

# CRS Insights

Maps of 2015 Individual Exchange Enrollment by Zip Code

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The 2010 Patient Protection and Affordable Care Act (ACA; [P.L. 111-148](#), as amended) allows certain individuals to purchase health plans through health insurance exchanges (also known as *marketplaces*). According to April 2015 enrollment figures, 11.7 million individuals selected a health insurance plan between November 15, 2014, and February 22, 2015.

This Insight presents a tool to examine exchange enrollment information by zip code with additional geographic boundaries. [Table 1](#) presents data on exchange enrollment for all states and includes hyperlinks to maps of exchange enrollment by zip code for 37 states. Each map includes an option to overlay county and congressional district boundaries. The maps are not an aggregation of exchange enrollment by county or congressional district; rather, the maps present optional geographical boundaries over exchange enrollment by zip code.

## Exchanges

Individual exchanges are marketplaces in which persons can shop for and purchase private health insurance coverage. Exchanges may be established either by the state itself as a state-based exchange (SBE) or by the Secretary of Health and Human Services (HHS) as a federally facilitated exchange (FFE). In states with FFEs, the exchange may be operated solely by the federal government or in conjunction with the state.

For the 2015 coverage year, 34 states have FFEs, 13 states and the District of Columbia have SBEs, and 3 states have SBEs but use the federal IT platform (see [Figure 1](#)).

The ACA requires that plans offered through an exchange are, for the most part, Qualified Health Plans (QHPs). In general, to be certified as a QHP a plan must offer the essential health benefits, comply with cost-sharing limits, and meet certain standards related to marketing, choice of providers, and plan networks. Each exchange is responsible for certifying the plans it offers.

Figure 1. Health Insurance Exchange Types, 2015



## Caveats

Mapping of the data by zip code is subject to the following caveats:

- Zip code areas can cross counties, congressional districts, and/or states; thus, the distribution of enrolled individuals in these geographies cannot be determined.
- Because zip code geographic coverage areas are highly variable in size, the mapped data should not be viewed as displaying enrollee densities. Very small zip code areas displayed on the maps may be obscured due to scale or overlapping features or labels.
- Due to privacy concerns, zip code-level enrollment data are not available for zip codes with 50 or fewer eligible enrollees who have selected a QHP. As a result, the sum of QHP selections among zip codes within a state using this dataset may not be equal to state-level totals provided in [Table 1](#).

Table 1. Enrollment in Health Insurance Exchanges by State

(2015 Open Enrollment Period and Special Enrollment Period activity through February 22, 2015)

State	Type of Exchange <sup>a</sup>	Enrollment <sup>b</sup>
<a href="#">Alabama</a>	FFE	171,641
<a href="#">Alaska</a>	FFE	21,260
<a href="#">Arizona</a>	FFE	205,666
<a href="#">Arkansas</a>	FFE	65,684
California <sup>c</sup>	SBE	1,412,200
Colorado <sup>c</sup>	SBE	140,327
Connecticut <sup>c</sup>	SBE	109,839
<a href="#">Delaware</a>	FFE	25,036
District of Columbia <sup>c</sup>	SBE	18,465
<a href="#">Florida</a>	FFE	1,596,296
<a href="#">Georgia</a>	FFE	541,080
Hawaii <sup>c</sup>	SBE	12,625
Idaho <sup>c</sup>	SBE	97,079
<a href="#">Illinois</a>	FFE	349,487
<a href="#">Indiana</a>	FFE	219,185
<a href="#">Iowa</a>	FFE	45,162
<a href="#">Kansas</a>	FFE	96,197
Kentucky <sup>c</sup>		106,330

	SBE	
<a href="#">Louisiana</a>	FFE	186,277
<a href="#">Maine</a>	FFE	74,805
Maryland <sup>c</sup>	SBE	120,145
Massachusetts <sup>c</sup>	SBE	140,540
<a href="#">Michigan</a>	FFE	341,183
Minnesota <sup>c</sup>	SBE	59,704
<a href="#">Mississippi</a>	FFE	104,538
<a href="#">Missouri</a>	FFE	253,430
<a href="#">Montana</a>	FFE	54,266
<a href="#">Nebraska</a>	FFE	74,152
<a href="#">Nevada<sup>d</sup></a>	SBE	73,596
<a href="#">New Hampshire</a>	FFE	53,005
<a href="#">New Jersey</a>	FFE	254,316
<a href="#">New Mexico<sup>d</sup></a>	SBE	52,358
New York <sup>c</sup>	SBE	408,841
<a href="#">North Carolina</a>	FFE	560,357
<a href="#">North Dakota</a>	FFE	18,171
<a href="#">Ohio</a>	FFE	234,341
<a href="#">Oklahoma</a>	FFE	126,115
<a href="#">Oregon<sup>d</sup></a>	SBE	112,024
<a href="#">Pennsylvania</a>	FFE	472,697
Rhode Island <sup>c</sup>	SBE	31,337
<a href="#">South Carolina</a>	FFE	210,331
<a href="#">South Dakota</a>	FFE	21,393
<a href="#">Tennessee</a>	FFE	231,440
<a href="#">Texas</a>	FFE	1,205,174

<a href="#">Utah</a>	FFE	140,612
Vermont <sup>c</sup>	SBE	31,619
<a href="#">Virginia</a>	FFE	385,154
Washington <sup>c</sup>	SBE	160,732
<a href="#">West Virginia</a>	FFE	33,421
<a href="#">Wisconsin</a>	FFE	33,421
<a href="#">Wyoming</a>	FFE	21,092
<b>Total</b>		<b>11,688,074</b>

**Source:** HHS, [Health Insurance Marketplaces 2015 Open Enrollment Period: March Enrollment Report](#), March 10, 2015.

- a. State-based exchange (SBE) or federally facilitated exchange (FFE).
- b. Enrollment data represent *pre-effectuated enrollment*, which is the total number of unique individuals who selected or were automatically reenrolled in a qualified health plan but may or may not have submitted the first premium payment.
- c. Additional notes on this state's enrollment figures can be found in [Appendix Table C1](#) of HHS's March enrollment report.
- d. State-based exchange that uses the federal IT platform.