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Effectuated Enrollment for the First Half of 2018

This report provides average effectuated enrollment and premium data for the Federal and State-Based Exchanges for the first six months of the 2018 plan year. 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 simply selected a plan during Open Enrollment. For coverage to be considered effectuated, individuals generally must pay their premium for the given month.

As of September 15, 2018, an average of 10.3 million individuals had effectuated their coverage through June 2018, meaning that they selected a plan and paid their premium, if applicable. The average effectuated enrollment for the first six months of 2018 was approximately 137,000, or 1 percent, higher compared to the same time period in 2017.¹

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 consumers with effectuated coverage for the first half of 2018 was about 1.5 million lower than the number of consumers with plan selections at the end of the 2018 Open Enrollment Period.² However, this reflects lower attrition of consumers compared to the previous year. Effectuated enrollments for the first half of 2017 were about 2.1 million lower than the number of plan selections at the end of the 2017 Open Enrollment Period (as of September 15, 2017).

The data released today also show that the average monthly premium per enrollee for the first six months of 2018 was \$595.89, an increase of 26 percent compared to the first six months of 2017, while the average monthly amount of advanced premium tax credits (APTC) per enrollee receiving APTC rose 39 percent to \$519.18 when compared with the first six months of 2017 average APTC per enrollee with APTC. The average premium and average APTC amounts have

¹ FIRST HALF OF 2017 AVERAGE EFFECTUATED ENROLLMENT REPORT, <https://www.cms.gov/newsroom/fact-sheets/first-half-2017-average-effectuated-enrollment-report>

² EXCHANGE 2018 OPEN ENROLLMENT PERIOD FINAL ENROLLMENT REPORT: Centers for Medicare & Medicaid Services, <https://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2018-Fact-sheets-items/2018-04-03.html>

been relatively stable since the start of the 2018 plan year, however, as indicated in the [Early 2018 Effectuated Enrollment Snapshot](#). The proportion of total enrollees who received APTC in the first six months of the year was 87 percent, up from 84 percent in the first half of 2017.

Background Information

The primary source for the first half of 2018 average effectuated enrollment is payment and enrollment data. Effectuated enrollment is the average number of individuals who had an active policy from January through June of 2018, and who paid their premium (thus effectuating their coverage) as of September 15, 2018. This data includes effectuated enrollment for both State-Based Exchanges and States using the HealthCare.gov platform.

APTC enrollment is the average number of individuals who had an active policy from January through June 2018, who paid their premium, if applicable, and received an APTC. APTC is generally available if a consumer's household income is between 100 and 400 percent of the federal poverty level, and certain other criteria are met. A consumer was defined as having an APTC if the applied APTC amount was greater than \$0; otherwise, a consumer was classified as not having APTC.

CSR enrollment is the average number of individuals who had an active policy from January through June 2018, who paid their premium, if applicable, and received cost-sharing reductions (CSR).³ A consumer is generally eligible for CSR if the individual is eligible for APTC, has a household income between 100 percent and 250 percent of the federal poverty level, and enrolled in a health plan from the silver plan category. American Indians and Alaskan Natives are eligible for CSRs under different criteria.

³ On October 12, 2017, the Acting Secretary of HHS directed that cost-sharing reduction payments to issuers be discontinued until a valid appropriation exists. Therefore, CSR enrollment is provided in this report for informational purposes only.

First Half of 2018 Average Effectuated Enrollment Data

Total Average Effectuated Enrollment and Financial Assistance by State, First Six Months of 2018					
State	Total Enrollment	APTC Enrollment	Percentage of Enrollment with APTC	CSR Enrollment	Percentage of Enrollment with CSR
Total	10,279,194	8,895,893	87%	5,404,921	53%
AK	16,150	14,751	91%	6,336	39%
AL	151,573	143,177	94%	110,864	73%
AR	58,180	51,358	88%	33,743	58%
AZ	145,474	124,384	86%	74,886	51%
CA	1,401,520	1,222,169	87%	620,017	44%
CO	140,356	103,753	74%	43,615	31%
CT	104,140	76,168	73%	40,014	38%
DC	17,620	995	6%	316	2%
DE	20,134	17,549	87%	9,587	48%
FL	1,529,385	1,432,332	94%	994,817	65%
GA	388,572	350,322	90%	268,758	69%
HI	16,848	14,181	84%	7,583	45%
IA	42,693	39,039	91%	18,141	42%
ID	87,254	77,828	89%	40,049	46%
IL	290,800	250,509	86%	128,192	44%
IN	141,003	97,894	69%	60,849	43%
KS	84,229	74,146	88%	38,412	46%
KY	77,419	60,752	78%	33,619	43%
LA	88,396	80,335	91%	45,684	52%
MA	241,087	194,074	80%	184,741	77%
MD	134,473	113,667	85%	64,581	48%
ME	67,169	59,772	89%	31,479	47%
MI	256,311	219,996	86%	109,894	43%
MN	100,217	65,153	65%	12,065	12%
MO	208,395	182,469	88%	123,220	59%
MS	69,617	67,953	98%	60,631	87%
MT	42,807	37,193	87%	14,012	33%
NC	453,499	426,014	94%	286,676	63%
ND	20,343	17,506	86%	9,356	46%
NE	79,267	75,853	96%	37,328	47%
NH	40,819	31,179	76%	17,021	42%
NJ	233,711	186,898	80%	115,138	49%
NM	43,082	35,339	82%	13,744	32%

Total Average Effectuated Enrollment and Financial Assistance by State, First Six Months of 2018					
State	Total Enrollment	APTC Enrollment	Percentage of Enrollment with APTC	CSR Enrollment	Percentage of Enrollment with CSR
NV	74,927	65,602	88%	38,453	51%
NY	223,045	129,114	58%	34,606	16%
OH	196,640	151,026	77%	73,911	38%
OK	127,598	121,096	95%	86,757	68%
OR	134,473	103,162	77%	48,686	36%
PA	347,024	307,895	89%	154,002	44%
RI	31,885	26,500	83%	16,123	51%
SC	184,980	172,270	93%	110,859	60%
SD	27,279	25,469	93%	14,239	52%
TN	200,918	181,218	90%	123,472	61%
TX	946,843	851,914	90%	562,772	59%
UT	173,419	159,672	92%	95,401	55%
VA	333,611	289,081	87%	197,762	59%
VT	27,354	22,239	81%	12,090	44%
WA	217,271	132,270	61%	76,001	35%
WI	193,691	170,469	88%	85,791	44%
WV	23,130	20,727	90%	11,453	50%
WY	22,564	21,466	95%	7,177	32%

Source: September 15, 2018, CMS

Average Monthly Total Premium and Average Monthly APTC by State, First Six Months of 2018		
State	Average Total Premium per Enrollee	Average APTC per Eligible Enrollee
Total	\$595.89	\$519.18
AK	\$796.81	\$721.85
AL	\$679.27	\$622.85
AR	\$511.00	\$381.88
AZ	\$634.20	\$555.19
CA	\$540.92	\$449.07
CO	\$606.36	\$511.09
CT	\$679.15	\$605.97
DC	\$411.28	\$272.72
DE	\$754.14	\$644.02
FL	\$587.90	\$528.83
GA	\$613.80	\$550.56
HI	\$625.39	\$494.19
IA	\$996.51	\$890.97
ID	\$520.15	\$473.05
IL	\$645.73	\$534.18
IN	\$484.62	\$345.07
KS	\$624.59	\$552.31
KY	\$548.79	\$460.17
LA	\$651.59	\$528.26
MA	\$382.43	\$238.08
MD	\$629.75	\$532.44
ME	\$706.13	\$650.93
MI	\$495.94	\$387.54
MN	\$533.82	\$392.76
MO	\$646.88	\$595.41
MS	\$673.17	\$623.59
MT	\$637.71	\$548.31
NC	\$767.06	\$700.93
ND	\$453.07	\$326.51
NE	\$855.36	\$801.27
NH	\$642.52	\$514.80
NJ	\$573.28	\$441.12
NM	\$532.87	\$471.96
NV	\$513.34	\$443.90
NY	\$532.97	\$289.31
OH	\$505.69	\$388.00

Average Monthly Total Premium and Average Monthly APTC by State, First Six Months of 2018		
State	Average Total Premium per Enrollee	Average APTC per Eligible Enrollee
OK	\$691.27	\$662.49
OR	\$529.71	\$423.31
PA	\$694.75	\$626.34
RI	\$413.56	\$304.06
SC	\$655.58	\$582.39
SD	\$623.10	\$525.55
TN	\$805.62	\$793.08
TX	\$540.28	\$477.41
UT	\$475.59	\$435.78
VA	\$642.13	\$583.39
VT	\$514.00	\$333.59
WA	\$484.95	\$357.02
WI	\$745.54	\$666.49
WV	\$852.02	\$690.51
WY	\$968.23	\$914.78

Source: September 15, 2018, CMS

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