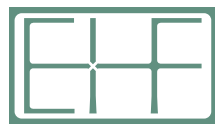




**2018 Effectuated ACA Enrollment
for Texas: What Does the Data Tell Us?**



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Newly Released 2018 “Effectuated” ACA Enrollment for Texas: What Does the Data Tell Us?

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Based on a recently released report by the Centers for Medicare and Medicaid Services (CMS), [Early 2018 Effectuated Enrollment Snapshot](#), we highlight and compare the Texas data with national data on effectuated enrollment for both the 2017 Open Enrollment Period (OEP) and 2018 OEP.

Effectuated Enrollment

CMS defines “effectuated enrollment” to include those individuals who selected a plan during the enrollment process AND paid their premiums, if applicable, so they had an active policy in February 2018. Table One shows 10.6 million individuals nationally and 1 million Texans with effectuated enrollment in February 2018. The data reveal that a larger percentage and greater number of individuals effectuated coverage in 2018 as compared to 2017 both nationally and in Texas¹.

Table One
Change in Effectuated Enrollment Number from 2017 to 2018:
National vs. Texas

	National	Texas
2017 Effectuated Enrollment	10,330,759	963,171
Percent of ACA Enrollees Who Had Effectuated Coverage in 2017	85%	78%
2018 Effectuated Enrollment	10,643,786	1,014,529
Percent of ACA Enrollees Who Had Effectuated Coverage in 2018	91%	90%
Difference between 2017 and 2018 Effectuated Enrollment	313,027	51,358
Percent Change in Effectuated Enrollment	3%	5%

¹ Data from [2017 Effectuated Enrollment Snapshot](#)

This suggests that in 2018, people across the country and in Texas were more committed to having an active health insurance plan than in the previous year. The increase in effectuated enrollment is especially noteworthy as there was [a slight dip of the number of ACA enrollment](#) nationally and in Texas in 2018 OEP over the previous OEP.

The Role of Financial Assistance: Advanced Premium Tax Credit (APTC)

Consumers with household incomes between [100 and 400 percent of the federal poverty level](#) are eligible for premium subsidies, known as Advanced Premium Tax Credits (APTCs), when they purchase health plans through the Health Insurance Marketplace. Table Two shows that 87% of enrollees nationally (9.2 million individuals) and 90% of enrollees in Texas (908,000 individuals) obtained APTCs in 2018, an increase of 6% nationally and 10% in Texas over 2017.

**Table Two
Change in Number of “Effectuated” Enrollees Receiving APTC from 2017 to 2018: National vs. Texas**

	National	Texas
APTC Enrollment in 2017	8,707,754	829,374
APTC Enrollment in 2018	9,229,769	908,650
Difference	522,015	79,276
Percent Change	6%	10%

Because of the APTCs, the average cost of premiums paid by 87% and 90% of Americans and Texans, respectively, actually decreased from 2017 to 2018, despite the fact that premium prices increased during that time. Across the US and in Texas, the average total monthly premium increased by 27% and 32%, respectively, as shown in Table Three. However, as reported in [a previous issue brief](#), because the size of APTCs are based on a formula directly linked to the cost of premiums (2nd lowest silver as base premium price, discounted to match FPL levels), the APTCs increased in response to increased premium costs during the 2018 OEP.

Table Three
Change in Average Total Monthly Premium and Average
Monthly APTC (For Individuals Receiving APTC) from 2017 to 2018:
National vs. Texas

	National	Texas
Average Total Premium Per Month in 2017	\$471	\$409
Average Total Premium Per Month in 2018	\$597	\$538
Difference	\$126	\$129
Percent Change	27%	32%
Average APTC Per Month in 2017	\$373	\$337
Average APTC Per Month in 2018	\$520	\$475
Difference	\$147	\$138
Percent Change	39%	41%

In sum, the recent data on effectuated enrollment shows that Texans were more committed to having an active health insurance plan in 2018 than in the previous year. Second, financial assistance plays a key role in keeping the premium cost low. In 2018, 9 in 10 enrollees in Texas received premium subsidies. The average cost of the subsidized premiums dropped by 88% to \$63 in Texas. Both findings suggest that the ACA marketplace continues to provide affordable health coverage to more than 1 million Texans.