



June 12, 2017

2017 Effectuated Enrollment Snapshot

Effectuated Enrollment Analysis

As of March 15, 2017, 10.3 million individuals had effectuated their coverage for February 2017, meaning that they selected a plan that started in January or February, and had paid their first month's premium. It is important to note that this number is significantly lower than the 12.2 million (-1.9 million) individuals, as reported in the [March Open Enrollment Report](#). Therefore, in order to get a complete picture about enrollment numbers, it is more accurate to highlight the number of people who actually paid their premiums than those who simply selected a plan. This number will be adjusted for individuals who effectuate their coverage in March 2017.

Looking historically at the Patient Protection and Affordable Care Act trends from 2014 through 2017, we also see that a significant number of people who effectuate coverage, do not stay in their plans for the full year. In March of 2016, 10.8 million people had effectuated coverage through the Exchanges, and by the end of the year, only 9.1 million remained. The data on drops in effectuated enrollment shows that, on average since 2014, more than a million enrollees per year have dropped their coverage before the end of the plan year. It is also significant to note that the 10.3 million number reported today falls below the HHS projections for annual 2017 effectuated enrollment.¹

This report also shows that the proportion of the population that enrolls on Federal and State-Based Exchanges and qualifies for financial assistance in the form of advance premium tax credits (APTC) or cost-sharing reduction (CSR) has remained relatively stable. However, the average amount of APTC per eligible enrollee has risen 28 percent when compared with the 2016 average APTC per eligible enrollee.

¹ HEALTH INSURANCE MARKETPLACE ENROLLMENT PROJECTIONS FOR 2017, Assistant Secretary for Planning and Evaluation, <https://aspe.hhs.gov/system/files/pdf/211056/EnrollmentProjections.pdf>

Each open enrollment period, individuals go on the Federal or State-Based Exchanges to apply for coverage and have the option to apply for financial assistance. Once they are determined eligible for coverage through the Exchange, individuals are then allowed to select a plan. CMS previously released in March 2017 the “Health Insurance Marketplaces 2017 Open Enrollment Period Final Enrollment Report: November 1, 2016 – January 31, 2017,” which reported that approximately 12.2 million consumers selected or were automatically re-enrolled in Exchange plans during the 2017 Open Enrollment Period.² However, not every individual who selects a plan will pay their first month’s premium and effectuate their coverage.

Background Information

The primary sources for the February 2017 effectuated enrollment are payment and enrollment data. Effectuated enrollment is the total number of individuals who had an active policy in February 2017, and who paid their premium (thus effectuating their coverage) as of March 15, 2017. This data includes effectuated enrollment from both State-Based and Federally-Facilitated individual market Exchanges.

APTC enrollment is the total number of individuals who had an active policy in February 2017, who paid their premium (thus becoming effectuated), and who received an APTC subsidy. 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.

CSR enrollment is the total number of individuals who had an active policy in February 2017, who paid their premium (thus effectuating their coverage), and received CSRs. A CSR is generally available if a consumer is eligible for APTC, has a household income between 100 percent and 250 percent of the federal poverty level and the individual chooses a health plan from the silver plan category. Those who qualify have reduced out-of-pocket costs. American Indians and Alaskan Natives are eligible for CSRs under different criteria.

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Total Effectuated Enrollment and Financial Assistance by State, February 2017					
State	Total Enrollment	APTC Enrollment	Percentage of Enrollment with APTC	CSR Enrollment	Percentage of Enrollment with CSR
Total	10,330,759	8,707,757	84%	5,895,662	57%
AK	14,177	13,128	93%	5,895	42%
AL	152,543	143,608	94%	116,722	77%
AR	59,506	51,567	87%	34,298	58%

² HEALTH INSURANCE MARKETPLACES 2017 OPEN ENROLLMENT PERIOD FINAL ENROLLMENT REPORT: NOVEMBER 1, 2016 – JANUARY 31, 2017, Centers for Medicare & Medicaid Services, <https://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2017-Fact-Sheet-Items/2017-03-15.html>.

Total Effectuated Enrollment and Financial Assistance by State, February 2017					
State	Total Enrollment	APTC Enrollment	Percentage of Enrollment with APTC	CSR Enrollment	Percentage of Enrollment with CSR
AZ	140,079	120,971	86%	78,265	56%
CA	1,389,886	1,181,085	85%	673,104	48%
CO	123,746	79,977	65%	33,087	27%
CT	98,260	75,628	77%	42,937	44%
DC	18,038	785	4%	525	3%
DE	24,171	20,125	83%	11,152	46%
FL	1,437,968	1,331,110	93%	1,072,045	75%
GA	404,821	362,868	90%	286,076	71%
HI	16,711	13,728	82%	9,859	59%
IA	46,519	40,567	87%	24,574	53%
ID	84,569	74,461	88%	56,165	66%
IL	314,038	253,542	81%	149,781	48%
IN	146,956	107,994	73%	68,937	47%
KS	86,310	74,531	86%	48,493	56%
KY	71,585	55,977	78%	36,223	51%
LA	122,691	110,899	90%	70,932	58%
MA	242,221	178,999	74%	150,862	62%
MD	134,432	102,735	76%	76,429	57%
ME	69,426	60,149	87%	36,992	53%
MI	284,433	236,428	83%	141,270	50%
MN	90,146	62,820	70%	11,106	12%
MO	213,186	187,251	88%	121,896	57%
MS	67,203	62,891	94%	53,632	80%
MT	49,007	41,765	85%	20,569	42%
NC	450,822	421,275	93%	300,255	67%

Total Effectuated Enrollment and Financial Assistance by State, February 2017					
State	Total Enrollment	APTC Enrollment	Percentage of Enrollment with APTC	CSR Enrollment	Percentage of Enrollment with CSR
ND	20,306	17,244	85%	9,557	47%
NE	74,582	69,742	94%	41,666	56%
NH	47,777	30,497	64%	17,098	36%
NJ	243,743	193,189	79%	126,272	52%
NM	45,372	33,102	73%	21,407	47%
NV	75,408	63,968	85%	42,533	56%
NY	207,083	114,875	55%	31,962	15%
OH	207,039	156,711	76%	93,661	45%
OK	129,060	117,505	91%	80,548	62%
OR	137,305	102,893	75%	54,153	39%
PA	363,710	301,632	83%	205,692	57%
RI	29,065	22,551	78%	15,933	55%
SC	183,163	166,682	91%	132,649	72%
SD	27,314	24,953	91%	16,144	59%
TN	200,401	176,463	88%	118,901	59%
TX	963,171	829,374	86%	604,735	63%
UT	176,889	154,286	87%	109,204	62%
VA	364,614	301,669	83%	218,241	60%
VT	29,088	22,092	76%	11,631	40%
WA	184,070	116,183	63%	72,771	40%
WI	216,355	179,211	83%	111,318	51%
WV	29,674	25,841	87%	15,203	51%
WY	22,120	20,230	91%	12,302	56%

Source: March 15th, 2017 CMS

Average APTC per month is the total amount of APTC for the month for all consumers who received APTC divided by the number of consumers who received APTC, by state and total.

Average Advanced Premium Tax Credit by State, February 2017	
(For individuals receiving APTC)	
State	Average APTC per Month
Total	\$371.46
AK	\$975.74
AL	\$518.51
AR	\$273.34
AZ	\$540.75
CA	\$345.83
CO	\$392.64
CT	\$442.63
DC	\$247.21
DE	\$417.50
FL	\$363.99
GA	\$358.06
HI	\$353.18
IA	\$420.83
ID	\$353.88
IL	\$364.33
IN	\$262.11
KS	\$378.76
KY	\$293.23
LA	\$433.11
MA	\$177.93

**Average Advanced Premium Tax Credit by State, February
2017**

(For individuals receiving APTC)

State	Average APTC per Month
MD	\$314.49
ME	\$413.38
MI	\$265.49
MN	\$434.98
MO	\$400.31
MS	\$380.17
MT	\$476.38
NC	\$591.69
ND	\$288.70
NE	\$510.59
NH	\$250.85
NJ	\$350.39
NM	\$283.36
NV	\$287.27
NY	\$230.22
OH	\$266.91
OK	\$550.99
OR	\$345.35
PA	\$423.84
RI	\$247.80
SC	\$422.26
SD	\$442.78
TN	\$534.25
TX	\$333.13

Average Advanced Premium Tax Credit by State, February 2017	
(For individuals receiving APTC)	
State	Average APTC per Month
UT	\$233.87
VA	\$317.26
VT	\$324.86
WA	\$253.33
WI	\$401.49
WV	\$558.02
WY	\$506.23

2016 Average Monthly Effectuated Enrollment

The average monthly effectuated enrollment in 2016 was 10 million individuals. While effectuated enrollment was over 10.8 million in March of 2016, enrollment had dropped to 9.1 million by December of 2016. This is the first year that the average monthly effectuated enrollment is being released, in part, to create a single number that can be compared to other sources such as the Congressional Budget Office (CBO). In CBO’s 2016 report, projected enrollment in the Exchanges was expected to be 15 million.³ However, in 2017, CBO revised their numbers down to be more in line with actual enrollment numbers that had been observed in 2014, 2015, and 2016⁴. This adjustment was primarily due to more people maintaining employer sponsored coverage than expected.

The primary sources for the 2016 average monthly effectuated enrollment are payment and enrollment data. These data represent the average monthly number of unique individuals who had an active policy in 2016 and who had paid their premium (thus becoming effectuated) as of March 15, 2017. This was calculated by total member months divided by 12. Data include effectuation from both Federal and State-Based Exchanges.

2016 average monthly APTC enrollment is the average number of unique individuals who had an active policy in 2016, who had paid their premium (thus becoming effectuated), and who received an APTC subsidy. 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. The average monthly number of effectuated enrollments was calculated by total member months divided by 12.

2016 average monthly CSR enrollment represents the average number of unique individuals in 2016 who paid their premium (thus becoming effectuated), and receive cost-sharing reductions. CSR is generally available if a consumer is eligible for APTC, has a household income between 100 percent and 250 percent of the federal poverty level, and the individual chooses a health plan from the silver plan category. Those who qualify have reduced out-of-pocket costs. American Indians and Alaskan Natives are eligible for CSRs under different criteria.

Total Average Monthly Effectuated Enrollment and Financial Assistance by State, 2016					
State	Total Average Monthly Enrollment	Average Monthly APTC Enrollment	Percentage of Average Monthly Enrollment with APTC	Average Monthly CSR Enrollment	Percentage of Average Monthly Enrollment with CSR
Total	10,007,113	8,396,392	84%	5,633,953	56%
AK	15,252	13,846	91%	6,368	42%
AL	145,550	132,450	91%	108,893	75%

³ 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>

⁴Table 2. Federal Subsidies for Health Insurance Coverage Established by the Affordable Care Act, From CBO’s March 2017 Baseline <https://www.cbo.gov/sites/default/files/recurringdata/51298-2017-01-healthinsurance.pdf>

Total Average Monthly Effectuated Enrollment and Financial Assistance by State, 2016					
State	Total Average Monthly Enrollment	Average Monthly APTC Enrollment	Percentage of Average Monthly Enrollment with APTC	Average Monthly CSR Enrollment	Percentage of Average Monthly Enrollment with CSR
AR	57,860	51,381	89%	32,583	56%
AZ	157,209	117,523	75%	81,485	52%
*CA	1,339,259	1,154,297	86%	671,336	50%
CO	133,578	84,485	63%	36,102	27%
CT	95,092	73,564	77%	47,276	50%
DC	17,136	1,124	7%	282	2%
DE	22,995	19,250	84%	10,092	44%
FL	1,331,747	1,230,481	92%	976,181	73%
GA	411,839	362,268	88%	275,516	67%
HI	13,395	10,860	81%	8,152	61%
IA	44,744	38,564	86%	23,126	52%
ID	88,566	77,703	88%	55,284	62%
IL	299,754	228,961	76%	137,856	46%
IN	152,632	123,843	81%	68,530	45%
KS	82,021	68,365	83%	47,583	58%
KY	78,788	58,070	74%	33,124	42%
LA	154,090	140,934	91%	96,459	63%
MA	215,036	165,934	77%	140,625	65%
MD	130,685	95,054	73%	68,563	52%
ME	71,548	62,693	88%	40,260	56%
MI	282,267	237,576	84%	145,123	51%
MN	66,654	42,811	64%	8,851	13%
MO	223,759	198,376	89%	129,867	58%
MS	65,529	60,984	93%	50,887	78%
MT	46,773	39,198	84%	20,627	44%

Total Average Monthly Effectuated Enrollment and Financial Assistance by State, 2016					
State	Total Average Monthly Enrollment	Average Monthly APTC Enrollment	Percentage of Average Monthly Enrollment with APTC	Average Monthly CSR Enrollment	Percentage of Average Monthly Enrollment with CSR
NC	461,032	422,389	92%	302,826	66%
ND	18,691	15,965	85%	8,234	44%
NE	73,908	65,987	89%	38,209	52%
NH	45,926	30,298	66%	15,854	35%
NJ	227,954	186,030	82%	116,586	51%
NM	42,884	29,453	69%	19,140	45%
NV	72,267	63,495	88%	42,846	59%
NY	210,783	113,008	54%	35,966	17%
OH	191,593	155,029	81%	83,174	43%
OK	118,031	101,975	86%	73,562	62%
OR	121,399	86,623	71%	47,793	39%
PA	370,249	283,673	77%	190,117	51%
RI	33,240	27,621	83%	19,600	59%
SC	179,039	160,337	90%	127,913	71%
SD	23,080	20,629	89%	14,129	61%
TN	204,935	177,523	87%	120,084	59%
TX	922,790	792,685	86%	540,650	59%
UT	155,501	135,133	87%	99,367	64%
VA	343,150	285,740	83%	199,449	58%
VT	26,931	20,292	75%	10,120	38%
WA	162,187	113,429	70%	68,612	42%
WI	206,898	173,354	84%	111,540	54%
WV	30,029	26,063	87%	15,652	52%
WY	20,862	19,068	91%	11,501	55%

Source: March 15th, 2017 CMS

Average APTC per year is the amount of APTC for the year for all consumers who received APTC divided by the number of consumers who received APTC, by state and total.

Average Advanced Premium Tax Credit by State, 2016 (For individuals receiving APTC)	
State	Average APTC per Month
Total	\$290.08
AK	\$745.39
AL	\$311.92
AR	\$290.32
AZ	\$210.87
*CA	\$311.32
CO	\$307.30
CT	\$357.72
DC	\$179.39
DE	\$330.86
FL	\$306.01
GA	\$291.27
HI	\$270.52
IA	\$308.05
ID	\$263.95
IL	\$239.27
IN	\$258.07
KS	\$246.85
KY	\$257.10
LA	\$361.66
MA	\$189.99
MD	\$246.90

Average Advanced Premium Tax Credit by State, 2016 (For individuals receiving APTC)	
State	Average APTC per Month
ME	\$324.83
MI	\$240.89
MN	\$209.43
MO	\$316.72
MS	\$308.72
MT	\$304.24
NC	\$402.34
ND	\$264.28
NE	\$294.47
NH	\$242.15
NJ	\$324.17
NM	\$208.56
NV	\$267.18
NY	\$177.04
OH	\$244.48
OK	\$299.45
OR	\$251.67
PA	\$250.69
RI	\$250.35
SC	\$311.62
SD	\$303.72
TN	\$299.90
TX	\$263.41
UT	\$185.61
VA	\$275.60

Average Advanced Premium Tax Credit by State, 2016 (For individuals receiving APTC)	
State	Average APTC per Month
VT	\$303.80
WA	\$237.31
WI	\$331.68
WV	\$389.16
WY	\$452.14

Source: March 15th, 2017 CMS

*Note: One CA issuer overstated 2016 member months in the March 2017 data extract. To correct this, previous 2016 member months were substituted for these values.

2016 Monthly Effectuated Enrollment by State

State	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16
Total	9,473,222	10,121,700	10,828,894	10,732,483	10,485,038	10,266,850	10,106,430	9,979,755	9,854,578	9,670,270	9,450,982	9,115,154
AK	15,010	16,030	16,684	16,412	16,034	15,713	15,401	15,134	14,899	14,485	13,984	13,243
AL	139,732	152,335	161,801	159,382	153,656	149,364	146,342	143,800	141,081	137,534	133,772	127,805
AR	55,234	59,130	62,575	61,977	60,434	59,272	58,319	57,729	56,866	56,098	54,721	51,962
AZ	143,179	158,508	171,478	170,828	167,607	164,640	161,802	158,880	155,469	150,964	145,821	137,335
CA	1,246,944	1,304,596	1,405,432	1,398,192	1,381,069	1,366,629	1,353,230	1,343,257	1,334,039	1,326,615	1,317,477	1,293,625
CO	114,744	124,528	136,934	138,260	138,121	137,558	137,777	137,435	137,028	135,845	134,145	130,562
CT	91,794	96,393	100,860	98,760	97,462	96,127	95,173	96,167	94,781	93,441	91,349	88,798
DC	15,722	16,496	17,917	17,611	17,653	17,286	17,564	17,252	17,230	17,378	16,827	16,690
DE	21,925	22,781	23,963	23,975	23,638	23,399	23,185	23,097	22,995	22,703	22,394	21,883
FL	1,300,619	1,390,316	1,476,489	1,455,046	1,402,988	1,362,266	1,339,785	1,323,000	1,299,304	1,255,825	1,214,848	1,160,478
GA	403,615	432,808	464,521	455,926	436,138	421,175	410,742	402,786	395,567	386,139	374,154	358,501
HI	11,557	13,023	14,019	14,200	13,851	13,665	13,517	13,601	13,605	13,506	13,266	12,932
IA	42,118	45,326	47,898	47,639	46,964	46,212	45,429	44,761	44,138	43,349	42,465	40,625
ID	80,648	87,109	93,610	93,075	92,238	91,484	90,648	89,579	88,537	87,223	85,440	83,205
IL	280,730	303,759	327,268	323,918	316,077	310,608	304,604	301,108	295,602	285,649	279,166	268,554
IN	153,149	156,405	163,748	162,418	159,288	155,349	153,148	151,398	149,638	146,996	143,756	136,289
KS	75,805	81,836	88,405	87,952	85,866	84,523	83,412	82,395	81,174	79,797	78,169	74,920
KY	69,697	78,191	81,133	80,518	80,469	80,331	80,174	80,271	80,522	79,531	78,325	76,292
LA	146,959	163,977	178,221	176,744	169,630	162,333	156,664	149,534	144,010	139,262	134,391	127,349
MA	183,233	192,023	203,322	210,055	214,959	218,332	217,458	220,343	226,513	230,957	231,648	231,588
MD	128,644	126,470	136,744	134,798	135,354	132,704	132,991	130,704	129,756	129,550	126,091	124,410
ME	69,297	72,390	76,222	75,173	74,035	72,483	72,130	71,165	70,431	69,759	68,394	67,099
MI	279,369	289,232	301,981	299,126	293,856	288,824	283,978	280,203	276,020	271,401	266,209	256,999
MN	58,790	63,238	69,873	70,002	69,442	68,863	68,331	67,726	66,971	66,765	65,771	64,075
MO	215,834	229,170	245,614	242,999	235,942	229,769	225,178	221,767	217,962	213,496	208,158	199,220
MS	67,556	70,699	75,977	73,916	69,865	66,407	64,194	62,714	61,355	59,829	58,125	55,708
MT	47,314	48,701	50,177	49,263	47,987	47,293	46,743	46,384	45,924	44,944	44,034	42,507
NC	447,866	475,196	506,152	501,181	486,242	473,489	463,598	456,263	448,971	439,481	426,498	407,441
ND	18,107	18,879	19,701	19,624	19,312	19,033	18,721	18,599	18,414	18,154	18,021	17,730
NE	69,572	74,283	78,576	78,169	76,998	75,977	75,155	74,198	73,432	72,049	70,553	67,933
NH	45,041	46,526	48,601	48,229	47,326	46,790	46,321	45,848	45,357	44,661	43,828	42,578

NJ	210,251	229,150	245,049	243,420	238,447	234,455	231,314	228,072	224,941	221,599	217,187	211,560
NM	40,699	43,911	46,706	46,139	45,062	44,175	43,358	42,627	41,902	41,087	40,206	38,735
NV	66,088	72,418	78,501	78,033	76,227	74,682	73,600	72,797	72,002	70,727	68,006	64,117
NY	202,517	210,599	223,721	221,996	219,833	217,314	214,557	212,228	208,491	204,408	200,641	193,094
OH	188,127	198,047	208,855	206,856	203,894	196,523	190,959	189,120	186,022	182,081	177,577	171,056
OK	108,903	118,587	125,905	125,460	122,951	120,709	119,477	118,547	118,691	115,947	112,772	108,426
OR	112,902	121,688	128,815	128,038	125,874	124,526	123,280	120,643	120,938	120,183	117,133	112,764
PA	360,212	376,838	392,613	390,915	383,684	378,736	373,554	368,800	364,355	358,070	352,463	342,750
RI	28,771	33,794	35,322	35,555	35,529	34,823	34,250	33,969	33,102	32,363	31,326	30,079
SC	167,301	184,887	200,503	198,545	190,958	184,199	180,087	176,918	173,790	169,914	164,679	156,682
SD	21,141	22,891	24,173	24,102	23,706	23,583	23,471	23,331	23,153	22,813	22,552	22,042
TN	198,863	213,061	227,695	224,136	216,498	210,007	205,493	202,000	198,744	194,335	188,929	179,457
TX	840,173	938,212	1,043,474	1,027,485	989,932	956,276	932,252	914,277	900,354	875,255	847,259	808,527
UT	135,571	150,467	161,297	162,375	161,088	159,806	158,965	158,214	157,893	156,519	154,211	149,604
VA	328,393	347,857	369,928	366,903	358,812	351,282	346,541	341,437	336,828	331,453	324,087	314,284
VT	25,448	25,492	26,404	26,503	26,588	26,903	27,143	27,426	27,685	27,811	27,884	27,883
WA	152,881	164,423	172,047	170,209	168,704	167,419	165,885	164,347	162,370	159,843	153,909	144,204
WI	196,735	207,960	218,385	216,930	213,908	211,404	208,942	206,862	205,172	202,780	199,633	194,065
WV	29,319	30,457	31,785	31,674	31,229	30,768	30,290	29,846	29,487	29,009	28,545	27,938
WY	19,123	20,607	21,820	21,841	21,613	21,362	21,298	21,196	21,067	20,687	20,183	19,551

Source: March 15th, 2017 CMS