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

CMS released its final open enrollment report for state and federally facilitated ACA Marketplaces in March. Americans with incomes between 100% 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% to 250% may qualify for additional cost sharing reductions (CSR) to purchase Marketplace silver level plans.

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

Enrollment rose by more than 3% for Arizonans eligible for APTC/CSR subsidies (table columns E, F), and had a slight decrease in what they paid for coverage. Enrollment declined 23% in those without tax credit subsidies (column G); they felt the full force of the jump in total premiums by insurers offering plans on Arizona's Marketplace.

	A. Total # Who Selected Marketplace Plans	B. Avg. Total Premium per Month (Insurer Gets)	C. Avg. APTC per Mo. (Federal Subsidy Pays)	D. Avg. Premium/Mo. after APTC (Enrollee Pays)	E. # Receiving APTC Subsidies (% of Total Enrollees)	F. #Receiving APTC + CSR Subsidies (% Ttl Enrollees)	G. # 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>