



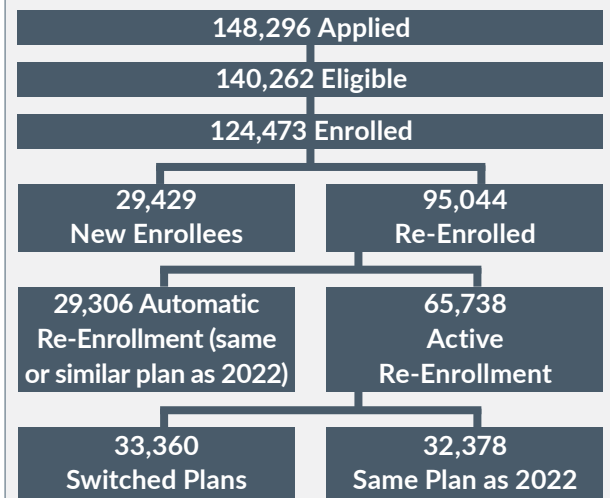
MARKETPLACE ENROLLMENT REACHED RECORD HIGH IN 2023

Introduction

During the 2023 plan year open enrollment period (OEP) that ended Jan. 15, 2023, a record 124,473 Kansans selected or were automatically re-enrolled in a health insurance plan through the federally facilitated marketplace – an increase of 16,689 (15.5 percent) compared to last year’s record high enrollment. In the United States, 16.4 million consumers enrolled during the 2023 OEP, which is also about a 12.7 percent increase from 14.5 million the previous year and is also a record enrollment for the marketplace nationally. The 2023 OEP was the second OEP since the American Rescue Plan Act of 2021 (ARPA) to increase the value of Advance Premium Tax Credits (APTC) and make them available to more enrollees.

This brief provides summary data from the 2023 OEP on enrollment, enrollee characteristics, plan selection, financial assistance, premiums and stand-alone dental insurance in Kansas. Like last year, the OEP lasted 75 days, from Nov. 1, 2022, through Jan. 15, 2023. Coverage began Jan. 1, 2023, for those who enrolled on or before Dec. 15 and began on Feb. 1 for those who enrolled after Dec. 15.

Figure 1. Kansas Marketplace Enrollment, 2023 Open Enrollment Period



Note: Data reported as of March 23, 2023. Source: Centers for Medicare and Medicaid Services (CMS) 2023 Marketplace Open Enrollment Period (OEP) Public Use File.

Kansas Enrollment

Data from the Centers for Medicare and Medicaid Services (CMS) show that 148,296 Kansans applied for a marketplace plan during the 2023 OEP and 140,262 were determined eligible to enroll. Among those who were eligible, 124,473 completed their enrollment by selecting a plan or by being automatically re-enrolled (Figure 1).

KEY POINTS

- ✓ During the open enrollment period that ended Jan. 15, 2023, there were 124,473 Kansans who selected or were automatically re-enrolled in a health insurance plan for the 2023 plan year through the federally facilitated marketplace – a 15.5 percent increase compared to enrollment during the 2022 open enrollment period.
- ✓ Overall, the average monthly premium paid by Kansans selecting a plan during the 2023 plan year open enrollment was \$139, a \$10 decrease compared to 2022. Kansas enrollees receiving Advance Premium Tax Credits (APTC) on average paid \$97 per month in 2023 compared to \$104 in 2022. Enrollees without APTC paid \$586 in 2023 compared to \$562 in 2022.
- ✓ After taking into account APTC received, the average monthly premium paid by Kansas enrollees was 36.3 percent higher than the average monthly premium (\$102) for enrollees across all 33 states (including Kansas) operating on the federally facilitated marketplace.
- ✓ Eight insurers combined offered 128 plans on the Kansas marketplace in 2023. All counties in Kansas had at least two insurers offering coverage.
- ✓ Nine in 10 (91.4 percent) marketplace enrollees took advantage of the enhanced Advance Premium Tax Credits (APTC) to reduce the cost of their monthly premium payments in 2023.

Figure 2. Kansas Marketplace Enrollees by Age, 2023 Open Enrollment Period

Age	Kansans Enrolled	Percent of Total Kansas Enrollees
Age 0-17	10,366	8.3%
Age 18-25	11,045	8.9%
Age 26-34	19,782	15.9%
Age 35-44	22,578	18.1%
Age 45-54	22,759	18.3%
Age 55-64	36,702	29.5%
Age ≥ 65	1,241	1.0%

Note: Kansas marketplace enrollees as of March 23, 2023 = 124,473. Percentages may not sum to 100 percent due to rounding.

Source: Centers for Medicare and Medicaid Services (CMS) 2023 Marketplace Open Enrollment Period (OEP) Public Use File.

One in 4 (23.6 percent or 29,429) Kansas enrollees were new consumers who did not have marketplace coverage on or before Nov. 1, 2022. The other 3 in 4 (76.4 percent or 95,044) were enrolled last year. Among returning enrollees, about a third were automatically re-enrolled (30.8 percent or 29,306), a third actively re-enrolled and switched plans (35.1 percent or 33,360), and the remaining third re-enrolled in the same or a similar plan to the previous year (34.1 percent or 32,378).

CMS released an early snapshot estimating that as of March 15, 2023, 118,000 Kansas enrollees had paid the first month's premium.

Enrollee Characteristics

It is important to the stability of the marketplace to enroll an adequate number of young persons who generally are healthy and reduce the average premium. About 2 in 10 (17.2 percent) Kansas enrollees were under age 26 and nearly one-third (34.0 percent) were age 26-44 (Figure 2). Three in 10 (29.5 percent) Kansas enrollees were age 55-64, an age group that is more likely to have preexisting or chronic health conditions. The ACA-required comprehensive health benefits included in marketplace plans are likely very attractive to this age group.

Almost half (47.4 percent) of Kansas enrollees reported their race as non-Hispanic White and 6.4 percent reported Hispanic or Latino ethnicity. However, data on race were not reported for more than one-third (36.7 percent) of non-Hispanic Kansas enrollees and data on ethnicity were not reported for about a quarter (22.5 percent) of Kansas enrollees.

Plan Selection

Eight insurers offered a total of 128 plans including 124 bronze, expanded bronze, silver or gold plans and four catastrophic plans for the 2023 plan year. For the seventh consecutive year, there were no platinum plans offered on the marketplace in Kansas. The companies and number of counties in which they offered plans include Blue Cross and Blue Shield of Kansas (103 counties); Medica Insurance Company (94 counties); Ambetter from Sunflower Health Plan insured by Celtic Insurance Company (91 counties); United Healthcare Insurance Company (21 counties), which was new to the Kansas marketplace for 2023; Cigna Health and Life Insurance Company (eight counties); US Health and Life Insurance Company (seven counties); Oscar Insurance Company (two counties); and Blue Cross and Blue Shield of Kansas City (two counties). Like in 2022, all counties in Kansas have at least two insurers offering coverage in 2023.

During the 2023 OEP, 14.5 percent — or 18,047 Kansas enrollees — selected a gold plan, which has a higher premium than plans in other metal levels and covers about 80 percent of health care expenses for a typical population. Almost half (50.8 percent or 63,277) selected a silver plan, which covers about 70 percent of health care expenses. Over one-third (34.5 percent or 42,962) selected a bronze plan, which covers about 60 percent of health care expenses. As in previous years, relatively few (0.2 percent or 187) selected a catastrophic plan, which covers essential health benefits and has no out-of-pocket cost for certain preventive services (Figure 3, page 3).

For most Kansas marketplace consumers, bronze plans have the lowest monthly premium. 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. Catastrophic plans have the lowest monthly premiums and much higher deductibles, but the plans are only available for people under age 30 or of any age with a hardship or affordability exemption.

Plan selection distribution during the 2023 OEP in Kansas remained similar to the 2022 plan year (Figure 3, page 3). Nationally, there was an increase

Figure 3. Kansas and U.S. Marketplace Enrollment by Metal Level, 2023 Open Enrollment Period

	Catastrophic	Bronze	Silver	Gold	Platinum
Kansas					
Number of Plans Available in Kansas	4	53	46	25	0
Kansans Enrolled	187	42,962	63,277	18,047	*
Percent of Total Kansas Enrollees	0.2%	34.5%	50.8%	14.5%	*
United States					
Percent of Total U.S. Enrollees	0.4%	32.3%	54.5%	11.9%	0.9%

*State does not have a platinum metal level plan available

Note: As of March 23, 2023, Kansas marketplace enrollees = 124,473 and U.S. marketplace enrollees = 16,357,030. Bronze plans also may include expanded bronze plans. Platinum plans were not offered by the eight health insurance companies participating in the Kansas marketplace for the 2023 plan year.

Source: Centers for Medicare and Medicaid Services (CMS) 2023 Marketplace Open Enrollment Period (OEP) Public Use File.

in the proportion of gold plans (9.7 percent in 2022 compared to 11.9 percent in 2023) and a decrease in the proportion of silver plans (56.4 percent in 2022 compared to 54.5 percent in 2023). As a result, the national plan distribution is becoming closer to the plan distribution in Kansas.

Financial Assistance

Nearly all (91.6 percent or 114,018) Kansas Marketplace enrollees received financial assistance through Advance Premium Tax Credits (APTC) or Cost-Sharing Reductions (CSR) for the 2023 plan year (Figure 4). Like for the 2022 plan year, the Inflation Reduction Act of 2022 extended the value of the APTC and extended the APTC to all eligible households with income above 100 percent of the Federal Poverty Level (FPL, \$27,750 for a family of four in 2022) for plan year 2023. Households with family income between 100 and 150 percent FPL received enough APTC to fully cover the premium for a benchmark silver plan. Most (91.4 percent or 113,764) of the 124,473 Kansas enrollees received APTC to lower the cost of monthly premiums. For about 1 in 3 (32.2 percent) Kansas marketplace enrollees, the premium was \$10 or less per month with the enhanced tax credits.

Kansas enrollees with income between 100 and 250 percent of FPL (\$27,750 to \$69,375 for a family of four in 2022) also may be eligible for CSR subsidies, which reduce out-of-pocket costs such as deductibles, copayments and co-insurance. About half (48.4 percent or 60,184) of Kansas enrollees received CSR subsidies during the 2023 plan year.

Lawfully present immigrants with annual household income below 100 percent FPL may also be qualified for

APTC and CSR subsidies if they are not otherwise eligible for Medicaid and meet other eligibility requirements. U.S. citizens with family income under 100 percent FPL and undocumented immigrants are generally not eligible for financial assistance on the marketplace.

Premiums

The average monthly premium paid by Kansas enrollees receiving APTC decreased from \$104 per member per month in 2022 to \$97 in 2023 (Figure 5, page 4). The average monthly premium paid by enrollees receiving APTC was lower than in 2020 (\$101) and 2021 (\$116).

Figure 4. Kansas Marketplace Enrollees by Financial Assistance Received, 2023 Open Enrollment Period

Enrollment Status	Kansans Enrolled	Percent of Total Kansas Enrollees	Percent of Total U.S. Enrollees
APTC and/or CSR	114,018	91.6%	90.6%
APTC	113,764	91.4%	90.5%
CSR	60,184	48.4%	47.9%

Note: Kansas marketplace enrollees = 124,473. Under the Affordable Care Act, as amended by the American Rescue Plan Act of 2021, enrollees with household income above 100 percent of the federal poverty level (FPL; \$27,750 for a family of four in 2022) may be eligible for Advance Premium Tax Credits (APTC) to help them purchase plans on the marketplace during the 2023 plan year. Enrollees with income between 100 and 250 percent FPL (\$27,750 to \$69,375 for a family of four in 2022) also may be eligible for Cost Sharing Reduction (CSR) subsidies, which reduce out-of-pocket costs such as deductibles, co-payments and coinsurance. CSR can only be applied to a silver plan. Percent of U.S. enrollees with CSR is limited to only healthcare.gov states.

Source: Centers for Medicare and Medicaid Services (CMS) 2023 Marketplace Open Enrollment Period (OEP) Public Use File.

Figure 5. Average Monthly Premium Per Enrollee in Kansas and the U.S., 2020-2023 Open Enrollment Periods

Average Monthly Premium Paid	Kansas Enrollees				U.S. HC.gov Enrollees			
	2020	2021	2022	2023	2020	2021	2022	2023
Enrollees With APTC	\$101	\$116	\$104	\$97	\$89	\$92	\$77	\$71
Enrollees Without APTC	\$579	\$567	\$562	\$586	\$522	\$512	\$512	\$524
All Enrollees	\$171	\$180	\$149	\$139	\$145	\$144	\$111	\$102

Note: Kansas marketplace enrollees as of March 23, 2023 = 124,473. Only U.S. enrollees residing in the 33 states operating on the federally facilitated marketplace (Healthcare.gov) are included. Under the Affordable Care Act, enrollees with household income above 100 percent of the federal poverty level (FPL; \$27,750 for a family of four in 2022) may be eligible for Advance Premium Tax Credits (APTC) to help them purchase plans on the marketplace during the 2023 plan year. The average monthly premium is the average of the difference between an individual's premium and the individual's allocated APTC.

Source: Kansas Health Institute analysis of Centers for Medicare and Medicaid Services (CMS) 2020-2023 Marketplace Open Enrollment Period (OEP) Public Use File.

The average monthly premium paid by Kansas enrollees without APTC was \$586, which was slightly higher than the amount paid in 2020, 2021, and 2022 (\$579, \$567 and \$562 respectively). The APTC greatly reduces the cost of marketplace plans to consumers. The average premium for Kansas enrollees without APTC was six times higher than for those receiving APTC (\$586 compared to \$97). Overall, Kansas enrollees paid \$139 in monthly premiums on average (after APTC applied), a \$10 decrease compared to 2022, but 36.3 percent more than the \$102 paid per month on average by enrollees across all 33 states (including Kansas) operating on the federally facilitated marketplace.

Figure 6 in the accompanying insert provides information on average monthly premiums paid by enrollees in each of the seven rating areas across Kansas and the growth in enrollment between 2022 and 2023. Enrollees living in Northeast Kansas (excluding Johnson, Wyandotte, Leavenworth and Miami counties) paid the highest monthly premium on average, \$167, which was 65.3 percent higher than enrollees living in Southwest Kansas, who paid the lowest monthly premium on average, \$101. While all rating areas in Kansas saw substantial increases, enrollment increased the most between 2022 and 2023 in Southeast Kansas, 25.7 percent, and increased the least in Northwest Kansas, 9.5 percent.

Stand-Alone Dental Insurance

For the 2023 plan year, there were 15 stand-alone dental plans offered by five insurers on the Kansas marketplace, and 11,981 Kansans selected a standalone dental plan – a 9.3 percent decrease compared to 2022.

Looking Ahead

Kansas has had record enrollment for the last two years, likely due to the increased subsidies available on the marketplace. The Inflation Reduction Act of 2022 extends the enhanced financial assistance made available through the American Rescue Plan Act (ARPA) without interruption through 2025. Like ARPA, which increased and expanded federal premium tax credits for consumers in 2021 and 2022, the Inflation Reduction Act increases the amount of financial subsidies available to those seeking insurance through the marketplace and extends assistance to middle-income individuals that may have been previously priced out of coverage. While the enhanced subsidies have been extended, they are not permanent. The open enrollment period that begins in November 2025 for plan year 2026, without enhanced subsidies, could return marketplace enrollment to 2021 levels and greatly increase uninsured rates in Kansas and nationally.

ABOUT THE ISSUE BRIEF

This brief is based on work done by Cynthia Snyder, M.A., Angela S Wu, M.S., Kaci Cink and Linda J. Sheppard, J.D. It is available online at khi.org/articles/marketplace-enrollment-reached-record-high-in-2023.

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