



ASPE

RESEARCH BRIEF

HEALTH INSURANCE MARKETPLACES 2016: AVERAGE PREMIUMS AFTER ADVANCE PREMIUM TAX CREDITS IN THE 38 STATES USING THE HEALTHCARE.GOV ELIGIBILITY AND ENROLLMENT PLATFORM

For the period: November 1 – December 26, 2015

January 21, 2016

From November 1 through December 26, 2015, more than 8.5 million¹ consumers selected or were automatically enrolled in a 2016 plan through the Health Insurance Marketplaces (“the Marketplaces”) in the 38 states using the HealthCare.gov eligibility and enrollment platform.² Eighty-three percent (approximately 7.1 million) of these consumers are receiving financial assistance to pay their premiums through the Marketplaces.

This report focuses on the health plan choices made by returning consumers and the premiums for the plans they selected. The analysis uses data on the number of reenrollees who actively reenrolled and/or changed plans; and data on several metrics related to the impact of the advance premium tax credit on net premium costs in the 38 states using the HealthCare.gov eligibility and enrollment platform. The appendix to this report also provides data on plan selections by premium amount and average premium savings at the state level for the 38 states using the HealthCare.gov eligibility and enrollment platform. The data in this report are preliminary, and will be updated after the end of the 2016 Open Enrollment Period.

¹ As of the publication date of this report, 8.8 million consumers selected or were automatically enrolled in a 2016 plan in states using the HealthCare.gov eligibility and enrollment platform. The Week 11 snapshot (November 1, 2015 through January 16, 2016) is available at: <https://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2016-Fact-sheets-items/2016-01-20.html>.

² For more information about data on plan selections through the Marketplaces for the 2016 Open Enrollment Period (November 1 – December 26, 2015), see the “Health Insurance Marketplaces 2016 Open Enrollment Period: January Enrollment Report,” available at: <https://aspe.hhs.gov/health-insurance-marketplaces-2016-open-enrollment-period-january-enrollment-report>.

Key Highlights

Based on analysis of consumers who selected or were automatically enrolled in a health plan through the Marketplaces in the 38 states using the HealthCare.gov eligibility and enrollment platform from November 1 through December 26, 2015:

- HealthCare.gov users are actively shopping and saving money. Active reenrollees who changed plans saved \$43 per month (\$516 a year) on average after advance premium tax credits (APTC).
- Among reenrollees, 3.6 million reenrollees actively selected a plan. Of those active reenrollees, 60 percent switched to a different plan than they had in 2015.
- More than 8 in 10 Marketplace consumers (83 percent) qualify for APTC with an average value of \$294 per person per month.
- The average APTC covers about 72 percent of the gross premium for APTC qualified consumers.
- The average premium net of the APTC is \$113 per month for APTC qualified consumers in the Marketplaces.
- Nearly 7 in 10 consumers have the option of selecting a health plan with a net premium after the APTC of less than \$75 per month.
- Approximately 6 in 10 consumers have the option of selecting a health plan with a net premium after the APTC of less than \$50 a month.

Reenrolling Marketplace Consumers Shop at a High Rate and Save on Premiums

Active reenrollees who switched plans have, on average, a monthly premium of \$137 per month after applying APTC, compared to \$179 per month if these consumers had remained in their 2015 plans. This type of shopping behavior results in average savings of 24 percent or \$43 per month (\$516 a year) after applying APTC for those active reenrollees who switch plans (see Table 1).

Within the 38 HealthCare.gov states, 3.6 million reenrollees actively selected a plan. Of those active reenrollees, 60 percent switched to a different plan than they had in 2015. Consumers in the Marketplace are more likely to shop and switch plans than consumers in other public and private programs.³

³ The rate of plan switching in the Marketplace is high relative to that reported among employees of firms offering employer sponsored insurance (2.8% in 2010), among participants of the Federal Employees Health Benefits Program (FEHBP; 12% switched plans in 2001) and among elderly consumers enrolled in Medicare Prescription Drug Plans (13% across four enrollment periods). For more information, see, Cunningham, Peter, "Few Americans Switch Employer Health Plan for Better Quality, Lower Costs," National Institute for Health Care Reform, 2013.

Note that consumers' decisions related to changing health insurance plans may be influenced by a number of factors including a preference for a different premium, provider network, set of cost-sharing requirements, or issuer.

Table 1: Reduction in Average Monthly Premiums after APTC for Active Reenrollees in States Using the HealthCare.gov Eligibility and Enrollment Platform, November 1 through December 26, 2015

	Active Reenrollees with 2015 Plan Selections		
	Total	Who Switched Plans	Who Remained in Same or Crosswalked Plan
Total Consumer Plan Selections	3.64 million	2.18 million	1.45 million
Percent of Active Reenrollees	100%	60%	40%
Percent of Plan Selections with APTC	89%	88%	90%
Average Monthly Premium After APTC if Remained in Same or Crosswalked Plan from 2015 (1,2,3)	\$162	\$179	\$145
Average Monthly Premium After APTC After Shopping (1,3)	\$140	\$137	N/A
Average Savings in Monthly Premium After APTC After Shopping (1,3)	\$22	\$43	N/A

Notes: Some numbers may not add to total due to rounding. (1) Based on consumer plan selections with valid crosswalked plans from 2015, which was defined as non-missing 2016 plan IDs and non-missing premiums in 2016 rating areas. The number of total consumer plan selections with valid crosswalked plans is 3.22 million, 1.76 million, and 1.45 million for total active reenrollees, active reenrollees who switched plans, and active reenrollees who remained in the same or crosswalked plan, respectively. (2) Average monthly premiums after APTC for reenrollees if they remained in same or crosswalked plan from 2015 are estimates based on applying an age adjustment to publicly-available data on premiums and also do not take into account the tobacco surcharge (where issuers may charge tobacco users more than those who do not use tobacco). (3) Based on all consumers, regardless of whether they do or do not qualify for APTC.

Source: ASPE computation of CMS data for the 38 states using the HealthCare.gov eligibility and enrollment platform.

Reduction in Average Monthly Premiums from Advance Premium Tax Credits (APTC)

Across all 38 states using the HealthCare.gov eligibility and enrollment platform, approximately 7.1 million consumers (83 percent) who selected or were automatically enrolled in a 2016 plan

Hoadley, et al., "To Switch or Not to Switch: Are Medicare Beneficiaries Switching Drug Plans to Save Money," Kaiser Family Foundation 2013. Aderly, Adam, Curtis Florence and Kenneth E. Thorpe, "Health Plan Switching Among Members of the Federal Employees Health Benefits Program," *Inquiry*, Vol. 42, No. 3 (Fall 2005).

through the Marketplaces qualify for APTC,⁴ with an average value of \$294 per person per month (see Table 2).⁵

The average APTC covers 72 percent of the gross premium for consumers who qualify for APTC, resulting in an average net premium after the APTC of \$113 per month for APTC qualified consumers in states that use the HealthCare.gov eligibility and enrollment platform (see Table 2).

Table 2: Reduction in Average Monthly Premiums after APTC in States Using the HealthCare.gov Eligibility and Enrollment Platform, November 1 through December 26, 2015

	Total Consumers With 2016 Marketplace Plan Selections	Percent of Plan Selections with APTC	Average Monthly Premium before APTC (1)	Average Monthly APTC (1)	Average Monthly Premium After APTC (1)	Average Percent Reduction in Premium after APTC (1)
All HealthCare.gov States	8.52 million	83%	\$408	\$294	\$113	72%

Notes: Some numbers may not add to total due to rounding. (1) Estimates are based on consumers who qualify for APTC. For purposes of this analysis, an individual qualifying for APTC was defined as any policy with APTC greater than \$0. Additional individuals may qualify for APTC but may not elect to receive it in advance.

Source: ASPE computation of CMS data for the 38 states using the HealthCare.gov eligibility and enrollment platform.

Availability of Marketplace Plans with Premiums of \$100, \$75, \$50, or Less in States Using the HealthCare.Gov Eligibility and Enrollment Platform

More than 7 in 10 consumers⁶ seeking health insurance coverage for 2016 through the Marketplaces had the option of selecting a plan with a monthly premium of \$100 or less after applying the APTC. Through December 26, 2015, nearly half (48 percent) of consumers selected such a plan (see Table 3).

⁴ For purposes of this analysis, an individual qualifying for APTC was defined as any policy with APTC greater than \$0. Additional individuals may qualify for APTC but may not elect to receive it in advance.

⁵ Averages in this brief refer to plan-selection-weighted averages across individuals with plan selections with tax credits in the 37 states using the HealthCare.gov enrollment and eligibility platform (prior to the addition of Hawaii in 2016).

⁶ The estimates presented here are based on plan availability for all 2016 consumers (new consumers and reenrollees), which differ slightly from the plan availability estimates in “Health Plan Choice and Premiums in the 2016 Health Insurance Marketplace”, which examines 2016 plan availability for 2015 Marketplace enrollees. For more information, see the “Health Plan Choice and Premiums in the 2016 Health Insurance Marketplace” Report, available at: <https://aspe.hhs.gov/pdf-report/health-plan-choice-and-premiums-2016-health-insurance-marketplace>.

Nearly 7 in 10 consumers seeking coverage through the Marketplaces could select a plan with a monthly premium of \$75 or less after applying the APTC. Through December 26, 2015, nearly 4 in 10 (39 percent) consumers selected such a plan (see Table 3).

Approximately 6 in 10 consumers seeking coverage through the Marketplaces had a plan with a monthly premium of \$50 or less available to them after applying the APTC. Nearly 3 in 10 (27 percent) consumers selected such a plan (see Table 3).

New consumers and active reenrollees who returned to the Marketplaces to shop for coverage were more likely to have a monthly premium of \$75 or less after applying APTC than automatic reenrollees (44 percent of new consumers, 41 percent of active reenrollees, and 30 percent of automatic reenrollees, see Table 4).⁷

Table 3: Availability and Selection of Plans with Monthly Premiums of \$100 or Less After APTC in States Using the HealthCare.gov Eligibility and Enrollment Platform, November 1 through December 26, 2015

	Monthly Premiums		
	\$50 or Less after APTC	\$75 or Less after APTC	\$100 or Less after APTC
Percent Who Could Have Selected a Plan with a Monthly Premium of:	59%	66%	72%
Percent Who Selected or Were Automatically Reenrolled in a Plan With a Monthly Premium of:	27%	39%	48%

Notes: Some numbers may not add to total due to rounding. The estimates presented here are based on plan availability for all 2016 consumers (new consumers and reenrollees), which differ slightly from the plan availability estimates in “Health Plan Choice and Premiums in the 2016 Health Insurance Marketplace,” which examines 2016 plan availability for 2015 Marketplace enrollees.

Source: ASPE computation of CMS data for the 38 states using the HealthCare.gov eligibility and enrollment platform.

⁷ To obtain percentages cited here, add percentages from the following two categories: (1) $\geq \$0$ and $\leq \$50$ and (2) $> \$50$ and $\leq \$75$. Some numbers may not add to total due to rounding.

Table 4: Plan Selections and Monthly Premium after APTC by Reenrollment Status in States Using the HealthCare.gov Eligibility and Enrollment Platform, November 1 through December 26, 2015

	Total Consumers With 2016 Marketplace Plan Selections	Reenrollment Status		
		New Consumers	Active Reenrollees	Automatic Reenrollees
Total Consumers with 2016 Marketplace Plan Selections	8.52 million	2.48 million	3.64 million	2.40 million
<i>Plan Selections by Monthly Premium after Applicable APTC</i>				
Less than or equal to \$100	48%	53%	50%	40%
≥\$0 and ≤\$50	27%	33%	29%	20%
>\$50 and ≤\$75	11%	11%	12%	10%
>\$75 and ≤\$100	10%	9%	10%	9%
Greater than \$100	52%	47%	50%	60%

Note: Some numbers may not add to total due to rounding.

Source: ASPE computation of CMS data for the 38 states using the HealthCare.gov eligibility and enrollment platform.

Methodology and Limitations

Enrollment information is based on qualified health plan (QHP) selections in the Centers for Medicare & Medicaid Service's (CMS) Multidimensional Insurance Data Analytics Systems (MIDAS) for the 38 states using the HealthCare.gov eligibility and enrollment platform from November 1 through December 26, 2015.

The 38 states using the HealthCare.gov eligibility and enrollment platform for 2016 are as follows: Alaska, Alabama, Arkansas, Arizona, Delaware, Florida, Georgia, Hawaii, Iowa, Illinois, Indiana, Kansas, Louisiana, Maine, Michigan, Missouri, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Jersey, New Mexico, Nevada, Ohio, Oklahoma, Oregon, Pennsylvania, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, Wisconsin, West Virginia, and Wyoming.

Data in this report are based on plan selection and auto-reenrollments; as such, they do not reflect (a) any updated information for reenrollees that could change the premium or value of the advance premium tax credits (APTCs) that may have occurred after December 26, 2015; (b) any cancellation from a consumer or cancellation from an issuer after December 26, 2015; and (c) effectuated enrollment (the number of people who have paid monthly premiums to the issuer).

Average Premiums and Savings

For purposes of this analysis, an individual qualifying for APTC was defined as any policy with APTC greater than \$0. Additional individuals may qualify for APTC but may not elect to receive it in advance. Averages in this brief refer to plan-selection-weighted averages across individuals with plan selections with tax credits in the 37 states using the HealthCare.gov enrollment and eligibility platform (prior to the addition of Hawaii in 2016).

Analysis for active reenrollees is based on consumer plan selections with valid crosswalked plans from 2015, which was defined as non-missing 2016 plan IDs and non-missing premiums in 2016 rating areas.

Average monthly premiums after APTC for reenrollees if they remained in same or crosswalked plan from 2015 are estimates based on applying an age adjustment to publicly-available data on premiums and also do not take into account the tobacco surcharge (where issuers may charge tobacco users more than those who do not use tobacco).

Savings for active reenrollees who switched plans is based on any plan switching, regardless of metal level. For example, this includes individuals who switched from bronze to silver or silver to bronze.

Premium Tax Credits (PTC)

The premium tax credit (PTC) is calculated as the difference between the cost of the adjusted monthly premium of the second-lowest cost silver plan with respect to the applicable taxpayer and the applicable contribution percentage that a person is statutorily required to pay determined

by household income and family size. An individual may choose to have all or a portion of the PTC paid in advance (i.e., APTC) to an issuer of a QHP in order to reduce the cost of monthly insurance premiums. APTCs are generally available for eligible individuals with a projected household income between 100 percent (133 percent in states that have chosen to expand their Medicaid programs) and 400 percent of the Federal Poverty Level (FPL). For 2016, the percentage of household income that a qualified individual or family will pay toward a health insurance premium ranges from 2.03 percent of household income at 100 percent of the FPL to 9.66 percent of income at 400 percent of the FPL. For more information on the required contribution percentage, see <http://www.irs.gov/pub/irs-drop/rp-14-62.pdf>.

The healthcare.gov platform determines the APTC amount at a household-level. However, for the analyses in this brief, APTC is estimated for each consumer in the household using a member-level variable that's generated by the system when a plan is selected by the consumer. In rare cases, use of this variable can understate the APTC amount a consumer is receiving.

Appendix Table A1: Reduction in Average Monthly Premiums after APTC for All Active Reenrollees, for States Using the HealthCare.gov Eligibility and Enrollment Platform

All Active Reenrollees (November 1 through December 26, 2015)					
State	Total	Percent of Plan Selections with APTC	Average Monthly Premium After APTC If they Remained in the Same Plan (1,2,3)	Average Monthly Premium After APTC After Shopping (1,3)	Average Savings in Monthly Premium After APTC After Shopping (1,3)
<i>All HealthCare.gov States</i>	<i>3.64 million</i>	<i>89%</i>	<i>\$162</i>	<i>\$140</i>	<i>\$22</i>
Alabama	71,496	93%	\$148	\$124	\$24
Alaska	9,054	93%	\$215	\$173	\$42
Arizona	84,861	80%	\$201	\$176	\$25
Arkansas	22,905	91%	\$161	\$154	\$8
Delaware	10,729	86%	\$215	\$196	\$18
Florida	703,636	94%	\$123	\$108	\$16
Georgia	195,983	91%	\$155	\$126	\$29
Hawaii (4)	.	.	.	.	.
Illinois	144,679	81%	\$229	\$191	\$38
Indiana	71,917	86%	\$229	\$189	\$40
Iowa	20,310	88%	\$166	\$146	\$21
Kansas	47,187	85%	\$177	\$158	\$19
Louisiana	66,016	93%	\$143	\$124	\$19
Maine	37,158	89%	\$146	\$142	\$5
Michigan	134,391	88%	\$200	\$177	\$24
Mississippi	25,391	95%	\$137	\$113	\$23
Missouri	111,658	91%	\$139	\$123	\$17
Montana	22,219	86%	\$173	\$157	\$17
Nebraska	39,710	91%	\$140	\$129	\$11
Nevada	34,835	91%	\$141	\$132	\$9
New Hampshire	20,550	70%	\$230	\$219	\$12
New Jersey	111,637	83%	\$258	\$221	\$38
New Mexico	19,257	75%	\$189	\$163	\$26
North Carolina	251,243	93%	\$155	\$128	\$28
North Dakota	8,380	90%	\$169	\$162	\$7
Ohio	91,422	86%	\$227	\$200	\$27
Oklahoma	49,939	88%	\$120	\$111	\$9
Oregon	61,301	78%	\$209	\$188	\$21
Pennsylvania	190,204	82%	\$199	\$187	\$11
South Carolina	95,174	91%	\$150	\$135	\$16
South Dakota (5)	11,621	91%	\$137	\$138	-\$1

All Active Reenrollees (November 1 through December 26, 2015)					
State	Total	Percent of Plan Selections with APTC	Average Monthly Premium After APTC If they Remained in the Same Plan (1,2,3)	Average Monthly Premium After APTC After Shopping (1,3)	Average Savings in Monthly Premium After APTC After Shopping (1,3)
Tennessee	99,017	88%	\$171	\$148	\$23
Texas	413,514	89%	\$144	\$117	\$27
Utah	75,686	90%	\$129	\$113	\$17
Virginia	164,817	86%	\$140	\$130	\$9
West Virginia	13,982	90%	\$199	\$191	\$8
Wisconsin	96,088	89%	\$194	\$163	\$31
Wyoming (5)	10,490	93%	\$146	\$150	-\$4

Notes: Some numbers may not add to total due to rounding. (1) Based on consumer plan selections with valid crosswalked plans from 2015, which was defined as non-missing 2016 plan IDs and non-missing premiums in 2016 rating areas. The number of total consumer plan selections with valid crosswalked plans is 3.22 million, 1.76 million, and 1.45 million for total active reenrollees, active reenrollees who switched plans, and active reenrollees who remained in the same or crosswalked plan, respectively. (2) Average monthly premiums after APTC for reenrollees if they remained in same or crosswalked plan from 2015 are estimates based on applying an age adjustment to publicly-available data on premiums and also do not take into account the tobacco surcharge (where issuers may charge tobacco users more than those who do not use tobacco). (3) Based on all consumers, regardless of whether they do or do not qualify for APTC. (4) Hawaii is new to the HealthCare.gov eligibility and enrollment platform for 2016; therefore most plan selections are “new” to the platform. (5) Active reenrollees in South Dakota and Wyoming elected plans with an higher average monthly premium after shopping.

Source: ASPE computation of CMS data for the 38 states using the HealthCare.gov eligibility and enrollment platform.

Appendix Table A2: Reduction in Average Monthly Premiums after APTC for Active Reenrollees Who Switched Plans, for States Using the HealthCare.gov Eligibility and Enrollment Platform

Active Reenrollees Who Switched Plans (November 1 through December 26, 2015)					
State	Total	Percent of Plan Selections with APTC	Average Monthly Premium After APTC If they Remained in the Same Plan (1,2,3)	Average Monthly Premium After APTC After Shopping (1,3)	Average Savings in Monthly Premium After APTC After Shopping (1,3)
<i>All HealthCare.gov States</i>	<i>2.18 million</i>	<i>88%</i>	<i>\$179</i>	<i>\$137</i>	<i>\$43</i>
Alabama	44,661	92%	\$153	\$111	\$42
Alaska	5,024	94%	\$233	\$156	\$76
Arizona	72,870	80%	\$208	\$168	\$40
Arkansas	9,030	91%	\$160	\$141	\$19
Delaware	5,198	83%	\$227	\$185	\$42
Florida	344,175	93%	\$152	\$114	\$38
Georgia	125,418	92%	\$155	\$108	\$47
Hawaii (4)	.	.	.	.	.
Illinois	110,518	80%	\$237	\$185	\$52
Indiana	48,093	87%	\$234	\$170	\$63
Iowa	9,656	88%	\$201	\$151	\$49
Kansas	35,460	85%	\$201	\$150	\$51
Louisiana	40,038	92%	\$163	\$124	\$39
Maine	10,333	83%	\$175	\$158	\$17
Michigan	75,704	89%	\$204	\$158	\$46
Mississippi	16,541	96%	\$137	\$99	\$38
Missouri	65,939	91%	\$144	\$112	\$31
Montana	11,303	83%	\$202	\$164	\$38
Nebraska	19,353	90%	\$152	\$124	\$28
Nevada	23,629	91%	\$151	\$131	\$20
New Hampshire	10,200	68%	\$234	\$207	\$27
New Jersey	64,941	83%	\$264	\$200	\$65
New Mexico	15,617	75%	\$193	\$151	\$42
North Carolina	153,376	93%	\$175	\$127	\$49
North Dakota	3,108	87%	\$186	\$160	\$26
Ohio	49,462	86%	\$246	\$192	\$54
Oklahoma	25,718	85%	\$146	\$120	\$26
Oregon	36,425	76%	\$219	\$182	\$37
Pennsylvania	135,056	82%	\$196	\$168	\$28
South Carolina	73,555	91%	\$156	\$125	\$31

Active Reenrollees Who Switched Plans (November 1 through December 26, 2015)					
State	Total	Percent of Plan Selections with APTC	Average Monthly Premium After APTC If they Remained in the Same Plan (1,2,3)	Average Monthly Premium After APTC After Shopping (1,3)	Average Savings in Monthly Premium After APTC After Shopping (1,3)
South Dakota	7,601	91%	\$152	\$140	\$11
Tennessee	57,313	86%	\$196	\$143	\$52
Texas	290,275	88%	\$153	\$113	\$40
Utah	53,171	90%	\$143	\$113	\$31
Virginia	68,092	82%	\$166	\$139	\$28
West Virginia	5,951	86%	\$234	\$201	\$33
Wisconsin	54,406	88%	\$226	\$166	\$59
Wyoming	6,557	93%	\$166	\$162	\$4

Notes: Some numbers may not add to total due to rounding. (1) Based on consumer plan selections with valid crosswalked plans from 2015, which was defined as non-missing 2016 plan IDs and non-missing premiums in 2016 rating areas. The number of total consumer plan selections with valid crosswalked plans is 3.22 million, 1.76 million, and 1.45 million for total active reenrollees, active reenrollees who switched plans, and active reenrollees who remained in the same or crosswalked plan, respectively. (2) Average monthly premiums after APTC for reenrollees if they remained in same or crosswalked plan from 2015 are estimates based on applying an age adjustment to publicly-available data on premiums and also do not take into account the tobacco surcharge (where issuers may charge tobacco users more than those who do not use tobacco). (3) Based on all consumers, regardless of whether they do or do not qualify for APTC. (4) Hawaii is new to the HealthCare.gov eligibility and enrollment platform for 2016; therefore most plan selections are “new” to the platform.

Source: ASPE computation of CMS data for the 38 states using the HealthCare.gov eligibility and enrollment platform.

Appendix Table A3: Reduction in Average Monthly Premiums after APTC for Active Reenrollees Who Remained in the Same or Crosswalked Plan, for States Using the HealthCare.gov Eligibility and Enrollment Platform

Active Reenrollees Who Remained in the Same or Crosswalked Plan (November 1 through December 26, 2015)					
State	Total	Percent of Plan Selections with APTC	Average Monthly Premium After APTC If they Remained in the Same Plan (1,2,3)	Average Monthly Premium After APTC After Shopping (1,3)	Average Savings in Monthly Premium After APTC After Shopping (1,3)
<i>All HealthCare.gov States</i>	<i>1.45 million</i>	<i>90%</i>	<i>\$145</i>	<i>N/A</i>	<i>N/A</i>
Alabama	26,835	94%	\$143	N/A	N/A
Alaska	4,030	93%	\$193	N/A	N/A
Arizona	11,991	80%	\$189	N/A	N/A
Arkansas	13,875	91%	\$162	N/A	N/A
Delaware	5,531	88%	\$207	N/A	N/A
Florida	359,461	95%	\$103	N/A	N/A
Georgia	70,565	89%	\$158	N/A	N/A
Hawaii (4)	.	.	.	.	.
Illinois	34,161	84%	\$208	N/A	N/A
Indiana	23,824	84%	\$226	N/A	N/A
Iowa	10,654	89%	\$141	N/A	N/A
Kansas	11,727	84%	\$164	N/A	N/A
Louisiana	25,978	93%	\$124	N/A	N/A
Maine	26,825	91%	\$135	N/A	N/A
Michigan	58,687	88%	\$199	N/A	N/A
Mississippi	8,850	93%	\$139	N/A	N/A
Missouri	45,719	90%	\$137	N/A	N/A
Montana	10,916	90%	\$149	N/A	N/A
Nebraska	20,357	92%	\$134	N/A	N/A
Nevada	11,206	92%	\$134	N/A	N/A
New Hampshire	10,350	73%	\$230	N/A	N/A
New Jersey	46,696	84%	\$250	N/A	N/A
New Mexico	3,640	75%	\$183	N/A	N/A
North Carolina	97,867	94%	\$129	N/A	N/A
North Dakota	5,272	91%	\$163	N/A	N/A
Ohio	41,960	86%	\$210	N/A	N/A
Oklahoma	24,221	91%	\$102	N/A	N/A
Oregon	24,876	80%	\$197	N/A	N/A
Pennsylvania	55,148	81%	\$205	N/A	N/A
South Carolina	21,619	91%	\$147	N/A	N/A

Active Reenrollees Who Remained in the Same or Crosswalked Plan (November 1 through December 26, 2015)					
State	Total	Percent of Plan Selections with APTC	Average Monthly Premium After APTC If they Remained in the Same Plan (1,2,3)	Average Monthly Premium After APTC After Shopping (1,3)	Average Savings in Monthly Premium After APTC After Shopping (1,3)
South Dakota	4,020	91%	\$137	N/A	N/A
Tennessee	41,704	91%	\$153	N/A	N/A
Texas	123,239	89%	\$126	N/A	N/A
Utah	22,515	91%	\$113	N/A	N/A
Virginia	96,725	88%	\$124	N/A	N/A
West Virginia	8,031	93%	\$184	N/A	N/A
Wisconsin	41,682	90%	\$159	N/A	N/A
Wyoming	3,933	93%	\$144	N/A	N/A

Notes: Some numbers may not add to total due to rounding. (1) Based on consumer plan selections with valid crosswalked plans from 2015, which was defined as non-missing 2016 plan IDs and non-missing premiums in 2016 rating areas. The number of total consumer plan selections with valid crosswalked plans is 3.22 million, 1.76 million, and 1.45 million for total active reenrollees, active reenrollees who switched plans, and active reenrollees who remained in the same or crosswalked plan, respectively. (2) Average monthly premiums after APTC for reenrollees if they remained in same or crosswalked plan from 2015 are estimates based on applying an age adjustment to publicly-available data on premiums and also do not take into account the tobacco surcharge (where issuers may charge tobacco users more than those who do not use tobacco). (3) Based on all consumers, regardless of whether they do or do not qualify for APTC. (4) Hawaii is new to the HealthCare.gov eligibility and enrollment platform for 2016; therefore most plan selections are “new” to the platform.

Source: ASPE computation of CMS data for the 38 states using the HealthCare.gov eligibility and enrollment platform.

Appendix Table A4: Reduction in Average Monthly Premiums from Advance Premium Tax Credits (APTC), for States Using the HealthCare.gov Eligibility and Enrollment Platform

All Plan Selections (November 1 through December 26, 2015)						
State	Total Consumers With 2016 Marketplace Plan Selections	Percent of Plan Selections with APTC	Average Monthly Premium before APTC (1)	Average Monthly APTC (1)	Average Monthly Premium After APTC (1)	Average Percent Reduction in Premium after APTC (1)
<i>All HealthCare.gov States</i>	<i>8.52 million</i>	<i>83%</i>	<i>\$408</i>	<i>\$294</i>	<i>\$113</i>	<i>72%</i>
Alabama	174,708	87%	\$419	\$312	\$107	75%
Alaska	21,682	83%	\$871	\$738	\$133	85%
Arizona	169,110	73%	\$336	\$210	\$126	62%
Arkansas	65,451	86%	\$419	\$292	\$127	70%
Delaware	26,370	80%	\$487	\$333	\$155	68%
Florida	1,556,561	89%	\$396	\$307	\$89	77%
Georgia	511,826	85%	\$397	\$291	\$106	73%
Hawaii	11,157	82%	\$401	\$274	\$126	68%
Illinois	346,869	74%	\$400	\$236	\$164	59%
Indiana	181,995	80%	\$428	\$264	\$165	62%
Iowa	49,428	84%	\$434	\$309	\$126	71%
Kansas	86,411	81%	\$361	\$250	\$111	69%
Louisiana	185,215	86%	\$461	\$367	\$94	80%
Maine	78,076	85%	\$432	\$325	\$107	75%
Michigan	323,430	82%	\$392	\$243	\$149	62%
Mississippi	93,999	88%	\$404	\$302	\$102	75%
Missouri	257,228	85%	\$417	\$318	\$100	76%
Montana	55,519	80%	\$427	\$310	\$117	73%
Nebraska	78,927	87%	\$406	\$298	\$108	73%
Nevada	75,367	86%	\$382	\$271	\$111	71%
New Hampshire	50,737	64%	\$405	\$245	\$159	61%
New Jersey	258,993	78%	\$499	\$328	\$172	66%
New Mexico	46,816	67%	\$344	\$208	\$136	61%
North Carolina	553,729	88%	\$507	\$403	\$104	79%
North Dakota	19,729	84%	\$410	\$266	\$144	65%
Ohio	224,139	79%	\$417	\$244	\$173	59%

Oklahoma	128,758	82%	\$385	\$301	\$84	78%
Oregon	132,393	70%	\$402	\$256	\$146	64%
Pennsylvania	408,147	75%	\$404	\$254	\$150	63%
South Carolina	194,982	88%	\$416	\$313	\$102	75%
South Dakota	22,697	87%	\$423	\$310	\$114	73%
Tennessee	232,623	83%	\$412	\$301	\$112	73%
Texas	1,096,868	82%	\$358	\$262	\$96	73%
Utah	148,814	85%	\$276	\$189	\$87	68%
Virginia	384,147	80%	\$372	\$276	\$96	74%
West Virginia	34,450	83%	\$552	\$391	\$161	71%
Wisconsin	216,877	83%	\$468	\$336	\$132	72%
Wyoming	20,707	89%	\$578	\$459	\$119	79%

Notes: Some numbers may not add to total due to rounding. (1) Estimates are based on consumers who qualify for APTC. For purposes of this analysis, an individual qualifying for APTC was defined as any policy with APTC greater than \$0. Additional individuals may qualify for APTC but may not elect to receive it in advance.

Source: ASPE computation of CMS data for the 38 states using the HealthCare.gov eligibility and enrollment platform.

Appendix Table A5: Availability and Selection of Plans with Monthly Premiums of \$100 or Less after the Advance Premium Tax Credit (APTC), for States Using the HealthCare.gov Eligibility and Enrollment Platform

All Plan Selections (November 1 through December 26, 2015)							
State	Total Consumers With 2016 Marketplace Plan Selections	Percent Who Could Have Selected a Plan with a Monthly Premium of			Percent Who Selected or Were Automatically Reenrolled in a Plan With a Monthly Premium of		
		\$50 or Less after APTC	\$75 or Less after APTC	\$100 or Less after APTC	\$50 or Less after APTC	\$75 or Less after APTC	\$100 or Less after APTC
<i>All HealthCare.gov states</i>	<i>8.52 million</i>	<i>59%</i>	<i>66%</i>	<i>72%</i>	<i>27%</i>	<i>39%</i>	<i>48%</i>
Alabama	174,708	63%	70%	74%	30%	42%	52%
Alaska	21,682	59%	64%	68%	30%	38%	45%
Arizona	169,110	49%	57%	68%	17%	29%	39%
Arkansas	65,451	51%	61%	68%	14%	28%	42%
Delaware	26,370	52%	60%	65%	13%	22%	32%
Florida	1,556,561	71%	76%	80%	42%	54%	63%
Georgia	511,826	63%	69%	74%	27%	40%	51%
Hawaii	11,157	57%	62%	70%	28%	35%	43%
Illinois	346,869	42%	51%	60%	10%	17%	25%
Indiana	181,995	45%	54%	61%	10%	19%	28%
Iowa	49,428	54%	62%	69%	20%	31%	41%
Kansas	86,411	53%	61%	67%	26%	37%	47%
Louisiana	185,215	74%	78%	80%	40%	49%	56%
Maine	78,076	52%	60%	67%	29%	41%	51%
Michigan	323,430	54%	62%	71%	14%	24%	34%
Mississippi	93,999	66%	73%	77%	28%	44%	56%
Missouri	257,228	64%	70%	74%	32%	44%	54%
Montana	55,519	52%	59%	65%	21%	33%	43%
Nebraska	78,927	59%	68%	74%	27%	40%	51%
Nevada	75,367	57%	67%	73%	22%	37%	50%
New Hampshire	50,737	37%	44%	56%	9%	15%	24%
New Jersey	258,993	40%	49%	55%	11%	19%	28%
New Mexico	46,816	38%	49%	58%	13%	22%	32%
North Carolina	553,729	69%	74%	78%	34%	45%	54%

All Plan Selections (November 1 through December 26, 2015)							
State	Total Consumers With 2016 Marketplace Plan Selections	Percent Who Could Have Selected a Plan with a Monthly Premium of			Percent Who Selected or Were Automatically Reenrolled in a Plan With a Monthly Premium of		
		\$50 or Less after APTC	\$75 or Less after APTC	\$100 or Less after APTC	\$50 or Less after APTC	\$75 or Less after APTC	\$100 or Less after APTC
North Dakota	19,729	49%	59%	67%	16%	26%	36%
Ohio	224,139	41%	51%	60%	9%	17%	26%
Oklahoma	128,758	69%	74%	79%	38%	48%	57%
Oregon	132,393	39%	46%	56%	12%	20%	29%
Pennsylvania	408,147	44%	51%	59%	12%	22%	32%
South Carolina	194,982	50%	60%	67%	34%	45%	55%
South Dakota	22,697	57%	66%	73%	25%	36%	47%
Tennessee	232,623	65%	71%	75%	27%	38%	47%
Texas	1,096,868	64%	70%	76%	31%	42%	53%
Utah	148,814	60%	70%	79%	32%	46%	58%
Virginia	384,147	60%	66%	71%	32%	43%	52%
West Virginia	34,450	49%	57%	63%	12%	23%	33%
Wisconsin	216,877	55%	62%	68%	23%	32%	41%
Wyoming	20,707	50%	58%	66%	27%	38%	47%

Source: ASPE computation of CMS data for the 38 states using the HealthCare.gov eligibility and enrollment platform.