

HEALTH INSURANCE MARKETPLACE ENROLLMENT & SAVINGS

DURING THE 2021 SPECIAL ENROLLMENT PERIOD

President Biden opened a Special Enrollment Period through the Federal Marketplace that ran from February 15 to August 15 to ensure people who needed health care coverage during the pandemic were able to access it. States followed suit and opened Special Enrollment Periods through their State-Based Marketplaces.

Americans Need Health Insurance More Than Ever

15.3M lost health insurance due to pandemic

1.4M uninsured eligible for subsidies

When Health Care is Affordable & Accessible, People Sign Up

2.8M new marketplace enrollees nationwide

2.1M enrollees gaining coverage through healthcare.gov

738,000 enrollees gaining coverage through state-based marketplaces

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

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



The American Rescue Plan (ARP) has increased tax credits available to consumers, helping to reduce premiums and giving consumers access to affordable health care coverage.



Starting April 1, consumers were able to take advantage of increased premium tax credits on high quality health care plans when enrolling in coverage.

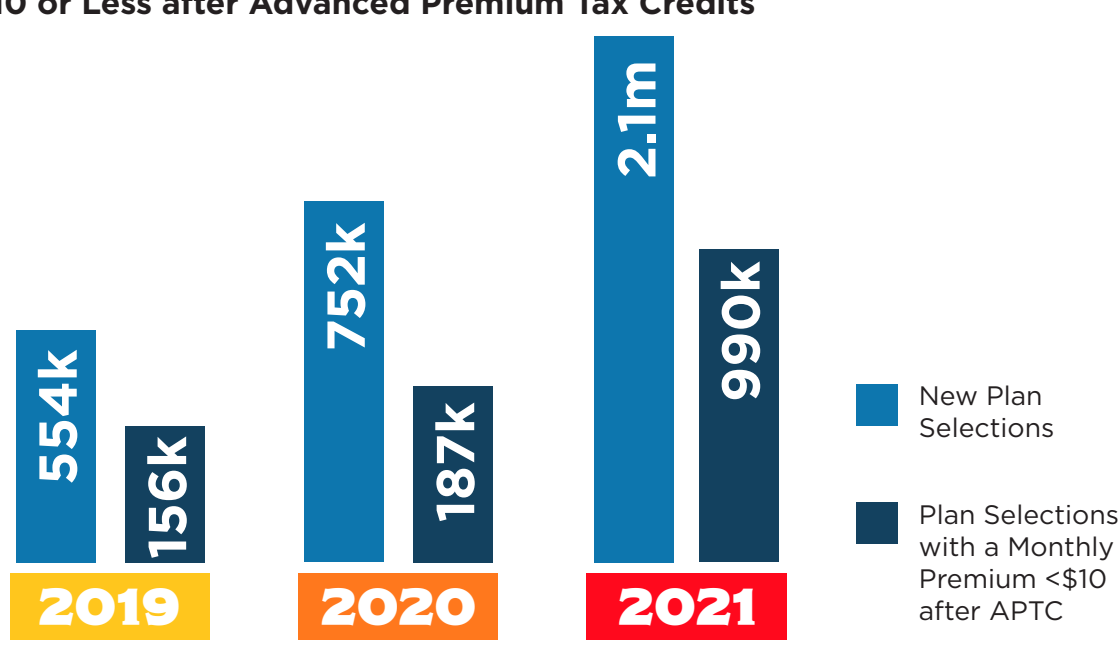
"I wasn't expecting to find such a good policy that was so affordable and I was pleasantly surprised to actually find the perfect policy for our family."
- Michael

"After the COVID relief law, I went back on and made some changes, and it was even more affordable."
- Adrian

"Previously, I couldn't afford health insurance. And this year, I went on HealthCare.gov and prices were great. Now my monthly premium is zero."
- Dorothy

Nearly 1 Million Found a New Plan for \$10 or Less After Tax Credits

New Plan Selections through HealthCare.gov with Monthly Premiums of \$10 or Less after Advanced Premium Tax Credits



The American Rescue Plan Saves People Money Across the Country

HOUSEHOLD INCOME (FPL)	PRE-ARP 2021 PREMIUM PERCENT	POST-ARP 2021 PREMIUM PERCENT
100% - 138%	2.07%	0.00%
138% - 150%	3.10% - 4.14%	0.00%
150% - 200%	4.14% - 6.52%	0.0% - 2.0%
200% - 250%	6.52% - 8.33%	2.0% - 4.0%
250% - 300%	8.33% - 9.83%	4.0% - 6.0%
300% - 400%	9.83%	6.0% - 8.5%
Over 400%	Not Eligible for Subsidies	8.50%

Premium percent is the maximum percent of income that a family would spend on the second lowest cost silver plan (also known as the benchmark plan).

HealthCare.gov SEP enrollees receiving financial assistance

93% With Premium Tax Credits

58% With Cost-Sharing Reductions

Nationwide consumers saved an average of **\$67 per month (or more than \$268 per month for a family of four)** with a new or updated plan selection between **April 1 and August 15**. Across all states, individual consumers saved between **\$40-\$186**.

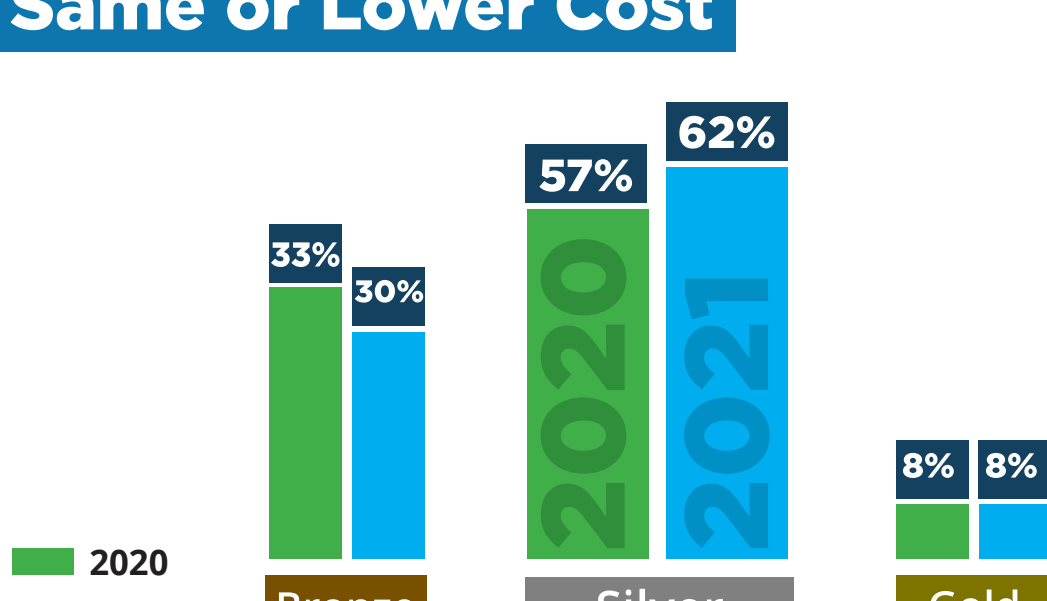


Deductibles decreased by more than 90% from 2019 to 2021

2019 \$750 **2020** \$750 **2021** \$50

Median deductible for new consumers selecting plans through HealthCare.gov between February 15 & August 15.

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



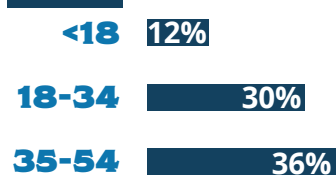
"Metal levels" indicate how consumers and their insurance plan split costs. Bronze plans generally include the highest level of cost-sharing (with lower premiums), where Platinum plans include the lowest amount of cost-sharing (and higher premiums). Tax credit and cost-sharing reduction subsidies are available based on the costs of a Silver plan.

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

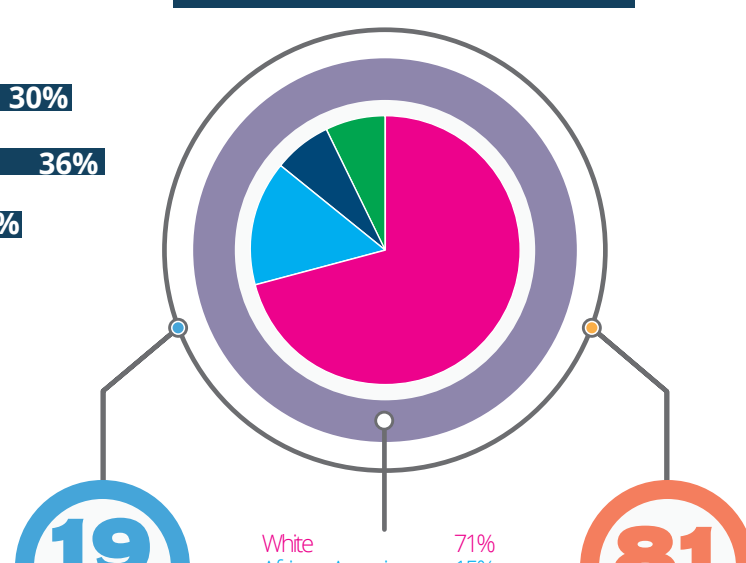
GENDER



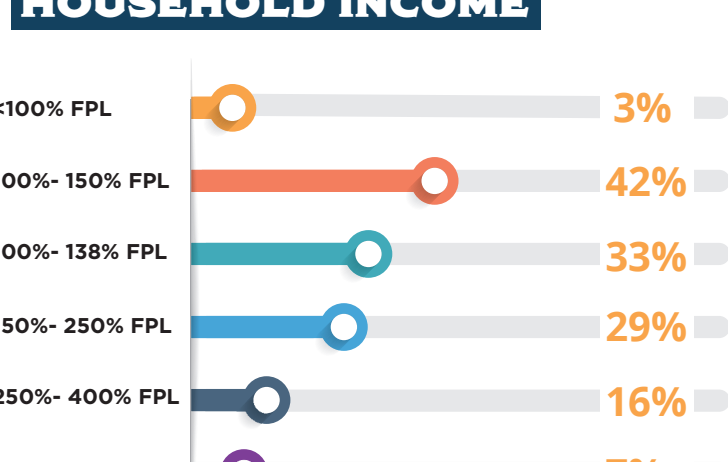
AGE



RACE/ETHNICITY**



HOUSEHOLD INCOME



*Other household income includes plan selections for which consumers were not requesting financial assistance and households with unknown household income.

The Federal Poverty Level (FPL) is a measure of income issued every year by the Department of Health and Human Services (HHS). Federal poverty levels are used to determine your eligibility for certain programs and benefits, including savings on Marketplace health insurance, and Medicaid and CHIP coverage. CMS uses the FPL guidelines that were in place at the start of open enrollment for the plan year to determine Marketplace savings eligibility; the 2020 FPL for an individual in the 48 contiguous states and DC is \$12,760 and \$26,200 for a family of 4.

**Nationwide savings from existing consumers with new or updated plan selection after American Rescue Plan implementation.

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

***As of 2019, 17% of the U.S. population under age 65 was estimated to live in a rural zip code, with 83% in non-rural zip codes. (<https://www.hrsa.gov/rural-health/about-us/definition/datafiles.html>)