

2022 Open Enrollment Report

HEALTH INSURANCE MARKETPLACES 2022 OPEN ENROLLMENT REPORT

The Health Insurance Marketplaces 2022 Open Enrollment Report summarizes health plan selections through the individual Marketplaces during the 2022 Open Enrollment Period (2022 OEP). This report includes OEP data for the 33 states with Marketplaces that use the HealthCare.gov eligibility and enrollment platform for the 2022 plan year (HealthCare.gov states), as well as for the 18 State-based Marketplaces (SBMs) that use their own eligibility and enrollment platforms.¹

Key findings from this report include:

Total Marketplace Plan Selections: Over 14.5 million consumers selected or were automatically re-enrolled in health insurance coverage through HealthCare.gov and State-based Marketplaces during the 2022 OEP. Over 2.5 million more consumers signed up for coverage during the 2022 OEP compared to the 2021 OEP, a 21 percent increase.

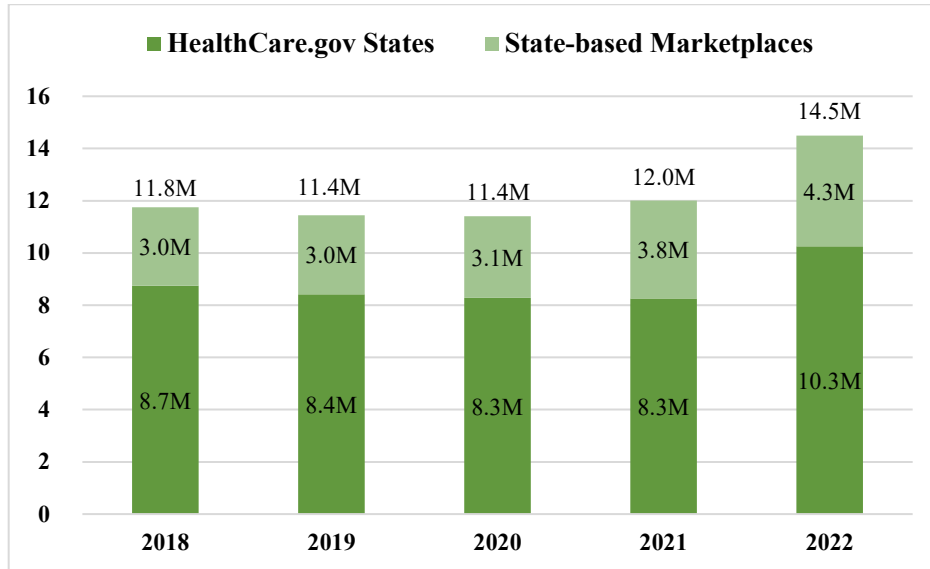
- **HealthCare.gov Plan Selections:** In HealthCare.gov states, 10.3 million consumers enrolled in health coverage during the 2022 OEP between November 1, 2021 and January 15, 2022.
- **State-based Marketplace Plan Selections:** Across the 18 SBMs, 4.3 million enrollees signed up for health coverage during the 2022 OEP from November 1, 2021 through the end of their respective reporting periods.
- **New Consumers:** Nationwide, the number of new consumers signing up for Marketplace coverage during the 2022 OEP increased by 20 percent, to 3.1 million, from 2.5 million in the 2021 OEP.
- **Demographic Trends:** Among consumers who attested to a race or ethnicity, 19 percent identified as Hispanic/Latino in the 2022 OEP, compared to 18 percent in the 2021 OEP, and the percent of consumers with a known race or ethnicity who identified as Black increased to 9 percent in the 2022 OEP, from 8 percent in the 2021 OEP.
- **Premiums and Financial Assistance:** Nationwide, 2.8 million more consumers are receiving APTC in 2022 compared to 2021. Additionally, 1.1 million consumers reported household incomes over 400% FPL during the 2022 OEP, who would not have been eligible for APTC without the American Rescue Plan (ARP). The average monthly premium after APTC fell by 19 percent, from \$164 in 2021 to \$133 in 2022, and 28 percent of consumers selected a plan for \$10 or less per month after APTC during the 2022 OEP.
- **Cost-Sharing:** The percentage of all Marketplace consumers who received cost-sharing reductions (CSRs) increased slightly from the 2021 OEP to the 2022 OEP, from 47 percent to 49 percent, respectively.
- **Consumer Savings due to ARP:** The average monthly 2022 premium for HealthCare.gov enrollees was \$111. If consumers had not received the additional APTC provided by the ARP, the average monthly premium after APTC for HealthCare.gov consumers would have been 53 percent higher, or \$170.

¹ Plan selections and other data by Marketplace platform for each OEP reflects the status of the state's platform at the time of that OEP. Data for SBMs that use their own eligibility and enrollment platforms are retrieved from the respective states' information systems and have not been validated by CMS; thus, metric calculations for these states may vary. The 18 SBMs that use their own eligibility and enrollment platforms in 2022 are California, Colorado, Connecticut, the District of Columbia, Idaho, Kentucky, Maine, Maryland, Massachusetts, Minnesota, Nevada, New Jersey, New Mexico, New York, Pennsylvania, Rhode Island, Vermont, and Washington. New Jersey and Pennsylvania transitioned to SBMs for the 2021 plan year. Kentucky, Maine, and New Mexico transitioned to SBMs for the 2022 plan year.

CONSUMERS SELECTING PLANS THROUGH THE MARKETPLACES: 50 STATES, PLUS DC

Over 14.5 million consumers selected or were automatically re-enrolled² in a Marketplace plan during the 2022 OEP. This includes 10.3 million consumers in states using the HealthCare.gov platform and 4.3 million consumers in SBMs using their own platforms (see Figure 1).

Figure 1: Plan Selections during 2018 – 2022 Open Enrollment Periods³



Nationwide, the number of plan selections during the 2022 OEP increased by 21 percent in comparison to the 2021 OEP (see Table 1). In HealthCare.gov states, plan selections increased by 24 percent, to 10.3 million from 8.3 million during the 2021 OEP, while SBM plan selections increased by 13 percent from 3.8 million in 2021 to 4.3 million in 2022. The HealthCare.gov data reported reflects the HealthCare.gov platform’s 2022 OEP from November 1, 2021 through January 15, 2022. For the SBMs, the number of plan selections included in this report reflects the timeframe of each SBM’s active 2022 OEP, which varies by state.

At the state level, more than half of states saw increases in plan selections of 10 percent or more. Generally, Medicaid non-expansion states, which comprised over half of total 2022 OEP enrollment, saw higher enrollment increases than expansion states. The states with the greatest increases in plan selections included Texas (42%), Georgia (36%), Arkansas (33%), South Dakota (32%), and North Dakota (32%). In contrast, the states with the lowest increases in plan

² As in prior years, consumers with coverage at the end of 2021 who did not make an active selection were generally automatically re-enrolled for 2022. When consumers had 2022 Marketplace plans available to them from their 2021 issuer, they were automatically re-enrolled into the same plan as 2021 or a different plan from the same issuer. Depending on the Marketplace, they could also be automatically re-enrolled into a suggested alternate plan from a different issuer, if no plan from their current issuer was available to them.

³ For HealthCare.gov states: the 2018 OEP was from 11/1/2017 to 12/15/2017 with data reported through 12/23/2017; the 2019 OEP was from 11/1/2018 to 12/15/2018 with data reported through 12/22/2018 (this includes the additional time provided to consumers who were unable to enroll by the original deadline); the 2020 OEP was from 11/1/2019 to 12/15/2019 with data reported from 11/1/2019 to 12/21/2019 (this includes the additional time provided to consumers who were unable to enroll by the original deadline); the 2021 OEP was from 11/1/2020 to 12/15/2020 with data reported through 12/21/2020 (this includes the additional time provided to consumers who were unable to enroll by the original deadline); the 2022 OEP was from 11/1/2021 to 1/15/2022 with data reported through 1/15/2022. Dates through which data are reported vary for SBMs; see the PUF FAQs for detailed information.

selections included Idaho (7%), New Mexico (6%), Oregon and Rhode Island (4%), and New York (3%).

Table 1: OEP Plan Selections by State

State	Platform	2022	2021	% Change
Total	HealthCare.gov & SBM	14,511,077	12,004,365	21%
Alabama	HealthCare.gov	219,314	169,119	30%
Alaska	HealthCare.gov	22,786	18,184	25%
Arizona	HealthCare.gov	199,706	154,504	29%
Arkansas	HealthCare.gov	88,226	66,094	33%
California	SBM	1,777,442	1,625,546	9%
Colorado	SBM	198,412	179,607	10%
Connecticut	SBM	112,633	104,946	7%
Delaware	HealthCare.gov	32,113	25,320	27%
District of Columbia	SBM	15,989	16,947	-6%
Florida	HealthCare.gov	2,723,094	2,120,350	28%
Georgia	HealthCare.gov	701,135	517,113	36%
Hawaii	HealthCare.gov	22,327	22,903	-3%
Idaho	SBM	73,359	68,832	7%
Illinois	HealthCare.gov	323,427	291,215	11%
Indiana	HealthCare.gov	156,926	136,593	15%
Iowa	HealthCare.gov	72,240	59,228	22%
Kansas	HealthCare.gov	107,784	88,627	22%
Kentucky	SBM	73,935	77,821	-5%
Louisiana	HealthCare.gov	99,626	83,159	20%
Maine	SBM	66,095	59,738	11%
Maryland	SBM	181,603	166,038	9%
Massachusetts	SBM	268,023	294,097	-9%
Michigan	HealthCare.gov	303,550	267,070	14%
Minnesota	SBM	121,322	112,804	8%
Mississippi	HealthCare.gov	143,014	110,966	29%
Missouri	HealthCare.gov	250,341	215,311	16%
Montana	HealthCare.gov	51,134	44,711	14%
Nebraska	HealthCare.gov	99,011	88,688	12%
Nevada	SBM	101,411	81,903	24%
New Hampshire	HealthCare.gov	52,497	46,670	12%
New Jersey	SBM	324,266	269,560	20%
New Mexico	SBM	45,664	42,984	6%
New York	SBM	221,895	215,889	3%
North Carolina	HealthCare.gov	670,223	535,803	25%
North Dakota	HealthCare.gov	29,873	22,709	32%
Ohio	HealthCare.gov	259,999	201,069	29%
Oklahoma	HealthCare.gov	189,444	171,551	10%
Oregon	HealthCare.gov	146,602	141,089	4%
Pennsylvania	SBM	374,776	337,722	11%
Rhode Island	SBM	32,345	31,174	4%
South Carolina	HealthCare.gov	300,392	230,050	31%
South Dakota	HealthCare.gov	41,339	31,375	32%

State	Platform	2022	2021	% Change
Tennessee	HealthCare.gov	273,680	212,052	29%
Texas	HealthCare.gov	1,840,947	1,291,972	42%
Utah	HealthCare.gov	256,932	207,911	24%
Vermont	SBM	26,705	24,866	7%
Virginia	HealthCare.gov	307,946	261,943	18%
Washington	SBM	239,566	222,731	8%
West Virginia	HealthCare.gov	23,037	19,381	19%
Wisconsin	HealthCare.gov	212,209	191,702	11%
Wyoming	HealthCare.gov	34,762	26,728	30%

Table 2 shows enrollment for states that have implemented Basic Health Programs (BHP). In New York and Minnesota, consumers with household incomes at or below 200 percent of the FPL who are not eligible for Medicaid or the Children’s Health Insurance Program (CHIP) who apply for coverage are enrolled in the applicable state Basic Health Program instead of a Qualified Health Plan (QHP). Year over year, total BHP enrollment increased 8 percent from approximately 975,000 enrollees in the 2021 OEP to approximately 1.1 million enrollees during the 2022 OEP. Minnesota’s BHP enrollment increased by 7 percent and New York’s increased by 8 percent from 2021 to 2022.

Table 2: Basic Health Program (BHP) Enrollment⁴

State	2022	2021
Total	1,054,603	975,337
Minnesota	98,581	91,886
New York	956,022	883,451

Figure 2 compares new and returning consumer plan selections nationwide during OEPs from 2018-2022. During the 2022 OEP, new consumer plan selections through all Marketplaces exceeded 3 million for the first time since 2018, and increased 20 percent from the 2021 OEP, despite the 2.8 million new plan selections under the 2021 Special Enrollment Period that was made available from February 15 to August 15, 2021 on HealthCare.gov, and through varying dates for SBMs. As demonstrated below, 11.4 million enrollees returned to the Marketplaces actively or through auto re-enrollment, a 21 percent increase from 9.5 million in 2021.

⁴ New York's BHP is known as the Essential Plan and Minnesota's BHP is known as MinnesotaCare.

Figure 2: New and Returning Consumer Plan Selections during 2018 – 2022 Open Enrollment Periods

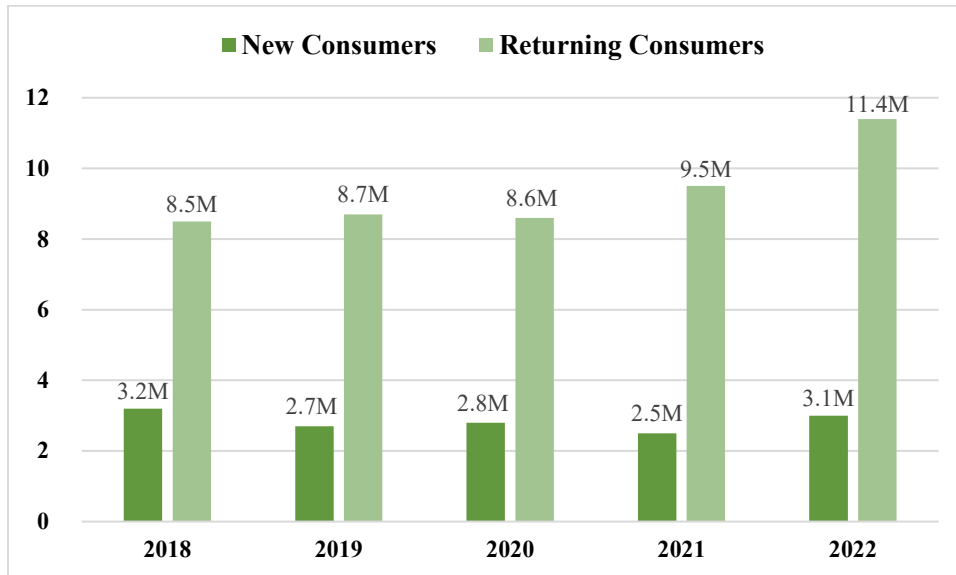


Table 3 summarizes consumers who selected plans during the 2022 OEP by enrollment type. Nationally, new and actively returning consumers’ plan selections as a percentage of total plan selections remained steady from the 2021 OEP to the 2022 OEP at 21 percent and 46 percent respectively. Similar to 2021, in HealthCare.gov states, 23 percent of enrollees represented new consumers while 55 percent were consumers who actively returned to the HealthCare.gov platform. For states using SBM platforms, 16 percent of plan selections were new consumers and 25 percent were actively returning. Additional plan selection and demographic data for all 50 states plus DC are provided in the accompanying PUFs.

Table 3: Summary of OEP Plan Selections by Enrollment Type

	Count 2022	Count 2021	% of Total 2022	% of Total 2021
New Consumers: All States	3,066,360	2,545,559	21	21
Returning Consumers Re-enrolling in Coverage: All States	11,444,717	9,458,806	79	79
Active Re-enrollees: All States	6,742,948	5,513,796	46	46
Automatic Re-enrollees: All States	4,701,769	3,945,010	32	33
HealthCare.gov States				
New Consumers: HC.gov States	2,380,835	1,884,174	23	23
Returning Consumers Re-enrolling in Coverage: HC.gov States	7,874,801	6,367,529	77	77
Active Re-enrollees: HC.gov States	5,680,878	4,648,617	55	56
Automatic Re-enrollees: HC.gov States	2,193,923	1,718,912	21	21
State-based Marketplaces				
New Consumers: SBMs	685,525	661,385	16	18
Returning Consumers Re-enrolling in Coverage: SBMs	3,569,916	3,091,277	84	82
Active Re-enrollees: SBMs	1,062,070	865,179	25	23
Automatic Re-enrollees: SBMs	2,507,846	2,226,098	59	59
Total Plan Selections: All States	14,511,077	12,004,365	100	100
Total Plan Selections: HC.gov States	10,255,636	8,251,703	100	100
Total Plan Selections: SBMs	4,255,441	3,752,662	100	100

CONSUMERS APPLYING FOR AND SELECTING PLANS: DETAILS

Reported below are statistics on the individuals who requested coverage on submitted applications for the 2022 and 2021 OEPs. During the 2022 OEP, 68 percent of applicants requesting coverage through the Marketplaces were determined eligible to make a Marketplace plan selection, compared to 66 percent during the 2021 OEP. On the HealthCare.gov platform, 94 percent of applicants were determined eligible to make a Marketplace plan selection, and 44 percent of applicants using the SBMs were determined eligible to make a plan selection. The percentage of consumers who applied for coverage through HealthCare.gov and were preliminarily determined eligible for their state’s Medicaid or Children’s Health Insurance Program (CHIP) fell by 2 percentage points to 6 percent in comparison to 2021.

Table 4: Marketplaces Application Activity and Eligibility for 2022 and 2021

	Count 2022	Count 2021	% of Total 2022	% of Total 2021
Consumers Requesting Coverage on Applications Submitted – All States	25,830,064	22,186,055	100	100
Marketplace Eligible – All States	17,485,459	14,696,181	68	66
HealthCare.gov States				
Consumers Requesting Coverage on Applications Submitted – HC.gov States ⁵	12,194,577	9,932,394	100	100
Marketplace Eligible – HC.gov States ⁵	11,486,135	9,249,680	94	93
Medicaid/CHIP Eligible – HC.gov States	743,544	762,533	6	8
State-based Marketplaces⁶				
Consumers Requesting Coverage on Applications Submitted – SBMs	13,635,487	12,253,661	100	100
Marketplace Eligible - SBMs	5,999,324	5,446,501	44	44

Table 5 shows demographic and plan characteristics among consumers who selected or were automatically re-enrolled in a plan during the 2022 and 2021 OEPs. Some of the changes in the 2022 OEP demographic composition and plan choices of consumers can be attributed to the impacts of the ARP. For example, the percent of consumers with a household income over 400% FPL increased by 4 percentage-points for HealthCare.gov states and SBMs, from 2 percent and 6 percent in 2021 to 6 percent and 10 percent in 2022 respectively. Nationally, during the 2022 OEP, 89 percent of consumers had their premiums reduced by APTC compared to 85 percent in the 2021 OEP. 92 percent of HealthCare.gov consumers had plan selections with APTC compared to 88 percent in 2021 while 83 percent of SBM consumers had plan selections with APTC compared to 78 percent in 2021. The percentage of all Marketplace consumers who received cost-sharing reductions (CSRs) increased slightly from 47 percent during the 2021 OEP

⁵ The Consumers Requesting Coverage on Applications Submitted and Consumers Determined Eligible for QHP metrics have an updated methodology this year that consistently excludes auto re-enrollment applications associated with only cancelled policies. Such applications are considered operational artifacts, rather than true application submissions. To allow for cross-year comparison, the 2021 values for these metrics were recalculated using the updated methodology and differ from what was published in last year’s Open Enrollment snapshots and final report.

⁶ Most State-based Marketplaces have integrated eligibility systems with their State Medicaid. In those states, Consumers Requesting Coverage on Applications Submitted includes applications received for MAGI Medicaid renewals, in addition to QHP renewal applications and new applications. Some SBMs do not report on consumers determined eligible for Medicaid/CHIP and thus a total number is not provided here. See the PUF definitions for further information.

to 49 percent during the 2022 OEP. Over 30 percent of 2022 OEP HealthCare.gov enrollees selected plans that cover 94 percent of their expected health care costs (94% AV).

Table 5: Demographic and Plan Characteristics of Consumers with OEP Plan Selections (HealthCare.gov States and SBMs, Unless Otherwise Noted)

	% of Total ⁷ 2022	% of Total ⁷ 2021
Age		
< 18	9	9
18 - 34	25	25
35 - 54	36	36
55+	29	30
Gender		
Female	54	54
Male	46	46
Location: HealthCare.gov States		
Rural	18	18
Non-rural	82	82
Household Income: HealthCare.gov States		
< 100%	1	2
≥ 100% and ≤ 150%	40	41
≥ 100% and ≤ 138%	31	32
> 150% and ≤ 250%	31	32
> 250% and ≤ 400%	18	17
> 400% FPL	6	2
Other Household Income ⁸	3	6
Household Income: SBMs⁹		
< 100%	2	3
≥ 100% and ≤ 150%	12	13
≥ 100% and ≤ 138%	3	NA
> 150% and ≤ 250%	36	39
> 250% and ≤ 400%	27	26
> 400% FPL	10	6
Other Household Income ⁸	14	14
Financial Assistance		
With APTC: All States	89	85
HealthCare.gov States	92	88
SBMs	83	78
With CSR: All States ⁹	49	47
HealthCare.gov States	53	51
73% AV	5	4
87% AV	13	12
94% AV	35	34
American Indian/Alaskan Native SBMs ⁹	1	1
SBMs ⁹	37	39

⁷ Totals may not sum to 100% due to rounding.

⁸ Other household income includes plan selections for which consumers were not requesting financial assistance and unknown household income. Please see PUFs for more information.

⁹ Idaho has been excluded from SBM household income metrics as Idaho's household income data was not available for both years at the time of this report. Nevada has been excluded from SBM CSR metrics as Nevada's CSR data was not available for both years at the time of this report.

Metal Level	% of Total⁷ 2022	% of Total⁷ 2021
Catastrophic	1	1
Bronze	32	35
Silver	56	55
Gold	10	8
Platinum	1	1

Table 6 provides race and ethnicity demographics for all consumers who enrolled in plans during the 2022 OEP. Overall, among consumers who attested to a race or ethnicity, 19 percent identified as Hispanic/Latino in the 2022 OEP, compared to 18 percent in the 2021 OEP. The percentage of consumers who self-reported as Black, Non-Hispanic increased to 9 percent from 8 percent in 2021. Similarly, 20 percent of HealthCare.gov consumers attested to being Hispanic/Latino, an increase from 19 percent in 2021, and 11 percent of enrollees self-reported as Black compared to 9 percent in 2021. SBM consumers who identified as Hispanic/Latino increased from 17 percent to 18 percent from 2021 to 2022, and those who attested to being Black remained steady at 5 percent for 2022 and 2021.

Table 6: Race and Ethnicity Demographics of Consumers with OEP Plan Selections

	% of Total¹⁰ 2022	% of Total¹⁰ 2021
Race/Ethnicity: All States		
Race/Ethnicity Known	67	69
Hispanic/Latino	19	18
White, Non-Hispanic	55	57
Black, Non-Hispanic	9	8
Asian, Non-Hispanic	12	13
Native Hawaiian/Pacific Islander, Non-Hispanic	<1	<1
American Indian/Alaska Native, Non-Hispanic	1	1
Other, Non-Hispanic	2	NA
Multi-Racial, Non-Hispanic	2	2
Race/Ethnicity Unknown, Non-Hispanic	33	31
Race/Ethnicity: HealthCare.gov States		
Race/Ethnicity Known	62	66
Hispanic/Latino	20	19
White, Non-Hispanic	56	59
Black, Non-Hispanic	11	9
Asian, Non-Hispanic	9	9
Native Hawaiian/Pacific Islander, Non-Hispanic	<1	<1
American Indian/Alaska Native, Non-Hispanic	1	1
Other, Non-Hispanic	1	1
Multi-Racial, Non-Hispanic	2	2
Race/Ethnicity Unknown, Non-Hispanic	38	34

¹⁰ Totals may not sum to 100% due to rounding.

	% of Total¹⁰ 2022	% of Total¹⁰ 2021
Race/Ethnicity: SBMs¹¹		
Race/Ethnicity Known	79	74
Hispanic/Latino	18	17
White, Non-Hispanic	53	55
Black, Non-Hispanic	5	5
Asian, Non-Hispanic	17	19
Native Hawaiian/Pacific Islander, Non-Hispanic	<1	<1
American Indian/Alaska Native, Non-Hispanic	<1	<1
Other, Non-Hispanic	5	NA
Multi-Racial, Non-Hispanic	2	2
Race/Ethnicity Unknown, Non-Hispanic	21	26

CONSUMER PREMIUMS AND FINANCIAL ASSISTANCE

Table 7 shows the average premiums for consumers who made plan selections in the Marketplaces during the 2022 OEP. Nationally, the average monthly premium after APTC decreased by 19 percent from \$164 in 2021 to \$133 in 2022 and 28 percent of consumers selected a plan for \$10 or less per month after APTC. Likewise, the average monthly APTC for all consumers increased by 4 percent from \$485 in 2021 to \$505 in 2022.

The average monthly premium after APTC for all HealthCare.gov consumers fell 22 percent, from \$143 in 2021 to \$111 in 2022. The expansion in financial assistance for consumers resulted in a 3 percent increase of the average monthly APTC amount for HealthCare.gov enrollees, from \$509 in 2021 to \$524 in 2022. As shown in table 7, 32 percent of all HealthCare.gov consumers had a plan selection with a premium of \$10 or less per month after APTC, a 14 percentage-point increase from 18 percent in 2021. Similarly, 38 percent of new HealthCare.gov enrollees and 30 percent of returning enrollees benefited from a plan selection with a premium of \$10 or less after APTC in 2022.

In the SBMs, the average monthly premium after APTC decreased by 10 percent to \$188 in 2022 from \$210 in 2021. Of all SBM consumers who enrolled in plans through the 2022 OEP, 19 percent selected plans that were \$10 or less per month.

¹¹ SBM race/ethnicity breakouts for the 2022 OEP do not add up to total plan selections as WA reported consumers choosing more than one race in multiple categories. SBM race/ethnicity breakouts for the 2021 OEP do not add up to total plan selections as NY, VT, and WA reported consumers choosing more than one race in multiple categories. Some SBM applications do not include Other or Multi-Racial as an option. Colorado did not report race or ethnicity metrics for the 2021 OEP so is excluded from the metrics for both years.

Table 7: Average Monthly Premium before and after APTC

	% of Plan Selections with ≤\$10 Premium after APTC	Average Monthly Premium after APTC	Average Monthly Premium before APTC	Average Monthly APTC Amount for Consumers Receiving APTC
All States				
2022: All Consumers ¹²	28%	\$133	\$585	\$505
2021: All Consumers ¹²	NA	\$164	\$579	\$485
HealthCare.gov States				
2022: All Consumers	32%	\$111	\$594	\$524
2022: New Consumers	38%	\$106	\$538	\$473
2022: Returning Consumers	30%	\$112	\$611	\$540
Actively Re-enrolled	32%	\$99	\$615	\$545
Auto Re-enrolled	24%	\$148	\$601	\$526
2021: All Consumers	18%	\$143	\$590	\$509
2021: New Consumers	23%	\$119	\$533	\$468
2021: Returning Consumers	16%	\$151	\$607	\$521
Actively Re-enrolled	17%	\$129	\$611	\$529
Auto Re-enrolled	13%	\$210	\$596	\$496
State-based Marketplaces				
2022: All Consumers ¹²	19%	\$188	\$563	\$452
2021: All Consumers ¹²	NA	\$210	\$553	\$426

Figure 3 illustrates the distributions of monthly premiums after APTC for HealthCare.gov consumers during the 2021 and 2022 Open Enrollment Periods. Despite the increase in consumers with higher incomes, which would drive average net premiums up, 2022 coverage was made more affordable for consumers in comparison to the 2021 OEP due to the expanded APTC provided by the ARP. During the 2022 OEP, 22 percent of consumers selected plans with a \$0 monthly premium after APTC, versus 14 percent during the 2021 OEP, and over half of 2022 OEP consumers had premiums of \$50 or less after APTC, an increase of 13 percentage points from 2021.

¹² Nevada has been excluded from average APTC and average premium metrics as this data was not available at the time of this report.

Figure 3: 2021 and 2022 OEP Premium Distribution in HealthCare.gov States¹³

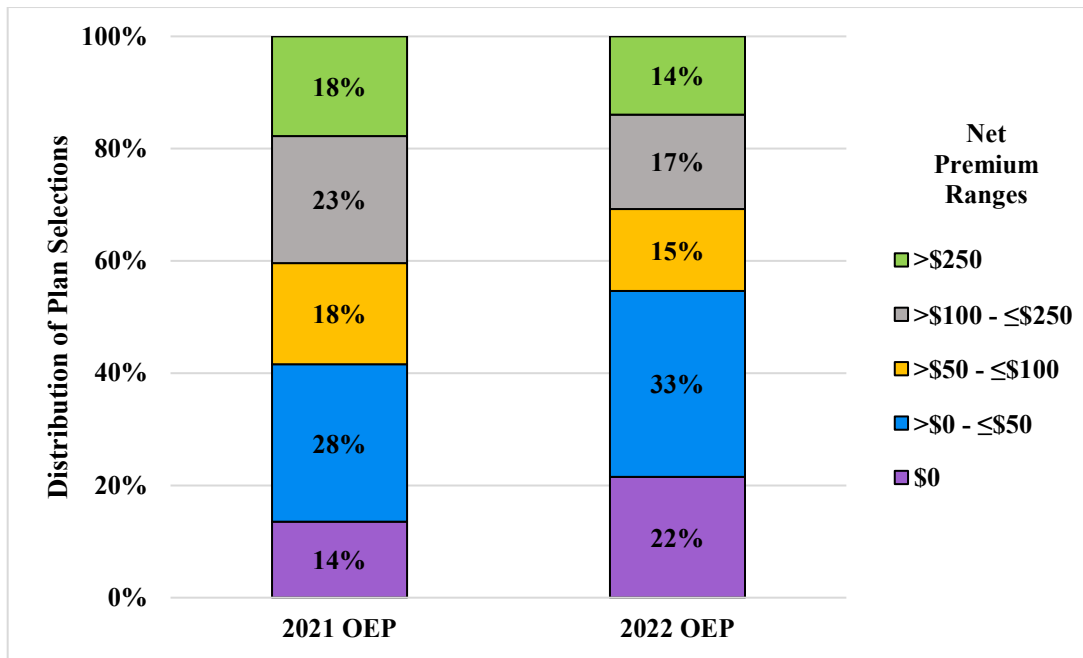


Table 8 details average 2022 monthly premiums for consumers in HealthCare.gov states due to the APTC expansion made available through the ARP. The table also simulates what the average monthly premium would be, for each HealthCare.gov state, without the ARP APTC expansion, assuming the same level and demographic composition of enrollment and plan choices. The average monthly premium for 2022 would have been \$170, 53 percent higher than the average premium enrollees will actually pay in 2022 under ARP. In 23 states, monthly premiums would rise by at least 50 percent, on average, without the ARP expansion. In 30 of the 33 HealthCare.gov states, the difference in the actual average monthly 2022 premium with APTC and the average monthly 2022 premium without ARP expansion was at least \$50, which would equate to a \$2,500 increase in premiums annually.

¹³ The 2021 OEP distribution of monthly premiums after APTC has been adjusted to exclude states that transitioned to SBMs for the 2022 coverage year (Kentucky, Maine, and New Mexico), therefore, these numbers may not match what was previously published.

Table 8: HealthCare.gov Consumer Savings due to ARP¹⁴

State	Actual Average Monthly 2022 Premium with ARP APTC Expansion	Average Monthly 2022 Premium without ARP APTC Expansion	\$ Premium Increase without ARP APTC Expansion	% Premium Increase without ARP APTC Expansion
Total	\$111	\$170	\$59	53%
Alaska	\$158	\$255	\$97	62%
Alabama	\$96	\$158	\$62	65%
Arkansas	\$134	\$207	\$73	54%
Arizona	\$180	\$250	\$69	38%
Delaware	\$169	\$270	\$101	60%
Florida	\$80	\$129	\$49	61%
Georgia	\$105	\$155	\$50	47%
Hawaii	\$164	\$235	\$71	43%
Iowa	\$135	\$233	\$97	72%
Illinois	\$204	\$281	\$78	38%
Indiana	\$193	\$266	\$73	38%
Kansas	\$149	\$214	\$65	44%
Louisiana	\$157	\$242	\$85	54%
Michigan	\$170	\$236	\$66	39%
Missouri	\$137	\$205	\$68	50%
Mississippi	\$72	\$120	\$48	67%
Montana	\$142	\$225	\$83	58%
North Carolina	\$96	\$159	\$63	66%
North Dakota	\$100	\$180	\$80	80%
Nebraska	\$121	\$219	\$98	81%
New Hampshire	\$212	\$272	\$60	28%
Ohio	\$230	\$298	\$68	29%
Oklahoma	\$93	\$153	\$60	65%
Oregon	\$201	\$284	\$82	41%
South Carolina	\$107	\$167	\$60	56%
South Dakota	\$91	\$178	\$87	95%
Tennessee	\$128	\$188	\$60	47%
Texas	\$86	\$133	\$47	55%
Utah	\$62	\$115	\$53	86%
Virginia	\$126	\$197	\$71	56%
Wisconsin	\$161	\$251	\$90	56%
West Virginia	\$204	\$332	\$128	63%
Wyoming	\$88	\$203	\$116	132%

¹⁴ The Average Monthly 2022 Premium without ARP Expansion metric calculates APTC assuming a consumers' income, family composition, and OE 2022 plan selection remain the same. However, in the absence of the expanded APTC available from the ARP, some consumers would choose not to enroll at all and others would select less generous plans with lower premiums. APTC is calculated with the applicable percentages that would be in effect without the ARP. For coverage year 2022, the applicable percentages at 26 CFR 1.36B-3(g)(2) would be 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).

Appendix A:

Public Use Files

Public Use Files Contents: More information on applications and plan selections is available in a suite of accompanying public use files (PUFs). The PUFs contain information on applications submitted and the number of medical and stand-alone dental plan selections by state, county and ZIP code. The 2022 OEP State-Level PUF includes other plan and demographic information including the metal level of selected plans, premium and financial assistance information, age, gender, rural location, self-reported race and ethnicity, and household income as a percentage of the FPL. Within the 2022 OEP State, Metal Level, and Enrollment Status PUF, data are stratified by new, returning, and automatically re-enrolled consumers and by plan metal level. The methodology for this report and detailed metric definitions are included in the materials for the PUFs. The state-level PUFs can be found at: <https://www.cms.gov/research-statistics-data-systems/marketplace-products/2022-marketplace-open-enrollment-period-public-use-files>