Nearly 12 Million Individuals Sign Up for ACA Marketplace Health Insurance in 2018

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Open enrollment for health insurance policies sold under the Affordable Care Act marketplaces ran for 6 weeks the end of 2017. Enrollment was down from 2017 – by 3.7 percent – but nonetheless 11,760,533 Americans selected a health insurance plan for 2018.

Most were eligible for premium subsidies. In many cases, these subsidies were larger to make up for premium increases set by insurers following the elimination of federal cost sharing subsidies previously paid directly to them.

A report [2] on the enrollment data from the National Academy for State Health Policy says the states with increases in enrollment were those who run their own marketplaces, while those with enrollment declines relied on the federal exchange. NASHP found that in state where marketplaces, sometimes called exchanges, were run entirely or partially by states posted a 0.2 percent increase in enrollment compared to 2017. In the 34 states that rely entirely on the healthcare.gov federal website sign-ups fell by 5.3 percent.

The two states with the largest percent increases were Rhode Island and Kentucky, followed by Washington, D.C. and Minnesota. The states with the largest percent drops were Louisiana, West Virginia, Arizona and Delaware.

States running their own marketplaces could extend the enrollment period after the Trump administration shortened it for the federal marketplace. The states also were able to engage in more robust marketing and enrollment assistance activities even when federal funding was curtailed. Confusion about the Affordable Care Act after the summer Congressional debates may have been related to lower enrollment as well as the defacto elimination of the health insurance mandate.

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