



Delaware's Health Insurance Marketplace: Update on Activity

Delaware Health Care Commission
April 6, 2017



ChooseHealth
DELAWARE

Agenda

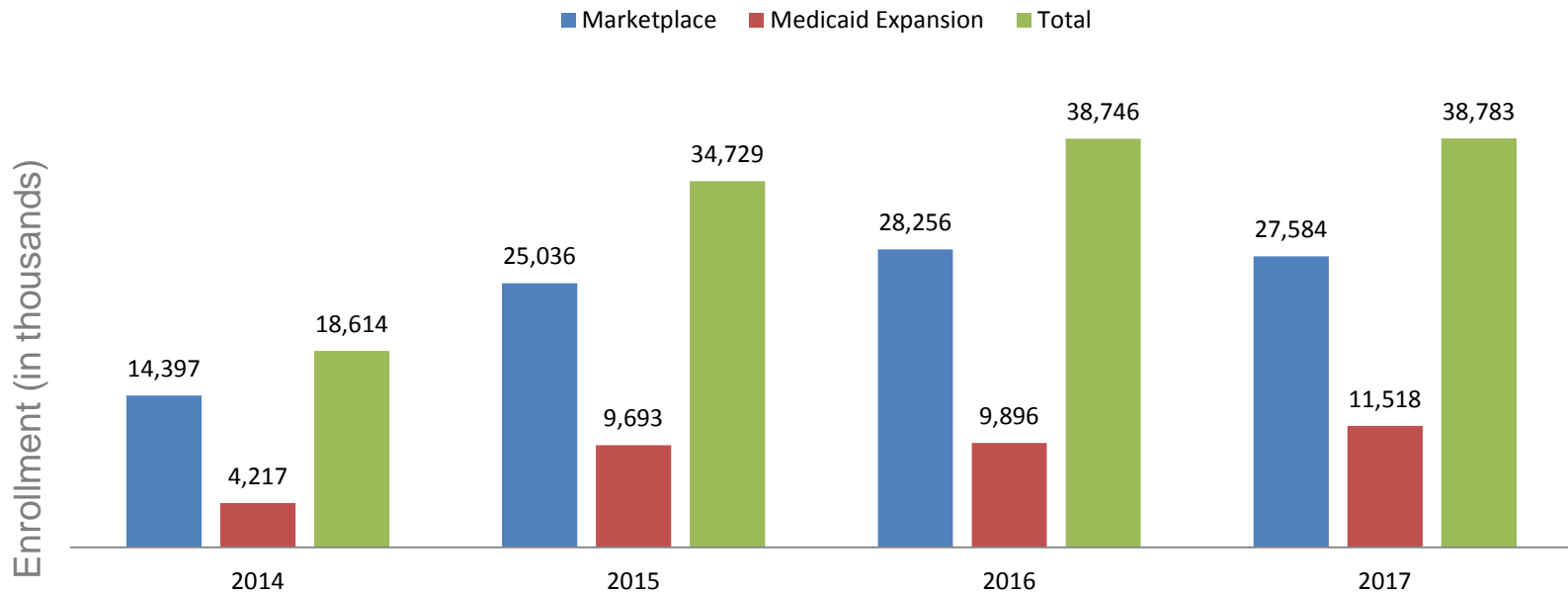
- OE4 Marketplace Report
- Enrollment Stories
- National Landscape
- Tax Reminder
- Key Dates and Reminders
- Questions/Comments

Marketplace Report

- CMS provided a report for Year 4 of Open Enrollment, which began November 1, 2016 and ended January 31, 2017.
- Approximately **12.2 million** consumers selected or automatically re-enrolled in a Marketplace health insurance plan.
 - This includes **9.2 million** consumers in the 39 states using the Healthcare.gov platform and **3 million** consumers using State Based Marketplace platforms.

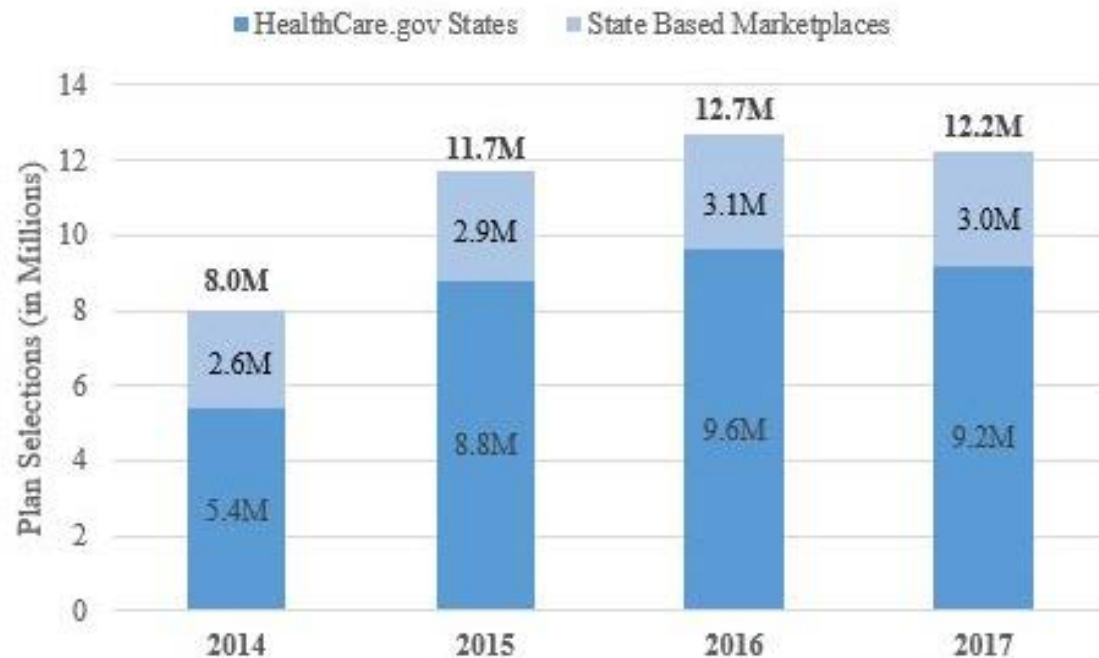
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Delaware Enrollment 2014 - 2017



Marketplace Report

Plan Selections during 2014 – 2017 Open Enrollment

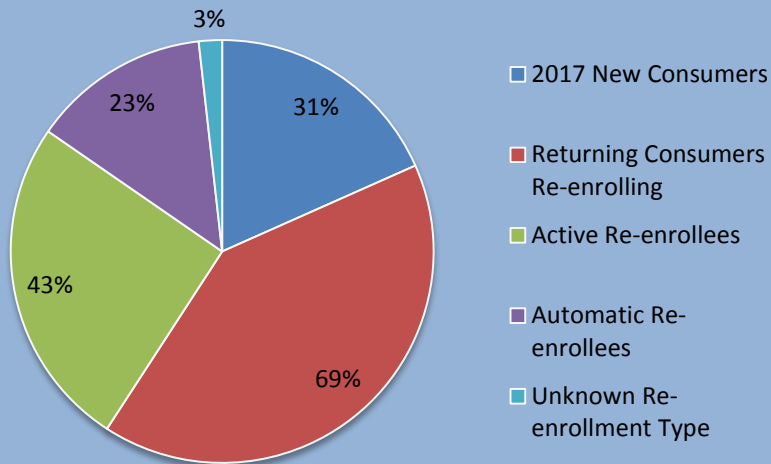


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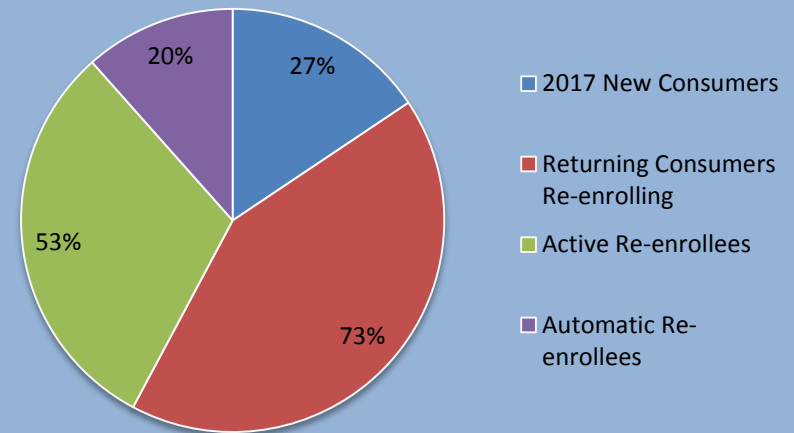
Marketplace Report

Marketplace Re-Enrollment Activity

US Consumers

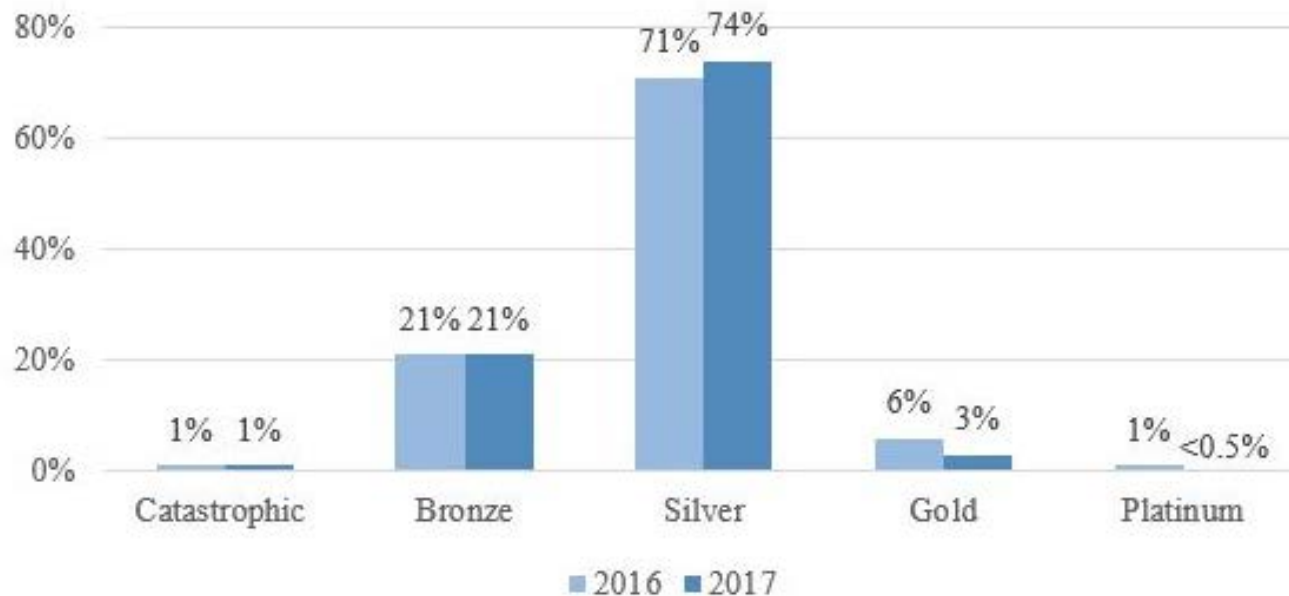


DE Consumers



Marketplace Report

Plan Selections by Metal Level among HealthCare.gov Consumers



<https://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2017-Fact-Sheet-items/2017-03-15.html?DLPage=1&DLEntries=10&DLSort=0&DLSortDir=descending>



Marketplace Report

Metal Level Comparisons

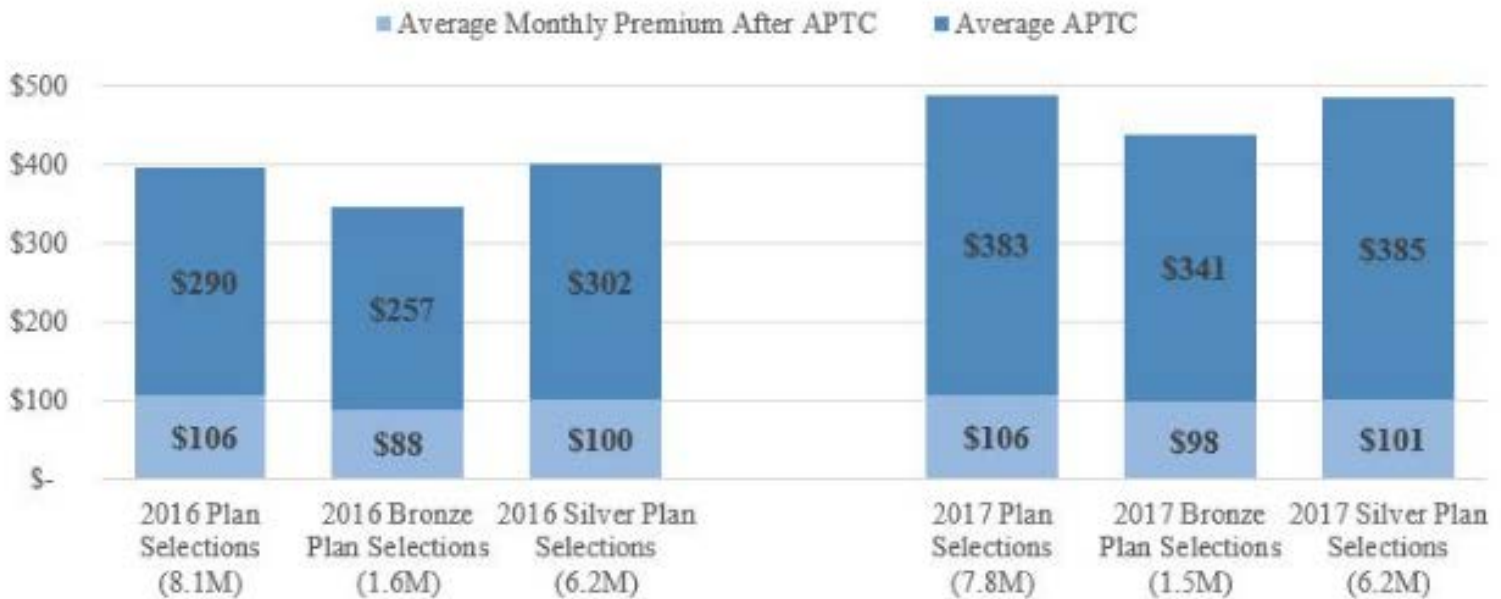
Metal Level	Delaware	HC.gov States
Bronze	28%	21%
Silver*	62%	74%
Gold	9%	3%
Catastrophic	1%	1%
Platinum	-	1%

**Only silver plans are eligible for a cost-sharing reduction.*

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Marketplace Report

Average Monthly Premiums after APTC among HealthCare.gov Consumers with APTC



<https://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2017-Fact-Sheet-items/2017-03-15.html?DLPage=1&DLEntries=10&DLSort=0&DLSortDir=descending>

Marketplace Report

Average Monthly Premiums and Tax Credits

	Delaware (2016)	Delaware (2017)	HC.gov States (2017)
Total Enrollment	28,256	27,584	9.2M
% with Tax Credit	82%	80%	83%
Monthly Premium (before Tax Credit)	\$477	\$569	\$476
Avg. Monthly Tax Credit	\$328	\$418	\$383
Avg. Monthly Premium (after Tax Credit)	\$150	\$162	\$106
Avg. % Reduction in Premium (after Tax Credit)	69%	73%	80%

Marketplace Report

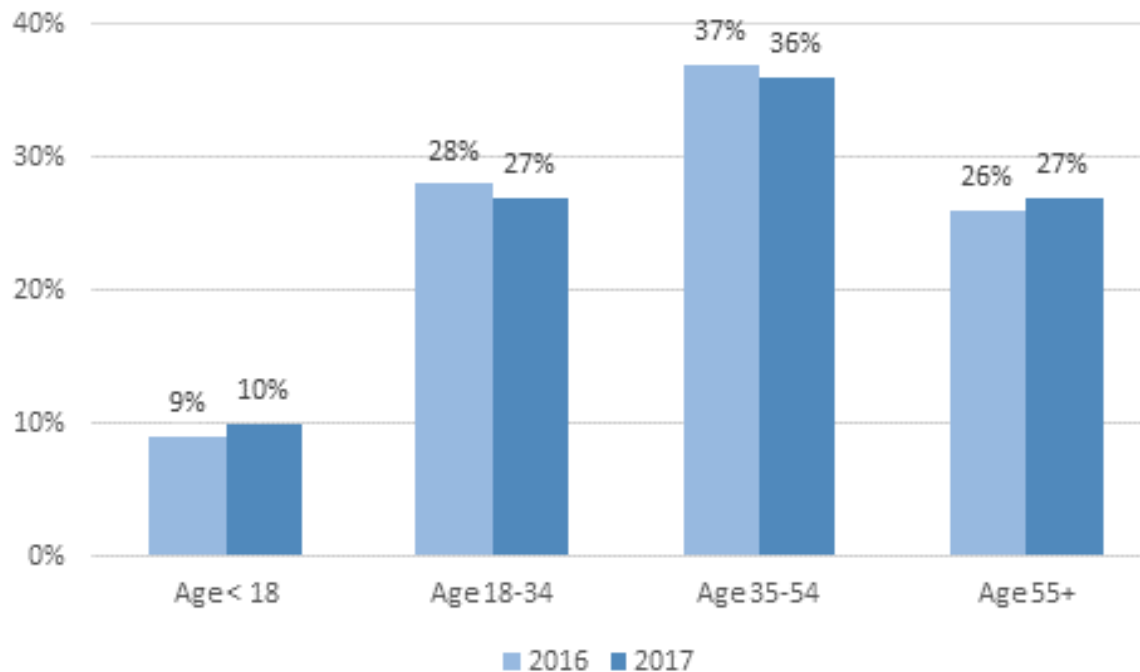
% Consumers with Financial Assistance

	Delaware	HC.gov States
Total Enrollment	27,584	9.2 million
% with Financial Assistance	81%	85%
% with Premium Tax Credit	80%	84%
% with Cost-Sharing Reduction	45%	60%



Marketplace Report

Proportion of Open Enrollment HealthCare.gov Consumers, by Age



<https://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2017-Fact-Sheet-items/2017-03-15.html?DLPage=1&DLEntries=10&DLSort=0&DLSortDir=descending>



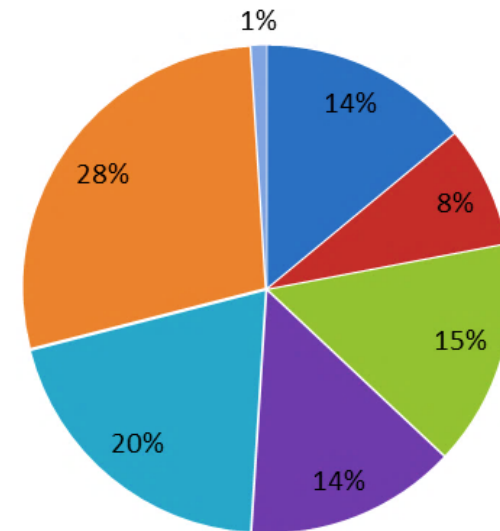
Marketplace Report

Enrollment Comparison by Age - Delaware Consumers

Delaware	Enrollees	% Enrolled
Age Groups		
0 -17	3,804	14%
18 – 25	2,114	8%
26 – 34	4,189	15%
35 – 44	3,929	14%
45 – 54	5,543	20%
55 – 64	7,694	28%
65+	311	1%
Total	27,584	

Marketplace Enrollment by Age

- Ages 0 -17 ■ Ages 18 – 25 ■ Ages 26 – 34 ■ Ages 35 – 44
- Ages 45 – 54 ■ Ages 55 – 64 ■ Ages 65+



Marketplace Report

Consumer Demographics: Race, Gender, Location

	Delaware Marketplace	HC.gov States
Self-Reported Race/Ethnicity		
White	55%	48%
African-American	10%	7%
Asian	8%	7%
Multiracial and Other	2%	2%
Unknown	26%	36%
Hispanic/Latino	6%	10%

	Delaware Marketplace	HC.gov States
Gender		
Female	54%	54%
Male	46%	46%
Location		
Rural	22%	18%



Marketplace Report

Household Income

Household Income (% of FPL)	Delaware	HC.gov States
100%-150%	14%	35%
150%-200%	24%	22%
200%-250%	19%	14%
250%-300%	13%	8%
300%-400%	14%	9%
Other FPL	16%	12%



Enrollment Stories



Enrollment Stories

- A single mother in Wilmington was denied Medicaid but was eligible for a Marketplace plan. She chose a Bronze Aetna plan and was eligible for a tax credit. She also chose a Delta Dental plan that would cover her major dental care needs. The Aetna plan will cost her \$40.22 a month and the dental plan is \$51.30 a month. She is happy to finally be covered and be able to get her dental work done. (Westside)
- A young man from Wilmington makes less than 30K per year. His job offers insurance, but rates were more than 10 percent of his income, and none of the employees could afford it. He and the other employees went without insurance until a navigator came to their offices to enroll employees. The navigator enrolled 21 of the employees and will teach classes on health literacy. (Chatman)

National Landscape



National Landscape

- **The American Health Care Act (AHCA)** was a proposed US Congress Bill, publicly released by House Republicans on March 6th. The AHCA was intended to be a replacement for the ACA.
- The draft bill combined legislative recommendations that were passed by the House Committees on Ways & Means and Budget, Energy & Commerce on March 9th. It passed the House Budget Committee on March 16th.
- On March 24th, Speaker Paul Ryan pulled legislation to repeal and replace the ACA with the AHCA.

Reminders for Filing 2016 Taxes



Guidance for Filing 2016 Taxes

- Individuals who enrolled for coverage through the Health Insurance Marketplace in 2016 should 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.
- If filing tax returns indicating no health insurance coverage in the year 2016 without an exemption, individuals will pay a tax penalty.



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.

Key Dates

Date	Milestone/QHP Activity
May – Sept. 2017	DOI reviews plans for compliance with federal and state laws and standards Areas for review include rates, benefit design, cost-sharing, network adequacy, among others
September 2017	Federal government conducts final QHP reviews and certifies state-recommended plans DOI releases Premium Rate information
October 2017	Federal government releases list of certified QHPs for Plan Year 2018
November 1, 2017	Open enrollment begins for Plan Year 2018
December 15, 2017	End of open enrollment for Plan Year 2018

Questions/Comments

- Health Care Commission
- Public

