



Covered California 2019 Open Enrollment Early Observations and Analysis

Introduction

Since the launch of the Patient Protection and Affordable Care Act in 2014, states served by the federally facilitated marketplace (FFM), as well as states like California that operate state-based marketplaces (SBMs), have regularly relied on plan selection and enrollment data as an important early indicator for measuring the overall health of the individual market and the relative success of each year's open-enrollment period.

In recent years, those comparisons have been made more difficult by federal decisions to reduce enrollment periods, cut back on marketing and outreach and unnecessarily affect premiums — such as by removing direct funding of the cost-sharing reduction program. The open-enrollment period for the 2019 coverage year is no exception, in that it marked the first time the marketplaces sought to enroll eligible Americans following the federal removal of the individual mandate penalty.

California closed its three-month open-enrollment period for 2019 on Jan. 15, while states

Highlights

- Covered California's total number of plan selections at the end of open enrollment for 2019 is virtually identical to 2018, reflecting both new enrollment and renewals.
- The number of consumers who had their coverage renewed for 2019 increased by 7.5 percent, primarily because Covered California had strong enrollment for the 2018 plan year, which resulted in more consumers who were eligible to renew their coverage for this year.
- New enrollment dropped about 23.8 percent, which appears to be largely the result of the federal removal of the individual mandate penalty. This drop in enrollment underscores the importance of the penalty and that even robust marketing cannot offset the negative impact of its removal.
- Covered California's drop in new enrollment is higher than the average 15.8 percent drop experienced by the 39 states served by the federally facilitated marketplace (FFM) this year. The difference is likely explained by the fact that the FFM states have already seen sharp decreases in new enrollment in each of the past four years, putting their 2019 decrease on top of an already greatly diminished pool since many healthy consumers have already opted out of coverage. California has maintained strong new enrollment in each of the prior four years, leaving it more susceptible to drops in new enrollment due to the loss of the penalty and other factors.
- Early analysis also indicates that the level of new enrollment for consumers seeking unsubsidized and Bronze plans experienced larger drops, indicating that affordability remains a key obstacle for many.
- The analysis also found that the reduced level of new enrollment for 2019 did not vary significantly for most other demographics, including age and income level for those receiving subsidies. However, consumers who preferred to speak a language other than English experienced a larger drop for 2019 than other groups did.

This analysis was prepared by Covered California for its ongoing planning and to inform policy making in California and nationally.

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served by the federal marketplace maintained their truncated 45-day period and closed their open enrollment on Dec. 15.

The impact on enrollment nationally for the 2019 plan year has already been documented in reports on enrollment through the FFM, with overall plan selections dropping 4 percent, driven largely by a 16 percent decrease in the number of new consumers signing up during open enrollment. The drop in enrollment for 2019 builds on large decreases experienced by states served by the FFM in the 2016, 2017 and 2018 open-enrollment periods. Taken together, during the three years leading up to the 2019 open-enrollment period, states served by the FFM experienced a 39 percent decline in new enrollments, decreasing from 4 million to 2.5 million. In contrast, during the same three years, California saw a modest decrease in new enrollment, going from 425,000 to 388,000 (a 9 percent drop).

This issue brief examines Covered California's final open-enrollment plan selection totals, how Covered California compares to the FFM, the estimates experts and Covered California made prior to open enrollment regarding how the federal removal of the individual mandate penalty would affect consumers, whether any additional issues played a role in signing up consumers and critical areas for additional research.

Preliminary Results and Projections of the Federal Penalty Removal

The preliminary results of Covered California's open-enrollment period show the exchange finished with a total of 1,513,833 plan selections, composed of existing consumers whose coverage was renewed for the coming year and new consumers (see Table 1: Preliminary Analysis of Covered California 2019 Plan Selections). Overall, there is a difference of 7,641 fewer plan selections compared to 2018 — a drop of 0.5 percent.

TABLE 1
Preliminary Analysis of Covered California 2019 Plan Selections

| Category | 2018 | 2019 | Change |
|---------------------------|-----------|-----------|---------|
| New sign-ups ¹ | 388,344 | 295,980 | - 23.8% |
| Renewals | 1,133,180 | 1,217,903 | + 7.5% |
| Total | 1,521,524 | 1,513,883 | - 0.5% |

Taking a closer look at the data, Covered California's enrollment comprises 1,217,903 plan renewals, which is 7.5 percent higher than last year. The increase in renewals reflects the growth Covered California experienced from the 2018 open-enrollment and special-enrollment periods, leading to more members who were eligible to renew their coverage for 2019 than were eligible to renew in the prior year.

The increase in renewals was offset by a sharp reduction in the number of new consumers enrolling in coverage. During the open-enrollment period, 295,980 consumers signed up for coverage, which represents a 23.8 percent decrease from last year.

Prior to the start of the open-enrollment period for the 2019 coverage year, Covered California worked with policy experts from Harvard University and Pricewaterhouse Coopers to study the potential impact that the federal removal of the individual mandate penalty could have on enrollment.

In addition, Covered California examined published studies of independent experts who projected an enrollment drop of anywhere from 7 and 26 percent, with different predictions on the impact of new enrollment and renewing consumers.²

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For planning purposes, Covered California projected that the removal of the penalty could reduce effectuated enrollment at the end of fiscal year 2018-19 by between 7 and 18 percent, with a midpoint base projection of a 12 percent reduction. A reduction of 12 percent would have resulted in approximately 162,000 fewer consumers enrolled in coverage and an effectuated enrollment of 1.2 million at the beginning of July 2019.³

While Covered California’s budget projections did not specifically address the end of open enrollment, if the 12 percent reduction is applied to the current plan selection data, Covered California’s total enrollment is currently 174,942 higher than would have been expected using this methodology (see Table 2: Comparison of Covered California Net Plan Selections to Base Projection).

TABLE 2
Comparison of Covered California Net Plan Selections to Base Projection

| Category | 2019 | Approximate Forecast ⁴ (using 12%) | Actual Versus Forecast | Difference |
|--------------|-----------|--|---------------------------|------------|
| New sign-ups | 295,980 | 341,743 | (45,763) | – 13.4% |
| Renewals | 1,217,903 | 997,198 | 220,705 | 22.1% |
| Total | 1,513,883 | 1,338,941 | 174,942 | 13.1% |

Covered California’s 2019 Open-Enrollment Results: Early Analysis Comparing California to States Served by the Federally Facilitated Marketplace

The federal removal of the individual mandate penalty appears to have had a more substantial impact on Covered California’s new enrollment than projected, exceeding both Covered California’s “base” projection of a 12 percent reduction and the apparent impact on new enrollment in states served by the federally facilitated marketplace (FFM), which saw a 16 percent drop from the previous year. However, Covered California’s overall plan selection totals remain steady in comparison to the FFM, where enrollment dropped by 4 percent (see Table 3: Comparing Net Plan Selections, Covered California and FFM, 2019).

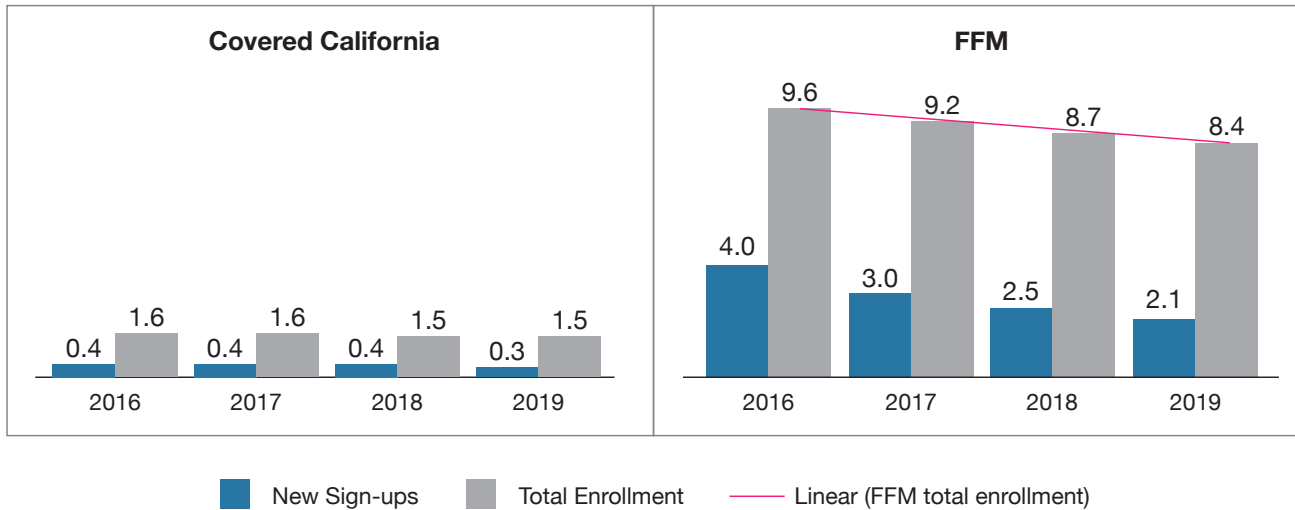
TABLE 3
Comparing Net Plan Selections, Covered California and FFM, 2019 Open Enrollment

| Category | Marketplace | 2018 | 2019 | Change |
|---------------------------|--------------------|-----------|-----------|---------|
| New sign-ups ⁵ | FFM | 2,460,431 | 2,072,115 | – 15.8% |
| | Covered California | 388,344 | 295,980 | – 23.8% |
| Renewals | FFM | 6,283,211 | 6,339,499 | + 0.9% |
| | Covered California | 1,133,180 | 1,217,903 | + 7.5% |
| Total | FFM | 8,743,642 | 8,411,614 | – 3.8% |
| | Covered California | 1,521,524 | 1,513,883 | – 0.5% |

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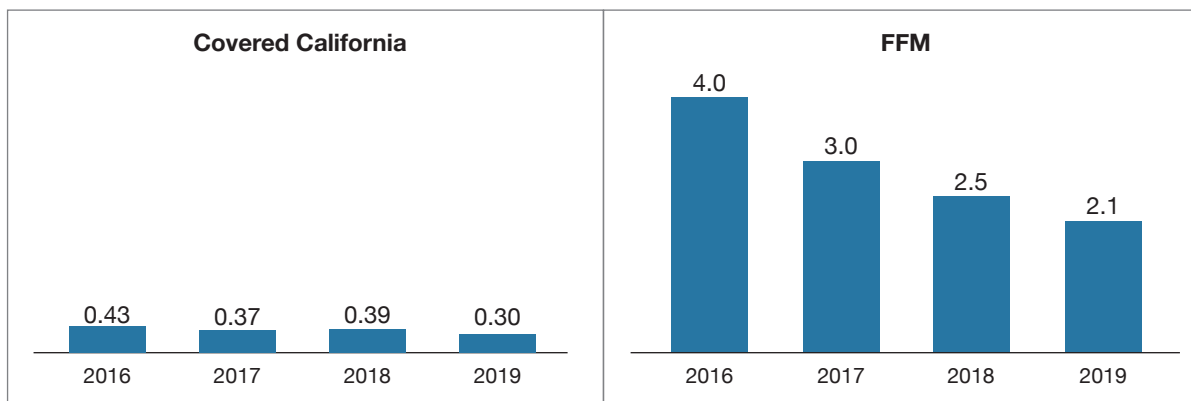
Looking at year-to-year changes, however, masks the more important trends in the individual market, which should be assessed based on multi-year trends of coverage, the changes to the rate of the uninsured and changes in the health status of those enrolling in coverage. Over the past four years, Covered California’s total plan selections at the end of open enrollment have hovered near 1.5 million, while enrollment in the FFM has declined by 13 percent from 2016 to 2019 (see Figure 1: Comparing Net Plan Selections, Covered California and FFM, 2016-19).

FIGURE 1
Comparing Net Plan Selections, Covered California and FFM, 2016-19, in millions ^{6,7}



The primary driving factor in the loss among FFM enrollment has been a consistent and dramatic reduction in the number of people newly signing up for coverage. In the past four years, the FFM has seen a 49 percent reduction in open-enrollment plan selections (see Figure 2: Comparing New Sign-ups, Covered California and FFM, 2016-19).

FIGURE 2
Comparing New Sign-ups, Covered California and FFM, 2016-19, in millions ^{8,9}



As a result, while Covered California’s drop in new enrollees who signed up during the 2019 open-enrollment period surpassed what states served by the FFM experienced, the decline in the FFM is compounded by the fact that those markets have already experienced several sharp decreases in new enrollment.

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Looking at new enrollment for plan years 2016 through 2018, FFM states suffered a 39 percent drop in the number of new enrollees (see Table 4: Comparing Net Plan Selections, Covered California and FFM, 2016 to 2018). In essence, going into 2019 almost 1.5 million Americans who could have enrolled in FFM states were already priced out of coverage or had opted not to enroll. By comparison, Covered California saw a 9 percent drop in new sign-ups during the same time.

TABLE 4
Comparing Net Plan Selections, Covered California and FFM, 2016 to 2018

| Category | Marketplace | 2016 | 2017 | 2018 | Cumulative Change 2016-2019 | 2019 | % Change 2018-2019 | Cumulative Change 2016-2019 |
|--------------|--------------------|-----------|-----------|-----------|-----------------------------|-----------|--------------------|-----------------------------|
| New sign-ups | FFM | 4,025,637 | 3,013,107 | 2,460,431 | - 38.9% | 2,072,115 | - 15.8% | - 48.5% |
| | Covered California | 425,484 | 368,368 | 388,344 | - 8.7% | 295,980 | - 23.8% | - 30.4% |
| Renewals | FFM | 5,600,345 | 6,188,698 | 6,283,211 | 12.2% | 6,339,499 | 0.9% | 13.2% |
| | Covered California | 1,149,856 | 1,188,308 | 1,133,180 | - 1.5% | 1,217,903 | 7.5% | 5.9% |
| Total | FFM | 9,625,982 | 9,201,805 | 8,743,642 | - 9.2% | 8,411,614 | - 3.8% | - 12.6% |
| | Covered California | 1,575,340 | 1,556,676 | 1,521,524 | - 3.4% | 1,513,883 | -0.5% | - 3.9% |

California appears to be experiencing a greater impact from the removal of the penalty than other markets have — such as states served by the FFM, which have already lost significant numbers of “healthy” enrollees and whose enrollees were likelier to be less healthy before the federal removal of the penalty went into effect this year. This observation is consistent with the reductions in California’s new sign-ups being relatively evenly spread across demographics, except for consumers who select Bronze-tier plans (see Figure 3: Covered California 2019 Open-Enrollment Bronze Plan Selections) and the fact that California has enrolled one of the healthiest population profiles in the country.

Statewide risk scores compiled by the Centers for Medicare and Medicaid Services consistently show California with one of the lowest risk scores in the nation, with an average risk mix of consumers in the individual market in California being 20 percent healthier than those enrolled in states served by the FFM. This low risk score has resulted in premiums being about 20 percent lower than the national average.

The Wakely Consulting Group also found that Covered California’s better than average risk mix is not driven by demographics (i.e., not driven by having a younger average age), but by the better health profile of the individuals who enrolled across demographic groups.¹⁰

While Covered California has remained committed to reaching all eligible consumers in the state, federal policies that have affected states served by the FFM have not reflected such a commitment. These policies include the removal of the penalty in 2019, cutbacks in marketing and outreach, promotion of short-term and other non-Affordable Care Act-compliant health plans that pull consumers out of the common risk pool, as well as other policies in prior years. Taken together, these policies and affirmative steps put FFM states on a path to having an individual market that is made up of subsidized individuals who find their way to coverage and a virtual high-risk pool for unsubsidized consumers with poor health conditions.

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With each subsequent year in decline, the FFM is left with a sicker pool of enrollees who are more likely to purchase coverage because they need health care — regardless of the penalty — and rising costs that price out anyone who does not get a subsidy or have a major health condition. The consequence of such a path would be higher premiums for unsubsidized consumers nationwide who will be forced out of the individual market while the federal government is forced to spend more on tax credits to protect subsidized consumers who have coverage through the exchange. While California and other SBMs can take steps that reflect their commitment to promote enrollment and lower health care costs, the federal removal of the penalty has had significant effects across the entire nation.

Covered California’s 2019 Open Enrollment Results: Early California Specific Analysis

Covered California reviewed enrollment demographics for new enrollees for 2019 and compared them on the same dimensions to new enrollees for 2018 to see if the reduction in new plan selections is different in any specific areas.

Survey research published in 2018 indicated that the following groups were more likely to report that they would not have gotten covered if there had not been a penalty.¹¹

- Consumers in Bronze plans.
- Latinos.
- Lower-income consumers, especially those under 250 percent of the federal poverty level and eligible for cost-sharing reductions.
- Younger consumers (primarily under 50 years of age).
- Consumers with no chronic conditions.
- Previously uninsured (in the prior year).
- Consumers without a college education.

While Covered California data is not available on all of these dimensions, this early analysis provides a review of new plan selections during open enrollment for several of the key categories of interest.

The enrollment tables that follow show that the share of consumers enrolled across demographic groups is relatively stable, with similar declines in enrollment, with a few notable exceptions.

Age Does Not Appear to Be a Factor in Consumers’ Being More or Less Likely to Enroll With the Federal Removal of the Penalty

Many observers and estimates, including the survey results cited earlier, forecasted that younger enrollees would be less likely to enroll without a penalty. Covered California’s analysis of new plan selection results for 2019 does not show large differences in the decreases in enrollment across age brackets. In fact, the largest variation occurred in consumers between the ages of 26 and 34, where the share of enrollees increased by 1.1 percent (see Table 5: New Plan Selections in 2019 Compared to 2018, by Age Bracket), but this change in share is within the swings observed in typical open-enrollment periods from one year to the next. This preliminary view suggests that the federal removal of the penalty did not have a more pronounced effect on the share of young consumers enrolling.

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TABLE 5
New Plan Selections in 2019 Compared to 2018, by Age Bracket¹²

| Covered California Enrollees | | | | 2019 Compared to 2018 | | | |
|------------------------------|----------------------|---------------|----------------------|-----------------------|------------|----------------|------------------|
| Age | 2018 Open Enrollment | | 2019 Open Enrollment | | Difference | % Change | Share Difference |
| 17 or less | 38,560 | 9.1% | 28,490 | 8.8% | (10,070) | - 26.1% | - 0.4% |
| 18-25 | 57,240 | 13.5% | 43,630 | 13.4% | (13,610) | - 23.8% | - 0.1% |
| 26-34 | 95,360 | 22.5% | 76,860 | 23.6% | (18,500) | - 19.4% | 1.1% |
| 35-44 | 71,360 | 16.9% | 53,540 | 16.5% | (17,820) | - 25.0% | - 0.4% |
| 45-54 | 81,650 | 19.3% | 59,700 | 18.4% | (21,950) | - 26.9% | - 0.9% |
| 55-64 | 76,580 | 18.1% | 61,150 | 18.8% | (15,430) | - 20.1% | 0.7% |
| 65 or older | 2,450 | 0.6% | 1,810 | 0.6% | (640) | - 26.1% | 0.0% |
| TOTAL | 423,200 | 100.0% | 325,190 | 100.0% | (98,010) | - 23.2% | 0.0% |

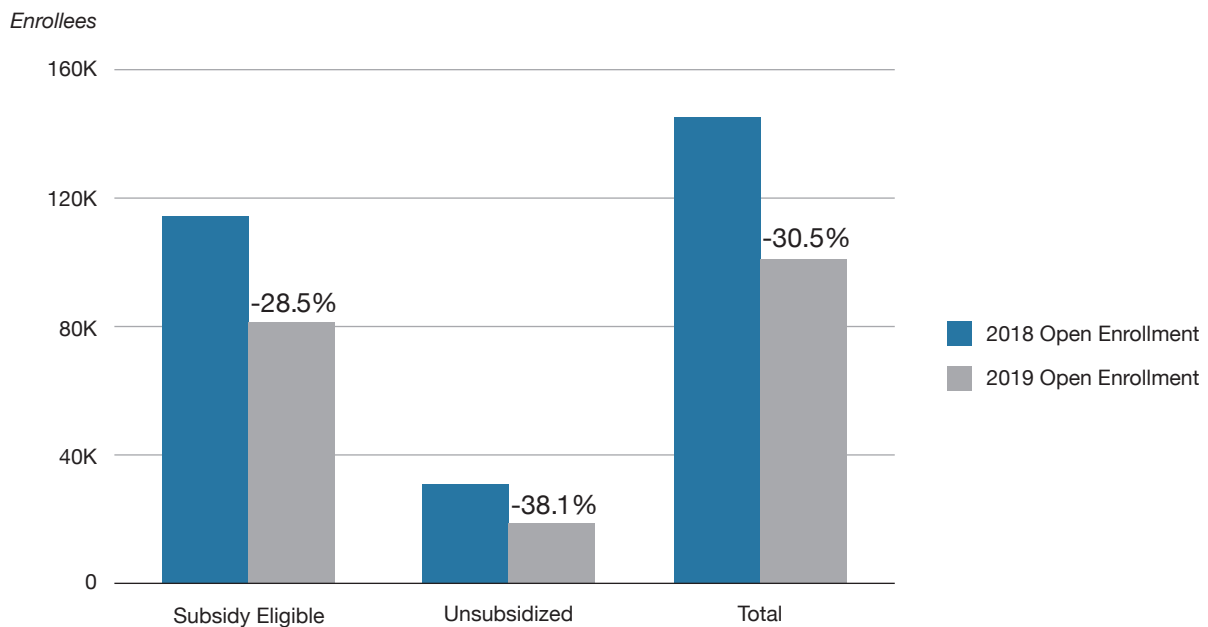
Fewer Bronze Consumers Indicates a Likely Disproportionate Impact of Removal of Penalty on Healthy Individuals and the Importance of Affordability to Healthy Individuals

New plan selections into Bronze enrollment, which offers Covered California’s lowest premium option, fell from 143,000 to 100,000, a reduction of 30.5 percent compared to 23.2 percent overall. The decline was even higher among the unsubsidized, for whom Bronze enrollment dropped 38.1 percent compared to 28.6 percent on average (see Figure 3: Covered California 2019 Bronze Plan Selections).

This higher drop in enrollment is consistent with projections from experts that consumers who typically select Bronze plans are on average healthier than their counterparts are and are more apt to be affected by the removal of the penalty. Trends in decreasing enrollment in Bronze plans are worrisome indicators of the potential decline in the average health status of remaining enrollees and could foreshadow further premium increases by carriers across the nation.

In California, carriers serving the individual market assumed that the federal removal of the mandate penalty would lead to a less-healthy risk mix, which led to a substantial portion of the rate change for 2019. Covered California will be closely watching preliminary risk mix data for plan year 2019 when it is released and will stand ready to conduct analysis to study whether additional premium increases are warranted for the 2020 coverage year, absent reinstating the individual mandate penalty at either the federal or state level.

FIGURE 3
Covered California 2019 Open-Enrollment Bronze Plan Selections



Enrollment Changes Based on Ethnicity and Language Preference Are Limited, but Do Not Appear to Show Large Variation Due to Federal Removal of the Penalty

Overall, the decrease in new plan selections during open enrollment was spread evenly across racial and ethnic groups, and there does not appear to be any specific group in which the share of enrollees reflected differential drops in enrollment when viewed in light of the typical shifts in new sign-ups from one year to the next. (See Appendix Table C: Covered California New Plan Selection by Race/Ethnicity, 2018-19.)

However, Covered California’s analysis found a substantial differential impact among some populations where English is not the preferred spoken language. In particular, the number of Mandarin speakers dropped 28 percent, Spanish speakers dropped 29 percent and Korean speakers dropped 46 percent. By comparison, the number of English speakers dropped 22 percent.

Covered California believes this is an area of concern that warrants further study and may be the result of factors outside of the federal removal of penalty, such as concerns over whether receiving financial help for health coverage would designate someone a “public charge” and affect their immigration status — an issue that received substantial press coverage in “in-language” media.

Income Level and Subsidy Eligibility: Little Differential Impact for Those Eligible for Subsidies, While Those Ineligible for Subsidies May Be More Likely to Be Affected by the Penalty Removal

Price appears to remain the number one issue for consumers enrolling in coverage. The initial analysis shows that it appears there was not a substantial difference in the share of consumers who enrolled across income levels who were eligible for financial help (those earning less than 400 percent of the federal poverty level). This indicates that the financial support provided by subsidies remains a critically important element in persuading consumers to sign up for coverage.

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There was, however, a substantial difference in the number of unsubsidized consumers who signed up during open enrollment, with plan selections dropping 31 percent, compared to 21.9 percent of those subsidized (see Appendix Table D: Covered California New Plan Selection by Income, 2018-19).

While this differential drop in enrollment is large, it is possible that some of the decline in unsubsidized consumers is not based on their foregoing coverage, in that they could be moving off-exchange and buying coverage directly from a carrier. This issue is complicated by the changes instituted after the cancellation of direct federal funding of the required cost-sharing reduction reimbursements, leaving California and many states with different premiums for unsubsidized consumers who purchase the same coverage on- versus off-exchange.

Differences in Enrollment by Service Channel May Indicate That Healthier Individuals Are Less Likely to Actively Seek In-Person Assistance and More Likely to Be Affected by the Federal Penalty Removal

New plan selections among consumers who signed up without assistance were 28.4 percent lower than in 2017, compared to 20.3 percent for those who got help from an agent, navigator or other Covered California representative (see Appendix Table E: Covered California New Plan Selection by Service Channel, 2018-19). The data suggests that consumers who seek assistance, perhaps due to greater health needs or questions about extenuating issues, were more likely to enroll in coverage. Conversely, healthier consumers may be those who enroll on their own and are more apt to be affected by the removal of the penalty. Again, this area deserves more study as the changes from 2018 to 2019 build on changes also observed in the transition from 2017 to 2018, and thus may not be solely due to changes in the penalty.

A complete set of demographic comparisons is provided in the Appendix: Detailed New Sign-up Data for Covered California's Open Enrollment.

Enrollment Data in Context: Understanding the Individual Market

The enrollment in any state's individual market is made up of two groups: (1) those who enroll in their Affordable Care Act marketplace, whether through a state-based marketplace (SBM) or the FFM, commonly referred to as "on-exchange" and (2) consumers who enroll "off-exchange" directly through a health insurance carrier.

California's individual market covers more than 2 million people, and just as with those who enroll in Covered California and sign up "off-exchange" by enrolling directly with a health plan issuer, comprises existing consumers who renew their coverage for the coming year and new consumers who sign up during open enrollment. At this time, we do not have a clear picture of current enrollment in the off-exchange market in California or the rest of the nation.

Since off-exchange enrollment is entirely unsubsidized, one early indicator of off-exchange enrollment may be the experience of unsubsidized consumers who are on-exchange, which is discussed above. However, there are reasons to be cautious about making direct comparisons given factors such as health plans' pricing off-exchange products lower to avoid unnecessary cost-sharing reduction surcharges to cover the costs of that required program in the absence of direct federal funding.

Given these uncertainties, how the federal removal of the penalty affected the off-exchange market and whether it will change the trend of existing consumers who complete their renewal and effectuate their coverage is currently unknown.

While the data in this issue brief is California-specific, what is both known and unknown should apply to other state and federal marketplaces.

On-Exchange Populations

New Enrollment: A preliminary analysis of new plan selections during Covered California's 2019 open-enrollment period suggests the removal of the individual mandate penalty had a substantial impact on the number of new enrollees. The drop in new plan selections from 2018 to 2019 was nearly 24 percent, which is above Covered California's base projection and near the high end of published projections. The relative health of these newly enrolled consumers could be cause for concern since it relates to a state's risk mix and would affirm health plans' decisions to raise premiums in California for all consumers to offset the costs of a generally less-healthy covered population.

Renewals: Overall, the number of renewal candidates is strong and reflects the growth Covered California experienced in 2018, as noted earlier. However, while the number of consumers in renewal is higher than in the previous year, it is too early to tell how many of these consumers will complete their renewal and effectuate their coverage, either in California or nationally, for months to come.¹³ Considering that renewing members comprise nearly two thirds of the total membership for a given plan year, Covered California is closely watching this segment for indications of how the federal removal of the mandate penalty may alter consumer behavior. This issue also deserves scrutiny at the national level, where the portion of those who effectuate coverage after enrolling may also be affected.

Off-Exchange Population

In addition to Covered California's enrollment, approximately 800,000 Californians have enrolled in unsubsidized health care coverage directly from private health insurance carriers. Data on California's off-exchange enrollment is not available at this time, and we do not yet know whether it is experiencing the same trends as enrollment through Covered California. However, it is important to note that nationally the most recent data shows that off-exchange enrollment dropped 38 percent in the first quarter of 2018, compared to the same period from just one year earlier, indicating large drops in coverage based on consumers' being priced out of coverage.¹⁴

Areas for Further Analysis

Given the important policy discussions taking place at the national and state level, Covered California provides this issue brief to share the experiences following the open-enrollment period for 2019. While this issue brief shares numerous data points available at this time, there is still much we do not yet know about what it means for the future of the individual market. Some of the issues that demand further attention are:

Effectuated enrollment: Covered California's data shows that while net plan selections have declined slightly over the past four years, total effectuated enrollment has remained steady with actual growth each year. However, since this is the first year without an individual mandate penalty in place, a closer look should be taken at how many plan selections convert into effectuated enrollees at both the state and federal level and whether the removal of the penalty has an impact on historical conversion trends. This data should be available within two to four months. At the national level, it will be important to analyze rates of effectuated renewals and new enrollment to assess the impact of the penalty.

Off-exchange enrollment: While a significant amount of attention is paid to what is happening to on-exchange enrollment, it is also important to assess what is happening in the off-exchange market. Unfortunately, data on the millions of people enrolled directly through health insurance carriers is not as easily accessible. More needs to be known about how premium increases (for which consumers earning more than 400 percent of FPL receive no financial help) and the federal removal of the mandate penalty are affecting these primarily middle-class consumers.

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Change in enrollee health status: The drop in new enrollees could have a profound impact on the overall risk scores of each state's individual market. A state with a deteriorating risk mix means it has a less-healthy population enrolled, and consumers will see higher premiums as a result. As stated earlier, preliminary data on the health of 2019 consumers will not be known until later this year.

Impact of the economy on enrollment and retention in the individual market: The nation continues to reap the benefits of an economy that has been going strong for several years. In California, the state has gained more than 3 million jobs since the economic expansion began in 2010. This economic boom has happened at the same time as the dramatic coverage expansions supported by the Affordable Care Act, and together they have contributed to the state having an uninsured rate at a historic low level.¹⁵ More research needs to be done into how the economy is affecting enrollment and whether newly employed consumers are moving into job-based coverage.

Econometric analysis: This brief relies on observable differences in summary statistics for the newly enrolled population, but these early findings based on open enrollment data are not definitive and invite further study. First, many of the categories reviewed in this brief (such as income and tier choice) are likely correlated. Additionally, other trends in the market outside the mandate could be influencing the results described in this brief. A deeper analysis using econometric techniques is warranted to attempt to disentangle the impacts of the mandate from other market dynamics.

The changes in California's individual market — namely the removal of the federal penalty for being uninsured in 2019 and concerns of the impact of “public charge” — appear to be driving large and larger-than-forecasted impacts on new plan selections in California. Preliminary demographic analysis does not indicate a severe drop-off in any particular group; rather, it indicates that enrollees from across the demographic spectrum reduced their take-up of coverage. Covered California will continue to study the impacts of the policy change on the retention of existing consumers and on the risk profile of new and renewing consumers that result from the federal policy change.

About Covered California

Covered California is an independent part of the state government whose job is to make the health insurance marketplace work for California's consumers. It is overseen by a five-member board appointed by the governor and the Legislature. For more information about Covered California, please visit CoveredCA.com.

¹ Open enrollment totals are based on gross plan selections of 423,484 for 2018 and 325,458 for 2019 allowed for comparable comparison over previous years.

² PwC. "Impact of Individual Mandate Penalty Elimination and Other Market Factors on Coverage Nationally and in California," Presentation to Covered California Board of Directors (May 17, 2018). <https://board.coveredca.com/meetings/2018/05-17/PWC%20Slide%20Deck%20-%20pdf.pdf>

³ Covered California. "Fiscal Year 2018-2019 Budget" (Final, June 15, 2018). https://hbex.coveredca.com/financial-reports/PDFs/CoveredCA_2018-19_Budget-6-15-18.pdf

⁴ Calculated using 2018 net plan selection totals.

⁵ Open enrollment totals are based on gross plan selections of 423,484 for 2018 and 325,458 for 2019, allowing for comparable comparison over previous years.

⁶ Table 2 displays "net" plan selections, as per FFM reports. Effectuated enrollment for 2019 is estimated using 2019 reported net plan selections and the 2018 ratio of reported net plan selections to eventual average effectuated enrollment, as reported by ASPE.

⁷ <https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/index.html> and <https://www.cms.gov/newsroom/fact-sheets/final-weekly-enrollment-snapshot-2019-enrollment-period> and <https://www.kff.org/other/state-indicator/effectuated-marketplace-enrollment-and-financial-assistance/> and https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/Effectuated_Quarterly_Snapshots.html.

⁸ Table 2 displays "net" plan selections, as per FFM reports. Effectuated enrollment for 2019 is estimated using 2019 reported net plan selections and 2018 ratio of reported net plan selections to eventual average effectuated enrollment, as reported by ASPE.

⁹ CMS. <https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/index.html> and <https://www.cms.gov/newsroom/fact-sheets/final-weekly-enrollment-snapshot-2019-enrollment-period> and <https://www.kff.org/other/state-indicator/effectuated-marketplace-enrollment-and-financial-assistance/> and https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/Effectuated_Quarterly_Snapshots.html.

¹⁰ Health Affairs. "National vs. California Comparison: Detailed Data Help Explain The Risk Differences Which Drive Covered California's Success." (July 2018.) <https://www.healthaffairs.org/doi/10.1377/hblog20180710.459445/full/>

¹¹ See results as published at Fung, Vicki, et al. "Potential Effects of Eliminating the Individual Mandate Penalty in California." Health Affairs, 38 No. 1 (2019): 147–154. Preliminary results were published in March 2018 on the Health Affairs Blog. <https://www.healthaffairs.org/doi/10.1377/hblog20180223.551552/full/>.

¹² These profiles are based on the gross plan selections, and as a result, the totals in the tables that follow are higher than the "net" totals shown on Table 1.

¹³ This is true even for renewing members, because premium payment data from qualified health plan issuers typically lags two to three months due to appeal windows.

¹⁴ Kaiser Family Foundation, "Enrollment in the Individual Insurance Market Continued to Fall in the First Quarter of 2018, With the 12 Percent Overall Decline Concentrated in Off-Exchange Plans." <https://www.kff.org/health-reform/press-release/enrollment-in-the-individual-insurance-market-continued-to-fall-in-the-first-quarter-of-2018-with-the-12-percent-overall-decline-concentrated-in-off-exchange-plans/>.

¹⁵ EDD. "California unemployment rate rises to 4.2 percent in December." (Jan. 18, 2019.) https://www.edd.ca.gov/About_EDD/pdf/urate201901.pdf

APPENDIX:

Detailed New Sign-up Data for Covered California's Open Enrollment

Table A: Covered California New Plan Selection by Metal Tier, 2018-19

| Metal Tier (Total) | | | | | 2019 compared to 2018 | | |
|----------------------|----------------|---------------|----------------|---------------|-----------------------|-------------------|------------------|
| Metal Tier (Total) | OE 2018 TOTAL | | OE 2019 TOTAL | | Count Difference | Percentage Change | Share Difference |
| | Enrollees | (column %) | Enrollees | (column %) | Enrollees | (Δ %) | (column %) |
| Minimum Coverage | 9,910 | 2.3% | 10,230 | 3.1% | 320 | 3.2% | 0.8% |
| Bronze | 143,700 | 34.0% | 99,860 | 30.7% | -43,840 | -30.5% | -3.2% |
| Silver | 187,850 | 44.4% | 164,540 | 50.6% | -23,310 | -12.4% | 6.2% |
| Silver - 70 | 42,690 | 10.1% | 38,000 | 11.7% | -4,690 | -11.0% | 1.6% |
| Silver - Enhanced 73 | 23,980 | 5.7% | 22,950 | 7.1% | -1,030 | -4.3% | 1.4% |
| Silver - Enhanced 87 | 71,690 | 16.9% | 62,730 | 19.3% | -8,960 | -12.5% | 2.4% |
| Silver - Enhanced 94 | 49,490 | 11.7% | 40,860 | 12.6% | -8,630 | -17.4% | 0.9% |
| Gold | 64,610 | 15.3% | 38,300 | 11.8% | -26,310 | -40.7% | -3.5% |
| Platinum | 17,120 | 4.0% | 12,270 | 3.8% | -4,850 | -28.3% | -0.3% |
| Grand Total | 423,200 | 100.0% | 325,190 | 100.0% | -98,010 | -23.2% | 0.0% |

| Metal Tier (Subsidy Eligible) | | | | | 2019 compared to 2018 | | |
|-------------------------------|--------------------------|---------------|--------------------------|---------------|-----------------------|-------------------|------------------|
| Metal Tier (Subsidy Eligible) | OE 2018 Subsidy Eligible | | OE 2019 Subsidy Eligible | | Count Difference | Percentage Change | Share Difference |
| | Enrollees | (column %) | Enrollees | (column %) | Enrollees | (Δ %) | (column %) |
| Minimum Coverage | 2,940 | 0.8% | 2,980 | 1.1% | 40 | 1.4% | 0.2% |
| Bronze | 113,060 | 31.5% | 80,890 | 28.9% | -32,170 | -28.5% | -2.5% |
| Silver | 177,730 | 49.4% | 156,520 | 56.0% | -21,210 | -11.9% | 6.5% |
| Silver - 70 | 32,570 | 9.1% | 29,980 | 10.7% | -2,590 | -8.0% | 1.7% |
| Silver - Enhanced 73 | 23,980 | 6.7% | 22,950 | 8.2% | -1,030 | -4.3% | 1.5% |
| Silver - Enhanced 87 | 71,690 | 19.9% | 62,730 | 22.4% | -8,960 | -12.5% | 2.5% |
| Silver - Enhanced 94 | 49,490 | 13.8% | 40,860 | 14.6% | -8,630 | -17.4% | 0.8% |
| Gold | 52,920 | 14.7% | 30,340 | 10.8% | -22,580 | -42.7% | -3.9% |
| Platinum | 12,830 | 3.6% | 8,970 | 3.2% | -3,860 | -30.1% | -0.4% |
| Grand Total | 359,480 | 100.0% | 279,690 | 100.0% | -79,790 | -22.2% | 0.0% |

| Metal Tier (Not Subsidy Eligible) | | | | | 2019 compared to 2018 | | |
|-----------------------------------|----------------------|---------------|----------------------|---------------|-----------------------|-------------------|------------------|
| Metal Tier (Not Subsidy Eligible) | OE 2018 Unsubsidized | | OE 2019 Unsubsidized | | Count Difference | Percentage Change | Share Difference |
| | Enrollees | (column %) | Enrollees | (column %) | Enrollees | (Δ %) | (column %) |
| Minimum Coverage | 6,970 | 10.9% | 7,250 | 15.9% | 280 | 4.0% | 5.0% |
| Bronze | 30,650 | 48.1% | 18,980 | 41.7% | -11,670 | -38.1% | -6.4% |
| Silver | 10,140 | 15.9% | 8,020 | 17.6% | -2,120 | -20.9% | 1.7% |
| Silver - 70 | 10,120 | 15.9% | 8,020 | 17.6% | -2,100 | -20.8% | 1.7% |
| Silver - Enhanced 73 | 10 | 0.0% | 0 | 0.0% | -10 | -100.0% | 0.0% |
| Silver - Enhanced 87 | 10 | 0.0% | 0 | 0.0% | -10 | -100.0% | 0.0% |
| Silver - Enhanced 94 | 0 | 0.0% | 0 | 0.0% | 0 | N/A | 0.0% |
| Gold | 11,690 | 18.3% | 7,960 | 17.5% | -3,730 | -31.9% | -0.9% |
| Platinum | 4,290 | 6.7% | 3,300 | 7.3% | -990 | -23.1% | 0.5% |
| Grand Total | 63,720 | 100.0% | 45,500 | 100.0% | -18,220 | -28.6% | 0.0% |

Table B: Covered California New Plan Selection by Age, 2018-19

| Age | | | | | 2019 compared to 2018 | | |
|--------------------|----------------|---------------|----------------|---------------|-----------------------|-------------------|------------------|
| Age | OE 2018 TOTAL | | OE 2019 TOTAL | | Count Difference | Percentage Change | Share Difference |
| | Enrollees | (column %) | Enrollees | (column %) | Enrollees | (Δ %) | (column %) |
| Age 17 or less | 38,560 | 9.1% | 28,490 | 8.8% | -10,070 | -26.1% | -0.4% |
| Age 18 to 25 | 57,240 | 13.5% | 43,630 | 13.4% | -13,610 | -23.8% | -0.1% |
| Age 26 to 34 | 95,360 | 22.5% | 76,860 | 23.6% | -18,500 | -19.4% | 1.1% |
| Age 35 to 44 | 71,360 | 16.9% | 53,540 | 16.5% | -17,820 | -25.0% | -0.4% |
| Age 45 to 54 | 81,650 | 19.3% | 59,700 | 18.4% | -21,950 | -26.9% | -0.9% |
| Age 55 to 64 | 76,580 | 18.1% | 61,150 | 18.8% | -15,430 | -20.1% | 0.7% |
| Age 65+ | 2,450 | 0.6% | 1,810 | 0.6% | -640 | -26.1% | 0.0% |
| Grand Total | 423,200 | 100.0% | 325,190 | 100.0% | -98,010 | -23.2% | 0.0% |

Table C: Covered California New Plan Selection by Race/Ethnicity, 2018-19

Race/Ethnicity is a roll-up dimension that combines CalHEERS application questions on race and ethnicity, where a consumer who reports a Latino, Hispanic, or Spanish origin is counted as "Latino" in Race/Ethnicity, while races of Native Hawaiian or Pacific Islander are counted as "Asian" and "Other" comprises all non-Latino selections other than "Black or African American", "White", or "Asian" from the Race/Ethnicity dimension (including Multiple Races).

| Race / Ethnicity | | | | | 2019 compared to 2018 | | |
|---------------------------|----------------|---------------|----------------|---------------|-----------------------|-------------------|------------------|
| Race / Ethnicity | OE 2018 TOTAL | | OE 2019 TOTAL | | Count Difference | Percentage Change | Share Difference |
| | Enrollees | (column %) | Enrollees | (column %) | Enrollees | (Δ %) | (column %) |
| Asian | 66,150 | 20.3% | 51,660 | 20.2% | -14,490 | -21.9% | -0.1% |
| Black or African American | 11,330 | 3.5% | 10,040 | 3.9% | -1,290 | -11.4% | 0.4% |
| Latino | 101,360 | 31.0% | 78,400 | 30.6% | -22,960 | -22.7% | -0.5% |
| Other | 34,470 | 10.6% | 27,680 | 10.8% | -6,790 | -19.7% | 0.2% |
| White | 112,630 | 34.5% | 88,070 | 34.4% | -24,560 | -21.8% | -0.1% |
| Grand Total | 326,470 | 100.0% | 256,240 | 100.0% | -70,230 | -21.5% | 0.0% |
| (nonrespondent) | 96,730 | 22.9% | 68,950 | 21.2% | -27,780 | -28.7% | -1.7% |

Race/Ethnicity is a roll-up dimension that combines CalHEERS application questions on race and ethnicity, where a consumer who reports a Latino, Hispanic, or Spanish origin is counted as "Latino" in Race/Ethnicity, while races of Native Hawaiian or Pacific Islander are counted as "Asian" and "Other" comprises all non-Latino selections other than "Black or African American", "White", or "Asian" from the Race/Ethnicity dimension (including Multiple Races).

| Race / Ethnicity | | | | | 2019 compared to 2018 | | |
|-------------------------------------|----------------|---------------|----------------|---------------|-----------------------|-------------------|------------------|
| Race / Ethnicity | OE 2018 TOTAL | | OE 2019 TOTAL | | Count Difference | Percentage Change | Share Difference |
| | Enrollees | (column %) | Enrollees | (column %) | Enrollees | (Δ %) | (column %) |
| American Indian/Alaska Native | 870 | 0.3% | 630 | 0.2% | -240 | -27.6% | 0.0% |
| Asian | 66,150 | 20.3% | 51,660 | 20.2% | -14,490 | -21.9% | -0.1% |
| Black or African American | 11,330 | 3.5% | 10,040 | 3.9% | -1,290 | -11.4% | 0.4% |
| Latino | 101,360 | 31.0% | 78,400 | 30.6% | -22,960 | -22.7% | -0.5% |
| Multiple Races | 8,480 | 2.6% | 6,950 | 2.7% | -1,530 | -18.0% | 0.1% |
| Native Hawaiian or Pacific Islander | 530 | 0.2% | 400 | 0.2% | -130 | -24.5% | 0.0% |
| Other | 25,120 | 7.7% | 20,100 | 7.8% | -5,020 | -20.0% | 0.1% |
| White | 112,630 | 34.5% | 88,070 | 34.4% | -24,560 | -21.8% | -0.1% |
| Grand Total | 326,470 | 100.0% | 256,240 | 100.0% | -70,230 | -21.5% | 0.0% |
| (nonrespondent) | 96,730 | 22.9% | 68,950 | 21.2% | -27,780 | -28.7% | -1.7% |

All % calculations except the non-respondents calculated out of respondents only. Non-respondent % is of total population of enrollees.

Table C (continued): Covered California New Plan Selection by Race/Ethnicity, 2018-19

| Race | | | | | 2019 compared to 2018 | | |
|----------------------------------|----------------|---------------|----------------|---------------|-----------------------|-------------------|------------------|
| Race | OE 2018 TOTAL | | OE 2019 TOTAL | | Count Difference | Percentage Change | Share Difference |
| | Enrollees | (column %) | Enrollees | (column %) | Enrollees | (Δ %) | (column %) |
| American Indian or Alaska Native | 1,500 | 0.6% | 1,120 | 0.5% | -380 | -25.3% | 0.0% |
| Asian Indian | 8,650 | 3.2% | 8,100 | 3.8% | -550 | -6.4% | 0.6% |
| Black or African American | 11,860 | 4.4% | 10,480 | 5.0% | -1,380 | -11.6% | 0.6% |
| Cambodian | 550 | 0.2% | 500 | 0.2% | -50 | -9.1% | 0.0% |
| Chinese | 25,390 | 9.4% | 19,460 | 9.2% | -5,930 | -23.4% | -0.1% |
| Filipino | 10,410 | 3.8% | 8,540 | 4.1% | -1,870 | -18.0% | 0.2% |
| Guamanian or Chamorro | 140 | 0.1% | 110 | 0.1% | -30 | -21.4% | 0.0% |
| Hmong | 290 | 0.1% | 260 | 0.1% | -30 | -10.3% | 0.0% |
| Japanese | 2,040 | 0.8% | 1,390 | 0.7% | -650 | -31.9% | -0.1% |
| Korean | 9,680 | 3.6% | 5,950 | 2.8% | -3,730 | -38.5% | -0.8% |
| Laotian | 270 | 0.1% | 270 | 0.1% | 0 | 0.0% | 0.0% |
| Multiple Races | 11,160 | 4.1% | 9,060 | 4.3% | -2,100 | -18.8% | 0.2% |
| Native Hawaiian | 150 | 0.1% | 120 | 0.1% | -30 | -20.0% | 0.0% |
| Other | 44,140 | 16.3% | 33,440 | 15.9% | -10,700 | -24.2% | -0.4% |
| Other Asian | 1,250 | 0.5% | 610 | 0.3% | -640 | -51.2% | -0.2% |
| Other Pacific Islander | 150 | 0.1% | 80 | 0.0% | -70 | -46.7% | 0.0% |
| Samoan | 170 | 0.1% | 150 | 0.1% | -20 | -11.8% | 0.0% |
| Vietnamese | 8,310 | 3.1% | 7,150 | 3.4% | -1,160 | -14.0% | 0.3% |
| White | 134,420 | 49.7% | 103,870 | 49.3% | -30,550 | -22.7% | -0.4% |
| Grand Total | 270,510 | 100.0% | 210,620 | 100.0% | -59,890 | -22.1% | 0.0% |
| (nonrespondent) | 152,690 | 36.1% | 114,570 | 35.2% | -38,120 | -25.0% | -0.8% |

All % calculations except the non-respondents calculated out of respondents only. Non-respondent % is of total population of enrollees.

| Ethnicity | | | | | 2019 compared to 2018 | | |
|--|----------------|---------------|----------------|---------------|-----------------------|-------------------|------------------|
| Ethnicity | OE 2018 TOTAL | | OE 2019 TOTAL | | Count Difference | Percentage Change | Share Difference |
| | Enrollees | (column %) | Enrollees | (column %) | Enrollees | (Δ %) | (column %) |
| (Hispanic/Latino/Spanish origin)* | 19,270 | 5.5% | 14,530 | 5.3% | -4,740 | -24.6% | -0.2% |
| (Not Hispanic/Latino/Spanish origin)** | 246,010 | 70.8% | 194,380 | 71.3% | -51,630 | -21.0% | 0.4% |
| Cuban | 570 | 0.2% | 460 | 0.2% | -110 | -19.3% | 0.0% |
| Guatemalan | 1,200 | 0.3% | 950 | 0.3% | -250 | -20.8% | 0.0% |
| Mexican/Mexican American/Chicano | 55,320 | 15.9% | 41,770 | 15.3% | -13,550 | -24.5% | -0.6% |
| Multiple Ethnicities | 2,540 | 0.7% | 2,280 | 0.8% | -260 | -10.2% | 0.1% |
| Other | 19,090 | 5.5% | 15,620 | 5.7% | -3,470 | -18.2% | 0.2% |
| Puerto Rican | 1,080 | 0.3% | 890 | 0.3% | -190 | -17.6% | 0.0% |
| Salvadoran | 2,290 | 0.7% | 1,900 | 0.7% | -390 | -17.0% | 0.0% |
| Grand Total | 347,370 | 100.0% | 272,780 | 100.0% | -74,590 | -21.5% | 0.0% |
| (nonrespondent) | 75,830 | 17.9% | 52,410 | 16.1% | -23,420 | -30.9% | -1.8% |

All % calculations except the non-respondents calculated out of respondents only. Non-respondent % is of total population of enrollees.

*Hispanic/Latino/Spanish origin" respondents answered "Yes" to application question "Are you of Hispanic, Latino, or Spanish origin?" but did not indicate a specific ethnicity.

**Not Hispanic/Latino/Spanish origin" respondents answered "No" to application question "Are you of Hispanic, Latino, or Spanish origin?" but did not indicate a specific ethnicity.

Table D: Covered California New Plan Selection by Income, 2018-19

| FPL | | | | | 2019 compared to 2018 | | |
|------------------------------------|----------------|---------------|----------------|---------------|-----------------------|-------------------|------------------|
| | OE 2018 TOTAL | | OE 2019 TOTAL | | Count Difference | Percentage Change | Share Difference |
| FPL | Enrollees | (column %) | Enrollees | (column %) | Enrollees | (Δ %) | (column %) |
| 138% FPL or less | 11,430 | 2.7% | 7,000 | 2.2% | -4,430 | -38.8% | -0.5% |
| 138% FPL to 150% FPL | 55,810 | 13.2% | 44,870 | 13.8% | -10,940 | -19.6% | 0.6% |
| 150% FPL to 200% FPL | 112,380 | 26.6% | 87,890 | 27.0% | -24,490 | -21.8% | 0.5% |
| 200% FPL to 250% FPL | 71,640 | 16.9% | 54,850 | 16.9% | -16,790 | -23.4% | -0.1% |
| 250% FPL to 400% FPL | 113,010 | 26.7% | 89,900 | 27.6% | -23,110 | -20.4% | 0.9% |
| 400% FPL or greater & Unsubsidized | 58,940 | 13.9% | 40,690 | 12.5% | -18,250 | -31.0% | -1.4% |
| Grand Total | 423,200 | 100.0% | 325,190 | 100.0% | -98,010 | -23.2% | 0.0% |

| FPL Roll-Up | | | | | 2019 compared to 2018 | | |
|------------------------------------|----------------|---------------|----------------|---------------|-----------------------|-------------------|------------------|
| | OE 2018 TOTAL | | OE 2019 TOTAL | | Count Difference | Percentage Change | Share Difference |
| FPL Roll-Up | Enrollees | (column %) | Enrollees | (column %) | Enrollees | (Δ %) | (column %) |
| Subsidized | 364,270 | 86.1% | 284,510 | 87.5% | -79,760 | -21.9% | 1.4% |
| Less than 250% FPL | 251,260 | 59.4% | 194,610 | 59.8% | -56,650 | -22.5% | 0.5% |
| 250% FPL to 400% FPL | 113,010 | 26.7% | 89,900 | 27.6% | -23,110 | -20.4% | 0.9% |
| Unsubsidized | 58,940 | 13.9% | 40,690 | 12.5% | -18,250 | -31.0% | -1.4% |
| 400% FPL or greater & Unsubsidized | 58,940 | 13.9% | 40,690 | 12.5% | -18,250 | -31.0% | -1.4% |
| Grand Total | 423,200 | 100.0% | 325,190 | 100.0% | -98,010 | -23.2% | 0.0% |

Table E: Covered California New Plan Selection by Service Channel, 2018-19

| Service Channel | | | | | 2019 compared to 2018 | | |
|--------------------------------|----------------|---------------|----------------|---------------|-----------------------|-------------------|------------------|
| | OE 2018 TOTAL | | OE 2019 TOTAL | | Count Difference | Percentage Change | Share Difference |
| Service Channel | Enrollees | (column %) | Enrollees | (column %) | Enrollees | (Δ %) | (column %) |
| Assisted | 274,880 | 65.0% | 218,950 | 67.3% | -55,930 | -20.3% | 2.4% |
| Certified Enrollment Counselor | 21,110 | 5.0% | 17,410 | 5.4% | -3,700 | -17.5% | 0.4% |
| Certified Insurance Agent | 193,550 | 45.7% | 157,100 | 48.3% | -36,450 | -18.8% | 2.6% |
| Certified Plan-based Enroller | 2,230 | 0.5% | 2,550 | 0.8% | 320 | 14.3% | 0.3% |
| County Eligibility Worker | 2,020 | 0.5% | 1,400 | 0.4% | -620 | -30.7% | 0.0% |
| Service Center Representative | 55,970 | 13.2% | 40,490 | 12.5% | -15,480 | -27.7% | -0.8% |
| Unassisted | 148,320 | 35.0% | 106,250 | 32.7% | -42,070 | -28.4% | -2.4% |
| Grand Total | 423,200 | 100.0% | 325,190 | 100.0% | -98,010 | -23.2% | 0.0% |

Service Channel reflects the latest assister type to submit an application or enroll a consumer, including change reports.
 For this measure, prior contact with a CEC, PBE, or agent overwrites a more recent activity that was unassisted or performed by SCRs.

Table F: Covered California New Plan Selection by Preferred Spoken Language, 2018-19

| Language Spoken Roll-Up | | | | | 2019 compared to 2018 | | |
|----------------------------|----------------|---------------|----------------|---------------|-----------------------|-------------------|------------------|
| Preferred Spoken Language | OE 2018 TOTAL | | OE 2019 TOTAL | | Count Difference | Percentage Change | Share Difference |
| | Enrollees | (column %) | Enrollees | (column %) | Enrollees | (Δ %) | (column %) |
| English | 349,590 | 84.0% | 273,900 | 85.2% | -75,690 | -21.7% | 1.2% |
| Spanish | 41,360 | 9.9% | 29,280 | 9.1% | -12,080 | -29.2% | -0.8% |
| Asian and Pacific Islander | 23,670 | 5.7% | 16,880 | 5.3% | -6,790 | -28.7% | -0.4% |
| Other | 1,650 | 0.4% | 1,470 | 0.5% | -180 | -10.9% | 0.1% |
| Grand Total | 416,260 | 100.0% | 321,520 | 100.0% | -94,740 | -22.8% | 0.0% |
| (nonrespondent) | 6,940 | 1.6% | 3,670 | 1.1% | -3,270 | -47.1% | -0.5% |

All % calculations except the non-respondents calculated out of respondents only. Non-respondent % is of total population of enrollees.

Some individuals do not have a preferred language because language preference is only required for primary applicants, and may be blank for other members of the household.

| Language Spoken | | | | | 2019 compared to 2018 | | |
|---------------------------|----------------|---------------|----------------|---------------|-----------------------|-------------------|------------------|
| Preferred Spoken Language | OE 2018 TOTAL | | OE 2019 TOTAL | | Count Difference | Percentage Change | Share Difference |
| | Enrollees | (column %) | Enrollees | (column %) | Enrollees | (Δ %) | (column %) |
| Arabic | 350 | 0.1% | 280 | 0.1% | -70 | -20.0% | 0.0% |
| Armenian | 240 | 0.1% | 200 | 0.1% | -40 | -16.7% | 0.0% |
| Cambodian | 130 | 0.0% | 120 | 0.0% | -10 | -7.7% | 0.0% |
| Cantonese | 3,650 | 0.9% | 2,830 | 0.9% | -820 | -22.5% | 0.0% |
| English | 349,590 | 84.0% | 273,900 | 85.2% | -75,690 | -21.7% | 1.2% |
| Farsi | 460 | 0.1% | 440 | 0.1% | -20 | -4.3% | 0.0% |
| Hmong | 70 | 0.0% | 40 | 0.0% | -30 | -42.9% | 0.0% |
| Korean | 4,320 | 1.0% | 2,320 | 0.7% | -2,000 | -46.3% | -0.3% |
| Mandarin | 11,690 | 2.8% | 8,450 | 2.6% | -3,240 | -27.7% | -0.2% |
| Russian | 600 | 0.1% | 550 | 0.2% | -50 | -8.3% | 0.0% |
| Spanish | 41,360 | 9.9% | 29,280 | 9.1% | -12,080 | -29.2% | -0.8% |
| Tagalog | 660 | 0.2% | 550 | 0.2% | -110 | -16.7% | 0.0% |
| Vietnamese | 3,150 | 0.8% | 2,570 | 0.8% | -580 | -18.4% | 0.0% |
| Grand Total | 416,260 | 100.0% | 321,520 | 100.0% | -94,740 | -22.8% | 0.0% |
| (nonrespondent) | 6,940 | 1.6% | 3,670 | 1.1% | -3,270 | -47.1% | -0.5% |

All % calculations except the non-respondents calculated out of respondents only. Non-respondent % is of total population of enrollees.

Some individuals do not have a preferred language because language preference is only required for primary applicants, and may be blank for other members of the household.