the second lowest cost silver plan available to enrollees in his or her local area, the average APTC ranged from \$536 per month in Alaska to \$158 per month in Arizona. Of the 7.3 million consumers in the 34 states with Federally-facilitated Marketplaces, nearly 6.4 million or 87 percent received an advanced premium tax credit which averaged \$272 to make their premiums more affordable in March 2015.

Table 2:

March 31, 2015 Average Advanced Premium Tax Credit by State (for individuals receiving APTC)	
State	Average APTC per Month (for all APTC enrollees)
National Average	\$272
AK	\$536
AL	\$270
AR	\$284
AZ	\$158
CA	\$303
CO	\$231
CT	\$361
DC	\$160
DE	\$265
FL	\$294
GA	\$274
HI	\$192
IA	\$263
ID	\$228
IL	\$211
IN	\$320
KS	\$210
KY	\$223
LA	\$323
MA	\$187
MD	\$221
ME	\$337
MI	\$273
MN	\$166
MO	\$278
MS	\$351
MT	\$230

NC	\$316
ND	\$232
NE	\$257
NH	\$264
NJ	\$313
NM	\$200
NV	\$271
NY	\$224
OH	\$255
OK	\$209
OR	\$199
PA	\$227
RI	\$242
SC	\$281
SD	\$229
TN	\$218
TX	\$247
UT	\$208
VA	\$258
VT	\$275
WA	\$261
WI	\$315
WV	\$314
WY	\$425

* Source: May 2015 CMS.

March 2015: Total Effectuated Enrollment by Metal Level

There are generally four “metal levels” of coverage available through the Marketplace, plus catastrophic plans. Plans in each category pay different amounts of the total costs of an average person’s care. This takes into account the plans’ deductibles, copayments, coinsurance, and out-of-pocket maximums. The actual percentage a consumer pays in total or per service will depend on the services used during the year.

- **Catastrophic:** The health plan pays less than 60% of the total average cost of care on average, with consumers paying the balance. These plans are only available to people who are under 30 years old at the beginning of the plan year, or those who have a hardship or affordability exemption.
- **Bronze:** The health plan pays 60% on average. Consumer pays about 40%.
- **Silver:** The health plan pays 70% on average. Consumer pays about 30%. Consumers eligible for cost-sharing reductions can only receive them by enrolling in a silver plan. (Note, American Indians and Alaska Natives can receive cost-sharing reductions through any metal-level plan.)
- **Gold:** The health plan pays 80% on average. Consumer pays about 20%.
- **Platinum:** The health plan pays 90% on average. Consumer pays about 10%.

Of the 10.2 million consumers with effectuated enrollment in Marketplace plans in March 2015, 1% were enrolled in Catastrophic plans, 21% in Bronze plans, 68% in Silver plans, 7% in Gold plans and 3% in Platinum plans.

Table 3:

March 31, 2015: Total Effectuated Enrollment by Metal Level		
State	Metal Level	Enrollees
Total	N/A	10,187,197
Total	Catastrophic	69,877
	Bronze	2,164,213
	Silver	6,903,699
	Gold	707,576
	Platinum	341,832
AK	Catastrophic	103
	Bronze	6,224
	Silver	11,144
	Gold	849
	Catastrophic	1,211
	Bronze	11,721

AL	Silver	120,173
	Gold	7,362
	Platinum	5,296
AR	Catastrophic	276
	Bronze	9,844
	Silver	36,779
	Gold	5,885
AZ	Catastrophic	1,643
	Bronze	25,057
	Silver	111,161
	Gold	14,676
	Platinum	12,489
CA	Catastrophic	9,389
	Bronze	341,186
	Silver	877,937
	Gold	72,967
	Platinum	63,180
CO	Catastrophic	3,823
	Bronze	49,809
	Silver	56,463
	Gold	12,280
	Platinum	601
CT	Catastrophic	1,400
	Bronze	20,828
	Silver	59,462
	Gold	15,617
	Platinum	962
DC	Catastrophic	476
	Bronze	4,138
	Silver	3,967
	Gold	3,404
	Platinum	2,975
DE	Catastrophic	85
	Bronze	3,787
	Silver	13,770
	Gold	3,801
	Platinum	954
FL	Catastrophic	4,717
	Bronze	218,626
	Silver	1,080,708
	Gold	48,448
	Platinum	63,482
GA	Catastrophic	3,781
	Bronze	64,158
	Silver	347,526
	Gold	19,823
	Platinum	17,527
HI	Catastrophic	14
	Bronze	2,212
	Silver	3,649
	Gold	1086
	Platinum	1,239
IA	Catastrophic	0
	Bronze	12,242
	Silver	22,571
	Gold	4,249
	Platinum	28
	Catastrophic	402
	Bronze	16,674

ID	Silver	59,334
	Gold	6,708
	Platinum	1,869
IL	Catastrophic	1409
	Bronze	79,255
	Silver	173,434
	Gold	36,462
	Platinum	3,100
IN	Catastrophic	924
	Bronze	59,867
	Silver	112,405
	Gold	7,230
	Platinum	103
KS	Catastrophic	764
	Bronze	17,299
	Silver	55,937
	Gold	9,896
	Platinum	1,594
KY	Catastrophic	821
	Bronze	18,184
	Silver	48,223
	Gold	12,906
	Platinum	12,238
LA	Catastrophic	693
	Bronze	35,090
	Silver	97,964
	Gold	9,101
	Platinum	7,106
MA	Catastrophic	1,266
	Bronze	9,663
	Silver	98,272
	Gold	7,975
	Platinum	6,834
MD	Catastrophic	1,712
	Bronze	26,894
	Silver	69,451
	Gold	10,591
	Platinum	5,911
ME	Catastrophic	476
	Bronze	14,276
	Silver	49,346
	Gold	3,939
	Platinum	
MI	Catastrophic	2,161
	Bronze	66,804
	Silver	199,959
	Gold	20,762
	Platinum	4,157
MN	Catastrophic	458
	Bronze	20,378
	Silver	20,601
	Gold	8,664
	Platinum	2,068
MO	Catastrophic	486
	Bronze	56,661
	Silver	145,369
	Gold	16,652
	Platinum	785
	Catastrophic	193
	Bronze	7,988

MS	Silver	66,719
	Gold	2,359
	Platinum	2,751
MT	Catastrophic	533
	Bronze	14,545
	Silver	28,612
	Gold	3,573
	Platinum	1,877
NC	Catastrophic	4,163
	Bronze	89,529
	Silver	368,690
	Gold	17,854
	Platinum	11,778
ND	Catastrophic	250
	Bronze	4,108
	Silver	7,530
	Gold	4,334
NE	Catastrophic	522
	Bronze	21,479
	Silver	37,430
	Gold	3,798
	Platinum	151
NH	Catastrophic	582
	Bronze	15,881
	Silver	23,973
	Gold	5,124
	Platinum	47
NJ	Catastrophic	1,757
	Bronze	29,639
	Silver	149,156
	Gold	20,830
	Platinum	7,085
NM	Catastrophic	121
	Bronze	10,861
	Silver	27,088
	Gold	5,900
	Platinum	115
NV	Catastrophic	391
	Bronze	13,612
	Silver	41,792
	Gold	4,431
	Platinum	2,718
NY	Catastrophic	4,567
	Bronze	60,505
	Silver	210,689
	Gold	39,025
	Platinum	46,554
OH	Catastrophic	2,385
	Bronze	62,121
	Silver	101,585
	Gold	20,584
	Platinum	2,192
OK	Catastrophic	426
	Bronze	27,457
	Silver	71,054
	Gold	7,396
	Platinum	59
	Catastrophic	651
	Bronze	25,239

OR	Silver	67,037
	Gold	8,615
	Platinum	711
PA	Catastrophic	1,655
	Bronze	48,014
	Silver	306,845
	Gold	54,720
	Platinum	16,220
RI	Catastrophic	167
	Bronze	6,542
	Silver	19,853
	Gold	3,854
SC	Catastrophic	1172
	Bronze	32,190
	Silver	125,142
	Gold	12,409
	Platinum	35
SD	Catastrophic	224
	Bronze	3,102
	Silver	14,574
	Gold	666
	Platinum	438
TN	Catastrophic	366
	Bronze	38,740
	Silver	133,731
	Gold	7,275
	Platinum	2,781
TX	Catastrophic	3,407
	Bronze	245,624
	Silver	651,232
	Gold	46,192
	Platinum	19,957
UT	Catastrophic	583
	Bronze	22,044
	Silver	87,317
	Gold	17,082
	Platinum	1,194
VA	Catastrophic	4,669
	Bronze	78,897
	Silver	218,637
	Gold	30,412
	Platinum	2,418
VT	Catastrophic	261
	Bronze	7,228
	Silver	19,356
	Gold	3,811
	Platinum	4,267
WA	Catastrophic	969
	Bronze	58,312
	Silver	87,304
	Gold	11,915
	Platinum	624
WI	Catastrophic	1,252
	Bronze	40,544
	Silver	130,203
	Gold	8,262
	Platinum	2,894
	Catastrophic	65

WV	Bronze	4,250
	Silver	20,617
	Gold	4,930
WY	Catastrophic	56
	Bronze	4,884
	Silver	11,928
	Gold	892
	Platinum	468

* Source: May 2015 CMS.

December 2014 Total Effectuated Enrollment and Financial Assistance

Of the approximately 6.3 million consumers who had an effectuated enrollment in December 2014, 86 percent or about 5.4 million consumers were receiving an advanced premium tax credit to make their premiums more affordable.⁵ In addition, 58 percent or about 3.7 million consumers were receiving cost-sharing reductions to lower the amount a consumer had to pay out-of-pocket for deductibles, coinsurance, and copayments.

The ten states with the highest rate of consumers who received financial assistance through advanced premium tax credits were: Mississippi (97.9%), North Carolina (93.6%), Wyoming (93.6%), Florida (93.5%), Wisconsin (92.9%), Arkansas (92.4%), Georgia (91.9%), Alabama (91.8%), South Dakota (91.8%) and Indiana (91.2%). The states with the lowest rate of consumers who received advanced premium tax credits include: Massachusetts (1.6%), District of Columbia (11.3%), Minnesota (39.9%), Hawaii (53.4%) Colorado (60.4%), Vermont (63.1%), Utah (64.7%), Kentucky (71.0%), New York (71.9%) and New Hampshire (76.8%).

Nine of the ten states with the highest rate of consumers receiving financial assistance had not taken the Medicaid expansion option under the Affordable Care Act for 2014. As such, those residents with income from 100 to 133 percent of the federal poverty threshold who are otherwise eligible qualify for coverage through the Marketplace with tax credits.

Table 4:

Dec 31, 2014: Total Effectuated Enrollment and Financial Assistance by State					
State	Total Enrollment	APTC Enrollment	Percentage of Enrollment with APTC	CSR Enrollment	Percentage of Enrollment with CSR
National Total	6,337,860	5,430,106	85.7%	3,651,200	57.6%
AK	10,951	9,778	89.3%	6,264	57.2%
AL	78,328	71,920	91.8%	56,824	72.5%
AR	34,014	31,422	92.4%	20,070	59.0%
AZ	91,529	73,214	80.0%	50,179	54.8%
CA	1,103,545	988,079	89.5%	583,872	52.9%
CO	111,263	67,160	60.4%	33,747	30.3%
CT	68,028	55,117	81.0%	30,237	44.4%
DC	10,796	1,222	11.3%	263	2.4%
DE	12,663	10,684	84.4%	5,799	45.8%
FL	778,179	727,330	93.5%	559,919	72.0%
GA	241,472	221,803	91.9%	164,339	68.1%
HI	5,976	3,189	53.4%	751	12.6%
IA	23,694	20,551	86.7%	12,407	52.4%
ID	69,259	58,720	84.8%	46,128	66.6%
IL	174,211	139,629	80.1%	81,497	46.8%
IN	106,212	96,914	91.2%	60,822	57.3%
KS	49,502	40,858	82.5%	27,840	56.2%
KY	74,367	52,811	71.0%	24,897	33.5%
LA	70,802	64,341	90.9%	42,956	60.7%
MA	29,348	472	1.6%	335	1.1%
MD	62,539	51,121	81.7%	29,709	47.5%
ME	41,113	37,339	90.8%	27,744	67.5%
MI	203,896	163,376	80.1%	132,350	64.9%
MN	35,869	14,317	39.9%	5,284	14.7%
MO	126,379	113,771	90.0%	77,017	60.9%
MS	43,147	42,245	97.9%	33,387	77.4%
MT	32,668	28,506	87.3%	16,641	50.9%
NC	277,287	259,653	93.6%	186,500	67.3%

ND	10,608	9,310	87.8%	4,327	40.8%
NE	36,336	32,255	88.8%	20,024	55.1%
NH	32,945	25,314	76.8%	14,288	43.4%
NJ	137,634	117,844	85.6%	72,076	52.4%
NM	23,726	19,310	81.4%	12,484	52.6%
NV	27,069	24,392	90.1%	13,363	49.4%
NY	278,650	200,288	71.9%	128,321	46.1%
OH	118,861	103,460	87.0%	55,683	46.8%
OK	55,407	46,460	83.9%	34,906	63.0%
OR	69,389	55,099	79.4%	33,324	48.0%
PA	287,057	243,304	84.8%	184,885	64.4%
RI	25,965	22,481	86.6%	13,758	53.0%
SC	86,646	78,154	90.2%	56,498	65.2%
SD	12,012	11,027	91.8%	7,910	65.9%
TN	108,044	91,676	84.9%	72,168	66.8%
TX	506,318	448,359	88.6%	314,190	62.1%
UT	73,822	47,794	64.7%	43,453	58.9%
VA	179,420	151,906	84.7%	103,156	57.5%
VT	30,141	19,018	63.1%	9,455	31.4%
WA	123,470	101,200	82.0%	49,042	39.7%
WI	118,470	110,021	92.9%	74,139	62.6%
WV	17,219	15,026	87.3%	9,581	55.6%
WY	11,614	10,866	93.6%	6,390	55.0%

* Source: May 2015 CMS.

December 2014: Average Advanced Premium Tax Credit By State

The overall average APTC Marketplace consumers received at the end of 2014 was \$276 per month. Because the amount of APTC an enrollee may receive depends on household income and the cost of the second lowest cost silver plan available to the enrollee, this amount ranged from \$421 per month in Alaska to \$162 in the District of Columbia.

Table 5:

December 31, 2014: Average Advanced Premium Tax Credit by State (for individuals receiving APTC)	
State	Average APTC per Month (for all APTC enrollees)
National Average	\$276
AK	\$421
AL	\$271
AR	\$309
AZ	\$170
CA	\$299
CO	\$270
CT	\$392
DC	\$162
DE	\$266
FL	\$280
GA	\$294
HI	\$193
IA	\$250
ID	\$231
IL	\$213
IN	\$348
KS	\$222
KY	\$246
LA	\$326
MA	\$177
MD	\$208
ME	\$351
MI	\$289
MN	\$189
MO	\$286

MS	\$409
MT	\$246
NC	\$306
ND	\$223
NE	\$217
NH	\$294
NJ	\$323
NM	\$230
NV	\$291
NY	\$221
OH	\$261
OK	\$212
OR	\$204
PA	\$245
RI	\$287
SC	\$295
SD	\$276
TN	\$206
TX	\$247
UT	\$222
VA	\$259
VT	\$260
WA	\$282
WI	\$322
WV	\$309
WY	\$417

* Source: May 2015 CMS.

2014 Effectuated Enrollment Data by Metal Level

Of the approximately 6.3 million consumers who were enrolled in Marketplace plans at the end of 2014, 1% enrolled in Catastrophic plans, 17% in Bronze plans, 68% in Silver plans, 9% in Gold plans and 5% in Platinum plans.

Table 6:

December 31, 2014: Total Effectuated Enrollment by Metal Level		
	Metal Level	Enrollees
Total	N/A	6,337,860
National Total	Catastrophic	40,274
	Bronze	1,082,446
	Silver	4,307,304
	Gold	579,046
	Platinum	328,790
AK	Catastrophic	51
	Bronze	2,889
	Silver	7,174
	Gold	837
AL	Catastrophic	463
	Bronze	4,290
	Silver	64,308
	Gold	5,925
	Platinum	3,342
AR	Catastrophic	65
	Bronze	5,486
	Silver	23,467
	Gold	4,996
AZ	Catastrophic	525
	Bronze	8,695
	Silver	57,818
	Gold	12,953

	Platinum	11,538
CA	Catastrophic	7,175
	Bronze	253,756
	Silver	717,858
	Gold	65,478
	Platinum	59,278
CO	Catastrophic	2,411
	Bronze	42,577
	Silver	54,002
	Gold	11,601
	Platinum	672
CT	Catastrophic	790
	Bronze	9,508
	Silver	44,111
	Gold	13,619
DC	Catastrophic	334
	Bronze	2,800
	Silver	2,618
	Gold	2,544
	Platinum	2,500
DE	Catastrophic	89
	Bronze	1,486
	Silver	7,656
	Gold	2,649
	Platinum	783
FL	Catastrophic	3,490
	Bronze	81,703
	Silver	594,953
	Gold	41,940
	Platinum	56,093
GA	Catastrophic	1,573
	Bronze	18,348
	Silver	181,301
	Gold	15,821
	Platinum	24,430
HI	Catastrophic	**
	Bronze	2,085
	Silver	1,797
	Gold	**
	Platinum	1,198
IA	Catastrophic	290
	Bronze	5,384
	Silver	14,166
	Gold	2,964
	Platinum	890
ID	Catastrophic	224
	Bronze	9,988
	Silver	50,521
	Gold	6,900
	Platinum	1,626
IL	Catastrophic	415
	Bronze	42,961
	Silver	102,746
	Gold	26,950
	Platinum	1,139
IN	Catastrophic	443
	Bronze	26,591
	Silver	74,247
	Gold	4,931

KS	Catastrophic	814
	Bronze	7,976
	Silver	31,434
	Gold	8,171
	Platinum	1,107
KY	Catastrophic	419
	Bronze	7,105
	Silver	31,316
	Gold	13,377
	Platinum	22,150
LA	Catastrophic	192
	Bronze	11,325
	Silver	47,349
	Gold	6,620
	Platinum	5,316
MA	Catastrophic	214
	Bronze	3,871
	Silver	9,918
	Gold	8,717
	Platinum	6,628
MD	Catastrophic	276
	Bronze	15,525
	Silver	35,548
	Gold	7,477
	Platinum	3,713
ME	Catastrophic	187
	Bronze	7,141
	Silver	30,580
	Gold	3,205
	Platinum	1,474
MI	Catastrophic	22,430
	Bronze	157,518
	Silver	19,168
	Gold	3,306
	Platinum	215
MN	Catastrophic	7,877
	Bronze	13,474
	Silver	4,426
	Gold	9,877
	Platinum	1,395
MO	Catastrophic	23,713
	Bronze	84,567
	Silver	16,704
	Gold	2,238
	Platinum	35,439
MS	Catastrophic	35,439
	Bronze	1,742
	Silver	3,654
	Gold	74
	Platinum	128
MT	Catastrophic	18,817
	Bronze	3,382
	Silver	2,060
	Gold	8,281
	Platinum	1,849
NC	Catastrophic	213,164
	Bronze	16,558
	Silver	8,028
	Gold	37,688
	Platinum	96

ND	Bronze	2,198
	Silver	4,617
	Gold	3,697
NE	Catastrophic	266
	Bronze	7,535
	Silver	23,232
	Gold	3,035
	Platinum	2,268
NH	Catastrophic	293
	Bronze	8,515
	Silver	19,192
	Gold	4,945
NJ	Catastrophic	660
	Bronze	14,008
	Silver	98,681
	Gold	19,618
	Platinum	4,667
NM	Catastrophic	74
	Bronze	4,965
	Silver	15,216
	Gold	3,435
	Platinum	36
NV	Catastrophic	123
	Bronze	5,545
	Silver	15,732
	Gold	3,200
	Platinum	2,469
NY	Catastrophic	3,309
	Bronze	39,496
	Silver	158,981
	Gold	32,507
	Platinum	44,357
OH	Catastrophic	1,188
	Bronze	30,191
	Silver	68,677
	Gold	16,583
	Platinum	2,221
OK	Catastrophic	158
	Bronze	11,857
	Silver	38,343
	Gold	4,607
	Platinum	442
OR	Catastrophic	369
	Bronze	14,867
	Silver	46,344
	Gold	7,141
	Platinum	668
PA	Catastrophic	1,686
	Bronze	13,503
	Silver	219,830
	Gold	34,186
	Platinum	17,852
RI	Catastrophic	119
	Bronze	5,392
	Silver	16,123
	Gold	4,331
SC	Catastrophic	461
	Bronze	11,826
	Silver	64,424

	Gold	9,935
SD	Catastrophic	80
	Bronze	1,535
	Silver	9,013
	Gold	748
	Platinum	636
TN	Catastrophic	255
	Bronze	15,508
	Silver	82,693
	Gold	6,527
	Platinum	3,061
TX	Catastrophic	2,211
	Bronze	100,671
	Silver	359,089
	Gold	32,328
	Platinum	12,019
UT	Catastrophic	456
	Bronze	10,242
	Silver	47,801
	Gold	13,494
	Platinum	1,829
VA	Catastrophic	2,013
	Bronze	33,999
	Silver	120,201
	Gold	21,857
	Platinum	1,350
VT	Catastrophic	164
	Bronze	5,820
	Silver	16,420
	Gold	3,592
	Platinum	4,145
WA	Catastrophic	91
	Bronze	44,984
	Silver	67,648
	Gold	10,747
	Platinum	955
WI	Catastrophic	579
	Bronze	21,732
	Silver	87,426
	Gold	7,778
	Platinum	955
WV	Catastrophic	25
	Bronze	1,921
	Silver	11,831
	Gold	3,442
	Platinum	487
WY	Catastrophic	14
	Bronze	2,419
	Silver	7,923
	Gold	771
	Platinum	487

* Source: May 2015 CMS.

** Number suppressed to protect the privacy of individuals to the fullest extent possible.

2014 and 2015 Data Matching

In operating the Federally-facilitated Marketplaces, we are committed to providing access to coverage and financial assistance to individuals and families who are eligible while maintaining strong program integrity. Throughout 2014 and into 2015, the Marketplaces have worked to resolve consumer's data matching issues including for those individuals whose citizenship, immigration status, or household income application information did not match information in our trusted data sources. As outlined in statute, the Marketplaces exercised authority available for 2014 to extend the deadline for consumers to submit documentation verifying the information in their applications and conducted an

extensive outreach campaign in coordination with local assisters, stakeholders and insurance companies to contact consumers with data matching issues.

During 2014, enrollment through the Federally-facilitated Marketplaces ended for approximately 109,000 consumers with 2014 coverage who failed to produce sufficient documentation of their citizenship or immigration status. In addition, 97,000 households with household income inconsistencies had their advanced premium tax credit and/or cost-sharing reductions for 2014 coverage adjusted.

In the absence of statutory authority for extended deadlines in 2015, the Marketplaces are moving to regular monthly action for consumers with unresolved data matching issues who have not provided adequate documentation within 95 days for citizenship or immigration status data matching issues and 90 days for household income inconsistencies. Consumers who do not submit sufficient documentation to resolve their annual household income data matching issue will have a recalculation of their advance premium tax credit and/or cost-sharing reductions based on available tax data. Individuals who have not provided the necessary documentation for their citizenship or immigration status will have their enrollment through the Marketplace terminated. Those individuals whose enrollment through the Marketplace was terminated because of citizenship or immigration status data matching issues are not included in effectuated enrollment totals.

On March 31, 2015, enrollment in coverage through the Federally-facilitated Marketplaces was terminated for 117,000 consumers due to citizenship or immigration status data matching issues who failed to produce sufficient documentation of their citizenship or immigration status. In addition, 223,000 households with annual household income inconsistencies had their advanced premium tax credit and/or cost-sharing reductions for 2015 coverage adjusted.

If a consumer believed they had the appropriate documentation but their enrollment through the Marketplace was terminated based on a citizenship/immigration status data matching issue, the individual is able to submit their documentation to the Marketplace to resolve their data matching issue and regain enrollment through the Marketplace through a Special Enrollment Period (SEP).

¹ Individuals effectuate their enrollment by paying their first month's premium. This snapshot measures individuals who effectuated their enrollment and have an active policy on the date of the snapshot; it does not measure the rate at which consumers pay their first month's premium. Active policies include those who have paid for the current month and individuals who may be in a grace period for non-payment. Grace periods can vary by state and issuer. For those individuals receiving APTC, issuers are required to give enrollees a three month grace period.

https://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/ENR_OperationsPolicyandGuidance_5CR_100313.pdf

² This data is reported by insurance companies with plans in the Health Insurance Marketplaces as part of the interim payment process. Issuers report total effectuated enrollment counts, and the estimated APTC amounts owed to the issuer for those effectuated enrollments. After CMS validates these amounts, issuers are paid monthly based on these estimates. Each month, issuers are permitted to restate prior months' enrollment and payment data to reflect enrollee cancellations, terminations, or other fluctuations in enrollment. The data in this snapshot represents issuer estimates of individuals with effectuated enrollment for December 2014 and March 2015 respectively as of their May 2015 interim payment process data submission.

³ For 2015, there are 37 HealthCare.gov states; including, Alabama, Alaska, Arizona, Arkansas, Delaware, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Louisiana, Maine, Michigan, Mississippi, Missouri, Montana, Nebraska, New Hampshire, New Jersey, New Mexico, Nevada, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, West Virginia, Wisconsin, and Wyoming. New Mexico, Nevada, and Oregon are State-based Marketplaces using the HealthCare.gov platform for 2015. Thirteen states – California, Colorado, Connecticut, Hawaii, Idaho, Kentucky, Maryland, Massachusetts, Minnesota, New York, Rhode Island, Vermont and Washington – plus the District of Columbia – have their own State-based Marketplaces and use their own technology platform for 2015.

⁴ Consumers reconcile differences between their estimated 2014 household income and their actual household income to determine the final premium tax credits they should receive. This reconciliation process ensures individuals receive the correct amount of tax credit, which will be reflected on their tax return: a taxpayer may see a smaller refund or owe money back if they underestimated their income, or they may get a bigger refund if they overestimated their income.

⁵ Consumers reconcile differences between their estimated 2014 household income and their actual household income to determine the final premium tax credits they should receive. This reconciliation process ensures individuals receive the correct amount of tax credit, which will be reflected on their tax return: a taxpayer may see a smaller refund or owe money back if they underestimated their income, or they may get a bigger refund if they overestimated their income.



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