



CMS NEWS

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High Costs, Lack of Affordability Most Common Factors that Lead Consumers to Cancel Health Insurance Coverage

CMS issues two new reports on health insurance enrollment trends

Today, the Centers for Medicare & Medicaid Services (CMS) published two reports, the Effectuated Enrollment report and The Health Insurance Exchanges Trends report. These reports show that after selecting a plan on the Exchanges during open season which ended January 31, 2017, less than two months later nearly 2 million people had not paid their insurance premium to effectuate and maintain their health coverage. This number will be adjusted for individuals who effectuate their coverage in March 2017. Exit survey data also contained in the reports indicate that cost is the top reason cited for ending their coverage. Taken together, these reports provide a better understanding of why consumers are leaving the Exchanges.

“Consumers are sending a clear message that cost and affordability are major factors in their decision to cancel or terminate coverage,” said CMS Administrator Seema Verma.

The Effectuated Enrollment Report shows that 12.2 million individuals selected a plan at the end of Open Enrollment, but only 10.3 million followed through to pay the premiums necessary to maintain coverage as of March 15, 2017. This means 1.9 million people had not paid or did not continue paying for the insurance coverage they selected on the Exchange. Additional individuals may effectuate coverage for March of 2017.

The Health Insurance Exchanges Trends Report shows exit survey data from consumers who canceled or terminated their 2017 health plans selected on the Exchange during the open enrollment. Specifically, the report indicates that cost and affordability impact consumer decisions to pay for health coverage.

To read the Effectuated Enrollment report, visit: <https://downloads.cms.gov/files/effectuated-enrollment-snapshot-report-06-12-17.pdf>

To read the Health Insurance Exchanges Trends report, visit: <https://downloads.cms.gov/files/cost-disruptions-trends-report-06-12-17.pdf>

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