

MARKETPLACE ENROLLMENT INCREASED SLIGHTLY FOR KANSAS IN EARLY 2021

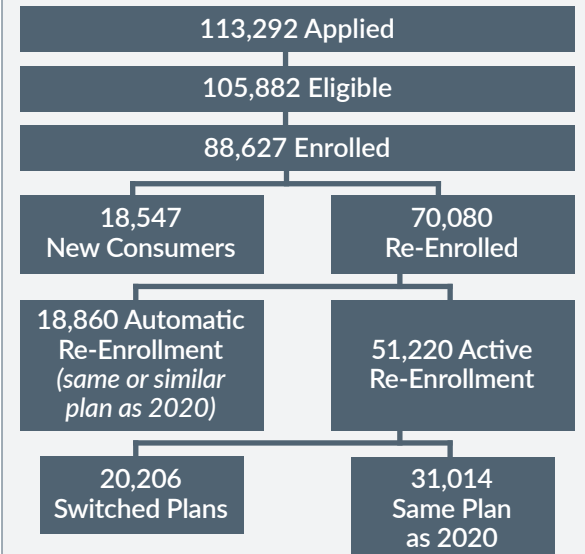
Further increase expected during special enrollment period

During the 2021 plan year open enrollment period (OEP) that ended December 15, 2020, 88,627 Kansans selected or were automatically re-enrolled in a health insurance plan through the federally facilitated marketplace. That represents an increase of 2,790 (3.3 percent) Kansans compared to the previous year. Around the country, 12.0 million consumers enrolled during the 2021 OEP, which is approximately a 5 percent increase from 11.4 million the previous year, but not as high as the peak enrollment of 12.7 million in 2016.

Total enrollment in 2021 is expected to increase because of a special enrollment period (SEP) for the COVID-19 pandemic, which runs from February 15 through August 15, 2021, and additional financial assistance available through the American Rescue Plan Act of 2021. Consumers also may enroll for marketplace coverage outside of the open enrollment period if they experience a qualifying “life event” (e.g., job loss or change in family status) and select a plan within 60 days of the qualifying event.

This brief provides summary data from the 2021 OEP on enrollment, enrollee

Figure 1. Kansas Marketplace Enrollment, 2021 Open Enrollment Period



Note: Data reported as of December 21, 2020.

Source: Centers for Medicare and Medicaid Services (CMS) 2021 Marketplace Open Enrollment Period (OEP) Public Use File.

characteristics, plan selection, financial assistance, premiums and stand-alone dental insurance in Kansas. Like last year, the 2021 OEP lasted 45 days from November 1, 2020, through December 15, 2020, for coverage beginning on January 1, 2021. The data were released by the Centers for Medicare and

KEY POINTS

- ✓ During plan year 2021 open enrollment, 88,627 Kansans selected or were automatically re-enrolled in a health insurance plan through the federally facilitated marketplace. Total enrollment is expected to increase because of the special enrollment period, which runs from February 15 through August 15, 2021.
- ✓ Six insurers offered 100 plans on the Kansas marketplace for the 2021 plan year. All counties in Kansas had at least two insurers offering coverage.
- ✓ A majority (85.8 percent) of Kansas enrollees selecting a plan during the 2021 plan year open enrollment received Advance Premium Tax Credits (APTC) to reduce the cost of their monthly premium payments.
- ✓ The average monthly premium for Kansans selecting a plan during the 2021 plan year open enrollment and receiving APTC rose to \$116 per member per month compared to \$76 in 2019 and \$101 in 2020. The average monthly premium for Kansas enrollees without APTC was \$567, which was lower than the 2019 and 2020 amounts (\$596 and \$579, respectively).
- ✓ Generally, enrollees in Kansas saw average monthly premiums that were 10 to 25 percent higher than the average monthly premium for enrollees across all 36 states (including Kansas) operating on the federally facilitated marketplace.

Figure 2. Kansas Marketplace Enrollees by Age, 2021 Open Enrollment Period

Age	Kansans Enrolled	Percent of Total Kansas Enrollees
Age 0-17	8,218	9.3%
Age 18-25	8,509	9.6%
Age 26-34	14,582	16.5%
Age 35-44	14,802	16.7%
Age 45-54	14,888	16.8%
Age 55-64	26,785	30.2%
Age ≥ 65	843	1.0%

Note: Kansas marketplace enrollees as of December 21, 2020 = 88,627. Percentages may not sum to 100 percent due to rounding.

Source: Centers for Medicare and Medicaid Services (CMS) 2021 Marketplace Open Enrollment Period (OEP) Public Use File.

Medicaid Services (CMS), a federal agency within the U.S. Department of Health and Human Services (HHS), on April 21, 2021.

Kansas Enrollment

CMS data show that 113,292 Kansans applied for a marketplace plan during the 2021 OEP and 105,882 were determined eligible to enroll, but only 88,627 Kansans completed their enrollment by selecting a plan or by being automatically re-enrolled (Figure 1). CMS has not yet released information on the number of enrollees who have “effectuated” their enrollment by paying their premiums. This year, 2 in 10 (20.9 percent or 18,547) Kansas enrollees were “new consumers” who did not have marketplace coverage in 2020. The other 8 in 10 (79.1 percent or 70,080) were enrolled last year. Of these returning enrollees, there were 51,220 active re-enrollees, of which 4 in 10 (39.4 percent or 20,206) switched plans. The remaining 18,860 returning enrollees were automatically re-enrolled by the marketplace in the same or a similar plan to the previous year.

Enrollee Characteristics

It is important to the stability of the marketplace to enroll an adequate number of young persons who are generally healthy and reduce the average premium. About 1 in 5 (18.9 percent) Kansas enrollees were under age 26 and nearly one-third (33.2 percent) were age 26-44 (Figure 2). Another one-third (30.2 percent) of Kansas enrollees were age 55-64, an age group that is more likely to have pre-existing or chronic health conditions. The ACA-required comprehensive health benefits included in marketplace plans are likely very attractive to this age group.

Six in 10 (62.8 percent) Kansas enrollees reported their race as White and 7.1 percent reported Hispanic/Latino ethnicity. However, data on race were missing for one-quarter (24.3 percent) of Kansas enrollees and data on ethnicity were missing for 14.1 percent of Kansas enrollees.

Plan Selection

During the 2021 plan year, six insurers offered 100 insurance plans that were bronze, expanded bronze, silver and gold plans, and two also offered catastrophic plans on the Kansas marketplace. For the fourth consecutive year, there were no platinum plans offered. The companies and number of counties in which they offered plans include Medica Insurance Company (105 counties); Blue Cross and Blue Shield of Kansas (103 counties); Ambetter from Sunflower Health Plan (87 counties); Cigna Health and Life Insurance Company (eight counties); Oscar Insurance Company (two counties); and Blue Cross and Blue Shield of Kansas City (two counties), which returned to the marketplace in 2021 after leaving in 2018. Like 2020, all counties in Kansas have at least two insurers offering coverage.

During the 2021 OEP, one-fifth (18.6 percent or 16,466) of Kansas enrollees selected a gold plan, which covers about 80 percent of health care expenses for a typical population; almost half (46.7 percent or 41,381) selected a silver plan, which covers about 70 percent of health care expenses; and another one-third (34.0 percent or 30,158) selected a bronze plan, which covers about 60 percent of health care expenses (Figure 3).

For bronze plan enrollees, Kansans can choose a standard or expanded bronze plan. Standard bronze plans offer a lower monthly premium but higher out-of-pocket cost when enrollees seek care. The expanded bronze plans either meet the requirements to be a high-deductible health plan or cover and pay for at least one major service (e.g., primary care visits, specialist visits, emergency room services, generic drugs) in addition to preventive services before the deductible begins.

Similar to previous years, a small percent (0.7 percent) of enrollees selected a catastrophic plan, which covers essential health benefits and has no out-of-pocket cost for certain preventive services. Catastrophic plans have low monthly premiums and very high deductibles. The plans are available for people under age 30 or of any age with a hardship or affordability exemption.

Figure 3. Kansas and U.S. Marketplace Enrollment by Metal Level, 2021 Open Enrollment Period

	Catastrophic	Bronze (and Expanded Bronze)	Silver	Gold	Platinum
Kansas					
Number of Plans Available in Kansas	4	35	44	17	0
Kansans Enrolled	622	30,158	41,381	16,466	0
Percent of Total Kansas Enrollees	0.7%	34.0%	46.7%	18.6%	—
United States					
Percent of Total U.S. Enrollees	0.8%	35.4%	54.7%	8.3%	0.9%

Note: As of December 21, 2020, Kansas marketplace enrollees = 88,627 and U.S. marketplace enrollees = 12,004,365. Bronze plans also may include expanded bronze plans. Platinum plans were not offered by the six health insurance companies participating in the Kansas marketplace for the 2021 plan year.

Source: Centers for Medicare and Medicaid Services (CMS) 2021 Marketplace Open Enrollment Period (OEP) Public Use File.

Plan selection in Kansas during the 2021 OEP was similar to plan selection nationally for catastrophic and bronze plans but was lower for silver plans (46.7 percent compared to 54.7 percent nationally; *Figure 3*) and higher for gold plans (18.6 percent compared to 8.3 percent nationally). However, the number of Kansans selecting a gold plan for 2021 decreased by nearly one-fourth (5,324 enrollees) compared to the 2020 plan year. The decrease in gold plan selection corresponds with an increase in bronze (4,855 enrollees) and silver plan (3,192 enrollees) selection. The reason for the shift in enrollment between plan types requires further analysis. The data from the special enrollment period, which will include plan selections with the expanded premium tax credit under the American Rescue Plan Act of 2021 (discussed on page 4), will likely clarify whether the increase in bronze and silver plan enrollment was temporary or indicates a change in the Kansas marketplace.

Financial Assistance

Kansas marketplace enrollees with household income between 100 and 400 percent of the federal poverty level (FPL; \$26,200 to \$104,800 for a family of four in 2020) may have been eligible for Advance Premium Tax Credits (APTC) to reduce the cost of their monthly premium payments during the 2021 OEP. Kansas enrollees with income between 100 and 250 percent of FPL (\$26,200 to \$65,500 for a family of four in 2020) also may be eligible for Cost-Sharing Reduction (CSR) subsidies, which reduce out-of-pocket costs such as deductibles, co-payments and co-insurance.

Enrollees must request APTCs and CSRs during their application process and, if eligible, an estimate is

provided. During the 2021 OEP a majority (85.8 percent or 76,072) of the 88,627 Kansas enrollees received APTCs, which was similar to the U.S. rate (84.6 percent). Also, 4 in 10 (43.1 percent or 38,235) Kansas enrollees received CSRs compared to 47.4 percent nationally (*Figure 4*). APTCs can be applied to all plans whereas CSRs can only be applied to a silver plan.

Premiums

The average monthly premium for Kansans enrolling during the 2021 OEP and receiving an APTC rose to \$116 per member per month compared to \$76 in 2019 and \$101 in 2020 (*Figure 5*). The average monthly premium for Kansas enrollees without APTC was \$567, which was lower than the 2019 and 2020 rates (\$596 and \$579 respectively). The APTC greatly reduces the cost of marketplace plans to consumers. The average

Figure 4. Kansas Marketplace Enrollees by Financial Assistance Received, 2021 Open Enrollment Period

Enrollment Status	Kansans Enrolled	Percent of Total Kansas Enrollees	Percent of Total U.S. Enrollees
APTC and/or CSR	76,272	86.1%	84.8%
APTC	76,072	85.8%	84.6%
CSR	38,235	43.1%	47.4%

Note: Kansas marketplace enrollees as of December 21, 2020 = 88,627. Under the Affordable Care Act, enrollees with household income between 100 and 400 percent of the federal poverty level (FPL; \$26,200 to \$104,800 for a family of four in 2020) may be eligible for Advance Premium Tax Credits (APTC) to help them purchase plans on the marketplace. Enrollees with income between 100 and 250 percent FPL (\$26,200 to \$65,500 for a family of four in 2020) also may be eligible for Cost-Sharing Reduction (CSR) subsidies, which reduce out-of-pocket costs such as deductibles, co-payments and co-insurance. CSRs can only be applied to a silver plan.

Source: Centers for Medicare and Medicaid Services (CMS) 2021 Marketplace Open Enrollment Period (OEP) Public Use File.

premium for Kansas enrollees without APTC was 4.9 times higher than for those receiving APTC (\$567 compared to \$116). Generally, Kansas enrollees paid monthly premiums that were 10 to 25 percent higher than the average monthly premium paid by enrollees across all 36 states (including Kansas) operating on the federally facilitated marketplace.

Figures 6 and 7 in the accompanying insert provide information on average monthly premiums in the seven rating areas across Kansas. Among those selecting a plan during the 2021 OEP and receiving APTC, enrollees living in Northwest Kansas had the highest average monthly premium of \$162, which was 62.0 percent higher than enrollees living in Southwest Kansas and receiving APTC, who had the lowest average monthly premium of \$100.

Stand-Alone Dental Insurance

For the 2021 plan year, there were 12 stand-alone dental policies offered by four insurers on the Kansas marketplace and 12,357 Kansans selected a standalone dental plan – a 5.0 percent decrease compared to 2020.

Looking Ahead

While enrollment in the Kansas marketplace had steadily declined since 2016, when 101,555 enrollees selected a plan, there was a slight uptick in enrollment for the 2021 OEP compared to 2020. Total enrollment in the 2021 plan year is expected to increase further due to the SEP which began on February 15, 2021, in response to the COVID-19 pandemic and runs through August 15, 2021. During this SEP, individuals who were not able to sign up for marketplace coverage during the previous open enrollment period that ended in December 2020 can enroll and current Kansas enrollees can reevaluate their coverage and enroll in a different plan. The SEP also is an opportunity for uninsured residents to enroll in coverage, as well as people who are covered

Figure 5. Average Monthly Premium Per Enrollee in Kansas and the U.S., 2019-2021 Open Enrollment Periods

Average Monthly Premium	Kansas Enrollees			U.S. HC.gov Enrollees		
	2019	2020	2021	2019	2020	2021
With APTC	\$76	\$101	\$116	\$89	\$89	\$92
Without APTC	\$596	\$579	\$567	\$515	\$522	\$512

Note: Kansas marketplace enrollees as of December 21, 2020 = 88,627. Only U.S. enrollees residing in the 36 states operating on the federally facilitated marketplace (Healthcare.gov) are included. Under the Affordable Care Act, enrollees with household income between 100 and 400 percent of the federal poverty level (FPL; \$26,200 to \$104,800 for a family of four in 2020) may be eligible for Advance Premium Tax Credits (APTC) to help them purchase plans on the marketplace. The average monthly premium is the average of the difference between an individual's premium and the individual's allocated APTC.

Source: KHI analysis of Centers for Medicare and Medicaid Services (CMS) 2019-2021 Marketplace Open Enrollment Period (OEP) Public Use File.

under non-ACA-compliant plans, such as short-term plans, Farm Bureau plans, or health care sharing ministries.

On March 11, President Biden signed the American Rescue Plan Act of 2021 (ARP) into law, which includes provisions that expand access to and increases the dollar value of the premium tax credit in 2021 and 2022. The increased tax credit eliminates insurance premiums for households with income between 100-150 percent FPL. Additionally, households with income above 400 percent FPL that were previously not eligible for APTCs will now be eligible and will have their premiums capped at 8.5 percent of their income. However, APTC is still not available for people with family income below 100 percent FPL, leaving the so-called coverage gap in states that have not expanded Medicaid. Current enrollees will need to reapply for coverage to take advantage of the expanded tax credit provisions in the ARP.

ABOUT THE ISSUE BRIEF

This brief is based on work done by Hina B. Shah, M.P.H., Phillip Steiner, M.A., Cheng-You Tsai, M.P.H., and Linda J. Sheppard, J.D. It is available online at khi.org/policy/article/21-33.

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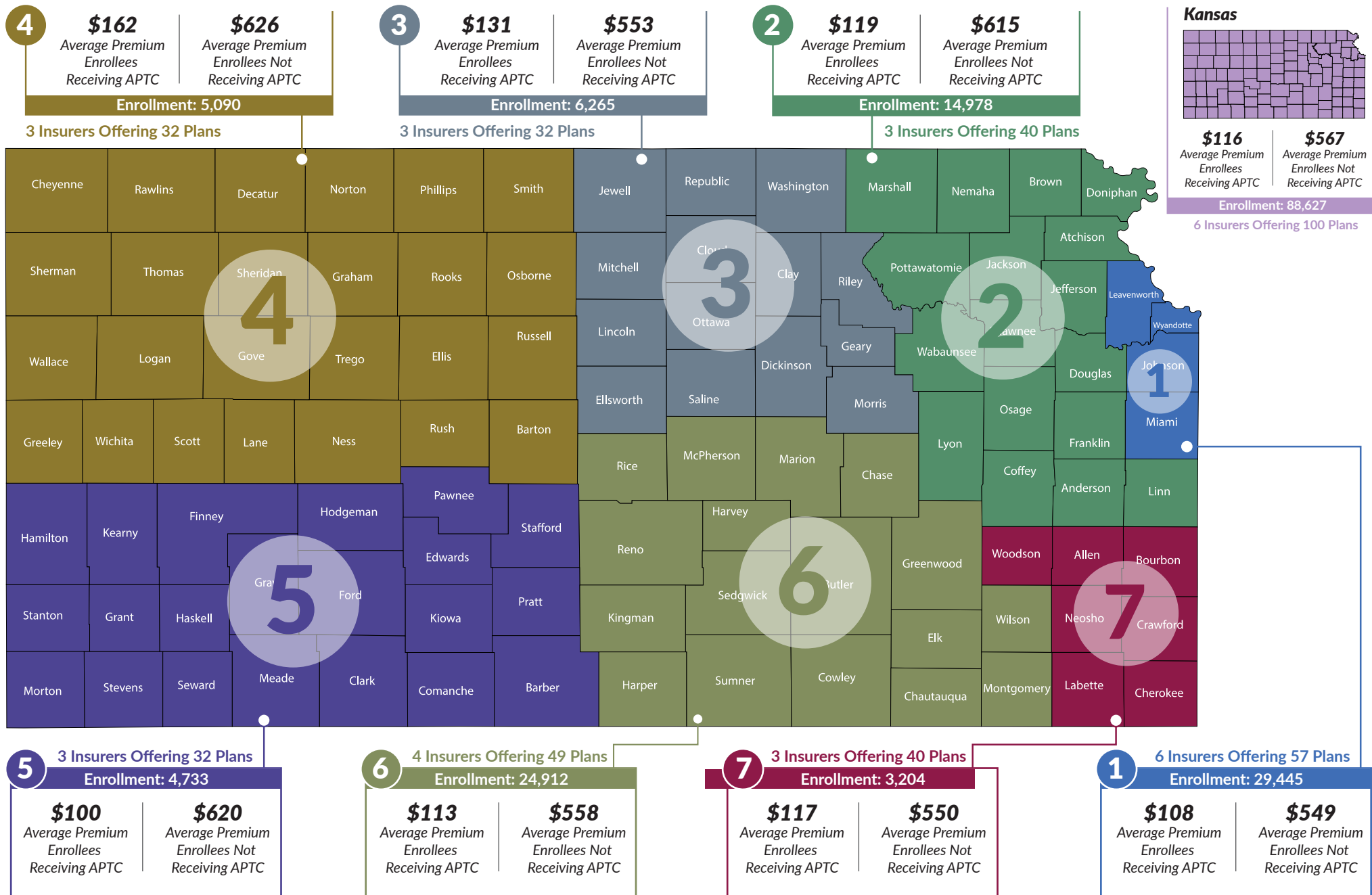


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Figure 6. Kansas Marketplace Enrollment and Average Premium by Rating Area, 2021 Open Enrollment Period



Note: The number enrolled is the number of people selecting a plan during the marketplace open enrollment period. The premium shown for Kansans with APTC is the average monthly premium charged after the Advance Premium Tax Credit (APTC) is applied. The APTC is available to enrollees with income between 100 and 400 percent of the federal poverty level (FPL). All Kansas counties have at least two health plans offering coverage, while at least three health plans are operating in all rating areas.

Source: KHI Analysis of U.S. Department of Health and Human Services 2021 Open Enrollment Period (OEP) County-Level Public Use Files.

Health Insurance Plans in Kansas by Rating Area

Kansans purchase health insurance plans through the federally facilitated marketplace created by the Affordable Care Act (ACA) in one of seven rating areas based on their home county. Using data from the Centers for Medicare and Medicaid Services (CMS), the map in *Figure 6* shows the counties in each rating area, the number of plans available, marketplace enrollment and the average premium paid during the 2021 open enrollment period. *Figure 7* presents by rating area the average premium paid with and without Advanced Premium Tax Credits

(APTC), and the number of people receiving APTC or Cost-Sharing Reduction (CSR) subsidies during the 2021 open enrollment period. CSRs lower out-of-pocket costs (i.e., deductibles, co-payments and co-insurance) for eligible individuals or families who elect to use it and enroll in a silver plan. Premiums for each rating area depend on many factors including local area health care costs, competition between insurers, enrollee plan selections and population characteristics.

Figure 7. Marketplace Financial Assistance Enrollment and Average Premium by Rating Area in Kansas, 2021 Open Enrollment Period

Rating Area	All Enrollees	Enrollees Receiving APTC		Enrollees Not Receiving APTC		Enrollees Receiving CSR for Silver Plans	Enrollees Income-Eligible for CSR
	Number	Number (%)	Average Premium	Number (%)	Average Premium	Number (%)	Number (%)
1 (Kansas City Area)	29,445	24,347 (82.7%)	\$108	5,098 (17.3%)	\$549	13,676 (46.4%)	19,275 (65.5%)
2 (Northeast)	14,978	12,791 (85.4%)	\$119	2,187 (14.6%)	\$615	5,663 (37.8%)	9,866 (65.9%)
3 (North Central)	6,265	5,600 (89.4%)	\$131	665 (10.6%)	\$553	2,464 (39.3%)	4,312 (68.8%)
4 (Northwest)	5,090	4,624 (90.8%)	\$162	466 (9.2%)	\$626	2,100 (41.3%)	3,476 (68.3%)
5 (Southwest)	4,733	4,283 (90.5%)	\$100	450 (9.5%)	\$620	2,019 (42.7%)	3,310 (69.9%)
6 (South Central)	24,912	21,561 (86.5%)	\$113	3,351 (13.5%)	\$558	10,733 (43.1%)	17,299 (69.4%)
7 (Southeast)	3,204	2,866 (89.5%)	\$117	338 (10.5%)	\$550	1,580 (49.3%)	2,383 (74.4%)
Kansas	88,627	76,072 (85.8%)	\$116	12,555 (14.2%)	\$567	38,235 (43.1%)	59,921 (67.6%)

Note: The average premium for enrollees not receiving Advanced Premium Tax Credits (APTC) was estimated for some counties due to suppressed data. The amount of financial assistance available depends on family size and income. Kansans with family income between 100 and 400 percent of the federal poverty level (FPL; \$26,200 to \$104,800 for a family of four in 2020) may be eligible for APTC, and Kansans who choose a silver plan and have family income between 100 and 250 percent FPL (\$26,200 to \$65,500 for a family of four in 2020) may be eligible for CSR. Some Kansans who are eligible for APTC may elect a \$0 APTC and instead claim the tax credit when they file their 2021 taxes. Those who elect a \$0 APTC or who opt-out of financial assistance are included in the count of enrollees not receiving APTC. In addition, not all of those eligible for CSR elect to use it. Rating area totals may not sum to state total due to suppressed data for some counties.

Source: KHI analysis of Centers for Medicare and Medicaid Services (CMS) 2021 Marketplace Open Enrollment Period (OEP) County-Level Public Use Files.