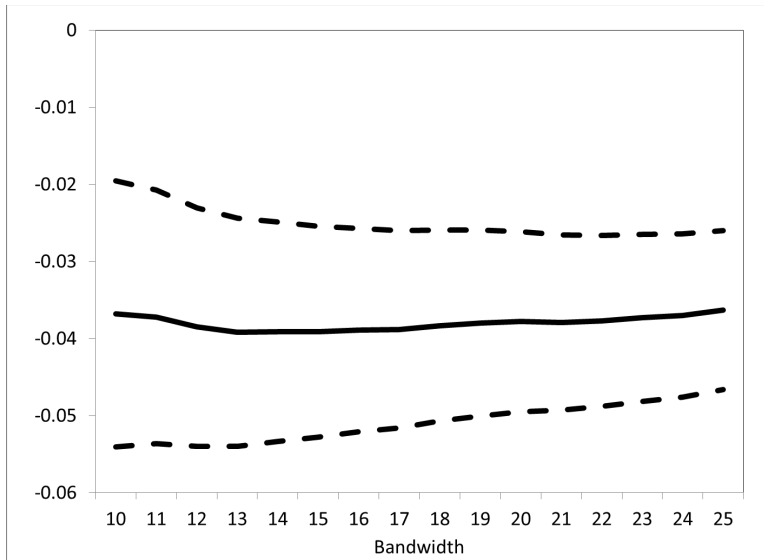


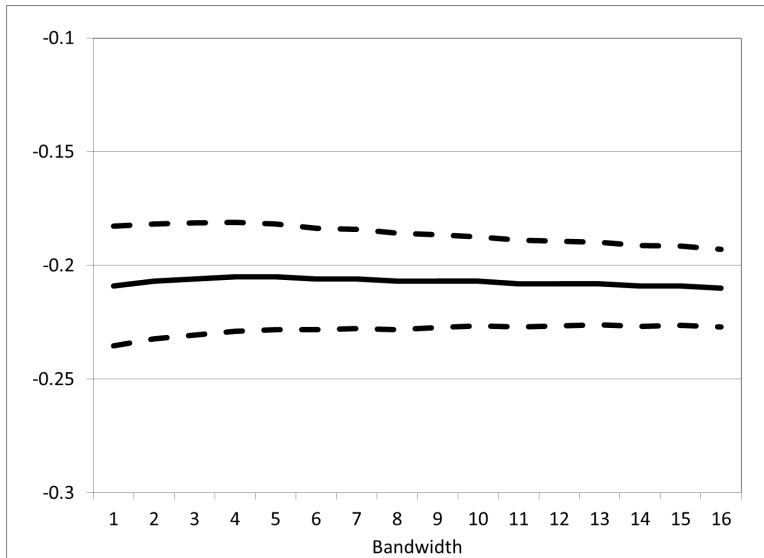
APPENDIX FIGURE 1. DISTRIBUTION OF MARKETPLACE ENROLLEES, BY FPL

Notes: Individual-level administrative data on marketplace enrollment in states using Healthcare.gov platform. Number of enrollees in Marketplace plans in a one-percentage point FPL cell is reported. The regression lines are four separate local linear regressions fitted on individual enrollment decisions between 100 and 149% FPL, 150 and 199% FPL, 200 and 249% FPL, and 250 and 400% FPL with a bandwidth of 20 percentage points.

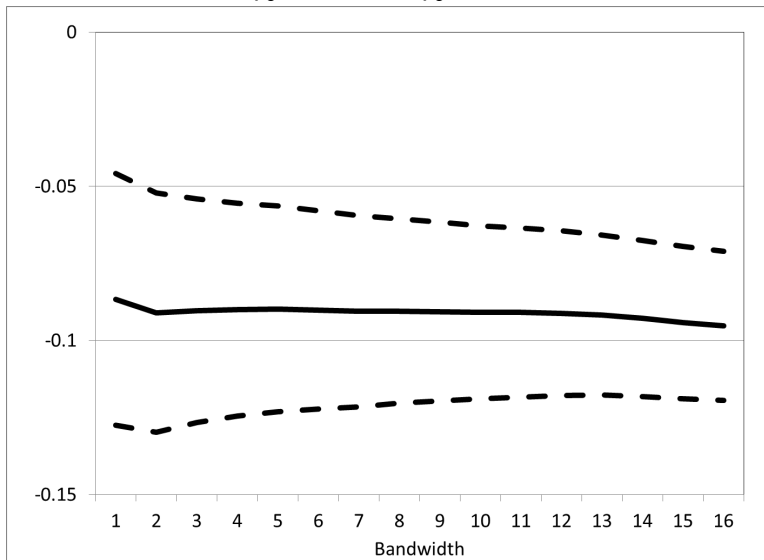
94% versus 87% AV CSRs



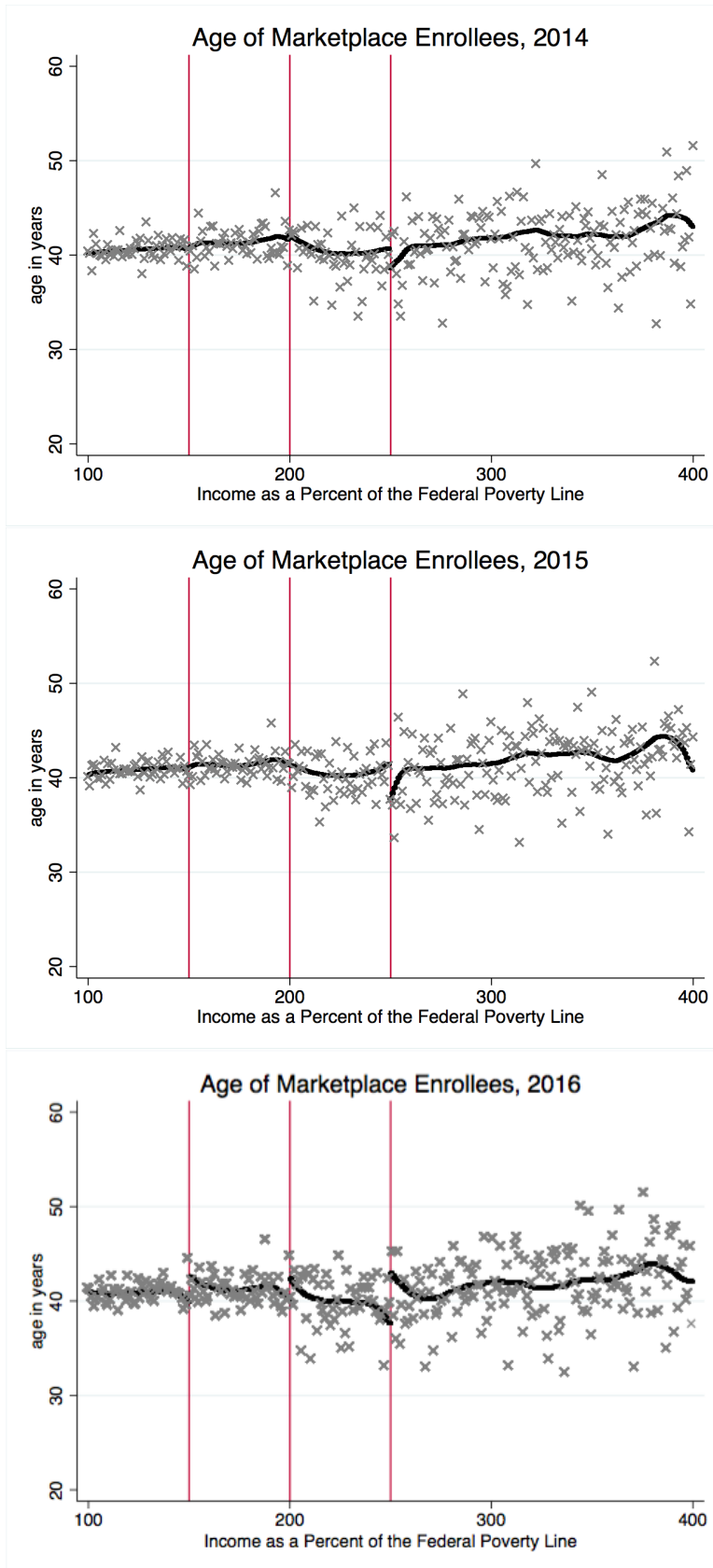
87% versus 73% AV CSRs



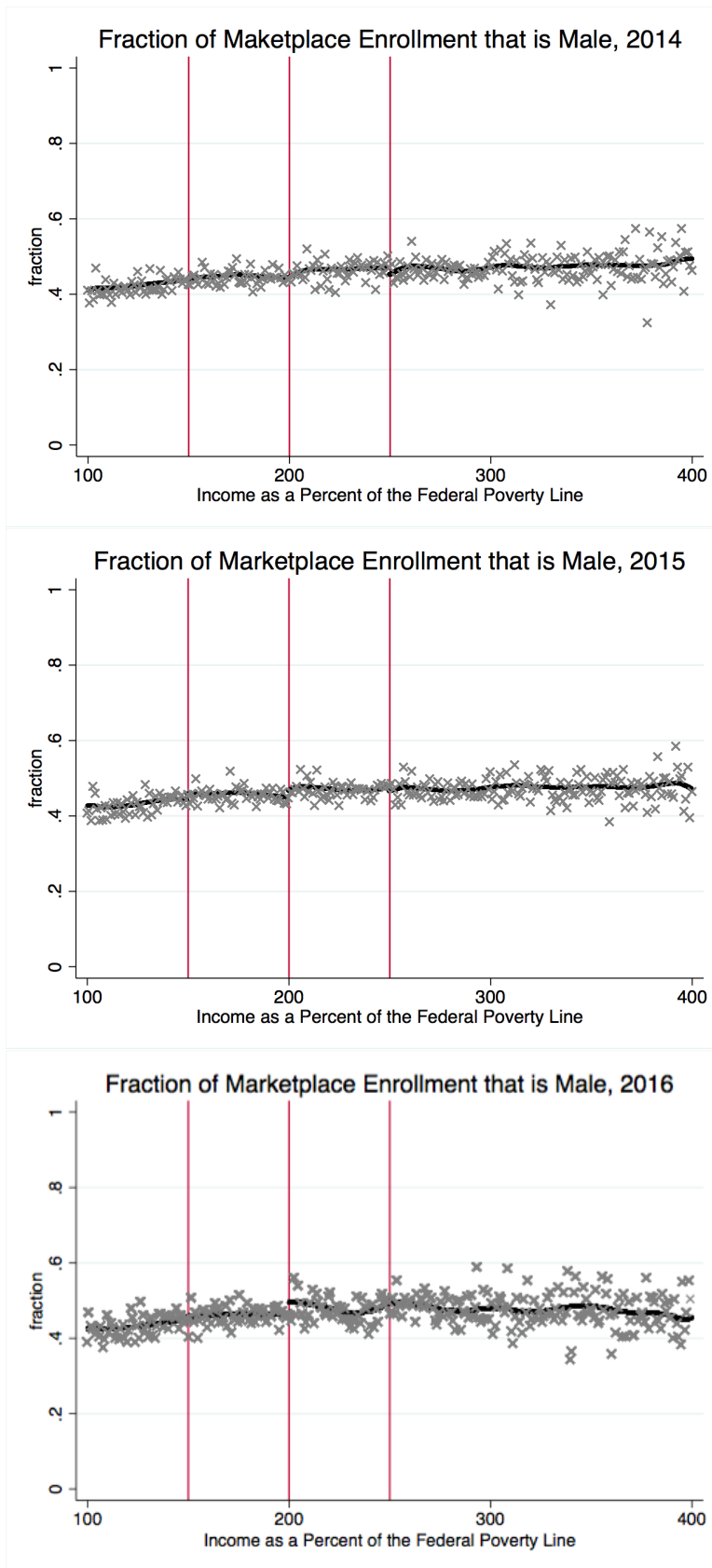
73% versus 70% AV CSRs



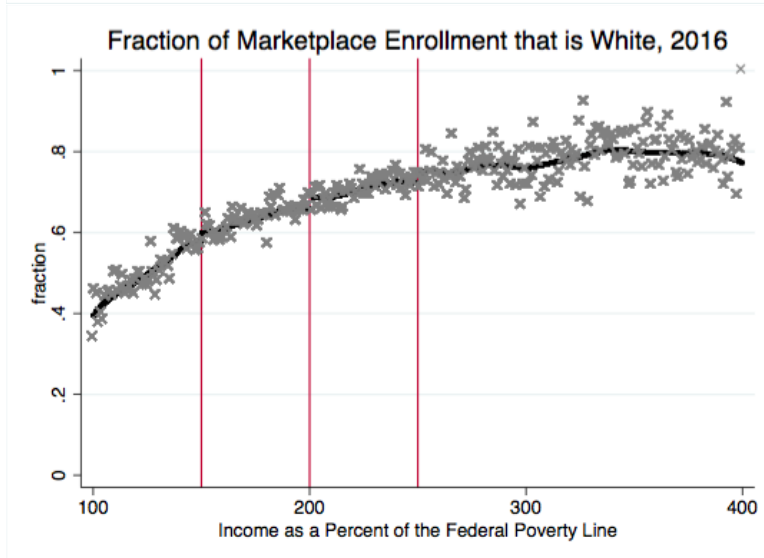
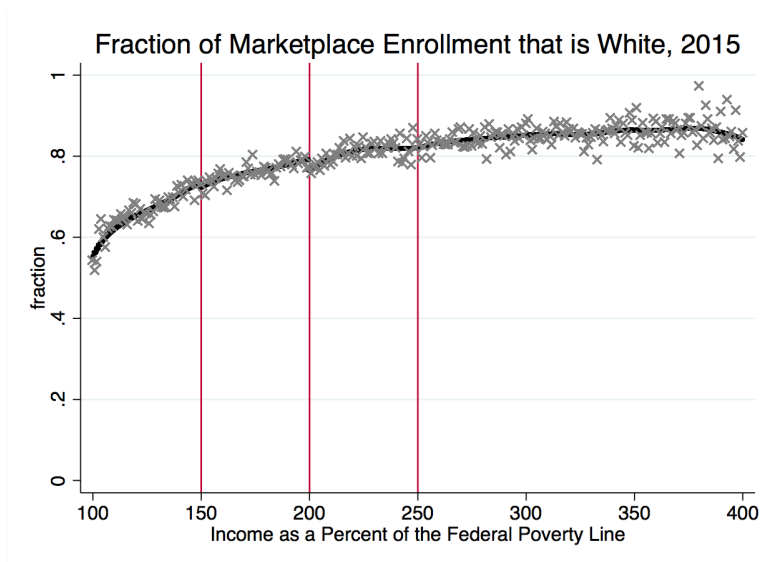
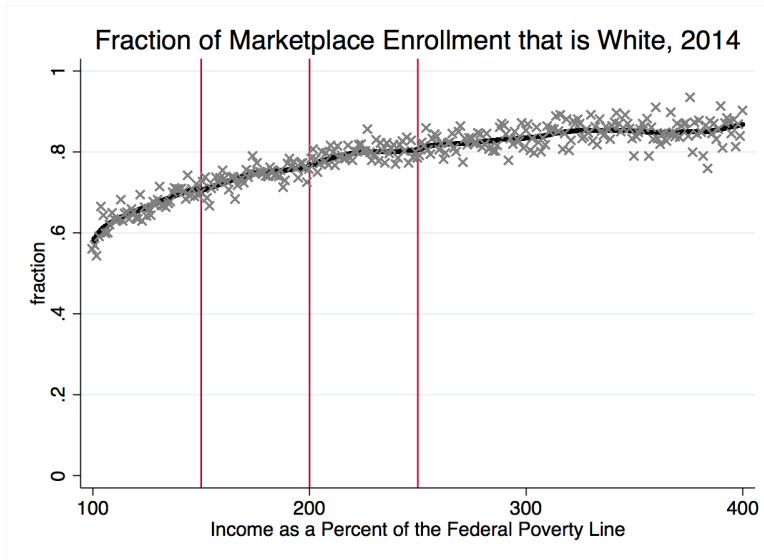
APPENDIX FIGURE 2. REGRESSION DISCONTINUITY ESTIMATES OF THE EFFECT OF CSRS ON THE FRACTION OF MARKETPLACE ENROLLEES SELECTING SILVER PLANS AT VARIOUS BANDWIDTHS, 2014



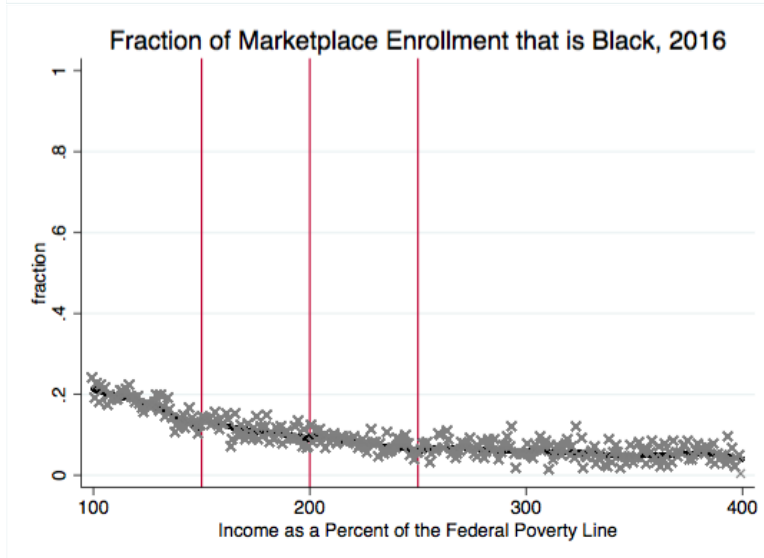
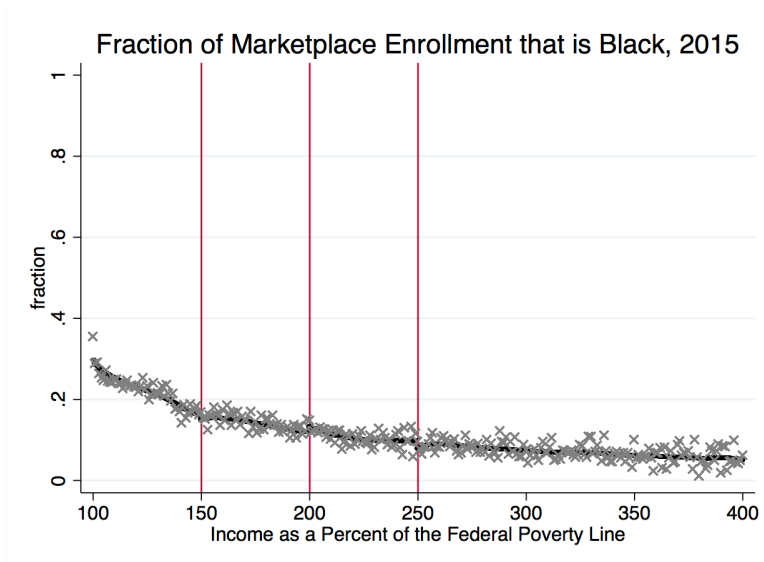
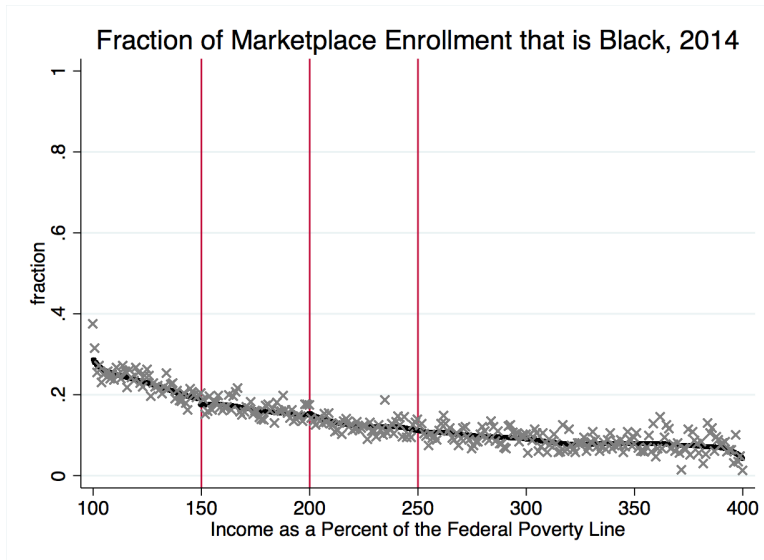
APPENDIX FIGURE 3. COVARIATE TESTS: AGE OF MARKETPLACE ENROLLEES



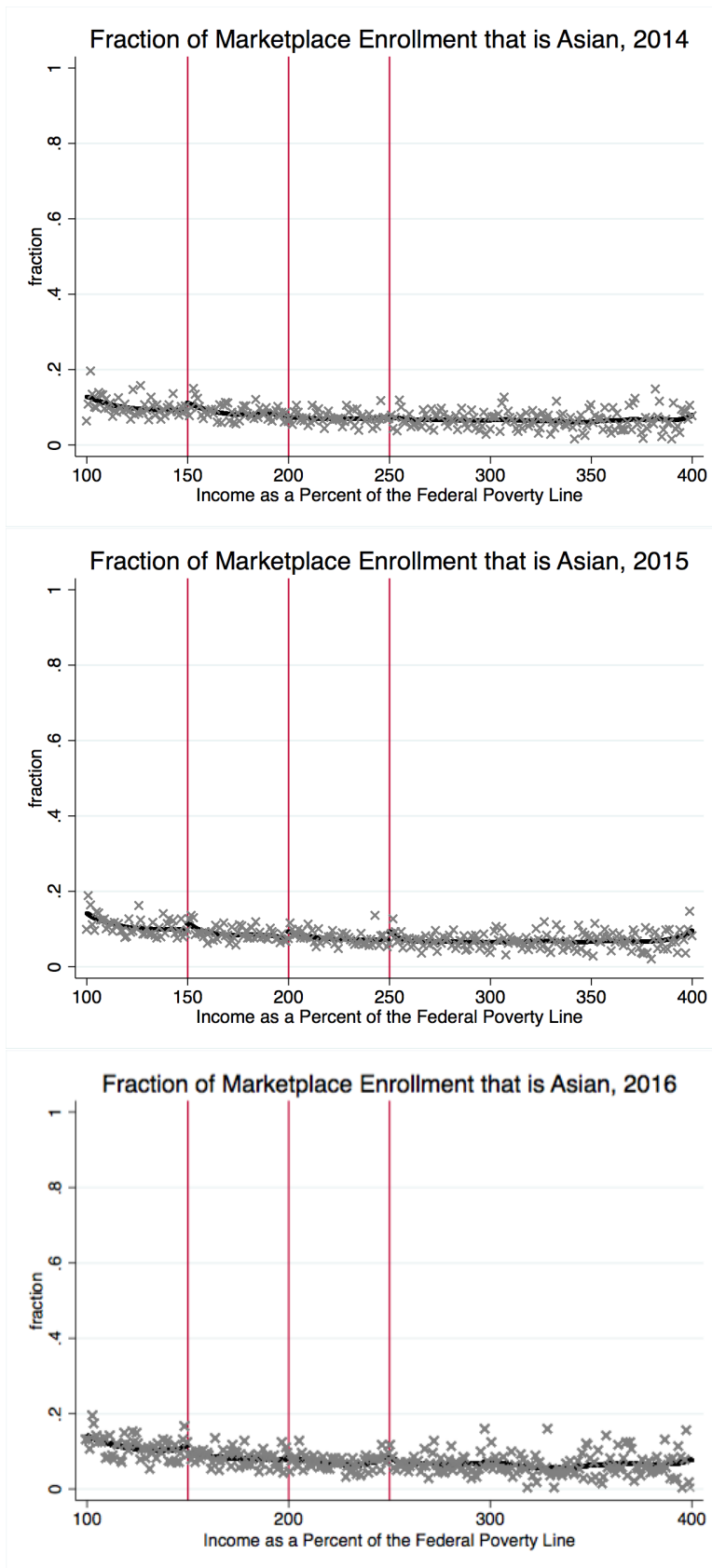
APPENDIX FIGURE 4. COVARIATE TESTS: FRACTION OF MARKETPLACE ENROLLEES THAT IS MALE



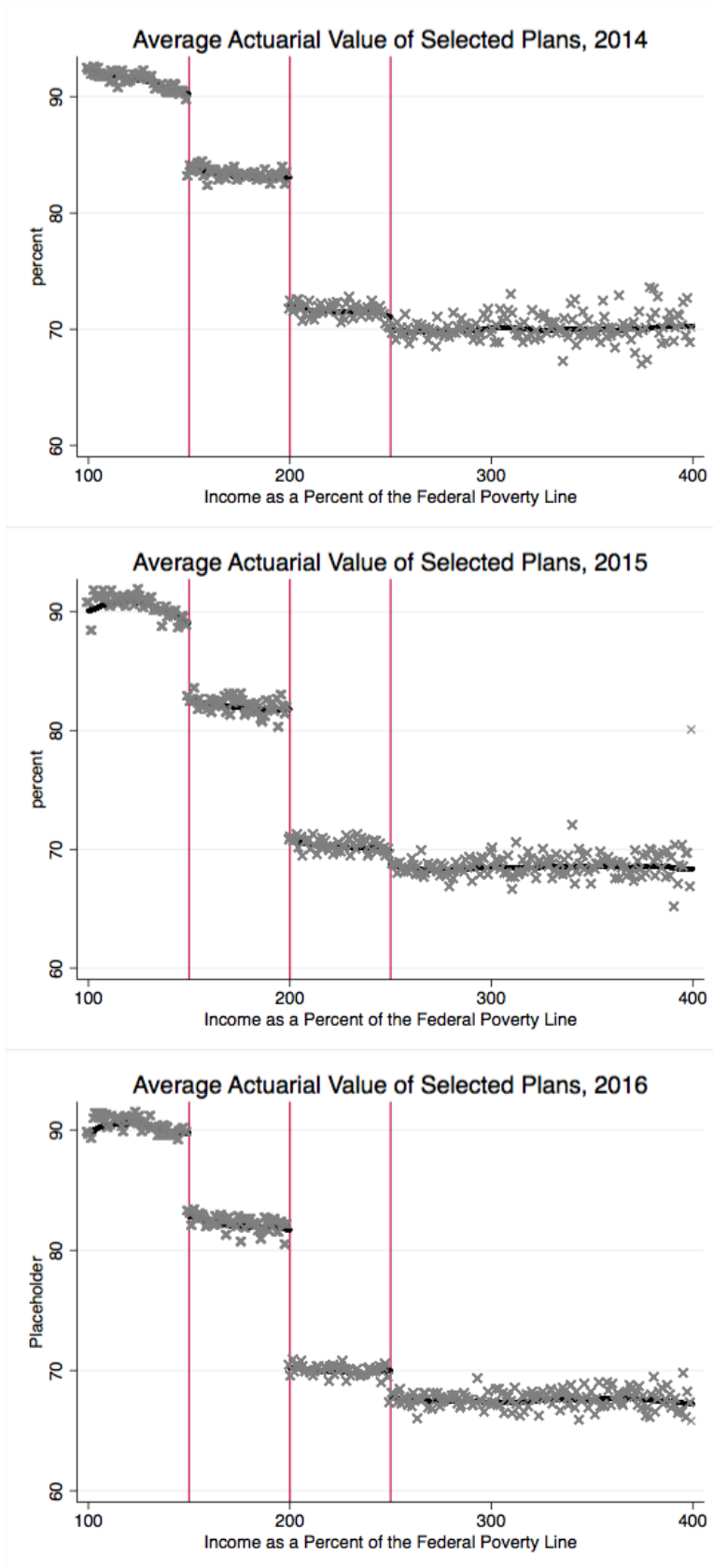
APPENDIX FIGURE 5. COVARIATE TESTS: FRACTION OF MARKETPLACE ENROLLEES THAT IS WHITE



APPENDIX FIGURE 6. COVARIATE TESTS: FRACTION OF MARKETPLACE ENROLLEES THAT IS BLACK

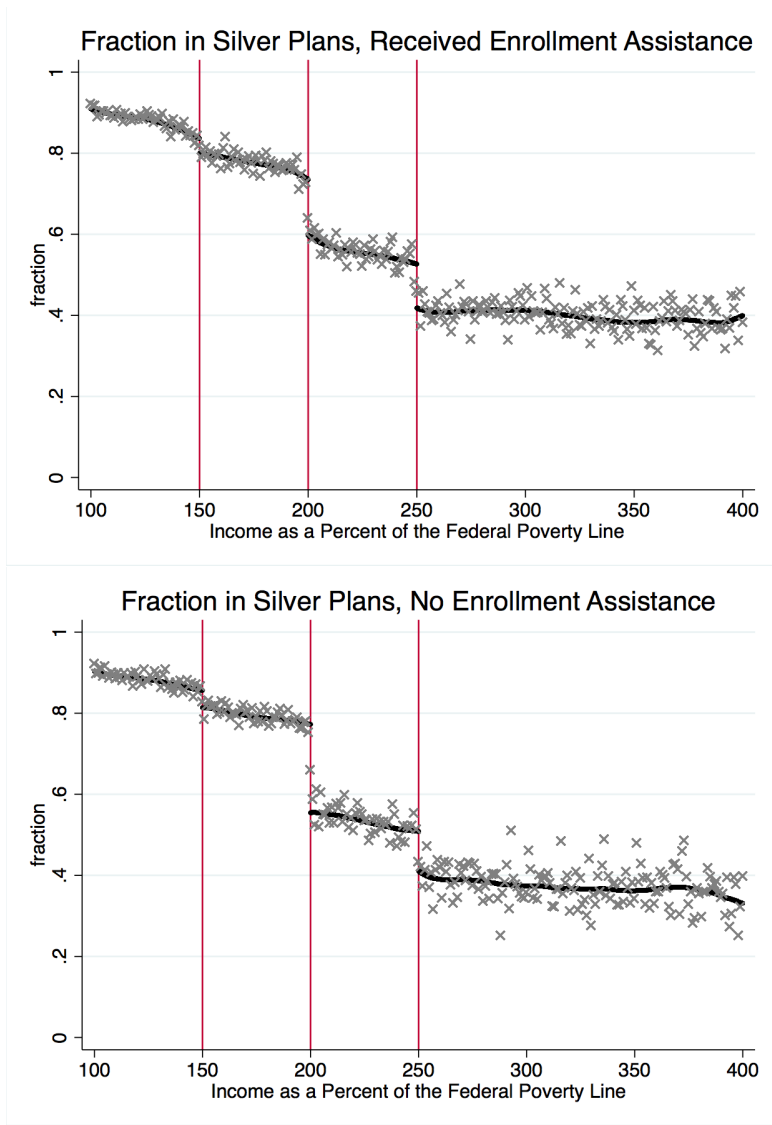


APPENDIX FIGURE 7. COVARIATE TESTS: FRACTION OF MARKETPLACE ENROLLEES THAT IS ASIAN

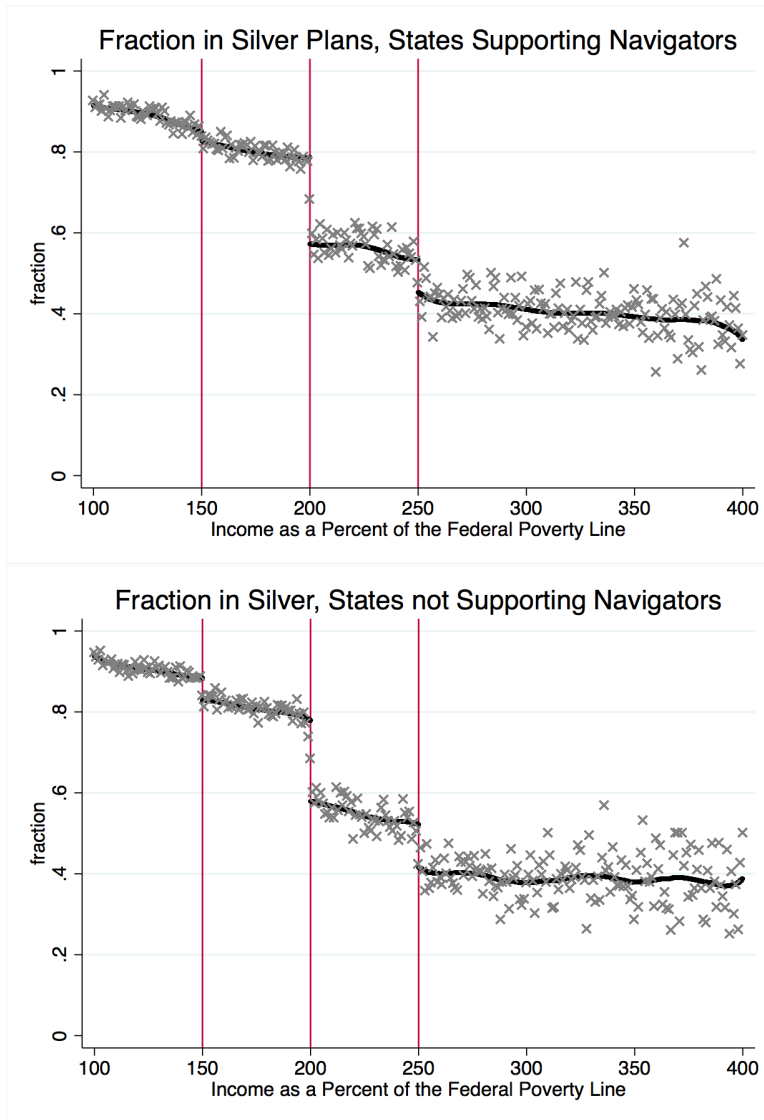


APPENDIX FIGURE 8. AVERAGE ACTUARIAL VALUE OF SELECTED MARKETPLACE PLANS



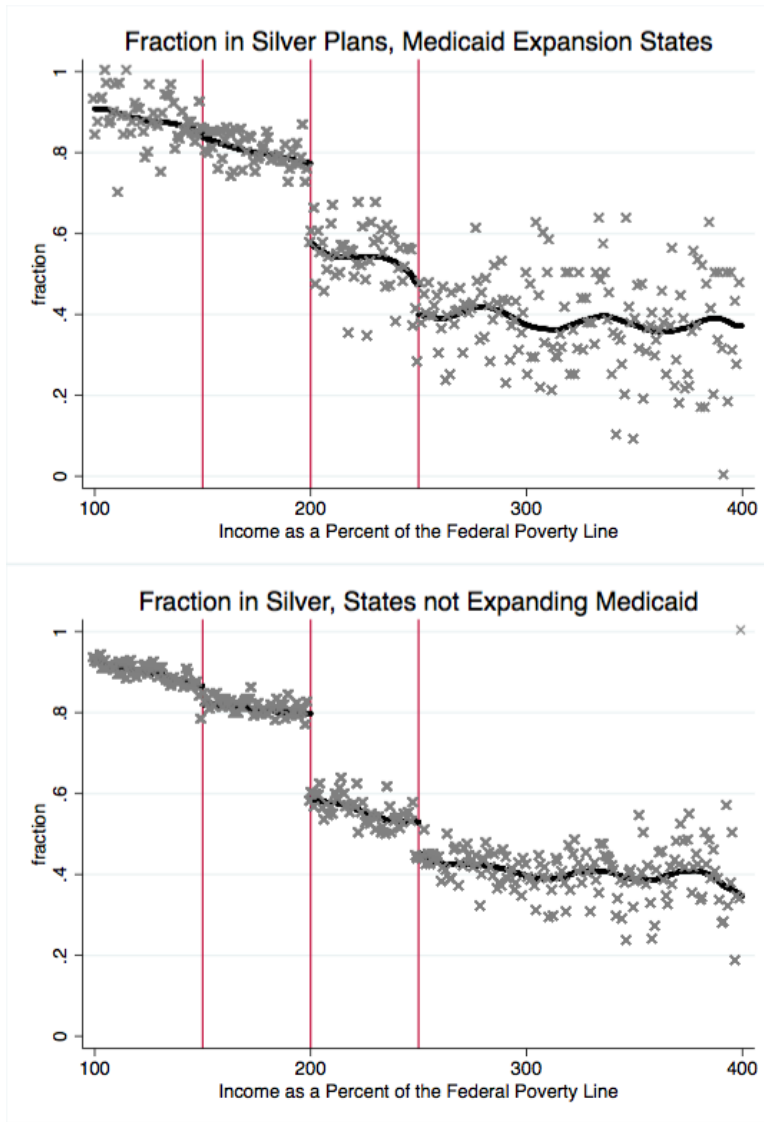


APPENDIX FIGURE 9. FRACTION OF MARKETPLACE ENROLLEES IN SILVER PLANS, BY ENROLLMENT ASSISTANCE RECEIPT, 2014  
*Notes:* Enrollment assistance includes assistance from assistor, navigator, or broker.



APPENDIX FIGURE 10. FRACTION OF MARKETPLACE ENROLLEES IN SILVER PLANS, BY WHETHER STATE OF RESIDENCE SUPPORTED THE USE OF NAVIGATORS, 2014

*Notes:* States that did not support navigators include Arkansas, Georgia, Illinois, Indiana, Maine, Michigan, Missouri, Montana, North Carolina, Nebraska, New Mexico, Ohio, Pennsylvania, Texas, Utah, and Virginia.



APPENDIX FIGURE 11. FRACTION OF MARKETPLACE ENROLLEES IN SILVER PLANS, BY MEDICAID EXPANSION STATUS, 2014

Notes: States that used the HealthCare.gov portal in 2014 and expanded Medicaid include Arkansas, Arizona, Delaware, Iowa, Illinois, Indiana, Michigan, North Dakota, New Hampshire, New Jersey, New Mexico, Ohio, Pennsylvania, and West Virginia. States that used the HealthCare.gov portal in 2014 but did not expand Medicaid include Alaska, Alabama, Florida, Georgia, Idaho, Kansas, Louisiana, Maine, Missouri, Mississippi, Montana, North Carolina, Nebraska, Oklahoma, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, Wisconsin, and Wyoming.

APPENDIX TABLE 1A—SELECT CHARACTERISTICS OF 2014 MARKETPLACE ENROLLMENT

	Enrollees with Family Income as a Percentage of the Federal Poverty Level that is between:				
	All Enrollees	100 to 149% FPL	150 to 199% FPL	200 to 249% FPL	250 to 400% FPL
<i>Selected Characteristics of Chosen Plan</i>					
Catastrophic Plan	0.014	0.002	0.003	0.007	0.014
Bronze Plan	0.160	0.061	0.132	0.245	0.319
Silver Plan	0.712	0.900	0.806	0.559	0.403
Gold Plan	0.079	0.021	0.035	0.136	0.198
Platinum Plan	0.036	0.016	0.024	0.053	0.066
<i>Selected Characteristics of Enrollee</i>					
Income as a Percentage of FPL:					
< 100% FPL	0.047	0	0	0	0
> 100% FPL and < 150% FPL	0.377	1	0	0	0
> 150% FPL and < 200% FPL	0.249	0	1	0	0
> 200% FPL and < 250% FPL	0.146	0	0	1	0
> 250% FPL and < 400% FPL	0.157	0	0	0	1
> 400% FPL	0.023	0	0	0	0
Male	0.444	0.420	0.448	0.464	0.474
Age	41.7	40.6	41.4	40.4	41.8
Age < 20	0.099	0.062	0.086	0.150	0.162
Age 20 - 39	0.326	0.376	0.323	0.265	0.213
Age 40 - 64	0.557	0.539	0.574	0.572	0.614
Age >= 65	0.003	0.004	0.003	0.002	0.002
White	0.730	0.655	0.741	0.790	0.834
Black	0.176	0.233	0.165	0.128	0.093
Asian	0.085	0.102	0.085	0.072	0.064
Native American	0.001	0.001	0.001	0.001	0.001
Other Race	0.008	0.008	0.008	0.008	0.008
Hispanic	0.072	0.083	0.076	0.064	0.046
Family size	2.39	2.33	2.37	2.51	2.51
Assistor/Navigator/Broker	0.391	0.456	0.383	0.381	0.362
Medicaid expansion state	0.292	0.200	0.340	0.344	0.373
Number of enrollees	5,805,337	2,188,597	1,447,203	849,280	913,291

Notes: Race and ethnicity codes are missing for approximately 40 percent of enrollees.

Source: Individual-level CMS administrative data on Marketplace enrollment in states using the HealthCare.gov platform in 2014

APPENDIX TABLE 1B—SELECT CHARACTERISTICS OF 2015 MARKETPLACE ENROLLEES

	Enrollees with Family Income as a Percentage of the Federal Poverty Level that is between:				
	All Enrollees	100 to 149% FPL	150 to 199% FPL	200 to 249% FPL	250 to 400% FPL
<i>Selected characteristics of Chosen Plan</i>					
Catastrophic Plan	0.007	0.001	0.002	0.005	0.010
Bronze Plan	0.204	0.100	0.179	0.298	0.376
Silver Plan	0.710	0.879	0.780	0.566	0.421
Gold Plan	0.057	0.012	0.025	0.098	0.148
Platinum Plan	0.022	0.008	0.014	0.034	0.044
<i>Selected Characteristics of Enrollee</i>					
Income as a Percentage of FPL:					
< 100% FPL	0.031	0	0	0	0
> 100% FPL and < 150% FPL	0.385	1	0	0	0
> 150% FPL and < 200% FPL	0.249	0	1	0	0
> 200% FPL and < 250% FPL	0.146	0	0	1	0
> 250% FPL and < 400% FPL	0.164	0	0	0	1
> 400% FPL	0.025	0	0	0	0
Male	0.453	0.431	0.458	0.471	0.487
Age	41.0	40.8	41.5	40.4	41.7
Age < 20	0.099	0.056	0.086	0.153	0.168
Age 20 - 39	0.322	0.378	0.325	0.267	0.211
Age 40 - 64	0.557	0.538	0.569	0.563	0.607
Age >= 65	0.006	0.007	0.005	0.005	0.004
White	0.744	0.655	0.758	0.807	0.848
Black	0.155	0.225	0.144	0.106	0.075
Asian	0.091	0.110	0.088	0.077	0.068
Native American	0.001	0.002	0.002	0.001	0.001
Other Race	0.008	0.008	0.008	0.009	0.008
Hispanic	0.070	0.082	0.075	0.063	0.044
Family size	2.41	2.31	2.39	2.56	2.59
Assistor/Navigator/Broker	0.473	0.545	0.446	0.441	0.430
Medicaid expansion state	0.273	0.153	0.340	0.348	0.373
Number of enrollees	8,444,763	3,252,423	2,103,663	1,232,640	1,385,860

Notes: Race and ethnicity codes are missing for approximately 40 percent of enrollees.

Source: Individual-level CMS administrative data on Marketplace enrollment in states using the HealthCare.gov platform in 2014

APPENDIX TABLE 1C—SELECT CHARACTERISTICS OF 2016 MARKETPLACE ENROLLEES

	Enrollees with Family Income as a Percentage of the Federal Poverty Level that is between:				
	All Enrollees	100 to 149% FPL	150 to 199% FPL	200 to 249% FPL	250 to 400% FPL
<i>Selected characteristics of Chosen Plan</i>					
Catastrophic Plan	0.009	0.001	0.003	0.006	0.013
Bronze Plan	0.205	0.106	0.175	0.286	0.381
Silver Plan	0.734	0.883	0.802	0.623	0.468
Gold Plan	0.047	0.008	0.017	0.077	0.126
Platinum Plan	0.006	0.002	0.003	0.009	0.012
<i>Selected Characteristics of Enrollee</i>					
Income as a Percentage of FPL:					
< 100% FPL	0.028	0	0	0	0
> 100% FPL and < 150% FPL	0.384	1	0	0	0
> 150% FPL and < 200% FPL	0.246	0	1	0	0
> 200% FPL and < 250% FPL	0.149	0	0	1	0
> 250% FPL and < 400% FPL	0.168	0	0	0	1
> 400% FPL	0.024	0	0	0	0
Male	0.455				
Age	40.9	40.9	41.4	40.0	41.9
Age < 20	0.105	0.063	0.090	0.162	0.167
Age 20 - 39	0.321	0.371	0.327	0.272	0.217
Age 40 - 64	0.552	0.537	0.563	0.549	0.603
Age >= 65	0.007	0.009	0.006	0.005	0.004
White	0.616	0.490	0.629	0.699	0.773
Black	0.112	0.174	0.111	0.082	0.057
Asian	0.088	0.110	0.082	0.072	0.063
Native American	0.004	0.003	0.004	0.005	0.004
Other Race	0.023	0.014	0.015	0.016	0.016
Hispanic	0.157	0.209	0.159	0.126	0.087
Family size	2.41	2.33	2.36	2.57	2.54
Assistor/Navigator/Broker	0.435	0.526	0.395	0.389	0.388
Medicaid expansion state	0.252	0.121	0.321	0.336	0.366
Number of enrollees	8,877,869	3,413,360	2,181,343	1,324,879	1,494,998

Notes: Race and ethnicity codes are missing for approximately 40 percent of enrollees.

Source: Individual-level CMS administrative data on Marketplace enrollment in states using the HealthCare.gov platform in 2014

APPENDIX TABLE 2—COVARIATE TESTS

	(1)	(2)	(3)	(4)	(5)
	Age	Male	White	Black	Asian
2014 Marketplace Enrollees					
Over 150% FPL	-0.217 (0.056)	0.003 (0.001)	-0.006 (0.002)	-0.012 (0.002)	0.016 (0.0014)
Over 200% FPL	-0.139 (0.078)	-0.005 (0.002)	-0.004 (0.003)	0.010 (0.002)	-0.007 (0.002)
Over 250% FPL	-2.013 (0.116)	-0.002 (0.003)	-0.002 (0.003)	-0.003 (0.002)	0.006 (0.002)
2015 Marketplace Enrollees					
Over 150% FPL	-0.362 (0.047)	0.012 (0.002)	-0.016 (0.002)	-0.009 (0.001)	0.024 (0.001)
Over 200% FPL	-0.711 (0.067)	0.015 (0.002)	-0.014 (0.002)	-0.006 (0.002)	0.020 (0.001)
Over 250% FPL	-3.540 (0.091)	0.008 (0.002)	-0.007 (0.002)	-0.018 (0.002)	0.027 (0.002)
2016 Marketplace Enrollees					
Over 150% FPL	2.347 (0.045)	0.007 (0.001)	0.013 (0.001)	0.011 (0.001)	-0.015 (0.001)
Over 200% FPL	2.079 (0.065)	0.013 (0.002)	0.016 (0.002)	0.004 (0.001)	-0.004 (0.001)
Over 250% FPL	5.776 (0.084)	0.009 (0.002)	0.004 (0.002)	0.002 (0.001)	-0.015 (0.001)

*Notes:* Robust standard errors are in parentheses. Estimates based on the population of Marketplace enrollees in states using the HealthCare.gov portal in the respective plan year. Please see Appendix Table 1 for the numbers of enrollees in each plan year. For each outcome and plan year, estimates are based on three local linear regression models with a triangular kernel and a bandwidth of 20. The coefficient on the "Over 150% FPL" indicator yields an estimate of the discontinuous change in the probability of selecting a particular metal level at 150% FPL, and the coefficients on the "Over 200% FPL" and "Over 250% FPL" indicators can be interpreted similarly.

APPENDIX TABLE 3—REGRESSION DISCONTINUITY RESULTS ON THE ACTUARIAL VALUE OF THE PLAN CHOICE OF MARKETPLACE ENROLLEES

	(1)	(2)	(3)
	2014 Marketplace Enrollees	2015 Marketplace Enrollees	2016 Marketplace Enrollees
Over 150% FPL	-6.431 (0.034)	-11.000 (0.042)	-1.382 (0.054)
Over 200% FPL	-6.404 (0.032)	-10.86 (0.038)	-1.332 (0.040)
Over 250% FPL	-6.958 (0.010)	-11.660 (0.034)	-2.366 0(.032)

*Notes:* Robust standard errors are in parentheses. Estimates based on a 100% sample of Marketplace Enrollees in states using the HealthCare.gov portal in the respective plan year. Please see Appendix Table 1 for the numbers of enrollees in each plan year. For each outcome and plan year, estimates are based on three local linear regression models with a triangular kernel and a bandwidth of 20. The coefficient on the "Over 150% FPL" indicator yields an estimate of the discontinuous change in the probability of selecting a particular metal level at 150% FPL, and the coefficients on the "Over 200% FPL" and "Over 250% FPL" indicators can be interpreted similarly.