

U.S. Health Reform—Monitoring and Impact

Marketplace Coverage Enrollment by Metal Tier, 2016–18: Trends in States Using the Healthcare.gov Enrollment Platform

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With support from the Robert Wood Johnson Foundation (RWJF), the Urban Institute is undertaking a comprehensive monitoring and tracking project to examine the implementation and effects of health reform. The project began in May 2011 and will take place over several years. The Urban Institute will document changes to the implementation of national health reform to help states, researchers and policymakers learn from the process as it unfolds. Reports that have been prepared as part of this ongoing project can be found at www.rwjf.org and www.healthpolicycenter.org.

INTRODUCTION

The health insurance markets established by the Affordable Care Act (ACA) offer plans in four actuarial value tiers (bronze at 60 percent, silver at 70 percent, gold at 80 percent, and platinum at 90 percent). These plans, which meet essential health benefit standards and comply with various consumer protection regulations,¹ have made the marketplaces a central component of the U.S. health coverage landscape. The ACA's marketplaces provide a structured environment in which insurers can compete for consumers, and consumers can compare health insurance benefits, out-of-pocket costs, and premiums, using the standardized information provided for each plan offered. In addition, coverage sold through the marketplaces can be purchased using federal income-related subsidies (premium tax credits and cost-sharing reductions), which are tied to the premium of the second-lowest-cost silver plan offered where the consumer resides (called the benchmark premium). Those wishing to purchase a more costly plan than the benchmark plan must pay the full difference; thus, insurers have strong incentives to keep premiums down. Premiums, out-of-pocket costs, perceived quality (e.g., provider networks, speed of reimbursement), and expectations of health care service use drive consumers' decisions about which plan to select. Yet, until recently, little data had been available about consumers' health plan choices; data released in late 2019 can help policymakers better understand consumer purchasing decisions and help indicate whether consumers have sufficient information

and assistance required to make informed decisions about enrolling in health coverage.

A consumer's choice among the insurance plan actuarial value options available affect their finances and access to medical care. This is particularly true because the ACA makes marketplace premium subsidy-eligible enrollees with incomes below 250 percent of the federal poverty level (FPL) eligible for additional cost-sharing subsidies **only if they enroll in silver-tier coverage**. But even consumers ineligible for these cost-sharing subsidies may not fully understand the trade-offs between premiums and out-of-pocket cost exposure without sufficient guidance. Understanding consumer purchasing choices can help policymakers and marketplace staff create tools and materials to better aid consumers in purchasing the health insurance coverage best suited to their needs.

With new data released by the Centers for Medicare & Medicaid Services in late 2019, we can now examine metal-tier enrollment trends over time in the 39 states relying on the Healthcare.gov platform in 2018. In this paper, we use these new data to analyze the changes in metal-tier enrollment from 2016 to 2018 across all the Healthcare.gov states, combined and by state. This analysis covers a unique period in the marketplaces' relatively brief history, when certain policy changes artificially altered relative premiums across coverage tiers.

BACKGROUND

The ACA has led to significant coverage expansion in the United States, particularly via the Medicaid eligibility expansions in 36 states (including the District of Columbia) and the subsidized nongroup marketplaces (sometimes called individual purchase marketplaces). Beginning in late 2017 and having the greatest initial impact on the 2018 plan year, several administrative changes affected the marketplaces and altered consumer preferences for marketplace plans in different actuarial value tiers.

First, starting in late 2017, the U.S. Department of Health and Human Services stopped directly reimbursing insurers for cost-sharing reductions provided to the marketplace enrollees with the lowest incomes.² But because insurers were still required to offer cost-sharing-reduction plans to eligible consumers, insurers began incorporating the costs of these subsidies into the premiums they charge for nongroup market plans.

Many states' departments of insurance instructed insurers to add the expected costs of the cost-sharing subsidies to the premiums for their silver plans, an approach called "silver loading." In addition to increasing the presubsidy premium for marketplace silver plans to the greatest extent of any policy option (as opposed to spreading the costs more broadly across the premiums of plans in other tiers of coverage), this approach increased premium tax credits the most, because the ACA ties tax credits' dollar amount to the second-lowest-priced silver premium in a consumer's area of residence. The increase in the premium tax credits affected all people eligible for premium tax credits (those with incomes up to 400 percent of FPL), not just those eligible for cost-sharing subsidies. In other states where departments of insurance required that expected cost-sharing subsidy costs be spread over multiple coverage tiers, premium tax credits increased but not to the same degree. In still other states, departments of insurance provided no guidance at all, and insurers made independent decisions about how to adjust premiums to compensate for the removal of reimbursement for cost-sharing subsidies. Departments of insurance in 26 of the 39 Healthcare.gov states instructed nongroup insurers to load the costs associated with these cost-sharing subsidies into silver plan premiums alone.³

Second, the administration widened the allowable variation around each actuarial value tier, allowing insurers to create plans with values up to 4 percentage points below the target actuarial value instead of the previous 2 percentage points; values can also reach 2 percentage points above the target, as was previously the case. For example, under the new rules, a silver plan could be designed to have an actuarial value between 66 percent and 72 percent; previously, it would have

had to fall between 68 percent and 72 percent. In essence, insurers could then offer coverage of lower value than was the case previously.

The third change was the introduction of a new actuarial value tier of coverage, called expanded bronze, starting with the 2018 plan year. In this new tier, insurers can offer plans with actuarial value ranging from 56 percent to 65 percent, allowing insurers to offer bronze plans with some services covered before the deductible. With the previous actuarial value constraints, providing services before the deductible would push the actuarial value of the plan above the range allowed for bronze plans. Of the 39 Healthcare.gov states, 27 offered expanded bronze plans in 2018.

Together, these three policy changes may have substantially decreased the attractiveness of the ACA's standard silver coverage, particularly for people ineligible for marketplace subsidies. Silver loading increased not only the pre-subsidy premiums in the silver tier but the size of subsidies per enrollee, making coverage in other tiers more affordable than they had been previously. Allowing bronze plans to be designed with lower actuarial values than originally intended permitted insurers to construct plans with higher cost-sharing requirements but lower premiums than they would have provided otherwise. With some consumers choosing plans largely based on the direct premium they would pay, more people may be taking up these lower-value plans. In addition, for consumers wary of large deductibles, the expanded bronze plans occupy a middle ground: they have lower value than the standard silver but allow some limited coverage (e.g., for a specified number of physician office visits or generic drugs) before satisfying the plans' large deductibles.

Bronze plans expose consumers with significant health care needs to larger financial burdens than do plans in the higher actuarial value tiers, so consumer advocates are wary of incentives that would increase enrollment in such plans. People with moderate incomes enrolling in coverage with high out-of-pocket costs may be unable to access medical care when needs arise. Additionally, one of the most frequent consumer complaints regarding marketplace coverage has been the relatively high out-of-pocket costs facing many enrollees ineligible for cost-sharing subsidies. Therefore, incentives that increase enrollment in the lowest levels of coverage could increase dissatisfaction with marketplace coverage, particularly if consumers were unclear *a priori* about the financial exposure they would face with substantial medical needs. Though many analysts have suspected these policy changes led to a shift in marketplace enrollment across actuarial value tiers, up until recently, they lacked sufficient data to assess this.

METHODS

Between spring 2018 and fall 2019, the Center for Consumer Information and Insurance Oversight released datasets on insurers and enrollment in ACA marketplace plans. The data include states with federally facilitated marketplaces and those with state-based marketplaces hosted on the federal platform. The issuer-level enrollment data include two sets of information for each year, one with state-level enrollment by plan and another with issuer level enrollment by county. The county enrollment data also include enrollees' demographic information, such as their age, sex, and income level. We analyze the three most recent years of data available, 2016, 2017, and 2018, with a particular focus on 2017 and 2018 because of little difference in enrollment by actuarial value tier between 2016 and 2017. We use the dataset that measures enrollment at the plan and state levels because the county-level data exclude enrollment by actuarial value tier.

The Center for Consumer Information and Insurance Oversight state-level data include limited variables: state, plan ID, and enrollment numbers. We merged this dataset with Healthcare.gov federally facilitated marketplace public use files to attach plan details to each observation, including actuarial value tier. To understand observed shifts in enrollment tiers between 2017 and 2018, we consulted information on the instructions state departments of insurance gave nongroup market insurers once the federal government halted cost-sharing reduction payments.³ We calculate state average lowest-premium bronze, second-lowest-premium silver (the premium tax credit benchmark), and lowest-premium gold plans, weighted by rating region population. To do so, we use population data from the U.S.

Census Bureau and plan premiums from the Healthcare.gov public use files.

The Center for Consumer Information and Insurance Oversight dataset does not enable us to analyze enrollment by actuarial value tier at the county or marketplace rating region levels. Consequently, we cannot relate premiums, which vary by rating region, with enrollment by actuarial value tier at that same level. Instead, we show how enrollment by tier varies with state premium averages. Though less precise, this approach still provides insights into consumer choice dynamics.

Given this data constraint, and for illustrative purposes only, we also calculate the postsubsidy premium faced by an illustrative person; for each of the 420 rating regions in Healthcare.gov states in 2018, we compute the premium tax credit available to a single 40 year-old-with income at 200 percent of FPL, using that rating region's benchmark premium. We then assess whether the illustrative person could use their tax credit to obtain a bronze plan for a \$0 premium, a bronze plan for a premium of less than \$100 per year, a gold plan for \$0, or a gold plan for a premium lower than the benchmark premium. We summarize this information by state, weighting the information for each rating region by the share of that state's population residing there. In this way, we can express the share of each state's population for which our illustrative person could obtain the example plans at the specified price. States that provide low-cost coverage options of different types to greater shares of our illustrative people may help explain the dynamics of consumer choices by actuarial value tier in 2018.

FINDINGS

Changes in Relative Premiums between Tiers Set the Stage for Marketplace Enrollment Shifts

In 2018, the percent increase in national silver benchmark premiums moved such premiums farther from bronze premiums and closer to gold premiums than they had been in 2017 (table 1). On average, silver benchmark premiums were 21 percent above the lowest-premium bronze plans available to consumers in 2017, but such premiums were 38 percent higher than the lowest-premium bronze plans by 2018. Relatedly, silver benchmark premiums were, on average, 23 percent below the lowest-premium gold plans available to consumers in 2017; in 2018, benchmark premiums were, on average, only 9 percent below gold plan

premiums. As described earlier, this shift in premiums for silver coverage relative to those for bronze and gold resulted from widespread silver loading in 2018.

We now shift to discussing how this 2018 change affected the relative affordability of different coverage levels by state that year. The relative pricing of coverage tiers strongly relates to state decisions about how insurers should accommodate for the elimination of direct federal reimbursement for cost-sharing subsidies. Also at play are other competitive concerns and varying responses to the general policy uncertainty around the future of the ACA, however. Table 2 displays population-weighted average 2018 total premiums for a 40-year-old nongroup marketplace enrollee in each

Table 1. Average Benchmark Silver Premiums as a Percentage of the Lowest Bronze and Gold Premiums across All Rating Regions in Healthcare.gov States, 2017 and 2018

	2017	2018
Benchmark silver premium/Lowest bronze premium	121%	138%
Benchmark silver premium/Lowest gold premium	77%	91%

Source: Authors' calculations based Healthcare.gov data on premiums.

Note: We estimate national average values by first computing the ratios of benchmark silver premiums to bronze and gold premiums in each rating region and then computing the national average using rating region population as weights.

Healthcare.gov state at three coverage tiers: benchmark (second-lowest-premium silver), lowest-premium bronze (including expanded bronze if it was the lowest-priced bronze plan available), and lowest-premium gold. These are the premiums facing enrollees ineligible for premium tax credits (i.e., the total premium) and wishing to enroll in coverage in these insurance tiers. We also show the state's average tax credit for an illustrative single, 40-year-old marketplace enrollee with income at 200 percent of FPL to provide insight into the typical options facing different consumers. The next columns provide estimated average shares of each state's population living in areas where the illustrative person could, after tax credits, have obtained a bronze plan for \$0, a bronze plan for less than \$100 per year, a gold plan for \$0, or a gold plan for less than the cost of the benchmark silver plan.

As noted previously, the dollar amount of premium tax credits increased the most in states where insurers loaded their full anticipated costs of cost-sharing subsidies exclusively into their silver-level premiums (rows shaded in silver Table 2). This generally made gold and bronze coverage more attractive than they had been the prior year. More people could use their premium tax credits to enroll in bronze coverage for no or very small direct premium contributions, meaning the bronze tier's higher deductibles, cost-sharing requirements, and out-of-pocket maximums were less likely to dissuade potential enrollees. In fact, in 360 of the 420 rating regions in Healthcare.gov states, a 40 year old individual at 200 percent of FPL could enroll in the lowest-cost bronze plan for \$0 after premium tax credits; these rating regions account for 80.5 percent of the population across the Healthcare.gov states. Plus, the post-subsidy household premium contributions required to enroll in gold coverage fell with the higher tax credits, making gold coverage more attractive to consumers too. In 17 rating regions (4.5 percent of the population in Healthcare.gov states), the lowest-cost gold premium was \$0 for our illustrative person, and in 98 rating regions (14.4

percent of Healthcare.gov states' population) the gold plan would cost the illustrative person less annually than the benchmark plan.

In 2018, our illustrative enrollee could have used their tax credit to cover the full premium for a bronze plan in 29 of the 39 Healthcare.gov states, regardless of where they lived in those states. In another 3 states, at least 80 percent of the state population lived in areas where our illustrative consumer could have enrolled in a free bronze plan. In all but 3 Healthcare.gov states, the illustrative person, who has a low income, could have gotten a free bronze plan in at least some areas of the state.

Throughout Wyoming, the illustrative consumer could have enrolled in the lowest-priced gold plan in their area using only their tax credit. The same was true in portions of 6 additional states (Georgia, Illinois, New Mexico, Pennsylvania, Texas, and Wisconsin). In 11 states (Florida, Georgia, Hawaii, Illinois, Kansas, Michigan, New Mexico, Pennsylvania, Texas, Wisconsin, and Wyoming), the illustrative consumer could have enrolled in a gold plan for less than the cost of enrolling in the benchmark silver plan, after using their tax credit. This means the higher-value gold plan was available for 4.02 percent of income or less—the percentage-of-income cap for someone with income at 200 percent of FPL. On the other end of the spectrum, our illustrative consumer living in Indiana and Mississippi would have found coverage the least affordable by any of these metrics; nowhere in either state would such a person be able to obtain a bronze plan premium for less than \$100 annually or a gold plan for 4.02 percent of their income or less. In both states, the departments of insurance instructed insurers to spread the costs associated with cost-sharing subsidies across all coverage tiers, keeping silver plan premiums as low as possible and minimizing the increases in the premium tax credits available to their enrollees.

Table 2: State Population–Weighted Average Annual Premiums and Advanced Premium Tax Credits for an Illustrative Consumer in Healthcare.gov States, 2018

*Illustrative consumer is a 40-year-old single person with income of 200 percent of the federal poverty level (\$24,120)**

State	State Population–Weighted Average				Share of State Population Living in Areas Where Illustrative Consumer Could Obtain			
	Lowest Bronze Premium	Benchmark Premium (Second-Lowest Silver)	Lowest Gold Premium	Value of APTC	Lowest-Premium Bronze Plan for \$0	Lowest-Premium Bronze Plan for <\$100 Annually	Lowest-Premium Gold Plan for \$0	Lowest-Premium Gold Plan for Lower Premium than Benchmark Plan
Healthcare.gov states	\$4,073	\$5,826	\$6,470	\$4,855	80.5%	87.8%	4.5%	14.4%
Alabama	\$4,244	\$6,667	\$6,989	\$5,697	100.0%	100.0%	0.0%	0.0%
Alaska	\$6,477	\$8,728	\$9,347	\$7,517	100.0%	100.0%	0.0%	0.0%
Arizona	\$4,755	\$6,206	\$7,532	\$5,236	84.8%	100.0%	0.0%	0.0%
Arkansas	\$3,558	\$4,373	\$4,910	\$3,403	0.0%	14.6%	0.0%	0.0%
Delaware	\$5,678	\$7,089	\$8,473	\$6,120	100.0%	100.0%	0.0%	0.0%
Florida	\$3,820	\$5,717	\$5,861	\$4,748	100.0%	100.0%	0.0%	15.6%
Georgia	\$4,946	\$5,863	\$7,185	\$4,894	26.1%	33.0%	4.6%	10.4%
Hawaii	\$4,028	\$5,473	\$5,385	\$4,358	100.0%	100.0%	0.0%	100.0%
Illinois	\$4,163	\$5,855	\$6,345	\$4,886	100.0%	100.0%	9.1%	15.6%
Indiana	\$3,553	\$4,132	\$5,484	\$3,162	0.0%	0.0%	0.0%	0.0%
Iowa	\$6,623	\$9,072	\$9,081	\$8,103	100.0%	100.0%	0.0%	0.0%
Kansas	\$4,143	\$5,825	\$5,355	\$4,856	100.0%	100.0%	0.0%	100.0%
Kentucky	\$3,490	\$4,814	\$5,677	\$3,845	100.0%	100.0%	0.0%	0.0%
Louisiana	\$4,373	\$5,840	\$6,630	\$4,870	100.0%	100.0%	0.0%	0.0%
Maine	\$4,506	\$6,905	\$7,622	\$5,935	100.0%	100.0%	0.0%	0.0%
Michigan	\$2,970	\$4,418	\$4,551	\$3,448	100.0%	100.0%	0.0%	14.4%
Mississippi	\$5,568	\$6,234	\$7,780	\$5,265	0.0%	0.0%	0.0%	0.0%
Missouri	\$4,402	\$6,246	\$8,625	\$5,276	80.7%	80.7%	0.0%	0.0%
Montana	\$4,162	\$6,265	\$6,982	\$5,295	100.0%	100.0%	0.0%	0.0%
Nebraska	\$6,489	\$9,080	\$9,186	\$8,110	100.0%	100.0%	0.0%	0.0%
Nevada	\$4,067	\$5,173	\$5,648	\$4,204	100.0%	100.0%	0.0%	0.0%
New Hampshire	\$4,692	\$5,696	\$6,283	\$4,726	100.0%	100.0%	0.0%	0.0%
New Jersey	\$3,859	\$4,928	\$7,757	\$3,959	100.0%	100.0%	0.0%	0.0%
New Mexico	\$3,769	\$5,093	\$4,148	\$4,124	100.0%	100.0%	49.3%	100.0%
North Carolina	\$5,509	\$7,421	\$7,872	\$6,452	100.0%	100.0%	0.0%	0.0%
North Dakota	\$3,121	\$3,711	\$4,704	\$2,742	9.4%	9.4%	0.0%	0.0%
Ohio	\$3,331	\$4,370	\$4,970	\$3,400	59.6%	88.8%	0.0%	0.0%
Oklahoma	\$4,640	\$7,899	\$7,956	\$6,929	100.0%	100.0%	0.0%	0.0%

Table 2, continued

State	State Population–Weighted Average				Share of State Population Living in Areas Where Illustrative Consumer Could Obtain			
	Lowest Bronze Premium	Benchmark Premium (Second-Lowest Silver)	Lowest Gold Premium	Value of APTC	Lowest-Premium Bronze Plan for \$0	Lowest-Premium Bronze Plan for <\$100 Annually	Lowest-Premium Gold Plan for \$0	Lowest-Premium Gold Plan for Lower Premium than Benchmark Plan
Oregon	\$3,440	\$4,745	\$4,999	\$3,776	100.0%	100.0%	0.0%	0.0%
Pennsylvania	\$4,104	\$6,307	\$5,557	\$5,337	100.0%	100.0%	44.0%	100.0%
South Carolina	\$4,400	\$6,288	\$6,597	\$5,318	100.0%	100.0%	0.0%	0.0%
South Dakota	\$4,543	\$5,941	\$6,688	\$4,972	100.0%	100.0%	0.0%	0.0%
Tennessee	\$4,928	\$8,891	\$10,958	\$7,921	100.0%	100.0%	0.0%	0.0%
Texas	\$3,943	\$4,853	\$5,229	\$3,883	82.6%	82.6%	1.7%	9.1%
Utah	\$3,594	\$6,599	\$7,377	\$5,629	100.0%	100.0%	0.0%	0.0%
Virginia	\$4,725	\$6,291	\$7,556	\$5,322	100.0%	100.0%	0.0%	0.0%
West Virginia	\$5,436	\$6,386	\$8,237	\$5,416	44.4%	73.0%	0.0%	0.0%
Wisconsin	\$4,467	\$6,284	\$6,190	\$5,315	100.0%	100.0%	13.6%	66.5%
Wyoming	\$6,925	\$10,329	\$8,522	\$9,359	100.0%	100.0%	100.0%	100.0%

Source: Authors' calculations based on Healthcare.gov data on premiums. Poverty guidelines are from <https://aspe.hhs.gov/2017-poverty-guidelines>.

Notes: APTC = advanced premium tax credit. For the 26 states with grey shading, state nongroup insurers were instructed to silver load, or add the costs of cost-sharing reductions into silver plans; silver-loading status is from a Commonwealth Fund report available at <https://www.commonwealthfund.org/blog/2017/states-step-protect-consumers-wake-cuts-aca-cost-sharing-reduction-payments>.

* This person has an income of \$30,120 in Alaska and \$27,720 in Hawaii, because both states follow alternate federal poverty guidelines.

Enrollment by Coverage Tier Shifted Significantly in 2018

Marketplace Enrollment by Coverage Tier across Healthcare.gov States, 2016 to 2018

Table 3 shows aggregate marketplace enrollment by metal tier in 2016, 2017, and 2018 across states relying on Healthcare.gov. We include the number of enrollees in each tier, the share of marketplace enrollees in each tier, and the percentage-point change in the distribution of enrollment by tier over time. Total marketplace enrollment in Healthcare.gov states declined modestly each year from 2016 to 2018, including drops of 7 percent and 3 percent in 2017 and 2018. Across all three years, silver-level coverage dominated, ranging from about two-thirds to three-quarters of total enrollment. Of the three tiers, bronze had the second highest enrollment, accounting for more than 20 percent of enrollees in each year. Bronze coverage was followed by gold-level coverage, which ranged from 3 percent to almost 7 percent of marketplace enrollees across these years, respectively. Catastrophic coverage (limited to people below age 29

and those without coverage deemed affordable to them) and platinum-level coverage each accounted for less than 1 percent of enrollees in each year.

Across all the Healthcare.gov states, the distribution of enrollment across actuarial value tiers shifted little from 2016 to 2017. In 2017, the share of marketplace enrollees choosing silver-level coverage increased by about 3.5 percentage points, from just under 72 percent to about 75 percent. Over the same period, enrollment in the higher-value gold and platinum plans fell modestly.

Overall between 2017 and 2018, however, a large share of marketplace enrollment in Healthcare.gov states shifted out of silver-level coverage; the total share of enrollees in silver coverage fell by almost 11 percentage points, to less than 65 percent of total enrollment. This substantial shift in 2018 is consistent with expectations that silver loading made other coverage levels significantly more attractive than silver coverage.

Table 3: Health Coverage Enrollment across States Using the Healthcare.gov Enrollment Platform, by Metal Tier, 2016–18

Metal Tier	2016		2017		2018		Change, 2016 to 2017		Change, 2017 to 2018	
	Enrolled	Share Enrolled in Each Tier	Enrolled	Share Enrolled in Each Tier	Enrolled	Share Enrolled in Each Tier	Enrolled	Percentage-Point Change in Enrollment Share	Enrolled	Percentage-Point Change in Enrollment Share
Catastrophic	80,725	0.8%	62,138	0.7%	49,635	0.6%	-18,587	-0.1%	-12,503	-0.1%
Bronze	2,042,567	20.7%	1,919,806	20.9%	1,590,313	17.9%	-122,761	0.3%	-329,493	-3.1%
Expanded bronze	N/A	N/A	N/A	N/A	932,781	10.5%	N/A	N/A	932,781	10.5%
Silver	7,069,352	71.6%	6,882,930	75.1%	5,722,426	64.3%	-186,422	3.5%	-1,160,504	-10.7%
Gold	609,755	6.2%	284,117	3.1%	581,032	6.5%	-325,638	-3.1%	296,915	3.4%
Platinum	72,292	0.7%	20,747	0.2%	16,905	0.2%	-51,545	-0.5%	-3,842	0.0%
National total enrollment (Healthcare.gov states only)	9,874,691	100.0%	9,169,738	100.0%	8,893,092	100.0%	-704,953	0.0%	-276,646	0.0%

Source: Center for Consumer Information and Insurance Oversight issuer enrollment data, available at <https://www.cms.gov/CCIIO/Resources/Data-Resources/issuer-level-enrollment-data>.

Notes: Twenty-six departments of insurance in the 39 Healthcare.gov states instructed their nongroup insurers to silver load, or add the the costs of these cost-sharing subsidies into silver plans.

N/A: Expanded Bronze plans were not available in 2016 and 2017

Gold plan enrollment increased modestly as a share of total enrollment, and bronze-level coverage increased substantially via the expanded bronze tier introduced for the first time in some states in 2018. Compared with 2017, an additional 600,000 people enrolled in bronze plans in 2018 (taking traditional and expanded bronze enrollment together), despite total marketplace enrollment falling by almost 705,000 people that year. As a share of total enrollment, bronze enrollment rose from just under 21 percent to more than 28 percent of total marketplace enrollment when including expanded bronze. Yet, enrollment in the original bronze tier fell in 2018, and the newly available expanded bronze plans accounted for more than one-third of total bronze enrollment.

The expanded bronze tier proved popular in the 27 Healthcare.gov states where they were available in 2018. In 14 of those states, expanded bronze plans accounted for at least 10 percent of total marketplace enrollment that year (data not shown) and for more than 20 percent of enrollment in Michigan (24 percent), New Jersey (23 percent), Florida (22 percent), New Mexico and Nevada (both at 21 percent), and South Carolina and Maine (both at 20 percent).

Gold plan enrollment increased modestly from 2017 to 2018, from 3.1 percent to 6.5 percent of marketplace enrollment. This increase restored the market share gold enrollment held in 2016, following a noticeable drop in 2017, which likely

resulted from large, across-the-board premium increases that year.⁴

Enrollment in catastrophic and platinum plans has remained extremely low compared with enrollment in other coverage tiers; neither accounted for even 1 percent of marketplace enrollment over the three study years. Catastrophic plans were offered in 34 of the 39 Healthcare.gov states in 2018, up somewhat from 29 states in 2017. Because catastrophic plans are only offered to enrollees under age 29 and those without other options deemed affordable to them, this low enrollment is expected.

In 2018, platinum plans were offered in only eight Healthcare.gov states. Insurers do not have to offer platinum coverage as a condition of participation in the marketplaces, and many have chosen not to do so. Because this coverage tier has low out-of-pocket requirements, it is seen as attracting a disproportionate number of people with high medical needs. As such, platinum plans tend to be unattractive for insurers. Their higher premiums also make them less attractive to consumers.

Marketplace Enrollment by Coverage Tier and State

Table 4 shows the state-by-state breakdown of marketplace enrollment by actuarial value tier from 2016 to 2018, and Table 5 shows percentage-point changes in the distribution of enrollment across coverage tiers between 2016 to 2017 and 2017 to 2018. Again, states that instructed their insurers to silver load premiums in 2018 are shaded in silver.

Between 2016 and 2017, enrollment shifted little by actuarial value tier. But in states that experienced sizable shifts across metal tiers, such changes were primarily increases in the share of enrollees purchasing silver coverage. Of the 38 states with Healthcare.gov data in both 2016 and 2017 (Kentucky converted from a state-based marketplace to a federally facilitated marketplace in 2017, so the dataset has no 2016 data for Kentucky), 22 experienced increases in silver enrollment relative to other tiers, ranging from a 1 percentage-point increase in South Carolina to 11 percentage-point increases in Arizona and Indiana. Shares of enrollees choosing silver-level coverage fell in only 13 states, and in those states, shifts out of silver coverage were much smaller; silver coverage decreased by a low of 1 percentage point in Louisiana and Utah and a high of 3 percentage points in Alaska, Montana, Nevada, and Oklahoma.

Between 2017 and 2018, however, the typical shifts in enrollment across tiers differed completely. In 33 of the 39 Healthcare.gov states, the share of marketplace enrollees in silver plans decreased between the 2017 and 2018 plan years. The median decrease in silver coverage was 12 percentage points, but the largest shifts out of silver coverage occurred in Wyoming and New Mexico, where silver plans' share of total

enrollment fell by 36 and 32 percentage points. Following that, the share of marketplace enrollment in the silver tier fell 20 or more percentage points in Iowa (20 points), South Carolina (22 points), Hawaii (22 points), and Pennsylvania (27 points).

As expected, states instructing insurers to silver load tended to see larger drops in silver enrollment, because the approach drove silver premiums, and thus subsidies, higher. Of the 19 states where the silver tier's share of marketplace enrollment dropped by more than 10 percentage points, 15 had silver loaded. Still, the magnitude of the shifts varied across silver-loading states, and some states that took other approaches also experienced large shifts out of the silver tier.

In 2018, enrollment shifts out of silver-level coverage increased the shares of enrollment in bronze- and gold-level coverage, but shifts to bronze were generally larger. Notable exceptions, however, are Wyoming, where coverage shifted out of both silver and bronze and into gold coverage, and Kansas, New Mexico, and Pennsylvania, where shifts into gold coverage heavily dominated as well. In states that had large enrollment shifts out of silver-level coverage but did not silver load, such movements were generally increases in enrollment in bronze plans, especially in Montana, North Carolina, and South Dakota.

Table 4: Health Coverage Enrollment in States Using the Healthcare.gov Enrollment Platform, by Metal Tier, 2016–18

State	Metal Tier	2016		2017		2018		Percentage-Point Change, 2017 to 2018	
		Enrolled	Share	Enrolled	Share	Enrolled	Share	Enrolled	Share
Alaska	Catastrophic	116	1%	N/A	N/A	N/A	N/A	0	0%
	Bronze	9,680	47%	9,589	52%	10,339	54%	750	2%
	Silver	10,095	49%	8,611	46%	7,841	41%	-770	-6%
	Gold	650	3%	377	2%	1,061	6%	684	3%
	Total	20,541	100%	18,577	100%	19,241	100%	664	0%
Alabama	Catastrophic	2,139	1%	1,682	1%	1,587	1%	-95	0%
	Bronze	13,819	7%	13,966	8%	17,985	10%	4,019	3%
	Silver	163,864	87%	160,164	89%	144,114	83%	-16,050	-6%
	Gold	8,176	4%	4,655	3%	10,697	6%	6,042	4%
	Platinum	808	0%	N/A	N/A	N/A	N/A	0	0%
	Total	188,806	100%	180,467	100%	174,383	100%	-6,084	0%

Table 4, continued

		2016		2017		2018		Percentage-Point Change, 2017 to 2018	
State	Metal Tier	Enrolled	Share	Enrolled	Share	Enrolled	Share	Enrolled	Share
Arkansas	Catastrophic	502	1%	462	1%	368	1%	-94	0%
	Bronze	14,722	19%	13,244	18%	16,951	24%	3,707	5%
	Silver	54,373	71%	53,899	75%	52,240	73%	-1,659	-2%
	Gold	7,234	9%	4,558	6%	2,308	3%	-2,250	-3%
	Total	76,831	100%	72,163	100%	71,867	100%	-296	0%
Arizona	Catastrophic	4,243	2%	1,584	1%	531	0%	-1,053	-1%
	Bronze	46,221	22%	36,125	21%	49,151	28%	13,026	8%
	Silver	134,524	64%	130,427	75%	116,222	67%	-14,205	-7%
	Gold	25,085	12%	6,389	4%	6,839	4%	450	0%
	Platinum	1,654	1%	N/A	N/A	N/A	N/A	0	0%
	Total	211,727	100%	174,525	100%	172,743	100%	-1,782	0%
Delaware	Catastrophic	160	1%	180	1%	165	1%	-15	0%
	Bronze	6,630	21%	7,657	27%	7,235	30%	-422	2%
	Silver	19,199	62%	17,842	64%	15,316	63%	-2,526	-1%
	Gold	4,039	13%	2,251	8%	1,476	6%	-775	-2%
	Platinum	865	3%	N/A	N/A	N/A	N/A	0	0%
	Total	30,893	100%	27,930	100%	24,192	100%	-3,738	0%
Florida	Catastrophic	9,639	1%	3,073	0%	1,182	0%	-1,891	0%
	Bronze	259,966	15%	275,227	16%	536,933	30%	261,706	13%
	Silver	1,403,977	79%	1,383,771	81%	1,211,789	67%	-171,982	-14%
	Gold	70,483	4%	29,255	2%	56,383	3%	27,128	1%
	Platinum	26,167	1%	12,979	1%	9,197	1%	-3,782	0%
	Total	1,770,232	100%	1,704,305	100%	1,815,484	100%	111,179	0%
Georgia	Catastrophic	7,417	1%	6,651	1%	2,747	1%	-3,904	-1%
	Bronze	87,416	16%	69,191	14%	68,565	15%	-626	1%
	Silver	433,261	78%	398,120	83%	353,868	78%	-44,252	-5%
	Gold	30,697	5%	6,198	1%	24,626	5%	18,428	4%
	Platinum	N/A	N/A	401	0%	2,207	0%	1,806	0%
	Total	558,791	100%	480,561	100%	452,013	100%	-28,548	0%
Hawaii	Catastrophic	50	0%	75	0%	155	1%	80	0%
	Bronze	2,675	15%	3,836	18%	5,460	26%	1,624	8%
	Silver	13,182	72%	15,171	72%	10,596	50%	-4,575	-22%
	Gold	1,358	7%	1,296	6%	4,036	19%	2,740	13%
	Platinum	1,086	6%	797	4%	1,010	5%	213	1%
	Total	18,351	100%	21,175	100%	21,257	100%	82	0%

Table 4, continued

		2016		2017		2018		Percentage-Point Change, 2017 to 2018	
State	Metal Tier	Enrolled	Share	Enrolled	Share	Enrolled	Share	Enrolled	Share
Iowa	Catastrophic	132	0%	887	2%	607	1%	-280	0%
	Bronze	16,385	27%	15,350	27%	21,602	41%	6,252	14%
	Silver	39,465	66%	39,783	71%	26,293	50%	-13,490	-20%
	Gold	3,646	6%	164	0%	3,774	7%	3,610	7%
	Platinum	17	0%	10	0%	N/A	N/A	-10	0%
	Total	59,645	100%	56,194	100%	52,276	100%	-3,918	0%
Illinois	Catastrophic	1,951	0%	780	0%	1,291	0%	511	0%
	Bronze	120,879	29%	114,224	31%	130,907	38%	16,683	6%
	Silver	246,955	60%	235,882	65%	185,333	54%	-50,549	-11%
	Gold	42,107	10%	12,240	3%	28,203	8%	15,963	5%
	Total	411,892	100%	363,126	100%	345,734	100%	-17,392	0%
Indiana	Catastrophic	908	0%	399	0%	N/A	N/A	-399	0%
	Bronze	68,890	34%	41,901	23%	42,845	26%	944	2%
	Silver	122,870	61%	127,916	72%	117,214	70%	-10,702	-1%
	Gold	9,947	5%	8,187	5%	6,909	4%	-1,278	0%
	Total	202,615	100%	178,403	100%	166,968	100%	-11,435	0%
Kansas	Catastrophic	N/A	N/A	568	1%	751	1%	183	0%
	Bronze	22,784	21%	26,098	25%	26,697	27%	599	2%
	Silver	73,734	69%	68,042	66%	47,934	48%	-20,108	-18%
	Gold	8,547	8%	7,849	8%	23,467	24%	15,618	16%
	Platinum	1,495	1%	N/A	N/A	N/A	N/A	0	0%
	Total	106,560	100%	102,557	100%	98,849	100%	-3,708	0%
Kentucky	Catastrophic	N/A	N/A	860	1%	852	1%	-8	0%
	Bronze	N/A	N/A	19,009	21%	33,123	34%	14,114	14%
	Silver	N/A	N/A	67,007	73%	55,972	58%	-11,035	-14%
	Gold	N/A	N/A	5,360	6%	6,132	6%	772	1%
	Total	N/A	N/A	92,236	100%	96,079	100%	3,843	0%
Louisiana	Catastrophic	1,208	1%	759	1%	N/A	N/A	-759	-1%
	Bronze	42,710	21%	33,248	24%	31,817	30%	-1,431	7%
	Silver	149,776	72%	100,344	71%	66,355	63%	-33,989	-8%
	Gold	11,953	6%	4,733	3%	6,443	6%	1,710	3%
	Platinum	2,632	1%	1,500	1%	547	1%	-953	-1%
	Total	208,279	100%	140,584	100%	105,162	100%	-35,422	0%

Table 4, continued

		2016		2017		2018		Percentage-Point Change, 2017 to 2018	
State	Metal Tier	Enrolled	Share	Enrolled	Share	Enrolled	Share	Enrolled	Share
Maine	Catastrophic	737	1%	1,027	1%	921	1%	-106	0%
	Bronze	19,941	22%	22,106	27%	31,238	41%	9,132	14%
	Silver	64,292	72%	57,934	70%	42,611	55%	-15,323	-15%
	Gold	4,122	5%	1,874	2%	2,277	3%	403	1%
	Total	89,092	100%	82,941	100%	77,047	100%	-5,894	0%
Michigan	Catastrophic	3,950	1%	3,464	1%	2,838	1%	-626	0%
	Bronze	91,690	25%	101,075	30%	124,104	41%	23,029	11%
	Silver	246,523	67%	215,649	65%	159,559	53%	-56,090	-12%
	Gold	21,812	6%	11,043	3%	13,269	4%	2,226	1%
	Platinum	3,275	1%	532	0%	180	0%	-352	0%
	Total	367,250	100%	331,763	100%	299,950	100%	-31,813	0%
Missouri	Catastrophic	1,204	0%	1,473	1%	117	0%	-1,356	-1%
	Bronze	74,840	26%	73,813	29%	67,252	28%	-6,561	-1%
	Silver	197,419	68%	171,139	68%	167,741	70%	-3,398	2%
	Gold	15,051	5%	3,845	2%	3,150	1%	-695	0%
	Platinum	887	0%	N/A	N/A	N/A	N/A	0	0%
	Total	289,401	100%	250,270	100%	238,260	100%	-12,010	0%
Mississippi	Catastrophic	695	1%	349	0%			-349	0%
	Bronze	11,016	11%	8,188	10%	3,698	5%	-4,490	-6%
	Silver	81,318	84%	70,994	89%	77,049	95%	6,055	6%
	Gold	2,973	3%	581	1%	365	0%	-216	0%
	Platinum	649	1%	N/A	N/A	N/A	N/A	0	0%
	Total	96,651	100%	80,112	100%	81,112	100%	1,000	0%
Montana	Catastrophic	643	1%	558	1%	552	1%	-6	0%
	Bronze	23,260	39%	23,716	44%	24,013	48%	297	4%
	Silver	32,904	55%	28,243	52%	17,793	36%	-10,450	-17%
	Gold	3,119	5%	1,554	3%	2,047	4%	493	1%
	Total	59,926	100%	54,071	100%	50,098	100%	-3,973	0%
North Carolina	Catastrophic	8,251	1%	8,959	2%	8,906	2%	-53	0%
	Bronze	101,724	17%	90,800	17%	113,523	22%	22,723	5%
	Silver	465,608	78%	428,009	80%	370,730	71%	-57,279	-9%
	Gold	20,441	3%	9,290	2%	30,362	6%	21,072	4%
	Platinum	3,545	1%	N/A	N/A	N/A	N/A	0	0%
	Total	599,569	100%	537,058	100%	523,521	100%	-13,537	0%

Table 4, continued

		2016		2017		2018		Percentage-Point Change, 2017 to 2018	
State	Metal Tier	Enrolled	Share	Enrolled	Share	Enrolled	Share	Enrolled	Share
North Dakota	Catastrophic	619	3%	639	3%	571	2%	-68	0%
	Bronze	5,940	25%	5,892	25%	6,577	28%	685	3%
	Silver	12,649	53%	13,498	57%	13,565	57%	67	0%
	Gold	4,882	20%	3,602	15%	3,069	13%	-533	-2%
	Total	24,090	100%	23,631	100%	23,782	100%	151	0%
Nebraska	Catastrophic	1,272	1%	784	1%	718	1%	-66	0%
	Bronze	30,281	33%	26,646	31%	39,256	43%	12,610	12%
	Silver	57,015	62%	59,013	68%	47,345	52%	-11,668	-16%
	Gold	3,809	4%	281	0%	3,735	4%	3,454	4%
	Total	92,377	100%	86,724	100%	91,054	100%	4,330	0%
New Hampshire	Catastrophic	1,127	2%	1,296	2%	1,031	2%	-265	0%
	Bronze	20,137	34%	18,277	32%	14,937	31%	-3,340	-1%
	Silver	31,912	53%	32,341	57%	30,020	62%	-2,321	5%
	Gold	5,720	10%	3,619	6%	2,254	5%	-1,365	-2%
	Platinum	970	2%	894	2%	N/A	N/A	-894	-2%
	Total	59,866	100%	56,427	100%	48,242	100%	-8,185	0%
New Jersey	Catastrophic	2,303	1%	2,071	1%	2,715	1%	644	0%
	Bronze	45,599	15%	46,251	15%	63,699	23%	17,448	7%
	Silver	226,281	74%	242,673	81%	209,302	75%	-33,371	-6%
	Gold	23,971	8%	9,502	3%	5,171	2%	-4,331	-1%
	Platinum	6,433	2%	N/A	N/A	N/A	N/A	0	0%
	Total	304,587	100%	300,497	100%	280,887	100%	-19,610	0%
New Mexico	Catastrophic	339	1%	182	0%	109	0%	-73	0%
	Bronze	11,936	21%	12,277	22%	13,069	25%	792	3%
	Silver	36,680	63%	36,931	67%	18,363	35%	-18,568	-32%
	Gold	8,557	15%	5,611	10%	20,333	39%	14,722	29%
	Platinum	374	1%	N/A	N/A	N/A	N/A	0	0%
	Total	57,886	100%	55,001	100%	51,874	100%	-3,127	0%
Nevada	Catastrophic	633	1%	1,028	1%	432	0%	-596	-1%
	Bronze	21,470	22%	26,276	28%	32,824	36%	6,548	8%
	Silver	69,867	71%	64,342	68%	54,534	60%	-9,808	-8%
	Gold	4,681	5%	3,241	3%	3,708	4%	467	1%
	Platinum	2,145	2%	N/A	N/A	N/A	N/A	0	0%
	Total	98,796	100%	94,887	100%	91,498	100%	-3,389	0%

Table 4, continued

		2016		2017		2018		Percentage-Point Change, 2017 to 2018	
State	Metal Tier	Enrolled	Share	Enrolled	Share	Enrolled	Share	Enrolled	Share
Ohio	Catastrophic	3,466	1%	1,867	1%	2,403	1%	536	0%
	Bronze	87,905	33%	70,236	28%	100,609	42%	30,373	14%
	Silver	152,098	57%	164,037	65%	120,792	51%	-43,245	-14%
	Gold	20,944	8%	15,025	6%	13,264	6%	-1,761	0%
	Platinum	625	0%	N/A	N/A	N/A	N/A	0	0%
	Total	265,038	100%	251,165	100%	237,068	100%	-14,097	0%
Oklahoma	Catastrophic	236	0%	36	0%	262	0%	226	0%
	Bronze	46,437	30%	52,332	35%	45,791	30%	-6,541	-5%
	Silver	101,300	65%	92,853	63%	99,771	66%	6,918	3%
	Gold	7,303	5%	3,022	2%	6,368	4%	3,346	2%
	Total	155,276	100%	148,243	100%	152,192	100%	3,949	0%
Oregon	Catastrophic	1,417	1%	679	0%	296	0%	-383	0%
	Bronze	44,896	27%	55,231	33%	59,961	37%	4,730	4%
	Silver	100,898	61%	100,376	61%	85,520	53%	-14,856	-8%
	Gold	17,191	10%	9,075	5%	16,537	10%	7,462	5%
	Total	164,402	100%	165,361	100%	162,314	100%	-3,047	0%
Pennsylvania	Catastrophic	3,125	1%	2,371	1%	2,193	1%	-178	0%
	Bronze	71,696	15%	40,086	9%	61,368	15%	21,282	6%
	Silver	350,527	72%	352,912	82%	227,168	55%	-125,744	-27%
	Gold	52,960	11%	33,096	8%	120,798	29%	87,702	22%
	Platinum	7,373	2%	2,302	1%	977	0%	-1,325	0%
	Total	485,681	100%	430,767	100%	412,504	100%	-18,263	0%
South Carolina	Catastrophic	1,560	1%	1,455	1%	1,718	1%	263	0%
	Bronze	17,546	8%	15,852	7%	59,047	28%	43,195	20%
	Silver	204,922	88%	191,772	89%	144,213	67%	-47,559	-22%
	Gold	9,387	4%	6,276	3%	8,791	4%	2,515	1%
	Total	233,415	100%	215,355	100%	213,769	100%	-1,586	0%
South Dakota	Catastrophic	344	1%	446	1%	481	2%	35	0%
	Bronze	5,599	19%	7,430	24%	11,834	37%	4,404	13%
	Silver	21,544	75%	22,936	73%	18,948	59%	-3,988	-14%
	Gold	1,246	4%	647	2%	793	2%	146	0%
	Total	28,733	100%	31,459	100%	32,056	100%	597	0%

Table 4, continued

		2016		2017		2018		Percentage-Point Change, 2017 to 2018	
State	Metal Tier	Enrolled	Share	Enrolled	Share	Enrolled	Share	Enrolled	Share
Tennessee	Catastrophic	2,149	1%	2,616	1%	234	0%	-2,382	-1%
	Bronze	70,113	26%	59,288	25%	54,093	23%	-5,195	-2%
	Silver	188,111	69%	170,293	72%	175,364	75%	5,071	3%
	Gold	9,340	3%	2,768	1%	3,392	1%	624	0%
	Platinum	1,229	0%	N/A	N/A	N/A	N/A	0	0%
	Total	270,942	100%	234,965	100%	233,083	100%	-1,882	0%
Texas	Catastrophic	8,028	1%	2,578	0%	5,750	1%	3,172	0%
	Bronze	328,193	26%	261,578	22%	320,170	29%	58,592	7%
	Silver	866,868	67%	871,712	74%	703,778	64%	-167,934	-11%
	Gold	78,868	6%	38,788	3%	75,648	7%	36,860	4%
	Platinum	4,993	0%	N/A	N/A	N/A	N/A	0	0%
	Total	1,286,950	100%	1,174,656	100%	1,105,346	100%	-69,310	0%
Utah	Catastrophic	642	0%	850	0%	1,092	1%	242	0%
	Bronze	28,865	14%	52,259	25%	110,845	54%	58,586	29%
	Silver	150,251	74%	152,709	73%	120,052	59%	-32,657	-15%
	Gold	21,635	11%	2,680	1%	3,022	1%	342	0%
	Platinum	777	0%	N/A	N/A	N/A	N/A	0	0%
	Total	202,170	100%	208,498	100%	204,985	100%	-3,513	0%
Virginia	Catastrophic	6,964	2%	6,923	2%	3,951	1%	-2,972	-1%
	Bronze	95,543	22%	88,002	21%	99,070	26%	11,068	5%
	Silver	308,094	70%	318,030	75%	260,985	68%	-57,045	-6%
	Gold	30,174	7%	12,713	3%	16,626	4%	3,913	1%
	Platinum	1,975	0%	924	0%	2,261	1%	1,337	0%
	Total	442,750	100%	426,592	100%	382,893	100%	-43,699	0%
Wisconsin	Catastrophic	2,302	1%	2,324	1%	2,030	1%	-294	0%
	Bronze	60,866	23%	68,726	27%	77,663	34%	8,937	7%
	Silver	191,021	71%	176,953	69%	119,848	52%	-57,105	-17%
	Gold	12,492	5%	9,210	4%	29,642	13%	20,432	9%
	Platinum	2,318	1%	408	0%	526	0%	118	0%
	Total	268,999	100%	257,621	100%	229,709	100%	-27,912	0%
West Virginia	Catastrophic	119	0%	106	0%	79	0%	-27	0%
	Bronze	7,216	18%	7,828	24%	8,690	31%	862	8%
	Silver	27,626	71%	22,777	69%	17,745	64%	-5,032	-5%
	Gold	4,218	11%	2,363	7%	1,082	4%	-1,281	-3%
	Total	39,179	100%	33,074	100%	27,596	100%	-5,478	0%

Table 4, continued

		2016		2017		2018		Percentage-Point Change, 2017 to 2018	
State	Metal Tier	Enrolled	Share	Enrolled	Share	Enrolled	Share	Enrolled	Share
Wyoming	Catastrophic	135	1%	97	0%			-97	0%
	Bronze	7,081	27%	6,976	27%	4,486	17%	-2,490	-10%
	Silver	18,349	69%	17,825	69%	8,543	33%	-9,282	-36%
	Gold	937	4%	899	3%	12,975	50%	12,076	46%
	Total	26,502	100%	25,797	100%	26,004	100%	207	0%

Source: Center for Consumer Information and Insurance Oversight issuer enrollment data, available at <https://www.cms.gov/CCIIO/Resources/Data-Resources/issuer-level-enrollment-data>.

Notes: Platinum plans are excluded when a state does not offer them in the specified tier. For the 26 states with grey shading, state nongroup insurers were instructed to silver load, or add the costs of cost-sharing reductions into silver plans; silver-loading status is from a Commonwealth Fund report available at <https://www.commonwealthfund.org/blog/2017/states-step-protect-consumers-wake-cuts-aca-cost-sharing-reduction-payments>.

Table 5: Percentage-Point Changes in the Share of Marketplace Enrollees in Bronze, Silver, and Gold Plans in States Using the Healthcare.gov Enrollment Platform, 2016–17 and 2017–18

States shown in descending order by the size of state shift out of silver tier coverage between 2017 and 2018

State	Percentage Point Change in Share of Marketplace Enrollment, 2016 to 2017			Percentage Point Change in Share of Marketplace Enrollment, 2017 to 2018		
	Bronze	Silver	Gold	Bronze	Silver	Gold
Wyoming	0%	0%	0%	-10%	-36%	46%
New Mexico	2%	4%	4%	3%	-32%	29%
Pennsylvania	-5%	10%	10%	6%	-27%	22%
Hawaii	4%	0%	0%	1%	-22%	13%
South Carolina	0%	1%	1%	20%	-22%	1%
Iowa	0%	5%	5%	14%	-20%	7%
Kansas	4%	-3%	-3%	2%	-18%	16%
Montana	5%	-3%	-3%	4%	-17%	1%
Wisconsin	4%	-2%	-2%	7%	-17%	9%
Nebraska	-2%	6%	6%	12%	-16%	4%
Utah	11%	-1%	-1%	29%	-15%	0%
Maine	4%	-2%	-2%	14%	-15%	1%
Florida	1%	2%	2%	13%	-14%	1%
Kentucky	N/A	N/A	N/A	14%	-14%	1%
Ohio	-5%	8%	8%	14%	-14%	0%
South Dakota	4%	-2%	-2%	13%	-14%	0%
Michigan	5%	-2%	-2%	11%	-12%	1%
Illinois	2%	5%	5%	6%	-11%	5%
Texas	-3%	7%	7%	7%	-11%	4%
North Carolina	0%	2%	-2%	5%	-9%	4%

Table 5, continued

State	Percentage Point Change in Share of Marketplace Enrollment, 2016 to 2017			Percentage Point Change in Share of Marketplace Enrollment, 2017 to 2018		
	Bronze	Silver	Gold	Bronze	Silver	Gold
Louisiana	3%	-1%	-1%	7%	-8%	3%
Nevada	6%	-3%	-3%	8%	-8%	1%
Oregon	6%	-1%	-1%	4%	-8%	5%
Arizona	-1%	11%	11%	8%	-7%	0%
Virginia	-1%	5%	5%	5%	-6%	1%
New Jersey	0%	6%	6%	7%	-6%	-1%
Alabama	0%	2%	-2%	3%	-6%	4%
Alaska	4%	-3%	-1%	2%	-6%	3%
West Virginia	5%	-2%	-2%	-10%	-5%	-3%
Georgia	-1%	5%	-4%	1%	-5%	4%
Arkansas	-1%	4%	4%	5%	-2%	-3%
Indiana	-11%	11%	11%	2%	-1%	0%
Delaware	6%	2%	-5%	2%	-1%	-2%
North Dakota	0%	5%	-5%	3%	0%	-2%
Missouri	4%	0%	-4%	-1%	2%	0%
Tennessee	-1%	3%	-2%	-2%	3%	0%
Oklahoma	5%	-3%	-3%	-5%	3%	2%
New Hampshire	-1%	4%	-3%	-1%	5%	-2%
Mississippi	-1%	4%	-2%	-6%	6%	0%

Source: Center for Consumer Information and Insurance Oversight issuer enrollment data, available at <https://www.cms.gov/CCIIO/Resources/Data-Resources/issuer-level-enrollment-data>.

Notes: N/A is not available; the dataset lacks 2016 data for Kentucky because the state operated a state-based marketplace with its own website that year. Bronze share includes expanded bronze plans. For the 26 states with grey shading, state nongroup insurers were instructed to silver load, or add the costs of cost-sharing reductions into silver plans; silver-loading status is from a Commonwealth Fund report available at <https://www.commonwealthfund.org/blog/2017/states-step-protect-consumers-wake-cuts-aca-cost-sharing-reduction-payments>.

Change in share may not sum to 0 because we exclude catastrophic and platinum because of their low enrollment.

CONCLUSION AND DISCUSSION

In 2018, silver-tier premiums increased relative to other marketplace premiums in most states. This change resulted from the administration's decision to stop directly reimbursing insurers for cost-sharing subsidies and from most states' subsequent decisions to have insurers add those costs to their silver-tier premiums instead. Other states had insurers spread those costs across all coverage tiers, which led to more proportionate increases in premiums across coverage tiers, whereas other states left insurers to make such decisions independently. All of these approaches increased the dollar value of marketplace premium subsidies, and such increases were generally largest in states that silver loaded.

The popular state decision to silver load reduced many subsidized consumers' required premium contributions for bronze-tier coverage to very low levels—sometimes to \$0. The decision also reduced the additional premiums required to enroll in more generous gold-tier coverage (relative to standard silver coverage). Consequently, the share of marketplace enrollees choosing silver-tier plans decreased significantly in 2018, whereas bronze and gold plan enrollment increased. Still, silver remained the highest-enrollment tier (64 percent) in 2018, down from 75 percent in 2017. Bronze plans (both traditional and expanded bronze) enrolled 28 percent of marketplace consumers in 2018, while gold plans enrolled 7 percent.

Shifts from silver- to bronze-tier coverage pose risks for consumers. Specifically, bronze plans' low- or no-cost premiums are hard to resist for increasing numbers of people struggling to afford needed health care. However, premium tax credit eligible people with incomes below 250 percent of FPL (\$61,500 for a family of four in 2018) are also eligible for out-of-pocket costs subsidies only if they enroll in silver tier marketplace coverage. If they select bronze coverage for its lower premiums, they forgo this additional assistance.

That many consumers may be unaware of the financial implications of enrolling in a bronze plan instead of a silver

plan at least partially owes to the administration having dramatically reduced funding for enrollment assisters. Shifting to bronze coverage could be detrimental for enrollees' finances and health statuses. For example, an individual with an income of 175 percent of FPL could have faced an out-of-pocket maximum of \$7,350 in a bronze plan, as opposed to \$1,950 in a silver cost-sharing reduction plan.⁵ Even people who have somewhat higher incomes and are ineligible for cost-sharing subsidies may have made potentially detrimental decisions because they did not understand the trade-offs between lower premiums and higher out-of-pocket costs. Such trade-offs will always be greatest for those with the greatest health care needs.

The pricing and enrollment dynamics described here remain true for 2020 and beyond, highlighting the need for additional support for consumers navigating the trade-offs between premiums and out-of-pocket costs and their potential consequences for financial well-being and access to medical care. With data for additional years that allow us to track enrollment choices for consumers with different income levels and health care needs, we could better assess whether cuts in consumer assistance have hampered effective decisionmaking about which health plan to enroll in. If enrollment by tier remains relatively constant over time, as it had before the administrative changes mentioned here, that may indicate consumers are comfortable with shifts to lower tiers of coverage, or that they still lack awareness about other options that may better meet their needs. The latter may be the case for consumers found to be forgoing substantial cost-sharing subsidies for somewhat lower premiums. If another shift occurs and substantial shares of enrollees return to silver-tier coverage, it may indicate that consumers were not happy with bronze coverage relative to higher actuarial value plans, and additional assistance and education tools could facilitate more informed decisionmaking by future health insurance consumers.

ENDNOTES

1. Examples include guaranteed issue and renewal, modified community rating, cost-sharing limits, and prohibitions on preexisting condition exclusions.
2. U.S. Department of Health and Human Services. *Trump Administration Takes Action to Abide by the Law and Constitution, Discontinue CSR Payments*. Washington: U.S. Department of Health and Human Services; 2017. <https://www.hhs.gov/about/news/2017/10/12/trump-administration-takes-action-abide-law-constitution-discontinue-csr-payments.html>. Published October 12, 2017. Accessed September 10, 2020.
3. Corlette S, Lucia K, Kona M. (2017). States step up to protect consumers in wake of cuts to ACA cost-sharing reduction payments. *To the Point* (blog), Commonwealth Fund. <https://www.commonwealthfund.org/blog/2017/states-step-protect-consumers-wake-cuts-aca-cost-sharing-reduction-payments>.
4. Holahan J, Blumberg LJ, Wengle E. Changes in marketplace premiums, 2017 to 2018. Urban Institute. <https://www.urban.org/research/publication/changes-marketplace-premiums-2017-2018>. Published March 21, 2018. Accessed September 10, 2020.
5. This comparison is for a person in Miami. The bronze plan selected is the lowest-cost bronze plan available there, and the silver cost-sharing reduction variant is for the benchmark offering.

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