ACA Deadline Extended to 12/17

Two-day Extension: Healthcare.gov will process applications for January 1 start-date through Thursday, December 17, 2015

Utahns applying for health insurance on healthcare.gov now have until 3:00am EST/12:00am PST Thursday, December 17 to sign up for coverage that starts on January 1, 2016. Free assistance is available statewide through the nonprofit enrollment network**Take Care Utah**, reachable at www.takecareutah.org, or by calling 2-1-1.

This is a two-day extension beyond Tuesday's original deadline.

If a consumer signs up before the December 17 deadline, their insurance coverage will begin or continue (if re-enrolling) on January 1, 2016--the earliest date possible,

As of December 12, 2015 more than 80,887 Uthans had selected a plan on Utah's insurance marketplace. Nationally, more than 4 million Americans made plan selections by the same date, with 36 percent of them being new consumers (link). (Note: Headers for *State-by-*

The **Utah Health Policy Project (UHPP)** is a nonpartisan, nonprofit organization advancing sustainable healthcare solutions for underserved Utahns through better access, education, and public policy.
Learn more at our website

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State Snapshot in HHS press release show wrong date range. Should be "Cumulative Nov 1 to Dec. 12"). Over 70 insurance plans from four private insurers are available for Salt Lake County residents on healthcare.gov. 65% of Utahns applying for insurance on healthcare.gov receive subsidies that reduce their monthly premium costs, and seven out of ten consumers can find a plan for $75 or less in monthly premiums after tax assistance.

The nonprofit agencies affiliated with **Take Care Utah**are standing by to help Utahns with their health insurance questions.
All services are confidential and free of charge.
Over the last three years Take Care Utah has helped tens of thousands of Utahns learn about their insurance options.
Take Care Utah isn't an insurance company or a brokerage. Take Care Utah is a network of nonprofits trying to help people understand their health insurance options.
Find local, free assistance at www.takecareutah.org or by calling 2-1-1 from anywhere in the state.

The final deadline for the current ACA Open Enrollment period will be January 31, 2016.

For more information about Take Care Utah, contact Randal Serr:

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Link: https://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2015-Fact-sheets-items/2015-12-16.html

Health Insurance Marketplace Open Enrollment Snapshot - Week 6

Date 2015-12-16
Title Health Insurance Marketplace Open Enrollment Snapshot - Week 6
Contact go.cms.gov/media

Health Insurance Marketplace Open Enrollment Snapshot - Week 6
December 6, 2015 - December 12, 2015

More than 1.3 million consumers signed-up for health coverage through the HealthCare.gov platform between December 6 and December 12, the last full week before the deadline for January 1 coverage, bringing the total number of plan selections made since Open Enrollment began on November 1 to 4.17 million consumers. Approximately 500,000 were new consumers, for a cumulative total of about 1.5 million new consumers since the beginning of Open Enrollment.

"The unprecedented demand over the last several days continues to show that coverage through HealthCare.gov is something millions of Americans want and need," said Department of Health and Human Services Secretary Sylvia Burwell. "We urge those who left their names with the Marketplace to come back to Healthcare.gov or the call center and complete their application for coverage starting January 1."

Because of the unprecedented demand and volume of consumers contacting our call center or visiting HealthCare.gov, we extended the deadline to sign-up for January 1 coverage until 11:59pm PST December 17. Hundreds of thousands have already selected plans on December 14 and 15 and approximately 1 million consumers have left their contact information to hold their place in line.

Similar to last year, each week, the Centers for Medicare and Medicaid Services (CMS) will release weekly Open Enrollment snapshots for the HealthCare.gov platform, which is used by the Federally-facilitated Marketplaces and State Partnership Marketplaces, as well as some State-based Marketplaces. These snapshots provide point-in-time estimates of weekly plan selections, call center activity and visits to HealthCare.gov or CuidadoDeSalud.gov. The final number of plan selections associated with enrollment activity to date could fluctuate as plan changes or cancellations occur, such as in response to life changes like starting a new job or getting married. In addition, the weekly snapshot only looks at new plan selections, active plan renewals and, starting at the end of December, auto-renewals and does not include the number of consumers who paid their premiums to effectuate their enrollment.

HHS will produce more detailed reports that look at plan selections across the Federally-facilitated Marketplace and State-based Marketplaces later in the Open Enrollment period.

Definitions and details on the data are included in the glossary.

Federal Marketplace Snapshot

Federal Marketplace Snapshot	Week 6 Dec 6 – Dec 12	Cumulative Nov 1 – Dec 12
Plan Selections (net)	1,326,946	4,171,714
New Consumers	38 percent	36 percent
Consumers Renewing Coverage	62 percent	64 percent
Applications Submitted (Number of Consumers)	1,604,633	6,147,257
Call Center Volume	1,511,082	5,383,321
Average Call Center Wait Time	22 minutes 44 seconds	9 minutes 55 seconds
Calls with Spanish Speaking Representative	89,262	338,906
Average Wait for Spanish Speaking Rep	19 seconds	14 seconds
HealthCare.gov Users	3,601,900	13,512,506
CuidadoDeSalud.gov Users	208,935	480,269
Window Shopping HealthCare.gov Users	1,357,120	4,718,633
Window Shopping CuidadoDeSalud.gov Users	21,249	80,195

HealthCare.gov State-by-State Snapshot

Consumers across the country continued to explore their health insurance options by reaching out to a call center representative at 1-800-318-2596, attending enrollment events in their local communities, or visiting HealthCare.gov orCuidadoDeSalud.gov. Individual plan selections for the states using the HealthCare.gov platform include:

Week 6	Cumulative Nov 1 – Dec 12
Alabama	88,108
Alaska	9,344
Arizona	94,928
Arkansas	26,608
Delaware	11,139
Florida	834,938
Georgia	229,552
Hawaii	8,060
Illinois	154,947
Indiana	73,943
Iowa	24,442
Kansas	50,000
Louisiana	88,175
Maine	37,210
Michigan	138,765

Mississippi	33,773
Missouri	129,536
Montana	25,103
Nebraska	43,944
Nevada	43,876
New Hampshire	21,277
New Jersey	121,592
New Mexico	22,440
North Carolina	280,080
North Dakota	9,344
Ohio	97,786
Oklahoma	58,621
Oregon	74,523
Pennsylvania	212,605
South Carolina	112,745
South Dakota	13,905
Tennessee	125,777
Texas	474,616
Utah	**80,887**
Virginia	178,465
West Virginia	15,615
Wisconsin	112,457
Wyoming	12,588

Glossary

Plan Selections: The weekly and cumulative metrics provide a preliminary total of those who have submitted an application and selected a plan. Each week's plan selections reflect the total number of plan selections for the week and cumulatively from the beginning of Open Enrollment to the end of the reporting period, net of any cancellations from a consumer or cancellations from an insurer during that time.

Because of further automation in communication with issuers, the number of net plan selections reported this year account for issuer-initiated plan cancellations that occur before the end of Open Enrollment for reasons such as non-payment of premiums. This change will result in a larger number of cancellations being accounted for during Open Enrollment than last year. Last year, these cancellations were reflected only in reports on effectuated enrollment after the end of Open Enrollment. As a result, there may also be a smaller difference this year between plan selections at the end of Open Enrollment and subsequent effectuated enrollment, although some difference will remain because plan cancellations related to non-payment of premium will frequently occur after the end of Open Enrollment.

Plan selections will include those consumers who are automatically re-enrolled into their current plan or another plan with similar benefits, which occurs at the end of December.

To have their coverage effectuated, consumers generally need to pay their first month's health plan premium. This release does not include totals for effectuated enrollments.

New Consumers: A consumer is considered to be a new consumer if they did not have Marketplace coverage at the start of Open Enrollment.

Renewing Consumers: A consumer is considered to be a renewing consumer if they had 2015 Marketplace coverage at the start of Open Enrollment and either actively select the same plan or a new plan for 2016 or are automatically re-enrolled into their current plan or another plan, which occurs at the end of December.

Marketplace: Generally, references to the Health Insurance Marketplace in this report refer to 38 states that use the HealthCare.gov platform. The states using the HealthCare.gov platform are Alabama, Alaska, Arizona, Arkansas, Delaware, Florida, Georgia, Hawaii, Illinois, Indiana, Iowa, Kansas, Louisiana, Maine, Michigan, Mississippi, Missouri, Montana, Nebraska, New Hampshire, New Jersey, Nevada, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, West Virginia, Wisconsin, and Wyoming.

HealthCare.gov States: The 38 states that use the HealthCare.gov platform for the 2016 benefit year, including the Federally-facilitated Marketplace, State Partnership Marketplaces and State-based Marketplaces.

Applications Submitted: This includes a consumer who is on a completed and submitted application or who, through the automatic re-enrollment process, which occurs at the end of December, had an application submitted to a Marketplace using the HealthCare.gov platform. If determined eligible for Marketplace coverage, a new consumer still needs to pick a health plan (i.e., plan selection) and pay their premium to get covered (i.e., effectuated enrollment). Because families can submit a single application, this figure tallies the total number of people on a submitted application (rather than the total number of submitted applications).

Call Center Volume: The total number of calls received by the Federally-facilitated Marketplace call center over the course of the week covered by the snapshot or from the start of Open Enrollment. Calls with Spanish speaking representatives are not included.

Calls with Spanish Speaking Representative: The total number of calls received by the Federally-facilitated Marketplace call center where consumers chose to speak with a Spanish-speaking representative. These calls are not included within the Call Center Volume metric.

Average Call Center Wait Time: The average amount of time a consumer waited before reaching a customer service representative. The cumulative total averages wait time over the course of the extended time period.

HealthCare.gov or CuidadodeSalud.gov Users: These user metrics total how many unique users viewed or interacted with HealthCare.gov or CuidadodeSalud.gov , respectively, over the course of a specific date range. For cumulative totals, a separate report is run for the entire Open Enrollment period to minimize users being counted more than once during that longer range of time and to provide a more accurate estimate of unique users. Depending on an individual's browser settings and browsing habits, a visitor may be counted as a unique user more than once.

Window Shopping HealthCare.gov Users or CuidadoDeSalud.gov Users: These user metrics total how many unique users interacted with the window-shopping tool at HealthCare.gov or CuidadoDeSalud.gov, respectively, over the course of a specific date range. For cumulative totals, a separate report is run for the entire Open Enrollment period to minimize users being counted more than once during that longer range of time and to provide a more accurate estimate of unique

users. Depending on an individual's browser settings and browsing habits, a visitor may be counted as a unique user more than once. Users who window-shopped are also included in the total HealthCare.gov or CuidadoDeSalud.gov user total.