



## New Report: How the Health Insurance Landscape Has Changed for 2016

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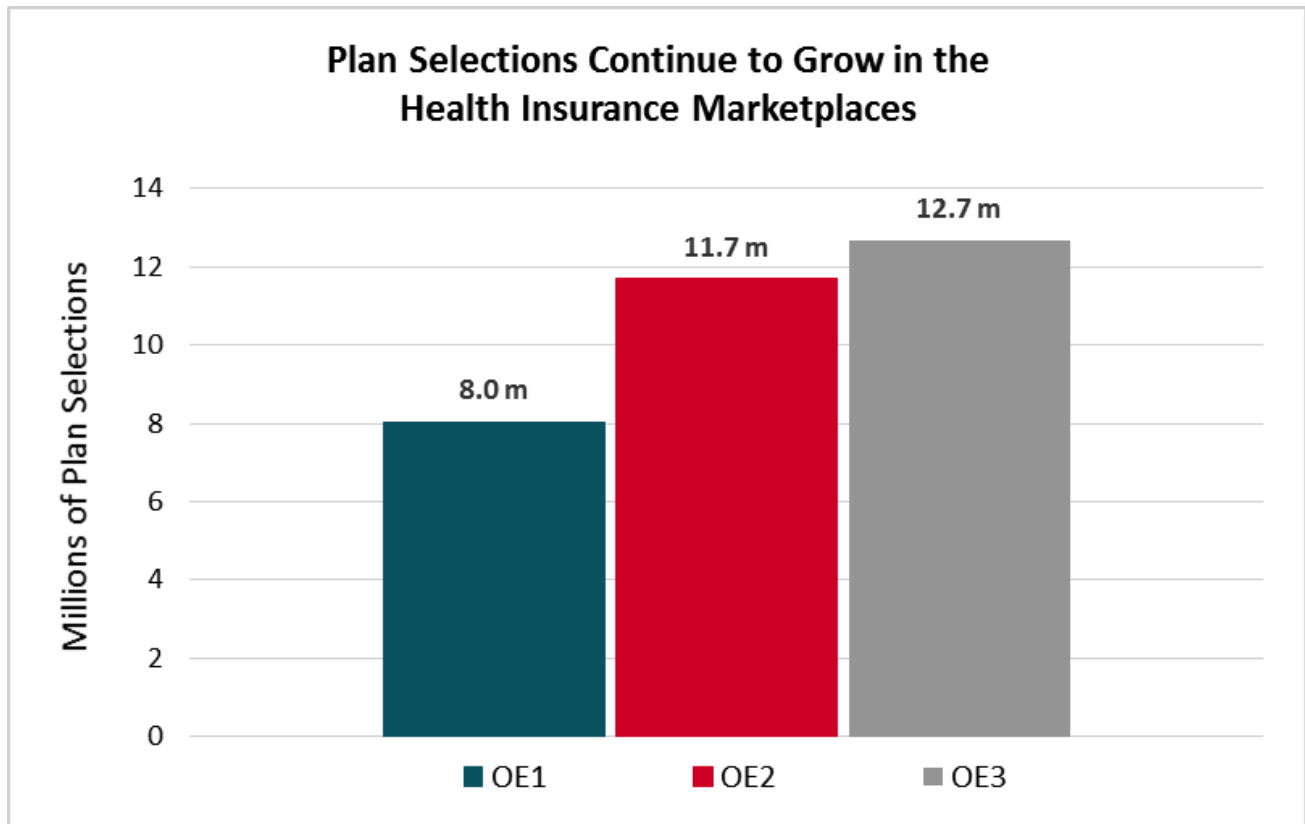
*By Molly Warren*

Just after the end of the third open enrollment period (OE3), the Department of Health and Human Services (HHS) [released the final tally of plan selections](#): **12.7 million Americans picked or were automatically renewed in a marketplace plan for 2016.**

Last week, HHS followed up with its [final enrollment report](#) for OE3. The new report, covering November 1, 2015, through February 1, 2016, has key national statistics, basic breakdowns for all 50 states and the District of Columbia, and additional details surrounding financial help, renewals, and demographics for states using HealthCare.gov.

Overall, **marketplace plan selections were up 8.5 percent over last year**, with nearly all states exceeding last year's results. Other good news coming out of last week's report:

- The marketplaces are continuing to attract new consumers: **4.9 million new consumers enrolled in 2016 coverage** nationally.
- Renewing consumers are returning to the marketplaces to update their information and shop: **More than half (59 percent) of re-enrollees actively renewed their coverage** nationally.
- Consumers are acting earlier during the open enrollment period: **86 percent of HealthCare.gov enrollees had 2016 coverage starting on January 1**, compared with 73 percent for 2015.



In addition to the final enrollment report, HHS has published a couple other notable reports recently:

- The [final effectuated enrollment snapshot of 2015](#), which found that as of December 31, 2015, there were 8.8 million consumers enrolled through the marketplaces. This figure represents a decline of about a quarter of initial OE2 plan selections and is slightly below [HHS's projection](#) of 9.1 million enrolled at the end of 2015.
- An updated report on [health insurance coverage gains](#) under the Affordable Care Act (ACA), which found that 2.4 million Americans gained coverage since September 2015 (pre-OE3), boosting the **total number of Americans gaining coverage due to the ACA to 20.0 million**.

We're still expecting HHS to release more detailed geographic breakdowns soon, so stay tuned for more on who is enrolling!

Note: In one state, New York marketplace enrollment dropped by one-third. But, this year, the state rolled out the Basic Health Program for consumers with incomes below 200 percent of the federal poverty level who otherwise

would have been eligible for marketplace plans. This [new program's enrollment](#) is not included in marketplace counts. It was successful, however, with the first year's enrollment of about 380,000 eclipsing marketplace enrollment by more than 100,000.