

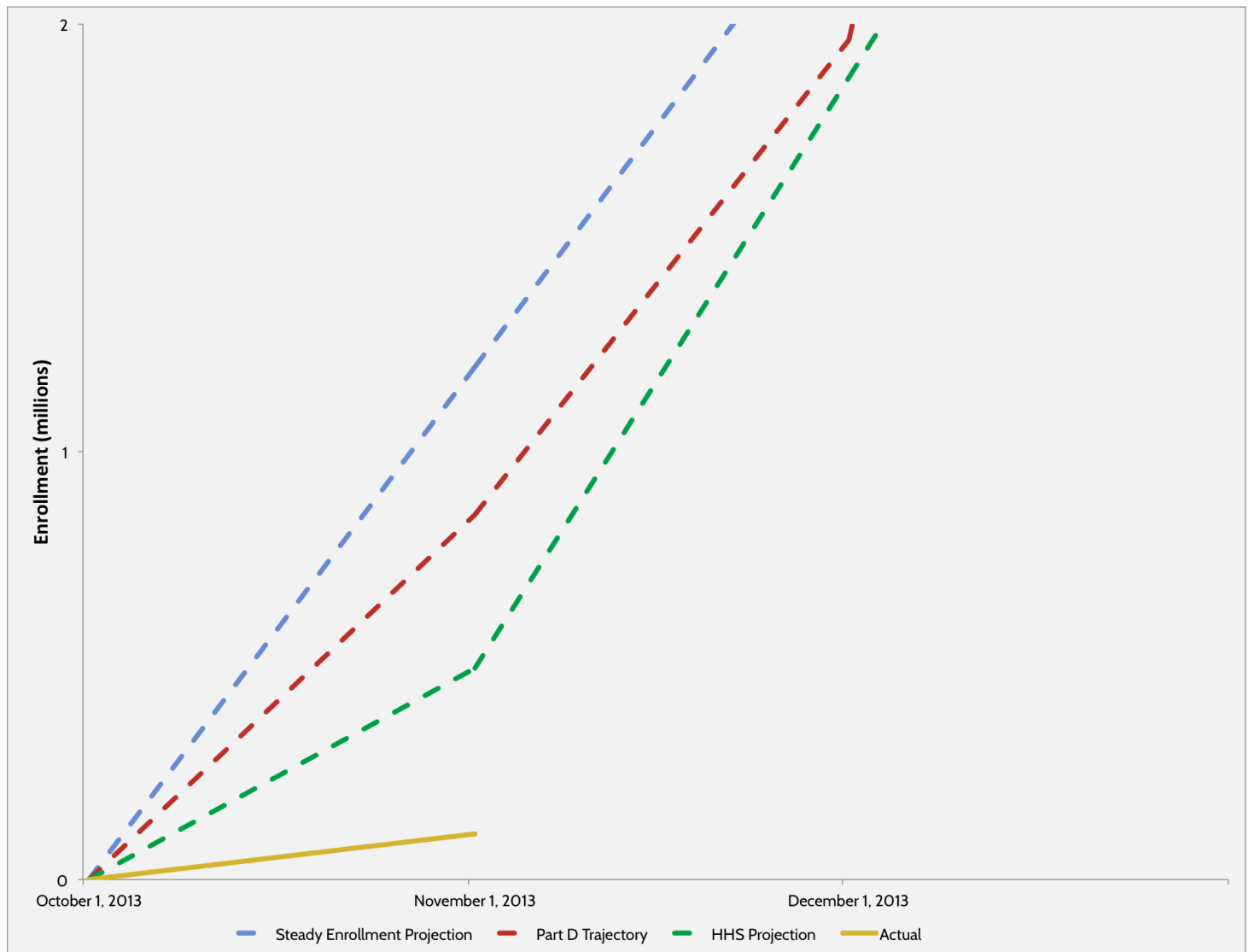


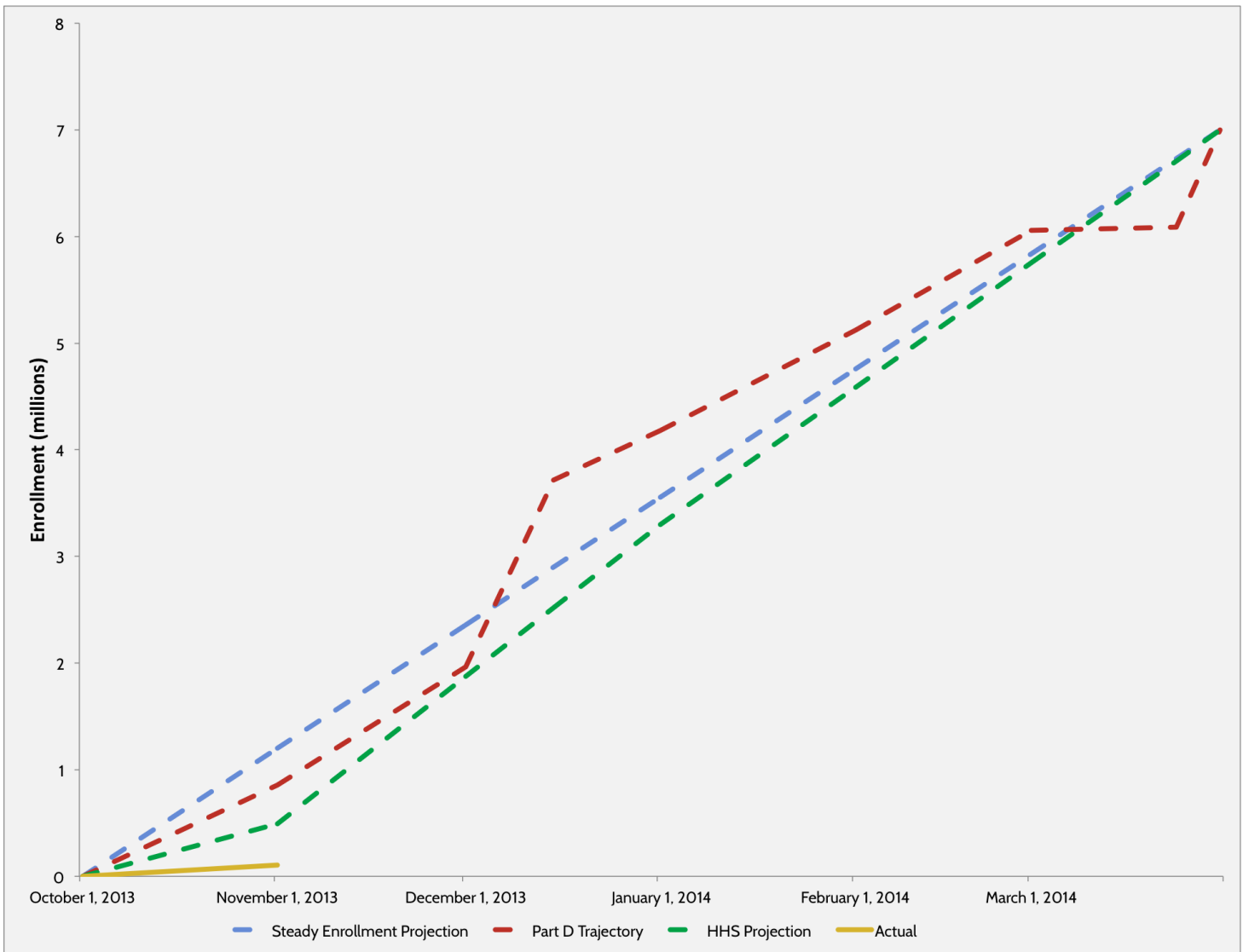
Research

The American Action Forum's Affordable Care Act Monthly Enrollment Report

CHRISTOPHER HOLT, CONOR RYAN | NOVEMBER 13, 2013

This afternoon, the Department of Health and Human Services (HHS) released the long awaited, nation-wide enrollment data for the Affordable Care Act's (ACA) health insurance exchanges in the month of October. As of November 2nd, 106,185 individuals have been enrolled in health insurance coverage through the state and federally run exchanges. Each month, the American Action Forum will be releasing an analysis of the enrollment data released by HHS in order to better understand what the numbers mean in the context of possible enrollment trends and the Administration's goal of enrolling 7 million individuals by the end of March.





Our enrollment trajectory chart compares today’s enrollment numbers to three benchmarks: a steady enrollment trajectory, an enrollment trajectory similar to what Medicare Part D saw during its first open enrollment and a trajectory based HHS’ own goals prior to October 1st.

HHS Goals Trajectory

The Associated Press obtained an internal HHS memo from September outlining enrollment goals. While the projection was never confirmed or denied by HHS, it represents a possible path to the Administration’s goal. The HHS memo predicted 495,000 enrollees by the end of October, almost 5 times higher than the 106,000 enrollees reported by HHS.

Medicare Part D Trajectory

Using Medicare Part D stand-alone drug plan enrollment when the program began in 2006, we can better account for spikes and lulls. Part D had a similar timeline with a peak in sign-ups before the New Year and another surge before open enrollment closed in the spring. Assuming a similar trend, 854,000 people would

need to be signed up by the end of the first month in order to meet the Administration's goal, more than 8 times actual enrollment.

The Steady Enrollment Trajectory

The steady enrollment trajectory assumes there will be consistent, unvarying monthly enrollment throughout the six month enrollment period. This method has obvious limitations; it cannot account for fewer early sign-ups due to rollout problems or high enrollment in the weeks leading up to important deadlines. However, as open enrollment continues, highs and lows will even out and this trajectory will likely be close to the truth. Assuming a linear enrollment trajectory, 1.2 million people would have needed to sign up by the end of October, more than 10 times higher the actual enrollment reported by HHS.