

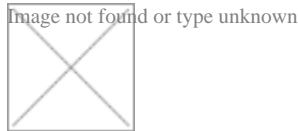


Weekly Checkup

Plan Selections Through HealthCare.gov Skew Silver

CONOR RYAN | FEBRUARY 5, 2015

As the second annual open enrollment for the Health Insurance Marketplace enters its final weeks, the reports published by the Department of Health and Human Services continue to show that the large majority of enrollees are selecting Silver plans, unswayed by the low-cost of Bronze plans or the rich benefits of Gold and Platinum plans.^[1] Cost-sharing incentives likely encourage high Silver plan enrollment among low-income enrollees, but as the enrollment pool grows, that effect should dissipate. Interestingly, Silver plans seem to be much more popular on HealthCare.gov than other state-based exchanges. There are a number of possible explanations—maybe HealthCare.gov enrolls higher percentages of enrollees eligible for cost-sharing benefits, the website could possibly steer consumers towards silver plans, or perhaps federal out-reach efforts stress Silver level benefits. In any case, this trend is one example of the difference between the federal health care reform rollout and local efforts run by the states.



[1] Health Insurance Marketplace 2015 Open Enrollment Period: January Enrollment Report, ASPE Issue Brief, Department of Health and Human Services, January 27, 2015, available at:

http://aspe.hhs.gov/health/reports/2015/MarketPlaceEnrollment/Jan2015/ib_2015jan_enrollment.pdf