



HEALTH INSURANCE MARKETPLACES 2024 OPEN ENROLLMENT REPORT

The Health Insurance Marketplaces 2024 Open Enrollment Report summarizes health plan selections through the individual Marketplaces during the 2024 Open Enrollment Period (OEP). This report includes OEP data for the 32 states with Marketplaces that use the HealthCare.gov eligibility and enrollment platform for the 2024 plan year (HealthCare.gov Marketplaces), as well as for the 19 State-based Marketplaces (SBMs) that use their own eligibility and enrollment platforms.¹

Key findings from this report include:

Total Marketplace Plan Selections: During the 2024 OEP, over 21.4 million consumers selected or were automatically re-enrolled² in health insurance coverage through HealthCare.gov Marketplaces and SBMs. 5.1 million more consumers signed up for coverage during the 2024 OEP compared to the 2023 OEP, a 31% increase. Nearly 7 million more consumers signed up compared to the 2022 OEP and 9.4 million more consumers signed up compared to the 2021 OEP, reflecting a 48% and 79% increase respectively.

- **HealthCare.gov Marketplaces Plan Selections:** In HealthCare.gov Marketplaces, 16.4 million consumers selected plans during the 2024 OEP between November 1, 2023 and January 16, 2024.
- **State-based Marketplaces Plan Selections:** Across the 19 SBMs, 5.1 million consumers selected plans during the 2024 OEP from November 1, 2023 through the end of their respective OEPs.

¹ Plan selections and other data by Marketplace platform for each OEP reflects the status of the state's platform at the time of that OEP unless noted otherwise. Data for SBMs that use their own eligibility and enrollment platforms are retrieved from the respective states' information systems and have not been fully validated by CMS; thus, metrics for these states may vary. The 19 SBMs that use their own eligibility and enrollment platforms in 2024 are California, Colorado, Connecticut, the District of Columbia, Idaho, Kentucky, Maine, Maryland, Massachusetts, Minnesota, Nevada, New Jersey, New Mexico, New York, Pennsylvania, Rhode Island, Vermont, Virginia and Washington. Virginia transitioned to a SBM for the 2024 plan year; Kentucky, Maine, and New Mexico transitioned to SBMs for the 2022 plan year; New Jersey and Pennsylvania transitioned to SBMs for the 2021 plan year; and Nevada transitioned to a SBM for the 2020 plan year.

² As in prior years, consumers with Marketplace coverage at the end of 2023 who did not make an active plan selection were generally automatically re-enrolled for 2024 coverage. When consumers had 2024 Marketplace plans available to them from their 2023 issuer, they were generally automatically re-enrolled into the same plan as 2023 or a different plan from the same issuer. Depending on the Marketplace, they could also be automatically re-enrolled into a suggested alternate plan from a different issuer if no plan from their current issuer was available to them. Beginning in plan year 2024, CMS finalized a change to the hierarchy at 45 CFR 155.335(j)(4) that allows Marketplaces to modify their automatic re-enrollment hierarchies such that some consumers who are eligible for CSRs and are currently enrolled in a bronze level QHP are instead automatically re-enrolled in a silver-level QHP (with CSRs).



- **New Consumers:** Nationwide, the number of new consumers selecting Marketplace coverage during the 2024 OEP increased by 41%, to 5.2 million from 3.7 million in the 2023 OEP.
- **Demographic Trends:** Among consumers who attested to a race or ethnicity, 22% identified as Hispanic/Latino in the 2024 OEP, compared to 21% in the 2023 OEP, and the percent of consumers who attested to a race or ethnicity and identified as Black remained at 9% in the 2024 OEP.
- **Premiums and Financial Assistance:** Nationwide, 9.6 million more consumers are receiving Advance Payments of the Premium Tax Credit (APTC) in 2024 compared to 2021. Additionally, 1.5 million consumers reported household incomes over 400% of the Federal Poverty Level (FPL) during the 2024 OEP. Without the continued expansion of subsidies made available through the American Rescue Plan (ARP) and Inflation Reduction Act (IRA), these consumers would have been ineligible for APTC. The average monthly premium after APTC fell by 32%, from \$164 in 2021 to \$111 in 2024, and 44% of consumers, or nearly 9.4 million people, selected a plan for \$10 or less per month after APTC during the 2024 OEP.
- **Cost-Sharing:** For the 2024 OEP, 50% of all Marketplace consumers received cost-sharing reductions (CSRs).
- **Consumer Savings due to ARP and IRA:** National estimates show that most consumers qualify for \$0 premiums or are continuing to see annual premium savings exceeding \$800, underscoring the continued impact of expanded subsidies made available through the ARP/IRA.³ In HealthCare.gov Marketplaces, consumers with APTC are saving an average of 48% on monthly premiums, due to the continued availability of expanded subsidies through the IRA.

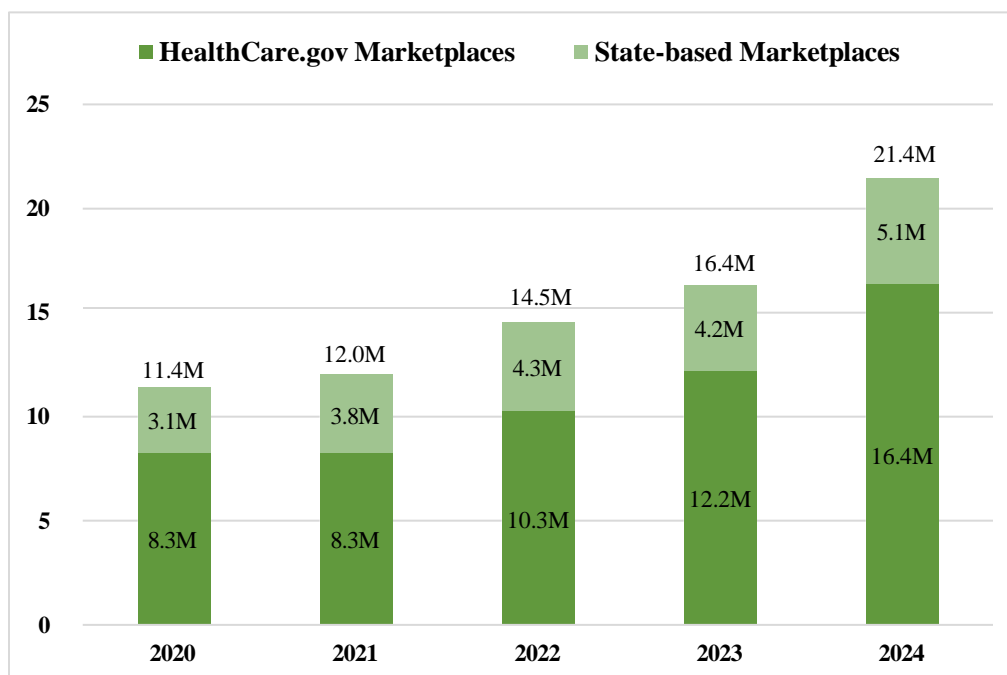
³ As a result of ARP/IRA changes to the applicable percentage table (<https://www.irs.gov/pub/irs-drop/rp-23-29.pdf>), households with incomes under 150% FPL have access to QHPs with \$0 or near-\$0 premium amounts. Table 8 reports the average premium savings from ARP/IRA across all income categories at \$705 per year. For income groups above 150% FPL, the average premium savings from ARP/IRA exceed \$800 per year.



CONSUMERS SELECTING PLANS THROUGH THE MARKETPLACES: 50 STATES, PLUS DC

During the 2024 OEP, 21.4 million consumers selected or were automatically re-enrolled in a Marketplace plan. This includes 16.4 million consumers in Marketplaces using the HealthCare.gov platform and 5.1 million consumers in SBMs using their own platforms (see Figure 1).

Figure 1: Plan Selections during 2020 - 2024 Open Enrollment Periods⁴



⁴ For HealthCare.gov Marketplaces: the 2020 OEP was from 11/1/2019 to 12/15/2019, with data reported through 12/21/2019 (this includes the additional time provided to consumers who were unable to enroll by the original deadline); the 2021 OEP was from 11/1/2020 to 12/15/2020, with data reported through 12/21/2020 (this includes the additional time provided to consumers who were unable to enroll by the original deadline); the 2022 OEP was from 11/1/2021 to 1/15/2022, with data reported through 1/15/2022; the 2023 OEP was from 11/1/2022 to 1/15/2023, with data reported through 1/15/2023; the 2024 OEP was from 11/1/2023 to 1/16/2024, with data reported through 1/16/2024. Dates through which data are reported vary for SBMs; see the PUF FAQs for detailed information.



Nationwide, the number of plan selections during the 2024 OEP increased by 31% in comparison to the 2023 OEP, 48% in comparison to the 2022 OEP, and 79% in comparison to the 2021 OEP (see Table 1). In HealthCare.gov Marketplaces, plan selections increased by 34%, to 16.4 million during the 2024 OEP from 12.2 million during the 2023 OEP. In comparison to the 2022 OEP, plan selections increased by 60% from 10.3 million. Plan selections in SBMs increased by 22% to 5.1 million during the 2024 OEP from 4.2 million during the 2023 OEP and by 19% from 4.3 million during the 2022 OEP. HealthCare.gov data reflects the HealthCare.gov platform's 2024 OEP which ran from November 1, 2023 through January 16, 2024. For the SBMs, the number of plan selections included in this report reflects data from the timeframe of each SBM's 2024 OEP, which varies by state.

From 2023 to 2024, 44 of the 51 Marketplaces saw increases in plan selections of at least 10%. While plan selections in Medicaid non-expansion states accounted for over half of total 2024 OEP plan selections, several Medicaid expansion states experienced greater increases in plan selections. The states with the highest increases in plan selections, from 2023 to 2024, included West Virginia (80%), Louisiana (76%), Ohio (62%), Indiana (60%), and Tennessee (59%). In contrast, the Marketplaces with the smallest increases in plan selections, from 2023 to 2024, included California and Nevada (3%), Hawaii and Oregon (2%), and the District of Columbia (0%). Notably, only one Marketplace, Maine (-1%), saw a decrease in plan selections.

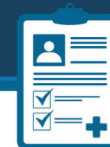


Table 1: OEP Plan Selections by State

State	2024 Platform	2024	2023	2022	2021	% Change 2023 to 2024	% Change 2022 to 2024	% Change 2021 to 2024
Total	HC.gov & SBM	21,446,150	16,357,030	14,511,077	12,004,365	31%	48%	79%
AK	HC.gov	27,464	25,572	22,786	18,184	7%	21%	51%
AL	HC.gov	386,195	258,327	219,314	169,119	49%	76%	128%
AR	HC.gov	156,607	100,407	88,226	66,094	56%	78%	137%
AZ	HC.gov	348,055	235,229	199,706	154,504	48%	74%	125%
CA	SBM	1,784,653	1,739,368	1,777,442	1,625,546	3%	0%	10%
CO	SBM	237,106	201,758	198,412	179,607	18%	20%	32%
CT	SBM	129,000	108,132	112,633	104,946	19%	15%	23%
DC	SBM	14,799	14,768	15,989	16,947	0%	-7%	-13%
DE	HC.gov	44,842	34,742	32,113	25,320	29%	40%	77%
FL	HC.gov	4,211,902	3,225,435	2,723,094	2,120,350	31%	55%	99%
GA	HC.gov	1,305,114	879,084	701,135	517,113	48%	86%	152%
HI	HC.gov	22,170	21,645	22,327	22,903	2%	-1%	-3%
IA	HC.gov	111,423	82,704	72,240	59,228	35%	54%	88%
ID	SBM	103,783	79,927	73,359	68,832	30%	41%	51%
IL	HC.gov	398,814	342,995	323,427	291,215	16%	23%	37%
IN	HC.gov	295,772	185,354	156,926	136,593	60%	88%	117%
KS	HC.gov	171,376	124,473	107,784	88,627	38%	59%	93%
KY	SBM	75,317	62,562	73,935	77,821	20%	2%	-3%
LA	HC.gov	212,493	120,804	99,626	83,159	76%	113%	156%
MA	SBM	311,199	232,621	268,023	294,097	34%	16%	6%
MD	SBM	213,895	182,166	181,603	166,038	17%	18%	29%
ME	SBM	62,586	63,388	66,095	59,738	-1%	-5%	5%



State	2024 Platform	2024	2023	2022	2021	% Change 2023 to 2024	% Change 2022 to 2024	% Change 2021 to 2024
MI	HC.gov	418,100	322,273	303,550	267,070	30%	38%	57%
MN	SBM	135,001	118,431	121,322	112,804	14%	11%	20%
MO	HC.gov	359,369	257,629	250,341	215,311	39%	44%	67%
MS	HC.gov	286,410	183,478	143,014	110,966	56%	100%	158%
MT	HC.gov	66,336	53,860	51,134	44,711	23%	30%	48%
NC	HC.gov	1,027,930	800,850	670,223	535,803	28%	53%	92%
ND	HC.gov	38,535	34,130	29,873	22,709	13%	29%	70%
NE	HC.gov	117,882	101,490	99,011	88,688	16%	19%	33%
NH	HC.gov	65,117	54,557	52,497	46,670	19%	24%	40%
NJ	SBM	397,942	341,901	324,266	269,560	16%	23%	48%
NM	SBM	56,472	40,778	45,664	42,984	38%	24%	31%
NV	SBM	99,312	96,379	101,411	81,903	3%	-2%	21%
NY	SBM	288,681	214,052	221,895	215,889	35%	30%	34%
OH	HC.gov	477,793	294,644	259,999	201,069	62%	84%	138%
OK	HC.gov	277,436	203,157	189,444	171,551	37%	46%	62%
OR	HC.gov	145,509	141,963	146,602	141,089	2%	-1%	3%
PA	SBM	434,571	371,516	374,776	337,722	17%	16%	29%
RI	SBM	36,121	29,626	32,345	31,174	22%	12%	16%
SC	HC.gov	571,175	382,968	300,392	230,050	49%	90%	148%
SD	HC.gov	52,974	47,591	41,339	31,375	11%	28%	69%
TN	HC.gov	555,103	348,097	273,680	212,052	59%	103%	162%
TX	HC.gov	3,484,632	2,410,810	1,840,947	1,291,972	45%	89%	170%
UT	HC.gov	366,939	295,196	256,932	207,911	24%	43%	76%
VA	SBM	400,058	346,140	307,946	261,943	16%	30%	53%
VT	SBM	30,027	25,664	26,705	24,866	17%	12%	21%



State	2024 Platform	2024	2023	2022	2021	% Change 2023 to 2024	% Change 2022 to 2024	% Change 2021 to 2024
WA	SBM	272,494	230,371	239,566	222,731	18%	14%	22%
WI	HC.gov	266,327	221,128	212,209	191,702	20%	26%	39%
WV	HC.gov	51,046	28,325	23,037	19,381	80%	122%	163%
WY	HC.gov	42,293	38,565	34,762	26,728	10%	22%	58%



Table 2 shows Basic Health Program (BHP) enrollment for states that have implemented a BHP.⁵ In Minnesota and New York, consumers who apply for coverage with household incomes between 133% and 200% of the FPL and are not eligible for minimum essential coverage, including Medicaid or the Children’s Health Insurance Program (CHIP), are enrolled in the applicable state BHP instead of a Qualified Health Plan (QHP).⁶ Total BHP enrollment increased 33% from approximately 975,000 enrollees in the 2021 OEP to 1.3 million enrollees during the 2024 OEP. Minnesota’s BHP enrollment increased 9% and New York’s increased by 7% from 2023 to 2024.

Table 2: Basic Health Program Enrollment⁷

State	2024	2023	2022	2021	% Change 2023 to 2024	% Change 2022 to 2024	% Change 2021 to 2024
Total	1,302,034	1,217,921	1,054,603	975,337	7%	23%	33%
Minnesota	103,638	94,811	98,581	91,886	9%	5%	13%
New York	1,198,396	1,123,110	956,022	883,451	7%	25%	36%

⁵ BHP enrollment is not limited to an OEP; the data reflects BHP enrollments as of the end date of the New York’s and Minnesota’s OEPs. For the 2024 OEP New York’s data is as of 2/3/2024 and Minnesota’s data is as of 1/15/2024.

⁶ The BHP also provides coverage to lawfully present noncitizens with household income below 200% FPL who are ineligible for Medicaid or CHIP due to immigration status.

⁷ New York's BHP is known as the Essential Plan and Minnesota's BHP is known as MinnesotaCare.



Figure 2 illustrates the comparison of new and returning consumer plan selections nationwide during OEPs from 2020 to 2024. In the 2024 OEP, new consumer plan selections across all Marketplaces exceeded 5.2 million, approximately 2.4 million more than the 2020 OEP. In comparison to the 2023 OEP, new consumer enrollment increased by 41%. As demonstrated below, 16.2 million enrollees returned to the Marketplaces actively or through auto re-enrollment, representing a 28% increase from 12.7 million in 2023.

Figure 2: New and Returning Consumer Plan Selections during 2020 to 2024 Open Enrollment Periods

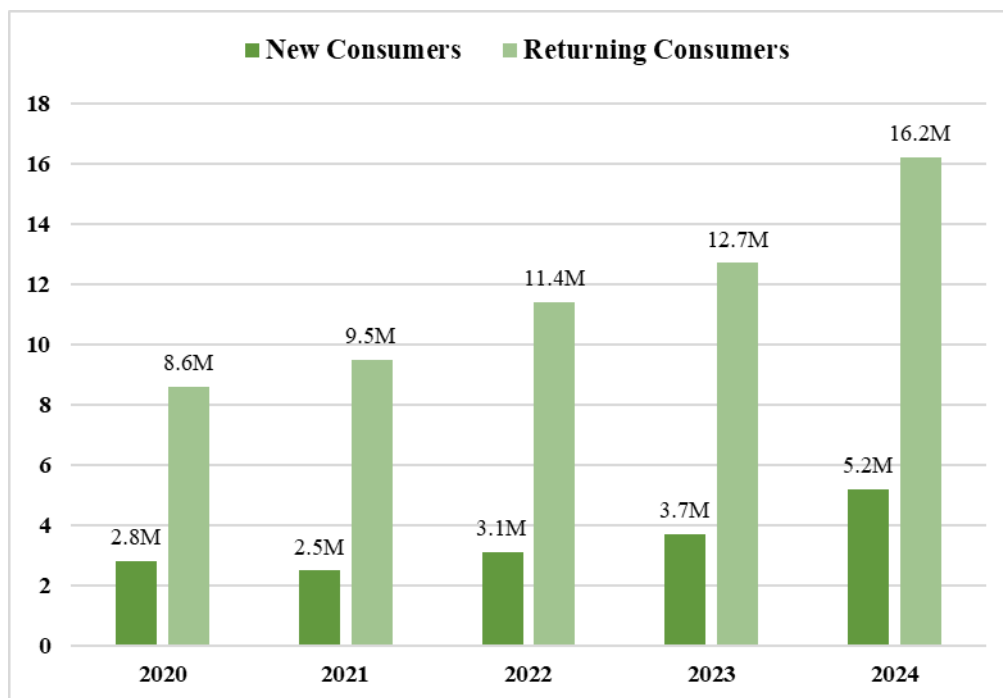




Table 3 summarizes consumers who selected Marketplace plans during the 2021 to 2024 OEPs by enrollment type. Nationally, new consumer plan selections, as a percentage of total plan selections, increased from 21% in the 2021 and 2022 OEPs to 24% in the 2024 OEP. Actively returning consumer plan selections decreased from 47% to 45% from 2023 to 2024. In 2024, 52% of HealthCare.gov enrollees represented actively returning consumers, while 26% were consumers new to the HealthCare.gov platform. For SBMs, 19% of plan selections were new consumers and 23% were actively returning in 2024. Additional plan selection and demographic data for Marketplaces in all 50 states plus DC are provided in the accompanying public use files (PUFs).

Table 3: Summary of OEP Plan Selections by Enrollment Type

	Count 2024	Count 2023	Count 2022	Count 2021	% of Total 2024	% of Total 2023	% of Total 2022	% of Total 2021
New Consumers: All Marketplaces	5,215,764	3,699,749	3,066,360	2,545,559	24	23	21	21
Returning Consumers Re-enrolling in Coverage: All Marketplaces	16,230,386	12,657,281	11,444,717	9,458,806	76	77	79	79
Active Re-enrollees: All Marketplaces	9,659,365	7,629,744	6,742,948	5,513,796	45	47	46	46
Automatic Re-enrollees: All Marketplaces	6,571,021	5,027,537	4,701,769	3,945,010	31	31	32	33
HealthCare.gov Marketplaces								
New Consumers: HC.gov Marketplaces	4,226,461	3,000,155	2,380,835	1,884,174	26	25	23	23
Returning Consumers Re-enrolling in Coverage: HC.gov Marketplaces	12,136,672	9,203,467	7,874,801	6,367,529	74	75	77	77



	Count 2024	Count 2023	Count 2022	Count 2021	% of Total 2024	% of Total 2023	% of Total 2022	% of Total 2021
Active Re-enrollees: HC.gov Marketplaces	8,511,722	6,654,213	5,680,878	4,648,617	52	55	55	56
Automatic Re-enrollees: HC.gov Marketplaces	3,624,950	2,549,254	2,193,923	1,718,912	22	21	21	21
State-based Marketplaces								
New Consumers: SBMs	989,303	699,594	685,525	661,385	19	17	16	18
Returning Consumers Re-enrolling in Coverage: SBMs	4,093,714	3,453,814	3,569,916	3,091,277	81	83	84	82
Active Re-enrollees: SBMs	1,147,643	975,531	1,062,070	865,179	23	23	25	23
Automatic Re-enrollees: SBMs	2,946,071	2,478,283	2,507,846	2,226,098	58	60	59	59
Total Plan Selections: All Marketplaces	21,446,150	16,357,030	14,511,077	12,004,365	100	100	100	100
Total Plan Selections: HC.gov Marketplaces	16,363,133	12,203,622	10,255,636	8,251,703	100	100	100	100
Total Plan Selections: SBMs	5,083,017	4,153,408	4,255,441	3,752,662	100	100	100	100



CONSUMERS APPLYING FOR AND SELECTING PLANS: DETAILS

Table 4 shows metrics at the individual level for those who requested coverage on submitted Marketplace applications for the 2021 to 2024 OEPs. During the 2024 OEP, 68% of applicants requesting coverage through the Marketplaces were determined eligible to make a Marketplace plan selection, compared to 69% during the 2023 OEP. On the HealthCare.gov platform, 96% of applicants were determined eligible to make a Marketplace plan selection, and 41% of applicants using the SBMs were determined eligible to make a Marketplace plan selection. The percentage of consumers who requested coverage through HealthCare.gov and were preliminarily determined eligible for their state's Medicaid or CHIP fell by 1 percentage point from 5% in the 2023 OEP to 4% in the 2024 OEP.

Table 4: Marketplace Application Activity and Eligibility for 2021 to 2024

	Count 2024	Count 2023	Count 2022	Count 2021	% of Total 2024	% of Total 2023	% of Total 2022	% of Total 2021
Consumers Requesting Coverage on Applications Submitted: All Marketplaces	38,036,483	27,653,188	25,830,064	22,415,477	100	100	100	100
Marketplace Eligible: All Marketplaces	25,854,241	19,191,464	17,485,459	14,925,762	68	69	68	67
HealthCare.gov Marketplaces								
Consumers Requesting Coverage on Applications Submitted: HC.gov Marketplaces	18,568,083	14,036,572	12,194,577	10,161,816	100	100	100	100
Marketplace Eligible: HC.gov Marketplaces	17,795,305	13,324,638	11,486,135	9,479,261	96	95	94	93
Medicaid/CHIP Eligible: HC.gov Marketplaces	831,411	746,999	743,544	762,533	4	5	6	8



State-based Marketplaces ⁸								
Consumers Requesting Coverage on Applications Submitted: SBMs	19,468,400	13,616,616	13,635,487	12,253,661	100	100	100	100
Marketplace Eligible: SBMs	8,058,936	5,866,826	5,999,324	5,446,501	41	43	44	44

⁸ Most State-based Marketplaces have integrated eligibility systems with their state Medicaid. In those states, consumers requesting coverage on applications submitted includes applications received for modified adjusted gross income (MAGI) Medicaid renewals, in addition to QHP renewal applications and new applications. Some SBMs do not report on consumers determined eligible for Medicaid/CHIP and, thus, a total number is not provided here. See PUF definitions for more information.



Table 5 shows demographic and plan characteristics among consumers who selected or were automatically re-enrolled in a Marketplace plan during the 2024, 2023, 2022, and 2021 OEPs. The percentage of consumers with a household income between 100% and 150% FPL in 2024 increased by 7 percentage points from 37% in 2023. Moreover, it grew by 12 percentage points from 32% in 2021 to 44% in 2024. 7% (1.5 million) of plan selections for the 2024 OEP included consumers with a household income over 400% FPL.

Some of the continued increase in the percentage of consumers receiving financial assistance in 2024 can be attributed to impacts of the IRA. Nationally, during the 2024 OEP, 92% of consumers had their premiums reduced by APTC compared to 90% in the 2023 OEP and 85% in the 2021 OEP. Split by Marketplace type, 95% of HealthCare.gov consumers and 83% of SBM consumers selected plans with APTC, compared to 88% and 78%, respectively, in 2021. During the 2024 OEP, 50% of all Marketplace consumers selected plans with CSRs in comparison to 48% in 2023. 41% of 2024 OEP HealthCare.gov enrollees selected plans that cover 94% of their expected health care costs - 94% actuarial value (AV) - an increase of 4 percentage points from 2023.

Table 5: Demographic and Plan Characteristics of Consumers with OEP Plan Selections (HealthCare.gov Marketplaces and SBMs, Unless Otherwise Noted)

	% of Total 2024 ⁹	% of Total 2023 ⁹	% of Total 2022 ⁹	% of Total 2021 ⁹
Age				
< 18	10	9	9	9
18 - 34	27	25	25	25
35 - 54	38	37	36	36
55+	26	29	29	30
Gender				
Female	52	53	54	54
Male	48	47	46	46
Location: HealthCare.gov States				
Rural	18	18	18	18
Non-rural	82	82	82	82

⁹ Totals may not sum to 100% due to rounding.



	% of Total 2024 ⁹	% of Total 2023 ⁹	% of Total 2022 ⁹	% of Total 2021 ⁹
Household Income¹⁰				
< 100%	2	1	2	2
≥ 100% and ≤ 150%	44	37	32	32
≥ 100% and ≤ 138%	32	26	23	NA
> 150% and ≤ 250%	29	29	32	34
> 250% and ≤ 400%	15	19	20	20
> 400% FPL	7	8	8	3
Other Household Income ¹¹	4	5	6	9
Financial Assistance				
With APTC: All Marketplaces	92	90	89	85
HealthCare.gov Marketplaces	95	93	92	88
SBMs	83	82	83	78
With CSR: All Marketplaces ¹⁰	50	48	49	47
HealthCare.gov Marketplace	53	52	53	51
73% AV	2	3	5	4
87% AV	9	11	13	12
94% AV	41	37	35	34
American Indian/Alaskan Native	<1	<1	1	1
SBMs ¹⁰	39	35	37	39
Metal Level				
Catastrophic	<1	<1	1	1
Bronze	31	32	32	35
Silver	54	54	56	55
Gold	13	12	10	8
Platinum	1	1	1	1

¹⁰ Idaho has been excluded from 2021 household income metrics as Idaho's household income data for 2021 was not available at the time of this report. Nevada has been excluded from 2022 CSR metrics as Nevada's CSR data for 2022 was not available at the time of this report.

¹¹ Other household income includes plan selections for which consumers were not requesting financial assistance and unknown household income.



Table 6 provides race and ethnicity demographics for all consumers who enrolled in Marketplace plans during OEPs 2021 to 2024. Aligned with the overall increase in total plan selections, there was a corresponding rise in the number of individuals identifying as Hispanic/Latino or Black. Based on primary data available in the accompanying PUFs, among consumers who reported their ethnicity or race (constituting 50% of total plan selections) during the 2024 OEP, enrollees identifying as Hispanic/Latino increased by 17%, and those identifying as Black increased by 16% from 2023 to 2024. As a percentage of total plan selections, among consumers who reported a race or ethnicity, 22% identified as Hispanic/Latino in the 2024 OEP, compared to 21% in the 2023 OEP. The proportion of consumers who self-reported as Black, Non-Hispanic remained constant at 9% for 2024, 2023, and 2022.

Table 6: Race and Ethnicity Demographics of Consumers with OEP Plan Selections

	% of Total 2024 ¹²	% of Total 2023 ¹²	% of Total 2022 ¹²	% of Total 2021 ¹²
Race/Ethnicity: All Marketplaces¹³				
Race/Ethnicity Known	50	59	66	69
Hispanic/Latino	22	21	19	18
White, Non-Hispanic	53	54	55	57
Black, Non-Hispanic	9	9	9	8
Asian, Non-Hispanic	11	11	12	13
Native Hawaiian/Pacific Islander, Non-Hispanic	<1	<1	<1	<1
American Indian/Alaska Native, Non-	1	1	1	1

¹² Totals may not sum to 100% due to rounding. Race and Ethnicity data for 2022 was revised to include all states with available data for the 2022 OEP; therefore, these numbers may not match what was previously published. The 2022 OEP report excluded Colorado.

¹³ Some SBM applications do not include Other or Multi-Racial as an option. SBM Race and Ethnicity breakouts for the 2022 OEP do not add up to total plan selections because WA reports consumers choosing more than one race in multiple categories. SBM Race and Ethnicity breakouts for the 2021 OEP do not add up to total plan selections as NY, VT, and WA reported consumers choosing more than one race in multiple categories.



	% of Total 2024¹²	% of Total 2023¹²	% of Total 2022¹²	% of Total 2021¹²
Hispanic				
Other, Non-Hispanic	2	2	2	NA
Multi-Racial, Non-Hispanic	2	2	2	2
Race/Ethnicity Unknown, Non-Hispanic	50	41	34	31



CONSUMER PREMIUMS AND FINANCIAL ASSISTANCE

Table 7 shows the average premiums for consumers who made Marketplace plan selections during the 2021 to 2024 OEPs. Nationally, the average monthly premium after APTC decreased by 14% from \$129 in 2023 and by 32% from \$164 in 2021 to \$111 in 2024. 44% of consumers selected a plan for \$10 or less per month after APTC in 2024. The average monthly APTC for all consumers increased to \$536 in 2024, representing a 2% increase from \$526 in 2023 and an 11% increase from \$485 in 2021.

The average monthly premium after APTC for HealthCare.gov consumers fell 43%, from \$143 in 2021 to \$81 in 2024. The continued expansion of financial assistance for consumers resulted in an 8% increase of the average monthly APTC amount for HealthCare.gov enrollees who selected plans with APTC, from \$509 in 2021 to \$548 in 2024. As a result, in the 2024 OEP, 51% of all HealthCare.gov consumers had a plan selection with a premium of \$10 or less per month after APTC, compared to 40% in 2023.

In the SBMs, the average monthly premium after APTC was \$207 in 2024, and 20% of consumers selected plans that were \$10 or less per month after APTC. Some SBMs, including those in California, Colorado, Connecticut, Maryland, Massachusetts, New Jersey, New Mexico, Vermont, and Washington, apply state subsidies in addition to APTC and/or CSRs to further reduce the cost sharing that consumers pay. These cost reductions are not reflected in this data.



Table 7: Average Monthly Premium before and after APTC

	% of Plan Selections with ≤\$10 Monthly Premium after APTC	% of Consumers with APTC	Average Monthly Premium after APTC	Average Monthly Premium before APTC	Average Monthly APTC Amount for Consumers Receiving APTC
All Marketplaces					
2024	44%	92%	\$111	\$605	\$536
2023	35%	90%	\$129	\$605	\$526
2022 ¹⁴	28%	89%	\$133	\$585	\$505
2021 ¹⁴	NA	85%	\$164	\$579	\$485
HealthCare.gov Marketplaces					
2024	51%	95%	\$81	\$602	\$548
2023	40%	93%	\$102	\$607	\$542
2022	32%	92%	\$111	\$594	\$524
2021	18%	88%	\$143	\$590	\$509
State-based Marketplaces¹⁵					
2024	20%	83%	\$207	\$615	\$492
2023	18%	82%	\$209	\$598	\$473
2022 ¹⁴	19%	83%	\$188	\$563	\$452
2021 ¹⁴	NA	78%	\$210	\$553	\$426

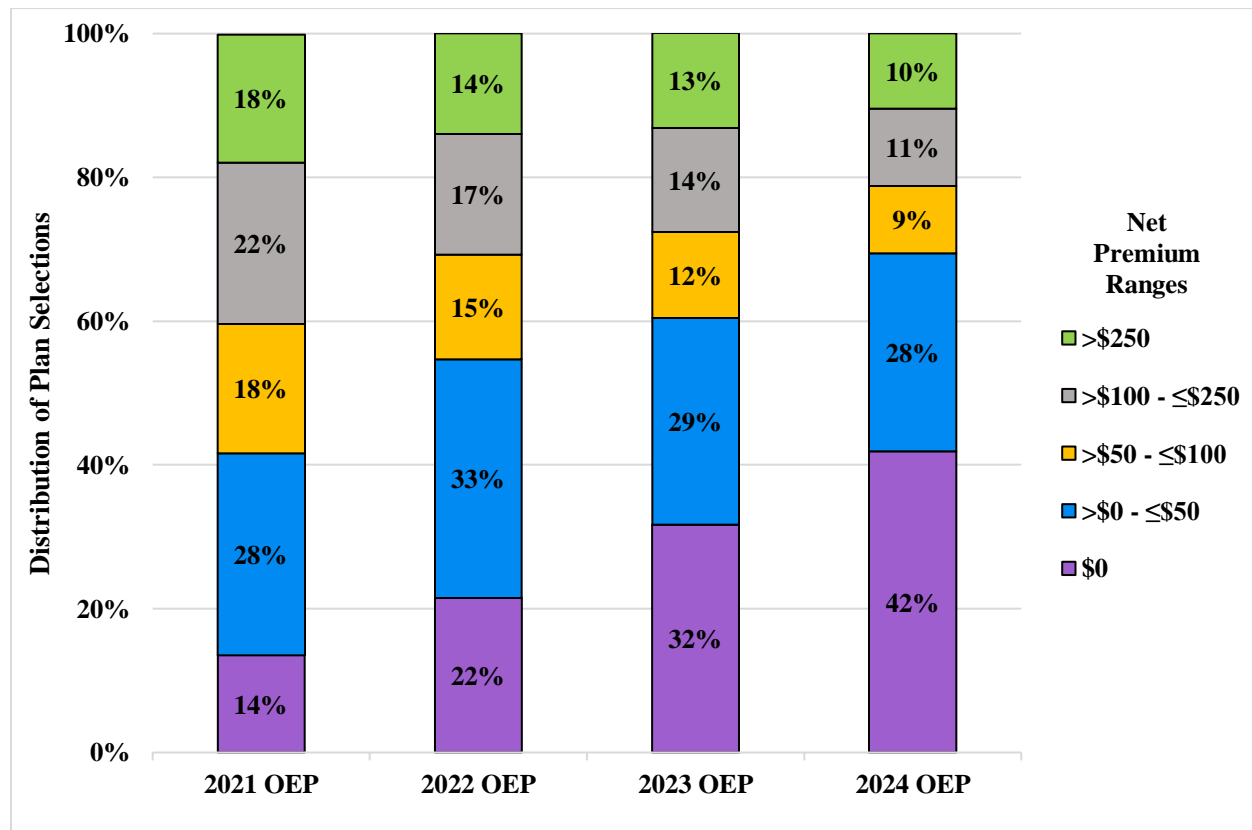
¹⁴ Nevada has been excluded from average APTC and average premium metrics for 2021 and 2022 as this data was not available at the time of this report.

¹⁵ Premiums in SBMs do not reflect state subsidies available in some SBMs, which are applied in addition to APTC to further lower premiums for consumers.



Figure 3 illustrates the distributions of monthly premiums after APTC for HealthCare.gov consumers during the 2021-2024 OEPs. In 2024, coverage became more affordable for consumers compared to the preceding three OEPs. During the 2024 OEP, 42% (6.8 million) of consumers selected plans with a \$0 monthly premium after APTC. This percentage represents an increase from 32% (3.8 million), 22% (2.1 million), and 14% (1.1 million) in the 2023, 2022, and 2021 OEPs, respectively. Additionally, 69% of 2024 OEP consumers had premiums of \$50 or less after APTC, representing an increase of over 8.0 million consumers compared to 2021.

Figure 3: 2021, 2022, 2023, and 2024 OEP Premium Distribution in HealthCare.gov Marketplaces¹⁶



¹⁶ The distribution of monthly premiums after APTC for the 2021 OEP excludes Kentucky, Maine, and New Mexico, reflecting each state's transition to a SBM for the 2022 coverage year. Similarly, the distribution of monthly premiums after APTC for the 2021 OEP has been adjusted to exclude Virginia, reflecting the state's transition to a SBM for the 2024 coverage year. Furthermore, the distribution of monthly premiums after APTC for the 2022 and 2023 OEPs has been adjusted to exclude Virginia, aligning with the state's transition to a SBM for the 2024 coverage year. These adjustments may result in differences from previously published data.



Table 8 shows that, on average, consumers receiving APTC in 2024 are seeing more than \$700 per year in premium savings due to the IRA's continuation of the ARP's APTC expansion. The estimate assumes that the same demographic composition of enrollment and plan choices would exist without the IRA. Using the savings amounts for 2024 OEP HealthCare.gov consumers receiving APTC and applying the estimated national income distribution for consumers receiving APTC, the average monthly savings for 2024 is approximately \$59, which equates to an annual total of \$705. As a result of the ARP/IRA subsidy enhancements, consumers below 150% FPL generally have access to a \$0 or near-\$0 2024 plan option.

Table 8: Estimated Consumer APTC Savings due to the ARP and IRA by Income Category

Income Category (% of FPL)	Estimated Average Monthly Premium Savings from ARP/IRA APTC Expansion ¹⁷	Estimated Average Yearly Premium Savings from ARP/IRA APTC Expansion	Estimated Percent of OEP Plan Selections with APTC ¹⁸
Total	\$59	\$705	100%
<100%	\$9	\$113	1%
100-138%	\$19	\$232	34%
>138-150%	\$44	\$531	13%
>150-200%	\$57	\$679	18%

¹⁷ The Average Monthly 2024 Premium without ARP/IRA Expansion metric calculates APTC assuming a consumers' income, family composition, and OE 2024 plan selection remain the same. However, in the absence of the expanded APTC available from the ARP/IRA, some consumers would choose not to enroll at all and others would select less generous plans with lower premiums. APTC is calculated with the applicable percentages that would be in effect without the ARP/IRA. For coverage year 2024, the applicable percentages at 26 CFR 1.36B-3(g)(2) would be multiplied by 0.8827984162, the rate of premium growth relative to the rate of income growth for 2013 to 2023 (calculated using the NHEA Projections, 2021-2030, available at: <https://www.cms.gov/data-research/statistics-trends-and-reports/national-health-expenditure-data/projected>) as of June 2023, and the methodology used to calculate the same rates of growth in the Premium Adjustment Percentage guidance for the 2024 benefit year published by the Center for Medicare and Medicaid Services on December 12, 2022, available at: <https://www.cms.gov/files/document/2024-papi-parameters-guidance-2022-12-12.pdf>). Estimates are based on HealthCare.gov state data only.

¹⁸ The Estimated Percent of 2024 OEP Plan Selections with APTC is equal to the product of the total plan selections in each income category (for all states) and the percent of plan selections with APTC in the given income category, using HealthCare.gov data for the latter percents.



Income Category (% of FPL)	Estimated Average Monthly Premium Savings from ARP/IRA APTC Expansion¹⁷	Estimated Average Yearly Premium Savings from ARP/IRA APTC Expansion	Estimated Percent of OEP Plan Selections with APTC¹⁸
>200-250%	\$70	\$837	12%
>250-300%	\$72	\$866	8%
>300-400%	\$40	\$479	8%
>400%	\$354	\$4,248	5%

Table 9 details average 2024 monthly premiums for consumers with APTC in HealthCare.gov Marketplaces due to the IRA's continuation of the ARP's APTC expansion. The table also simulates what the average monthly premium would be for each HealthCare.gov Marketplace without the ARP/IRA APTC expansion, assuming the same level and demographic composition of enrollment and plan choices. The IRA's continued APTC expansion reduces the average monthly premium for consumers receiving APTC in 2024 by 48%, or \$52 per month. In 29 of the 32 HealthCare.gov Marketplaces, APTC consumers are saving at least 40% on monthly premiums, on average, due to the IRA APTC expansion. In 26 HealthCare.gov Marketplaces, the difference in the actual average monthly 2024 premium with APTC under current law and the average monthly 2024 premium without the IRA's APTC expansion is at least \$50.



Table 9: Estimated HealthCare.gov Consumer APTC Savings due to ARP and IRA by State^{19,20}

State	Actual Average Monthly 2024 Premium with ARP/IRA APTC Expansion	Average Monthly 2024 Premium without ARP/IRA APTC Expansion	Average Monthly 2024 APTC Amount for Consumers Receiving APTC	\$ Premium Savings from ARP/IRA APTC Expansion	% Premium Savings from ARP/IRA APTC Expansion
Total	\$56	\$108	\$548	\$52	48%
Alaska	\$122	\$275	\$865	\$153	56%
Alabama	\$55	\$106	\$656	\$51	48%
Arkansas	\$82	\$151	\$476	\$69	46%
Arizona	\$75	\$140	\$452	\$64	46%
Delaware	\$147	\$247	\$585	\$100	41%
Florida	\$49	\$93	\$568	\$44	47%
Georgia	\$52	\$96	\$531	\$44	46%
Hawaii	\$183	\$273	\$544	\$90	33%
Iowa	\$93	\$183	\$507	\$90	49%
Illinois	\$141	\$227	\$545	\$86	38%
Indiana	\$82	\$149	\$452	\$67	45%
Kansas	\$77	\$136	\$561	\$59	44%
Louisiana	\$65	\$130	\$647	\$64	50%
Michigan	\$98	\$167	\$426	\$69	41%
Missouri	\$61	\$127	\$594	\$66	52%
Mississippi	\$25	\$65	\$592	\$41	62%

¹⁹ The Average Monthly 2024 Premium without the ARP/IRA Expansion metric calculates APTC assuming a consumers' income, family composition, and OE 2024 plan selection remaining the same. However, in the absence of the expanded APTC available from the ARP/IRA, some consumers would choose not to enroll at all and others would select less generous plans with lower premiums. APTC is calculated with the applicable percentages that would be in effect without the ARP/IRA. For coverage year 2024, the IRS published these applicable percentages in Revenue Procedure 23-29 (<https://www.irs.gov/pub/irs-drop/rp-23-29.pdf>).

²⁰ Table 9 only includes data for HealthCare.gov consumers receiving APTC in 2024.



State	Actual Average Monthly 2024 Premium with ARP/IRA APTC Expansion	Average Monthly 2024 Premium without ARP/IRA APTC Expansion	Average Monthly 2024 APTC Amount for Consumers Receiving APTC	\$ Premium Savings from ARP/IRA APTC Expansion	% Premium Savings from ARP/IRA APTC Expansion
Montana	\$112	\$203	\$504	\$91	45%
North Carolina	\$55	\$111	\$558	\$56	51%
North Dakota	\$99	\$189	\$433	\$90	48%
Nebraska	\$93	\$184	\$580	\$92	50%
New Hampshire	\$124	\$197	\$350	\$74	37%
Ohio	\$81	\$148	\$498	\$67	45%
Oklahoma	\$57	\$115	\$575	\$57	50%
Oregon	\$164	\$275	\$524	\$112	41%
South Carolina	\$50	\$99	\$553	\$49	50%
South Dakota	\$92	\$199	\$611	\$108	54%
Tennessee	\$45	\$90	\$580	\$45	50%
Texas	\$33	\$71	\$536	\$38	54%
Utah	\$48	\$104	\$421	\$55	54%
Wisconsin	\$117	\$217	\$572	\$100	46%
West Virginia	\$88	\$205	\$1,035	\$117	57%
Wyoming	\$80	\$236	\$863	\$156	66%



Appendix

Public Use Files

Public Use Files Contents: More information on applications and plan selections is available in a suite of accompanying public use files (PUFs). The PUFs contain information on applications submitted and the number of medical and stand-alone dental plan selections by state, county, and ZIP code. The 2024 OEP state-level PUF includes other plan and demographic information, including the metal level of selected plans, premium and financial assistance information, age, gender, rural location, self-reported race and ethnicity, and household income as a percentage of the FPL. Within the 2024 OEP state, metal level, and enrollment status PUF, data are stratified by new, returning, and automatically re-enrolled consumers and by plan metal level. The methodology for this report and detailed metric definitions are included in the materials for the PUFs.

An additional PUF is available for HealthCare.gov plan selections, including deductibles, HSA eligibility, and standardized plan option selection rates.

The PUFs can be found at: <https://www.cms.gov/data-research/statistics-trends-and-reports/marketplace-products/2024-marketplace-open-enrollment-period-public-use-files>