

Measuring Marketplace Enrollment Relative to Enrollment Projections: Update

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This brief updates [information provided in early April](#) that assesses how reported Affordable Care Act (ACA) marketplace enrollment compares to 2014 enrollment totals projected by the Urban Institute's Health Insurance Policy Simulation Model (HIPSM), using the Congressional Budget's Office's (CBO) initial marketplace projection of 7 million for 2014. The earlier brief drew on enrollment data as of March 1, 2014. The tabulations presented here cover enrollment during the initial open enrollment period that ended on March 31, 2014 and enrollment through April 19, 2014 during the special enrollment period based on [information released May 1, 2014](#) by the United States Department of Health and Human Services. This period accounted for people who were "in line" because had started their applications by March 31, 2014, as well as those who experienced a qualifying life event or a complex situation related to applying for coverage in the Marketplaces. It is important to note that the final enrollment totals for 2014 will likely differ from these numbers for two reasons. On the one hand, some people will not pay their premiums and as such will not be covered by Marketplace plans during 2014. On the other hand, others will enroll in Marketplace plans after April 2014 because of special enrollment periods.

AT A GLANCE:

- As of April 19, 2014, the Affordable Care Act's (ACA) Health Insurance Marketplaces had enrolled 115 percent of 2014 projected nationwide enrollment of subsidized and unsubsidized individuals, as derived from the Urban Institute's Health Insurance Policy Simulation Model (Table 1). On May 1, 2014, the Department of Health and Human Services released a report indicating that enrollment had surpassed 8 million nationally, exceeding CBO projections for the year. By April 19, 2014, 26 states had exceeded 2014 Marketplace enrollment projections for their state.
- Marketplace enrollment grew from 61 percent of projected enrollment as of March 1, 2014 to 115 percent of projected enrollment as of April 19, 2014 (Figure 1).
- State-Based Marketplaces (SBMs) and Federally Facilitated Marketplaces (FFMs) had both exceeded Marketplace projections for 2014 by April 19: SBMs had enrolled 121 percent of the enrollment projected to occur by December 31, 2014, compared to 113 percent for FFMs (Table 1). The gap relative to projected enrollment between these two groups closed considerably between March 1 and April 19, 2014.
- Within SBM and FFM categories, enrollment relative to projections varies tremendously across states (Figure 1).
- As of April 19, Marketplaces had enrolled 46 percent of projected 2016 enrollment and 25 percent of the entire target population (pre-reform nongroup insurance enrollees and uninsured individuals ineligible for public insurance or affordable employer-based coverage; Table 1).

Table 1: Marketplace Enrollment Progress, by Marketplace Type
Current Enrollment as of April 19, 2014

State	(1) Projected 2014 Marketplace Enrollment	(2) Total Marketplace Target Population for 2016	(3) Projected 2016 Marketplace Enrollment	(4) Latest Marketplace Enrollment Data	(5 = 4/1) Current Enrollment as a Percent of Projected 2014 Enrollment	(6 = 4/2) Current Enrollment as a Percent of the Total Target Population	(7 = 4/3) Current Enrollment as a Percent of Projected 2016 Enrollment
Vermont	14,000	52,000	35,000	38,048	279.9%	73.5%	109.8%
District of Columbia	6,000	31,000	19,000	10,714	186.5%	34.2%	56.7%
California	906,000	3,332,000	2,357,000	1,405,102	155.1%	42.2%	59.6%
Rhode Island	19,000	75,000	48,000	28,485	147.5%	38.2%	58.9%
Connecticut	57,000	241,000	162,000	79,192	139.2%	32.8%	48.9%
Idaho	57,000	267,000	142,000	76,061	134.1%	28.5%	53.7%
New York	321,000	1,295,000	811,000	370,451	115.6%	28.6%	45.7%
Washington	147,000	572,000	373,000	163,207	111.3%	28.5%	43.7%
Kentucky	81,000	307,000	196,000	82,747	102.4%	26.9%	42.3%
Colorado	130,000	497,000	351,000	125,402	96.4%	25.3%	35.7%
Maryland	91,000	397,000	250,000	67,757	74.4%	17.1%	27.2%
Oregon	94,000	350,000	232,000	68,308	73.0%	19.5%	29.4%
Nevada	65,000	242,000	156,000	45,390	70.1%	18.8%	29.1%
New Mexico	46,000	171,000	112,000	32,062	69.8%	18.8%	28.7%
Minnesota	75,000	331,000	223,000	48,495	64.5%	14.7%	21.8%
Hawaii	19,000	86,000	47,000	8,592	46.3%	10.0%	18.2%
Massachusetts	88,000	396,000	255,000	31,695	36.1%	8.0%	12.4%
Total SBM	2,213,000	8,640,000	5,769,000	2,682,000	121.2%	31.0%	46.5%
Florida	594,000	3,177,000	1,437,000	983,775	165.7%	31.0%	68.5%
North Carolina	246,000	1,304,000	615,000	357,584	145.3%	27.4%	58.2%
Michigan	189,000	781,000	467,000	272,539	144.5%	34.9%	58.4%
Wisconsin	107,000	444,000	269,000	139,815	130.3%	31.5%	52.0%
New Hampshire	31,000	157,000	79,000	40,262	128.8%	25.6%	50.8%
Maine	35,000	157,000	82,000	44,258	128.1%	28.1%	53.9%
Georgia	247,000	1,445,000	608,000	316,543	127.9%	21.9%	52.1%
Virginia	175,000	941,000	451,000	216,356	123.9%	23.0%	48.0%
Pennsylvania	267,000	1,439,000	677,000	318,077	119.3%	22.1%	47.0%
Missouri	140,000	785,000	349,000	152,335	108.8%	19.4%	43.7%
Texas	696,000	3,831,000	1,683,000	733,757	105.4%	19.2%	43.6%
New Jersey	154,000	603,000	396,000	161,775	105.3%	26.8%	40.9%
Utah	83,000	384,000	208,000	84,601	101.6%	22.0%	40.7%
Tennessee	149,000	832,000	378,000	151,352	101.6%	18.2%	40.0%
South Carolina	117,000	657,000	283,000	118,324	101.3%	18.0%	41.9%
Delaware	14,000	60,000	34,000	14,087	101.2%	23.4%	40.9%
Illinois	215,000	897,000	566,000	217,492	101.0%	24.2%	38.5%
Alabama	100,000	637,000	252,000	97,870	97.4%	15.4%	38.9%
Montana	39,000	190,000	98,000	36,584	93.3%	19.3%	37.4%
Mississippi	68,000	417,000	162,000	61,494	91.1%	14.8%	37.9%
Indiana	150,000	856,000	369,000	132,423	88.5%	15.5%	35.9%
Kansas	66,000	352,000	169,000	57,013	86.7%	16.2%	33.8%
Nebraska	50,000	244,000	136,000	42,975	85.9%	17.6%	31.5%
Louisiana	122,000	735,000	305,000	101,778	83.3%	13.8%	33.3%
Ohio	205,000	796,000	498,000	154,668	75.3%	19.4%	31.1%
Arizona	160,000	559,000	391,000	120,071	75.0%	21.5%	30.7%
Arkansas	61,000	218,000	147,000	43,446	71.5%	19.9%	29.5%
Oklahoma	97,000	520,000	235,000	69,221	71.5%	13.3%	29.5%
Wyoming	18,000	84,000	45,000	11,970	67.5%	14.2%	26.5%
West Virginia	30,000	118,000	68,000	19,856	67.3%	16.8%	29.1%
Alaska	22,000	105,000	51,000	12,890	58.2%	12.3%	25.5%
Iowa	54,000	218,000	145,000	29,163	53.8%	13.4%	20.1%
North Dakota	20,000	73,000	54,000	10,597	53.1%	14.5%	19.8%
South Dakota	25,000	125,000	66,000	13,104	51.9%	10.5%	19.8%
Total FFM	4,745,000	24,142,000	11,773,000	5,338,000	112.5%	22.1%	45.3%
National	6,958,000	32,781,000	17,542,000	8,020,000	115.3%	24.5%	45.7%

Source: Urban Institute projections based on the 2014 Health Insurance Policy Simulation Model using data from the American Community Survey (HIPSIM-ACS 2014);

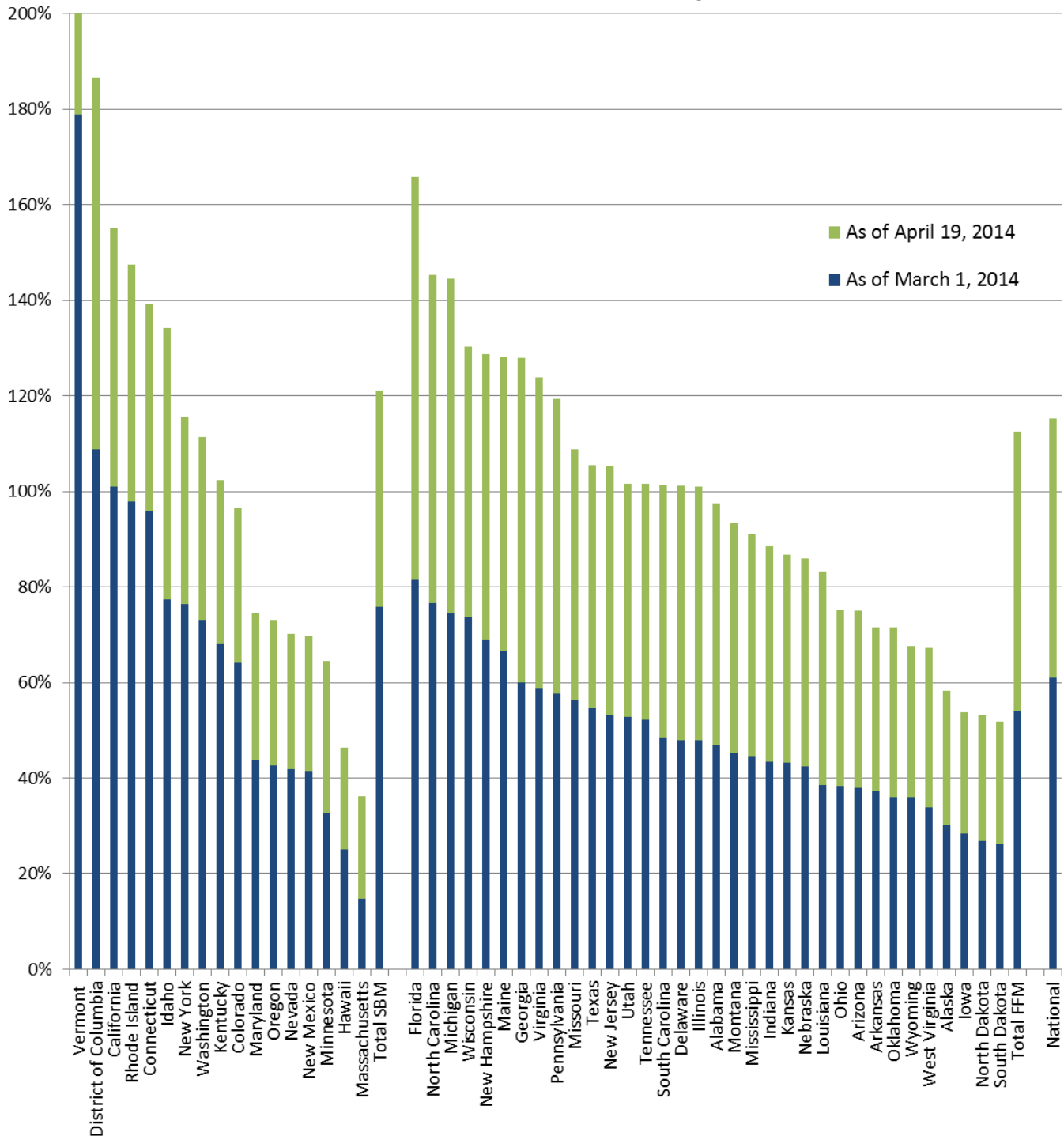
Enrollment data is as of April 19, 2014 from the United States Department of Health and Human Services

Note: The Marketplace target population for 2016 consists of three groups: those eligible for subsidies, those currently with nongroup coverage but who are ineligible for subsidies or Medicaid/CHIP, and those currently uninsured who do not have access to employer coverage and who are ineligible for subsidies or Medicaid/CHIP;

Enrollment numbers for Hawaii, Massachusetts, Minnesota, and Washington may be undercounted (see Appendix E for more details); SBM= State-Based Marketplace;

FFM= Federally Facilitated Marketplace.

Figure 1: Enrollment as a Percent of Projected 2014 Enrollment, March 1, 2014 and April 19, 2014



Source: Urban Institute projections based on the 2014 Health Insurance Policy Simulation Model using data from the American Community Survey (HIPSIM-ACS 2014); Enrollment data is as of March 1, 2014 and April 19, 2014 from HHS (http://aspe.hhs.gov/health/reports/2014/MarketPlaceEnrollment/Mar2014/ib_2014mar_enrollment.pdf; http://aspe.hhs.gov/health/reports/2014/MarketPlaceEnrollment/Apr2014/ib_2014Apr_enrollment.pdf).

Notes: Vermont has a current enrollment that is more than twice greater than projected 2014 enrollment (279.9%); Enrollment numbers for Hawaii, Massachusetts, Minnesota, and Washington A may be undercounted (see http://aspe.hhs.gov/health/reports/2014/MarketPlaceEnrollment/Apr2014/ib_2014Apr_enrollment.pdf Appendix E for more details); SBM= State-Based Marketplace; FFM= Federally Facilitated Marketplace

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