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TO: Chief Executive Officers  
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FROM: Elizabeth A. Ryan, Esq.  
President and CEO

**SUBJECT: Insurance Enrollment Through Healthcare.gov – Updated Version**

The Department of Health and Human Services (HHS) released the latest Marketplace enrollment data last week. The reports include data from the initial open enrollment period of Oct. 1 – March 31 as well as information on individuals that qualified for a special enrollment period (SEP) through April 19, which was made available to individuals who began filing an application prior to the March 31 deadline but experienced difficulties completing the application.

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**

A total of 301,965 New Jersey residents applied for coverage during the initial open enrollment period and, of that figure, 161,775 individuals selected plans. Plan selection data is significant; however, until an applicant pays the initial month's premium, that individual is not enrolled in a health plan. While the data in the report is promising in that nearly 162,000 individuals may have obtained insurance through the FFM, the data is incomplete in that it does not indicate how many individuals enrolled in health plans by paying the first month's premium. Additionally, the data does not indicate how many of these individuals are newly-insured and how many simply migrated over from expiring plans, such as the state's Basic and Essential (B&E) plan.

The report includes limited demographic information on the 161,775 New Jerseyans who selected a health insurance plan through the FFM during the initial open enrollment period. Specifically:

- 53% are female and 47% are male;
- 25% are between the ages of 18 and 34, the age demographic known as the “young invincibles.”
- 69% selected a silver plan; and
- 84% were eligible for financial assistance.

New for this HHS enrollment report is the inclusion of race and ethnicity data. This data provides additional items to deliberate on such as what educational outreach efforts might be needed and can also be used to identify some early indicators concerning reform’s impact on the more socio-economically challenged ethnicities. Specifically, New Jersey’s demographics concerning the race and ethnicity of those who selected a plan are: 41.19 percent Caucasian; 10.77 percent Asian; 8.73 percent African American; and 4.5 percent Latino. One-third of individuals who selected a plan did not answer the voluntary question regarding race and ethnicity on the application. These statistics are significantly different than the overall statistics concerning race and ethnicity on the FFM, which indicated (for those opting to identify) approximately 63 percent Caucasian, 16.7 percent African American, 10.7 percent Latino and nearly 8 percent Asian.

### **New Jersey-Specific Medicaid Enrollment**

The benefit from the Marketplace’s “no wrong door” policy continues to be experienced in New Jersey. During the open enrollment period, 179,872 New Jersey applicants were determined to be NJFamilyCare eligible after applying for health insurance through Healthcare.gov. This figure places New Jersey third among the states participating in the FFM for Medicaid/CHIP enrollees, behind Florida and Illinois. If all of these individuals are enrolled in Medicaid during 2014, this will represent a 35 percent increase over the 508,435 Medicaid-only recipients at the end of 2013 per the New Jersey Department of Human Services enrollment report.

### **Conclusion**

At this time the data represents only part of the picture. Figures continue to be finalized and the need for additional data components is clear. However, the current reports allow for an initial assessment that can be used as a foundation to begin formulating next steps. NJHA will continue to monitor data both at the federal level and to work directly with health plans participating on the FFM to compile additional resources.

Full copies of the reports can be found here:

<http://aspe.hhs.gov/health/reports/2012/ACA-Research/index.cfm>

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](mailto:slechner@njha.com) or Colleen Picklo, project manager/policy analyst, managed care, at 609-275-4020 or [cpicklo@njha.com](mailto:cpicklo@njha.com).