



July 2, 2018

Early 2018 Effectuated Enrollment Snapshot

This report provides effectuated enrollment data for the 2017 plan year and for February 2018. The Centers for Medicare and Medicaid Services (CMS) publishes effectuated enrollment data semiannually to provide a more accurate picture of enrollment trends for the Exchanges than indicated by the number of individuals who simply selected a plan during Open Enrollment. For coverage to be considered effectuated, individuals generally must pay the first month's premium for the plan.

As of March 15, 2018, 10.6 million individuals had effectuated coverage through the Federal and State-Based Exchanges for February 2018, meaning that they selected a plan, paid their first month's premium, if applicable, and had coverage in February 2018. The total number of members with February 2018 coverage is about 9 percent lower than the number of individuals (11.8 million) who made plan selections during the 2018 Open Enrollment period, as reported in the 2018 Open Enrollment Final Report released by CMS in early April.¹ The number of individuals with effectuated coverage for February 2018 is approximately 3 percent higher than February 2017 effectuated enrollment of 10.3 million individuals, as of March 15, 2017.²

Based on historical enrollment trends for the Exchanges, CMS anticipates that a significant number of people who effectuated coverage in early 2018 will not stay in their plans for the full year. For example, while 10.3 million individuals had effectuated coverage for February 2017 (as of March 15, 2017), by the end of the year, only 8.9 million individuals remained in their plans, according to data released today. This is likely caused by consumers struggling to pay premiums as costs continue to increase. In addition, the numbers reported today may be revised in future months as additional data on new effectuations, terminations, and cancellations become available. CMS intends to publish later this year effectuated enrollment data for the first six months of 2018, which will include an updated snapshot of February 2018 enrollment.

This report also shows that the proportion of the population that enrolled on Federal and State-Based Exchanges and received advance premium tax credits (APTC) increased slightly for February 2018, to 87 percent, from an average of 84 percent for the 2017 plan year. The average total monthly premium per enrollee increased by 27 percent for February 2018 over the average total monthly premium per enrollee for the 2017 plan year; however, the average monthly amount of APTC per enrollee receiving APTC rose more sharply, by 39 percent, compared to the 2017 average monthly APTC per enrollee receiving APTC.

¹ EXCHANGE 2018 OPEN ENROLLMENT PERIOD FINAL ENROLLMENT REPORT: Centers for Medicare & Medicaid Services, <https://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2018-Fact-sheets-items/2018-04-03.html>.

² 2017 Effectuated Enrollment Snapshot: Centers for Medicare & Medicaid Services, <https://downloads.cms.gov/files/effectuated-enrollment-snapshot-report-06-12-17.pdf>.

Background Information

The primary sources for the effectuated enrollment snapshot are payment and enrollment data. Effectuated enrollment is the total number of individuals who had an active policy in February 2018 and who paid their premium, if applicable, (thus effectuating their coverage) as of March 15, 2018. This data includes effectuated enrollment from both the Federal and State-Based Exchanges.

APTC enrollment is the total number of individuals who had an active policy in February 2018, who paid their premium, if applicable, (thus becoming effectuated), 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 criteria are met. A consumer was defined as having an APTC if the applied APTC amount was greater than \$0; otherwise, a consumer was classified as not having APTC.

Cost-sharing reduction (CSR) enrollment is the total number of individuals who had an active policy in February 2018, who paid their premium, if applicable, (thus effectuating their coverage), and received cost-sharing reductions (CSR).³ While CMS discontinued advance CSR payments to issuers in October 2017, issuers continue to provide reduced cost-sharing to eligible consumers in 2018 in compliance with Patient Protection and Affordable Care Act (PPACA) requirements. 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 enrolled in a health plan from the silver plan category. American Indians and Alaskan Natives are eligible for CSRs under different criteria.

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Total Effectuated Enrollment and Enrollees Receiving APTC and CSR by State, February 2018					
State	Total Enrollment	APTC Enrollment	Percentage of Enrollment with APTC	CSR Enrollment	Percentage of Enrollment with CSR
Total	10,643,786	9,229,769	87%	5,612,435	53%
AK	17,798	15,993	90%	6,930	39%
AL	158,024	149,528	95%	116,269	74%
AR	61,702	54,565	88%	35,872	58%
AZ	154,435	131,078	85%	79,014	51%
CA	1,405,714	1,222,093	87%	625,663	45%
CO	138,239	102,628	74%	42,492	31%
CT	106,475	79,977	75%	71,500	67%
DC	17,338	957	6%	550	3%
DE	20,760	18,043	87%	9,781	47%
FL	1,601,619	1,508,784	94%	1,052,757	66%
GA	409,510	368,795	90%	281,919	69%
HI	17,702	15,088	85%	8,247	47%
IA	45,882	41,678	91%	19,681	43%
ID	87,131	77,848	89%	40,353	46%

³ On October 12, 2017, the Acting Secretary of HHS directed that cost-sharing reduction payments to issuers be discontinued until a valid appropriation exists. Therefore, CSR enrollment is provided in this report for informational purposes only.

Total Effectuated Enrollment and Enrollees Receiving APTC and CSR by State, February 2018					
State	Total Enrollment	APTC Enrollment	Percentage of Enrollment with APTC	CSR Enrollment	Percentage of Enrollment with CSR
IL	304,712	263,006	86%	135,755	45%
IN	147,270	102,375	70%	63,451	43%
KS	87,975	77,258	88%	40,043	46%
KY	81,023	63,671	79%	35,438	44%
LA	93,178	85,348	92%	48,772	52%
MA	242,413	193,173	80%	102,734	42%
MD	137,184	115,593	84%	70,676	52%
ME	68,609	61,324	89%	32,455	47%
MI	271,841	232,742	86%	117,542	43%
MN	106,492	68,500	64%	12,708	12%
MO	214,387	188,072	88%	125,769	59%
MS	74,678	72,063	96%	64,312	86%
MT	45,050	39,260	87%	15,089	33%
NC	478,021	450,007	94%	304,387	64%
ND	20,940	18,139	87%	9,695	46%
NE	83,255	79,354	95%	39,633	48%
NH	42,008	32,090	76%	17,486	42%
NJ	243,505	195,345	80%	120,352	49%
NM	40,398	32,655	81%	12,443	31%
NV	77,585	68,007	88%	39,287	51%
NY	221,699	126,253	57%	55,646	25%
OH	204,589	157,577	77%	77,636	38%
OK	130,902	124,280	95%	88,759	68%
OR	143,157	109,977	77%	52,084	36%
PA	359,272	319,360	89%	161,382	45%
RI	31,723	25,807	81%	16,071	51%
SC	197,699	184,579	93%	120,516	61%
SD	27,780	25,865	93%	14,411	52%
TN	209,499	188,745	90%	129,073	62%
TX	1,014,529	908,650	90%	601,156	59%
UT	177,535	163,675	92%	98,160	55%
VA	342,208	297,205	87%	203,234	59%
VT	27,906	22,803	82%	12,385	44%
WA	203,581	129,039	63%	73,505	36%
WI	200,557	176,410	88%	89,436	45%
WV	25,208	22,513	89%	12,406	49%
WY	23,089	21,994	95%	7,520	33%

Source: March 15th, 2018, 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.

Average Total Premium and Average APTC by State, February 2018		
State	Average Total Premium per Month	Average APTC per Month (for individuals receiving APTC)
TOTAL	\$597.20	\$519.89
AK	\$795.05	\$717.92
AL	\$677.62	\$621.10
AR	\$508.57	\$379.83
AZ	\$629.95	\$551.17
CA	\$547.36	\$452.45
CO	\$614.59	\$514.03
CT	\$689.26	\$611.56
DC	\$417.43	\$268.80
DE	\$750.17	\$641.55
FL	\$587.82	\$527.99
GA	\$611.78	\$548.65
HI	\$625.14	\$493.29
IA	\$988.41	\$888.24
ID	\$528.53	\$480.53
IL	\$643.70	\$532.06
IN	\$483.31	\$343.91
KS	\$623.30	\$552.13
KY	\$546.32	\$457.84
LA	\$649.25	\$525.04
MA	\$383.09	\$236.41
MD	\$630.57	\$532.81
ME	\$709.62	\$654.01
MI	\$493.43	\$385.66
MN	\$533.56	\$391.89
MO	\$644.00	\$592.51
MS	\$670.90	\$621.78
MT	\$637.40	\$547.84
NC	\$764.94	\$699.35

Average Total Premium and Average APTC by State, February 2018		
State	Average Total Premium per Month	Average APTC per Month (for individuals receiving APTC)
ND	\$452.28	\$325.74
NE	\$854.43	\$802.31
NH	\$642.66	\$514.80
NJ	\$570.10	\$438.99
NM	\$526.29	\$468.17
NV	\$506.90	\$437.19
NY	\$533.28	\$287.81
OH	\$504.55	\$386.81
OK	\$694.25	\$665.46
OR	\$525.39	\$420.06
PA	\$693.83	\$625.34
RI	\$416.92	\$306.69
SC	\$654.14	\$581.61
SD	\$624.45	\$527.66
TN	\$802.91	\$790.90
TX	\$538.07	\$474.61
UT	\$476.92	\$437.65
VA	\$640.26	\$581.48
VT	\$514.19	\$334.39
WA	\$511.04	\$375.58
WI	\$743.64	\$665.15
WV	\$842.65	\$682.31
WY	\$973.49	\$919.64

Source: March 15th 2018, CMS

2017 Average Monthly Effectuated Enrollment

The average monthly effectuated enrollment in 2017 was 9.8 million individuals. 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). 2017 average monthly effectuated enrollment is consistent with CBO's September 2017 projection of 10 million individuals enrolled in individual coverage purchased through the Exchanges for 2017.⁴ However, the September 2017 estimate had been revised downward from CBO's March 2016 Baseline projection of 15 million individuals enrolled for 2017.⁵

The primary sources for the 2017 average monthly effectuated enrollment are payment and enrollment data. These data represent the average monthly number of individuals who had an active policy in 2017 and who paid their premium, if applicable, (thus becoming effectuated) as of March 15, 2018. The average monthly effectuated enrollment number was calculated by adding total member months for the year and dividing by 12.

2017 average monthly APTC enrollment is the average number of individuals who had an active policy in 2017, who had paid their premium, if applicable, (thus becoming effectuated), 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.

2017 average monthly CSR enrollment is the total number of individuals who had an active policy in 2017, who paid their premiums, if applicable (thus effectuating their coverage), and who received CSR. While CMS discontinued advance CSR payments to issuers in October 2017, issuers continued to reduce cost sharing for eligible individuals through the remainder of the 2017 plan year in compliance with PPACA requirements. 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 enrolled in a health plan from the silver plan category. American Indians and Alaskan Natives are eligible for CSRs under different criteria.

⁴ Federal Subsidies for Health Insurance Coverage for People Under Age 65: Tables from CBO's September 2017 Projections, <https://www.cbo.gov/sites/default/files/recurringdata/51298-2017-09-healthinsurance.pdf>.

⁵ Federal Subsidies for Health Insurance Coverage for People Under Age 65: Tables From CBO's March 2016 Baseline, <https://www.cbo.gov/sites/default/files/recurringdata/51298-2016-03-healthinsurance.pdf>.

Total Average Monthly Effectuated Enrollment and Enrollees Receiving APTC and CSR by State, 2017					
State	Total Enrollment	APTC Enrollment	Percentage of Enrollment with APTC	CSR Enrollment	Percentage of Enrollment with CSR
Total	9,763,076	8,228,479	84%	5,596,568	57%
AK	14,626	13,442	92%	6,016	41%
AL	148,937	139,996	94%	113,794	76%
AR	54,530	46,711	86%	31,674	58%
AZ	137,296	119,467	87%	77,566	56%
CA	1,321,234	1,129,187	85%	649,793	49%
CO	140,012	91,335	65%	37,595	27%
CT	92,697	70,071	76%	39,387	42%
DC	17,849	886	5%	594	3%
DE	21,507	18,028	84%	10,122	47%
FL	1,334,172	1,229,240	92%	997,261	75%
GA	379,408	338,217	89%	269,277	71%
HI	16,316	13,583	83%	9,825	60%
IA	42,630	37,011	87%	22,522	53%
ID	82,517	73,142	89%	55,527	67%
IL	281,640	230,265	82%	136,421	48%
IN	139,001	101,588	73%	65,302	47%
KS	81,425	70,441	87%	45,635	56%
KY	70,652	54,449	77%	35,562	50%
LA	101,171	90,846	90%	56,787	56%
MA	242,020	180,598	75%	153,148	63%
MD	128,809	98,261	76%	74,042	57%
ME	66,880	57,984	87%	35,925	54%
MI	262,216	215,804	82%	128,431	49%
MN	88,562	61,932	70%	10,826	12%
MO	200,767	175,662	87%	114,437	57%
MS	61,519	57,172	93%	49,083	80%
MT	44,369	38,625	87%	18,928	43%
NC	434,083	407,524	94%	292,247	67%
ND	19,347	16,399	85%	9,039	47%
NE	71,357	66,602	93%	39,900	56%
NH	44,297	27,844	63%	15,820	36%
NJ	234,840	185,258	79%	121,655	52%
NM	42,474	31,066	73%	20,164	47%
NV	70,801	59,514	84%	39,601	56%
NY	211,693	120,407	57%	34,536	16%
OH	193,830	145,792	75%	87,645	45%

Total Average Monthly Effectuated Enrollment and Enrollees Receiving APTC and CSR by State, 2017					
State	Total Enrollment	APTC Enrollment	Percentage of Enrollment with APTC	CSR Enrollment	Percentage of Enrollment with CSR
OK	117,383	109,723	93%	75,107	64%
OR	126,528	95,919	76%	50,466	40%
PA	344,180	289,737	84%	198,035	58%
RI	29,361	23,376	80%	16,360	56%
SC	173,549	157,420	91%	124,864	72%
SD	25,789	23,796	92%	15,351	60%
TN	189,425	167,618	88%	113,113	60%
TX	897,182	778,233	87%	579,769	65%
UT	165,285	143,625	87%	101,298	61%
VA	339,387	281,606	83%	205,047	60%
VT	27,923	21,920	79%	11,649	42%
WA	182,365	112,775	62%	71,197	39%
WI	202,254	166,310	82%	103,022	51%
WV	25,826	22,799	88%	13,434	52%
WY	21,155	19,273	91%	11,769	56%

Source: March 15, 2018, CMS

Average monthly premium for 2017 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 2017. Average monthly APTC for 2017 is the total amount of APTC for the year for all individuals who received APTC in 2017, divided by the number of member months for which individuals received APTC.

Average Total Premium and Average APTC by State, 2017		
State	Average Total Premium per Month	Average APTC per Month (for individuals receiving APTC)
TOTAL	\$470.52	\$373.06
AK	\$1,040.46	\$960.28
AL	\$580.00	\$517.79
AR	\$424.27	\$273.82
AZ	\$628.07	\$541.33
CA	\$455.57	\$347.97
CO	\$461.81	\$380.05
CT	\$545.41	\$438.99
DC	\$349.55	\$251.69
DE	\$567.64	\$420.30
FL	\$447.09	\$366.61
GA	\$437.46	\$360.28
HI	\$475.68	\$355.87
IA	\$531.45	\$426.24
ID	\$428.16	\$349.92
IL	\$522.17	\$371.27
IN	\$418.45	\$262.47
KS	\$474.45	\$377.17
KY	\$412.08	\$293.62
LA	\$558.94	\$437.54
MA*	\$318.56	\$177.17
MD	\$437.96	\$319.28
ME	\$516.01	\$413.15
MI	\$404.14	\$265.00
MN	\$569.24	\$431.35
MO	\$484.76	\$400.17
MS	\$465.41	\$383.17
MT	\$578.33	\$480.60
NC	\$667.72	\$592.09

Average Total Premium and Average APTC by State, 2017		
State	Average Total Premium per Month	Average APTC per Month (for individuals receiving APTC)
ND	\$398.14	\$286.47
NE	\$595.63	\$510.08
NH	\$399.53	\$249.84
NJ	\$481.09	\$350.87
NM	\$374.06	\$286.70
NV	\$380.86	\$289.02
NY	\$476.35	\$234.36
OH	\$415.60	\$267.80
OK	\$619.14	\$551.03
OR	\$463.70	\$347.80
PA	\$534.88	\$427.10
RI	\$360.24	\$245.78
SC	\$520.21	\$421.33
SD	\$538.63	\$441.17
TN	\$592.13	\$534.88
TX	\$408.75	\$336.92
UT	\$313.89	\$233.21
VA	\$404.71	\$318.14
VT	\$487.01	\$323.46
WA	\$387.35	\$253.21
WI	\$517.97	\$401.93
WV	\$708.00	\$566.27
WY	\$609.24	\$503.26

Source: March 15th, 2018, CMS

2017 Monthly Effectuated Enrollment by State												
State	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17
Total	9,763,983	10,171,113	10,526,942	10,346,577	10,098,103	9,913,757	9,765,385	9,633,832	9,495,160	9,348,875	9,176,935	8,916,244
AK	14,227	14,916	15,554	15,439	15,091	14,931	14,742	14,516	14,395	14,131	13,934	13,630
AL	145,501	153,607	159,718	157,449	154,011	151,582	148,941	146,965	145,232	143,302	141,839	139,099
AR	55,483	56,501	58,602	57,594	56,429	55,371	54,675	53,771	53,119	52,081	51,137	49,597
AZ	133,160	143,050	148,974	146,954	143,938	140,620	137,862	135,434	133,047	130,791	128,441	125,277
CA	1,294,998	1,338,971	1,391,014	1,373,853	1,351,385	1,340,816	1,330,261	1,318,958	1,308,695	1,292,415	1,272,411	1,241,025
CO	129,192	138,098	146,096	145,412	144,899	143,496	142,470	141,029	139,854	138,547	136,746	134,305
CT	92,171	98,035	101,325	97,298	95,126	93,724	92,591	91,290	89,891	88,579	86,657	85,682
DC	17,580	18,033	19,242	18,647	18,621	18,006	18,073	17,807	17,639	17,335	16,710	16,499
DE	22,227	22,713	23,167	22,791	22,296	21,867	21,541	21,208	20,823	20,412	19,928	19,110
FL	1,378,559	1,438,003	1,469,132	1,435,739	1,383,562	1,343,391	1,317,343	1,300,706	1,272,557	1,249,449	1,228,044	1,193,576
GA	377,877	403,378	422,046	411,314	396,643	386,502	378,096	371,006	364,191	356,863	348,547	336,429
HI	15,553	16,698	17,258	16,962	16,741	16,532	16,405	16,257	16,086	15,934	15,862	15,504
IA	44,382	45,602	46,382	45,524	44,447	43,511	42,635	41,708	40,831	39,935	39,066	37,542
ID	81,024	84,168	87,446	86,373	85,214	84,166	83,315	82,479	81,264	79,935	78,311	76,503
IL	288,116	297,758	306,667	300,461	292,340	287,112	282,020	277,025	271,359	265,151	259,517	252,153
IN	141,938	145,627	148,983	146,795	143,949	141,677	139,517	137,398	134,937	132,863	129,545	124,786
KS	81,587	84,956	87,519	86,441	84,572	83,266	81,902	80,780	79,243	77,863	76,071	72,904
KY	63,105	72,656	76,508	75,740	73,973	72,822	71,517	70,586	69,622	68,873	67,249	65,175
LA	116,605	111,182	113,122	110,162	105,759	100,920	98,178	96,281	93,759	91,730	89,768	86,581
MA	226,705	231,325	236,570	239,407	240,173	242,850	244,159	246,317	251,207	252,483	248,981	244,063
MD	129,619	131,294	138,630	135,354	134,301	130,467	130,094	126,659	124,998	124,325	121,363	118,604
ME	69,572	70,060	71,812	70,252	68,998	67,595	66,831	65,649	64,764	63,864	62,487	60,681
MI	273,360	278,016	282,499	277,469	270,541	265,051	260,605	256,270	252,390	248,388	244,289	237,710
MN	83,679	87,863	94,169	93,190	91,728	90,552	89,702	88,639	87,541	86,515	85,381	83,790
MO	199,906	210,883	220,933	216,806	210,496	205,821	201,685	197,012	192,833	188,985	184,995	178,853
MS	62,297	65,976	69,388	67,369	64,604	62,607	61,029	59,694	58,455	57,169	55,693	53,943
MT	45,357	46,364	47,019	46,293	45,434	44,715	44,175	43,785	43,280	42,744	42,165	41,094
NC	437,395	459,922	472,284	463,656	449,951	440,307	432,228	426,084	419,445	412,069	403,441	392,219
ND	19,328	19,969	20,333	20,107	19,775	19,547	19,388	19,074	18,927	18,824	18,596	18,301
NE	70,470	74,935	76,726	75,760	73,984	72,607	71,372	70,437	69,494	68,219	67,027	65,252
NH	45,712	46,376	47,255	46,449	45,693	44,998	44,470	43,913	43,176	42,496	41,488	39,532
NJ	232,893	243,284	251,574	248,097	243,269	240,181	236,468	232,907	229,332	225,131	220,461	214,487

2017 Monthly Effectuated Enrollment by State												
State	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17
NM	42,809	44,548	46,321	45,450	44,190	43,203	42,380	41,711	41,099	40,298	39,472	38,206
NV	72,965	75,526	77,547	76,178	73,865	72,167	70,710	69,265	67,925	66,434	64,894	62,139
NY	190,377	206,175	220,122	218,401	217,056	216,735	216,052	214,925	213,824	212,526	210,087	204,040
OH	197,370	204,320	208,939	205,297	200,848	197,463	194,081	190,894	187,262	184,537	180,215	174,733
OK	116,898	120,839	124,889	123,221	120,603	118,886	117,176	115,703	114,351	113,126	112,364	110,536
OR	125,774	130,937	135,269	133,146	130,234	128,275	126,746	125,307	124,006	122,670	119,846	116,127
PA	346,135	357,823	366,111	360,999	354,698	349,809	344,831	340,380	335,950	330,831	325,397	317,191
RI	26,298	29,183	30,419	30,308	30,031	29,680	29,451	29,493	29,553	29,527	29,651	28,736
SC	175,896	183,425	188,667	185,343	179,973	176,261	173,095	170,112	167,128	164,165	161,194	157,326
SD	25,603	26,575	27,130	26,857	26,416	26,210	25,806	25,609	25,365	25,032	24,711	24,152
TN	188,875	198,508	205,708	201,694	196,459	192,527	189,178	186,411	183,268	180,462	177,471	172,533
TX	898,715	938,625	993,647	969,519	936,911	912,811	894,019	877,828	862,538	847,050	830,196	804,325
UT	166,563	172,599	176,470	174,432	171,224	168,380	165,755	163,629	161,068	158,259	154,874	150,166
VA	341,673	355,290	369,456	362,774	353,814	346,186	340,207	334,510	329,001	322,800	314,758	302,170
VT	27,674	28,517	29,236	28,969	28,509	28,224	28,084	27,894	27,580	27,273	26,894	26,226
WA	173,284	186,117	193,363	190,830	188,344	186,383	184,414	183,196	181,476	178,935	175,087	166,951
WI	209,126	212,431	215,371	212,538	208,328	205,236	202,250	199,186	196,012	192,892	189,725	183,958
WV	26,934	27,390	27,819	27,265	26,784	26,245	25,722	25,213	24,751	24,412	23,982	23,398
WY	21,436	22,066	22,511	22,199	21,873	21,466	21,138	20,922	20,617	20,245	19,967	19,425

Source: March 15th, 2018, CMS