

TESTIMONY

Presented by: **Rebecca Ternes**
 Deputy Commissioner
 North Dakota Insurance Department

Before: **Health Care Reform Review Committee**
 Representative George Keiser, Chairman

Date: **January 15, 2013**

Good afternoon Chairman Keiser and members of the Health Care Reform Review Committee. I am Deputy Insurance Commissioner Rebecca Ternes. The Department was asked to appear this afternoon to present the updated enrollment numbers for the federally-facilitated Marketplace (FFM) and suggest why numbers we have collected directly from the companies might be different than those presented by the FFM itself.

It was also suggested we might speak to the technology issues of the FFM and the potential that some people may believe they have insurance coverage when due to a technology glitch, they may not. The result could be the person finds out they have no health insurance when they seek medical treatment and/or they are penalized by the IRS for not having the mandated minimum coverage.

As you know, the North Dakota Insurance Department is not managing the FFM, is not assisting the FFM with consumer assistance, and is not receiving information from the FFM as to all of its technology problems so we are unable to confirm this is happening or suggest how to fix it. What we can do is tell you that most health insurers themselves have told us they are confirming online enrollments through phone calls and written communication and the U.S. Department of Health and Human Services (HHS) has been providing outreach information to encourage purchasers of insurance to contact the carriers themselves to verify enrollment.

The numbers we have received directly from carriers indicate that as of the end of 2013, 1,496 lives are covered by policies sold through three companies (Sanford, Medica and BCBS) on the North Dakota Marketplace. The federal number indicates 2,624, of which 24 percent are 18-34 years of age and 53 percent are female. Of those enrolled, 82 percent will receive financial assistance (tax credit or cost sharing reduction). Forty-four percent chose gold plans.

In past months, the federal count of enrollees has differed from the numbers we have reported. HHS's data represents the number of individuals who have selected a plan (with or without the first premium payment having been made). The Insurance Department's data represents the number of effectuated members, or covered lives. Effectuated members have paid the first premium.

You might recall President Obama made a surprise announcement in November 2013 asking insurance commissioners and insurance carriers to allow a transitional plan for people whose non-grandfathered policies were going to be cancelled because of the new requirements of the ACA for policies renewing after January 1, 2014. After a careful review of the options for these North Dakota policyholders and the impact a decision would have on the insurance carriers, the Commissioner decided to ask the companies to allow renewals of cancelled or would-be cancelled policies.

Sanford agreed to renew all policies. Medica agreed to renew individual but not group policies and BCBS did not allow any renewals. We can report the companies indicate 579 policies have been renewed under this option.

Thank you and I would be happy to answer any questions.

APPENDIX TABLE A2

Marketplace Plan Selection by Gender, Marketplace Type and State (1) <i>10-1-2013 to 12-28-2013</i>				
Description	Total Number of Individuals Who Have Selected a Marketplace Plan (2)	Number of Plan Selections With Available Data on Gender (3)	By Gender (% of Available Data, Excluding Unknown)	
			Females	Males
	Number	Number	%	%
States Implementing Their Own Marketplaces (SBMs)				
California (4)	498,794	498,794	53%	47%
Colorado	50,125	50,125	53%	47%
Connecticut	36,000	36,000	46%	54%
District of Columbia	3,043	2,890	50%	50%
Hawaii (5)	2,192	2,192	49%	51%
Kentucky	33,036	33,036	51%	49%
Maryland	18,272	18,272	55%	45%
Massachusetts	5,428	N/A	N/A	N/A
Minnesota	19,420	N/A	N/A	N/A
Nevada	22,566	N/A	N/A	N/A
New York	156,902	156,902	53%	47%
Oregon	18,337	N/A	N/A	N/A
Rhode Island	9,803	9,803	55%	45%
Vermont	15,015	15,015	53%	47%
Washington	68,058	68,058	55%	45%
SBM Subtotal	956,991	891,087	53%	47%
States With Marketplaces that are Supported by or Fully-Run by HHS (FFM)				
Idaho (6)	19,922	19,889	55%	45%
New Mexico (6)	7,688	7,677	55%	45%
Alabama	28,663	28,538	58%	42%
Alaska	3,356	3,350	52%	48%
Arizona	27,943	27,860	53%	47%
Arkansas	12,763	12,716	56%	44%
Delaware	3,273	3,262	57%	43%
Florida	158,030	157,445	55%	45%
Georgia	58,611	58,399	57%	43%
Illinois	61,111	60,916	54%	46%
Indiana	30,443	30,335	56%	44%
Iowa	7,475	7,459	55%	45%
Kansas	14,242	14,191	56%	44%
Louisiana	17,548	17,516	59%	41%

Marketplace Plan Selection by Gender, Marketplace Type and State (1) 10-1-2013 to 12-28-2013				
Description	Total Number of Individuals Who Have Selected a Marketplace Plan (2)	Number of Plan Selections With Available Data on Gender (3)	By Gender (% of Available Data, Excluding Unknown)	
			Females	Males
			Number	Number
Maine	13,704	13,668	55%	45%
Michigan	75,511	75,310	55%	45%
Mississippi	8,045	8,018	61%	39%
Missouri	33,138	33,038	55%	45%
Montana	13,135	13,094	54%	46%
Nebraska	14,464	14,409	54%	46%
New Hampshire	11,446	11,423	54%	46%
New Jersey	34,751	34,627	54%	46%
North Carolina	107,778	107,491	57%	43%
North Dakota	2,624	2,619	53%	47%
Ohio	39,955	39,843	56%	44%
Oklahoma	14,999	14,935	55%	45%
Pennsylvania	81,320	81,115	56%	44%
South Carolina	24,116	24,026	57%	43%
South Dakota	3,194	3,185	54%	46%
Tennessee	36,250	36,151	55%	45%
Texas	118,532	118,139	55%	45%
Utah	18,633	18,585	53%	47%
Virginia	44,676	44,523	55%	45%
West Virginia	4,889	4,876	57%	43%
Wisconsin	40,752	40,659	56%	44%
Wyoming	3,450	3,437	55%	45%
FFM Subtotal	1,196,430	1,192,724	55%	45%
MARKETPLACE TOTAL, All States	2,153,421	2,083,811	54%	46%

Notes:

"N/A" means that the data for the respective metric is not yet available for a given state. Percentages in this table have been rounded. Some numbers may not add to totals due to rounding.

(1) Unless otherwise noted, the data in this table represent cumulative Marketplace enrollment-related activity for 10/1/13 to 12/28/13. For additional methodological information, please refer to Appendix C of this report.

(2) For each metric, the data represent the total number of Individuals Determined Eligible to Enroll in a plan Through the Marketplace who have selected a plan (with or without the first premium payment having been received directly by the Marketplace or the issuer) during the reference period, excluding plan selections with unknown data for a given metric. This is also known as pre-effectuated enrollment.

(3) In some cases, the data for certain characteristics of Marketplace plan selections are not yet available. For this reason, for each metric, we have calculated the comparable percentages based on the number of plan selections with known data for that metric.

(4) California's enrollment data distributions by gender, age, metal level and financial assistance, are based on cumulative data for the period 10/1/2013 – 12/31/2013. It is assumed that the distributions of these attributes do not differ substantively from the distribution for the data through 12/28/13.

(5) Hawaii's enrollment data distributions by gender, age, and financial assistance are based on an earlier total of 2,209 enrollees rather than the reconciled and verified total of 2,192 enrollees; however, it is assumed that the distributions of these attributes do not differ substantively from the distribution in the earlier total.

(6) Idaho and New Mexico are Federally supported SBMs for 2014; they are using the FFM platform for 2014.

APPENDIX TABLE A3

Marketplace Plan Selection by Age, Marketplace Type and State (1) 10-1-2013 to 12-28-2013										
Description	Total Number of Individuals Who Have Selected a Marketplace Plan (2) Number	Number of Plan Selections With Available Data on Age (3) Number	By Age (% of Available Data, Excluding Unknown)							
			Age < 18	Age 18-25	Age 26-34	Age 35-44	Age 45-54	Age 55-64	Age ≥ 65	Ages 18-34
			%	%	%	%	%	%	%	%
States Implementing Their Own Marketplaces (SBMs)										
California (4)	498,794	498,794	7%	10%	15%	16%	24%	28%	0%	25%
Colorado	50,125	50,125	13%	7%	15%	14%	19%	32%	0%	22%
Connecticut	36,000	36,000	8%	9%	12%	12%	23%	36%	1%	21%
District of Columbia	3,043	3,043	8%	6%	37%	20%	14%	14%	1%	44%
Hawaii (5)	2,192	2,192	11%	7%	15%	15%	19%	31%	3%	21%
Kentucky	33,036	5,342	11%	8%	17%	17%	22%	24%	0%	25%
Maryland	18,272	18,272	5%	9%	18%	17%	23%	27%	1%	27%
Massachusetts	5,428	5,428	11%	9%	22%	14%	18%	24%	2%	31%
Minnesota	19,420	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Nevada	22,566	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
New York	156,902	156,902	4%	9%	18%	16%	23%	30%	0%	27%
Oregon	18,337	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Rhode Island	9,803	9,803	5%	9%	13%	14%	23%	34%	1%	22%
Vermont	15,015	15,015	9%	8%	10%	12%	22%	38%	0%	19%
Washington	68,058	68,058	11%	8%	13%	14%	20%	36%	0%	20%
SBM Subtotal	956,991	868,974	7%	9%	15%	15%	23%	30%	0%	25%
States With Marketplaces that are Supported by or Fully-Run by HHS (FFM)										
Idaho (6)	19,922	19,761	12%	8%	16%	15%	17%	31%	0%	24%
New Mexico (6)	7,688	7,658	8%	6%	12%	14%	22%	38%	0%	18%
Alabama	28,663	28,509	2%	9%	17%	16%	22%	34%	0%	26%
Alaska	3,356	3,334	8%	7%	19%	16%	21%	29%	0%	27%
Arizona	27,943	27,673	15%	6%	11%	13%	18%	36%	0%	17%
Arkansas	12,763	12,691	4%	6%	12%	15%	23%	40%	0%	18%
Delaware	3,273	3,250	8%	5%	14%	14%	21%	37%	0%	20%
Florida	158,030	157,075	4%	9%	12%	14%	24%	36%	1%	21%
Georgia	58,611	58,267	4%	10%	16%	18%	23%	29%	0%	26%
Illinois	61,111	60,746	5%	8%	15%	13%	21%	37%	0%	23%
Indiana	30,443	30,248	5%	7%	14%	14%	20%	39%	0%	21%
Iowa	7,475	7,451	3%	7%	15%	15%	21%	38%	0%	22%
Kansas	14,242	14,135	5%	9%	18%	15%	19%	34%	0%	27%
Louisiana	17,548	17,473	3%	9%	18%	15%	22%	32%	0%	27%
Maine	13,704	13,621	7%	6%	11%	12%	21%	43%	0%	18%
Michigan	75,511	75,117	5%	9%	16%	13%	21%	36%	0%	25%
Mississippi	8,045	8,009	2%	9%	14%	16%	22%	36%	0%	24%
Missouri	33,138	32,990	3%	8%	17%	15%	22%	36%	0%	25%
Montana	13,135	13,053	6%	7%	15%	14%	19%	38%	0%	22%

Marketplace Plan Selection by Age, Marketplace Type and State (1) 10-1-2013 to 12-28-2013										
Description	Total Number of Individuals Who Have Selected a Marketplace Plan (2)	Number of Plan Selections With Available Data on Age (3)	By Age (% of Available Data, Excluding Unknown)							
			Age < 18	Age 18-25	Age 26-34	Age 35-44	Age 45-54	Age 55-64	Age ≥ 65	Ages 18-34
			Number	Number	%	%	%	%	%	%
Nebraska	14,464	14,331	9%	9%	17%	15%	19%	32%	0%	26%
New Hampshire	11,446	11,404	4%	7%	15%	13%	23%	38%	0%	22%
New Jersey	34,751	34,518	5%	8%	14%	15%	25%	33%	1%	23%
North Carolina	107,778	107,120	6%	9%	14%	16%	22%	32%	0%	23%
North Dakota	2,624	2,589	17%	7%	17%	12%	16%	30%	0%	24%
Ohio	39,955	39,722	6%	6%	13%	13%	20%	41%	0%	19%
Oklahoma	14,999	14,886	5%	8%	16%	16%	21%	33%	0%	24%
Pennsylvania	81,320	80,998	2%	8%	16%	13%	21%	39%	0%	24%
South Carolina	24,116	23,973	5%	8%	15%	15%	22%	35%	0%	23%
South Dakota	3,194	3,156	7%	7%	20%	13%	17%	35%	0%	27%
Tennessee	36,250	36,077	3%	8%	16%	15%	23%	35%	0%	23%
Texas	118,532	117,671	8%	10%	16%	16%	21%	29%	0%	26%
Utah	18,633	18,415	15%	10%	19%	15%	16%	25%	0%	29%
Virginia	44,676	44,379	7%	9%	18%	16%	21%	29%	0%	27%
West Virginia	4,889	4,872	4%	5%	12%	13%	21%	45%	0%	17%
Wisconsin	40,752	40,640	4%	7%	12%	11%	21%	45%	0%	19%
Wyoming	3,450	3,421	8%	8%	19%	15%	18%	33%	0%	27%
FFM Subtotal	1,196,430	1,189,233	6%	8%	15%	15%	21%	35%	0%	23%
MARKETPLACE TOTAL, All States	2,153,421	2,058,207	6%	9%	15%	15%	22%	33%	0%	24%

Notes:

“N/A” means that the data for the respective metric is not yet available for a given state. Percentages in this table have been rounded. Some numbers may not add to totals due to rounding.

(1) Unless otherwise noted, the data in this table represent cumulative Marketplace enrollment-related activity for 10/1/13 to 12/28/13. For additional methodological information, please refer to Appendix C of this report.

(2) For each metric, the data represent the total number of Individuals Determined Eligible to Enroll in a plan Through the Marketplace who have selected a plan (with or without the first premium payment having been received directly by the Marketplace or the issuer) during the reference period, excluding plan selections with unknown data for a given metric. This is also known as pre-effectuated enrollment.

(3) In some cases, the data for certain characteristics of Marketplace plan selections are not yet available. For this reason, for each metric, we have calculated the comparable percentages based on the number of plan selections with known data for that metric.

(4) California's enrollment data distributions by gender, age, metal level and financial assistance, are based on cumulative data for the period 10/1/2013 – 12/31/2013. It is assumed that the distributions of these attributes do not differ substantively from the distribution for the data through 12/28/13.

(5) Hawaii's enrollment data distributions by gender, age, and financial assistance are based on an earlier total of 2,209 enrollees rather than the reconciled and verified total of 2,192 enrollees; however, it is assumed that the distributions of these attributes do not differ substantively from the distribution in the earlier total.

(6) Idaho and New Mexico are Federally supported SBMs for 2014: they are using the FFM platform for 2014.

APPENDIX TABLE A4

Marketplace Plan Selection by Metal Level, Marketplace Type and State (1) 10-1-2013 to 12-28-2013							
Description	Total Number of Individuals Who Have Selected a Marketplace Plan (2)	Number of Plan Selections With Available Data on Metal Level (3)	By Metal Level (4) (% of Available Data, Excluding Unknown)				
			Bronze Plan	Silver Plan	Gold Plan	Platinum Plan	Catastrophic Plan
	Number	Number	%	%	%	%	%
States Implementing Their Own Marketplaces (SBMs)							
California (5)	498,794	498,794	23%	61%	7%	7%	1%
Colorado	50,125	50,125	38%	46%	13%	1%	2%
Connecticut	36,000	36,000	17%	55%	26%	0%	2%
District of Columbia	3,043	3,043	25%	23%	24%	25%	4%
Hawaii	2,192	2,192	42%	20%	16%	21%	1%
Kentucky	33,036	5,339	17%	38%	18%	24%	2%
Maryland	18,272	18,272	27%	43%	17%	11%	1%
Massachusetts	5,428	5,428	20%	35%	24%	20%	2%
Minnesota	19,420	N/A	N/A	N/A	N/A	N/A	N/A
Nevada	22,566	N/A	N/A	N/A	N/A	N/A	N/A
New York	156,902	N/A	N/A	N/A	N/A	N/A	N/A
Oregon	18,337	N/A	N/A	N/A	N/A	N/A	N/A
Rhode Island	9,803	9,803	22%	57%	20%	0%	1%
Vermont	15,015	15,015	20%	47%	14%	17%	2%
Washington	68,058	68,058	33%	56%	11%	0%	0%
SBM Subtotal	956,991	712,069	25%	57%	10%	6%	1%
States With Marketplaces that are Supported by or Fully-Run by HHS (FFM)							
Idaho (6)	19,922	19,922	15%	66%	15%	4%	0%
New Mexico (6)	7,688	7,688	22%	58%	18%	2%	0%
Alabama	28,663	28,663	9%	70%	13%	8%	1%
Alaska	3,356	3,356	26%	62%	13%	N/A	1%
Arizona	27,943	27,943	11%	48%	20%	21%	0%
Arkansas	12,763	12,763	16%	63%	21%	N/A	0%
Delaware	3,273	3,273	13%	49%	26%	11%	1%
Florida	158,030	158,030	16%	57%	11%	17%	1%
Georgia	58,611	58,611	12%	57%	12%	19%	2%
Illinois	61,111	61,111	24%	52%	23%	1%	0%
Indiana	30,443	30,443	23%	67%	10%	N/A	0%
Iowa	7,475	7,475	21%	54%	18%	7%	1%

Marketplace Plan Selection by Metal Level, Marketplace Type and State (1) 10-1-2013 to 12-28-2013							
Description	Total Number of Individuals Who Have Selected a Marketplace Plan (2)	Number of Plan Selections With Available Data on Metal Level (3)	By Metal Level (4) (% of Available Data, Excluding Unknown)				
			Bronze Plan	Silver Plan	Gold Plan	Platinum Plan	Catastrophic Plan
	Number	Number	%	%	%	%	%
Kansas	14,242	14,242	17%	54%	25%	3%	2%
Louisiana	17,548	17,548	19%	56%	14%	11%	1%
Maine	13,704	13,704	16%	72%	12%	N/A	1%
Michigan	75,511	75,511	12%	70%	14%	3%	1%
Mississippi	8,045	8,045	12%	68%	9%	11%	1%
Missouri	33,138	33,138	19%	58%	23%	N/A	2%
Montana	13,135	13,135	26%	52%	14%	9%	0%
Nebraska	14,464	14,464	22%	56%	13%	9%	1%
New Hampshire	11,446	11,446	22%	57%	21%	N/A	1%
New Jersey	34,751	34,751	12%	64%	19%	5%	1%
North Carolina	107,778	107,778	16%	70%	9%	5%	1%
North Dakota	2,624	2,624	16%	40%	44%	N/A	1%
Ohio	39,955	39,955	20%	56%	20%	3%	1%
Oklahoma	14,999	14,999	22%	61%	15%	2%	1%
Pennsylvania	81,320	81,320	7%	62%	19%	12%	1%
South Carolina	24,116	24,116	17%	64%	19%	0%	1%
South Dakota	3,194	3,194	12%	68%	10%	10%	1%
Tennessee	36,250	36,250	17%	67%	11%	6%	0%
Texas	118,532	118,532	23%	57%	14%	6%	1%
Utah	18,633	18,633	14%	52%	29%	5%	1%
Virginia	44,676	44,676	21%	58%	19%	2%	2%
West Virginia	4,889	4,889	13%	61%	27%	N/A	0%
Wisconsin	40,752	40,752	19%	69%	11%	2%	1%
Wyoming	3,450	3,450	22%	63%	10%	6%	0%
FFM Subtotal	1,196,430	1,196,430	17%	61%	15%	7%	1%
MARKETPLACE TOTAL, All States	2,153,421	1,908,499	20%	60%	13%	7%	1%

Notes:

“N/A” means that the data for the respective metric is not yet available for a given state. Percentages in this table have been rounded. Some numbers may not add to totals due to rounding.

(1) Unless otherwise noted, the data in this table represent cumulative Marketplace enrollment-related activity for 10/1/13 to 12/28/13. For additional methodological information, please refer to Appendix C of this report.

(2) For each metric, the data represent the total number of Individuals Determined Eligible to Enroll in a plan Through the Marketplace who have selected a plan (with or without the first premium payment having been received directly by the Marketplace

or the issuer) during the reference period, excluding plan selections with unknown data for a given metric. This is also known as pre-effectuated enrollment.

(3) In some cases, the data for certain characteristics of Marketplace plan selections are not yet available. For this reason, for each metric, we have calculated the comparable percentages based on the number of plan selections with known data for that metric.

(4) The FFM subtotals for each metal tier type do not sum to the total number of Plan Selections With Available Data on Metal Level due to instances where consumers enrolled in more than one plan type in their state (for example, some consumers have enrolled in both a health plan and a standalone dental plan, which may have different metal levels). As a result, the corresponding percentages also do not sum to 100 percent. This also affects the data for the Marketplace total.

(5) California's enrollment data distributions by gender, age, metal level and financial assistance, are based on cumulative data for the period 10/1/2013 – 12/31/2013. It is assumed that the distributions of these attributes do not differ substantively from the distribution for the data through 12/28/13.

(6) Idaho and New Mexico are Federally supported SBMs for 2014; they are using the FFM platform for 2014.

APPENDIX TABLE A5

Marketplace Plan Selection by Financial Assistance Status, Marketplace Type and State (1)				
<i>10-1-2013 to 12-28-2013</i>				
Description	Total Number of Individuals Who Have Selected a Marketplace Plan (2)	Plan Selections With Available Data on Financial Assistance Status (3)	By Financial Assistance Status (% of Available Data, Excluding Unknown)	
			With Financial Assistance	Without Financial Assistance
	Number	Number	%	%
States Implementing Their Own Marketplaces (SBMs)				
California (4)	498,794	498,794	85%	15%
Colorado	50,125	50,125	51%	49%
Connecticut	36,000	36,000	68%	32%
District of Columbia	3,043	3,043	9%	91%
Hawaii (5)	2,192	2,192	20%	80%
Kentucky	33,036	33,036	68%	32%
Maryland	18,272	N/A	N/A	N/A
Massachusetts	5,428	N/A	N/A	N/A
Minnesota	19,420	N/A	N/A	N/A
Nevada	22,566	N/A	N/A	N/A
New York	156,902	156,902	68%	32%
Oregon	18,337	13,443	100%	N/A
Rhode Island	9,803	9,803	87%	13%
Vermont	15,015	15,014	50%	50%
Washington	68,058	68,058	77%	23%
SBM Subtotal	956,991	886,410	78%	22%
States With Marketplaces that are Supported by or Fully Run by HHS (FFM)				
Idaho (6)	19,922	19,922	89%	11%
New Mexico (6)	7,688	7,688	74%	26%
Alabama	28,663	28,663	83%	17%
Alaska	3,356	3,356	83%	17%
Arizona	27,943	27,943	68%	32%
Arkansas	12,763	12,763	88%	12%
Delaware	3,273	3,273	72%	28%
Florida	158,030	158,030	83%	17%
Georgia	58,611	58,611	78%	22%
Illinois	61,111	61,111	73%	27%
Indiana	30,443	30,443	85%	15%
Iowa	7,475	7,475	81%	19%
Kansas	14,242	14,242	74%	26%
Louisiana	17,548	17,548	82%	18%

Marketplace Plan Selection by Financial Assistance Status, Marketplace Type and State (1) <i>10-1-2013 to 12-28-2013</i>				
Description	Total Number of Individuals Who Have Selected a Marketplace Plan (2)	Plan Selections With Available Data on Financial Assistance Status (3)	By Financial Assistance Status (% of Available Data, Excluding Unknown)	
			With Financial Assistance	Without Financial Assistance
	Number	Number	%	%
Maine	13,704	13,704	87%	13%
Michigan	75,511	75,511	84%	16%
Mississippi	8,045	8,045	87%	13%
Missouri	33,138	33,138	80%	20%
Montana	13,135	13,135	83%	17%
Nebraska	14,464	14,464	84%	16%
New Hampshire	11,446	11,446	72%	28%
New Jersey	34,751	34,751	79%	21%
North Carolina	107,778	107,778	89%	11%
North Dakota	2,624	2,624	82%	18%
Ohio	39,955	39,955	81%	19%
Oklahoma	14,999	14,999	72%	28%
Pennsylvania	81,320	81,320	76%	24%
South Carolina	24,116	24,116	81%	19%
South Dakota	3,194	3,194	86%	14%
Tennessee	36,250	36,250	75%	25%
Texas	118,532	118,532	74%	26%
Utah	18,633	18,633	82%	18%
Virginia	44,676	44,676	74%	26%
West Virginia	4,889	4,889	81%	19%
Wisconsin	40,752	40,752	88%	12%
Wyoming	3,450	3,450	89%	11%
FFM Subtotal	1,196,430	1,196,430	80%	20%
MARKETPLACE TOTAL, All States	2,153,421	2,082,840	79%	21%

Notes:

"N/A" means that the data for the respective metric is not yet available for a given state. Percentages in this table have been rounded. Some numbers may not add to totals due to rounding.

(1) Unless otherwise noted, the data in this table represent cumulative Marketplace enrollment-related activity for 10/1/13 to 12/28/13. For additional methodological information, please refer to Appendix C of this report.

(2) For each metric, the data represent the total number of Individuals Determined Eligible to Enroll in a plan Through the Marketplace who have selected a plan (with or without the first premium payment having been received directly by the Marketplace or the issuer) during the reference period, excluding plan selections with unknown data for a given metric. This is also known as pre-effectuated enrollment.

(3) In some cases, the data for certain characteristics of Marketplace plan selections are not yet available. For this reason, for each metric, we have calculated the comparable percentages based on the number of plan selections with known data for that metric.

(4) California's enrollment data distributions by gender, age, metal level and financial assistance, are based on cumulative data for the period 10/1/2013 – 12/31/2013. It is assumed that the distributions of these attributes do not differ substantively from the distribution for the data through 12/28/13.

(5) Hawaii's enrollment data distributions by gender, age, and financial assistance are based on an earlier total of 2,209 enrollees rather than the reconciled and verified total of 2,192 enrollees; however, it is assumed that the distributions of these attributes do not differ substantively from the distribution in the earlier total.

(6) Idaho and New Mexico are Federally supported SBMs for 2014; they are using the FFM platform for 2014.

APPENDIX B

**TOTAL MARKETPLACE APPLICATIONS, ELIGIBILITY DETERMINATIONS, AND
MARKETPLACE PLAN SELECTIONS BY MARKETPLACE TYPE AND STATE,
10-1-2013 TO 12-28-2013**

Total Marketplace Applications, Eligibility Determinations, and Marketplace Plan Selections By Marketplace Type and State (1) 10-1-2013 to 12-28-2013							
State Name	Total Number of Completed Applications (2)	Total Individuals Applying for Coverage in Completed Applications (3)	Number of Individuals Determined Eligible to Enroll in a Marketplace Plan		Determined or Assessed Eligible for Medicaid / CHIP by the Marketplace (6)	Pending/ Other (7)	Number of Individuals Who Have Selected a Marketplace Plan (8)
			Total Eligible to Enroll in a Marketplace Plan (4)	Eligible to Enroll in a Marketplace Plan with Financial Assistance (5)			
	Number	Number	Number	Number	Number	Number	Number
States Implementing Their Own Marketplaces (SBMs)							
California (9)	766,682	1,410,359	697,188	529,013	181,817	531,354	498,794
Colorado (10)	61,515	100,028	98,289	31,577	N/A	1,739	50,125
Connecticut	56,654	84,849	56,283	37,438	26,468	2,098	36,000
District of Columbia	9,319	N/A	4,469	846	3,468	N/A	3,043
Hawaii (11)	11,956	17,434	6,556	855	N/A	10,878	2,192
Kentucky	143,304	265,051	158,870	54,912	100,359	5,822	33,036
Maryland	58,422	66,162	23,097	18,732	43,065	0	18,272
Massachusetts (12)	48,316	37,361	5,943	N/A	N/A	31,418	5,428
Minnesota (13)	72,047	125,470	74,456	23,544	33,759	17,255	19,420
Nevada	64,019	160,697	57,750	36,976	68,153	34,794	22,566
New York (14)	N/A	557,213	384,977	172,401	92,737	79,499	156,902
Oregon (15)	56,432	83,669	35,655	26,140	39,711	8,303	18,337
Rhode Island	29,062	44,168	15,816	11,536	17,715	10,637	9,803
Vermont	23,898	44,790	36,858	12,036	11,652	N/A	15,015
Washington (16)	244,428	477,634	138,501	70,747	214,485	124,648	68,058
SBM Subtotal	1,646,054	3,474,885	1,794,708	1,026,753	833,389	858,445	956,991
States With Marketplaces that are Supported by or Fully-Run by HHS (FFM)							
Idaho (17)	25,828	48,082	40,205	26,665	5,574	2,303	19,922
New Mexico (17)	21,422	33,258	20,350	11,503	12,327	581	7,688
Alabama	61,749	93,074	79,247	37,275	9,676	4,151	28,663
Alaska	6,386	9,827	8,004	4,637	1,509	314	3,356
Arizona	75,162	123,252	79,870	41,983	40,452	2,930	27,943
Arkansas	45,877	66,693	31,656	19,168	29,775	5,262	12,763
Delaware	9,129	14,088	8,887	4,637	4,640	561	3,273
Florida	361,332	558,099	486,251	247,367	58,392	13,456	158,030
Georgia	140,839	224,302	187,307	83,495	30,983	6,012	58,611
Illinois	158,123	246,993	155,279	85,370	82,286	9,428	61,111
Indiana	79,719	126,217	79,195	48,305	42,898	4,124	30,443

**Total Marketplace Applications, Eligibility Determinations, and
Marketplace Plan Selections By Marketplace Type and State (1)**
10-1-2013 to 12-28-2013

State Name	Total Number of Completed Applications (2)	Total Individuals Applying for Coverage in Completed Applications (3)	Number of Individuals Determined Eligible to Enroll in a Marketplace Plan		Determined or Assessed Eligible for Medicaid / CHIP by the Marketplace (6)	Pending/ Other (7)	Number of Individuals Who Have Selected a Marketplace Plan (8)
			Total Eligible to Enroll in a Marketplace Plan (4)	Eligible to Enroll in a Marketplace Plan with Financial Assistance (5)			
			Number	Number			
Iowa	29,099	44,453	24,975	13,367	17,843	1,635	7,475
Kansas	27,763	45,228	38,179	18,896	5,508	1,541	14,242
Louisiana	43,700	61,396	54,982	26,019	4,850	1,564	17,548
Maine	20,778	32,719	28,787	17,988	3,236	696	13,704
Michigan	136,484	211,793	185,376	101,539	22,221	4,196	75,511
Mississippi	25,140	35,611	31,006	12,881	3,652	953	8,045
Missouri	71,658	112,932	93,583	46,890	15,849	3,500	33,138
Montana	18,010	28,118	25,242	16,153	2,051	825	13,135
Nebraska	24,621	42,578	35,024	20,918	6,873	681	14,464
New Hampshire	19,441	30,204	26,621	13,516	3,112	471	11,446
New Jersey	124,598	195,033	108,126	56,125	71,142	15,765	34,751
North Carolina	175,515	274,163	236,335	140,737	31,279	6,549	107,778
North Dakota	5,342	8,998	5,984	3,638	2,686	328	2,624
Ohio	113,063	175,568	123,668	63,255	48,971	2,929	39,955
Oklahoma	32,908	51,623	44,423	20,032	6,476	724	14,999
Pennsylvania	161,687	234,996	209,003	105,218	17,897	8,096	81,320
South Carolina	57,448	86,371	74,162	35,842	10,793	1,416	24,116
South Dakota	6,643	11,163	9,366	5,073	1,485	312	3,194
Tennessee	87,890	132,965	109,971	52,480	17,066	5,928	36,250
Texas	273,496	457,382	390,658	180,349	47,177	19,547	118,532
Utah	31,952	67,278	43,446	27,966	20,543	3,289	18,633
Virginia	102,282	164,144	142,719	63,705	17,307	4,118	44,676
West Virginia	18,284	26,775	14,171	7,917	10,295	2,309	4,889
Wisconsin	102,755	156,880	104,502	63,901	43,444	8,934	40,752
Wyoming	6,047	9,683	8,530	5,104	852	301	3,450
FFM Subtotal	2,702,170	4,241,939	3,345,090	1,729,914	751,120	145,729	1,196,430
MARKETPLACE TOTAL, All States	4,348,224	7,716,824	5,139,798	2,756,667	1,584,509	1,004,174	2,153,421

Notes:

"N/A" means that the data for the respective metric is not yet available for a given state.

(1) Unless otherwise noted, the data in this table represent cumulative Marketplace enrollment-related activity for 10/1/13 to 12/28/13. For additional methodological information, please refer to Appendix C of this report.

(2) "Completed Applications" represents the total number of electronic and paper applications that were submitted to the Marketplace during the reference period with sufficient information to begin performing eligibility determinations for enrollment in a plan through the Marketplace and, if appropriate, sufficient information to begin performing eligibility determinations for advance payments of the premium tax credit and cost-sharing reductions, and eligibility assessments or determinations for Medicaid and CHIP.

(3) "Individuals Applying for Coverage in Completed Applications" represents the total number of individuals included in Completed Applications that were submitted to the Marketplace during the applicable reference period. This number does not include individuals



North Dakota Insurance Department

Adam W. Hamm, Commissioner

October 2, 2013

Neil Scharpe
Minot State University
500 University Avenue West
Minot, ND 58707

Dear Mr. Scharpe:

It is my understanding that you have been awarded one of North Dakota's Navigator Grants for the Federally-Facilitated Marketplace (FFM).

The North Dakota Insurance Department has closely monitored health care reform since 2008. One issue of particular interest to us was how the concept of Navigators would develop as the law was implemented through the development of rules promulgated by the U.S. Department of Health and Human Services (HHS). There are several areas of concern regarding the role of Navigators in the insurance industry that we would like to inform you of and encourage you to consider as you start this new venture.

We recently reviewed the Standard Operating Procedures Manual Version 1.0 published by HHS and distributed in August. We found it severely lacking in information on how to avoid acting as an insurance producer (agent).

N.D.C.C. ch. 26.1-26 lays out the majority of the producer licensing laws for the State of North Dakota under the authority of the North Dakota Insurance Commissioner. Specifically, we want to draw your attention to N.D.C.C. § 26.1-26-03 that says a person who sells, solicits or negotiates insurance must hold a producer license. Violating this law can result in a penalty including a class C felony charge and a civil fine up to \$10,000 per violation.

Insurance producers are educated and trained to assist consumers in purchasing what can be a very complicated product. They are held to very high standards by their companies and our Department. It is important you understand their role and that consumers and businesses should

still be referred to producers for assistance when their questions or needs go beyond basic assistance on the FFM.

Licensed producers can also assist insurance buyers in purchasing insurance not offered on the FFM. There are still many plans offered outside the FFM that meet the minimal coverage threshold and should be considered for many as an option.

Consumers should be referred to companies for all but the most basic questions about the insurance plans on the FFM. There are often questions about how the policy might apply to a specific coverage situation or some unique feature of a plan that only the companies can answer.

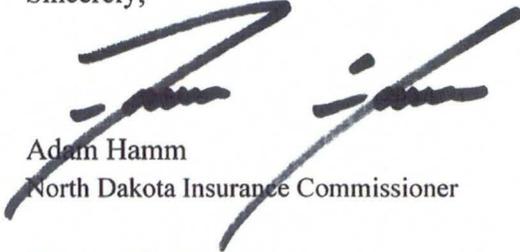
As you know, these major changes in the health insurance market could be an opportunity for fraud. Should you or any of your associated entities suspect insurance fraud at any time by a consumer, business, company or producer, please report it immediately to us by calling 1-800-247-0560 or online at www.nd.gov/ndins/consumers/fraud.

You may also know that those eligible for Medicare are not expected to use the FFM but we do expect confusion from Medicare-eligible consumers during the open enrollment period, which happens to cross the Part D open enrollment period. Should any Medicare-eligible North Dakotans contact you, please refer them to our State Health Insurance Counseling (SHIC) program at 1-888-575-6611 or online at www.nd.gov/ndins/shic.

Please note that because the Insurance Department is not running the Marketplace, we are not able to assist consumers with questions on the technology of the website, explanations of comparisons of plans or general complaints about the plans offered on the Marketplace. However, our website has a wealth of information on health care reform. You can find that at www.nd.gov/ndins/healthcarereform.

If you have questions, please call Deputy Commissioner Rebecca Ternes. Thank you very much for your attention to this matter.

Sincerely,

A handwritten signature in black ink, appearing to read 'Adam Hamm', is written over a printed name and title. The signature is stylized and somewhat cursive.

Adam Hamm
North Dakota Insurance Commissioner

CC: Kelvin Zimmer