American Rescue Plan Act Encourages Coverage Uptake for Older, Moderate Income Americans in State-Based Marketplaces

This graphic examines trends in state-based marketplace enrollments for pre-retirees (55+ year olds) and households with income ≥400% of the federal poverty level (FPL) that followed enactment of the American Rescue Plan Act (ARPA). The analysis is based on data collected from 15 state-based health insurance marketplaces (SBMs) CA, CO, CT, DC, ID, MD, MA, MN, NV, NJ, NY, PA, RI, VT, and WA. Data is current as of September 2021 except where otherwise noted.

Pre-retiree enrollment has grown across the majority of SBMs

- **1,040,015** 55+ YEAR-OLDS ENROLLED IN SBM PLANS
- **7%** GROWTH SINCE 2020
- **9** GROWTH OF THEIR 55+ ENROLLEES
- **50%** ENROLLMENT FOR THIS POPULATION GREW BY MORE THAN 50% IN ID AND MD

Households experienced significant savings since implementation of ARPA

- ALL SBMS REPORT LOWER AVERAGE PREMIUMS FOR 55+ YEAR-OLDS.
- **$95/MONTH OR $1140/YEAR** MEDIAN REDUCTION
- **7** SBMS REPORT A DECREASE IN AVERAGE PREMIUMS OF >$100/MONTH OR >$1200/YEAR
  - CA, CT, DC, NV, NJ, PA, WA

In households ≥400% FPL

- **3** SBMS REPORT A DECREASE OF >$100/MONTH OR >$1200/YEAR
  - MD, NV, NY
- **2** SBMS REPORT A DECREASE OF >$200/MONTH OR >$2400/YEAR
  - MA, VT
- **3** SBMS REPORT A DECREASE OF >$300/MONTH OR >$3600/YEAR
  - CA, CO, DC, ID

55+ households are purchasing higher metal-level coverage

- **66%** of 55+ enrollees purchased either a Silver or Gold metal plan
- **13%** ENROLLMENT IN GOLD PLANS GREW BY 17% PERCENT IN 2021.

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1 Data reported as of April 2022. MA and NV prohibit age-rated premiums and were excluded from these data.
2 Based on households electing to receive financial assistance in the form of advanced premium tax credits. Data not available for CT, MN, NJ.
3 2020 data not available for CT, MA, NV, NJ, PA during which they operated on the Federally Facilitated Marketplace (FFM). Data unavailable at the time of reporting from NV.
4 Data not available for CT, MN, NV, NJ, PA.