



Weekly Checkup

Late ACA Enrollment Dominated By Bronze and Silver Plans

CONOR RYAN | MAY 15, 2014

In the final weeks of open enrollment, nearly 90 percent of enrollees chose a Silver or Bronze plan over the more generous Gold and Platinum plans offered in the new Health Insurance Marketplaces. While many analysts expected a surge of enrollment in low cost plans as young adults on the fence picked up the cheapest available option, the preference of Silver and Bronze plans was a relatively consistent trend throughout the entire period of enrollment, as shown below. It may be tempting to infer that members of the individual market are not averse to high deductibles and out-of-pocket spending. But Silver plans encompass a range of plan designs for low-income enrollees—some of which are more generous than Platinum.

