**Americans Need Health Insurance More Than Ever**

- **15.3M**
- **1.4M**

When Health Care is Affordable & Accessible, People Sign Up

![Diagram showing the enrollment in healthcare](https://example.com/diagram.png)

- **2.8M**
- **2.1M**
- **738,000**

⚠️ Over 422,000 enrollees in Medicaid and CHIP by April 15

**Americans Saved $537 Million per Month on Premiums Thanks to the American Rescue Plan**

- **$40-$186**
- **$67 per month (or more than $268 per month)**

Across all states, individual consumers saved an average of $67 per month (or more than $268 per month). Nationwide, consumers saved an average of $40-$186 per month on premiums thanks to premium tax credits and cost-sharing reduction subsidies.

- **67%**
- **58%**

The American Rescue Plan Saves People Money Across the Country

**Household Income (FPL)**

- **100% - 138%**
- **100% - 150%**
- **<100%**

**Premium percent** is the maximum percent of income that a family would spend on the premium for a plan that fits their needs.-child care coverage.

**With Cost-Sharing**

- **2020**
- **2021**

<table>
<thead>
<tr>
<th>Premium Percent</th>
<th>2020</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.0% - 2.0%</td>
<td>57%</td>
<td>52%</td>
</tr>
<tr>
<td>2.0% - 4.0%</td>
<td>20%</td>
<td>23%</td>
</tr>
<tr>
<td>4.0% - 6.0%</td>
<td>19%</td>
<td>21%</td>
</tr>
<tr>
<td>6.0% - 8.5%</td>
<td>3%</td>
<td>2%</td>
</tr>
<tr>
<td>8.5% - 10.0%</td>
<td>1%</td>
<td>1%</td>
</tr>
</tbody>
</table>

**Premium Percent**

- **93%**
- **58%**

HealthCare.gov SEP enrollees receiving financial assistance

**POST-ARP 2021**

- **$50**
- **$750**
- **$750**

With Premium Tax Credits 93%

- **With Cost-Sharing Reductions**

- **58%**

Deductibles decreased by more than 50% from 2019 to 2021

- **$750**
- **$1,750**
- **$50**

Over 82M total enrollees in Medicaid and CHIP as of April 2021

<table>
<thead>
<tr>
<th>Source</th>
<th>Enrollments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medicaid</td>
<td>554,000</td>
</tr>
<tr>
<td>CHIP</td>
<td>738,000</td>
</tr>
</tbody>
</table>

More Americans Bought Higher Value Plans through HealthCare.gov at the Same or Lower Cost

- **$750**
- **$1,750**
- **$50**

Some consumers received a tax credit of more than $1,000 per month on their health insurance premiums. Across all states, individual consumers saved an average of $67 per month (or more than $268 per month). Nationwide, consumers saved an average of $40-$186 per month on premiums thanks to premium tax credits and cost-sharing reduction subsidies.

**Location**

- **18-34**
- **55+**
- **12-17**
- **18-19**

**Race/Ethnicity**

- **White**
- **Hisp./Latino**
- **Hisp./Latino Not Hisp./Latino**

**Other Race** includes multi-racial, Native Hawaiian/Pacific Islander, and American Indian/Alaskan Native. These percentages exclude consumers with an unknown race or ethnicity.

**Other Race 7%**

- **1.4M**
- **2.8M**

**Hisp./Latino 29%**

- **1.4M**
- **2.8M**

**Hisp./Latino Not Hisp./Latino 33%**

- **1.4M**
- **2.8M**

**Location**

- **18-34**
- **55+**
- **12-17**
- **18-19**

Diverse Set of People Gained & Retained Coverage through HealthCare.gov

- **1.4M**
- **2.8M**

Over 400% FPL

- **15.3M**
- **1.4M**

Other Household

- **46%**
- **23%**

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HHS uses the FPL guidelines that were in place at the start of open enrollment to determine your eligibility for certain programs and benefits. CMS uses the FPL guidelines that were in place at the start of open enrollment to determine your eligibility for certain programs and benefits.