



MARKETPLACE ENROLLMENT REACHED RECORD HIGH FOR THIRD CONSECUTIVE YEAR

Introduction

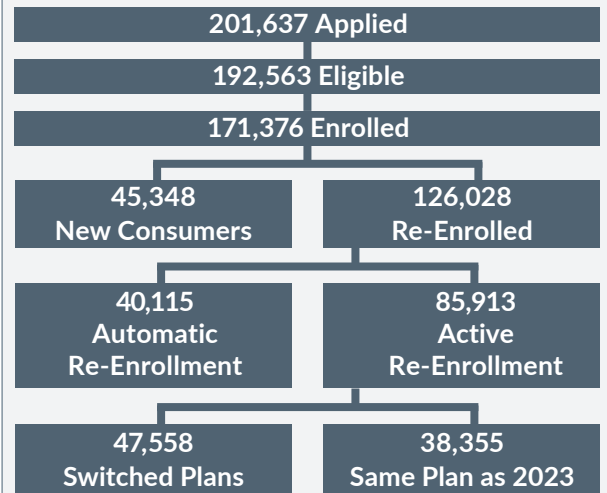
During the 2024 plan year open enrollment period (OEP) that ended Jan. 16, 2024, a record 171,376 Kansans selected or were automatically re-enrolled in a health insurance plan through the federally facilitated marketplace – an increase of 46,903 (37.7 percent) compared to last year’s record high enrollment. This marks the third consecutive year of record high enrollment. In the United States, 21.5 million consumers enrolled during the 2024 OEP, which is a 31.1 percent increase from 16.4 million the previous year and is also a record enrollment for the marketplace nationally. The 2024 OEP was the third 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 2024 OEP on enrollment, enrollee characteristics, plan selection, financial assistance, premiums and stand-alone dental insurance in Kansas. The OEP lasted from Nov. 1, 2023, through Jan. 16, 2024, one day longer because of the federal holiday. Coverage began Jan. 1, 2024, for those who enrolled on or before Dec. 15 and began on Feb. 1 for those who enrolled after Dec. 15.

KEY POINTS

- ✓ During the open enrollment period that ended Jan. 16, 2024, there were 171,376 Kansans who selected or were automatically re-enrolled in a health insurance plan for the 2024 plan year through the federally facilitated marketplace – a 37.7 percent increase compared to enrollment during the 2023 open enrollment period.
- ✓ Overall, the average monthly premium paid by Kansans selecting a plan during the 2024 plan year open enrollment was \$111, a \$28 decrease compared to 2023. Kansas enrollees receiving Advance Premium Tax Credits (APTC) on average paid \$77 per month in 2024 compared to \$97 in 2023. Enrollees without APTC paid \$578 in 2024 compared to \$586 in 2023.
- ✓ After taking into account APTC received, the average monthly premium paid by Kansas enrollees was 37.0 percent higher than the average monthly premium (\$81) for enrollees across all 32 states (including Kansas) operating on the federally facilitated marketplace.
- ✓ Eight insurers combined offered 98 plans on the Kansas marketplace in 2024. All counties in Kansas had at least two insurers offering coverage.
- ✓ Nine in 10 (93.3 percent) marketplace enrollees took advantage of the enhanced APTC to reduce the cost of their monthly premium payments in 2024.

Figure 1. Kansas Marketplace Enrollment, 2024 Open Enrollment Period



Note: Data reported as of March 22, 2024.
 Source: Centers for Medicare and Medicaid Services (CMS) 2024 Marketplace Open Enrollment Period (OEP) State-Level Public Use File.

Kansas Enrollment

Data from the Centers for Medicare and Medicaid Services (CMS) show that 201,637 Kansans applied for a marketplace plan during the 2024 OEP and 192,563 were determined eligible to enroll. Among those who were eligible, 171,376 completed their enrollment by selecting a plan or by being automatically re-enrolled (Figure 1).

Figure 2. Kansas Marketplace Enrollees by Age, 2024 Open Enrollment Period

Age	Kansans Enrolled	Percent of Total Kansas Enrollees
Age 0-17	15,228	8.9%
Age 18-25	17,469	10.2%
Age 26-34	27,528	16.1%
Age 35-44	33,778	19.7%
Age 45-54	32,111	18.7%
Age 55-64	43,611	25.4%
Age ≥ 65	1,651	1.0%

Note: Kansas marketplace enrollees as of March 22, 2024 = 171,376. Percentages may not sum to 100 percent due to rounding.

Source: Centers for Medicare and Medicaid Services (CMS) 2024 Marketplace Open Enrollment Period (OEP) Public Use File.

One in 4 (26.5 percent or 45,348) Kansas enrollees were new consumers who did not have marketplace coverage on or before Nov. 1, 2023. The other 3 in 4 (73.5 percent or 126,028) were enrolled last year. Among returning enrollees, about a third were automatically re-enrolled (31.8 percent or 40,115), more than a third actively re-enrolled and switched plans (37.7 percent or 47,558) and the remaining third re-enrolled in the same or a similar plan to the previous year (30.4 percent or 38,355).

CMS released an early snapshot estimating that as of March 15, 2024, 165,065 of the 171,376 Kansas enrollees (96.3 percent) had paid the first month's premium.

On May 6, 2024, CMS issued a statement about fraudulent activity related to plan selection and enrollment in the 32 states, including Kansas, that use the federal HealthCare.gov website for marketplace enrollment. As of the time of publication, the Kansas Insurance Department had identified 24 complaint files pertaining to unauthorized activity from agents regarding Kansas marketplace plans.

Enrollee Characteristics

About one-fifth (19.1 percent) of Kansas enrollees were under age 26 and about one-third (35.8 percent) were age 26-44 (Figure 2). Enrolling healthy younger people, generally, can keep premium rates lower. One-fourth (25.4 percent) of 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.

The disclosure of race and ethnicity is voluntary by all enrollees. Data on race were not reported for about half (50.9 percent) of non-Hispanic Kansas enrollees and data on ethnicity were not reported for about a third (35.1 percent) of Kansas enrollees.

Plan Selection

Eight insurers offered a total of 98 plans, including 95 bronze, expanded bronze, silver or gold plans and three catastrophic plans, for the 2024 plan year. For the eighth 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, Inc. (103 counties); Ambetter from Sunflower Health Plan insured by Celtic Insurance Company (91 counties); UnitedHealth Care Insurance Company (84 counties); Medica Insurance Company (42 counties); Aetna Life Insurance Company (19 counties); Oscar Insurance Company (16 counties); US Health and Life Insurance Company (4 counties) and Blue Cross and Blue Shield of Kansas City (2 counties). Like in 2023, all counties in Kansas have at least two insurers offering coverage in 2024.

During the 2024 OEP, 10.5 percent — or 17,909 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. More than half (54.7 percent or 93,773) selected a silver plan, which covers about 70 percent of health care expenses. About one-third (34.8 percent or 59,577) selected a bronze plan, which covers about 60 percent of health care expenses. As in previous years, relatively few (0.1 percent or 117) 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.

Figure 3. Kansas and U.S. Marketplace Enrollment by Metal Level, 2024 Open Enrollment Period

	Catastrophic	Bronze (and Expanded Bronze)	Silver	Gold	Platinum
Kansas					
Number of Plans Available in Kansas	3	38	35	22	0
Kansans Enrolled	117	59,577	93,773	17,909	*
Percent of Total Kansas Enrollees	0.1%	34.8%	54.7%	10.5%	*
United States					
Percent of Total U.S. Enrollees	0.3%	31.2%	54.4%	13.5%	0.6%

Note: As of March 22, 2024, Kansas marketplace enrollees = 171,376 and U.S. marketplace enrollees = 21,446,150. 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 2024 plan year.

Source: Centers for Medicare and Medicaid Services (CMS) 2024 Marketplace Open Enrollment Period (OEP) Public Use File.

Plan selection distribution during the 2024 OEP in Kansas changed from the 2023 plan year. As overall enrollment increased, the number of those selecting silver plans increased disproportionately. In Kansas, there was an increase in the proportion of silver plans (50.8 percent in 2023 compared to 54.7 percent in 2024) and a decrease in the proportion of gold plans (14.5 percent in 2023 compared to 10.5 percent in 2024). Nationally, the metal level plan distribution remained similar to the 2023 plan year.

Financial Assistance

Nearly all (93.5 percent or 160,185) Kansas marketplace enrollees received financial assistance through Advance Premium Tax Credits (APTC) or Cost-Sharing Reductions (CSR) for the 2024 plan year (Figure 4). Like for the 2023 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, \$30,000 for a family of four in 2023) for plan year 2024. Households with family income between 100 and 150 percent FPL received enough APTC to fully cover the premium for a benchmark silver plan. Most (93.3 percent or 159,923) of the 171,376 Kansas enrollees received APTC to lower the cost of monthly premiums. For almost half (43.7 percent) of 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 (\$30,000 to \$75,000 for a family of four in 2023) also may be eligible for CSR subsidies, which reduce out-of-pocket costs such as deductibles, co-payments and coinsurance. About half (52.9 percent or

90,678) of Kansas enrollees received CSR subsidies during the 2024 plan year.

Lawfully present immigrants with annual household income below 100 percent FPL also may 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 \$97 per

Figure 4. Kansas Marketplace Enrollees by Financial Assistance Received, 2024 Open Enrollment Period

Enrollment Status	Kansans Enrolled	Percent of Total Kansas Enrollees	Percent of Total U.S. Enrollees
APTC and/or CSR	160,185	93.5%	92.2%
APTC	159,923	93.3%	92.1%
CSR	90,678	52.9%	49.6%

Note: Kansas marketplace enrollees = 171,376. 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; \$30,000 for a family of four in 2023) may be eligible for Advance Premium Tax Credits (APTC) to help them purchase plans on the marketplace during the 2024 plan year. Enrollees with income between 100 and 250 percent FPL (\$30,000 to \$75,000 for a family of four in 2023) also may be eligible for Cost-Sharing Reductions (CSR), 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) 2024 Marketplace Open Enrollment Period (OEP) Public Use File.

Figure 5. Average Monthly Premium Per Enrollee in Kansas and the U.S., 2021-2024 Open Enrollment Periods

Average Monthly Premium Paid	Kansas Enrollees				U.S. HC.gov Enrollees			
	2021	2022	2023	2024	2021	2022	2023	2024
Enrollees With APTC	\$116	\$104	\$97	\$77	\$92	\$77	\$71	\$56
Enrollees Without APTC	\$567	\$562	\$586	\$578	\$512	\$512	\$524	\$565
All Enrollees	\$180	\$149	\$139	\$111	\$144	\$111	\$102	\$81

Note: Kansas marketplace enrollees as of March 22, 2024 = 171,376. Only U.S. enrollees residing in the 32 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; \$30,000 for a family of four in 2023) may be eligible for Advance Premium Tax Credits (APTC) to help them purchase plans on the marketplace during the 2024 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) 2021-2024 Marketplace Open Enrollment Period (OEP) Public Use File.

member per month in 2023 to \$77 in 2024 (Figure 5). The average monthly premium paid by enrollees receiving APTC also was lower than in 2021 (\$116) and 2022 (\$104).

The average monthly premium paid by Kansas enrollees without APTC was \$578, which was slightly higher than the amount paid in 2021 and 2022 (\$567 and \$562 respectively) and lower than the amount in 2023 (\$586). The APTC greatly reduces the cost of marketplace plans to consumers. The average premium for Kansas enrollees without APTC was seven times higher than for those receiving APTC (\$578 compared to \$77). Overall, Kansas enrollees paid \$111 in monthly premiums on average (after APTC applied), a \$28 decrease compared to 2023, but 37.0 percent more than the \$81 paid per month on average by enrollees across all 32 states (including Kansas) operating on the federally facilitated marketplace.

Figure 6 in the accompanying insert provides information on average monthly premiums paid by all enrollees in each of the seven rating areas across Kansas and the growth in enrollment between 2023 and 2024. Enrollees living in northwest Kansas paid the highest monthly premium on average, \$147, which was 88.5 percent higher than enrollees living

in southeast Kansas, who paid the lowest monthly premium on average, \$78. While all rating areas in Kansas saw substantial increases, enrollment increased the most between 2023 and 2024 in southeast Kansas, 51.0 percent, and increased the least in northwest Kansas, 27.2 percent.

Stand-Alone Dental Insurance

For the 2024 plan year, there were 15 stand-alone dental plans offered by five insurers on the Kansas marketplace, and 13,433 Kansans selected a standalone dental plan – a 12.1 percent increase compared to 2023.

Looking Ahead

Kansas has had record enrollment for the last three 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. 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., Viktoria Sterkhova, M.P.H., Kaci Cink, M.P.H., and Linda J. Sheppard, J.D. It is available online at khi.org/articles/marketplace-enrollment-reached-record-high-for-third-consecutive-year.

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