



## HEALTH INSURANCE MARKETPLACES 2023 OPEN ENROLLMENT REPORT

The Health Insurance Marketplaces 2023 Open Enrollment Report summarizes health plan selections through the individual Marketplaces during the 2023 Open Enrollment Period (OEP). This report includes OEP data for the 33 states with Marketplaces that use the HealthCare.gov eligibility and enrollment platform for the 2023 plan year (HealthCare.gov Marketplaces), as well as for the 18 State-based Marketplaces (SBMs) that use their own eligibility and enrollment platforms.<sup>1</sup>

### Key findings from this report include:

**Total Marketplace Plan Selections:** Nearly 16.4 million consumers selected or were automatically re-enrolled in health insurance coverage through HealthCare.gov Marketplaces and SBMs during the 2023 OEP. Over 1.8 million more consumers signed up for coverage during the 2023 OEP compared to the 2022 OEP, a 13% increase. Nearly 4.4 million more consumers signed up compared to the 2021 OEP, a 36% increase.

- **HealthCare.gov Marketplace Plan Selections:** In HealthCare.gov Marketplaces, 12.2 million consumers selected plans during the 2023 OEP between November 1, 2022 and January 15, 2023.
- **State-based Marketplace Plan Selections:** Across the 18 SBMs, 4.2 million enrollees selected plans during the 2023 OEP from November 1, 2022 through the end of their respective OEPs.
- **New Consumers:** Nationwide, the number of new consumers signing up for Marketplace coverage during the 2023 OEP increased by 21%, to 3.7 million from 3.1 million, in the 2022 OEP.
- **Demographic Trends:** Among consumers who attested to a race or ethnicity, 21% identified as Hispanic/Latino in the 2023 OEP, compared to 19% in the 2022 OEP, and the percent of consumers who attested to a race or ethnicity and identified as Black remained at 9% in the 2023 OEP.

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<sup>1</sup> 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. 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, metric calculations for these states may vary. The 18 SBMs that use their own eligibility and enrollment platforms in 2023 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, and Washington. 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 an SBM for the 2020 plan year.



- **Premiums and Financial Assistance:** Nationwide, 4.6 million more consumers are receiving Advanced Payments of the Premium Tax Credit (APTC) in 2023 compared to 2021. Additionally, 1.4 million consumers reported household incomes over 400% of the Federal Poverty Level (FPL) during the 2023 OEP. These consumers would not have been eligible for APTC without the expanded subsidies made available through the American Rescue Plan (ARP) and Inflation Reduction Act (IRA). The average monthly premium after APTC fell by 21%, from \$164 in 2021 to \$129 in 2023, and 35% of consumers selected a plan for \$10 or less per month after APTC during the 2023 OEP.
- **Cost-Sharing:** For the 2023 OEP, 48% of all Marketplace consumers received cost-sharing reductions (CSRs).
- **Consumer Savings due to ARP and IRA:** National estimates show that, on average, consumers with APTC continue to save over \$800 in premiums per year due to the continued expanded subsidies made available through the IRA. In 30 HealthCare.gov Marketplaces, consumers with APTC are saving at least 40% on monthly premiums, on average, due to the continued availability of expanded subsidies through the IRA.

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

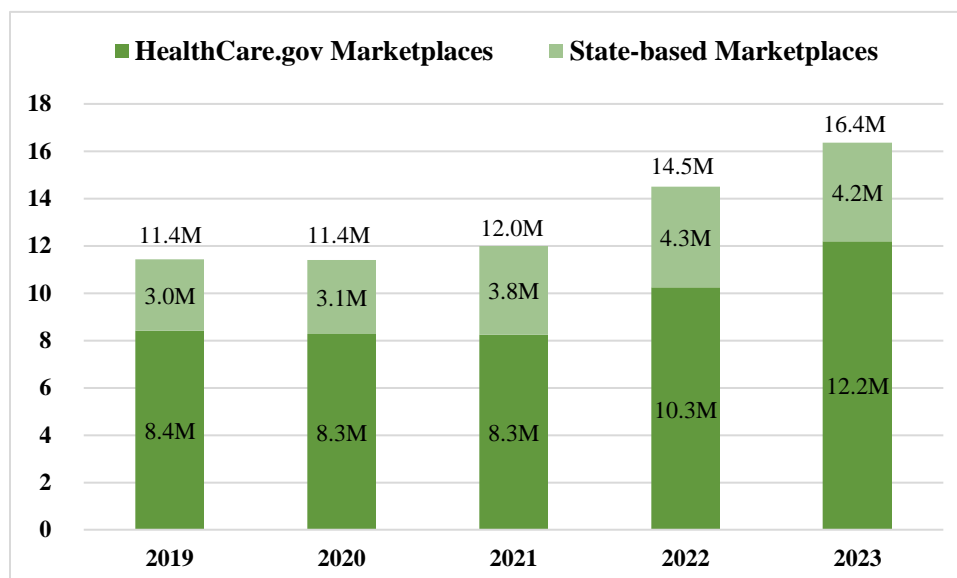
During the 2023 OEP, nearly 16.4 million consumers selected or were automatically re-enrolled<sup>2</sup> in a Marketplace plan. This includes 12.2 million consumers in Marketplaces using the HealthCare.gov platform and 4.2 million consumers in SBMs using their own platforms (see Figure 1).

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<sup>2</sup> As in prior years, consumers with Marketplace coverage at the end of 2022 who did not make an active selection were generally automatically re-enrolled for 2023. When consumers had 2023 Marketplace plans available to them from their 2022 issuer, they were automatically re-enrolled into the same plan as 2022 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.



**Figure 1: Plan Selections during 2019 - 2023 Open Enrollment Periods<sup>3</sup>**



Nationwide, the number of plan selections during the 2023 OEP increased by 13% in comparison to the 2022 OEP and 36% compared to the 2021 OEP (see Table 1). In HealthCare.gov Marketplaces, plan selections increased by 19%, to 12.2 million from 10.3 million, during the 2022 OEP and by 48% from 8.3 million during the 2021 OEP. Plan selections in SBMs decreased by 2% to 4.2 million in 2023 from 4.3 million in 2022, but increased 11% from 3.8 million in 2021. The HealthCare.gov data reported reflects the HealthCare.gov platform's 2023 OEP from November 1, 2022 through January 15, 2023. For the SBMs, the number of plan selections included in this report reflects data from the timeframe of each SBM's 2023 OEP, which varies by state.

More than half of states saw increases in plan selections of at least 5% from 2022 to 2023 and increases of at least 10% from 2021 to 2023. Generally, plan selections in Medicaid non-expansion states, which comprised over half of total 2023 OEP plan selections, increased more than in expansion states. The states with the greatest increases in plan selections, from 2022 to 2023, included Texas (31%), Mississippi (28%), South Carolina

<sup>3</sup> For HealthCare.gov Marketplaces: the 2018 OEP was from 11/1/2017 to 12/15/2017, with data reported through 12/23/2017; the 2019 OEP was from 11/1/2018 to 12/15/2018, with data reported through 12/22/2018 (this includes the additional time provided to consumers who were unable to enroll by the original deadline); the 2020 OEP was from 11/1/2019 to 12/15/2019, with data reported through 11/1/2019 to 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. Dates through which data are reported vary for SBMs; see the PUF FAQs for detailed information.



(27%), Tennessee (27%), and Georgia (25%). These states also had the largest increases in plan selections from 2021 to 2023. In contrast, the Marketplaces with the largest decreases in plan selections, from 2022 to 2023, included Kentucky (-15%), Massachusetts (-13%), New Mexico (-11%), Rhode Island (-8%), and the District of Columbia (-8%).

**Table 1: OEP Plan Selections by State**

State	Platform	2023	2022	2021	% Change 2022 to 2023	% Change 2021 to 2023
<b>Total</b>	HC.gov & SBM	16,357,030	14,511,077	12,004,365	13%	36%
AL	HC.gov	258,327	219,314	169,119	18%	53%
AK	HC.gov	25,572	22,786	18,184	12%	41%
AZ	HC.gov	235,229	199,706	154,504	18%	52%
AR	HC.gov	100,407	88,226	66,094	14%	52%
CA	SBM	1,739,368	1,777,442	1,625,546	-2%	7%
CO	SBM	201,758	198,412	179,607	2%	12%
CT	SBM	108,132	112,633	104,946	-4%	3%
DE	HC.gov	34,742	32,113	25,320	8%	37%
DC	SBM	14,768	15,989	16,947	-8%	-13%
FL	HC.gov	3,225,435	2,723,094	2,120,350	18%	52%
GA	HC.gov	879,084	701,135	517,113	25%	70%
HI	HC.gov	21,645	22,327	22,903	-3%	-5%
ID	SBM	79,927	73,359	68,832	9%	16%
IL	HC.gov	342,995	323,427	291,215	6%	18%
IN	HC.gov	185,354	156,926	136,593	18%	36%
IA	HC.gov	82,704	72,240	59,228	14%	40%
KS	HC.gov	124,473	107,784	88,627	15%	40%
KY	SBM	62,562	73,935	77,821	-15%	-20%
LA	HC.gov	120,804	99,626	83,159	21%	45%
ME	SBM	63,388	66,095	59,738	-4%	6%
MD	SBM	182,166	181,603	166,038	0%	10%
MA	SBM	232,621	268,023	294,097	-13%	-21%
MI	HC.gov	322,273	303,550	267,070	6%	21%
MN	SBM	118,431	121,322	112,804	-2%	5%
MS	HC.gov	183,478	143,014	110,966	28%	65%
MO	HC.gov	257,629	250,341	215,311	3%	20%
MT	HC.gov	53,860	51,134	44,711	5%	20%
NE	HC.gov	101,490	99,011	88,688	3%	14%
NV	SBM	96,379	101,411	81,903	-5%	18%
NH	HC.gov	54,557	52,497	46,670	4%	17%
NJ	SBM	341,901	324,266	269,560	5%	27%



State	Platform	2023	2022	2021	% Change 2022 to 2023	% Change 2021 to 2023
NM	SBM	40,778	45,664	42,984	-11%	-5%
NY	SBM	214,052	221,895	215,889	-4%	-1%
NC	HC.gov	800,850	670,223	535,803	19%	49%
ND	HC.gov	34,130	29,873	22,709	14%	50%
OH	HC.gov	294,644	259,999	201,069	13%	47%
OK	HC.gov	203,157	189,444	171,551	7%	18%
OR	HC.gov	141,963	146,602	141,089	-3%	1%
PA	SBM	371,516	374,776	337,722	-1%	10%
RI	SBM	29,626	32,345	31,174	-8%	-5%
SC	HC.gov	382,968	300,392	230,050	27%	66%
SD	HC.gov	47,591	41,339	31,375	15%	52%
TN	HC.gov	348,097	273,680	212,052	27%	64%
TX	HC.gov	2,410,810	1,840,947	1,291,972	31%	87%
UT	HC.gov	295,196	256,932	207,911	15%	42%
VT	SBM	25,664	26,705	24,866	-4%	3%
VA	HC.gov	346,140	307,946	261,943	12%	32%
WA	SBM	230,371	239,566	222,731	-4%	3%
WV	HC.gov	28,325	23,037	19,381	23%	46%
WI	HC.gov	221,128	212,209	191,702	4%	15%
WY	HC.gov	38,565	34,762	26,728	11%	44%

Table 2 shows Basic Health Program (BHP) enrollment for states that have implemented a BHP. In New York and Minnesota, consumers who apply for coverage with household incomes between 133% and 200% of the FPL and who 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).<sup>4</sup> Total BHP enrollment increased 25% from approximately 975,000 enrollees in the 2021 OEP to approximately 1.2 million enrollees during the 2023 OEP. Minnesota’s BHP enrollment decreased 4% and New York’s increased by 17% from 2022 to 2023.

**Table 2: Basic Health Program Enrollment<sup>5</sup>**

State	2023	2022	2021	% Change 2022 to 2023	% Change 2021 to 2023
<b>Total</b>	1,217,921	1,054,603	975,337	15%	25%
Minnesota	94,811	98,581	91,886	-4%	3%
New York	1,123,110	956,022	883,451	17%	27%

<sup>4</sup> The BHP also provides coverage to lawfully present noncitizens with income below 133% FPL who are ineligible for Medicaid.

<sup>5</sup> New York's BHP is known as the Essential Plan and Minnesota's BHP is known as MinnesotaCare.



Figure 2 compares new and returning consumer plan selections nationwide during OEPs from 2019-2023. During the 2023 OEP, new consumer plan selections through all Marketplaces reached nearly 3.7 million, approximately 1 million more than the 2019 OEP, and increased 21% from the 2022 OEP. As demonstrated below, 12.7 million enrollees returned to the Marketplaces actively or through auto re-enrollment, an 11% increase from 11.4 million in 2022.

**Figure 2: New and Returning Consumer Plan Selections during 2019 - 2023 Open Enrollment Periods**

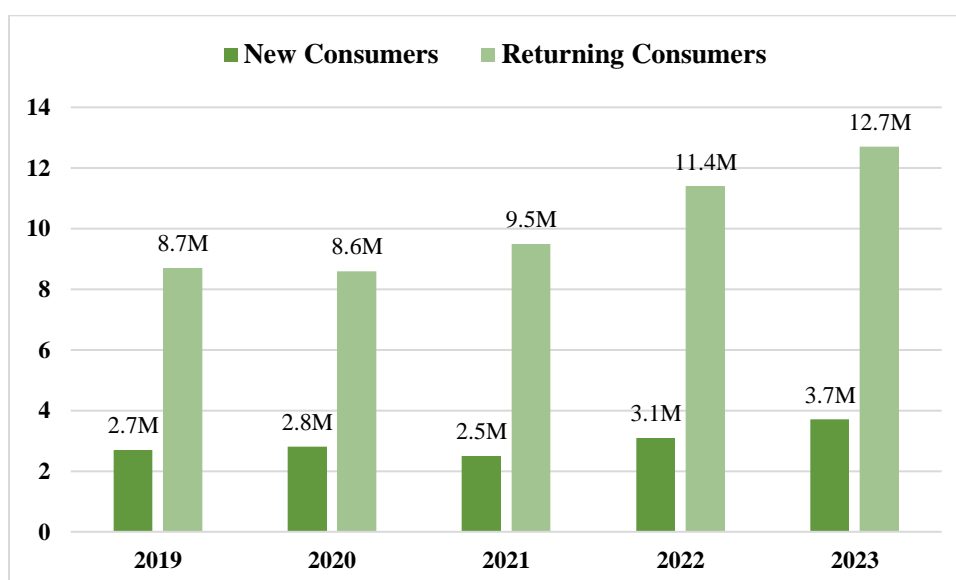




Table 3 summarizes consumers who selected Marketplace plans during the 2023 and 2022 OEPs by enrollment type. Nationally, new consumer plan selections, as a percentage of total plan selections, increased from 21% in the 2022 OEP to 23 percent in the 2023 OEP. Actively returning consumer plan selections also increased from 46% to 47%. Similar to 2022, in HealthCare.gov Marketplaces, 55% of enrollees represented actively returning consumers, while 25% were consumers new to the HealthCare.gov platform. For SBMs, 17% of plan selections were new consumers and 23% were actively returning. 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 2023	Count 2022	% of Total 2023	% of Total 2022
New Consumers: All Marketplaces	3,699,749	3,066,360	23	21
Returning Consumers Re-enrolling in Coverage: All Marketplaces	12,657,281	11,444,717	77	79
Active Re-enrollees: All Marketplaces	7,629,744	6,742,948	47	46
Automatic Re-enrollees: All Marketplaces	5,027,537	4,701,769	31	32
<b>HealthCare.gov Marketplaces</b>				
New Consumers: HC.gov Marketplaces	3,000,155	2,380,835	25	23
Returning Consumers Re-enrolling in Coverage: HC.gov Marketplaces	9,203,467	7,874,801	75	77
Active Re-enrollees: HC.gov Marketplaces	6,654,213	5,680,878	55	55
Automatic Re-enrollees: HC.gov Marketplaces	2,549,254	2,193,923	21	21
<b>State-based Marketplaces</b>				
New Consumers: SBMs	699,594	685,525	17	16
Returning Consumers Re-enrolling in Coverage: SBMs	3,453,814	3,569,916	83	84
Active Re-enrollees: SBMs	975,531	1,062,070	23	25
Automatic Re-enrollees: SBMs	2,478,283	2,507,846	60	59
<b>Total Plan Selections: All Marketplaces</b>	<b>16,357,030</b>	<b>14,511,077</b>	<b>100</b>	<b>100</b>



<b>Total Plan Selections: HC.gov Marketplaces</b>	12,203,622	10,255,636	100	100
<b>Total Plan Selections: SBMs</b>	4,153,408	4,255,441	100	100

## CONSUMERS APPLYING FOR AND SELECTING PLANS: DETAILS

Table 4 shows metrics on the individuals who requested coverage on submitted Marketplace applications for the 2023 and 2022 OEPs. During the 2023 OEP, 69% of applicants requesting coverage through the Marketplaces were determined eligible to make a Marketplace plan selection, compared to 68% during the 2022 OEP. On the HealthCare.gov platform, 95% of applicants were determined eligible to make a Marketplace plan selection, and 43% of applicants using the SBMs were determined eligible to make a Marketplace plan selection. The percentage of consumers who applied for coverage through HealthCare.gov, and were preliminarily determined eligible for their state's Medicaid or CHIP, fell by 1 percentage-point from 2022 to 5% in the 2023 OEP.

**Table 4: Marketplaces Application Activity and Eligibility for 2022 and 2023**

	Count 2023	Count 2022	% of Total 2023	% of Total 2022
Consumers Requesting Coverage on Applications Submitted: All Marketplaces	27,653,188	25,830,064	100	100
Marketplace Eligible: All Marketplaces	19,191,464	17,485,459	69	68
<b>HealthCare.gov Marketplaces</b>				
Consumers Requesting Coverage on Applications Submitted: HC.gov Marketplaces	14,036,572	12,194,577	100	100
Marketplace Eligible: HC.gov Marketplaces	13,324,638	11,486,135	95	94
Medicaid/CHIP Eligible: HC.gov Marketplaces	746,999	743,544	5	6
<b>State-based Marketplaces<sup>6</sup></b>				
Consumers Requesting Coverage on Applications Submitted: SBMs	13,616,616	13,635,487	100	100
Marketplace Eligible: SBMs	5,866,826	5,999,324	43	44

Table 5 shows demographic and plan characteristics among consumers who selected or were automatically re-enrolled in a Marketplace plan during the 2023, 2022, and 2021 OEPs.

<sup>6</sup> 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 the PUF definitions for further information.





The percent of consumers with a household income between 100% and 150% FPL increased by 5 percentage points, from 32% in 2022 to 37% in 2023. Remaining constant from 2022, 8% of plan selections for the 2023 OEP included consumers with a household income over 400% FPL. Some of the continued increase in the percentage of consumers receiving financial assistance in 2023 can be attributed to impacts of the IRA. Nationally, during the 2023 OEP, 90% of consumers had their premiums reduced by APTC compared to 85% in the 2021 OEP. Split by Marketplace type, 93% of HealthCare.gov consumers and 82% of SBM consumers selected plans with APTC, compared to 88% and 78%, respectively, in 2021. During the 2023 OEP, 48% of all Marketplace consumers selected plans with CSRs in comparison to 49% in 2022. Thirty-seven percent of 2023 OEP HealthCare.gov enrollees selected plans that cover 94% of their expected health care costs (94% AV), an increase of 3 percentage-points from 2021.

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

	% of Total <sup>7</sup> 2023	% of Total <sup>7</sup> 2022	% of Total <sup>7</sup> 2021
<b>Age</b>			
< 18	9	9	9
18 - 34	25	25	25
35 - 54	37	36	36
55+	29	29	30
<b>Gender</b>			
Female	53	54	54
Male	47	46	46
<b>Location: HealthCare.gov States</b>			
Rural	18	18	18
Non-rural	82	82	82
<b>Household Income<sup>8</sup></b>			
< 100%	1	2	2
≥ 100% and ≤ 150%	37	32	32
≥ 100% and ≤ 138%	26	23	NA
> 150% and ≤ 250%	29	32	34
> 250% and ≤ 400%	19	20	20
> 400% FPL	8	8	3
Other Household Income <sup>9</sup>	5	6	9

<sup>7</sup> Totals may not sum to 100% due to rounding.

<sup>8</sup> 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.

<sup>9</sup> Other household income includes plan selections for which consumers were not requesting financial assistance and unknown household income.



	% of Total <sup>7</sup> 2023	% of Total <sup>7</sup> 2022	% of Total <sup>7</sup> 2021
<b>Financial Assistance</b>			
With APTC: All Marketplaces	90	89	85
HealthCare.gov Marketplaces	93	92	88
SBMs	82	83	78
With CSR: All Marketplaces <sup>8</sup>	48	49	47
HealthCare.gov Marketplace	52	53	51
73% AV	3	5	4
87% AV	11	13	12
94% AV	37	35	34
American Indian/Alaskan Native	<1	1	1
SBMs <sup>8</sup>	35	37	39
<b>Metal Level</b>			
Catastrophic	<1	1	1
Bronze	32	32	35
Silver	54	56	55
Gold	12	10	8
Platinum	1	1	1

Table 6 provides race and ethnicity demographics for all consumers who enrolled in Marketplace plans during the 2022 and 2023 OEPs. Among consumers who attested to a race or ethnicity, 21% identified as Hispanic/Latino in the 2023 OEP, compared to 19% in the 2022 OEP. The percentage of consumers who self-reported as Black, Non-Hispanic remained constant at 9% for 2023 and 2022.

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

	% of Total 2023 <sup>10</sup>	% of Total 2022 <sup>10</sup>
<b>Race/Ethnicity: All Marketplaces<sup>11</sup></b>		
Race/Ethnicity Known	59	66
Hispanic/Latino	21	19
White, Non-Hispanic	54	55
Black, Non-Hispanic	9	9
Asian, Non-Hispanic	11	12
Native Hawaiian/Pacific Islander, Non-Hispanic	<1	<1

<sup>10</sup> Totals may not sum to 100% due to rounding. Race and Ethnicity data for 2022 has been 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.

<sup>11</sup> Some SBM applications do not include Other or Multi-Racial as an option.



	% of Total 2023 <sup>10</sup>	% of Total 2022 <sup>10</sup>
American Indian/Alaska Native, Non-Hispanic	1	1
Other, Non-Hispanic	2	2
Multi-Racial, Non-Hispanic	2	2
Race/Ethnicity Unknown, Non-Hispanic	41	34

## CONSUMER PREMIUMS AND FINANCIAL ASSISTANCE

Table 7 shows the average premiums for consumers who made Marketplace plan selections during the 2021-2023 OEPs. Nationally, the average monthly premium after APTC decreased by 21% from \$164 in 2021 to \$129 in 2023, and 35% of consumers selected a plan for \$10 or less per month after APTC in 2023. Likewise, the average monthly APTC for all consumers increased to \$526 in 2023, representing a 4% increase from \$505 in 2022 and an 8% increase from \$485 in 2021.

The average monthly premium after APTC for HealthCare.gov consumers fell 29%, from \$143 in 2021 to \$102 in 2023. The continued expansion in financial assistance for consumers resulted in a 6% increase of the average monthly APTC amount for HealthCare.gov enrollees who selected plans with APTC, from \$509 in 2021 to \$542 in 2023. As a result, in the 2023 OEP, 40% of all HealthCare.gov consumers had a plan selection with a premium of \$10 or less per month after APTC, compared to 18% in 2021.

In the SBMs, the average monthly premium after APTC was \$209 in 2023, and 18% of consumers selected plans that were \$10 or less per month after APTC. Some SBMs, including those in 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 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
<b>All Marketplaces</b>					
2023	35%	90%	\$129	\$605	\$526
2022 <sup>12</sup>	28%	89%	\$133	\$585	\$505
2021 <sup>12</sup>	NA	85%	\$164	\$579	\$485
<b>HealthCare.gov Marketplaces</b>					
2023	40%	93%	\$102	\$607	\$542
2022	32%	92%	\$111	\$594	\$524
2021	18%	88%	\$143	\$590	\$509
<b>State-based Marketplaces<sup>13</sup></b>					
2023	18%	82%	\$209	\$598	\$473
2022 <sup>12</sup>	19%	83%	\$188	\$563	\$452
2021 <sup>12</sup>	NA	78%	\$210	\$553	\$426

Figure 3 illustrates the distributions of monthly premiums after APTC for HealthCare.gov consumers during the 2021-2023 OEPs. Despite an increase in plan selections for consumers with higher incomes, which would drive average net premiums up, 2023 coverage was made more affordable for consumers in comparison to the 2021 OEP. During the 2023 OEP, 31% of consumers selected plans with a \$0 monthly premium after APTC, versus 22% and 14% in the 2022 and 2021 OEPs, respectively. Additionally, 60% of 2023 OEP consumers had premiums of \$50 or less after APTC, an increase of 19 percentage points from 2021.

<sup>12</sup> 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.

<sup>13</sup> 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: 2021, 2022, and 2023 OEP Premium Distribution in HealthCare.gov Marketplaces<sup>14</sup>**

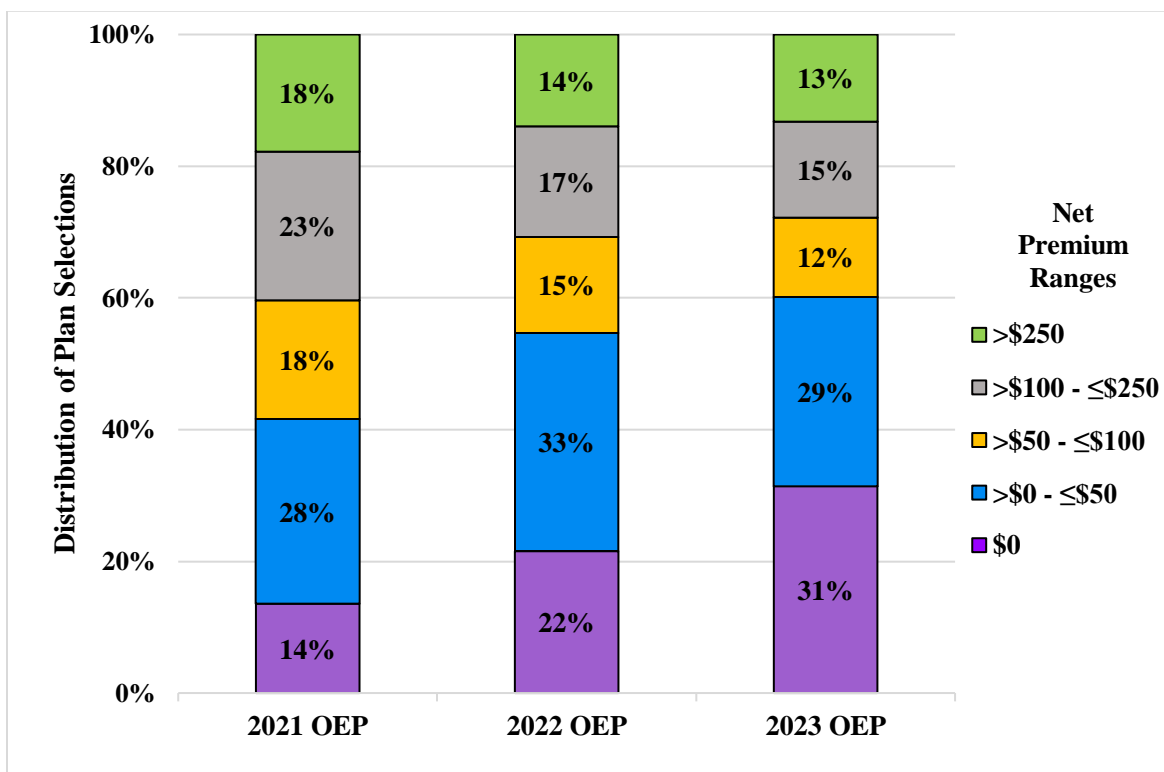


Table 8 shows that, on average, consumers receiving APTC in 2023 continue to see more than an estimated \$800 per year in premium savings due to the IRA’s continuation of the ARP’s APTC expansion. The estimate assumes that the same demographic composition of enrollment and plan choices would exist without the IRA. Using the savings amounts for 2023 OEP HealthCare.gov consumers receiving APTC and applying the estimated national income distribution for consumers receiving APTC, the average monthly savings for 2023 is approximately \$69, which equates to an annual total of \$824, compared to an annual total savings of \$845 among consumers receiving APTC for the 2022 OEP under the ARP.

<sup>14</sup> The 2021 OEP distribution of monthly premiums after APTC has been adjusted to exclude states that transitioned to SBMs for the 2022 coverage year (Kentucky, Maine, and New Mexico); therefore, these numbers may not match what was previously published.



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

Income Category (% of FPL)	2023			2022		
	Average Monthly Premium Savings from ARP/IRA APTC Expansion	Average Yearly Premium Savings from ARP/IRA APTC Expansion	Percent of OEP Plan Selections with APTC <sup>15</sup>	Average Monthly Premium Savings from ARP APTC Expansion	Average Yearly Premium Savings from ARP APTC Expansion	Percent of OEP Plan Selections with APTC <sup>15</sup>
<b>Total</b>	<b>\$69</b>	<b>\$824</b>	<b>100%</b>	<b>\$70</b>	<b>\$845</b>	<b>100%</b>
<100%	\$11	\$132	1%	\$13	\$153	1%
100-138%	\$19	\$232	29%	\$21	\$247	25%
>138-150%	\$46	\$551	12%	\$47	\$563	10%
>150-200%	\$64	\$772	19%	\$65	\$781	21%
>200-250%	\$73	\$881	13%	\$76	\$916	15%
>250-300%	\$79	\$942	10%	\$83	\$996	10%
>300-400%	\$56	\$675	10%	\$66	\$787	11%
>400%	\$343	\$4,119	7%	\$330	\$3,965	6%

Table 9 details average 2023 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 APTC expansion reduces the average monthly premium for consumers receiving APTC in 2023 by 46%, or \$62 per month. In 30 of the 33 HealthCare.gov Marketplaces, APTC consumers are saving at least 40% on monthly premiums, on average, due to the IRA APTC expansion. In 31 HealthCare.gov Marketplaces, the difference in the actual average monthly 2023 premium with APTC under current law and the average monthly 2023 premium without the IRA's APTC expansion is at least \$50.

<sup>15</sup> The Estimated Percent of 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 state data for the latter percent.



**Table 9: Estimated HealthCare.gov Consumer APTC Savings due to ARP and IRA by State<sup>16,17</sup>**

State	Actual Average Monthly 2023 Premium with ARP/IRA APTC Expansion	Average Monthly 2023 Premium without ARP/IRA APTC Expansion	\$ Premium Savings from ARP/IRA APTC Expansion	% Premium Savings from ARP/IRA APTC Expansion
<b>Total</b>	<b>\$71</b>	<b>\$133</b>	<b>\$62</b>	<b>46%</b>
Alaska	\$125	\$268	\$143	53%
Alabama	\$75	\$143	\$67	47%
Arkansas	\$104	\$186	\$82	44%
Arizona	\$105	\$186	\$81	44%
Delaware	\$144	\$267	\$122	46%
Florida	\$59	\$109	\$50	46%
Georgia	\$66	\$117	\$51	43%
Hawaii	\$140	\$235	\$95	40%
Iowa	\$105	\$219	\$114	52%
Illinois	\$147	\$241	\$93	39%
Indiana	\$125	\$210	\$85	40%
Kansas	\$97	\$168	\$71	42%
Louisiana	\$94	\$185	\$91	49%
Michigan	\$121	\$199	\$78	39%
Missouri	\$94	\$175	\$81	46%
Mississippi	\$45	\$91	\$46	51%
Montana	\$133	\$240	\$107	44%
North Carolina	\$67	\$131	\$64	49%
North Dakota	\$96	\$193	\$97	50%
Nebraska	\$104	\$206	\$102	49%
New Hampshire	\$149	\$234	\$84	36%
Ohio	\$117	\$201	\$84	42%

<sup>16</sup> The Average Monthly 2023 Premium without the ARP/IRA Expansion metric calculates APTC assuming a consumers' income, family composition, and OE 2023 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 2023, the IRS published these applicable percentages in Revenue Procedure 22-34 (<https://www.irs.gov/pub/irs-drop/rp-22-34.pdf>).

<sup>17</sup> Table 9 only includes data for HealthCare.gov consumers receiving APTC in 2023. A similar table in the final 2022 OEP Report included data for all HealthCare.gov consumers.



State	Actual Average Monthly 2023 Premium with ARP/IRA APTC Expansion	Average Monthly 2023 Premium without ARP/IRA APTC Expansion	\$ Premium Savings from ARP/IRA APTC Expansion	% Premium Savings from ARP/IRA APTC Expansion
Oklahoma	\$73	\$140	\$67	48%
Oregon	\$155	\$270	\$114	42%
South Carolina	\$60	\$122	\$62	50%
South Dakota	\$85	\$193	\$108	56%
Tennessee	\$72	\$133	\$60	46%
Texas	\$43	\$89	\$46	51%
Utah	\$49	\$107	\$59	55%
Virginia	\$86	\$155	\$69	44%
Wisconsin	\$127	\$239	\$112	47%
West Virginia	\$128	\$284	\$156	55%
Wyoming	\$97	\$259	\$163	63%





## Appendix A: 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 2023 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 2023 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/research-statistics-data-systems/marketplace-products/2023-marketplace-open-enrollment-period-public-use-files>