



## **Health Insurance Marketplace Open Enrollment Snapshot Week 4: November 22 – November 28, 2015**

Four weeks into Open Enrollment and consumers continue to show a strong interest in exploring their health care options and signing up for coverage. In the fourth week of Open Enrollment, almost 395,000 people selected plans using the HealthCare.gov platform, totaling over two million plan selections since November 1. In addition to national data, the Week 4 snapshot includes state-by-state plan selection estimates for those states using HealthCare.gov.

“Americans who need health coverage starting January 1<sup>st</sup> have just two weeks remaining before the December 15 enrollment deadline,” Department of Health and Human Services Secretary Sylvia Burwell said. “Whether you are enrolling for the first time or an existing customer who is shopping for the best plan for 2016, now is the time to visit [HealthCare.gov](http://HealthCare.gov) or [CuidadoDeSalud.gov](http://CuidadoDeSalud.gov). We’re encouraged by the number of people who are returning to the Marketplace or are seeking coverage for the first time. More than 2 million consumers have selected a plan and over 700,000 are new Marketplace consumers.”

Similar to last year, each week, the Centers for Medicare and Medicaid Services (CMS) will release weekly Open Enrollment snapshots for the HealthCare.gov platform, which is used by the Federally-facilitated Marketplaces and State Partnership Marketplaces, as well as some State-based Marketplaces. These snapshots provide point-in-time estimates of weekly plan selections, call center activity and visits to [HealthCare.gov](http://HealthCare.gov) or [CuidadoDeSalud.gov](http://CuidadoDeSalud.gov). The final number of plan selections associated with enrollment activity to date could fluctuate as plan changes or cancellations occur, such as in response to life changes like starting a new job or getting married. In addition, the weekly snapshot only looks at new plan selections, active plan renewals and, starting at the end of December, auto-renewals and does not include the number of consumers who paid their premiums to effectuate their enrollment.

HHS will produce more detailed reports that look at plan selections across the Federally-facilitated Marketplace and State-based Marketplaces later in the Open Enrollment period.

Definitions and details on the data are included in the glossary.

### **Federal Marketplace Snapshot**

<b>Federal Marketplace Snapshot</b>	<b>Week 4 Nov 22 – Nov 28</b>	<b>Cumulative Nov 1 – Nov 28</b>
Plan Selections (net)	394,732	2,040,430
<i>New Consumers</i>	36 percent	35 percent
<i>Consumers Renewing Coverage</i>	64 percent	65 percent
Applications Submitted (Number of Consumers)	565,001	3,476,747
Call Center Volume	485,232	2,784,252
Average Call Center Wait Time	3 minutes 41 seconds	4 minutes 13 seconds
Calls with Spanish Speaking Representative	30,814	182,650
Average Wait for Spanish Speaking Rep	11 seconds	12 seconds
HealthCare.gov Users	1,879,546	8,701,171
CuidadoDeSalud.gov Users	33,687	182,762
Window Shopping HealthCare.gov Users	627,174	2,874,977
Window Shopping CuidadoDeSalud.gov Users	8,602	50,720

## HealthCare.gov State-by-State Snapshot

Consumers across the country continued to explore their health insurance options by reaching out to a call center representative at 1-800-318-2596, attending enrollment events in their local communities, or visiting [HealthCare.gov](#) or [CuidadoDeSalud.gov](#). Individual plan selections for the states using the HealthCare.gov platform include:

<b>Week 4</b>	<b>Cumulative Nov 1 – Nov 28</b>
Alabama	48,379
Alaska	4,356
Arizona	43,415
Arkansas	13,487
Delaware	5,471
Florida	444,711
Georgia	105,299
Hawaii	4,450
Illinois	66,793
Indiana	32,350
Iowa	11,811
Kansas	24,334
Louisiana	43,438
Maine	17,291
Michigan	63,334
Mississippi	16,515
Missouri	64,585
Montana	11,316

Nebraska	20,920
Nevada	23,248
New Hampshire	9,413
New Jersey	56,333
New Mexico	10,284
North Carolina	139,563
North Dakota	4,357
Ohio	42,564
Oklahoma	30,183
Oregon	35,704
Pennsylvania	102,041
South Carolina	56,006
South Dakota	6,901
Tennessee	62,922
Texas	224,791
Utah	37,816
Virginia	86,908
West Virginia	8,058
Wisconsin	54,346
Wyoming	6,737

## ***Glossary***

**Plan Selections:** The weekly and cumulative metrics provide a preliminary total of those who have submitted an application and selected a plan. Each week’s plan selections reflect the total number of plan selections for the week and cumulatively from the beginning of Open Enrollment to the end of the reporting period, net of any cancellations from a consumer or cancellations from an insurer during that time.

Because of further automation in communication with issuers, the number of net plan selections reported this year account for issuer-initiated plan cancellations that occur before the end of Open Enrollment for reasons such as non-payment of premiums. This change will result in a larger number of cancellations being accounted for during Open Enrollment than last year. Last year, these cancellations were reflected only in reports on effectuated enrollment after the end of Open Enrollment. As a result, there may also be a smaller difference this year between plan selections at the end of Open Enrollment and subsequent effectuated enrollment, although some difference will remain because plan cancellations related to non-payment of premium will frequently occur after the end of Open Enrollment.

Plan selections will include those consumers who are automatically re-enrolled into their current plan or another plan with similar benefits, which occurs at the end of December.

To have their coverage effectuated, consumers generally need to pay their first month’s health plan premium. This release does not include totals for effectuated enrollments.

**New Consumers:** A consumer is considered to be a new consumer if they did not have Marketplace coverage at the start of Open Enrollment.

**Renewing Consumers:** A consumer is considered to be a renewing consumer if they had 2015 Marketplace coverage at the start of Open Enrollment and either actively select the same plan or a new plan

for 2016 or are automatically re-enrolled into their current plan or another plan, which occurs at the end of December.

**Marketplace:** Generally, references to the Health Insurance Marketplace in this report refer to 38 states that use the HealthCare.gov platform. The states using the HealthCare.gov platform are Alabama, Alaska, Arizona, Arkansas, Delaware, Florida, Georgia, Hawaii, Illinois, Indiana, Iowa, Kansas, Louisiana, Maine, Michigan, Mississippi, Missouri, Montana, Nebraska, New Hampshire, New Jersey, Nevada, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, West Virginia, Wisconsin, and Wyoming.

**HealthCare.gov States:** The 38 states that use the HealthCare.gov platform for the 2016 benefit year, including the Federally-facilitated Marketplace, State Partnership Marketplaces and State-based Marketplaces.

**Applications Submitted:** This includes a consumer who is on a completed and submitted application or who, through the automatic re-enrollment process, which occurs at the end of December, had an application submitted to a Marketplace using the HealthCare.gov platform. If determined eligible for Marketplace coverage, a new consumer still needs to pick a health plan (i.e., plan selection) and pay their premium to get covered (i.e., effectuated enrollment). Because families can submit a single application, this figure tallies the total number of people on a submitted application (rather than the total number of submitted applications).

**Call Center Volume:** The total number of calls received by the Federally-facilitated Marketplace call center over the course of the week covered by the snapshot or from the start of Open Enrollment. Calls with Spanish speaking representatives are not included.

**Calls with Spanish Speaking Representative:** The total number of calls received by the Federally-facilitated Marketplace call center where consumers chose to speak with a Spanish-speaking representative. These calls are not included within the Call Center Volume metric.

**Average Call Center Wait Time:** The average amount of time a consumer waited before reaching a customer service representative. The cumulative total averages wait time over the course of the extended time period.

**[HealthCare.gov](#) or [CuidadodeSalud.gov](#) Users:** These user metrics total how many unique users viewed or interacted with [HealthCare.gov](#) or [CuidadodeSalud.gov](#) , respectively, over the course of a specific date range. For cumulative totals, a separate report is run for the entire Open Enrollment period to minimize users being counted more than once during that longer range of time and to provide a more accurate estimate of unique users. Depending on an individual's browser settings and browsing habits, a visitor may be counted as a unique user more than once.

**Window Shopping [HealthCare.gov](#) Users or [CuidadoDeSalud.gov](#) Users:** These user metrics total how many unique users interacted with the window-shopping tool at [HealthCare.gov](#) or [CuidadoDeSalud.gov](#), respectively, over the course of a specific date range. For cumulative totals, a separate report is run for the entire Open Enrollment period to minimize users being counted more than once during that longer range of time and to provide a more accurate estimate of unique users. Depending on an individual's browser settings and browsing habits, a visitor may be counted as a unique user more than once. Users who window-shopped are also included in the total [HealthCare.gov](#) or [CuidadoDeSalud.gov](#) user total.

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