

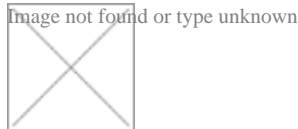


## Weekly Checkup

# State-Based Exchange Enrollment Unimpressive in 2015

CONOR RYAN | FEBRUARY 12, 2015

Last year, many states that chose to operate their own exchanges led the nation as models for the Health Insurance Marketplace enrollment effort. California and New York operated exchanges that were relatively unhindered by website and infrastructural problems and together enrolled 1 out of every 5 sign-ups nationwide. As of mid-January, however, both states are reporting declines in total enrollment.<sup>[1]</sup> Overall, 8 out of the 13 states that have operated state-based exchanges in both 2014 and 2015 are reporting enrollment declines. Some of this may be due to data tracking and auto-reenrollment problems. Or it could also be a sign that many of the remaining uninsured in these states are hard to reach. In any case, a growing risk pool over the next several years is a crucial component of keeping premium increases low and settling into a stable, competitive insurance market. States with declining enrollment may face problems in the future if individual market churn slowly drains the exchange risk pool.



[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](http://aspe.hhs.gov/health/reports/2015/MarketPlaceEnrollment/Jan2015/ib_2015jan_enrollment.pdf); Health Insurance Marketplace: Summary Enrollment Report for the Initial Enrollment Period, ASPE Issue Brief, Department of Health and Human Services, May 1, 2014, available at: [http://aspe.hhs.gov/health/reports/2014/MarketPlaceEnrollment/Apr2014/ib\\_2014Apr\\_enrollment.pdf](http://aspe.hhs.gov/health/reports/2014/MarketPlaceEnrollment/Apr2014/ib_2014Apr_enrollment.pdf)