

## HEALTH INSURANCE EXCHANGES 2020 OPEN ENROLLMENT REPORT APRIL 1, 2020

The Health Insurance Exchanges 2020 Open Enrollment Report summarizes health plan selections made on the individual Exchanges during the 2020 Open Enrollment Period (2020 OEP) for the 38 states that use the HealthCare.gov eligibility and enrollment platform, as well as for the 13 State-Based Exchanges (SBEs) that use their own eligibility and enrollment platforms.<sup>1</sup> Additional data are reported for the 38 states that use the HealthCare.gov platform, including age, gender, rural location, self-reported race and ethnicity, household income as a percent of the federal poverty level (FPL), and the average premiums among consumers with and without advance payments of the premium tax credit (APTC).

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.<sup>2</sup> The 2020 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 percent of FPL. Data are also stratified by new, returning, and automatically re-enrolled consumers and by plan metal level in the 2020 OEP State, Metal Level, and Enrollment Status PUF. The methodology for this report and detailed metric definitions are included with the materials for the PUFs.

### **Key findings from this report include:**

- *Plan Selections:* Approximately 11.4 million consumers selected or were automatically re-enrolled in an Exchange plan during the 2020 OEP in the 50 states, plus the District of Columbia (DC). During the 2019 OEP, the number of consumers was also approximately equal to 11.4 million.
- *New Consumers:* Nationally, 25 percent of consumers with a plan selection during the 2020 OEP were new to the Exchanges through which they enrolled. This is an increase from 24 percent during the 2019 OEP.
- *Average Premiums:* Among consumers in the 38 states that use the HealthCare.gov platform, the average premium before application of APTC was \$595 in the 2020 OEP. This is a three percent decrease from \$612 in the 2019 OEP.
- *Financial Assistance:* Eighty-seven percent of consumers in states that use the HealthCare.gov platform received APTC in the 2020 OEP, which is the same percentage as in the 2019 OEP;

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<sup>1</sup> Data for SBEs 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 13 SBEs that use their own eligibility and enrollment platforms are California, Colorado, Connecticut, the District of Columbia, Idaho, Maryland, Massachusetts, Minnesota, Nevada (which newly transitioned to an SBE for the 2020 OEP), New York, Rhode Island, Vermont, and Washington.

<sup>2</sup> The state-level PUFs can be found at: <https://www.cms.gov/index.php/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products>. For the 38 states that use the HealthCare.gov eligibility and enrollment platform, PUFs with information on plan selections at the county and ZIP code levels are also available.

the average premium after application of APTC for these consumers was \$89 in the 2020 OEP, compared to \$87 in the 2019 OEP.

- *Average Deductibles:* Among consumers who do not receive cost sharing reductions (CSRs) in states that use the HealthCare.gov platform, the average deductible increased to \$5,316 in the 2020 OEP, which represents a four percent increase from the 2019 OEP.
- *HSA-Eligible Plans:* Seven percent of consumers with plan selections in states that use the HealthCare.gov platform enrolled in HSA-eligible plans in the 2020 OEP, which is a decline from eight percent of consumers with plan selections in the 2019 OEP.

Approximately 11.4 million<sup>3</sup> consumers selected or were automatically re-enrolled<sup>4</sup> in an Exchange plan during the 2020 OEP. This includes 8.3 million consumers in the 38 states using the HealthCare.gov platform and 3.1 million consumers in SBEs (see Figure 1).

**Figure 1: Plan Selections during the 2016 – 2020 Open Enrollment Periods<sup>5</sup>**

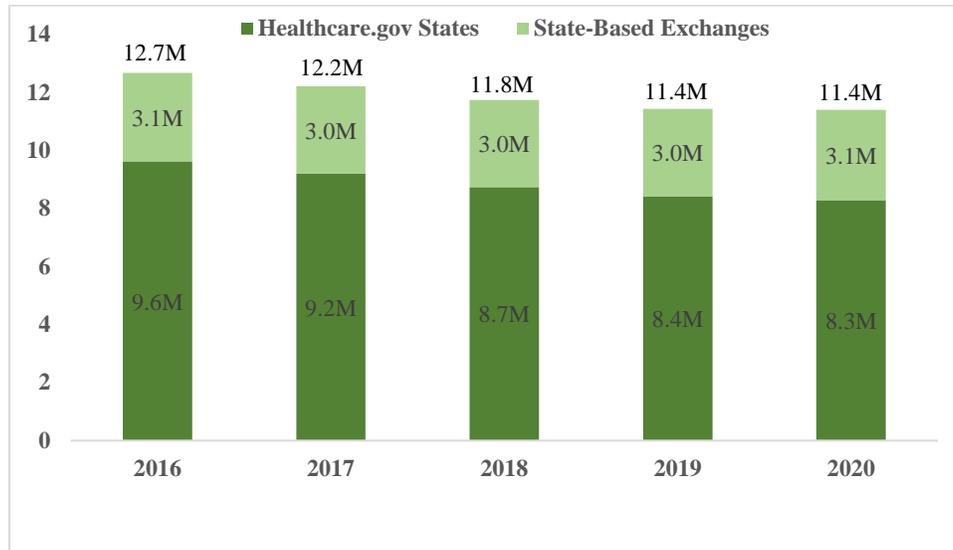


Table 1 summarizes the types of consumers who enrolled during the 2020 OEP. Twenty-five percent of consumers with a plan selection were new to the Exchanges, and 46 percent of

<sup>3</sup> In addition to the total plan selections in this report, there were 880,198 individuals in New York and Minnesota who signed up for coverage through a Basic Health Plan (BHP). States have the option of establishing BHPs to provide health coverage for low-income residents who might otherwise be eligible for Exchange coverage.

<sup>4</sup> As in prior years, consumers with coverage at the end of 2019 who did not make an active selection were generally automatically re-enrolled for 2020. When consumers had 2020 Exchange plans available to them from their 2019 issuer, they were automatically re-enrolled into the same plan as 2019 or a different plan from the same issuer; depending on the Exchange, 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.

<sup>5</sup> The data for the 2016 OEP was from 11/1/2015 to 2/1/2016 (1/31/2016 for some states); the 2017 OEP was from 11/1/2016 to 1/31/2017; for HealthCare.gov states the 2018 OEP was from 11/1/2017 to 12/15/2017 with data reported through 12/23/2017; for HealthCare.gov states the 2019 OEP was from 11/1/2018 to 12/15/2018 with data reported through 12/22/2018; for HealthCare.gov states the 2020 Health Insurance Exchange reporting period reflects plan selections and Exchange activity from 11/1/2019 to 12/21/2019 (this includes the original 2020 OEP from 11/1/2019 to 12/15/2019 and late Exchange activity between 12/16/2019 and 12/21/2019, which includes the additional time from December 16-18 provided to consumers who were unable to enroll by the original deadline). Data through dates vary for SBEs; see the PUF methodology for detailed information. Plan selections by Exchange platform for each OEP reflects the status of the state's Exchange platform at the time of that OEP. Caution should be used when comparing plan selections across OEPs since some states have transitioned platforms between years, and state expansion of Medicaid may affect enrollment figures from year to year. Additionally, the rate at which issuers submitted plan cancellations may have varied from year to year, and caution should be used in interpreting these data as they do not reflect plan effectuations.

consumers actively returned to select a 2020 plan on the Exchanges. Additional plan selection and demographic data for all 50 states plus DC are contained in the accompanying PUFs.

**Table 1: Summary of OEP Plan Selections by Enrollment Type**

	<b>Count 2019</b>	<b>Count 2020</b>	<b>% of Total<sup>6</sup> 2019</b>	<b>% of Total<sup>6</sup> 2020</b>
New Consumers	2,716,828	2,845,816	24	25
Returning Consumers Re-enrolling in Coverage				
Active Re-enrollees	5,340,122	5,273,646	47	46
Automatic Re-enrollees	3,387,191	3,289,985	30	29
<b>Total Plan Selections</b>	<b>11,444,141</b>	<b>11,409,447</b>	<b>100</b>	<b>100</b>

### CONSUMERS SELECTING PLANS THROUGH THE HEALTHCARE.GOV PLATFORM

Reported below is additional information for consumers in states that use HealthCare.gov. Table 2 shows demographic and plan characteristics among consumers who selected or were automatically re-enrolled in a plan during the 2019 and 2020 OEPs. Similar to the 2019 OEP, 18 percent of HealthCare.gov consumers resided in a rural location in the 2020 OEP. When compared to the 2019 OEP, the percent of consumers with reported household incomes between 100% and 250% FPL remained at 71 percent in the 2020 OEP.<sup>7</sup> Likewise, 87 percent of consumers had their premiums reduced by APTC in both the 2019 and 2020 OEPs. The percentage of consumers who selected a silver plan decreased from 61 percent in the 2019 OEP to 59 percent in the 2020 OEP, while bronze plan selections increased from 30 percent to 33 percent of total plan selections on HealthCare.gov.

**Table 2: Demographic and Plan Characteristics of Consumers with 2019 and 2020 OEP Plan Selections on HealthCare.gov**

	<b>% of Total<sup>8</sup> 2019</b>	<b>% of Total<sup>8</sup> 2020</b>
<b>Age</b>		
Less than 18	9	10
18 - 34	26	25
35 - 54	36	36
55+	29	30
<b>Gender</b>		

<sup>6</sup> Totals may not sum to 100% due to rounding.

<sup>7</sup> For a family of four, a household income between 100% and 250% FPL generally corresponds to an annual household income of between \$25,750 and \$64,375 for coverage year 2019 and between \$26,200 and \$65,500 for coverage year 2020. This information can be found online at <https://aspe.hhs.gov/poverty-guidelines> under Resources: A Chart with percentages (e.g., 125 percent) of the guidelines (PDF).

<sup>8</sup> Totals may not sum to 100% due to rounding.

	% of Total <sup>8</sup> 2019	% of Total <sup>8</sup> 2020
Female	55	55
Male	45	45
<b>Location</b>		
Rural	18	18
Non-rural	82	82
<b>Race</b>		
African-American	7	7
Asian	8	7
White	51	49
Other Race <sup>9</sup>	4	4
Unknown	30	34
<b>Ethnicity</b>		
Hispanic/Latino	12	12
Not Hispanic/Latino	65	64
Unknown	23	24
<b>Household Income</b>		
100% - 250% FPL	71	71
251% - 400% FPL	19	19
Other Household Income <sup>10</sup>	10	10
<b>Financial Assistance</b>		
With APTC	87	87
With CSR	54	52
<b>Metal Level</b>		
Catastrophic	1	1
Bronze	30	33
Silver	61	59
Gold	7	7
Platinum	<1	<1
<b>Total Plan Selections</b>	8,411,614	8,286,871

Table 3 contains information on premiums for consumers in states that used HealthCare.gov in 2019 and 2020 OEPs. The average premium before application of APTC decreased by three

<sup>9</sup> Other Race includes multiracial, American Indian/Alaska Native, and Native Hawaiian/Pacific Islander.

<sup>10</sup> Other household income includes plan selections for which consumers were not requesting financial assistance, incomes below 100% FPL, incomes above 400% FPL, and unknown income. Please see the PUF for more information.

percent, from \$612 in the 2019 OEP to \$595 in the 2020 OEP. Among consumers with APTC, the average APTC amount covered 85 percent of the total premium in the 2020 OEP, compared to 86 percent of the total premium in the 2019 OEP; the average premium after APTC for these consumers increased from \$87 in the 2019 OEP to \$89 in the 2020 OEP.

**Table 3:** Average Premium and Average Net Premium after APTC for Consumers with 2019 and 2020 OEP Plan Selections on HealthCare.gov

	Number	Average Premium	Average APTC	Average Premium after APTC
All Consumers – 2019	8,411,614	\$612	\$469	\$143
All Consumers – 2020	8,286,871	\$595	\$450	\$145
Consumers w/ APTC – 2019	7,325,211	\$626	\$539	\$87
Consumers w/ APTC – 2020	7,205,225	\$606	\$517	\$89
Consumers w/o APTC <sup>11</sup> – 2019	1,086,403	\$520	NA	NA
Consumers w/o APTC <sup>11</sup> – 2020	1,081,646	\$522	NA	NA

Tables 4 and 5 include additional characteristics of the plans that consumers in HealthCare.gov states selected during the 2016-2020 OEPs.<sup>12</sup> Table 4 contains data on the Health Savings Account (HSA) eligibility<sup>13</sup> of plans that consumers selected or in which they were automatically reenrolled.

**Table 4:** Plan Selections in HSA-Eligible Plans for Consumers with 2016 – 2020 OEP Plan Selections on HealthCare.gov

	% of Total Plan Selections in HSA-Eligible Plans	% of Total Plan Selections in HSA-Ineligible Plans
<b>2016</b>	9%	91%
<b>2017</b>	6%	94%
<b>2018</b>	9%	91%
<b>2019</b>	8%	92%
<b>2020</b>	7%	93%

<sup>11</sup> Note that these findings may not be generalizable to the entire population of consumers who purchased individual market plans without APTC, as many consumers in this population purchase plans off of the Exchange.

<sup>12</sup> These data are available for the 2014-2020 OEPs at <https://www.cms.gov/index.php/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products>.

<sup>13</sup> See the data file posted at <https://www.cms.gov/index.php/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products> for methodologies used to determine HSA-eligibility at the variant level.

Table 5 shows the average individual deductibles for consumers with plan selections during the 2016-2020 OEPs, by metal level and CSR variant. Including silver plan CSR variants, the overall average deductible of plans selected during the OEP was \$2,835, an increase of 4 percent for the 2019 OEP. However, deductibles for consumers enrolled in the two most generous silver plan CSR variants, the 87 percent actuarial value plan and the 94 percent actuarial plan, declined by 9 percent and 20 percent, respectively, from the 2019 OEP to the 2020 OEP.<sup>14</sup> Excluding silver plan CSR variants, the average individual deductible for plan selections during the 2020 OEP was \$5,316, a 4 percent increase from the 2019 OEP.

**Table 5:** Average Individual Deductibles for 2016 – 2020 OEP Plan Selections on HealthCare.gov

	Catastrophic	Bronze	Silver	73% AV CSR	87% AV CSR	94% AV CSR	Gold	Platinum	Overall	Overall Excluding CSR Variants
<b>2016</b>	\$6,850	\$5,923	\$3,049	\$2,586	\$609	\$160	\$966	\$222	\$2,142	\$4,275
<b>2017</b>	\$7,150	\$6,327	\$3,491	\$2,863	\$661	\$189	\$1,003	\$184	\$2,405	\$4,838
<b>2018</b>	\$7,350	\$6,153	\$3,970	\$2,945	\$710	\$231	\$1,243	\$146	\$2,685	\$4,972
<b>2019</b>	\$7,900	\$6,376	\$4,056	\$2,913	\$567	\$131	\$1,225	\$120	\$2,719	\$5,131
<b>2020</b>	\$8,150	\$6,446	\$4,181	\$3,128	\$517	\$105	\$1,319	\$101	\$2,835	\$5,316

<sup>14</sup> The 87% AV silver plan variant is available to APTC-eligible consumers with a household income greater than 150% FPL and less than or equal to 200% FPL, and the 94% AV silver plan variant is available to APTC-eligible enrollees with a household income greater than or equal to 100% FPL and less than or equal to 150% FPL.