



Delaware ACA Marketplace Results, OEP 2018

Ann Kempinski, Delaware Health Care
Commission

Trinidad Navarro, Delaware Insurance
Commissioner

5/3/2018



ChooseHealth
DELAWARE

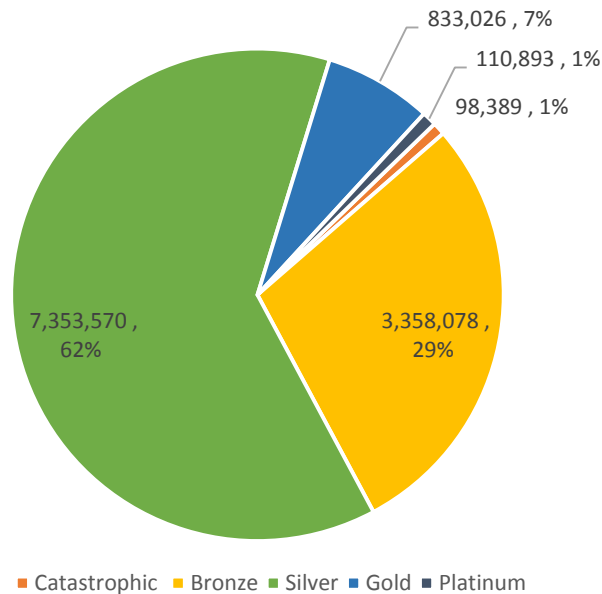
Results Released on 4/3/18 by CMS

- Delaware final enrollment (i.e. “number of consumers making a plan selection”) was 24,500, compared to 27,584 in 2017 –down 11%
- DE has 4th smallest marketplace
- For 39 states using the federal Healthcare.gov platform, enrollment fell in 2018 by 5.7%
- States using state-based enrollment platforms maintained enrollment
- Possible reasons for drop in DE enrollment:
 - Uncertain, confusing messages at federal level
 - Less marketing by gov’ts, plans, others
 - One of DE’s two carriers dropped out for 2018
 - Broker compensation
 - Role of Medicaid safety net, aging into Medicare

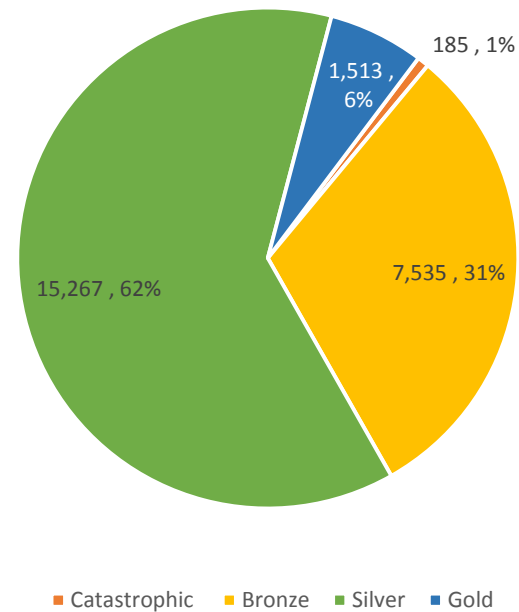
https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/2018_Open_Enrollment.html

DE Consumers Choose Similar Metal Tiers as U.S. Average

US Plan Selections, All Platforms, OEP
2018

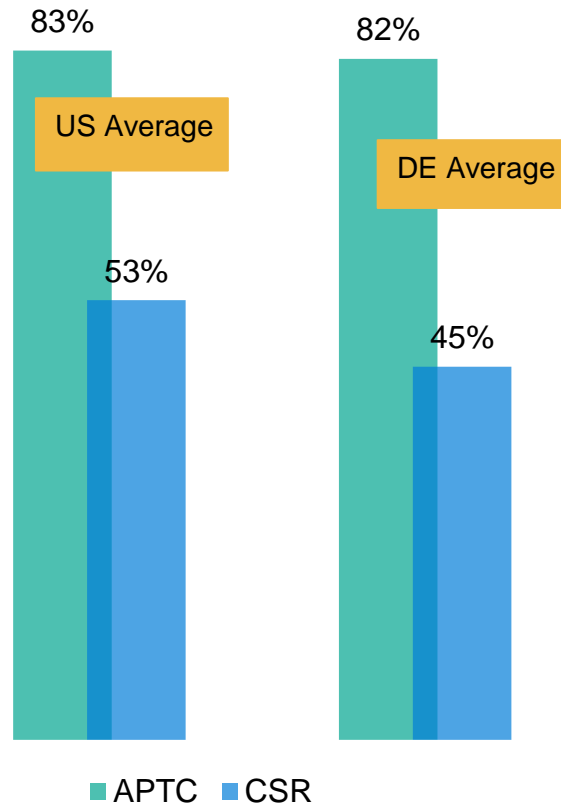


Delaware Plan Selections, OEP 2018



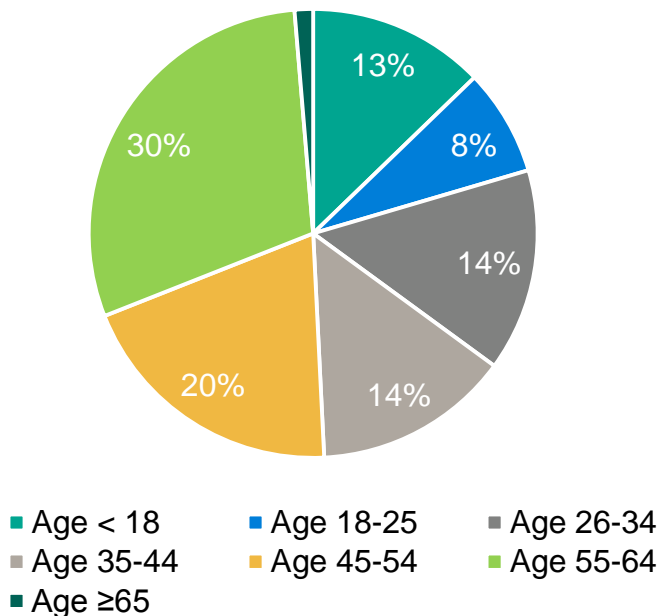
Over 80% of DE Consumers Qualified for Premium Tax Credit

Slightly Fewer DE Consumers Received Cost Sharing Reductions

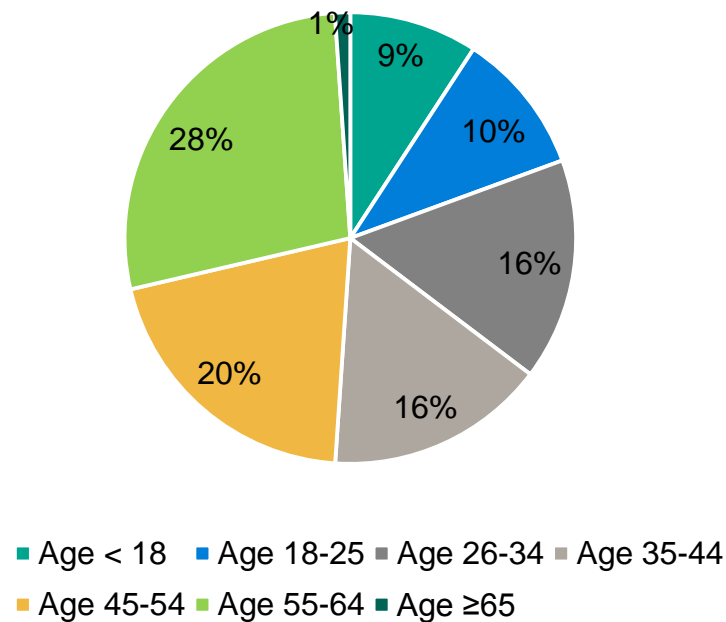


DE Marketplace Enrollees Not Older on Average

DE Age Distribution

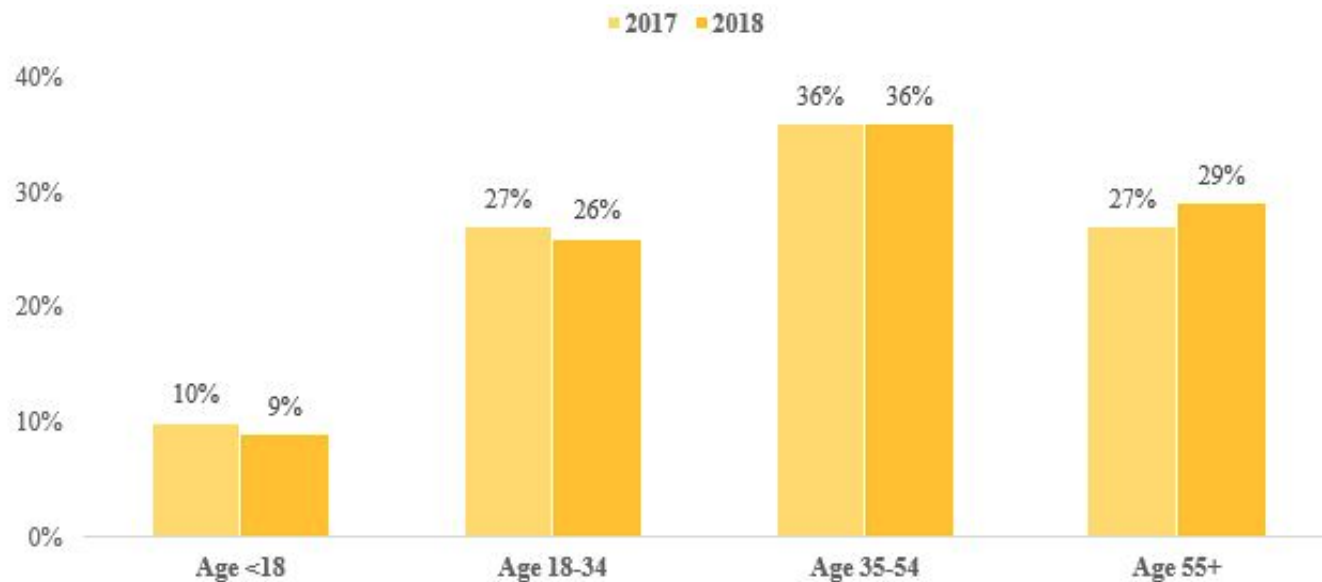


US Age Distribution



Enrollment Grew Older Overall in 2018

Figure 2: Proportion of Open Enrollment HealthCare.gov Consumers, by Age



DE Consumers Face Higher Costs

2018 DE Avg Premium	2018 DE Avg Premium after APTC*	2018 US Avg Premium	2018 US Avg Premium after APTC
\$750	\$122	\$621	\$89

- Delaware tied for 10th highest premium in 2018
- PA's average premium was \$50/mo lower at \$700
- MD's average premium was \$121/mo lower at \$629
- 4,000 DE consumers are paying full cost of premiums, deductibles, cost sharing; they receive no financial assistance

*Average premium after advanced premium tax credit (APTC) for those receiving APTC

Cause for Concern

- According to a 50 state [report](#) by Covered California released in March, DE's ACA marketplace is Code Red
 - Down to a single carrier participating
 - Declining year over year enrollment
 - Average DE risk score 8% higher than national average
- By comparison, WV's risk score is 27% higher, PA's is also 8% higher, but MD's is 3% lower (i.e. healthier) than the national average risk score

Options

- Low probability of federal fix (i.e. federal reinsurance, restoration of cost-sharing reduction payments)
- Other federal options may require state matching funds
- Identify state, local resources for more aggressive outreach and marketing, targeting young, healthy
- Consider using state purchasing through much larger Medicaid program
 - Attract carrier already in Medicaid to participate in Marketplace
 - Explore Medicaid “buy-in”
 - Other approaches that may require federal approval
- Engage carriers in innovative plan, network design discussion