

# COUNTY-LEVEL DATA ON TENNESSEE'S 2018 OBAMACARE ENROLLMENT

Last week, we dug into [statewide data on 2018 open enrollment](#) in private health insurance through the healthcare.gov Marketplace created by the Affordable Care Act (ACA). The maps, charts, and tables below show how key data about 2018 Marketplace enrollment vary by county.

The following observations were notable in our analysis of the data, but the factors that might be driving them are not yet clear:

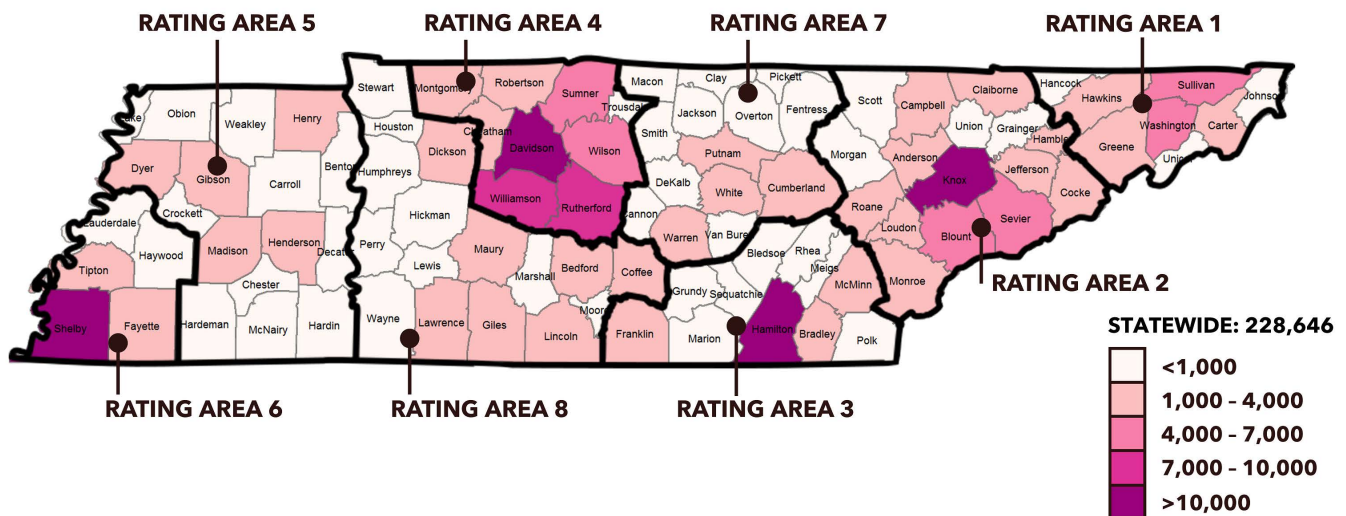
- Counties in Northeast Tennessee experienced the largest declines in enrollment from 2017 to 2018.
- The average net premium for subsidized enrollees is notably higher in the rating areas that include Davidson County and the Tri-Cities. Meanwhile, these same areas have some of the lowest premiums for the minority of enrollees who are unsubsidized.

Note: These county-level data are based on actual enrollment and plan selections during the 2018 open enrollment period that ran from November 1<sup>st</sup> to December 15<sup>th</sup>, 2017. [Participating insurers, plan options and premium rates](#) are based on 8 "rating areas" across the state, which are shown on the maps that follow.

## ENROLLMENT

- **Tennessee's most populous counties (i.e. Davidson, Shelby, Knox, and Hamilton) have the most enrollees.** Just under 229,000 Tennesseans enrolled statewide in Marketplace coverage for 2018. (Figure 1)
- **Enrollment ranges from 1.8% of population in Montgomery County to 5.1% in Sevier County.** Statewide, Marketplace enrollment amounts to about 3.4% of the state's total population. (Figure 2)
- **Change in enrollment from 2017 to 2018 varies considerably – ranging from a 7.6% increase in Williamson County to a 14.6% decline in Hawkins County.** Statewide enrollment was relatively stable with only a 2% drop from 2017. (Figures 3 and 4)

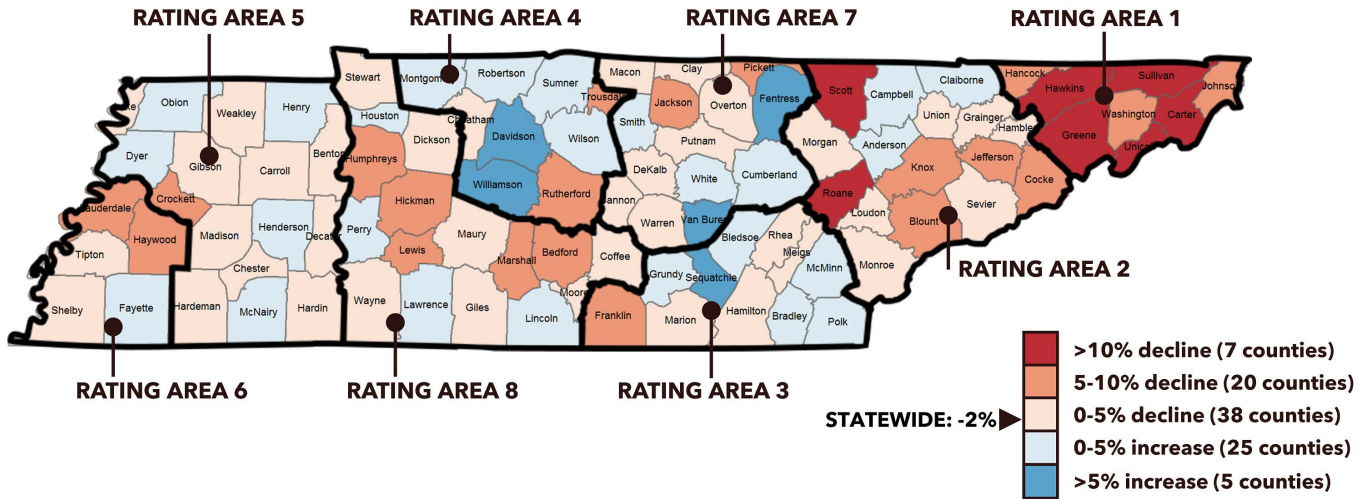
**FIGURE 1. 2018 ENROLLMENT IN TENNESSEE'S HEALTHCARE.GOV MARKETPLACE, BY COUNTY**



Note: Based on plan selections during the 2018 open enrollment period.

Sources: 2018 Marketplace Open Enrollment Period State- and County-Level Public Use Files (1) (2)

**FIGURE 3. 2017 TO 2018 CHANGE IN ENROLLMENT IN TENNESSEE'S HEALTHCARE.GOV MARKETPLACE, BY COUNTY**



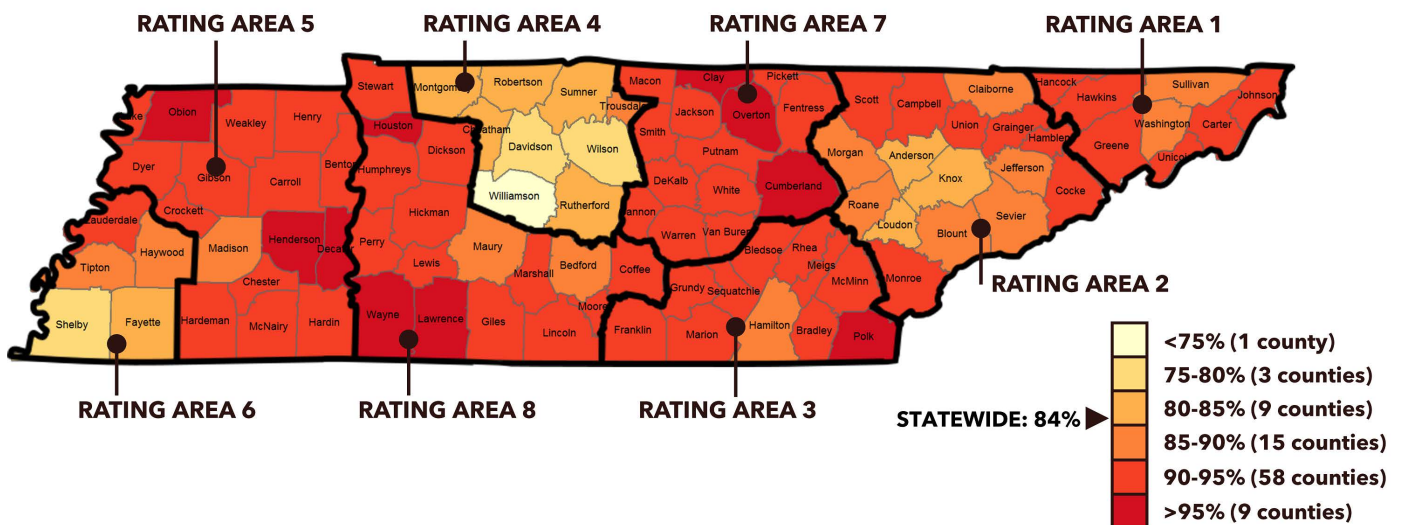
Note: Based on plan selections during the 2017 and 2018 open enrollment periods.

Sources: 2017 and 2018 Marketplace Open Enrollment Period State- and County-Level Public Use Files (4) (5) (1) (2)

**SUBSIDIES**

- **The share of enrollees eligible for federal subsidies to offset premiums ranges from 66% in Williamson County to 97% in Decatur County.** Statewide, about 84% of enrollees are eligible for federal premium subsidies. (Figures 5 and 6) These subsidies are available to those with incomes under 400% of poverty (about \$48,560 for an individual in 2018).
- **Average monthly premium subsidies range from \$569 in Williamson County to \$1,082 in Perry County, while growth in subsidies from 2017 to 2018 range from 21% in Bledsoe County to 95% in Loudon County.** Statewide, average premium subsidies for eligible enrollees were \$797 per month, a 51% increase over average subsidies in 2017. (Table 1) Because subsidies are available on a sliding scale, growth in average premium subsidies is driven by both premiums for the "benchmark" plan on which subsidies are based and the income levels of actual enrollees.

**FIGURE 5. PERCENTAGE OF 2018 TENNESSEE HEALTHCARE.GOV MARKETPLACE ENROLLEES WITH PREMIUM SUBSIDIES, BY COUNTY**



Note: Based on plan selections during the 2018 open enrollment period.

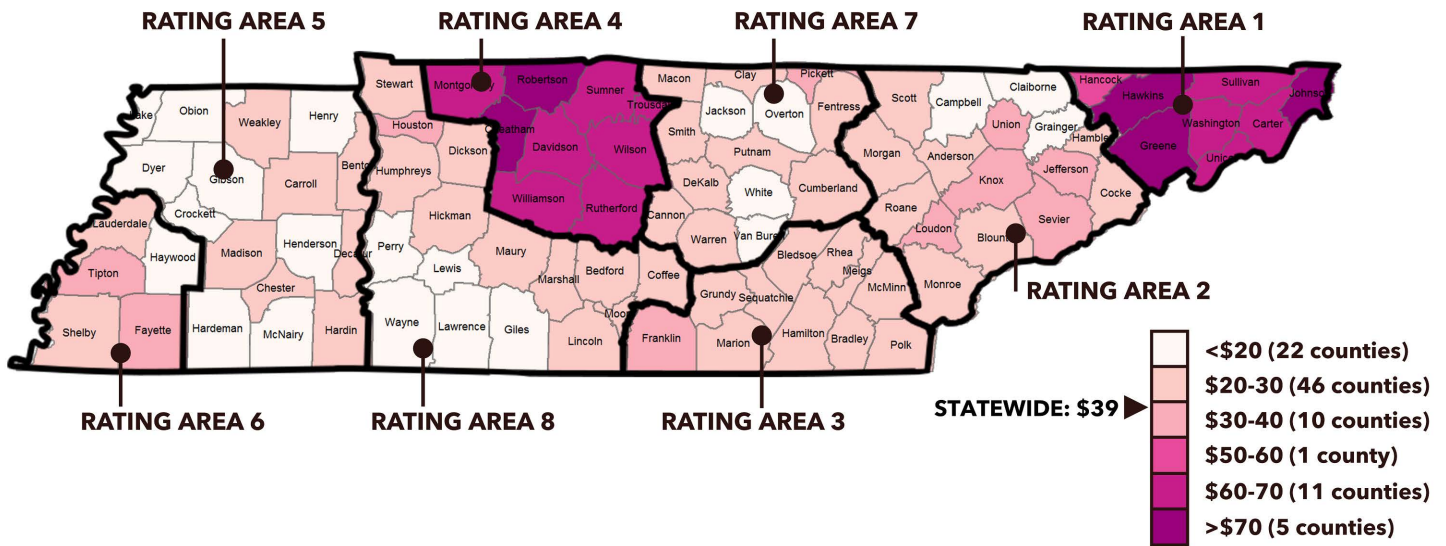
Sources: 2018 Marketplace Open Enrollment Period State- and County-Level Public Use Files (1) (2)

**PREMIUMS**

- There is a wide range across counties in average monthly premiums for both subsidized and unsubsidized enrollees.
- **Subsidized enrollees' net average monthly premiums range from \$12 in Haywood County to \$74 in Cheatham and Johnson Counties.** Statewide, this average amount is \$39 per month, on average. (Figures 7 and 8)
- **Unsubsidized enrollees' average monthly premiums range from \$514 in Davidson County to \$1,007 in Houston County.** Statewide, this average amount is \$619 per month. (Figures 9 and 10)

County-level data on 2017 premiums are not available, which limits our ability to do county-level analysis of premium trends.

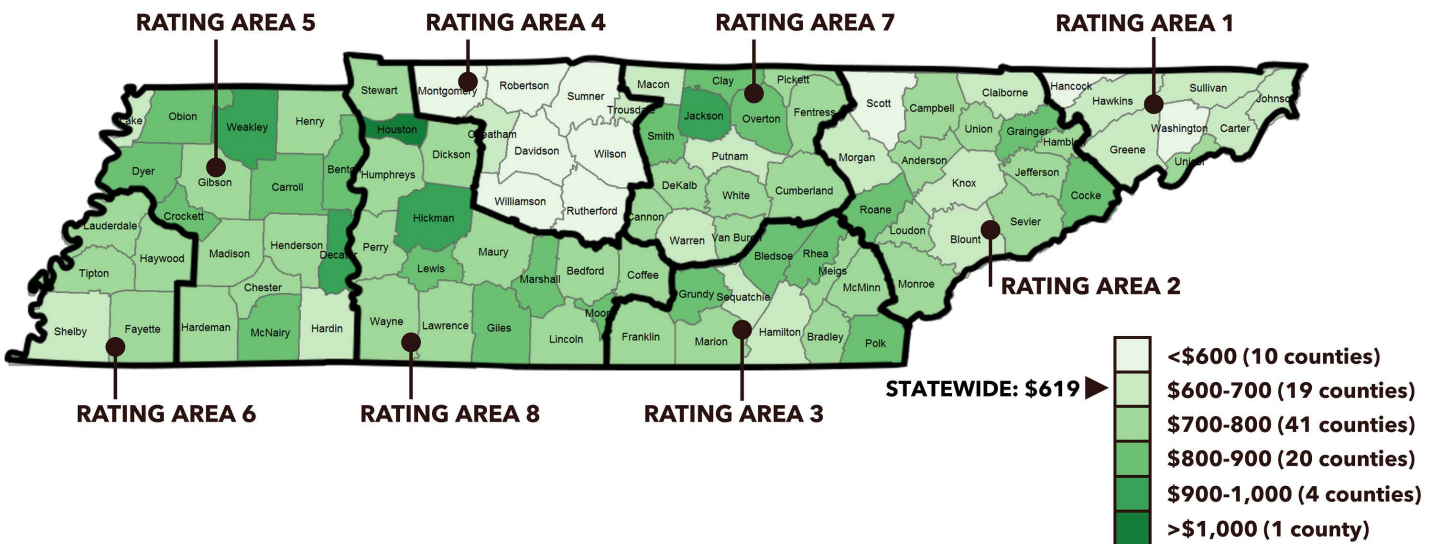
**FIGURE 7. 2018 AVERAGE NET MONTHLY PREMIUM FOR SUBSIDIZED ENROLLEES IN TENNESSEE'S HEALTHCARE.GOV MARKETPLACE, BY COUNTY**



Note: Based on plan selections during the 2018 open enrollment period.

Sources: 2018 Marketplace Open Enrollment Period State- and County-Level Public Use Files (1) (2)

**FIGURE 9. 2018 AVERAGE MONTHLY PREMIUM FOR UNSUBSIDIZED ENROLLEES IN TENNESSEE'S HEALTHCARE.GOV MARKETPLACE, BY COUNTY**

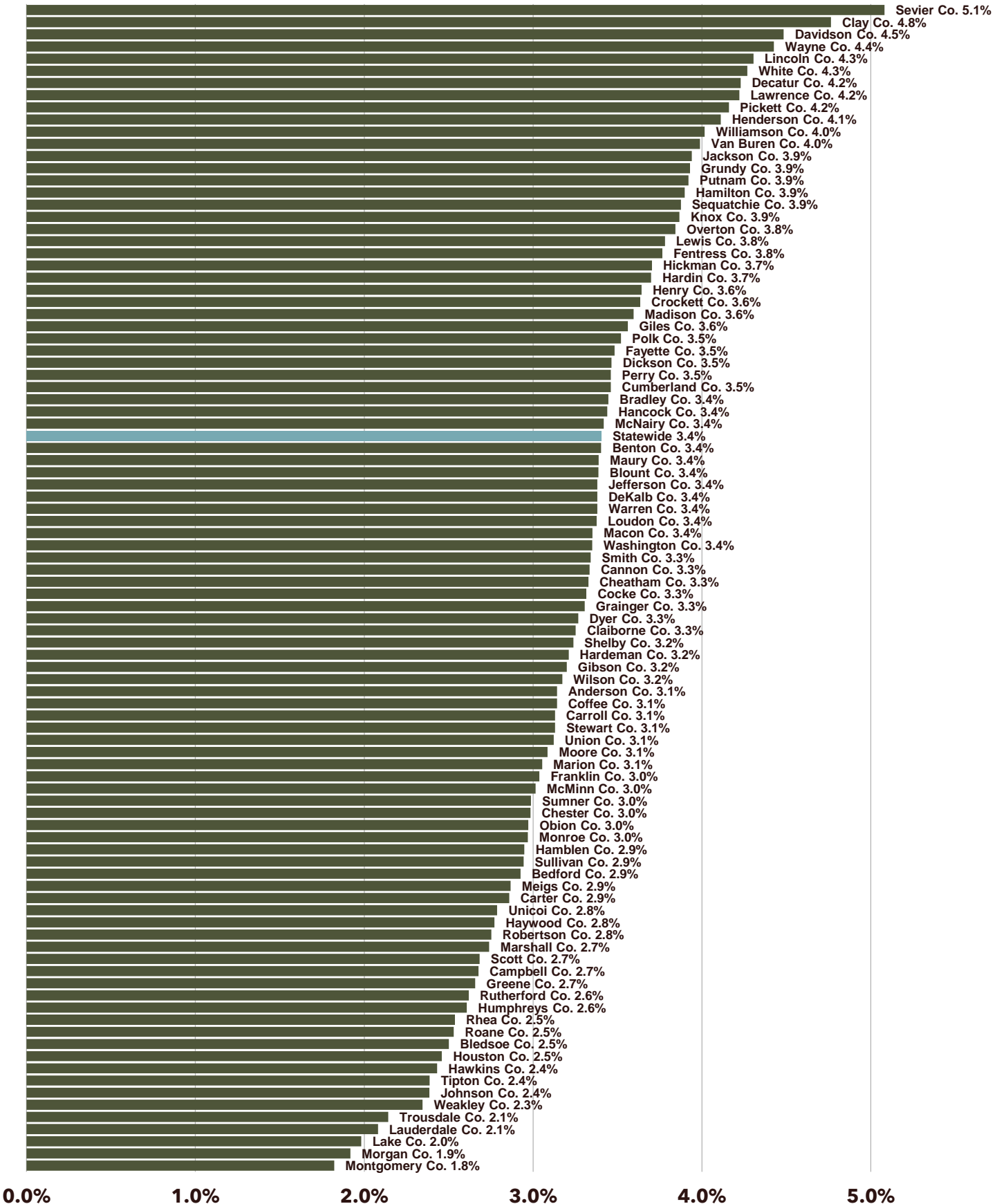


Note: Based on plan selections during the 2018 open enrollment period.

Sources: The Sycamore Institute's analysis of data from the 2018 Marketplace Open Enrollment Period State- and County-Level Public Use Files (1) (2)



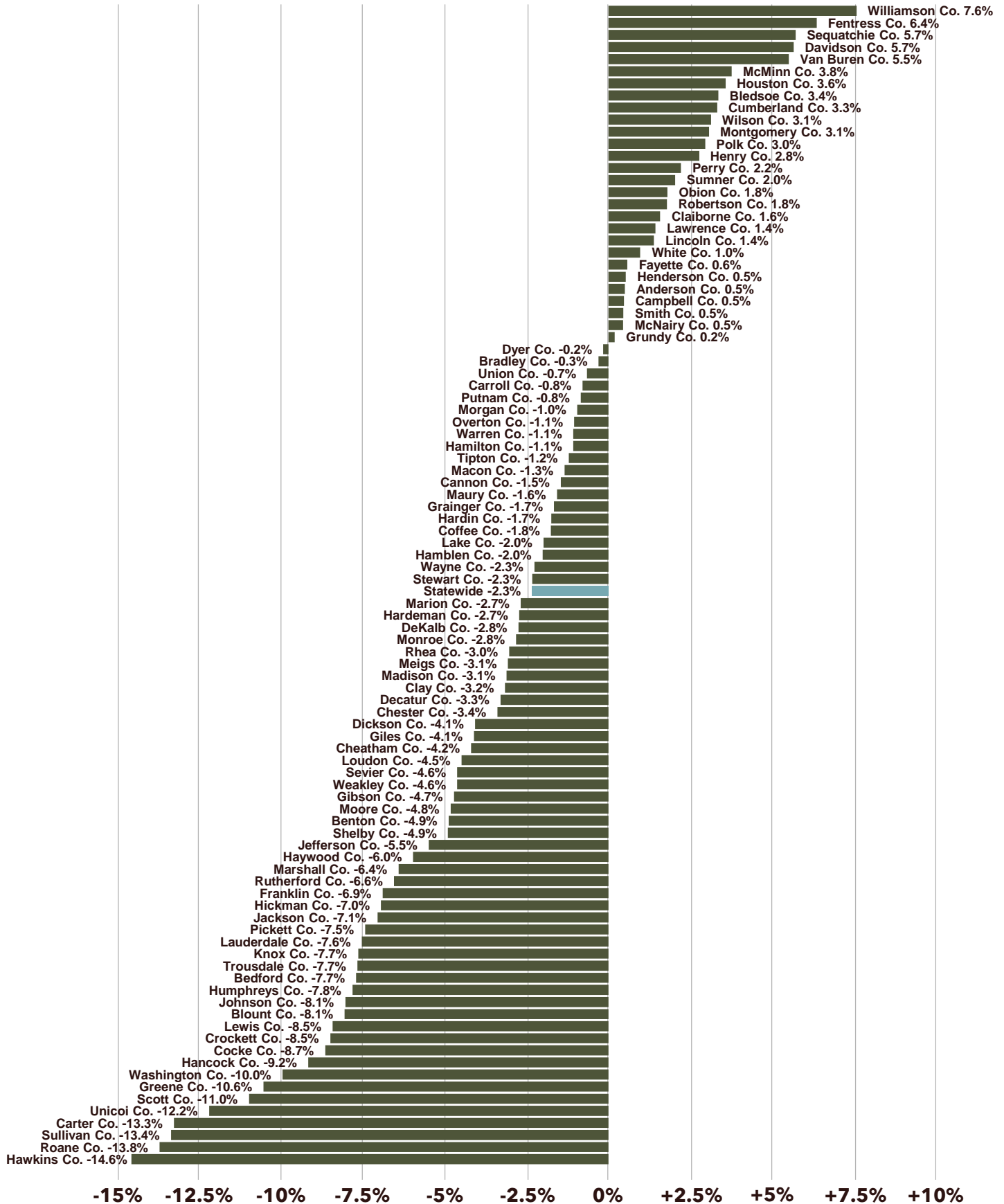
**FIGURE 2. 2018 ENROLLMENT IN TENNESSEE'S HEALTHCARE.GOV MARKETPLACE AS A PERCENT OF POPULATION, BY COUNTY**



Note: Based on plan selections during the 2018 open enrollment period and 2017 population estimates.

Sources: The Sycamore Institute's analysis of data from the 2018 Marketplace Open Enrollment Period State- and County-Level Public Use File and the U.S. Census Bureau (1) (2) (3)

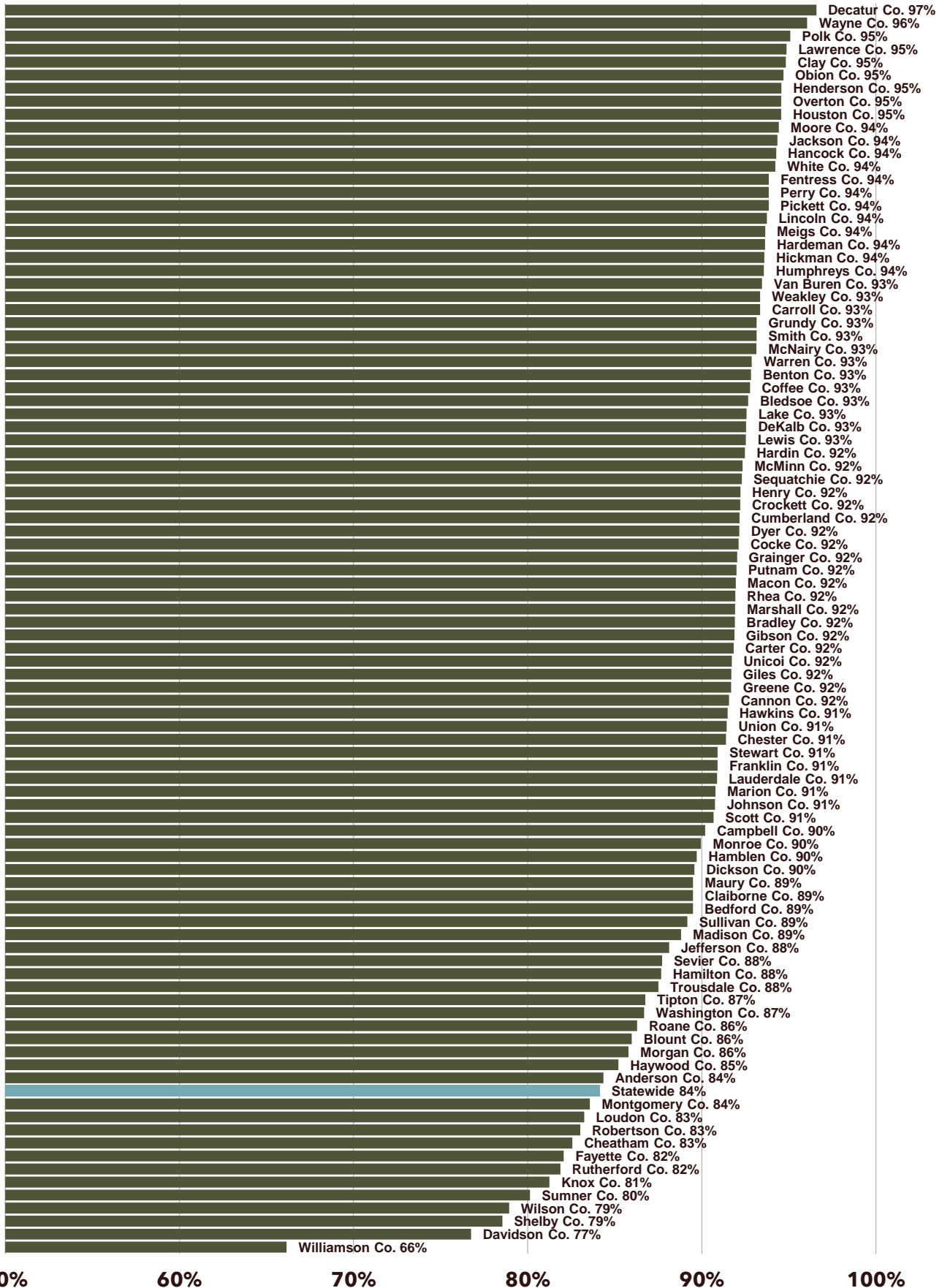
**FIGURE 4. 2017 TO 2018 CHANGE IN ENROLLMENT IN TENNESSEE'S HEALTHCARE.GOV MARKETPLACE, BY COUNTY**



Note: Based on plan selections during the 2017 and 2018 open enrollment period.

Sources: The Sycamore Institute's analysis of data from the 2017 and 2018 Marketplace Open Enrollment Period State- and County-Level Public Use Files (4) (5) (1) (2)

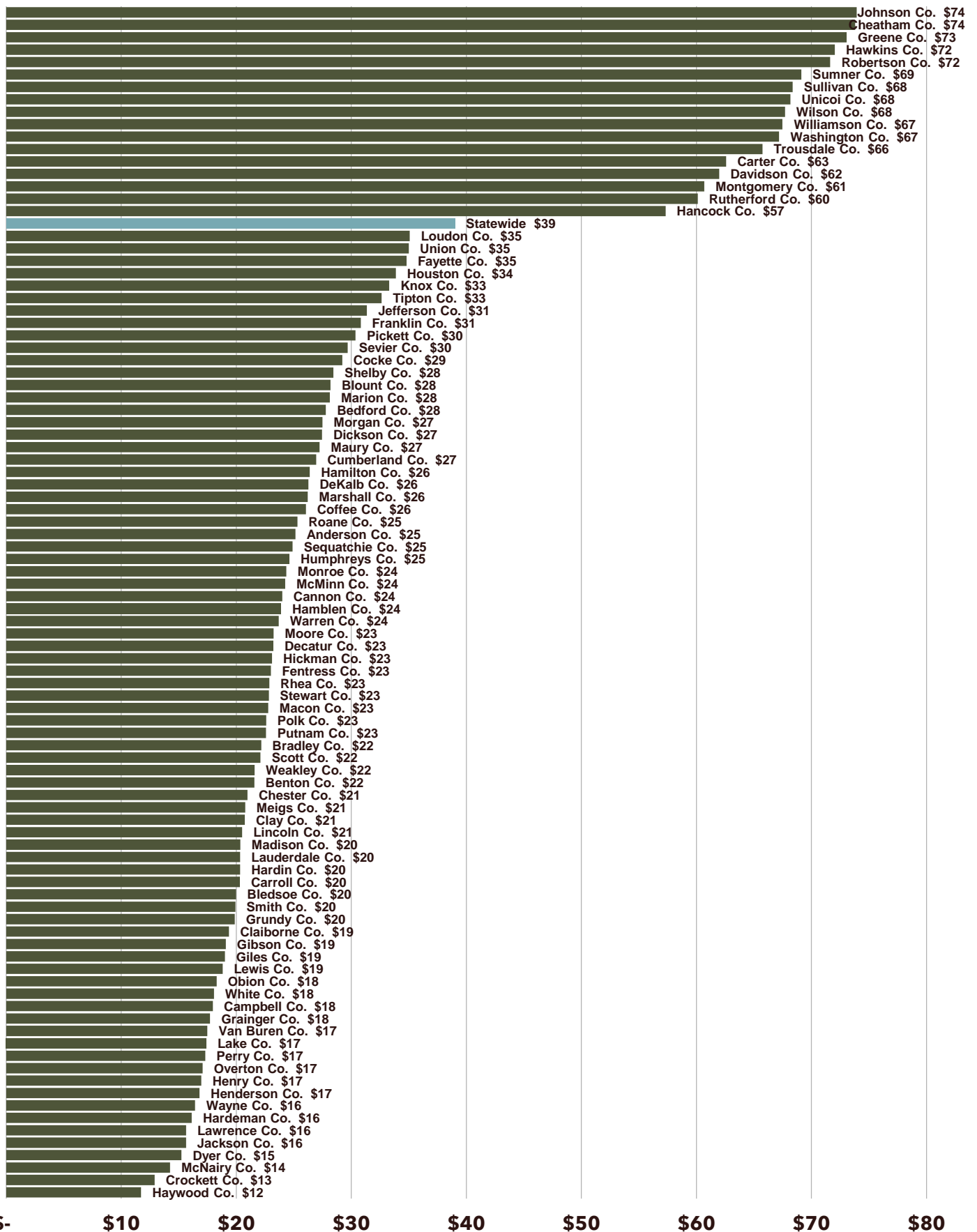
**FIGURE 6. PERCENTAGE OF 2018 TENNESSEE HEALTHCARE.GOV MARKETPLACE ENROLLEES WITH PREMIUM SUBSIDIES, BY COUNTY**



Note: Based on plan selections during the 2018 open enrollment period.

Sources: 2018 Marketplace Open Enrollment Period State- and County-Level Public Use Files (1) (2)

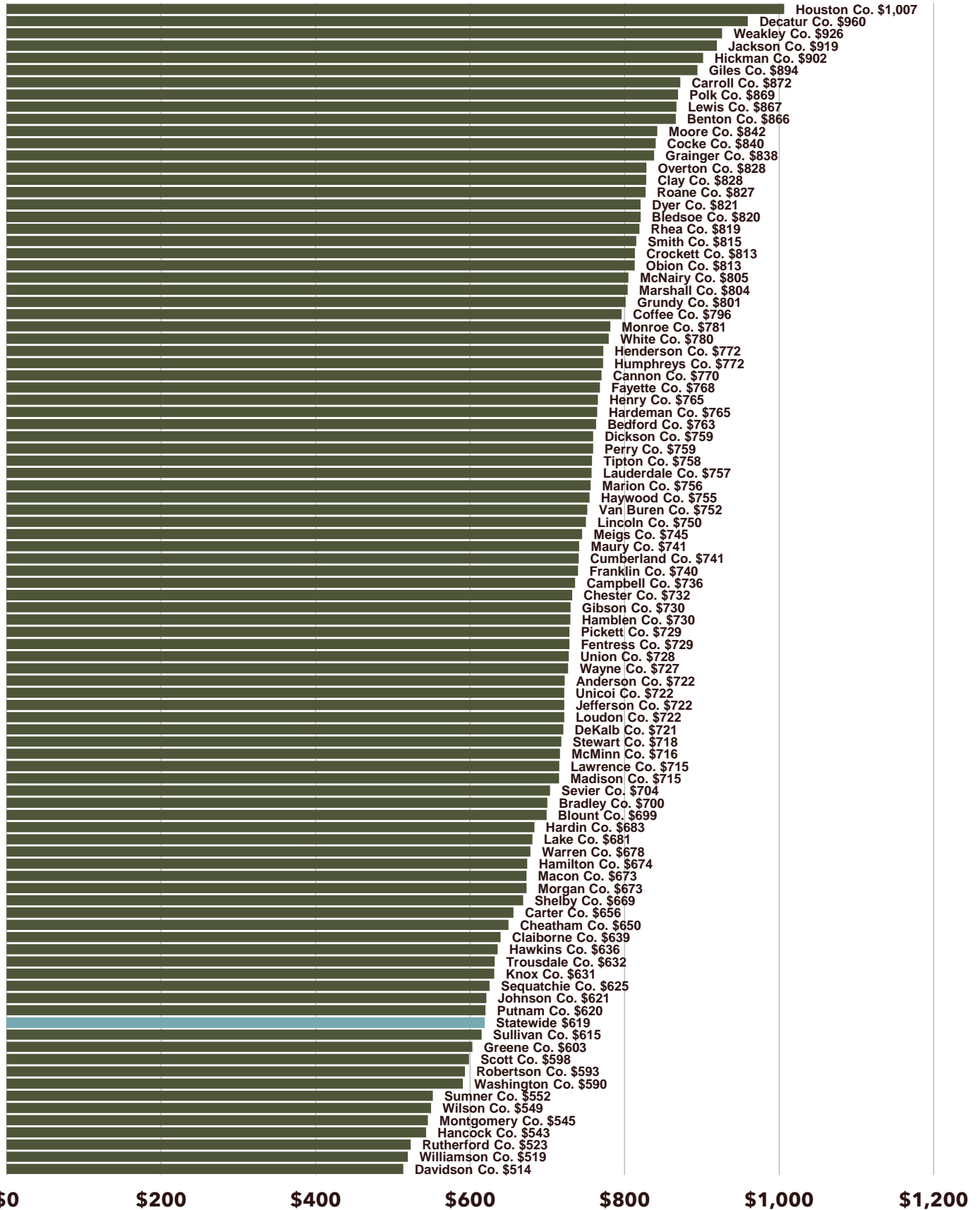
**FIGURE 8. 2018 AVERAGE NET MONTHLY PREMIUM FOR SUBSIDIZED ENROLLEES IN TENNESSEE'S HEALTHCARE.GOV MARKETPLACE, BY COUNTY**



Note: Based on plan selections during the 2018 open enrollment period.

Sources: 2018 Marketplace Open Enrollment Period State- and County-Level Public Use Files (1) (2)

**FIGURE 10. 2018 AVERAGE MONTHLY PREMIUM FOR UNSUBSIDIZED ENROLLEES IN TENNESSEE'S HEALTHCARE.GOV MARKETPLACE, BY COUNTY**



Note: Based on plan selections during the 2018 open enrollment period.

Sources: The Sycamore Institute's analysis of data from the 2018 Marketplace Open Enrollment Period State- and County-Level Public Use Files (1) (2)



**TABLE 1. TENNESSEE 2018 HEALTHCARE.GOV MARKETPLACE DATA, BY COUNTY**

	2018 Marketplace Enrollment	Enrollment as a % of 2017 Population	2017 to 2018 Change in Enrollment	% of 2018 Enrollees with Premium Subsidies	2018 Average Premium Subsidy	2017 to 2018 Change in Average Premium Subsidy	2018 Average Net Monthly Premiums	
							Subsidized Enrollees	Unsubsidized Enrollees
<b>Tennessee</b>	<b>228,646</b>	<b>3.4%</b>	<b>-2.3%</b>	<b>84%</b>	\$797	51%	<b>\$39</b>	<b>\$619</b>
Anderson Co.	2,396	3.1%	0.5%	84%	\$883	79%	\$25	\$722
Bedford Co.	1,408	2.9%	-7.7%	89%	\$951	34%	\$28	\$763
Benton Co.	544	3.4%	-4.9%	93%	\$1,016	36%	\$22	\$866
Bledsoe Co.	368	2.5%	3.4%	93%	\$976	21%	\$20	\$820
Blount Co.	4,401	3.4%	-8.1%	86%	\$881	87%	\$28	\$699
Bradley Co.	3,638	3.4%	-0.3%	92%	\$875	31%	\$22	\$700
Campbell Co.	1,061	2.7%	0.5%	90%	\$958	80%	\$18	\$736
Cannon Co.	474	3.3%	-1.5%	92%	\$865	33%	\$24	\$770
Carroll Co.	872	3.1%	-0.8%	93%	\$993	30%	\$20	\$872
Carter Co.	1,615	2.9%	-13.3%	92%	\$727	55%	\$63	\$656
Cheatham Co.	1,342	3.3%	-4.2%	83%	\$691	44%	\$74	\$650
Chester Co.	511	3.0%	-3.4%	91%	\$946	32%	\$21	\$732
Claiborne Co.	1,028	3.3%	1.6%	89%	\$930	77%	\$19	\$639
Clay Co.	367	4.8%	-3.2%	95%	\$889	36%	\$21	\$828
Cocke Co.	1,179	3.3%	-8.7%	92%	\$1,009	81%	\$29	\$840
Coffee Co.	1,729	3.1%	-1.8%	93%	\$951	35%	\$26	\$796
Crockett Co.	526	3.6%	-8.5%	92%	\$953	34%	\$13	\$813
Cumberland Co.	2,044	3.5%	3.3%	92%	\$924	34%	\$27	\$741
Davidson Co.	30,994	4.5%	5.7%	77%	\$574	40%	\$62	\$514
Decatur Co.	497	4.2%	-3.3%	97%	\$989	31%	\$23	\$960
DeKalb Co.	671	3.4%	-2.8%	93%	\$898	36%	\$26	\$721
Dickson Co.	1,831	3.5%	-4.1%	90%	\$946	34%	\$27	\$759
Dyer Co.	1,224	3.3%	-0.2%	92%	\$948	33%	\$15	\$821
Fayette Co.	1,394	3.5%	0.6%	82%	\$911	84%	\$35	\$768
Fentress Co.	683	3.8%	6.4%	94%	\$874	33%	\$23	\$729
Franklin Co.	1,265	3.0%	-6.9%	91%	\$948	30%	\$31	\$740
Gibson Co.	1,571	3.2%	-4.7%	92%	\$948	29%	\$19	\$730
Giles Co.	1,047	3.6%	-4.1%	92%	\$995	35%	\$19	\$894
Grainger Co.	765	3.3%	-1.7%	92%	\$980	82%	\$18	\$838
Greene Co.	1,828	2.7%	-10.6%	92%	\$738	55%	\$73	\$603
Grundy Co.	525	3.9%	0.2%	93%	\$1,008	27%	\$20	\$801
Hamblen Co.	1,895	2.9%	-2.0%	90%	\$913	83%	\$24	\$730
Hamilton Co.	14,096	3.9%	-1.1%	88%	\$822	29%	\$26	\$674
Hancock Co.	227	3.4%	-9.2%	94%	\$828	n/a*	\$57	\$543
Hardeman Co.	817	3.2%	-2.7%	94%	\$955	30%	\$16	\$765
Hardin Co.	956	3.7%	-1.7%	92%	\$1,018	33%	\$20	\$683
Hawkins Co.	1,373	2.4%	-14.6%	91%	\$761	55%	\$72	\$636
Haywood Co.	487	2.8%	-6.0%	85%	\$975	82%	\$12	\$755

	2018 Marketplace Enrollment	Enrollment as a % of 2017 Population	2017 to 2018 Change in Enrollment	% of 2018 Enrollees with Premium Subsidies	2018 Average Premium Subsidy	2017 to 2018 Change in Average Premium Subsidy	2018 Average Net Monthly Premiums	
							Subsidized Enrollees	Unsubsidized Enrollees
Henderson Co.	1,141	4.1%	0.5%	95%	\$920	32%	\$17	\$772
Henry Co.	1,182	3.6%	2.8%	92%	\$1,016	34%	\$17	\$765
Hickman Co.	921	3.7%	-7.0%	94%	\$989	33%	\$23	\$902
Houston Co.	202	2.5%	3.6%	95%	\$993	24%	\$34	\$1,007
Humphreys Co.	482	2.6%	-7.8%	94%	\$961	32%	\$25	\$772
Jackson Co.	460	3.9%	-7.1%	94%	\$957	37%	\$16	\$919
Jefferson Co.	1,819	3.4%	-5.5%	88%	\$934	82%	\$31	\$722
Johnson Co.	422	2.4%	-8.1%	91%	\$775	56%	\$74	\$621
Knox Co.	17,856	3.9%	-7.7%	81%	\$819	87%	\$33	\$631
Lake Co.	148	2.0%	-2.0%	93%	\$1,008	n/a*	\$17	\$681
Lauderdale Co.	526	2.1%	-7.6%	91%	\$927	79%	\$20	\$757
Lawrence Co.	1,832	4.2%	1.4%	95%	\$974	33%	\$16	\$715
Lewis Co.	455	3.8%	-8.5%	93%	\$1,015	29%	\$19	\$867
Lincoln Co.	1,453	4.3%	1.4%	94%	\$961	34%	\$21	\$750
Loudon Co.	1,761	3.4%	-4.5%	83%	\$936	95%	\$35	\$722
McMinn Co.	1,594	3.0%	3.8%	92%	\$911	29%	\$24	\$716
McNairy Co.	889	3.4%	0.5%	93%	\$955	29%	\$14	\$805
Macon Co.	807	3.4%	-1.3%	92%	\$886	33%	\$23	\$673
Madison Co.	3,510	3.6%	-3.1%	89%	\$901	34%	\$20	\$715
Marion Co.	868	3.1%	-2.7%	91%	\$947	30%	\$28	\$756
Marshall Co.	902	2.7%	-6.4%	92%	\$945	31%	\$26	\$804
Maury Co.	3,123	3.4%	-1.6%	89%	\$891	33%	\$27	\$741
Meigs Co.	346	2.9%	-3.1%	94%	\$945	26%	\$21	\$745
Monroe Co.	1,373	3.0%	-2.8%	90%	\$977	79%	\$24	\$781
Montgomery Co.	3,647	1.8%	3.1%	84%	\$631	38%	\$61	\$545
Moore Co.	197	3.1%	-4.8%	94%	\$979	36%	\$23	\$842
Morgan Co.	415	1.9%	-1.0%	86%	\$990	81%	\$27	\$673
Obion Co.	903	3.0%	1.8%	95%	\$965	30%	\$18	\$813
Overton Co.	846	3.8%	-1.1%	95%	\$872	29%	\$17	\$828
Perry Co.	276	3.5%	2.2%	94%	\$1,082	33%	\$17	\$759
Pickett Co.	211	4.2%	-7.5%	94%	\$931	36%	\$30	\$729
Polk Co.	590	3.5%	3.0%	95%	\$961	29%	\$23	\$869
Putnam Co.	3,045	3.9%	-0.8%	92%	\$789	35%	\$23	\$620
Rhea Co.	829	2.5%	-3.0%	92%	\$938	29%	\$23	\$819
Roane Co.	1,342	2.5%	-13.8%	86%	\$924	86%	\$25	\$827
Robertson Co.	1,932	2.8%	1.8%	83%	\$659	39%	\$72	\$593
Rutherford Co.	8,305	2.6%	-6.6%	82%	\$596	43%	\$60	\$523
Scott Co.	590	2.7%	-11.0%	91%	\$938	89%	\$22	\$598
Sequatchie Co.	571	3.9%	5.7%	92%	\$922	29%	\$25	\$625
Sevier Co.	4,961	5.1%	-4.6%	88%	\$897	85%	\$30	\$704
Shelby Co.	30,340	3.2%	-4.9%	79%	\$820	80%	\$28	\$669

	2018 Marketplace Enrollment	Enrollment as a % of 2017 Population	2017 to 2018 Change in Enrollment	% of 2018 Enrollees with Premium Subsidies	2018 Average Premium Subsidy	2017 to 2018 Change in Average Premium Subsidy	2018 Average Net Monthly Premiums	
							Subsidized Enrollees	Unsubsidized Enrollees
Smith Co.	656	3.3%	0.5%	93%	\$888	33%	\$20	\$815
Stewart Co.	418	3.1%	-2.3%	91%	\$1,018	34%	\$23	\$718
Sullivan Co.	4,626	2.9%	-13.4%	89%	\$705	56%	\$68	\$615
Sumner Co.	5,483	3.0%	2.0%	80%	\$629	42%	\$69	\$552
Tipton Co.	1,465	2.4%	-1.2%	87%	\$860	84%	\$33	\$758
Trousdale Co.	216	2.1%	-7.7%	88%	\$718	39%	\$66	\$632
Unicoi Co.	495	2.8%	-12.2%	92%	\$766	56%	\$68	\$722
Union Co.	607	3.1%	-0.7%	91%	\$965	83%	\$35	\$728
Van Buren Co.	229	4.0%	5.5%	93%	\$945	31%	\$17	\$752
Warren Co.	1,374	3.4%	-1.1%	93%	\$876	37%	\$24	\$678
Washington Co.	4,282	3.4%	-10.0%	87%	\$668	60%	\$67	\$590
Wayne Co.	734	4.4%	-2.3%	96%	\$1,016	33%	\$16	\$727
Weakley Co.	782	2.3%	-4.6%	93%	\$946	29%	\$22	\$926
White Co.	1,142	4.3%	1.0%	94%	\$867	32%	\$18	\$780
Williamson Co.	9,087	4.0%	7.6%	66%	\$569	44%	\$67	\$519
Wilson Co.	4,329	3.2%	3.1%	79%	\$646	41%	\$68	\$549

\*Average premium subsidy data for 2017 are unavailable for Hancock and Lake Counties.

Note: Based on plan selections during the 2017 and 2018 open enrollment periods.

Sources: The Sycamore Institute's analysis of data from the 2018 Marketplace Open Enrollment Period State- and County-Level Public Use Files and the U.S. Census Bureau (3) (4) (1) (2) (3)

## THE SYCAMORE INSTITUTE

The Sycamore Institute is an independent, nonpartisan public policy research center for Tennessee.

Sign up for email alerts at:  
**[SycamoreInstituteTN.org](https://SycamoreInstituteTN.org)**

Written By  
**Mandy Pellegrin**  
Policy Director

[MPellegrin@SycamoreInstituteTN.org](mailto:MPellegrin@SycamoreInstituteTN.org)

**Courtnee Melton, PhD**  
Policy Analyst

Other TSI Staff  
**Laura Berlind**  
Executive Director

**Brian Straessle**  
Communications Director

### RELATED WORK BY THE SYCAMORE INSTITUTE

[Tennessee's 2018 Obamacare Enrollment](#)

(April 13, 2018) Analyzes statewide data on 2018 Marketplace enrollment and premiums.

[CSR Payments, Uncertainty, and Tennessee's 2017 ACA Marketplace](#)

(September 29, 2017) Analyzes 2018 Marketplace premiums and explains cost-sharing reduction payments and what they might mean for Tennessee.

[Health Insurance Markets 101 - Key Concepts that Influence Access and Affordability](#)

(April 5, 2017) Discusses key health insurance terms and concepts that influence insurance access and affordability (e.g. risk pooling)

[Health Insurance Coverage in Tennessee in 2016](#)

(October 5, 2017) Analyzes the most recent data on the rate of the uninsured and where insured Tennesseans get health coverage.

Click [here](#) for all Affordable Care Act (ACA)-related posts by The Sycamore Institute.

### References

1. **Centers for Medicare and Medicaid Services.** 2018 Marketplace Open Enrollment Period State-Level Public Use File. U.S. Department of Health and Human Services. [Online] April 3, 2018. [Accessed on April 4, 2018.] Accessed via [https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/2018\\_Open\\_Enrollment.html](https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/2018_Open_Enrollment.html).
2. -. 2018 Marketplace Open Enrollment Period County-Level Public Use File. U.S. Department of Health and Human Services. [Online] April 2018. [Accessed on April 17, 2018.] Accessed via [https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/2018\\_Open\\_Enrollment.htm](https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/2018_Open_Enrollment.htm).
3. -. 2017 Marketplace Open Enrollment Period State-Level Public Use File. U.S. Department of Health and Human Services. [Online] May 11, 2017. [Accessed on April 4, 2018.] Accessed via [https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/Plan\\_Selection\\_ZIP.html](https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/Plan_Selection_ZIP.html).
4. -. 2017 Marketplace Open Enrollment Period County-Level Public Use File. U.S. Department of Health and Human Services. [Online] May 11, 2017. [Accessed on April 17, 2018.] Accessed via [https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/Plan\\_Selection\\_ZIP.html](https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/Plan_Selection_ZIP.html).
5. **U.S. Census Bureau, Population Division.** Annual Estimates of the Resident Population: April 1, 2010 to July 1, 2017. [Online] March 2018. [Accessed on April 17, 2018.] Accessed via <https://factfinder.census.gov/bkmk/table/1.0/en/PEP/2017/PEPANNRES/0400000US47|0400000US47.05000>.