



Delaware's Health Insurance Marketplace: Update on Activity

Delaware Health Care Commission
February 2, 2017



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Agenda

- National Enrollment
- Delaware Enrollment
- Enrollment stories
- Important Reminders and Key Dates
- Questions/Comments

National Enrollment

- CMS released an enrollment snapshot for weeks 10 & 11, reporting almost 4 million HealthCare.gov users January 1 – January 14.
- More than 8.8 million consumers signed up for health insurance through the Marketplace November 1 – January 14.
- The next CMS enrollment snapshot will be released on February 3 and report enrollment data through January 31. A final report will be released on March 13.

<https://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2017-Fact-Sheet-items/2017-01-18.html?DLPage=1&DLEntries=10&DLSort=0&DLSortDir=descending>

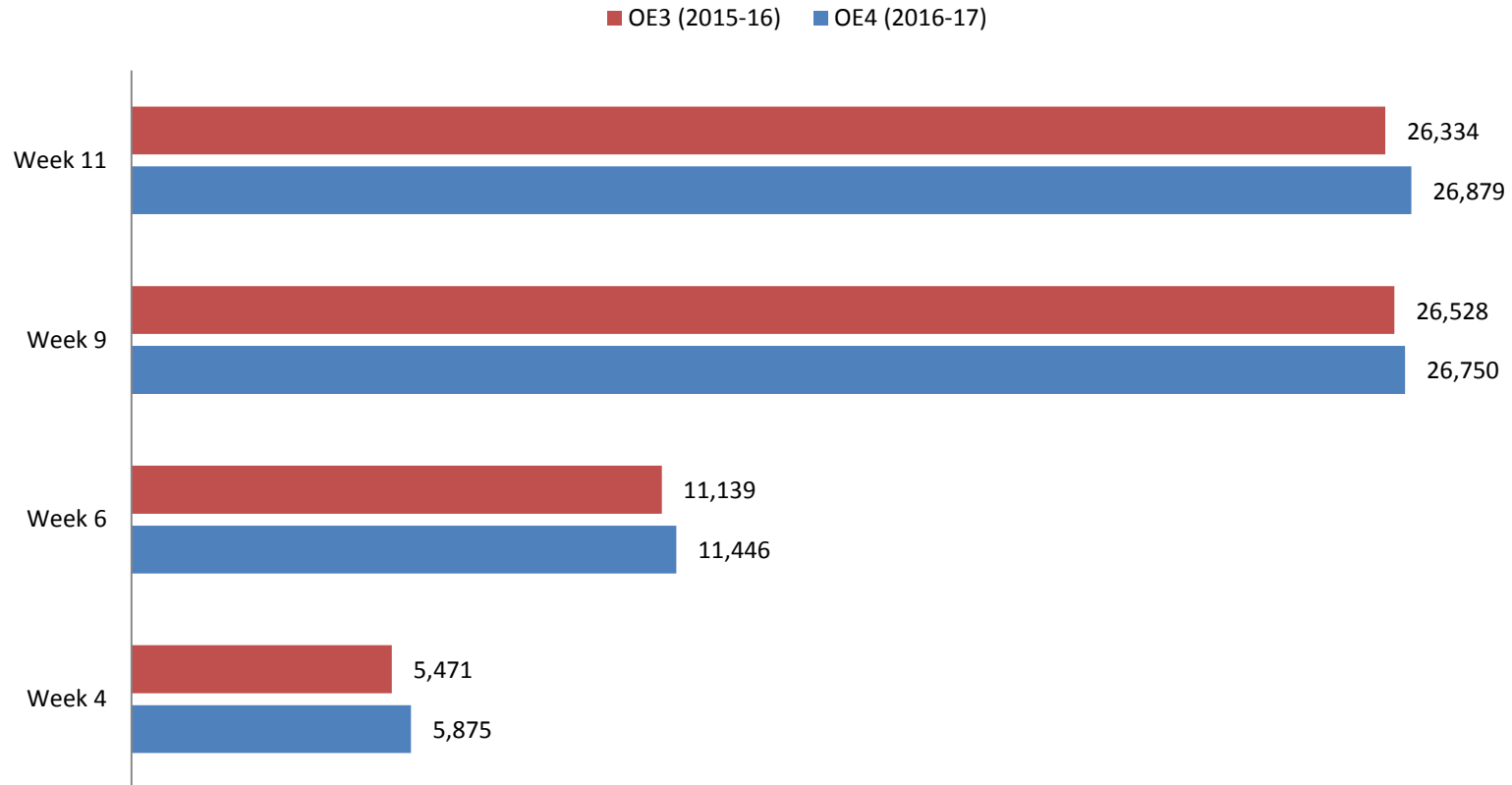
Delaware Enrollment

- According to CMS, from November 1 through January 14 – 26,879 Delawareans signed up for health insurance through the Marketplace, compared to 26,334 enrollments this time last year.
- Sixty-three percent of Marketplace consumers were able to select a plan for less than \$100.
- There were 19 Marketplace Plans available to Delawareans for Plan Year 2017.

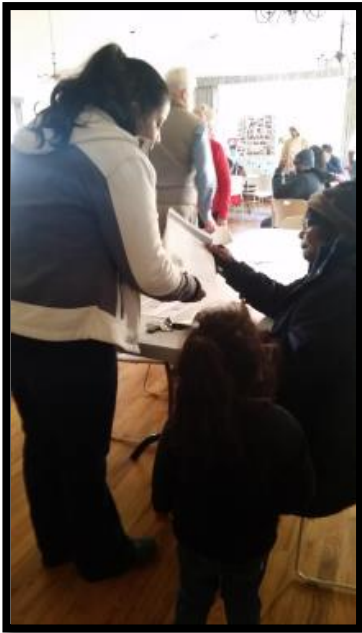


Delaware Enrollment

Enrollment Comparison for OE3 - OE4



About Delaware's Enrollees



Of those enrolled for 2017 through Dec. 24:

- **79%:** Receiving tax credits to help pay monthly premium.
- **43%:** Eligible for cost-sharing reduction co-pays and deductibles.
- **\$419:** Average monthly tax credit received.
- **Age breakdown:** 28% (55-64); 20% (45-54); 15% (26-34); 14% each (35-44 and under 18).
- **Gender:** 54% female; 46% male.
- **Metal Level:** 62% silver, 28% bronze, 10% gold.

Open Enrollment for 2017

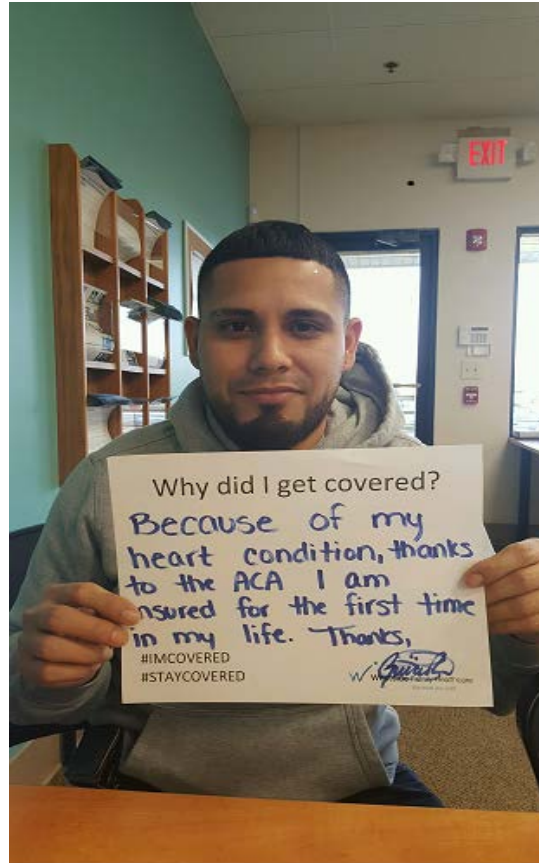
- Open Enrollment **ended January 31.**
- For coverage to begin February 1, consumers must have enrolled by January 15. For those who enrolled after that date, coverage will be effective March 1.
- Free in-person assistance is **still available:**
 - Navigators
 - Certified Application Counselors & FQHCs
 - Go online for schedule and locations
 - <http://www.choosehealthde.com/Getting-Insurance/Get-Help>
- Dedicated Marketplace line through Federal Call Center at **800-318-2596**

Enrollment Stories

- Delawarean Kerry Orr took part in Sen. Chris Coons' Jan. 30 Health Care Panel Discussion.
- After years of being uninsured, she enrolled on Delaware's Marketplace in May 2014 because of the mandate, and re-enrolled in December 2014.
- In January 2015, during her first colonoscopy, the doctor found a massive tumor. "The Affordable Care Act literally has saved my life."



Enrollment Stories Continued



Enrollment Stories Continued

- Dave and Bonnie Wright are in their early 60s and preparing to retire. COBRA would cost around \$2,500 a month based on their yearly household income. Through the Marketplace, the Wrights qualified for a Silver plan costing **\$320.15 in monthly premiums**. They are eligible for an Advanced Premium Tax Credit of \$1,500 per month and Cost Share Reductions.

Guidance for Filing 2016 Taxes

- Individuals who enrolled for coverage through the Health Insurance Marketplace in 2016 should receive Form 1095-A.
- The Marketplace sends this form, which includes information about the tax filer's health coverage.
- Individuals should wait to file their returns until they receive Form 1095-A.
- Use Form 1095-A to complete IRS Form 8962 and reconcile advance payments of the premium tax credit or claim the premium tax credit on your tax return.
- For more information: <https://www.irs.gov/affordable-care-act/individuals-and-families>

Reminder about Tax Penalty for 2017

- Non-exempt consumers who did not enroll in health coverage by **January 31** will face a tax penalty.
- The fee is calculated 2 different ways – as a percentage of household income, or per person. **Consumers will pay whichever is higher.**
 - 2.5% of household income
 - \$695 per adult, plus \$347.50 per child under 18
 - Maximum: \$2,085

<https://www.healthcare.gov/fees/fee-for-not-being-covered/>

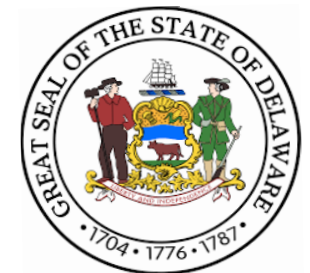
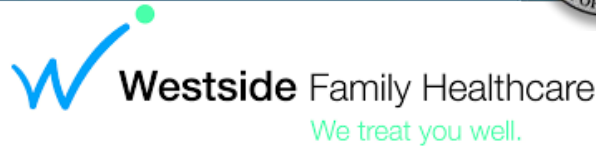
Other Important Reminders

- Consumers who experience qualifying life events such as birth/adoption of a child; marriage or divorce; loss of minimum essential coverage; aging out of parents' insurance at age 26; or domestic violence eligibility may enroll outside of open enrollment.
- Enrollment assisters and agents and brokers are available to help with enrollments outside open enrollment.
- Visit www.ChooseHealthDE.com to find free assistance.
- Enrollment in Medicaid and in the SHOP Marketplace for small businesses is open year-round.

Thank you to our Community Partners!

Department of Insurance

Protecting Delawareans through regulation and education while providing oversight of the insurance industry to best serve the public.



Questions/Comments

- Health Care Commission
- Public



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