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CMS Reports Stability in 2020 ACA Enrollment

More than eight million people selected or were automatically re-enrolled in plans using the HealthCare.gov platform during the 2020 open enrollment period, according to the Centers for Medicare & Medicaid Services (CMS).

This year, about 8.3 million individuals enrolled, compared to approximately 8.45 million in 2018, representing a roughly 1.7% drop in the number of people enrolling. The agency said it will issue a detailed 2020 final enrollment report in March, including final plan selection data from state-based exchanges that do not use the HealthCare.gov platform.



“Overall enrollment has remained stable, and enrollment of new consumers is up relative to recent years,” wrote Katie Keith of Health Affairs.¹ “Even though enrollment through HealthCare.gov should be higher, there continues to be undeniable demand for comprehensive individual market coverage under the Affordable Care Act (ACA) even in the absence of the individual mandate penalty.”

Keith noted that the last two open enrollment periods make it clear that the marketplaces remain resilient, and none of the dramatic negative consequences predicted by the 2018 Texas v. United States lawsuit over the individual mandate penalty have come to pass.

CMS Administrator Seema Verma stated in a press release that “for the third year in a row enrollment in the Federal Exchange remained stable.”² The agency pointed out that open enrollment is influenced by a several factors. This year, the unemployment rate is at the lowest it has been in 50 years. In addition, states such as Maine have expanded Medicaid, so that an estimated 12,000 people are now eligible for Medicaid in that state instead of ACA-based tax credits.

The Kaiser Family Foundation recently analyzed the 2019 individual market in detail. Using data from 2019, researchers found that enrollment in the individual market remains stable, insurers remain profitable, and the risk pool is not significantly sicker relative to when the individual mandate penalty was still in effect.³

For the first time, CMS expanded the display of quality-rating information in order to allow consumers the ability to compare health insurance plans using a five-star quality rating program that is similar to other CMS star-rating programs. CMS also said it also streamlined the application process and implemented upgrades to the exchange system by transitioning HealthCare.gov operations to the cloud.

1. “ACA Round-Up: Enrollment Numbers, New 1332 Guidance, QHP Enrollee Survey FAQ”, Katie Keith, Health Affairs Blog, January 15, 2020.
2. “Federal Exchange Enrollment Remains Stable for the Third Consecutive Year in a Row,” CMS.gov, December 20, 2019.
3. “Individual Insurance Market Performance in Late 2019,” Rachel Fehr and Cynthia Cox, Kaiser Family Foundation,

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