

# DATA SNAPSHOT: COVERED CALIFORNIA OPEN AND SPECIAL ENROLLMENT PERIODS

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Open enrollment and special enrollment are both important pathways for consumers who experience coverage churn to gain health insurance at Covered California.

This analysis provides background information on the use of Special Enrollment by Covered California enrollees, along with data on Open Enrollment and Special Enrollment consumer risk profiles.

Enrollment data are from Covered California administrative data.

Prospective risk scores – which Covered California uses to gain insight into expected health experience among newly enrolled individuals based on prior utilization – are calculated using the Chronic Illness & Disability Payment (CDPS) system algorithm. Note that the risk profile may not reflect actual spending once enrolled.



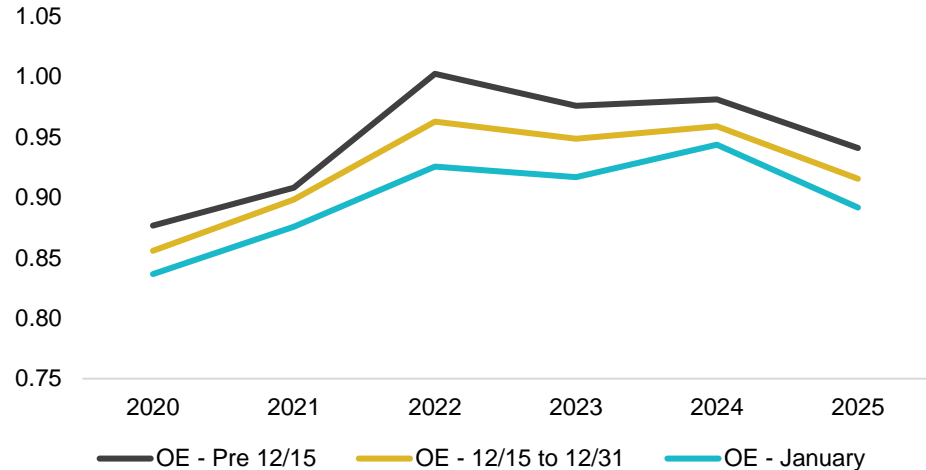
# RISK PROFILE OF OPEN ENROLLMENT CONSUMERS BY SIGN-UP DATE

Covered California's Open Enrollment period runs from November 1<sup>st</sup> to January 31<sup>st</sup>.

Among Open Enrollment new sign-ups, those who enroll after December 15<sup>th</sup> have consistently lower prospective risk scores.

Those who enroll in January, have the lowest risk scores among new sign-ups.

Average CDPS Prospective Risk Scores



\*Prospective risk scores calculated using the [Chronic Illness Disability Payment System \(CDPS\)](#) algorithm using patient discharge (PDD), emergency department (ED), or ambulatory surgery (AS) data sets from the Department of Health Care Access and Information (HCAI). For more information on CDPS risk scores see: Gilmer, Todd PhD; Kronick, Richard PhD. Updating the Chronic Illness and Disability Payment System. Medical Care 62(3):p 175-181, March 2024. | DOI: 10.1097/MLR.0000000000001968

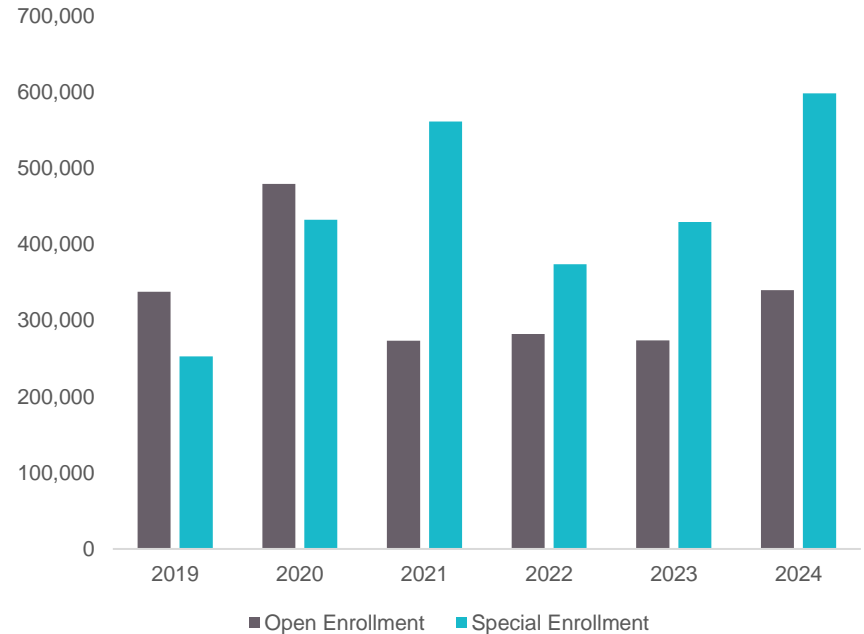
# MARKETPLACE GROWTH INCREASINGLY DRIVEN BY SPECIAL ENROLLMENT

Special Enrollment periods are a core pathway for consumers who experience eligibility churn to ensure continuity of coverage and care.

Since 2020, more consumers have enrolled in coverage during Special Enrollment than during Open Enrollment.

- The implementation of enhanced premium tax credits (ePTCs) in 2021, creating a flexible midyear Special Enrollment Period.
- Ending of Medicaid's continuous coverage provisions in 2023 & 2024.

Open Enrollment & Special Enrollment by Year



# RISK SCORES FOR OPEN ENROLLMENT & SPECIAL ENROLLMENT CONSUMERS

In most years, the prospective risk scores of Special Enrollment consumers has been equal to or lower than those of the Open Enrollment consumers.

This remains true in years of flexible Special Enrollment periods during the pandemic and implementation of enhanced federal tax credits.

	Open Enrollment	Special Enrollment
2020	0.86	0.85
2021	0.89	0.87
2022	0.96	0.93
2023	0.95	0.94
2024	0.96	0.96
2025*	0.92	

Prospective risk scores calculated using the [Chronic Illness Disability Payment System \(CDPS\)](#) algorithm using patient discharge (PDD), emergency department (ED), or ambulatory surgery (AS) data sets from the Department of Health Care Access and Information (HCAI). For more information on CDPS risk scores see: Gilmer, Todd PhD; Kronick, Richard PhD. Updating the Chronic Illness and Disability Payment System. Medical Care 62(3):p 175-181, March 2024. | DOI: 10.1097/MLR.0000000000001968. For the Marketplace enrollment years of 2020 to 2024, risk scores are calculated using observed diagnoses from HCAI data from the prior year. \*For Marketplace enrollment for plan year 2025, risk scores were calculated using the 2023 data, because it was the latest available at the time of the analysis. Risk scores for consumers enrolling during the 2025 special enrollment period are not yet available.

Risk scores are standardized to a mean of 1 across for all enrollees across all enrollment years.



# AVERAGE AGE OF CONSUMERS BY ENROLLMENT PERIOD

Since 2019, the average age of consumers enrolling during Special Enrollment has been younger than those enrolling during Open Enrollment.

Special Enrollment consumers are younger on average than the broader Covered California, when considering both new sign-ups and renewing consumers.

Year	Special Enrollment Average Age	Open Enrollment Average Age	OE + Renewal Average Age
2019	36.0	37.9	42.2
2020	37.9	38.7	42.3
2021	37.4	39.2	42.6
2022	35.7	38.0	42.1
2023	35.7	38.0	42.0
2024	35.6	37.6	41.5
2025	N/A	37.2	40.9