

July 23, 2020

Early 2020 Effectuated Enrollment Snapshot

This report provides effectuated enrollment, premium, and advance payments of the premium tax credit (APTC) data for the Federally-facilitated and State-based Exchanges ("the Exchanges") for February 2020 and for the 2019 plan year.

February 2020 Effectuated Enrollment Snapshot Key Findings

As of March 15, 2020¹, 10.7 million consumers had effectuated coverage through the Exchanges for February 2020, meaning that they selected a plan, paid their first month's premium, if applicable, and had coverage in February 2020. This number represents approximately 94 percent of consumers who made plan selections during the 2020 Open Enrollment Period (11.4 million).² Although the number of plan selections through the Exchanges were approximately equal in the 2019 and 2020 Open Enrollment Periods (OEPs), a greater number of consumers had effectuated coverage in February 2020 compared to February 2019, as of March 15 of both years.³ Total effectuated enrollment for February 2020 increased by approximately one percent from total effectuated enrollment for February 2019.

The average total monthly premium for Exchange enrollees in February 2020 was \$576.16, a decrease of three percent from the February 2019 average premium of \$594.17. Approximately 9.2 million, or 86 percent, of Exchange enrollees in February 2020 received APTC, which represents a decrease of approximately 1 percentage point from the share of Exchange enrollees who received APTC in February 2019. The average monthly amount of APTC per enrollee receiving APTC fell by approximately four percent from February 2019, to \$491.53. The numbers reported today may be revised in future months as additional data on new effectuations, terminations, and cancellations become available. Later this year, CMS plans to publish effectuated enrollment data for the first six months of 2020, which will include updated February 2020 enrollment data.

2019 Average Monthly Effectuated Enrollment Snapshot Key Findings

On a monthly average basis, 9.8 million consumers had effectuated coverage through the Exchanges in the 2019 plan year. This is a decrease of slightly less than one percent from the average monthly effectuated enrollment of 9.9 million in the 2018 plan year.

The average total monthly premium for Exchange enrollees in 2019 was \$591.26, consistent with the 2018

¹ February 2020 data for Minnesota are as of April 15, 2020. Due to Minnesota's transition to policy-based payments in 2020, the data for the April payment cycle (as of March 15, 2020) were incomplete.

² Health Insurance Exchanges 2020 Open Enrollment Report, available at: https://www.cms.gov/files/document/4120-health-insurance-exchanges-2020-open-enrollment-report-final.pdf.

³ February 2019 and 2018 monthly effectuated enrollment and premium data in this report are as of March 15, 2019. Complete February 2019 and 2018 average monthly effectuated enrollment data are available at: https://www.cms.gov/sites/default/files/2019-08/08-12-2019%20TABLE%20Early-2019-2018-Average-Effectuated-Enrollment.pdf

average total monthly premium of \$594.11. Approximately 87 percent of Exchange enrollees received APTC in 2019, consistent with the percentage of enrollees who received APTC in 2018. In 2019, the average monthly amount of APTC per enrollee receiving APTC fell by approximately one percent from 2018, to \$512.11.

In 2019, monthly effectuated enrollment peaked in January at approximately 10.5 million consumers and fell to approximately 9.1 million by December, meaning that monthly effectuations and disenrollments followed a similar pattern as in 2018, when monthly effectuated enrollment fell from a high of approximately 10.5 million consumers in February to approximately 9.2 million at the end of the year.

Background Information

The primary sources for both the February 2020 effectuated enrollment snapshot and the 2019 average monthly effectuated enrollment data are payment and enrollment data, which include data from both the Federally-facilitated and State-based Exchanges. Effectuated enrollment for February 2020 is the total number of consumers who paid their premiums (if applicable)—thus effectuating their coverages—and who had active policies in February 2020 as of March 15, 2020. The 2019 average monthly effectuated enrollment is the average monthly number of consumers who paid their premiums (if applicable)—thus effectuating their coverages—and who had active policies in 2019 as of March 15, 2020. The average monthly effectuated enrollment number was calculated by adding total member months for 2019 and dividing by 12.

APTC enrollment for the February 2020 effectuated enrollment snapshot is the total number of consumers who paid their premiums (if applicable)—thus effectuating their coverages—and who received APTC in association with their active policies in February 2020. The 2019 average monthly APTC enrollment is the average number of consumers who paid their premiums (if applicable)—thus effectuating their coverages—and who received APTC in association with their active policies in 2019. APTC is *generally* available if a consumer's household income is between 100 percent and 400 percent of the federal poverty level. (Certain other criteria apply to APTC eligibility and must be met in order to receive APTC.) Consumers were defined as receiving APTC if the APTC amounts applied to their premiums were greater than \$0; otherwise, consumers were classified as not receiving APTC.

Cost-sharing reduction (CSR) enrollment for the February 2020 effectuated enrollment snapshot is the total number of consumers who paid their premiums (if applicable)—thus effectuating their coverages—and who received CSRs in association with their active policies in February 2020. The 2019 average monthly CSR enrollment is the average number of consumers who paid their premiums (if applicable)—thus effectuating their coverages—and who received CSRs in association with their active policies in 2019. A consumer is generally eligible for a CSR if the consumer is eligible for APTC, has a household income between 100 percent and 250 percent of the federal poverty level, and is enrolled in a qualified health plan from the silver plan category. (American Indians and Alaskan Natives are eligible for CSRs under different criteria.)

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Table 1: Total Effectuated Enrollment and Enrollees Receiving APTC and CSR by State, February 2020											
State	Total Enrollment	APTC Enrollment	Percentage of Enrollment with APTC	CSR Enrollment	Percentage of Enrollment with CSR						
TOTAL	10,673,516	9,232,225	86%	5,348,201	50%						
AK	16,795	14,066	84%	3,773	22%						
AL	149,133	141,355	95%	108,790	73%						
AR	58,615	51,736	88%	34,432	59%						
AZ	142,635	115,605	81%	64,947	46%						
CA	1,477,329	1,254,947	85%	627,207	42%						
CO	150,416	111,662	74%	45,250	30%						
CT	103,955	72,767	70%	35,304	34%						
DC	16,245	957	6%	328	2%						
DE	22,497	19,359	86%	6,625	29%						
FL	1,809,265	1,732,406	96%	1,201,618	66%						
GA	433,086	392,670	91%	293,422	68%						
HI	18,373	15,292	83%	6,756	37%						
IA	52,542	47,850	91%	17,733	34%						
ID	72,518	62,320	86%	22,037	30%						
IL	273,180	233,361	85%	117,518	43%						
IN	132,577	93,796	71%	55,869	42%						
KS	79,847	71,167	89%	33,488	42%						
KY	78,241	64,708	83%	32,400	41%						
LA	80,471	73,016	91%	41,541	52%						
MA	293,075	230,393	79%	215,147	73%						
MD	135,474	110,478	82%	50,586	37%						
ME	58,487	50,482	86%	19,762	34%						
MI	247,075	211,708	86%	95,880	39%						
MN*	105,677	58,707	56%	10,724	10%						
MO	189,973	165,958	87%	113,478	60%						
MS	91,483	89,982	98%	79,198	87%						
MT	41,540	35,295	85%	12,309	30%						
NC	471,781	439,497	93%	267,242	57%						
ND	20,662	17,601	85%	7,686	37%						
NE	86,805	82,709	95%	26,104	30%						
NH	42,013	30,105	72%	15,189	36%						
NJ	224,649	174,978	78%	107,972	48%						
NM	39,762	30,680	77%	13,838	35%						
NV	73,101	61,245	84%	31,205	43%						
NY	235,526	130,858	56%	28,206	12%						
ОН	183,608	141,581	77%	61,493	33%						

Table	Table 1: Total Effectuated Enrollment and Enrollees Receiving APTC and CSR by State, February 2020 (Cont.)										
State	Total Enrollment	APTC Enrollment	Percentage of Enrollment with APTC	CSR Enrollment	Percentage of Enrollment with CSR						
OK	148,474	140,704	95%	88,265	59%						
OR	135,313	100,366	74%	43,187	32%						
PA	307,100	267,191	87%	135,005	44%						
RI	34,050	27,868	82%	14,266	42%						
SC	199,657	185,788	93%	86,990	44%						
SD	28,528	26,574	93%	13,190	46%						
TN	186,021	166,243	89%	95,821	52%						
TX	1,034,259	948,028	92%	615,642	60%						
UT	190,514	176,459	93%	92,684	49%						
VA	245,670	215,535	88%	98,278	40%						
VT	25,834	21,528	83%	9,262	36%						
WA	202,150	124,052	61%	64,845	32%						
WI	185,652	161,942	87%	71,322	38%						
WV	18,448	16,536	90%	8,997	49%						
WY	23,435	22,114	94%	5,390	23%						

^{*}Minnesota data are as of April 15, 2020. Due to Minnesota's transition to policy-based payments in 2020, the data for the April payment cycle (as of March 15, 2020) were incomplete

Table 2: Average Total Premium and Average APTC by State, February 2020

State	Average Total Premium per Month	Average APTC per Month
TOTAL	\$576.16	\$491.53
AK	\$735.89	\$670.07
AL	\$690.47	\$624.55
AR	\$519.99	\$382.75
AZ	\$584.14	\$469.23
CA	\$569.72	\$454.20
СО	\$481.52	\$374.11
CT	\$683.95	\$633.21
DC	\$516.96	\$389.46
DE	\$666.53	\$571.96
FL	\$592.44	\$530.18
GA	\$562.02	\$493.22
HI	\$628.07	\$518.76
IA	\$818.20	\$803.16
ID	\$525.23	\$478.80
IL	\$633.16	\$498.38
IN	\$537.68	\$394.58
KS	\$633.74	\$544.35
KY	\$588.02	\$505.76
LA	\$674.61	\$562.96
MA	\$402.87	\$266.17
MD	\$504.62	\$443.17
ME	\$634.64	\$546.76
MI	\$477.20	\$364.35
MN*	\$443.17	\$294.02
MO	\$631.34	\$562.57
MS	\$602.05	\$558.44
MT	\$568.84	\$483.00
NC	\$656.08	\$605.18
ND	\$446.10	\$321.46

Table 2: Average Total Premium and Average APTC by State, February 2020 (Cont.)

State	Average Total Premium per Month	Average APTC per Month
NE	\$756.07	\$707.86
NH	\$525.39	\$414.46
NJ	\$553.24	\$417.11
NM	\$475.10	\$373.56
NV	\$492.40	\$384.80
NY	\$586.04	\$335.00
ОН	\$517.82	\$387.54
OK	\$635.83	\$593.36
OR	\$554.71	\$452.72
PA	\$643.03	\$514.29
RI	\$432.39	\$323.96
SC	\$609.74	\$539.42
SD	\$678.80	\$598.09
TN	\$637.16	\$576.78
TX	\$527.77	\$468.35
UT	\$417.41	\$369.87
VA	\$636.24	\$554.12
VT	\$621.68	\$463.29
WA	\$506.65	\$394.48
WI	\$652.89	\$566.21
WV	\$984.40	\$813.80
WY	\$956.60	\$914.18

^{*}Minnesota data are as of April 15, 2020. Due to Minnesota's transition to policy-based payments in 2020, the data for the April payment cycle (as of March 15, 2020) were incomplete

			2019		Downsonts
State	Total Enrollment	APTC Enrollment	Percentage of Enrollment with APTC	CSR Enrollment	Percentage of Enrollment with CSR
TOTAL	9,810,613	8,515,524	87%	5,036,544	51%
AK	15,261	13,254	87%	4,026	26%
AL	140,678	132,717	94%	102,094	73%
AR	55,903	49,478	89%	33,224	59%
AZ	135,074	111,689	83%	64,675	48%
CA	1,348,547	1,174,764	87%	589,414	44%
CO	142,152	111,758	79%	43,666	31%
CT	97,272	66,966	69%	32,970	34%
DC	15,921	969	6%	332	2%
DE	19,352	17,276	89%	7,100	37%
FL	1,551,765	1,474,516	95%	1,042,724	67%
GA	373,049	337,826	91%	252,975	68%
HI	17,002	14,238	84%	6,479	38%
IA	44,799	41,179	92%	16,107	36%
ID	85,926	76,830	89%	36,147	42%
IL	262,714	226,065	86%	112,074	43%
IN	127,470	87,173	68%	55,981	44%
KS	77,880	69,688	89%	35,290	45%
KY	70,936	58,059	82%	30,819	43%
LA	77,579	69,942	90%	40,738	53%
MA	276,808	221,692	80%	208,202	75%
MD	134,775	114,189	85%	57,218	42%
ME	59,844	52,589	88%	22,757	38%
MI	234,530	202,809	86%	97,347	42%
MN	98,009	59,219	60%	11,400	12%
MO	179,171	156,258	87%	109,320	61%
MS	74,304	72,918	98%	66,373	89%
MT	39,684	34,241	86%	11,956	30%
NC	428,116	402,226	94%	255,709	60%
ND	19,848	17,224	87%	7,891	40%
NE	80,080	76,949	96%	29,927	37%
NH	38,889	28,665	74%	15,110	39%
NJ	211,462	162,892	77%	101,134	48%
NM	37,992	30,364	80%	12,829	34%
NV	67,052	58,503	87%	34,854	52%

Table 3: Total Average Monthly Effectuated Enrollment and Enrollees Receiving APTC and CSR by State, 2019 (Cont.) Percentage Percentage of Total **APTC CSR** of **Enrollment with** State Enrollment **Enrollment Enrollment** Enrollment **APTC** with CSR NY 241,576 140,173 58% 32,310 13% OH 171,320 132,806 78% 61,381 36% OK 138,015 131,110 95% 88,622 64% OR 95,106 75% 43,787 126,846 35% PA 303,134 266,152 88% 138,367 46% RI 32,784 27,027 82% 14,490 44% SC167,649 93% 180,113 90,201 50% SD 24,495 93% 26,281 13,135 50% TN 174,568 155,951 89% 94,909 54% TX902,787 822,509 91% 537,175 60% UT 179,518 165,977 92% 95,431 53% VA 248,688 218,775 88% 114,764 46% VT 84% 9,695 25,730 21,506 38% WA 200,205 126,429 63% 62,937 31% WI 178,865 157,413 88% 75,693 42% WV 90% 18,410 16,527 9,147 50% WY 21,929 20,794 95% 5,638 26%

Table 4: Average Total Premium and Average APTC by State, 2019

State	Average Total Premium per Month	Average APTC per Month (for consumers receiving APTC)
TOTAL	\$591.26	\$512.11
AK	\$734.73	\$659.28
AL	\$671.51	\$610.46
AR	\$512.25	\$395.00
AZ	\$591.19	\$496.51
CA	\$578.78	\$475.74
CO	\$620.92	\$538.25
CT	\$618.35	\$509.83
DC	\$468.08	\$368.48
DE	\$832.12	\$741.50
FL	\$601.15	\$541.60
GA	\$595.16	\$537.84
HI	\$660.15	\$559.18
IA	\$910.97	\$877.64
ID	\$522.02	\$479.08
IL	\$645.58	\$526.48
IN	\$484.25	\$339.19
KS	\$653.98	\$588.35
KY	\$593.60	\$506.81
LA	\$613.26	\$498.57
MA	\$389.38	\$247.71
MD	\$557.02	\$478.68
ME	\$659.04	\$587.79
MI	\$496.29	\$387.28
MN	\$458.28	\$309.82
MO	\$645.95	\$578.03
MS	\$632.18	\$595.26
MT	\$662.92	\$581.57
NC	\$723.52	\$674.62

Table 4: Average Total Premium and Average APTC by State, 2019 (Cont.)

State	Average Total Premium per Month	Average APTC per Month (for consumers receiving APTC)
ND	\$494.56	\$388.64
NE	\$848.11	\$822.19
NH	\$533.92	\$412.33
NJ	\$510.98	\$365.20
NM	\$483.08	\$395.05
NV	\$505.38	\$422.64
NY	\$561.35	\$326.75
ОН	\$532.52	\$400.96
OK	\$657.42	\$639.86
OR	\$557.86	\$452.45
PA	\$650.11	\$539.52
RI	\$433.39	\$326.67
SC	\$662.30	\$600.26
SD	\$639.97	\$554.32
TN	\$659.43	\$609.43
TX	\$539.22	\$482.63
UT	\$447.24	\$413.47
VA	\$673.16	\$597.78
VT	\$569.66	\$429.02
WA	\$532.80	\$409.66
WI	\$696.73	\$623.11
WV	\$931.94	\$764.91
WY	\$942.01	\$892.43

	Table 5: Monthly Effectuated Enrollment by State, 2019											
State	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19
TOTAL	10,498,207	10,433,850	10,316,078	10,159,035	9,965,987	9,797,989	9,675,407	9,583,119	9,490,318	9,395,866	9,292,314	9,119,195
AK	16,389	16,327	16,081	15,808	15,460	15,187	14,966	14,856	14,718	14,621	14,435	14,281
AL	153,790	152,409	150,761	147,701	143,885	139,899	137,400	135,981	134,102	132,623	130,832	128,755
AR	60,707	59,761	58,863	58,105	56,814	55,861	55,187	54,688	53,814	53,137	52,435	51,466
AZ	147,299	144,485	142,035	139,685	136,796	134,351	132,763	131,501	130,235	128,854	127,591	125,288
CA	1,369,602	1,421,895	1,406,587	1,391,652	1,378,886	1,362,720	1,351,584	1,338,785	1,321,206	1,304,673	1,280,661	1,254,318
СО	142,008	150,708	148,887	146,639	144,835	143,213	141,761	140,447	139,073	137,512	136,038	134,701
СТ	103,100	104,734	102,086	99,908	98,584	97,390	96,063	95,357	94,411	93,291	92,408	89,930
DC	16,582	16,516	16,882	16,482	16,403	15,794	15,864	15,621	15,458	15,499	15,019	14,932
DE	20,504	20,344	20,131	19,786	19,527	19,194	19,022	18,926	18,854	18,802	18,717	18,414
FL	1,674,068	1,649,067	1,627,923	1,599,372	1,563,387	1,534,290	1,516,869	1,507,011	1,501,162	1,495,128	1,491,272	1,461,633
GA	417,553	411,602	405,207	395,411	381,525	370,037	361,886	356,675	351,048	346,827	342,571	336,249
HI	18,571	18,002	17,831	17,521	17,201	16,829	16,645	16,525	16,464	16,337	16,176	15,924
IA	46,325	46,340	46,303	45,975	45,197	44,769	44,443	44,209	43,879	43,669	43,533	42,950
ID	89,347	88,870	88,330	87,669	86,969	86,222	85,768	85,199	84,514	83,861	82,801	81,559
IL	287,709	281,917	277,632	273,329	267,193	262,670	259,192	255,870	252,109	248,590	245,439	240,923
IN	138,525	135,903	133,721	131,934	129,829	127,989	126,088	124,477	122,987	121,335	119,607	117,248
KS	83,971	83,164	82,113	80,871	79,084	77,626	76,682	75,887	75,153	74,431	73,417	72,165

	Table 5: Monthly Effectuated Enrollment by State, 2019 (Cont.)											
State	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19
KY	77,939	76,338	75,118	73,586	72,057	70,725	69,617	68,857	68,005	67,187	66,517	65,291
LA	84,682	82,995	81,732	80,627	79,086	77,683	76,571	75,610	74,575	73,505	72,726	71,152
MA	260,174	269,683	273,558	274,889	276,969	278,868	279,225	281,143	283,645	284,372	279,973	279,199
MD	144,259	141,045	140,125	138,683	136,982	134,949	133,196	131,971	130,968	129,707	128,380	127,033
ME	66,702	65,323	64,466	62,827	61,390	59,775	58,953	57,656	56,593	55,774	54,781	53,890
MI	256,230	250,508	246,901	243,269	238,794	235,198	232,201	228,825	225,702	222,181	219,631	214,917
MN	97,648	103,500	102,322	101,203	99,979	99,061	98,056	97,274	96,190	95,147	93,545	92,187
МО	201,951	194,585	191,401	187,795	182,891	178,577	175,297	172,548	169,880	167,398	165,340	162,392
MS	81,823	81,409	80,640	78,285	75,266	73,159	71,660	71,012	70,106	69,951	69,585	68,747
MT	42,787	42,005	41,405	40,783	40,023	39,498	39,160	38,839	38,497	38,075	37,804	37,337
NC	464,050	459,406	453,877	446,637	435,765	426,120	419,018	415,846	411,826	407,079	402,332	395,440
ND	21,349	20,684	20,727	20,461	20,067	19,756	19,645	19,379	19,314	19,131	18,989	18,671
NE	83,584	83,669	83,343	82,546	81,133	79,995	79,101	78,701	78,231	77,537	77,028	76,091
NH	41,759	41,072	40,593	40,123	39,524	39,016	38,576	38,208	37,792	37,260	36,728	36,017
NJ	230,572	227,219	223,497	219,795	215,327	211,948	208,906	206,228	203,743	200,640	197,278	192,390
NM	43,303	41,206	40,525	39,705	38,790	37,997	37,211	36,465	36,064	35,474	34,985	34,178
NV	76,301	73,907	72,176	70,604	68,400	66,780	65,567	64,430	63,402	62,446	61,295	59,313
NY	221,424	234,772	247,364	246,767	246,304	245,932	245,631	245,117	244,331	243,031	241,151	237,089

	Table 5: Monthly Effectuated Enrollment by State, 2019 (Cont.)											
State	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19
ОН	190,420	185,275	181,344	178,063	174,393	171,404	168,737	166,113	164,008	161,388	158,983	155,707
OK	141,319	141,470	141,457	140,524	138,728	137,057	135,797	135,723	136,048	136,247	136,544	135,261
OR	137,998	135,731	133,423	131,288	128,737	126,733	125,176	123,753	122,410	120,857	119,235	116,809
PA	339,217	325,373	318,231	313,548	307,653	303,001	298,689	294,187	290,622	286,567	283,098	277,420
RI	31,277	33,852	33,816	33,674	33,706	33,261	33,061	32,791	32,539	32,218	31,997	31,216
SC	200,371	197,745	194,596	190,108	183,919	178,790	175,198	172,729	170,198	168,220	166,241	163,245
SD	27,728	27,583	27,274	26,936	26,630	26,243	26,098	25,860	25,665	25,420	25,141	24,794
TN	202,351	190,397	186,435	181,952	176,573	172,122	169,172	167,290	165,189	163,288	161,444	158,607
TX	989,953	977,570	962,516	943,250	917,862	897,282	881,388	871,667	862,364	853,911	845,684	829,991
UT	186,522	186,293	185,786	184,145	181,601	179,066	177,774	177,230	176,347	174,563	173,643	171,247
VA	291,116	270,634	264,695	259,010	252,794	246,935	242,209	238,628	234,958	231,571	228,481	223,225
VT	26,707	26,554	26,484	26,269	26,096	25,868	25,709	25,532	25,322	25,023	24,793	24,398
WA	214,336	211,124	209,232	207,053	204,298	201,994	199,660	197,097	194,778	192,249	188,964	181,672
WI	191,934	189,512	186,802	184,663	181,397	178,818	177,225	175,280	173,316	171,211	169,554	166,673
WV	20,692	20,137	19,785	19,402	18,949	18,532	18,139	17,693	17,301	17,037	16,814	16,443
WY	23,679	23,230	23,059	22,717	22,329	21,805	21,601	21,422	21,202	21,011	20,678	20,417