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TO: Chief Executive Officers
Chief Financial Officers
Chief Operating Offices
In-House Counsel
Government Relations Officers
Managed Care Executives
Long Term Care Administrators

FROM: Elizabeth A. Ryan, Esq.
President and CEO

SUBJECT: Insurance Enrollment Through Healthcare.gov

National Data

During the 2015 open enrollment period, the Department of Health and Human Services' (HHS) Centers for Medicare and Medicaid Services is producing a weekly "snapshot" of national enrollment figures for the Federally-Facilitated Marketplace (FFM). The most recent FFM snapshot for the week of Dec. 27, 2014 – Jan. 2, 2015 indicates that 246,543 applications were filed during that timeframe and, of those filed applications, 102,896 individuals selected plans.

Additionally, the snapshot indicates that, cumulatively, 6,593,388 individuals have made plan selections through healthcare.gov since the beginning of the 2015 Open Enrollment period, which started November 15, 2014. This snapshot only includes national figures and does not provide New Jersey-specific information.

NJ Data

The most recent New Jersey-specific information was issued on Dec. 30 by HHS' Office of the Assistant Secretary for Planning and Evaluation (ASPE) and provides data from Nov. 15, through Dec. 15, 2014. This timeframe covers the date by which coverage was to be purchased to ensure a January 1 effective date. It also covers the deadline by which currently enrolled individuals would be automatically re-enrolled in their 2014 plan if they did not go online and make changes. As a reminder, for 2014 enrollees that did not make changes, the automatic re-enrollment process impacted subsidies. Specifically, if an enrollee authorized the FFM to access income tax information and;

- Income did not change - the subsidy would remain the same,

- Income changed to between 350 – 500 percent of FPL – the subsidy would remain the same,
- Income changed to over 500 percent of FPL – the subsidy would cease.

Additionally, those individuals that did not authorize the FFM to access tax information would also no longer receive their subsidy.

Below is a summary of some of the report's significant findings for New Jersey-specific data.

New Jersey-Specific Enrollment Trends on the FFM

- As of Dec. 15, a total of 179,170 New Jersey residents applied for 2015 coverage.
- Of the 179,170 individuals that applied, 59 percent have *selected* a 2015 Marketplace plan. 17 percent have not yet selected a plan, 12 percent were determined eligible for Medicaid and 12 percent are pending.
- The 59 percent that selected a plan represents 105,306 individuals; of those, 43 percent were new enrollees and 57 percent were re-enrollees. This number does not include automatic re-enrollments. It is comprised of 2014 enrollees that accessed healthcare.gov to verify/update information and new enrollees.
- Of those that selected a plan, 82 percent were eligible for financial assistance and 18 percent were not.

Conclusion

At this time the data represents only part of the picture. As noted above, subsidies for the individuals that were automatically re-enrolled could be impacted. This information is important to keep in mind given that it could impact the effectuation of coverage for these individuals, should they fail to make the January premium payment as a result of the subsidy impact on premiums.

NJHA will continue to monitor data as it becomes available and educate policy makers on the implications of the data and its impact on N.J. hospitals.

A full copy of the report can be found here: [Market Place Enrollment](#).

If you have any questions or concerns regarding the Marketplace please feel free to contact Sarah Lechner, general counsel, at 609-275-4089 or slechner@njha.com or Colleen Picklo, project manager/policy analyst, managed care, at 609-275-4020 or cpicklo@njha.com.