

Effectuated Enrollment for the First Half of 2020

This report provides average monthly effectuated enrollment and premium data for the individual market Federal and State-Based Exchanges for the first six months of the 2020 plan year.¹ The Centers for Medicare & 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 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 September 15, 2020, an average of 10.5 million individuals had effectuated their coverage through June 2020. Average effectuated enrollment in the first six months of 2020 was approximately 349,000, or three percent, higher compared to the same time period in 2019.²

Similar to past years, the number of individuals who effectuated coverage is lower than the number with plan selections at the end of Open Enrollment. The average number of individuals with effectuated coverage for the first half of 2020 was about 866,000 lower than the number of individuals with plan selections at the end of the 2020 Open Enrollment Period (OEP). This reflects a higher rate of enrollment effectuations from plan selections than last year. That is, effectuated enrollments for the first half of 2020 were 92% of OEP plan selections, up from 89% over the same period in 2019. This higher rate of enrollment is largely due to lower attrition and higher enrollment of consumers through Special Enrollment Periods (SEPs).³

The data released today also show that the average monthly premium per enrollee in the first six months of 2020 was \$574.95, a decrease of three percent compared to the first six months of 2019. The average monthly amount of advance payments of the premium tax credits (APTC) per eligible enrollee decreased four percent to \$491.30, when compared with the first six months of 2019 average APTC per eligible enrollee. The average premium and average APTC amounts have been relatively stable since the start of the 2020 plan year, as indicated in the Early 2020 Effectuated Enrollment Snapshot.⁴ The proportion of total enrollees who received APTC in the first six months of 2020 slightly decreased to 86.4 percent, from 87.0 percent in the first half of 2019.

Background Information

The source for the first half of 2020 average effectuated enrollment is payment and enrollment data. Effectuated enrollment is the average number of individuals who had an active policy at any point from January through June of 2020, and who paid their premium (thus effectuating their coverage) as of

¹ The effectuated enrollment data for 2016-2020 respectively are posted here:

<https://www.cms.gov/CCIIO/Resources/Forms-Reports-and-Other-Resources/Downloads/Effectuated-Enrollment-First-Half-2020.pdf>

² Centers for Medicare and Medicaid Services, Effectuated Enrollment for the First Half of 2019 (December 11, 2019), at <https://www.cms.gov/newsroom/fact-sheets/effectuated-enrollment-first-half-2019>

³ See Centers for Medicare and Medicaid Services, Special Trends Report: Enrollment Data and Coverage Options for Consumers During the COVID-19 Public Health Emergency (November 2020), at <https://www.cms.gov/CCIIO/Resources/Forms-Reports-and-Other-Resources/Downloads/SEP-Report-Nov-2020.pdf>.

⁴ Centers for Medicare and Medicaid Services, Early 2020 Effectuated Enrollment Snapshot (July 23, 2020), at <https://www.cms.gov/CCIIO/Resources/Forms-Reports-and-Other-Resources/Downloads/Early-2020-2019-Effectuated-Enrollment-Report.pdf>

September 15, 2020. This report includes effectuated enrollment for both State-Based Exchanges and States using the HealthCare.gov platform.

APTC enrollment is the total number of individuals who had an active policy at any point from January through June 2020, who paid their premium, if applicable, and received APTC. APTC is generally available if an individual's estimated household income is between 100 and 400 percent of the federal poverty level, and certain other criteria are met. An individual was defined as receiving APTC if the applied APTC amount was greater than \$0; otherwise, an individual was classified as not receiving APTC.

CSR enrollment is the total number of individuals who had an active policy at any point from January through June 2020, who paid their premium, if applicable, and received cost-sharing reductions (CSR).⁵ A consumer is generally eligible for CSR if the individual is eligible for APTC, has an estimated 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.

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Total Average Effectuated Enrollment and Financial Assistance by State, First Six Months of 2020					
State	Total Enrollment	APTC Enrollment	Percentage of Enrollment with APTC	CSR Enrollment	Percentage of Enrollment with CSR
Total	10,543,098	9,106,898	86%	5,279,147	50%
AK	16,232	13,649	84%	3,669	23%
AL	145,862	137,949	95%	106,372	73%
AR	58,486	51,392	88%	34,286	59%
AZ	139,179	112,223	81%	63,480	46%
CA	1,490,854	1,271,278	85%	635,404	43%
CO	155,143	114,596	74%	46,661	30%
CT	103,156	71,803	70%	34,669	34%
DC	16,245	1,096	7%	365	2%
DE	22,835	19,527	86%	6,665	29%
FL	1,787,377	1,705,902	95%	1,188,427	66%

⁵ On October 12, 2017, the Acting Secretary of HHS directed that cost-sharing reduction payments to issuers be discontinued until a valid appropriation exists.

Total Average Effectuated Enrollment and Financial Assistance by State, First Six Months of 2020

State	Total Enrollment	APTC Enrollment	Percentage of Enrollment with APTC	CSR Enrollment	Percentage of Enrollment with CSR
GA	422,483	381,031	90%	286,395	68%
HI	18,457	15,282	83%	6,808	37%
IA	52,215	47,685	91%	17,644	34%
ID	71,362	61,866	87%	21,657	30%
IL	266,206	226,685	85%	115,060	43%
IN	129,879	92,011	71%	54,787	42%
KS	78,383	69,791	89%	32,908	42%
KY	74,801	62,047	83%	31,027	41%
LA	77,950	70,758	91%	40,205	52%
MA	288,618	229,245	79%	214,931	74%
MD	146,446	119,227	81%	52,693	36%
ME	57,137	49,319	86%	19,308	34%
MI	241,746	206,604	85%	93,716	39%
MN	106,931	59,144	55%	10,839	10%
MO	187,689	163,238	87%	112,044	60%
MS	89,014	86,531	97%	76,299	86%
MT	40,857	34,664	85%	12,191	30%
NC	462,674	430,345	93%	262,171	57%
ND	20,345	17,348	85%	7,550	37%
NE	85,133	81,328	96%	25,612	30%
NH	41,354	29,591	72%	14,976	36%

Total Average Effectuated Enrollment and Financial Assistance by State, First Six Months of 2020

State	Total Enrollment	APTC Enrollment	Percentage of Enrollment with APTC	CSR Enrollment	Percentage of Enrollment with CSR
NJ	219,930	171,406	78%	106,243	48%
NM	38,554	29,888	78%	13,487	35%
NV	67,500	57,555	85%	30,090	45%
NY	240,364	136,382	57%	29,459	12%
OH	179,246	138,058	77%	59,990	33%
OK	142,658	135,190	95%	84,501	59%
OR	132,252	98,008	74%	42,034	32%
PA	298,270	258,393	87%	130,314	44%
RI	33,429	27,437	82%	13,875	42%
SC	191,945	178,377	93%	83,465	43%
SD	28,176	26,377	94%	13,138	47%
TN	182,245	162,255	89%	94,039	52%
TX	1,016,290	929,977	92%	606,012	60%
UT	188,279	174,090	92%	91,468	49%
VA	239,856	209,844	87%	95,326	40%
VT	25,392	21,212	84%	9,083	36%
WA	201,489	123,583	61%	64,427	32%
WI	181,010	157,666	87%	69,244	38%
WV	18,110	16,258	90%	8,838	49%
WY	23,059	21,789	94%	5,298	23%

Average Monthly Total Premium and Average Monthly APTC by State, First Six Months of 2020		
State	Average Total Premium per Enrollee	Average APTC per Eligible Enrollee
Total	\$ 574.95	\$ 491.30
AK	\$ 733.79	\$ 668.57
AL	\$ 692.32	\$ 627.10
AR	\$ 518.50	\$ 382.21
AZ	\$ 582.85	\$ 469.09
CA	\$ 567.48	\$ 452.96
CO	\$ 476.69	\$ 369.95
CT	\$ 680.71	\$ 631.30
DC	\$ 514.24	\$ 379.81
DE	\$ 661.90	\$ 568.10
FL	\$ 592.48	\$ 530.97
GA	\$ 561.51	\$ 494.27
HI	\$ 627.11	\$ 519.42
IA	\$ 817.37	\$ 802.37
ID	\$ 520.59	\$ 474.44
IL	\$ 632.84	\$ 499.20
IN	\$ 536.60	\$ 394.32
KS	\$ 632.64	\$ 544.43
KY	\$ 589.31	\$ 508.06
LA	\$ 676.95	\$ 565.58
MA	\$ 403.20	\$ 267.90
MD	\$ 499.91	\$ 441.06
ME	\$ 633.08	\$ 545.06
MI	\$ 471.26	\$ 363.51
MN	\$ 437.89	\$ 290.53
MO	\$ 630.41	\$ 562.03
MS	\$ 603.05	\$ 560.23
MT	\$ 567.34	\$ 482.28
NC	\$ 657.21	\$ 607.05
ND	\$ 444.22	\$ 320.08
NE	\$ 756.79	\$ 709.15
NH	\$ 525.09	\$ 414.21
NJ	\$ 553.73	\$ 417.78
NM	\$ 475.81	\$ 374.08
NV	\$ 491.16	\$ 389.51
NY	\$ 581.77	\$ 336.21

Average Monthly Total Premium and Average Monthly APTC by State, First Six Months of 2020		
State	Average Total Premium per Enrollee	Average APTC per Eligible Enrollee
OH	\$ 517.32	\$ 388.08
OK	\$ 637.21	\$ 598.13
OR	\$ 553.64	\$ 452.29
PA	\$ 643.25	\$ 515.56
RI	\$ 430.25	\$ 323.29
SC	\$ 610.39	\$ 541.53
SD	\$ 676.09	\$ 595.98
TN	\$ 636.86	\$ 577.86
TX	\$ 527.38	\$ 468.90
UT	\$ 415.20	\$ 368.33
VA	\$ 636.66	\$ 554.72
VT	\$ 621.22	\$ 463.67
WA	\$ 502.56	\$ 392.90
WI	\$ 654.06	\$ 568.21
WV	\$ 984.57	\$ 813.55
WY	\$ 956.23	\$ 913.99