

2022 Open Enrollment Consumer Savings due to ARP by State and Congressional District in HealthCare.gov States: Methodology

Consumer Savings due to ARP Calculation:

This report demonstrates the impact of the American Rescue Plan's (ARP) expansion of Advance Payments of the Premium Tax Credits (APTC), for enrollees who selected plans during the 2022 Open Enrollment Period in states using the HealthCare.gov eligibility and enrollment platform (HealthCare.gov States).¹ The actual average monthly 2022 premium with ARP APTC expansion metric measures consumers' average monthly premium after APTC for their plans as selected during OE 2022. The average monthly 2022 premium without ARP APTC expansion metric is a hypothetical scenario that calculates average monthly 2022 premium after APTC using the applicable percentages that would have been in effect without the ARP, while assuming consumers' incomes, family compositions, and 2022 plan selections remain the same as selected during OE. For 2022, in the absence of ARP, the applicable percentages at 26 CFR 1.36B-3(g)(2) would have been multiplied by 1.0113319445, the excess of the rate of premium growth over the rate of income growth for 2013 to 2021 (Patient Protection and Affordable Care Act; HHS Notice of Benefit and Payment Parameters for 2022 and Pharmacy Benefit Manager Standards; Final Rule, 86 FR 24140 at 24228). This analysis does not reflect any changes in enrollment take-up or plan choice that might occur in the absence of the ARP APTC expansion.

Congressional District of Residence Determination:

CMS does not collect data on consumers' congressional district of residence as part of the enrollment process on HealthCare.gov. We used HUD's zip code to congressional district crosswalk (available at https://www.huduser.gov/portal/datasets/usps_crosswalk.html) to determine consumers' congressional districts.

In some cases, a single zip code may be split among several congressional districts. For consumers residing in these zip codes, we assigned each consumer a random value between 0 and 1. We used the res_ratio variable from the HUD ZIP-CD crosswalk when possible (tot_ratio otherwise) to create cumulative ranges of values between 0 and 1 based on population that represented the likelihood that a random resident would live in each of the congressional districts that shared that a zip code. Consumers were assigned to the congressional district with the range of values that included their random assigned values.

A small number of consumers (0.01% of consumers otherwise meeting the criterion of our analysis) reside in zip codes that the HUD ZIP-CD crosswalk does not include. The consumers who live in these zip codes were not included in the congressional district portion of our analysis. Please refer to HUD's crosswalk documentation for more information about zip code exclusions (available at https://www.huduser.gov/portal/datasets/usps_crosswalk.html#codebook).

Due to North Carolina's recent redistricting of congressional districts (enacted in November 2019), we are unable to accurately identify North Carolina consumers' congressional districts of residence.

¹ The 2022 Open Enrollment Period for HealthCare.gov ran from November 1, 2021 through January 15, 2022.

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