



June 5, 2021

Effectuated Enrollment: Early 2021 Snapshot and Full Year 2020 Average

This report provides effectuated enrollment, premium, advance payments of the premium tax credit (APTC), and cost sharing reduction (CSR) data for the Federally-facilitated and State-based Marketplaces (“the Marketplaces”), for February 2021 and for the entire 2020 plan year, as of March 15, 2021^{1,2}

Key findings from this report include:

February 2021 Effectuated Enrollment, Financial Assistance, and Premiums

- *Effectuated Enrollment:* Effectuated enrollment through the Marketplaces for February 2021 was 11.3 million.³ This is a six percent increase from 10.7 million consumers with effectuated coverage in February 2020.
- *Financial Assistance:* In February 2021, 86 percent of Marketplace enrollees received APTC, consistent with the percentage of enrollees who received APTC in February 2020.
- *Premiums:* The average total monthly premium for Marketplace enrollees in February 2021 was \$574.59, compared to \$576.16 for February 2020.

2020 Average Monthly Effectuated Enrollment, Financial Assistance, and Premiums

- *Effectuated Enrollment:* On monthly average, 10.4 million consumers had effectuated coverage through the Marketplaces in the 2020 plan year. This is a six percent increase from the average monthly effectuated enrollment of 9.8 million in the 2019 plan year.
- *Financial Assistance:* 86 percent of Marketplace enrollees received APTC on average each month in 2020. This represents a one-percentage point decrease from 87 percent in 2019.
- *Premiums:* The average total monthly premium for Marketplace enrollees in 2020 was \$572.52, a three percent decrease from \$591.26 in 2019.

¹ The data reported today may be revised in future months as additional data on new effectuations, terminations, and cancellations become available. CMS plans to publish effectuated enrollment data for the first six months of 2021, which will include updated February 2021 enrollment data.

² The February effectuated enrollment and premium data and methodology for plan years 2016-2021 are posted here: <https://www.cms.gov/files/document/2016-2021-Feb-Effectuated-Enrollment-Tables.xls> The average monthly effectuated enrollment and premium data and methodology for plan years 2016-2020 are posted here: <https://www.cms.gov/files/document/2016-2020-Full-Year-Effectuated-Enrollment-Tables.xls>

³ February 2021 effectuated enrollment generally does not include enrollments during the 2021 Special Enrollment Periods (SEP) for the COVID-19 Public Health Emergency, because March 2021 was the earliest month that most enrollees could have coverage start, except for certain SEP types that allow retroactive start dates.

CONSUMERS EFFECTUATING COVERAGE THROUGH THE MARKETPLACES: FEBRUARY 2021

In February 2021, 11.3 million consumers had effectuated coverage through the Marketplaces, a six percent increase from 10.7 million consumers in February of 2020 (see Table 1).⁴ This also represents 94 percent of consumers who made plan selections during the 2021 Open Enrollment Period (12.0 million). In five states (Florida, Georgia, Maryland, New Jersey and Texas), total effectuated enrollment increased by 10 percent or more from February 2020 to February 2021, while total effectuated enrollment fell by 10 percent or more in two states (Massachusetts and New York) over the same period.

In February 2021, 9.7 million, or 86 percent, of Marketplace enrollees received APTC, the same proportion of enrollees that received APTC in February 2020. The percentage of enrollees receiving CSR fell two percentage points from 50 percent in February 2020 to 48 percent in February 2021.

Table 1: Total Effectuated Enrollment and Enrollees Receiving APTC and CSR by State for February 2021

Total Effectuated Enrollment and Enrollees Receiving APTC and CSR by State, February 2021					
State	Total Enrollment	APTC Enrollment	Percentage of Enrollment with APTC	CSR Enrollment	Percentage of Enrollment with CSR
TOTAL	11,290,546	9,722,533	86%	5,449,070	48%
AK	16,780	13,680	82%	3,332	20%
AL	159,136	150,530	95%	115,554	73%
AR	60,258	53,415	89%	33,973	56%
AZ	143,964	114,335	79%	63,162	44%
CA	1,583,781	1,350,010	85%	671,745	42%
CO	161,342	112,498	70%	46,868	29%
CT	95,213	65,578	69%	31,461	33%
DC	15,822	1,091	7%	355	2%
DE	23,889	20,029	84%	6,280	26%
FL	2,018,631	1,930,320	96%	1,291,855	64%
GA	482,350	435,186	90%	316,299	66%
HI	20,191	16,620	82%	7,063	35%
IA	54,820	47,578	87%	14,271	26%
ID	66,422	54,757	82%	16,721	25%
IL	270,823	225,621	83%	112,835	42%
IN	124,979	90,340	72%	49,187	39%
KS	82,971	73,312	88%	37,121	45%
KY	70,680	57,610	82%	25,579	36%

⁴ Centers for Medicare and Medicaid Services, Early 2020 Effectuated Enrollment Snapshot (July 23, 2020), at <https://www.cms.gov/CCIIO/Resources/Forms-Reports-and-Other-Resources/Downloads/Early-2020-2019-Effectuated-Enrollment-Report.pdf>

Total Effectuated Enrollment and Enrollees Receiving APTC and CSR by State, February 2021					
State	Total Enrollment	APTC Enrollment	Percentage of Enrollment with APTC	CSR Enrollment	Percentage of Enrollment with CSR
LA	76,289	69,609	91%	38,560	51%
MA	259,677	198,471	76%	184,482	71%
MD	154,815	118,622	77%	46,338	30%
ME	55,502	45,452	82%	18,052	33%
MI	249,353	208,070	83%	92,014	37%
MN	106,138	53,582	50%	9,335	9%
MO	200,588	174,902	87%	113,214	56%
MS	99,897	97,730	98%	78,595	79%
MT	41,842	34,467	82%	11,650	28%
NC	501,252	462,765	92%	252,075	50%
ND	21,822	18,710	86%	6,528	30%
NE	83,275	78,540	94%	22,275	27%
NH	44,228	28,761	65%	14,644	33%
NJ	257,819	203,687	79%	123,143	48%
NM	38,922	29,180	75%	12,868	33%
NV	79,976	67,811	85%	39,482	49%
NY	197,083	94,970	48%	18,087	9%
OH	187,869	142,568	76%	58,777	31%
OK	161,639	152,766	95%	92,704	57%
OR	129,436	92,802	72%	38,534	30%
PA	315,334	270,385	86%	121,602	39%
RI	30,670	24,260	79%	11,580	38%
SC	217,292	199,052	92%	83,812	39%
SD	29,974	27,928	93%	13,365	45%
TN	196,626	174,547	89%	94,548	48%
TX	1,210,431	1,113,267	92%	687,642	57%
UT	198,037	181,268	92%	88,813	45%
VA	243,598	209,320	86%	90,383	37%
VT	23,700	19,521	82%	7,794	33%
WA	202,546	124,765	62%	58,221	29%
WI	180,328	153,123	85%	63,055	35%
WV	17,217	15,437	90%	8,039	47%
WY	25,319	23,685	94%	5,198	21%

Source: Data as of March 15, 2021, CMS

**PREMIUMS AND FINANCIAL ASSISTANCE FOR EFFECTUATED COVERAGE THROUGH THE MARKETPLACES :
FEBRUARY 2021**

The average monthly premium for Marketplace enrollees in February 2021 was \$574.59, relatively constant in comparison to \$576.16 in February 2020. The average monthly APTC for February 2021 was \$485.67, a one percent decrease from \$491.53 in February 2020.

Table 2: Average Total Premium and Average APTC by State, February 2021

Average Total Premium and Average APTC by State, February 2021		
State	Average Total Premium per Month	Average APTC per Month (for consumers receiving APTC)
TOTAL	\$574.59	\$485.67
AK	\$691.86	\$627.64
AL	\$730.77	\$672.59
AR	\$545.40	\$419.72
AZ	\$577.45	\$465.27
CA	\$570.16	\$450.73
CO	\$462.98	\$341.11
CT	\$693.73	\$650.30
DC	\$524.92	\$385.29
DE	\$673.84	\$570.27
FL	\$595.08	\$525.62
GA	\$580.90	\$509.90
HI	\$622.32	\$537.55
IA	\$647.95	\$576.14
ID	\$516.08	\$458.61
IL	\$621.60	\$465.95
IN	\$578.95	\$426.85
KS	\$625.86	\$521.11
KY	\$600.97	\$508.49
LA	\$741.00	\$627.60
MA	\$439.22	\$289.84
MD	\$442.44	\$374.38
ME	\$556.52	\$458.19
MI	\$478.41	\$354.79

Average Total Premium and Average APTC by State, February 2021 (Cont.)		
State	Average Total Premium per Month	Average APTC per Month
MN	\$439.88	\$277.84
MO	\$637.94	\$553.29
MS	\$619.78	\$544.85
MT	\$568.46	\$467.02
NC	\$631.08	\$566.18
ND	\$482.63	\$417.89
NE	\$714.86	\$670.32
NH	\$443.65	\$326.73
NJ	\$575.39	\$440.90
NM	\$461.15	\$369.17
NV	\$505.57	\$414.13
NY	\$592.87	\$322.84
OH	\$520.47	\$377.24
OK	\$619.53	\$569.08
OR	\$561.40	\$450.60
PA	\$621.23	\$515.30
RI	\$455.74	\$350.88
SC	\$578.77	\$505.33
SD	\$694.07	\$621.85
TN	\$615.20	\$532.21
TX	\$545.48	\$477.63
UT	\$398.83	\$350.62
VA	\$591.35	\$506.45
VT	\$637.21	\$465.80
WA	\$482.60	\$385.14
WI	\$628.84	\$533.33
WV	\$1,036.03	\$831.76
WY	\$864.90	\$817.43

Source: Data as of March 15, 2021, CMS

CONSUMERS EFFECTUATING COVERAGE THROUGH THE MARKETPLACES: PLAN YEAR 2020

Below is information on consumers with effectuated coverage for the 2020 plan year. On a monthly average basis, 10.4 million consumers had effectuated coverage through the Marketplaces in the 2020 plan year. This is a six percent increase from 9.8 million in the 2019 plan year. In eight states (California, Delaware, Florida, Georgia, Iowa, Maryland, Mississippi and Texas), total effectuated enrollment increased by 10 percent or more from the 2019 plan year to the 2020 plan year, while total effectuated enrollment fell by 10 percent or more in one state (Idaho) over the same period.

On average, 9.0 million, or 86 percent, of Marketplace enrollees received APTC each month in plan year 2020, a one-percentage point decrease from 87 percent of enrollees that received APTC each month in plan year 2019. The monthly average percentage of enrollees receiving CSR fell one percentage point from 51 percent in the 2019 plan year to 50 percent in the 2020 plan year.

Table 3: Total Average Monthly Effectuated Enrollment and Enrollees Receiving APTC and CSR by State for 2020

Total Average Monthly Effectuated Enrollment and Enrollees Receiving APTC and CSR by State, 2020					
State	Total Enrollment	APTC Enrollment	Percentage of Enrollment with APTC	CSR Enrollment	Percentage of Enrollment with CSR
TOTAL	10,408,982	8,977,593	86%	5,227,170	50%
AK	15,544	13,062	84%	3,491	22%
AL	143,075	135,199	94%	104,313	73%
AR	56,071	49,236	88%	32,653	58%
AZ	135,366	108,932	80%	61,920	46%
CA	1,514,297	1,290,296	85%	640,439	42%
CO	156,196	114,103	73%	44,978	29%
CT	100,626	69,561	69%	32,978	33%
DC	16,195	1,176	7%	402	2%
DE	22,338	18,984	85%	6,408	29%
FL	1,757,882	1,678,022	95%	1,175,366	67%
GA	413,122	372,405	90%	280,353	68%
HI	18,528	15,395	83%	6,792	37%
IA	51,519	46,923	91%	17,182	33%
ID	68,878	59,929	87%	20,605	30%
IL	259,519	220,326	85%	111,934	43%

Total Average Monthly Effectuated Enrollment and Enrollees Receiving APTC and CSR by State, 2020 (Cont.)					
State	Total Enrollment	APTC Enrollment	Percentage of Enrollment with APTC	CSR Enrollment	Percentage of Enrollment with CSR
IN	125,261	88,391	71%	52,464	42%
KS	76,702	68,336	89%	32,328	42%
KY	71,430	58,853	82%	29,212	41%
LA	75,432	68,441	91%	38,867	52%
MA	286,857	227,691	79%	211,854	74%
MD	149,367	122,196	82%	52,961	35%
ME	55,388	47,512	86%	18,452	33%
MI	234,780	199,550	85%	90,013	38%
MN	105,327	57,668	55%	10,528	10%
MO	183,019	158,998	87%	109,677	60%
MS	86,736	84,740	98%	74,858	86%
MT	40,183	33,947	84%	11,928	30%
NC	452,638	420,823	93%	256,463	57%
ND	19,976	17,003	85%	7,369	37%
NE	82,649	78,861	95%	24,669	30%
NH	40,671	28,847	71%	14,505	36%
NJ	215,129	167,203	78%	103,480	48%
NM	37,176	28,682	77%	12,960	35%
NV	66,538	56,628	85%	58,428	88%
NY	238,377	136,335	57%	28,948	12%
OH	174,882	133,979	77%	57,866	33%
OK	143,361	135,854	95%	85,154	59%
OR	127,448	93,949	74%	40,026	31%
PA	290,571	250,848	86%	126,317	43%
RI	32,754	26,611	81%	13,248	40%
SC	188,907	174,952	93%	81,767	43%
SD	27,786	25,995	94%	12,900	46%
TN	178,195	158,678	89%	91,981	52%
TX	1,010,181	924,035	91%	604,699	60%
UT	185,925	171,630	92%	89,910	48%
VA	232,867	202,952	87%	91,512	39%
VT	24,732	20,600	83%	8,636	35%
WA	201,436	122,594	61%	62,776	31%
WI	176,820	153,445	87%	66,878	38%
WV	17,567	15,704	89%	8,518	48%
WY	22,758	21,513	95%	5,204	23%

Source: Data as of March 15, 2021, CMS

The average monthly premium for Marketplace enrollees in 2020 was \$572.52, compared to the 2019 average monthly premium of \$591.26. The average monthly APTC for consumers receiving APTC was \$489.71, a decrease of four percent from \$512.11 in 2019.

Table 4: Average Total Premium and Average APTC by State for 2020

Table 4: Average Total Premium and Average APTC by State, 2020		
State	Average Total Premium per Month	Average APTC per Month (for consumers receiving APTC)
TOTAL	\$572.52	\$489.71
AK	\$725.27	\$662.55
AL	\$680.46	\$619.57
AR	\$517.36	\$381.30
AZ	\$581.09	\$467.76
CA	\$563.42	\$450.16
CO	\$471.26	\$365.05
CT	\$677.88	\$628.42
DC	\$512.58	\$374.33
DE	\$660.87	\$567.12
FL	\$592.87	\$531.87
GA	\$560.59	\$493.87
HI	\$626.94	\$518.78
IA	\$814.29	\$799.66
ID	\$515.58	\$469.33
IL	\$631.24	\$497.80
IN	\$534.63	\$392.62
KS	\$630.99	\$543.11
KY	\$588.41	\$507.24
LA	\$676.45	\$564.82
MA	\$402.80	\$268.31
MD	\$497.40	\$439.54
ME	\$630.17	\$542.53
MI	\$467.02	\$361.28
MN	\$433.42	\$286.64
MO	\$629.42	\$560.94
MS	\$601.92	\$559.18
MT	\$560.44	\$477.31

Table 4: Average Total Premium and Average APTC by State, 2020 (Cont.)		
State	Average Total Premium per Month	Average APTC per Month (for consumers receiving APTC)
NC	\$656.32	\$606.83
ND	\$442.11	\$318.39
NE	\$754.29	\$707.66
NH	\$523.32	\$412.26
NJ	\$553.13	\$417.33
NM	\$475.20	\$373.38
NV	\$487.76	\$389.06
NY	\$579.05	\$335.98
OH	\$511.79	\$385.19
OK	\$633.51	\$595.83
OR	\$550.54	\$451.01
PA	\$639.59	\$513.41
RI	\$428.46	\$321.99
SC	\$608.35	\$539.93
SD	\$672.36	\$592.40
TN	\$635.41	\$576.52
TX	\$526.22	\$468.31
UT	\$412.42	\$365.88
VA	\$635.61	\$554.10
VT	\$620.04	\$462.33
WA	\$497.81	\$389.06
WI	\$651.86	\$566.17
WV	\$981.06	\$810.33
WY	\$951.41	\$908.80

Source: Data as of March 15, 2021, CMS

Table 5 includes the monthly effectuated enrollment by state for the 2020 plan year. In 2020, monthly effectuated enrollment peaked in February at 10.6 million consumers and fell to 9.9 million by December. Effectuated enrollment was much more stable throughout the year in 2020 compared to 2019, when enrollment declined from a high of 10.5 million consumers in January to 9.1 million consumers at the end of the year.

Table 5: Monthly Effectuated Enrollment by State for 2020

Monthly Effectuated Enrollment by State, 2020												
State	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20
TOTAL	10,514,296	10,592,901	10,533,727	10,506,296	10,518,508	10,526,138	10,506,231	10,466,271	10,409,652	10,250,309	10,135,819	9,947,574
AK	16,535	16,339	16,177	15,948	15,808	15,567	15,382	15,264	15,172	14,926	14,820	14,585
AL	148,905	147,478	146,005	144,083	143,857	143,967	143,151	142,674	141,742	139,509	138,593	136,941
AR	58,057	57,077	56,795	56,614	56,686	56,939	56,770	55,933	55,472	54,670	54,253	53,583
AZ	142,215	140,187	138,986	137,722	136,992	136,459	135,561	134,162	133,021	131,411	129,985	127,687
CA	1,353,866	1,506,786	1,493,427	1,519,227	1,537,121	1,543,069	1,553,335	1,565,348	1,564,054	1,535,182	1,509,882	1,490,270
CO	144,359	154,000	153,123	157,113	160,649	160,065	159,462	159,153	158,519	157,612	156,369	153,933
CT	101,050	104,580	103,943	104,624	103,442	101,949	101,209	100,684	99,195	97,967	96,551	92,313
DC	15,696	15,538	16,084	16,085	16,120	16,204	16,283	16,485	16,571	16,537	16,422	16,320
DE	22,472	22,411	22,684	22,818	22,911	23,055	23,179	22,932	22,007	21,484	21,262	20,835
FL	1,811,441	1,804,495	1,794,230	1,768,666	1,769,429	1,777,277	1,772,151	1,755,765	1,746,136	1,717,850	1,707,220	1,669,921
GA	431,365	425,362	420,840	416,403	417,956	419,268	417,062	412,284	410,083	401,308	396,230	389,307
HI	18,758	18,364	18,415	18,406	18,444	18,275	18,433	18,605	18,858	18,594	18,720	18,469
IA	51,980	51,903	52,017	51,927	51,985	52,067	51,976	52,054	51,756	50,696	50,309	49,557
ID	72,800	72,126	71,844	70,926	69,857	69,320	68,732	67,826	67,023	66,310	65,487	64,283

Monthly Effectuated Enrollment by State, 2020 (Cont.)												
State	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20
IL	273,988	268,579	265,326	262,969	262,396	261,712	260,466	258,560	255,575	251,656	248,903	244,099
IN	131,906	130,459	128,956	128,295	127,838	127,347	126,272	123,965	122,610	120,562	118,870	116,053
KS	80,704	78,614	77,831	77,279	77,187	77,288	76,863	76,246	75,866	75,004	74,432	73,107
KY	77,174	75,970	75,395	74,474	73,381	72,198	71,468	70,677	69,072	67,174	65,947	64,232
LA	80,311	78,901	78,256	77,403	76,556	76,302	75,709	75,154	74,016	72,156	71,097	69,320
MA	278,256	287,298	292,632	293,995	288,826	288,067	291,301	293,502	291,691	285,123	278,145	273,445
MD	144,542	141,108	141,103	147,876	150,216	152,539	153,677	154,208	155,523	152,101	150,325	149,185
ME	58,540	57,354	57,181	56,804	56,402	55,830	55,420	54,941	54,485	53,778	52,446	51,470
MI	247,628	242,504	240,346	239,037	237,433	236,561	236,105	234,785	231,940	227,272	224,113	219,639
MN	105,052	104,526	104,532	109,857	108,333	107,247	106,800	106,407	105,519	103,597	102,106	99,942
MO	190,217	187,407	185,565	183,849	184,126	184,486	184,311	184,029	183,250	179,586	176,171	173,234
MS	91,348	89,800	88,415	86,973	87,640	88,423	87,285	86,147	85,669	83,907	83,291	81,931
MT	41,532	41,042	40,884	40,685	40,518	40,430	40,351	40,229	39,842	39,275	39,011	38,394
NC	471,204	462,741	460,091	459,583	461,376	459,795	452,426	450,195	447,341	440,490	436,946	429,462
ND	20,815	20,341	20,266	20,117	20,131	20,089	20,015	19,947	19,862	19,610	19,394	19,119
NE	86,715	84,403	83,806	83,310	83,290	83,144	82,944	82,957	82,228	80,850	79,860	78,277
NH	42,102	41,570	41,301	41,002	41,118	41,126	41,066	40,611	40,288	39,745	39,385	38,733
NJ	223,890	221,634	219,326	218,534	218,046	217,368	215,797	214,882	212,511	209,943	207,293	202,318
NM	40,166	38,917	38,389	37,873	37,465	37,221	36,909	36,634	36,250	35,840	35,537	34,911

Monthly Effectuated Enrollment by State, 2020 (Cont.)												
State	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20
NV	69,061	66,809	65,579	66,236	67,297	68,047	67,382	66,767	66,042	65,731	65,311	64,188
NY	220,403	234,781	250,844	251,180	246,789	240,823	239,923	239,449	238,945	237,119	234,112	226,155
OH	183,942	181,019	179,228	177,849	176,697	176,024	174,964	173,420	172,158	170,115	168,251	164,918
OK	147,856	141,274	140,782	139,859	141,481	143,067	144,034	144,809	144,884	144,449	144,717	143,116
OR	133,821	132,479	131,757	130,890	129,593	128,520	127,767	127,020	125,790	123,000	120,705	118,032
PA	307,591	299,887	296,840	296,121	294,868	293,216	291,217	287,821	285,622	282,576	278,506	272,591
RI	30,934	34,173	34,403	34,384	33,524	33,365	32,826	32,744	32,513	32,063	31,501	30,622
SC	198,196	194,616	191,709	188,590	188,567	189,508	189,390	189,229	188,145	184,721	183,342	180,875
SD	28,365	28,282	28,185	28,020	28,018	28,072	27,985	27,872	27,638	27,249	27,094	26,655
TN	186,197	182,491	180,849	178,644	178,406	178,916	178,610	178,154	177,037	174,807	173,571	170,660
TX	1,036,650	1,022,310	1,012,110	1,000,500	1,007,295	1,017,046	1,019,575	1,015,205	1,012,758	1,003,166	996,680	978,873
UT	191,113	189,115	188,143	186,726	186,973	187,032	186,913	186,584	185,415	182,989	181,401	178,696
VA	247,883	240,739	238,025	236,054	236,031	234,096	232,634	231,584	230,060	226,052	222,639	218,602
VT	25,939	25,724	25,562	25,239	24,741	24,595	24,638	24,610	24,473	24,137	23,802	23,325
WA	204,063	205,270	203,521	205,302	205,407	204,604	202,830	201,253	200,043	198,729	195,880	190,326
WI	184,886	182,753	180,987	179,440	178,644	177,979	177,084	176,014	174,856	172,276	169,880	167,035
WV	18,370	18,150	17,967	17,916	17,794	17,686	17,642	17,565	17,374	17,089	16,967	16,281
WY	23,437	23,215	23,065	22,869	22,848	22,888	22,946	22,926	22,752	22,316	22,085	21,749

Source: Data as of March 15, 2021, CMS