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The Centers for Medicare and Medicaid Services (CMS) Marketplace Enrollment for Arizona

CMS releases its final open enrollment report for the state and federally facilitated ACA Marketplaces each March. Individuals or families with an income of 100% up to 400% of the [Federal Poverty Level](#) may be eligible for an Advance Premium Tax Credit (APTC) to make buying a plan on healthcare.gov more affordable. Those between 100% up to 250% may qualify for additional cost sharing reductions (CSR) to purchase silver level plans on the Marketplace.

Arizona ranked 16th of the 50 states in terms of the average premium paid by individuals receiving APTC subsidies, and just less than the national average. Arizona ranked 42nd of 50 states in terms of total average premium, 28% higher than the national average total premium. Two years ago, each of Arizona's 15 counties had at least 7 insurers offering 70 plans on its federally facilitated (healthcare.gov) ACA Marketplace. In 2017 BCBS is the only insurer in 13 Arizona Counties, with Ambetter for HealthNet in Maricopa (Phoenix) and Pima (Tucson) Counties. As a result of market consolidation, Arizona had the largest increase in premiums of any state from 2016 to 2017.

	# Selected Marketplace Plans	Average Total Premium per Month (Insurer Gets)	Average APTC per Month (Federal Subsidy Pays)	Avg Premium per Mo. after APTC (Enrollee Pays)	# Receiving APTC Subsidies (% Ttl Enrollees)	#Receiving APTC + CSR Subsidies (% Ttl Enrollees)	# Paying Full Premium (% Total Enrollees)
Arizona 2016	203,066	\$324/mo	\$204/mo	\$120/mo	150,269 (74%)	94,463 (47%)	52,797 (26%)
Arizona 2017	196,291	\$611/mo	\$521/mo	\$104/mo	155,754 (79%)	100,316 (51%)	40,537 (20%)
U.S. 2016*	11,081,330*	\$397/mo	\$291/mo	\$106/mo	9,389,609 (85%)	6,400,000 (57%)	1,691,721 (15%)
U.S. 2017	12,216,000	\$476/mo	\$383/mo	\$106/mo	10,101,808 (83%)	7,500,000**(61%)	2,114,192 (17%)

* 2016 is U.S. effectuated enrollment: enrollee selected a plan + paid their share premium

** Estimated as state based marketplace data for APTC + CSR not yet reported

- 1) 2016 Marketplace Data at CMS.gov: <https://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2016-Fact-sheets-items/2016-06-30.html>
- 2) 2016 ASPE Marketplace Enrollment Final Report: <https://aspe.hhs.gov/system/files/pdf/187866/Finalenrollment2016.pdf>
- 3) 2017 CMS Marketplace Data: https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/Plan_Selection_ZIP.html
- 4) Federal Poverty Level for 2017: <https://aspe.hhs.gov/poverty-guidelines>
- 5) CRS Report on Premium Tax Credits and Cost Sharing Subsidies, Feb 2017: <https://fas.org/sgp/crs/misc/R44425.pdf>