



## How Elimination of Cost-Sharing Reduction Payments Changed Consumer Enrollment in State-Based Marketplaces

State-based marketplace plan selections in 2017 and 2018 by mental level <sup>1</sup>													
	TOTAL SELECTIONS			Bronze			Silver			Gold			
	2017	2018	Change in enrollment 2017-18	2017	2018	Change in enrollment 2017-18	2017	2018	Change in enrollment 2017-18	2017	2018	Change in enrollment 2017-18	
<b>California<sup>2</sup></b>													
<b>TOTAL</b>	#	1,556,676	1,521,524	-35,152 ↓	431,675	444,974	13,299 ↑	981,865	853,787	-128,078 ↓	75,965	152,215	76,250 ↑
	%				27.7%	29.2%	1.5% ↑	63.1%	56.1%	-7.0% ↓	4.9%	10.0%	5.1% ↑
Subsidized population	#	1,337,319	1,312,848	-24,471 ↓	349,354	350,862	1,508 ↑	898,544	801,283	-97,261 ↓	51,350	116,598	65,248 ↑
	%				26.1%	26.7%	0.6% ↑	67.2%	61.0%	-6.2% ↓	3.8%	8.9%	5.0% ↑
Non-subsidized population	#	219,357	208,676	-10,681 ↓	82,321	94,112	11,791 ↑	83,321	52,504	-30,817 ↓	24,615	35,617	11,002 ↑
	%				37.5%	45.1%	7.6% ↑	38.0%	25.2%	-12.8% ↓	11.2%	17.1%	5.8% ↑
<b>Colorado<sup>3</sup></b>													
<b>TOTAL</b>	#	174,678	165,777	-8,901 ↓	84,912	80,879	-4,033 ↓	76,830	75,166	-1,664 ↓	9,807	6,356	-3,451 ↓
	%				48.6%	48.8%	0.2% ↑	44.0%	45.3%	1.4% ↑	5.6%	3.8%	-1.8% ↓
Subsidized population	#	108,662	115,036	6,374 ↑	46,889	49,811	2,922 ↑	58,034	62,030	3,996 ↑	3,739	3,191	-548 ↓
	%				43.2%	43.3%	0.1% ↑	53.4%	53.9%	0.5% ↑	3.4%	2.8%	-0.7% ↓
Non-subsidized population	#	66,016	50,741	-15,275 ↓	38,023	31,068	-6,955 ↓	18,795	13,135	-5,660 ↓	6,068	3,165	-2,903 ↓
	%				57.6%	61.2%	3.6% ↑	28.5%	25.9%	-2.6% ↓	9.2%	6.2%	-3.0% ↓
<b>Connecticut</b>													
<b>TOTAL</b>	#	111,542	114,134	2,592 ↑	28,183	40,074	11,891 ↑	71,282	63,424	-7,858 ↓	10,126	8,898	-1,228 ↓
	%				25.3%	35.1%	9.8% ↑	63.9%	55.6%	-8.3% ↓	9.1%	7.8%	-1.3% ↓
Subsidized population	#	85,258	83,627	-1,631 ↓	15,650	19,383	3,733 ↑	63,755	58,635	-5,120 ↓	5,507	5,339	-168 ↓
	%				18.4%	23.2%	4.8% ↑	74.8%	70.1%	-4.7% ↓	6.5%	6.4%	-0.1% ↓

Non-subsidized population	#	26,284	30,507	4,223 ↑	12,533	20,691	8,158 ↑	7,526	4,788	-2,738 ↓	4,619	3,559	-1,060 ↓
	%				47.7%	67.8%	20.1% ↑	28.6%	15.7%	-12.9% ↓	17.6%	11.7%	-5.9% ↓
<b>Idaho</b>													
TOTAL	#	100,082	94,507	-5,575 ↓	25,280	37,373	12,093 ↑	69,623	47,298	-22,325 ↓	4,196	8,602	4,406 ↑
	%				25.3%	39.5%	14.3% ↑	69.6%	50.0%	-19.5% ↓	4.2%	9.1%	4.9% ↑
Subsidized population	#	81,722	78,280	-3,442 ↓	18,326	28,472	10,146 ↑	61,129	42,562	-18,567 ↓	2,185	7,174	4,989 ↑
	%				22.4%	36.4%	13.9% ↑	74.8%	54.4%	-20.4% ↓	2.7%	9.2%	6.5% ↑
Non-subsidized population	#	18,360	16,227	-2,133 ↓	6,954	8,901	1,947 ↑	8,493	4,735	-3,758 ↓	2,011	1,428	-583 ↓
	%				37.9%	54.9%	17.0% ↑	46.3%	29.2%	-17.1% ↓	11.0%	8.8%	-2.2% ↓
<b>Maryland</b>													
TOTAL	#	157,637	153,584	-4,053 ↓	30,708	34,529	3,821 ↑	114,366	84,967	-29,399 ↓	7,261	29,315	22,054 ↑
	%				19.5%	22.5%	3.0% ↑	72.6%	55.3%	-17.2% ↓	4.6%	19.1%	14.5% ↑
Subsidized population	#	121,408	121,629	221 ↑	19,047	22,149	3,102 ↑	99,024	76,175	-22,849 ↓	3,005	22,610	19,605 ↑
	%				15.7%	18.2%	2.5% ↑	81.6%	62.6%	-18.9% ↓	2.5%	18.6%	16.1% ↑
Non-subsidized population	#	36,229	31,955	-4,274 ↓	11,661	12,380	719 ↑	15,342	8,792	-6,550 ↓	4,256	6,705	2,449 ↑
	%				32.2%	38.7%	6.6% ↑	42.3%	27.5%	-14.8% ↓	11.7%	21.0%	9.2% ↑
<b>Massachusetts <sup>4</sup></b>													
TOTAL	#	266,664	270,688	4,024 ↑	5,581	16,859	11,278 ↑	246,498	239,777	-6,721 ↓	9,536	9,076	-460 ↓
	%				2.1%	6.2%	4.1% ↑	92.4%	88.6%	-3.9% ↓	3.6%	3.4%	-0.2% ↓
Subsidized population	#	205,670	212,900	7,230 ↑	699	3,598	2,899 ↑	203,852	207,877	4,025 ↑	829	1,045	216 ↑
	%				0.3%	1.7%	1.4% ↑	99.1%	97.6%	-1.5% ↓	0.4%	0.5%	0.1% ↑
Non-subsidized population	#	60,994	57,785	-3,209 ↓	4,882	13,261	8,379 ↑	42,646	31,900	-10,746 ↓	8,707	8,031	-676 ↓
	%				8.0%	22.9%	14.9% ↑	69.9%	55.2%	-14.7% ↓	14.3%	13.9%	-0.4% ↓
<b>Minnesota <sup>5</sup></b>													
TOTAL	#	113,164	116,357	3,193 ↑	63,710	64,923	1,213 ↑	36,481	38,013	1,532 ↑	11,304	11,326	22 ↑
	%				56.3%	55.8%	-0.5% ↓	32.2%	32.7%	0.4% ↑	10.0%	9.7%	-0.3% ↓

Subsidized population	#	73,353	70,295	-3,058 ↓	40,466	38,925	-1,541 ↓	26,164	25,406	-758 ↓	6,715	5,964	-751 ↓
	%				55.2%	55.4%	0.2% ↑	35.7%	36.1%	0.5% ↑	9.2%	8.5%	-0.7% ↓
Non-subsidized population	#	39,811	46,062	6,251 ↑	23,243	25,997	2,754 ↑	10,317	12,607	2,290 ↑	4,589	5,362	773 ↑
	%				58.4%	56.4%	-1.9% ↓	25.9%	27.4%	1.5% ↑	11.5%	11.6%	0.1% ↑
<b>Rhode Island</b>													
TOTAL	#	29,456	33,021	3,565 ↑	5,758	7,153	1,395 ↑	20,137	18,980	-1,157 ↓	3,561	6,888	3,327 ↑
	%				19.5%	21.7%	2.1% ↑	68.4%	57.5%	-10.9% ↓	12.1%	20.9%	8.8% ↑
Subsidized population	#	24,203	26,443	2,240 ↑	3,849	4,310	461 ↑	18,391	17,645	-746 ↓	1,963	4,488	2,525 ↑
	%				15.9%	16.3%	0.4% ↑	76.0%	66.7%	-9.3% ↓	8.1%	17.0%	8.9% ↑
Non-subsidized population	#	5,253	6,578	1,325 ↑	1,909	2,843	934 ↑	1,746	1,335	-411 ↓	1,598	2,400	802 ↑
	%				36.3%	43.2%	6.9% ↑	33.2%	20.3%	-12.9% ↓	30.4%	36.5%	6.1% ↑
<b>Vermont<sup>iii</sup></b>													
TOTAL	#	31,023	28,762	-2,261 ↓	6,009	5,551	-458 ↓	19,829	18,736	-1,093 ↓	2,539	2,182	-357 ↓
	%				19.4%	19.3%	-0.1% ↓	63.9%	65.1%	1.2% ↑	8.2%	7.6%	-0.6% ↓
Subsidized population	#	-	-	-	-	-	-	-	-	-	-	-	-
	%	-	-	-	-	-	-	-	-	-	-	-	-
Non-subsidized population	#	-	-	-	-	-	-	-	-	-	-	-	-
	%	-	-	-	-	-	-	-	-	-	-	-	-
<b>Washington</b>													
TOTAL	#	194,172	226,570	32,398 ↑	60,951	75,680	14,729 ↑	115,911	120,860	4,949 ↑	15,732	26,567	10,835 ↑
	%				31.4%	33.4%	2.0% ↑	59.7%	53.3%	-6.4% ↓	8.1%	11.7%	3.6% ↑
Subsidized population	#	135,745	141,492	5,747 ↑	36,487	36,720	233 ↑	92,169	93,426	1,257 ↑	7,089	11,343	4,254 ↑
	%				26.9%	26.0%	-0.9% ↓	67.9%	66.0%	-1.9% ↓	5.2%	8.0%	2.8% ↑
Non-subsidized population	#	58,427	85,078	26,651 ↑	24,464	38,958	14,494 ↑	23,737	27,437	3,700 ↑	8,648	15,223	6,575 ↑
	%				41.9%	45.8%	3.9% ↑	40.6%	32.2%	-8.4% ↓	14.8%	17.9%	3.1% ↑

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<sup>1</sup> Data represent self-reported plan selection information collected from state-based marketplace officials from February-March 2018. For simplicity, data do not include enrollment in platinum plans, which are not available in all states, nor catastrophic plans mostly available to individuals under the age of 30. Complete data for New York and Vermont was not made available at the time of publication. The District of Columbia was excluded as an outlier due to low enrollment of CSR eligible individuals in its marketplace.

<sup>2</sup> The largest shift in enrollment from silver to gold in raw numbers was in California, however, Covered California reports that a major reason for this effect is likely due to a pricing anomaly of one carriers “underpricing” its gold product compared to silver.

<sup>3</sup> Colorado distributed premium increases caused by CSR elimination across plans at all metal levels.

<sup>4</sup> Massachusetts data reflects enrollees not eligible for its ConnectorCare program, which provides additional premium subsidies for individuals earning up to 300 percent of FPL.

<sup>5</sup> Minnesota operates a Basic Health Program that provides coverage to individuals earning between 100 to 200% of FPL. This program mitigates the effect of CSR changes on premiums in these states. Minnesota reported only a 1 percent increase in premiums due to the CSR payments.