## **CRS** Insights

Maps of 2015 Individual Exchange Enrollment by Zip Code Namrata K. Uberoi, Analyst in Health Care Financing (<u>nuberoi@crs.loc.gov</u>, 7-0688) James C. Uzel, Geospatial Information Systems Analyst (<u>juzel@crs.loc.gov</u>, 7-6830) May 21, 2015 (IN10282)

The 2010 Patient Protection and Affordable Care Act (ACA; <u>P.L. 111-148</u>, as amended) allows certain individuals to purchase health plans through health insurance exchanges (also known as *marketplaces*). According to April 2015 enrollment figures, 11.7 million individuals selected a health insurance plan between November 15, 2014, and February 22, 2015.

This Insight presents a tool to examine exchange enrollment information by zip code with additional geographic boundaries. Table 1 presents data on exchange enrollment for all states and includes hyperlinks to maps of exchange enrollment by zip code for 37 states. Each map includes an option to overlay county and congressional district boundaries. The maps are not an aggregation of exchange enrollment by county or congressional district; rather, the maps present optional geographical boundaries over exchange enrollment by zip code.

## Exchanges

Individual exchanges are marketplaces in which persons can shop for and purchase private health insurance coverage. Exchanges may be established either by the state itself as a state-based exchange (SBE) or by the Secretary of Health and Human Services (HHS) as a federally facilitated exchange (FFE). In states with FFEs, the exchange may be operated solely by the federal government or in conjunction with the state.

For the 2015 coverage year, 34 states have FFEs, 13 states and the District of Columbia have SBEs, and 3 states have SBEs but use the federal IT platform (see Figure 1).

The ACA requires that plans offered through an exchange are, for the most part, Qualified Health Plans (QHPs). In general, to be certified as a QHP a plan must offer the essential health benefits, comply with cost-sharing limits, and meet certain standards related to marketing, choice of providers, and plan networks. Each exchange is responsible for certifying the plans it offers.

Figure 1. Health Insurance Exchange Types, 2015



Source: CRS illustration of HHS classification of health insurance exchange types.

Enrollment

Individuals are eligible to enroll in the exchanges during an Open Enrollment period. For the 2015 coverage year, the Open Enrollment period was November 15, 2014, to February 15, 2015.

If an individual experiences a certain life change—such as having a baby—he or she may qualify for a Special Enrollment Period. Furthermore, states or the federal government may initiate a Special Enrollment Period for other circumstances.

## Enrollment Data

Enrollment data are from HHS. The data represent *pre-effectuated enrollment*, which is the total number of unique individuals who selected a QHP or were automatically reenrolled in a QHP but may or may not have submitted the first premium payment for the 2015 coverage year. The data include enrollment during the 2015 Open Enrollment period as well as Special Enrollment Period activity through February 22, 2015.

Exchange enrollment by state ranged from 12,625 enrollees in Hawaii to 1,596,296 enrollees in Florida (see <u>Table</u> <u>1</u>). The most populous states (e.g., California, Texas, and Florida) had higher enrollee totals. Similarly, the least populous states (e.g., Wyoming, Vermont, and Alaska) had lower enrollee totals.

HHS also provides exchange enrollment data by zip code for the 37 states using the federal IT platform (i.e., <u>HealthCare.gov</u>). These 37 states include the 34 states with FFEs and the 3 states with SBEs using the federal IT platform. Approximately 8.8 million individuals residing in these 37 states selected a QHP between November 15, 2014, and February 22, 2015. These QHP selections are tabulated by zip code using the home address provided by the exchange applicant. Zip code data were not available for approximately 2% of applicants. (Please contact the Congressional Research Service for tabular zip code data arranged by state.)

## Caveats

Mapping of the data by zip code is subject to the following caveats:

- Zip code areas can cross counties, congressional districts, and/or states; thus, the distribution of enrolled individuals in these geographies cannot be determined.
- Because zip code geographic coverage areas are highly variable in size, the mapped data should not be viewed as displaying enrollee densities. Very small zip code areas displayed on the maps may be obscured due to scale or overlapping features or labels.
- Due to privacy concerns, zip code-level enrollment data are not available for zip codes with 50 or fewer eligible enrollees who have selected a QHP. As a result, the sum of QHP selections among zip codes within a state using this dataset may not be equal to state-level totals provided in <u>Table 1</u>.

Table 1. Enrollment in Health Insurance Exchanges by State

(2015 Open Enrollment Period and Special Enrollment Period activity through February 22, 2015)

State	Type of Exchange <sup>a</sup>	Enrollment <sup>b</sup>
<u>Alabama</u>	FFE	171,641
Alaska	FFE	21,260
Arizona	FFE	205,666
Arkansas	FFE	65,684
California <sup>c</sup>	SBE	1,412,200
Colorado <sup>c</sup>	SBE	140,327
Connecticut <sup>c</sup>	SBE	109,839
Delaware	FFE	25,036
District of Columbia <sup>2</sup>	SBE	18,465
<u>Florida</u>	FFE	1,596,296
Georgia	FFE	541,080
Hawaii <sup>c</sup>	SBE	12,625
Idaho <sup>c</sup>	SBE	97,079
Illinois	FFE	349,487
Indiana	FFE	219,185
Iowa	FFE	45,162
Kansas	FFE	96,197
Kentucky <sup>c</sup>		106,330

	SBE	
Louisiana	FFE	186,277
Maine	FFE	74,805
Maryland <sup>c</sup>	SBE	120,145
Massachusetts <sup>c</sup>	SBE	140,540
Michigan	FFE	341,183
Minnesota <sup>c</sup>	SBE	59,704
Mississippi	FFE	104,538
Missouri	FFE	253,430
Montana	FFE	54,266
Nebraska	FFE	74,152
<u>Nevada<sup>d</sup></u>	SBE	73,596
New Hampshire	FFE	53,005
New Jersey	FFE	254,316
<u>New Mexico<sup>d</sup></u>	SBE	52,358
New York <sup>e</sup>	SBE	408,841
North Carolina	FFE	560,357
North Dakota	FFE	18,171
<u>Ohio</u>	FFE	234,341
<u>Oklahoma</u>	FFE	126,115
<u>Oregon<sup>d</sup></u>	SBE	112,024
Pennsylvania	FFE	472,697
Rhode Island <sup>e</sup>	SBE	31,337
South Carolina	FFE	210,331
South Dakota	FFE	21,393
Tennessee	FFE	231,440
Texas	FFE	1,205,174

<u>Utah</u>	FFE	140,612
Vermont <sup></sup> <sup>€</sup>	SBE	31,619
Virginia	FFE	385,154
Washington <sup>c</sup>	SBE	160,732
West Virginia	FFE	33,421
Wisconsin	FFE	33,421
Wyoming	FFE	21,092
Total		11,688,074

**Source:** HHS, <u>Health Insurance Marketplaces 2015 Open Enrollment Period: March</u> <u>Enrollment Report</u>, March 10, 2015.

a. State-based exchange (SBE) or federally facilitated exchange (FFE).

b. Enrollment data represent *pre-effectuated enrollment*, which is the total number of unique individuals who selected or were automatically reenrolled in a qualified health plan but may or may not have submitted the first premium payment.

c. Additional notes on this state's enrollment figures can be found in <u>Appendix Table C1</u> of HHS's March enrollment report.

d. State-based exchange that uses the federal IT platform.