

The Pennie logo is a large, white, stylized letter 'P' with a rounded top and a slightly irregular, hand-drawn appearance. It is positioned on the left side of the page, partially overlapping the blue background.

pennie[®]

2022-23 Pennie Health Equity Report

August - 2023

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Executive Summary

Since the creation of the Pennsylvania Health Insurance Exchange Authority (PHIEA d/b/a Pennie®) in 2019, health equity¹, specifically related to health coverage inequities in the Commonwealth of Pennsylvania, has been at the forefront of the organization’s strategic goals and priorities. Pennie has undertaken several initiatives to increase access to health coverage for all Pennsylvanians through the individual health insurance marketplace. Since Pennie’s creation, the federal government has increased its efforts to strengthen the health care safety net in the wake of COVID-19. This includes the COVID-19 Public Health Emergency (PHE) that provided important flexibilities such as continuous enrollment in Medicaid (Medical Assistance or MA in Pennsylvania), the passage of the American Rescue Plan Act (ARPA) and later the Inflation Reduction Act (IRA) that significantly expanded federal premium subsidies. The combination of these efforts has made health coverage for individuals up to age 65, who do not have coverage through their employer, more affordable than ever.

The first-ever Pennie Health Equity Data Report endeavors to uncover and understand the impact of these efforts on enrollment in coverage through Pennie. In addition, it provides a view into the uninsured rates among different communities to help identify where additional efforts are needed. This report uses point-in-time Pennie enrollment data from March 2022, when the PHE was still in effect and just after the first Open Enrollment Period (OEP) following the enactment of the expanded federal ARPA subsidies. This is the time of year when Pennie enrollment is generally at its peak. As detailed further below, this report uses 5-year data estimates from the American Community Survey (ACS) to understand long-term uninsurance trends throughout the Commonwealth and within each of Pennsylvania’s nine insurance rating areas, to identify the communities that Pennie needs to focus on most to reduce health inequities. By analyzing the current enrollment populations by race/ethnicity, household income, and age across the Commonwealth, within urban and rural communities, and within each rating area, Pennie and its stakeholders can use this information to identify the communities where additional efforts could yield the greatest reductions in health inequities.

The data included in this report, as explained in detail throughout, support the following takeaways:

- 1) The expanded federal subsidies provided through ARPA (and extended through IRA) have changed how Pennsylvanians shop for health insurance. With the additional financial help, more Pennsylvanians are choosing to enroll in higher-value plans in the silver and gold metal levels. Underusage of cost-sharing reductions (CSRs), a longtime issue for Exchanges, is not as significant an issue as it once was.

¹ Health equity is defined by the Centers for Medicare and Medicaid Services as the attainment of the highest level of health for all people, where everyone has a fair and just opportunity to attain their optimal health regardless of race, ethnicity, disability, sexual orientation, gender identity, socioeconomic status, preferred language, or other factors that affect access to care and outcomes.

The data shows that Pennie enrollees are “buying-up” from bronze to silver plans that feature lower net premiums (because of ARPA) and generally have lower out-of-pocket costs for consumers when utilizing health care services.

2) While existing customers are taking advantage of the increased financial assistance available to them, the data indicates that Pennie can continue to build on efforts to reach historically marginalized communities who remain uninsured. Communities with historically higher uninsured rates, including Hispanics/Latinos and African Americans, continue to enroll in Pennie coverage at disproportionately lower rates compared to other communities in the Commonwealth. Lack of enrollment among Hispanic/Latinos, especially in Rating Area 8 (Philadelphia and surrounding counties), suggests that Pennie should strengthen its investments in this community.

3) The young adult population is another cohort who are more likely to be uninsured than their older peers, and less likely to have access to coverage through their job, especially in rural areas. Young adults may need additional support in transitioning to individual market coverage from their parent’s job-based plan, or after aging out of Medicaid and CHIP.

4) Although overall “buying-up” trends are generally positive, not every group is benefitting equally, suggesting that additional health literacy and consumer education efforts may be needed to ensure that every group is utilizing their available financial assistance.

5) Geographic variations matter – the consumer outreach, marketing, and community engagement strategies that may work for one group in an urban area, may not work for another group in a different rural area, and vice versa. While urban areas have the highest *number* of uninsured individuals, the state is primarily composed of rural counties that, in some cases, feature higher *uninsurance rates*.

Exchange enrollment in Pennsylvania is robust and the number of plans available to customers suggest that the marketplace is healthy. However, for many groups in Pennsylvania, health coverage remains inaccessible, expensive, difficult to understand, or all the above. Additional investments in communities with higher uninsured rates and lower Pennie enrollments are required if Pennie is to be a vehicle that reduces health inequities in the Commonwealth. These investments can take the form of:

- Targeted marketing campaigns and health literacy initiatives;
- Grassroots-level community investments;
- Increased race/ethnicity/age/geographic diversity within the broker and assister network; and
- Additional programs and initiatives to break down barriers to coverage.

Working together, Pennie and its stakeholder community can address Pennie’s health equity goal of ***making the principles of diversity, equity, and inclusion, and partnering with vulnerable communities to reduce inequities general practice.***

Introduction to the 2023 Pennie Health Equity Data Report

The 2022–23 Pennie Health Equity Data Report examines Pennie enrollments across the diverse race and ethnicities represented in the Marketplace. The report begins with a broad focus on enrollments at the Commonwealth level, moving next to a section examining enrollment in urban and rural geographic areas. The next sections are dedicated to major racial groups with fewer overall Pennie enrollments, followed by sections examining the racial and ethnic make-up of enrollees in each of the insurance Rating Areas (1–9). Only the race and ethnic categories with the largest enrollment numbers are included in the sections reviewing the Commonwealth and Rating Areas, with other sections of the report dedicated specifically to enrollees identifying as a racial or ethnic group with fewer overall enrollments. This approach is used to ensure that data comparisons are being made across groups with a large enough sample size to properly analyze.

Notes on the Data

Data for this initial study was pulled from enrollments in early March 2022². This timeframe was chosen to account for attrition following the 2022 Open Enrollment Period (OEP), and to examine the Marketplace during a time when enrollments were relatively stable. Where applicable, footnotes are used to explain data measurements for the reader’s understanding.

Measurements of Federal Poverty Level (FPL) Percentage

The Federal Poverty Level (FPL) percentage is an income measurement issued every year by the U.S. Department of Health and Human Services. FPL varies by family size—the FPL measurement for a family of two is different than for a family of four. FPL is a measurement used to determine eligibility for many federal and state programs. The amount of Advanced Premium Tax Credit (APTC) and Cost Sharing Reductions (CSR) an eligible household may receive to reduce the cost of their health insurance coverage and care is based on the household’s FPL.

At the three metal levels offered by Pennie (Gold, Silver, Bronze), average FPL percentage is provided for different races and ethnicities. This FPL average is for the entire tax household associated with the Pennie policy. This is the case even when only certain household members sought Pennie coverage. For each race and ethnicity, a policy is included when at least one individual seeking coverage in the household identifies as that race or ethnicity. Enrollment and race were examined at the policy level, rather than the individual level, to further broaden the pool of enrollees examined across different races and ethnicities. This was also done for the sake of evaluating FPL percentage with reduced data skewing, which can arise due to changes in household size and applicable FPL percentage.

² Data for the 2022 Pennie Health Equity Report was pulled and compiled by the Pennie data team on March 4, 2022.

Notes on Race and Ethnicity

When ‘White’ enrollees are mentioned in this report, they are racially White enrollees of any ethnicity. The US Census differentiates the categories of ‘White, non-Hispanic’ from ‘White, Hispanic.’ The Pennie application separately lists the race category as ‘White,’ and ethnicity as ‘Hispanic.’ White enrollees and Hispanic enrollees are treated as two distinct groups in this report.

Hispanics of any race are included in the ethnic category and listed in the data tables as ‘Hispanic.’ This report includes ‘Hispanic’ to mean a person identifying as any race and was done to further broaden the pool of enrollees examined in this category. (In March 2022, there were 12,009 enrollees of any race who also identified as Hispanic. There were 4,430 enrollees who indicated that they identified as both ‘White’ and ‘Hispanic’).

Mixed race individuals are those Pennie enrollees who identify as belonging to more than one racial category. Mixed race can mean that an enrollee identifies as two, three, or more races. The answer on the Pennie application is provided as ‘Mixed,’ and enrollees do not have the option of specifying whether this means more than two races.

Enrollees identifying racially as African American, Asian, and Mixed include enrollees of any ethnic identity. This was done out of a desire to broaden the pool of enrollees examined in these categories.

Enrollees with No Response to Race

Included in each section of this report is a count of those enrollees who did not respond to the racial or ethnic identity questions on the Pennie application. In fact, ‘No Response’ is the second largest response to race among Pennie enrollees, following enrollees who identify as White. This is a common occurrence across marketplaces, wherein a large portion of applicants (approximately 20%–30%) annually choose not to identify with any given race or ethnicity on their application for health insurance coverage.³ The purpose of including the ‘No Response’ category in this report is to examine other known characteristics of the group. While the race and ethnic makeup of the group is unknown, this report highlights other factors contributing to the group’s experience in Pennie, including enrollment trends, average FPL percentage, Per Member Per Month (PMPM) premium values, and plan choices.

The ‘No Response’ category consists of 77,546 individuals distributed across the Commonwealth (21% of Pennie enrollees). As these enrollees make up a significant population, and are geographically distributed across the Commonwealth, they are a representative sample size of the population of the Commonwealth as a whole. There is nothing in the data suggesting that non-Whites are disproportionately represented in the ‘No Response’ category. In fact, the other characteristics of this group (particularly bronze and gold enrollees) are most like those identifying as White, based in part on the group’s higher overall age, as well as higher overall household FPL percentage. Enrollees in the

³ Branham, D. Keith, Lucy Chen, Kenneth Finegold. ‘Trends in Missing Race and Ethnicity Information After Imputation in HealthCare.gov Marketplace Enrollment Data, 2015–2021.’ JAMA Network Open. Pub. 10 Jun 2022. <https://jamanetwork.com/journals/jamanetworkopen/fullarticle/2793230>

'No Response' category tended towards an older age distribution, as did White enrollees (see *Commonwealth, Age Distribution*)⁴. The average FPL percentage of tax households in the 'No Response' category was most like that of White enrollees at the Bronze (290% vs. 305%) and Gold (297% vs. 294%) metal levels (see *Commonwealth, Average FPL% of Tax Household*). Of note, at the silver metal level, the household FPL percentage of enrollees in the 'No Response' category was closest to that of Hispanics (181% vs. 183%).

It is less likely that the 'No Response' group is disproportionately Hispanic, African American, Asian, or Mixed race, particularly at the bronze and gold metal levels. In Pennsylvania and nationally, individuals identifying as these racial groups tend on average to be younger and have a lower household FPL percentage than Whites. In addition, 'No Response' applicants appeared at essentially the same incidence rate across all Rating Areas, including in many places where most people identify as White. Thus, the data does not support any conclusion suggesting that Pennie enrollees would reflect greater diversity if responding to the race/ethnicity questions were compulsory.

Data Variance

In this report, variance is measured by average FPL percentage within metal tiers and across race and ethnicities. Variance measures dispersion within a data set. Calculating the variance of FPL levels may assist in examining where the greatest differences in average FPL percentage occur across race and ethnicity.⁵ As most Pennie enrollees identify racially as White, higher measures of variance in FPL percentage are driven mostly by income differences among White households. However, some variance in FPL percentage can also be explained by differences in household income by race and ethnicity.

Of note, the greatest income variance was observed among bronze enrollees, where individuals of one race were more likely to have a notably higher or lower average FPL percentage than other races (at times, the income difference between race and ethnic groups was as much as fifty percentage points).

Uninsured Rates

This report includes data tables in each section examining the estimated uninsured rates for the Commonwealth, rating area, or group examined. For these tables, the team interpreted data collected from the 2020 American Community Survey 5-year estimates. While the American Community Survey has published a 2021 report with more recent 1-year uninsurance estimates, this report instead uses the 2020 5-year estimates, as the 2021 report featured higher incident rates of unknown estimates regarding the uninsured, especially in rural counties.

⁴ As the population of African Americans and Hispanics in the Commonwealth tends toward a slightly younger age distribution, this is also another indication that the No Response group is more likely to be majority White.

⁵ The function used to measure variance is the Coefficient of Variation (CV- the Standard Deviation divided by the Mean). A data set with less variation has a CV closer to 0, while a data set with greater variation has a CV approaching or exceeding 1. The CV is also used elsewhere in insurance actuarial science for measuring public health statistics such as disease morbidity in a population. In theory, in a society with perfectly equal household FPL% levels observed across races and ethnicities, there would be no variance occurring in FPL% by race and ethnicity (i.e. variance would equal 0).

Pennie Enrollees in the Commonwealth

The following data tables examine characteristics of Pennie enrollees across the race and ethnic categories with the greatest number of enrollees. The data values include average household FPL percentage, average enrollee age, average net per-member per-month premium (PMPM) cost, and plan enrollments by metal category. These data values are presented by race and ethnic categories for ease of comparison.

Plan Enrollment Totals				
All	Bronze	Silver	Gold	All
	86,662 (24%)	145,140 (40%)	128,849 (36%)	362,047
Race:				
African American (AA)	4,112 (31% of AA)	6,198 (47% of AA)	2,760 (21% of AA)	13,123 (3.6%)
Asian (A)	6,039 (22% of A)	16,285 (60% of A)	4,508 (17% of A)	26,922 (7.4%)
White (W)	56,568 (24% of W)	83,022 (35% of W)	93,508 (40% of W)	234,155 (65%)
Mixed (M)	1,246 (30% of M)	1,538 (37% of M)	1,359 (32% of M)	4,189 (1.2%)
No Response (NR)	17,087 (22% of NR)	35,527 (46% of NR)	24,818 (32% of NR)	77,546 (21%)
Ethnicity:				
Hispanic (H)	3,311 (28% of H)	5,126 (43% of H)	3,508 (29% of H)	12,008 (3.3%)

Average Age of Enrollee				
All	Bronze	Silver	Gold	All Enrollees*
	44.3	44.7	45.7	44.9
Race:				
African American	43.5	45.1	42.7	44
Asian	43	45.1	41.3	43.9
White	44.6	45.3	46.1	45.3
Mixed**	33	35	33.3	33.7
No Response	45.1	43.6	46.5	44.9
Ethnicity:				
Hispanic	40.7	41.9	40	41

The total number of Pennie enrollees in March 2022 was 362,047. The average age of all enrollees was 44.9 years. The youngest enrollees across metal levels were those identifying as Mixed race, with an average age of 33.7 years (33 years and 8.4 months).⁶ The second youngest group of enrollees were those identifying as Hispanic, with an average age of 41 years. The oldest group of enrollees across metal levels were those identifying as White, with an average age of 45.3 years (45 years and 3.6 months). The average net Per Member Per Month (PMPM) cost of all plans was \$173, and the average FPL percentage of all tax households with enrollees was 249%.

By race, 21% of enrollees chose not to self-identify with a Race category provided on Pennie’s enrollment application. Among enrollees who *did* provide a Race, White enrollees comprised 80% of enrollees (65% of total enrollees); Asians comprised 8.5% (7.4% of all enrollees); African Americans comprised 5.8% (3.6% of all enrollees), and Hispanics comprised 4.6% (or 3.3% of all enrollees).

Of Hispanic enrollees in the Commonwealth who provided a response regarding their ethnic origin, at least 2,825 (24%) identified as Puerto Rican, 963 (8%) as Mexican, and 295 (2.5%) as Cuban. Of Hispanic enrollees, 164 (1.4%) identified as Mixed ethnicity, 3,445 (29%) as ‘Other’ and 4,316 (36%) did not specify a country of ethnic origin.

Households with at least one Asian enrolled in a silver plan had the lowest average FPL percentage (172%) across all enrollees. Among bronze enrollees, African Americans had, on average, a substantially lower FPL percentage (245%) compared to other groups. Of note, the average FPL percentage of bronze and gold enrollees were similar for White and No Response enrollees.

Average FPL% of Tax Household ⁷				
All	Bronze	Silver	Gold	All Plans*
	295%	188%	292%	249% ⁸
Race ⁹ :				
African American	245%	185%	268%	220% ¹⁰
Asian	274%	172%	282%	212% ¹¹
White	305%	195%	294%	258% ¹²
Mixed**	273%	192%	289%	246% ¹³
No Response	290%	181%	297%	240% ¹⁴
Ethnicity:				
Hispanic ¹⁵	264%	183%	265%	228% ¹⁶
Variance ¹⁷	0.68 (most)	0.39	0.49	0.58

* Totals include Catastrophic plans which affects total column values or average.

**There were 4,139 who self-identified as being of Mixed race, the lowest total of any race or ethnicity included in this table.

⁶ Note: Mixed race individuals make up 1.2% of all Pennie enrollees and have a larger concentration of individuals under 18 than other groups. More research should be done in order to better understand this population.

⁷ Average FPL% is for the entire tax household associated with the Pennie policy, even if only certain tax household members are seeking Pennie coverage. The policy is counted when at least one individual seeking coverage identifies as a certain race. An example data category should be read as, ‘Tax households with at least one enrolled African American at the Silver level are 187% of FPL, on average.’

⁸ FPL% known for 93% of tax households with enrollments.

⁹ Races and ethnicities included in the data table do not include all self-identified races and ethnicities of Pennie enrollees. Data tables included elsewhere in this data study examine enrollees who identify racially as American Indian and Alaska Natives (AI/AN) and Native Hawaiian and Pacific Islanders (NH/PI).

¹⁰ FPL% known for 96% of tax households with African American enrollees.

¹¹ FPL% known for 95% of tax households with Asian enrollees.

¹² FPL% known for 92% of tax households with White enrollees.

¹³ FPL% known for 91% of tax households with Mixed Raced enrollees.

¹⁴ FPL% known for 96% of tax households with enrollees who answered No Response to race category.

¹⁵ ‘Hispanic’ may also refer to persons self-identifying as Latino, Latina, or Latinx (‘Hispanic’ is the term used on the Pennie application)

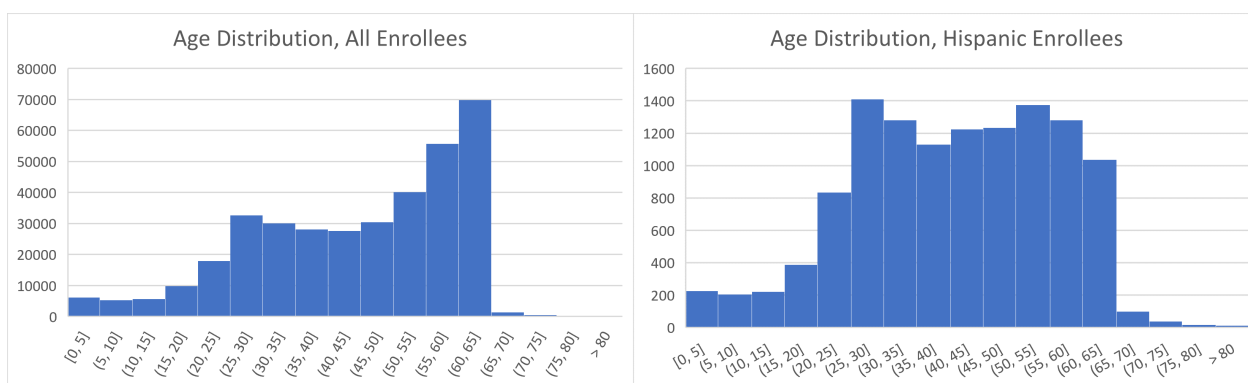
¹⁶ FPL% known for 94% of tax households with Hispanic enrollees.

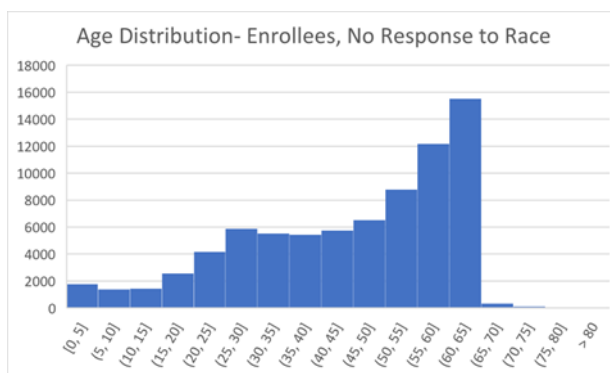
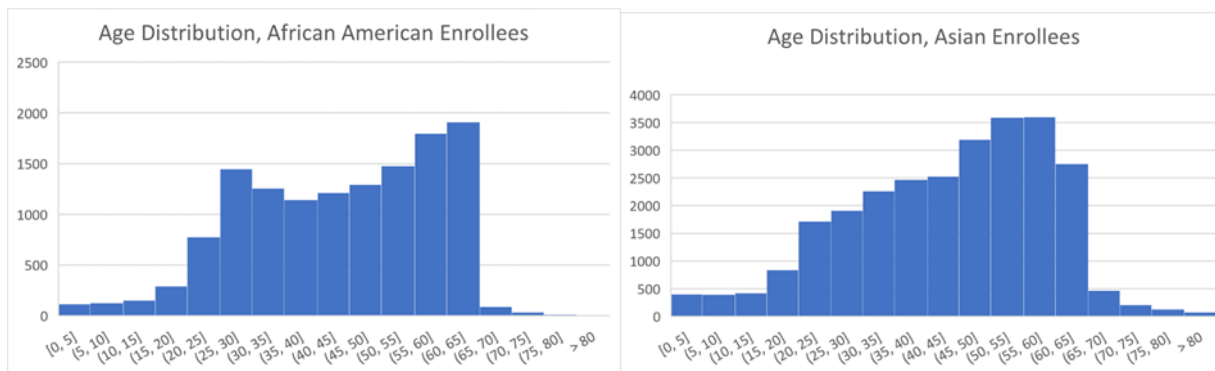
¹⁷ Variance is a useful statistical value measuring dispersion within a data set. Variance measured is for all values in the data set (variance is calculated for all Bronze FPL%, and not only the averages listed in the data table). The function used is the Coefficient of Variation (CV- the Standard Deviation divided by the Mean). A data set with less variation has a CV closer to 0, while a data set with greater variation has a CV approaching or exceeding 1. An example variance result may be read as: ‘The variance of all Bronze FPL% values across race and ethnicity in the Commonwealth is 0.68.’

Statewide, households with White enrollees in a bronze or silver plan averaged at least 10%–15% higher average FPL than the next highest FPL percentage found in another race or ethnic category. The greatest variance across average FPL percentage of households with Pennie enrollees occurred at the bronze metal level (0.68). The greatest difference between the FPL percentage of different races and ethnicities was observed between African Americans and Whites enrolled in bronze plans. The average FPL percentage of African Americans enrolled in bronze plans was 245%, while the average FPL percentage of Whites enrolled in bronze plans was 305%. In addition, Asian and White silver plan enrollees experienced a 23-percentage point difference (172% vs. 195% FPL) in terms of household income.

The highest average net PMPM paid by any group were White gold plan enrollees (\$234), while the lowest average net PMPM paid by any group were Asian enrollees in silver plans (\$96). The metal category with the greatest range in average PMPM values was silver. Among silver enrollees, Whites paid the most on average for plans (\$155), and Asians paid the least (\$96).

The below figures are a visual comparison of age histograms, at the Commonwealth level and of Pennie enrollees across the categories of race, ethnicity, and ‘No Response’. White enrollees and those with No Response to race have an age distribution that is unimodal (highest in one area, ages 60–65) and positively skewed (skewed right, towards higher ages). Hispanic, African American, and Asian enrollees have an age distribution that is more rectangular, with values occurring at a similar frequency across ages. This rectangular distribution is most acute for Hispanic enrollees, with enrollees spread out more evenly across different age groups. Hispanic, African American, and Asian enrollees are, on average, younger than White enrollees.





Cost Sharing Reduction (CSR) Underusage

Cost Sharing Reductions (CSRs) lower out-of-pocket health care costs like deductibles, copayments, and coinsurance. If a person qualifies for CSRs, they must enroll in a silver plan to access these benefits. Among all Pennie enrollees, 81,124 individuals (22% of enrollees) were CSR-eligible but chose not to enroll in a silver plan (overall, a total of 55% of enrollees were CSR eligible). This means there were 81,124 individuals who were eligible for CSRs but chose to forego these benefits to enroll in a bronze or gold plan.

Here we focus on CSR-eligible, bronze enrollees. Overall, there were 31,121 Bronze enrollees who were CSR-eligible, paying an average of \$19 PMPM in premium costs. By contrast, there were 91,932 silver enrollees who were CSR-eligible, paying an average of \$88 PMPM in premium costs. The table below shows those customers who have chosen to forego CSR benefits to enroll in a bronze plan, by CSR-level. In March 2022, more than half of CSR-eligible, bronze enrollees were eligible to enroll in a silver plan with a 87% or 94% actuarial value (AV). It is especially likely that the 4,709 Bronze enrollees eligible for a CSR-94 AV silver plan were simply not aware of CSR benefits as they could have enrolled in a plan with significantly lower cost-sharing and a \$0 premium if they elected to enroll in the benchmark silver plan.

Further information on CSR-eligible enrollees:

- 31,121 Bronze enrollees were CSR-eligible [Avg. Age 44; Avg. Net Premium (PMPM) \$19; Avg. 192% FPL)
- Among those CSR-eligible bronze enrollees, 16,709 were eligible for CSR-87 and CSR-94 plans.

Bronze-enrolled, eligible for CSR	# of Enrollees	Avg. Age	Avg. Net Premium (PMPM)	Avg. FPL%
CSR-73	14,268	45	\$31	225%
CSR-87	12,000	44	\$12	176%
CSR-94	4,709	43	\$10	134%

Uninsured Rates

Uninsured rates vary significantly by race and ethnicity, as well as age. The Pennsylvania rates included in the data table below are for uninsured individuals of any age and are broken down by race and ethnicity, along with a comparison with the rest of the U.S. According to the 2020 American Community Survey (ACS) 5-year survey, 5.6%, or 717,759 Pennsylvanians were uninsured, compared with a 8.8% uninsured rate for the entire U.S.

Hispanics or Latinos have the highest uninsured rate (12.3%) and are uninsured at 2.6 times the rate of White, non-Hispanics in Pennsylvania. Although Pennsylvania has a much lower rate of uninsured Hispanics than the U.S., Hispanics are uninsured at similar rates compared to White, non-Hispanics (2.6 times greater v. 2.95 times greater).

African Americans in Pennsylvania have the next highest uninsured rate at 7.2%. The rate of uninsured African Americans in Pennsylvania is 2.8 percentage points lower than the uninsured rate of African Americans nationally (7.1% versus 9.9%), however, the African American uninsured rate is still nearly 27 percent greater than the Commonwealth’s overall uninsured rate. The uninsured rate among 19–64-year-olds, who account for the majority of those enrolled in marketplace coverage, is also significantly greater than the Commonwealth overall (35.7 percent greater). Within this group, young adults (ages 19–34) are nearly twice as likely to be uninsured (9.8%) than Pennsylvanians ages 55–64 (5.0%) (*data not shown*).

Uninsured rates (all ages) ¹⁸	% Pennsylvania	Person Count Pennsylvania	% United States
Total	5.6%	717,759	8.8%
Black or African American alone	7.1%	96,829	9.9%
Asian alone	6.6%	30,161	6.3%
Whites (non-Hispanic)	4.7%	452,139	6.0%
Two or More Races ¹⁹	6.3%	37,376	12.0%
Ethnicity:			
Hispanic or Latino (any race) ²⁰	12.3%	123,803	17.7%

Uninsured Rates (19–64-year-olds) ²¹	% Pennsylvania	Person Count– Pennsylvania	% (United States)
Total	7.6%	575,669	12.3%

Urban and Rural Counties

The definitions of ‘urban’ and ‘rural’ were taken from the Center for Rural Pennsylvania, a legislative agency of the PA General Assembly. By the Center’s standards, there are 19 urban and 48 rural counties in the Commonwealth. A county is considered ‘rural’ when the number of people per square mile is less than 291.²² Overall, about 75% of Pennie enrollees reside in urban counties, and 25% reside in rural counties (see *Enrollments: Urban and Rural Counties*). This is similar to the urban/rural demographic make-up of Pennsylvania’s population, with approximately 75% of Pennsylvanians living in urban counties and 25% living in rural counties.²³

In urban counties, the total number of Pennie enrollees in March 2022 was 272,074 (75% of all enrollees), while rural counties saw 89,974 enrollments (25% of all enrollees). In urban counties, silver plans accounted for the highest concentration of enrollments (45% of urban enrollments). In rural counties, gold plans accounted for the highest concentration of enrollments (54% of rural enrollments).

Across geographic areas and race/ethnicity, the greatest overall concentration of enrollments occurred at the silver level among Asians in urban counties (63% of the urban Asian enrollees). The lowest concentration of enrollments across geographic areas and race/ethnicity occurred at the gold level, among Asians in rural counties (15% of rural Asian enrollees).

¹⁸ Source: Pennie policy team analysis of 2020 American Community Survey 5-year estimate of the uninsured ages 19-64

¹⁹ ‘Two or more Races’ is the category included on the 2020 American Community Survey (the Pennie application uses the term ‘Mixed’). ²⁰ ‘Hispanic or Latino’ is the ethnic category included on the 2020 American Community Survey (the Pennie application uses the term ‘Hispanic’).

²¹ Source: Pennie policy team analysis of 2020 American Community Survey 5-year estimate of the uninsured ages 19-64 ²² See ‘Rural Urban Definitions,’ Center for Rural Pennsylvania, <https://www.rural.pa.gov/rural-urban>

²³ ‘Rural Quick Facts.’ Center for Rural Pennsylvania. [Rural Quick Facts - Center for Rural PA](#)

Enrollments - Urban (U) and Rural (R) Counties								
	Bronze		Silver		Gold		All	
	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural
All Urban (U) / Rural (R)	69,578 (26% of U) (19% of PA)	17,085 (19% of R) (5% of PA)	121,314 (45% of U) (34% of PA)	23,828 (26% of R) (7% of PA)	80,074 (29% of U) (22% of PA)	48,777 (54% of R) (13% of PA)	272,074 (75% of PA)	89,974 (25% of PA)
All-Pennsylvania (PA)	86,662 (24% of PA)		145,140 (40% of PA)		128,869 (36% of PA)		362,047	
Race:								
African American (AA)	3,872 (32% of AA-Urban)	243 (29% of AA-Rural)	5,986 (49% of AA-Urban)	215 (25% of AA-Rural)	2,380 (19% of AA-Urban)	383 (45% of AA-Rural)	12,280 (5% of U) (3% of PA)	845 (1% of R) (0.2% of PA)
Asian (A)	5,586 (22% of A-Urban)	456 (24% of A-Rural)	15,636 (63% of A-Urban)	651 (34% of A-Rural)	3,719 (15% of A-Urban)	791 (41% of A-Rural)	25,014 (9% of U) (7% of PA)	1,911 (2% of R) (0.5% of PA)
White (W)	43,576 (26% of W-Urban)	12,994 (19% of W-Rural)	65,453 (39% of W-Urban)	17,571 (26% of W-Rural)	56,194 (34% of W-Urban)	37,316 (55% of W-Rural)	166,051 (61% of U) (46% of PA)	68,105 (76% of R) (19% of PA)
Mixed (M)	1,093 (30% of M-Urban)	155 (26% of M-Rural)	1,391 (39% of M-Urban)	149 (25% of M-Rural)	1,075 (30% of M-Urban)	286 (48% of M-Rural)	3,594 (1.3% of U) (0.9% of PA)	596 (0.7% of R) (0.16% of PA)
No Response (NR)	14,007 (23% of NR-Urban)	3,082 (17% of NR-Rural)	30,479 (51% of NR-Urban)	5,050 (28% of NR-Rural)	15,208 (25% of NR-Urban)	9,612 (54% of NR-Rural)	59,779 (22% of U) (17% of PA)	17,768 (20% of R) (5% of PA)
Ethnicity:								
Hispanic (H)	2,943 (28% of H-Urban)	370 (25% of H-Rural)	4,712 (45% of H-Urban)	416 (28% of H-Rural)	2,793 (27% of H-Urban)	717 (48% of H-Rural)	10,501 (3.9% of U) (2.9% of PA)	1,508 (1.7% of R) (0.4% of PA)

Average FPL% of Tax Household with Enrollees ²⁴								
	Bronze		Silver		Gold		All	
	Urban	Rural	Urban	Rural	Urban	Rural	Urban ²⁵	Rural ²⁶
All Urban/Rural	294%	299%	191%	174%	291%	295%	245%	260%
All-Pennsylvania	295%		188%		292%		249%	
Race ²⁷ :								
African American	245%	236%	186%	170%	270%	259%	219%	227%
Asian	274%	276%	173%	154%	281%	288%	210%	235%
White	306%	302%	200%	176%	294%	294%	257%	262%
Mixed	273%	274%	196%	164%	288%	292%	245%	252%
No Response	289%	299%	183%	168%	295%	275%	234%	241%
Ethnicity:								
Hispanic	264%	269%	184%	168%	263%	275%	226%	241%
Variance ²⁸	0.73	0.55	0.42	0.42	0.57	0.54	0.60	0.50

In comparing the FPL percentages of urban and rural enrollments, the greatest difference occurs at the silver level: Urban households with silver enrollees have an average FPL of 191%, compared to rural households with silver enrollees at 174% average FPL. There is also a significant difference in average FPL between African Americans and Whites enrolled in bronze plans in both rural and urban counties. Rural African Americans enrolled in a bronze plan have an average FPL of 66 percentage points less

²⁴ Average FPL% is for the entire tax household associated with the Pennie policy, even if only certain tax household members are seeking Pennie coverage. The policy is counted when at least one individual seeking coverage identifies as a certain race. For example, a three-person tax household with only one African American enrolled in a Bronze plan is counted in the African American Bronze category. An example data category should be read as 'Urban tax households with at least one enrolled African American at the Silver level are 186% of FPL, on average. Note: Not all race/ethnicities displayed in this table.

²⁵ FPL% known for 93% of tax households with enrollees in Urban counties.

²⁶ FPL% known for 94% of tax households with enrollees in Rural counties.

²⁷ Races and ethnicities included in the data table do not include all self-identified races and ethnicities of Pennie enrollees.

²⁸ The function used is the Coefficient of Variation (CV- the Standard Deviation divided by the Mean). A data set with less variation has a CV closer to 0, while a data set with greater variation has a CV closer to 1.

than rural Whites. Urban African Americans enrolled in a bronze plan have an average FPL of 61 percentage points less than urban Whites.

The greatest variance in FPL percentage across race/ethnicity occurs among urban bronze plan enrollees (0.73 variance). By comparison, rural bronze enrollees had less variance across FPL percentage (0.55 variance). For other metal levels, variance in FPL percentage was roughly similar for urban and rural enrollees of different races and ethnicities.

Average Age - Urban and Rural Counties								
	Bronze		Silver		Gold		All	
	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural
All- Urban/Rural	43.8	46.4	44.1	47.8	44.4	47.9	44	47.5
All-Pennsylvania	44.3		44.7		45.7		44.9	
Race:								
African American	43.6	42	45.2	41.9	42.7	42.8	44.1	42.2
Asian	43	42.6	45.1	45.3	41.3	41.3	44	42.8
White	44	46.6	44.5	48.2	44.5	48	44.4	47.7
Mixed	33.1	32.7	34.9	36	32.9	34.5	33.6	34.2
No Response	44.6	47.5	43	47.5	45.2	48.7	43.9	48.1
Ethnicity:								
Hispanic	40.7	40.8	42.1	40.8	40.3	39.2	41.1	39.9

Average PMPM - Urban and Rural Counties								
	Bronze		Silver		Gold		All	
	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural
All Urban/Rural	\$145	\$133	\$149	\$99	\$255	\$190	\$179	\$155
All-Pennsylvania	\$142		\$140		\$230		\$173	
Race:								
African American	\$101	\$95	\$152	\$103	\$221	\$170	\$150	\$132
Asian	\$101	\$105	\$97	\$60	\$207	\$166	\$115	\$116
White	\$160	\$137	\$170	\$101	\$263	\$191	\$199	\$157
Mixed	\$129	\$110	\$139	\$67	\$237	\$172	\$166	\$130
No Response	\$129	\$125	\$129	\$96	\$247	\$189	\$159	\$152
Ethnicity:								
Hispanic	\$109	\$114	\$131	\$105	\$208	\$193	\$145	\$150

The average net PMPM for urban enrollees was \$179, and the average FPL percentage of urban households with enrollees was 245%. The average net PMPM of all enrollees in rural counties was \$155, or \$24 less than urban enrollees. The average FPL percentage of rural tax households with enrollees was 260%, or 15 percentage points greater than urban households.

In urban counties, households with at least one Asian enrolled in a silver plan had the lowest average FPL percentage (173%). The next lowest average FPL percentage for urban tax households with enrollees occurred among urban Hispanics (184%) and those with No Response to race (183%).

In rural counties, tax households with at least one Asian enrolled in a silver plan had the lowest average FPL percentage (154%). The next lowest average FPL percentage for rural tax households with enrollees occurred among rural Mixed-race individuals (164%).

The average age of all enrollees in urban areas was 44 years, and the two youngest urban enrollee categories by race and ethnicity were Mixed race (33.6 years, or 33 years and 7.2 months) and Hispanics (41.1 years, or 41 years and 1.2 months).

By comparison, the average age of all enrollees in rural areas was 47.5 years (47 years and 6 months), meaning rural enrollees were an average of 3.5 years older than urban enrollees. The two youngest rural enrollee categories by race and ethnicity were Mixed race (34.2 years, or 34 years and 2.4 months) and Hispanic (39.9 years, or 39 years and 10.8 months).

22% of urban enrollees chose not to self-identify with a Race category. Of those urban enrollees who *did* provide a Race, White enrollees comprised 76% (61% of all urban enrollees), Asians comprised 11.5% (8% of all urban enrollees), African Americans comprised 5.6% (4.5% of all urban enrollees), and Hispanics comprised 4.8% (3.9% of all urban enrollees).

Among Hispanic enrollees in Urban counties, 2,486 (24% of urban Hispanics) identified as Puerto Rican, 811 (7.7% of urban Hispanics) as Mexican, and 251 (2.4% of urban Hispanics) as Cuban. Of Hispanic enrollees in Urban counties, 3,797 (36%) did not specify a country of ethnic origin, 3,031 (29%) identified as 'Other', and 126 (1.2%) identified as Mixed ethnicity.

20% of rural enrollees chose not to self-identify with a Race category. Of enrollees who *did* provide a Race, White enrollees comprised 93% (76% of all rural enrollees), Asians comprised 2.6% (2% of all rural enrollees), African Americans comprised 1.2% (1% of all rural enrollees), and Hispanics comprised 2.1% (1.7% of all rural enrollees). Of Hispanic enrollees in rural counties, 339 (22.5% of rural Hispanics) self-identified as Puerto Rican, 152 (10% of rural Hispanics) as Mexican, and 44 (3% of rural Hispanics) identified as Cuban. Of rural Hispanic enrollees, 520 individuals (35%) did not specify a country of ethnic origin, 414 (27%) identified as 'Other', and 38 (2.5%) identified as Mixed ethnicity.

Cost-Sharing Reduction (CSR) Underusage in Urban and Rural Counties

Among urban enrollees, 56,571 (21%) were CSR-eligible but chose not to enroll in a silver plan (overall, 56% of Urban enrollees were CSR-eligible). Of 25,281 CSR-eligible urban enrollees who enrolled in bronze plans, the average net PMPM cost of a Bronze plan was \$20. By comparison, the average net PMPM cost of a silver plan for these enrollees was \$94:

Further information on Bronze and Catastrophic CSR-eligible enrollees in urban counties:

- 25,281 Bronze enrollees [Avg. Age 44; Avg. net premium \$20 (PMPM); Avg. 194% FPL]
- 129 Catastrophic enrollees [Avg. Age 25; Avg. net premium \$196 (PMPM); Avg. 186% FPL]

Urban - Bronze CSR Level	# of Enrollees	Avg. Age	Avg. Net Premium (PMPM)	Avg. FPL%
CSR-73	11,571	44.5	\$31	225%
CSR-87	9,705	44	\$12	176%
CSR-94	3,883	43	\$10	134%

Among rural enrollees, 24,555 (27%) were CSR-eligible but chose not to enroll in a silver plan (overall, 51% of Rural enrollees were CSR-eligible), including 5,818 enrollees who chose a bronze plan. Among those bronze enrollees, 54% (3,121 enrollees) were eligible for a CSR-87 or CSR-94 plan (see table below):

- 5,834 Bronze enrollees [Avg. Age 46.6; Avg. net premium \$17 (PMPM); Avg. 194% FPL]
- 32 Catastrophic enrollees [Avg. Age 23; Avg. net premium \$185 (PMPM); Avg. 168% FPL]

Rural – Bronze CSR Level	# of Enrollees	Avg. Age	Avg. Net Premium (PMPM)	Avg. FPL%
CSR-73	2,697	48	\$29	226%
CSR-87	2,295	46	\$10	177%
CSR-94	826	46	\$9	137%

Urban/Rural Counties and Health Outcomes Rankings

The below table organizes the 67 counties of Pennsylvania into urban and rural categories.²⁹ Next to each county is the ranking it received (1-67) in a 2022 report examining health outcomes. The report is produced annually by the University of Wisconsin Population Health Institute with support from the Robert Wood Johnson Foundation. The Health Outcomes Rankings are also included in this report’s appendix and can be accessed online. Of note, while Philadelphia County ranked last among all Pennsylvania counties, several surrounding counties, including Chester, Montgomery, and Bucks, ranked in the top-7.

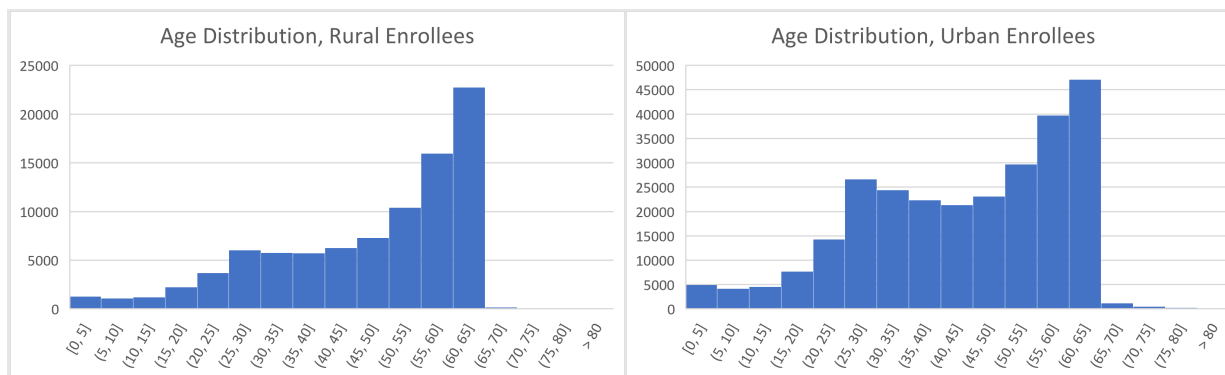
Counties and Ranking, ‘2022 Health Outcomes’ (1-67) ³⁰				
Urban		Rural		
Chester- 1	Lackawanna- 52	Centre -2	Huntingdon- 29	Jefferson- 47
Montgomery- 4	Northampton- 58	Union- 3	Sullivan- 30	Wyoming- 48
Cumberland- 5	Luzerne- 60	Butler- 6	Montour- 31	Crawford- 49
Bucks- 7	Philadelphia- 67	Snyder- 8	Washington- 32	Indiana- 50
Lancaster- 9		Adams- 11	Wayne- 33	Cameron- 51
Lehigh- 13		Franklin- 12	Clarion- 34	Venango- 53
Berks- 15		Bradford- 14	Perry- 35	Mifflin- 54
Allegheny- 16		Warren- 18	Potter- 35	Armstrong- 55
Delaware- 17		Pike- 19	Columbia- 36	Clearfield- 56
Westmoreland- 22		Clinton- 20	Fulton- 37	Mercer- 57
York- 24		Tioga- 21	Monroe- 38	Northumberland- 58
Lebanon- 27		Juniata- 23	Bedford-39	Carbon- 61
Erie- 42		Susquehanna- 26	Blair-40	Cambria- 62
Dauphin- 44		Elk- 28	Lycoming- 41	Schuylkill- 63
Beaver- 45			Somerset- 43	
			McKean- 46	

²⁹ See ‘Rural Urban Definitions,’ Center for Rural Pennsylvania, <https://www.rural.pa.gov/rural-urban>

³⁰ Rankings from the ‘2022 State Report: Pennsylvania.’ University of Wisconsin Population Health institute, with support from the Robert Wood Johnson Foundation. [2022 County Health Rankings, Pennsylvania](#). Further information on the 2022 rankings is included in the report’s appendix.

Age Distribution in Rural and Urban Counties

The following images are age histograms of Pennie enrollees in rural and urban counties. Visually, the urban age histogram reveals a rectangular distribution (more rectangular in shape), meaning that urban Pennie enrollees are proportionally younger than rural enrollees. The rural enrollee age histogram is unimodal (peaks in one area, the 60-65 age group) and skews right, meaning rural enrollees are generally older than urban enrollees.



American Indian and Alaska Natives (AI/AN)

Among American Indian and Alaska Natives (AI/AN) enrolled in Pennie plans, the average age (44.3 years) was similar to the average age of all Pennie enrollees (44.9 years). The greatest difference in age between AI/AN and all other Pennie enrollees occurred within silver plans, where AI/AN enrollees were on average 2.9 years younger. The greatest difference in average FPL percentage between AI/AN enrollees and all other Pennie enrollees occurred among bronze enrollees, where AI/AN enrollees had, on average, 47 percentage p less of income as measured by FPL compared to all other groups (248% vs. 295% of FPL).

	# of Enrollees	Average Age		Average Cost (PMPM)		Average FPL% ³¹	
	AI/AN	AI/AN	All Enrollees	AI/AN	All Enrollees	AI/AN	All Enrollees
Bronze	110	46.2	44.3	\$85	\$142	248%	295%
Silver	100	41.8	44.7	\$110	\$140	192%	188%
Gold	74	45.9	45.7	\$177	\$230	274%	292%
Total**	287	44.3	44.9	\$119	\$173	233% ³²	249%

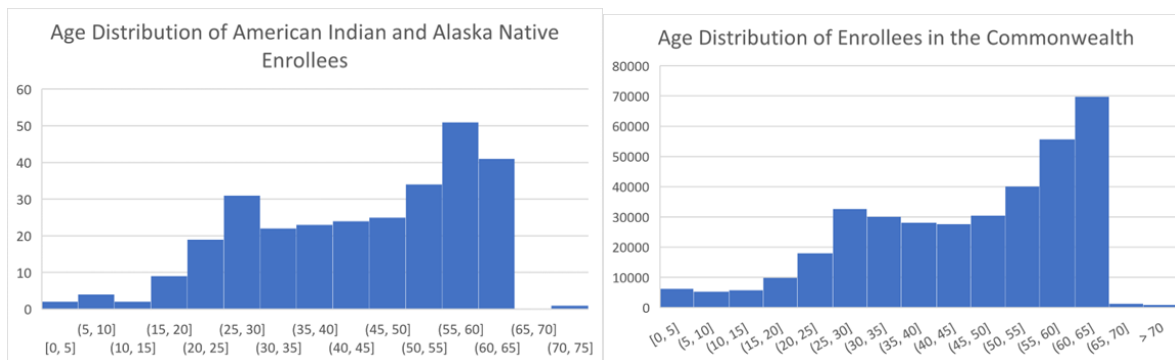
** Includes Catastrophic plans.

³¹ Average FPL% is for the entire tax household associated with the Pennie policy, even if only certain tax household members are seeking Pennie coverage. The policy is counted when at least one individual seeking coverage identifies as AI/AN.

³² FPL% known for 95% of tax households with at least one enrolled AI/AN.

Age Distribution of AI/AN Enrollees

The below images are age distributions of AI/AN enrollees and all other enrollees in Pennie. The age distributions are somewhat similar, with peak distribution occurring above age 55. There is also a slightly elevated distribution that occurs for both groups at the 25–30 age range.



Uninsured AI/AN in Pennsylvania (Select counties)*		
County	AI/AN Uninsured Rate ³³ (Estimate)	Uninsured AI/AN Count** (Estimate)
Philadelphia	12.9%	664
Montgomery	16.9%	131
Allegheny	5.6%	77
Berks	18.3%	259
Delaware	9.8%	107
York	11.7%	73
Lancaster	15.7%	74
Lehigh	15%	179
Northampton	13.7%	72
Dauphin	31.8%	307
Luzerne	15.1%	76
Franklin	30.4%	93
Total	12.3%	2,451

* Higher Margins of Error were reported for data collected on the AI/AN population by the 2020 American Community Survey. Counties with uninsured counts under 50, or unknown, are not listed for data integrity and privacy purposes.

** Includes counties with low uninsured counts that are not specifically listed.

³³ Source: Pennie analysis of the 2020 American Community Survey 5-Year Estimates, downloaded from American Factfinder Table S2701.

Native Hawaiian and Pacific Islanders (NH/PI)

Among Native Hawaiian and Pacific Islanders (NH/PI) enrolled in Pennie plans, the average age (46.4 years) was 1.5 years older than other Pennie enrollees (44.9 years). The greatest difference in average FPL percentage between NH/PI enrollees and all other Pennie enrollees occurred among bronze enrollees, where NH/PI enrollees had, on average, 44 percentage points less income as measured by FPL compared to all other groups (251% vs. 295% of FPL).

	# Of Enrollees	Average Age		Average Net Premium (PMPM)		Average FPL% ³⁴	
	NH/PI	NH/PI	All Enrollees	NH/PI	All Enrollees	NH/PI	All Enrollees
Bronze	52	46.2	44.3	\$105	\$142	251%	295%
Silver	86	46.8	44.7	\$181	\$140	191%	188%
Gold	69	46.1	45.7	\$245	\$230	251%	292%
Total*	207	46.4	44.9	\$183	\$173	225% ³⁵	249%

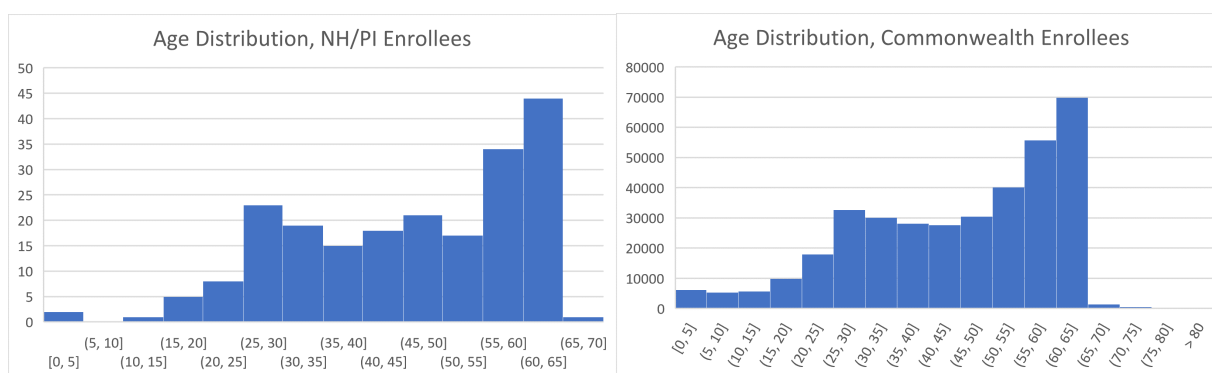
* Includes Catastrophic plans.

CSR Underusage

Of 207 Native Hawaiian and Pacific Islander (NH/PI) enrollees, 54 (26%) were CSR-eligible but chose not to enroll in a Silver Metal-Level plan (56% of all NH/PI enrollees were CSR-eligible).

Age Distribution of NH/PI Enrollees

The below images are age distributions of NH/PI enrollees and all other enrollees in Pennie. The age distributions are somewhat similar, with peak distribution occurring above age 55. There is also a slightly elevated distribution that occurs for both groups at the 25-30 age range.



³⁴ Average FPL% is for the entire tax household associated with the Pennie policy, even if only certain tax household members are seeking Pennie coverage. The policy is counted when at least one individual seeking coverage identifies as NH/PI.

³⁵ FPL% known for 86% of Native Hawaiians and Pacific Islanders in the Commonwealth (FPL% known for 179 individuals).

Uninsured NH/PI in Pennsylvania (select counties) *		
County	NH/PI Uninsured Rate	NH/PI Uninsured (estimate)**
Philadelphia	8.7%	50
Berks	50.5%	51
Delaware	32.1%	109
Lackawanna	49.1%	54
Luzerne	39.1%	72
Montgomery	19.8%	68
York	62.2%	168
Total	16.7%	703

* Higher Margins of Error were reported for data collected on the NH/PI population by the 2020 American Community Survey. Counties with uninsured counts under 50, or unknown, are not listed for data integrity and privacy purposes. ** Includes counties with low uninsured counts that are not specifically listed.

Source: Pennie analysis of the 2020 American Community Survey 5-Year Estimates, downloaded from American Factfinder Table S2701.

Rating Areas (1-9)

The following section of the Health Equity Report examines enrollment rates by race and ethnicity across the geographic rating areas in the Commonwealth. Average enrollment-related values for the different rating areas are compared against the Commonwealth as a whole. Estimates for the uninsured populations of each rating area were tabulated using the 2020 American Community Survey, 5-Year Estimate, and are included at the end of each section.

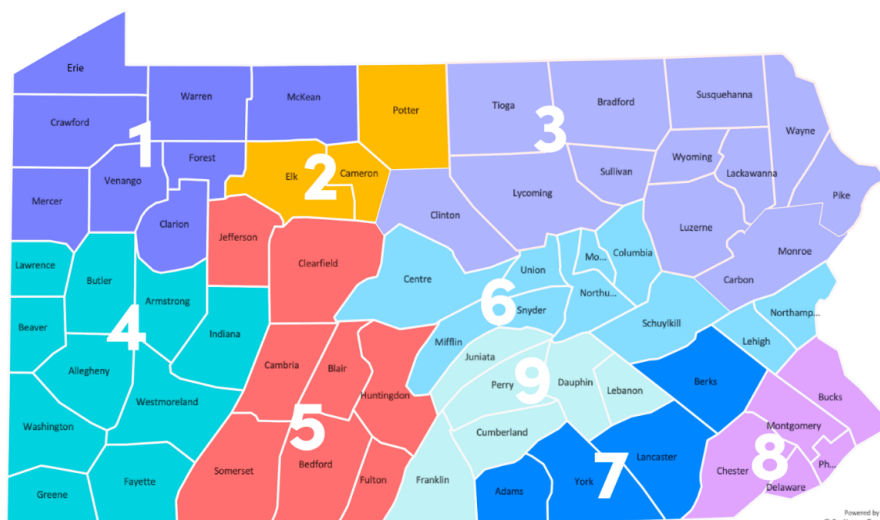


Image: Pennsylvania state-specific geographic rating areas (image referenced from 2022 Pennie Policy Manual).

Rating Area (RA) Data

Rating Area (RA) 1*

Plan Enrollment Totals ³⁶ - RA 1				
All-RA 1	Bronze	Silver	Gold	All**
	1,974 (13% of RA)	4,810 (31% of RA)	8,889 (57% of RA)	15,708 (4.3% of PA)
All-Pennsylvania	86,662 (24% of PA)	145,140 (40% of PA)	128,849(36% of PA)	362,047
Race:				
African American (AA)	29 (17% of AA)	63 (37% of AA)	77 (46% of AA)	169 (1.07% of RA)
Asian (A)	59 (19% of A)	127 (41% of A)	121 (39% of A)	312 (2% of RA)
White (W)	1,554 (12% of W)	3,749 (30% of W)	7,131 (57% of W)	12,459 (79% of RA)
Mixed (M)	20 (17% of M)	44 (38% of M)	50 (43% of M)	115 (0.7% of RA)
No Response (NR)	290 (11% of NR)	795 (31% of NR)	1,442 (57% of NR)	2,529 (16% of RA)
Ethnicity:				
Hispanic (H)	31 (19% of H)	43 (26% of H)	87 (53% of H)	163 (1% of RA)

Average FPL% of Tax Household ³⁷ - RA 1				
All Policies-RA 1	Bronze	Silver	Gold	All Plans**
	297%	173%	292%	253% ³⁸
All Policies-Pennsylvania	295%	188%	292%	249%
Race ³⁹ :				
African American	212%	183%	287%	235%
Asian	242%	166%	308%	232%
White	304%	175%	292%	255%
Mixed	270%	163%	335%	261%
No Response	281%	167%	292%	248%
Ethnicity:				
Hispanic	293%	164%	277%	243%
Variance ⁴⁰ -RA 1	0.46	0.35	0.50	0.54
Variance-Pennsylvania	0.68 (most)	0.39	0.49	0.58

* Rating Area 1 includes Clarion, Crawford, Erie, Forest, McKean, Mercer, Venango, and Warren Counties.

** Totals include Catastrophic plans.

³⁶ Plan enrollment totals are examined at the individual level.

³⁷ Average FPL% is for the entire tax household associated with the Pennie policy, even if only certain tax household members are seeking Pennie coverage. The policy is counted when at least one individual seeking coverage identifies as a certain race. An example data category should be read as 'Tax households with at least one enrolled African American at the Silver level are 183% of FPL, on average.'

³⁸ FPL% known for 95% of tax households with policies in Rating Area 1.

³⁹ Races and ethnicities included in the data table do not include all self-identified races and ethnicities of Pennie enrollees.

⁴⁰ The function used is the Coefficient of Variation (CV- the Standard Deviation divided by the Mean). A data set with less variation has a CV closer to 0, while a data set with greater variation has a CV closer to 1.

Average Age of Enrollee- RA 1				
	Bronze	Silver	Gold	All Enrollees**
All-RA 1	46.5	48.4	49.3	48.6
All-Pennsylvania	44.3	44.7	45.7	44.9
Race:				
African American	42.8	47.1	46	45.9
Asian	38.3	42	39.4	40
White	46.6	48.5	49.5	48.8
Mixed	33.5	36.8	35.6	35.6
No Response	48.6	49.6	50.2	49.8
Ethnicity:				
Hispanic	31.6	40.2	37.9	37.2

In Rating Area (RA) 1, the total number of Pennie enrollees in March 2022 was 15,707 (4.3% of all enrollees)⁴¹. The average age of all enrollees in RA 1 was 48.6 years, which was 3.7 years older than the average of all Pennie enrollees (44.9 years). The average net premium cost (PMPM) for all enrollees in RA 1 was \$133, which was \$40 less than the average net PMPM cost of all Pennie enrollees (\$173). The average FPL percentage of all tax households with enrollees in Rating Area 1 was 253%. The proportion of gold enrollees in Rating Area 1 was 57% of all enrollees, greater than the number of gold enrollees statewide (36%).

In Rating Area 1, households with at least one Mixed Race enrollee in a silver plan had the lowest average FPL% (163%) compared to all other enrollees. Tax households with at least one Hispanic enrollee in a silver plan had the second lowest average FPL% (164%). Variance in the FPL percentage of bronze enrollees was less overall than variance for this group at the Commonwealth level due in part to the low count of other races and ethnicities enrolled in Pennie plans in Rating Area 1. There was a significant difference (92 percentage points) in the FPL percentage of African Americans enrolled in bronze plans (212%) compared to Whites (304%). 16% of enrollees chose not to identify with a Race. Of enrollees who did report a race, White enrollees comprised 94% (80% of RA 1 enrollees), Asians comprised 2.4% (2% of RA 1 enrollees), and African Americans comprised 1.3% (1.07% of RA 1 enrollees). By ethnicity, Hispanics comprised 1.2% of those who enrollees who reported a race (overall, 1.03% of enrollees).

⁴¹ Data table totals (total African American, Asian, White, Hispanic, and No Response enrollees) may not equal this amount. This is because other racial categories exist on the Pennie application.

Average Net Premium (PMPM) ⁴² - RA 1				
All- RA 1	Bronze	Silver	Gold	All Plans**
	\$118	\$87	\$160	\$133
All-Pennsylvania	\$142	\$140	\$230	\$173
Race:				
African American	\$91	\$74	\$155	\$114
Asian	\$76	\$60	\$131	\$92
White	\$124	\$90	\$161	\$135
Mixed	\$75	\$61	\$145	\$100
No Response	\$104	\$78	\$161	\$129
Ethnicity:				
Hispanic	\$110	\$68	\$139	\$115

Cost-Sharing Reduction (CSR) Underusage

In RA 1, 4,074 individuals (26% of enrollees) were CSR-eligible but chose not to enroll in a Silver plan (54% of all enrollees were CSR-eligible in RA 1). The average net PMPM cost of a Bronze-enrolled but CSR eligible individual in RA 1 was \$7. By comparison, the average net PMPM cost of a Silver CSR-plan among enrollees in Rating Area 1 was \$63:

- 616 Bronze [Avg. age 46; Avg. net premium (PMPM) \$7; Avg. 196% FPL]

CSR Level	# of Enrollees	Avg. Age	Avg. Net Premium (PMPM)	Avg. FPL%
CSR-73	295	47	\$11	226%
CSR-87	227	44	\$2	176%
CSR-94	82	43	\$7	139%

Uninsured Rates in Rating Area 1

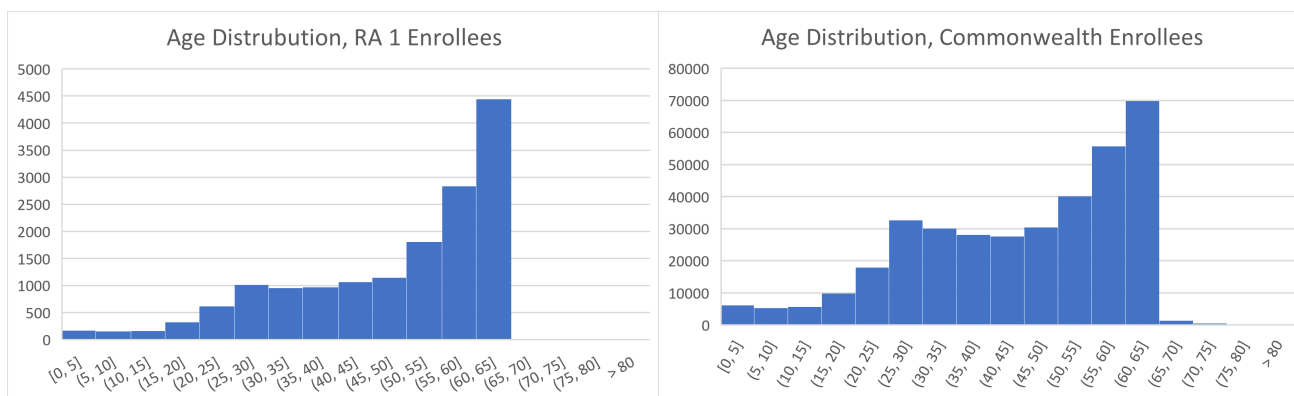
The overall estimated rate of uninsured individuals in Rating Area 1 is similar to the uninsured rate across Pennsylvania (5.4% versus 5.6%). The estimated rate of uninsured African Americans in Rating Area 1 is 40 percent lower than the uninsured rate across Pennsylvania (5.1% versus 7.2%), and the estimated rate of uninsured Hispanics in Rating Area 1 is also 17 percent lower (10.3% versus 12.4%). Of note, the uninsured rate among White, non-Hispanics in RA-1 is higher than it is Commonwealth-wide, and higher than the uninsured rates for African Americans and those identifying as two or more races.

⁴² PMPM is examined at the individual enrollee level.

Uninsured in RA 1 ⁴³	% (Uninsured- Estimate)		Person Count (RA 1 Uninsured- Estimate)
	RA 1	All- PA	
All	5.4%	5.6%	33,848
Race:			
African American	5.1%	7.2%	1,330
Asian	6.5%	6.7%	448
White (non-Hispanic)	5.3%	4.7%	29,597
Two or more Races ⁴⁴	5.2%	6.3%	907
Ethnicity:			
Hispanic or Latino (any race) ⁴⁵	10.3%	12.4%	1,642

Age Distribution in Rating Area 1

The following images are age histograms for Pennie enrollees in Rating Area 1 and all Pennie enrollees in Pennsylvania. There is a proportionally higher concentration of older enrollees in Rating Area 1. The histograms are both unimodal with peak concentration occurring at the 60–65 age range. The age distribution of Rating Area 1 is also affected by the low presence of enrollees of other races in Rating Area 1, as Pennie enrollees of other races tend to have a more even enrollment across age groups due to being proportionally younger than Whites.



⁴³ Source: Pennie policy team analysis of 2020 American Community Survey (Rating Area 1 includes Clarion, Crawford, Erie, Forest, McKean, Mercer, Venango, and Warren Counties).

⁴⁴ ‘Two or more Races’ is the category included on the 2021 American Community Survey (the Pennie application uses the term ‘Mixed’).

⁴⁵ ‘Hispanic or Latino’ is the ethnic category included on the 2021 American Community Survey (the Pennie application uses the term ‘Hispanic’).

Rating Area 2

Plan Enrollment Totals- RA 2 ⁴⁶				
All- RA 2	Bronze	Silver	Gold	All**
	157 (10% of RA)	456 (29% of RA)	942 (61% of RA)	1,557 (0.4% of PA)
All-Pennsylvania (PA)	86,662 (24% of PA)	145,140 (40% of PA)	128,849 (36% of PA)	362,047
Race:				
African American (AA)	-	-	-	-
Asian (A)	-	-	-	-
White (W)	143 (11% of W)	342 (27% of W)	772 (61% of W)	1,259 (81% of RA)
Mixed (M)	-	-	-	-
No Response (NR)	13 (5% of NR)	105 (38% of NR)	155 (57% of NR)	273 (18% of RA)
Ethnicity:				
Hispanic (H)	-	-	-	-

** Totals include Catastrophic plans.

Note: Some Race and Ethnicity categories not listed due to very small sample sizes

⁴⁶ Enrollment is examined at the individual enrollee level.

Average FPL% of Tax Household ⁴⁷ - RA 2				
All Policies-RA 2	Bronze	Silver	Gold	All Plans**
	350%	180%	294%	264% ⁴⁸
All Policies - Pennsylvania	295%	188%	292%	249%
Race ⁴⁹ :				
African American	-	-	-	-
Asian	-	-	-	-
White	351%	181%	296%	269%
Mixed	-	-	-	-
No Response	336%	173%	289%	246%
Ethnicity:				
Hispanic	-	-	-	-
Variation ⁵⁰ - RA 2	0.55	0.27	0.47	0.53
Variation-Pennsylvania	0.68 (most)	0.39	0.49	0.58

Average Age of Enrollee- RA 2				
All-RA 2	Bronze	Silver	Gold	All Enrollees**
	48.8	50.3	51	50.5
All-Pennsylvania	44.3	44.7	45.7	44.9
Race:				
African American	-	-	-	-
Asian	-	-	-	-
White	48	51.4	51	50.7
Mixed	-	-	-	-
No Response	58	47.9	52	50.2
Ethnicity:				
Hispanic	-	-	-	-

* Rating Area 2 includes Cameron, Elk, and Potter Counties.

** Totals include catastrophic plans.

⁴⁷ Average FPL% is for the entire tax household associated with the Pennie policy, even if only certain tax household members are seeking Pennie coverage. The policy is counted when at least one individual seeking coverage identifies as a certain race. An example data category

should be read as 'Tax households with at least one African American enrolled at the Silver level are 136% of FPL, on average.'
⁴⁸ FPL% is known for 96% of enrollees in Rating Area 2 (FPL% known for 1,502 individuals).

⁴⁹ Races and ethnicities included in the data table do not include all self-identified races and ethnicities of Pennie enrollees.

⁵⁰ The function used is the Coefficient of Variation (CV- the Standard Deviation divided by the Mean). A data set with less variation has a CV closer to 0, while a data set with greater variation has a CV closer to 1.

(-) Data not shown due to small sample size

In Rating Area 2, Pennsylvania’s most rural rating area, the total number of Pennie enrollees in March 2022 was 1,577⁵¹. The average age of all enrollees was 50.5 years. The average net premium (PMPM) was \$152, and the average FPL% of all households with enrollees was 264%. The high average FPL percentage among bronze enrollees, compared to other rating areas, may be due to outliers within a small pool of enrollees, but might warrant further investigation. Enrollment among African Americans, Asians, Hispanics, and Mixed Race individuals was extremely low (less than 1% of Rating Area enrolled population), so enrollment values are only displayed for those identifying as White and for those who did not respond. In Rating Area 2, the overall variation in FPL% across tax households with enrollees in gold plans was more than twice the same measure for the Commonwealth (0.15 versus 0.045).

In Rating Area 2, 18% of enrollees did not report a race on the Pennie application. Of applicants who *did* report a race, White enrollees comprised 98% (80% of all enrollees, including No Response), Asians comprised 0.9% (0.7% of all enrollees, and African Americans comprised less than 0.01%. By ethnicity, Hispanics comprised 0.9% of enrollees who provided a race in Rating Area 2 (0.8% of all enrollees).

Average Net Premium (PMPM) ⁵² - RA 2				
All- RA 2	Bronze	Silver	Gold	All Plans**
	\$124	\$136	\$164	\$152
All- PA	\$142	\$140	\$230	\$173
Race:				
African American	-	-	-	-
Asian	-	-	-	-
White	\$132	\$135	\$163	\$152
Mixed	-	-	-	-
No Response	\$35	\$150	\$168	\$155
Ethnicity:				
Hispanic	-	-	-	-

Cost-Sharing Reduction (CSR) Underusage⁵³

In Rating Area 2, 399 individuals (25% of enrollees) were CSR-eligible but chose not to enroll in a silver plan (overall, 51% of all enrollees in Rating Area 2 were CSR-eligible). The average net PMPM of a Bronze-enrolled but CSR-eligible individual in Rating Area 2 was \$1. By comparison, the average net PMPM of a Silver CSR-enrolled individual was \$96.

⁵² PMPM is examined at the individual enrollee level

⁵³ Data not shown due to small sample size

Uninsured in Rating Area 2

The overall estimated rate of uninsured individuals in Rating Area 2 is less than in all of Pennsylvania (4% versus 5.6%). The estimated rate of uninsured Hispanics in Rating Area 2 is barely half the estimated rate for the Commonwealth (6.3% versus 12.4%). Rating Area 2 is comprised of three rural counties (Cameron, Elk, and Potter) and uninsured rates are estimates only. The Rating Area 2 estimates had a higher error rate than at the Commonwealth level, meaning they are less accurate than the Commonwealth estimate (an outcome potentially affected by their rural location). There were notably extremely small sample sizes of other races in Rating Area 2, contributing to the less accurate estimate. As a result, only uninsured values for White individuals are displayed.

Uninsured in RA 2 ⁵⁴	% (Uninsured- Estimate)		Person Count (RA 2 Uninsured- Estimate)
	RA 2	All- PA	
All	4%	5.6%	2,025
Race:			
White	4%	4.7%	1,961

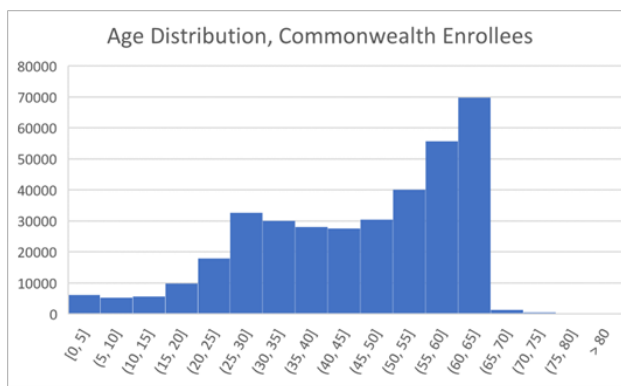
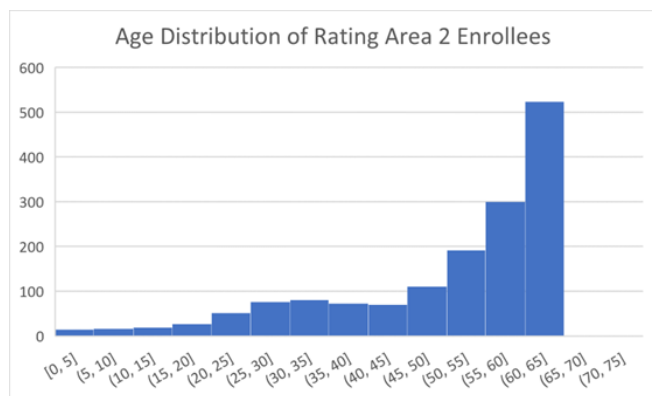
⁵⁴ Source: Pennie analysis of 2020 American Community Survey (Rating Area 2 includes Cameron, Elk, and Potter Counties).

⁵⁵ 'Two or more Races' is the category included on the 2021 American Community Survey (the Pennie application uses the term 'Mixed').

⁵⁶ Hispanic or Latino' is the ethnic category included on the 2021 American Community Survey (the Pennie application uses the term 'Hispanic').

Age Distribution in Rating Area 2

The following are age histograms for Pennie enrollees in Rating Area 2 next to all Pennie enrollees in Pennsylvania, with a proportionally higher concentration of older enrollees in RA-2. The histograms are both unimodal with peak concentration occurring at the 60–65 age range, though it is significantly more pronounced in RA-2. The age distribution of Rating Area 2 is also affected by the low presence of enrollees of other races in Rating Area 2, as Pennie enrollees of other races tend to have a more even enrollment across age groups due to being proportionally younger than Whites.



Rating Area 3

Plan Enrollment Totals- RA 3				
	Bronze	Silver	Gold	All**
All- RA 3	10,042 (30% of RA)	7,653 (23% of RA)	15,403 (46% of RA)	33,210 (9.2% of PA)
All-Pennsylvania (PA)	86,662 (24% of PA)	145,140 (40% of PA)	128,849 (36% of PA)	362,047
Race:				
African American (AA)	217 (41% of AA)	119 (22% of AA)	192 (36% of AA)	531 (1.6% of RA)
Asian (A)	764 (52% of A)	305 (21% of A)	388 (27% of A)	1,460 (4.4% of RA)
White (W)	6,987 (29% of W)	5,200 (22% of W)	11,887 (49% of W)	24,159 (73% of RA)
Mixed (M)	108 (38% of M)	72 (26% of M)	100 (35% of M)	282 (0.8% of RA)
No Response (NR)	1,789 (29% of NR)	1,816 (29% of NR)	2,614 (42% of NR)	6,233 (19% of RA)
Ethnicity:				
Hispanic (H)	409 (32% of H)	378 (29% of H)	499 (39% of H)	1,292 (4% of RA)

Average FPL% of Tax Household ⁵⁷ - RA 3				
All Policies- RA 3	Bronze	Silver	Gold	All Plans**
	276%	169%	278%	249% ⁵⁸
All Policies- Pennsylvania	295%	188%	292%	249%
Race ⁵⁹ :				
African American	229%	161%	255%	221%
Asian	256%	152%	257%	231%
White	286%	172%	280%	255%
Mixed	250%	166%	312%	247%
No Response	261%	164%	279%	236%
Ethnicity:				
Hispanic	251%	155%	250%	220%
Variance- ⁶⁰ RA 3	1.20 (most)	0.32	0.70	0.95
Variance-Pennsylvania	0.68 (most)	0.39	0.49	0.58

Average Age of Enrollee- RA 3				
All- RA 3	Bronze	Silver	Gold	All Enrollees**
	47.1	46.4	46.6	46.6
All- Pennsylvania	44.3	44.7	45.7	44.9
Race				
African American	43.9	40.5	43.5	42.9
Asian	47.2	45.9	41.4	45.4
White	47.3	46.9	46.9	47
Mixed	33.2	36.8	36.6	35.2
No Response	47.8	46	46.6	46.7
Ethnicity:				
Hispanic	43.6	42	40	41.6

* Rating Area 3 includes Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, and Wyoming Counties.

** Totals include Catastrophic plans which affects column totals and averages.

⁵⁷ Average FPL% is for the entire tax household associated with the Pennie policy, even if only certain tax household members are seeking Pennie coverage. The policy is counted when at least one individual seeking coverage identifies as a certain race. An example data category should be read as 'Tax households with at least one African American enrolled at the Silver level are 161% of FPL, on average.' Enrollment and race were examined at the policy level, rather than the individual, to further broaden the pool of enrollees examined at different race and ethnicity categories.

⁵⁸ FPL% is known for 92% of policies in Rating Area 3.

⁵⁹ Races and ethnicities included in the data table do not include all self-identified races and ethnicities of Pennie enrollees.

⁶⁰ The function used is the Coefficient of Variation (CV- the Standard Deviation divided by the Mean). A data set with less variation has a CV closer to 0, while a data set with greater variation has a CV closer to 1.

In Rating Area 3, the total number of Pennie enrollees in March 2022 was 33,210⁶¹. The average age of all enrollees was 46.6 years. The average net premium (PMPM) was \$215. The average FPL% of all tax households with enrollees was 249%.

In Rating Area 3, households with at least one Asian enrolled in a silver plan had the lowest average FPL% (152%). Households with at least one Hispanic enrolled in a silver plan had the second lowest average tax household FPL% (155%). There was a significant difference (57 percentage points) in the FPL percentage of African Americans enrolled in bronze plans (229%) compared to Whites (286%). Variance in FPL% across all households with enrollees of different races and ethnicities was higher in Rating Area 3 compared to the Commonwealth average (0.95 versus 0.58, overall). The greatest variance in FPL percentage occurred at the bronze- level, where it was nearly double that of the Commonwealth (1.2 versus 0.68). This means there is more income inequality among bronze enrollees in Rating Area 3 than among bronze enrollees in the Commonwealth.

In Rating Area 3, 19% of enrollees chose not to identify with a Race. Of those enrollees who *did* provide a race, White enrollees comprised 87% (73% of all enrollees, including No Response), Asians comprised 5.3% (4.4% of all enrollees), and African Americans 2% (1.6% of enrollees). By ethnicity, Hispanics comprised 4.7% of enrollees in Rating Area 3 who provided a response (3.9% of all enrollees, including No Response to race). Of 1,292 Hispanic enrollees, 314 (25%) were Puerto Rican, 65 (5%) were Mexican, 35 (2.7%) were Cuban, 26 (2%) identified as mixed ethnicity, 369 (29%) identified as other ethnicity, and 483 (37%) did not specify a country of ethnic origin.

Average Net Premium (PMPM) - RA 3				
All- RA 3	Bronze	Silver	Gold	All Plans**
All-Pennsylvania	\$147	\$163	\$284	\$215
	\$142	\$140	\$230	\$173
Race:				
African American	\$99	\$135	\$227	\$154
Asian	\$75	\$109	\$218	\$120
White	\$160	\$172	\$289	\$226
Mixed	\$118	\$120	\$269	\$172
No Response	\$138	\$154	\$279	\$202
Ethnicity:				
Hispanic	\$115	\$120	\$233	\$162

Cost-Sharing Reduction (CSR) Underusage

In Rating Area 3, 11,061 individuals (33% of enrollees) were CSR-eligible but chose not to enroll in a silver plan (55% of all enrollees in RA-3 were CSR-eligible). The average net PMPM of a bronze enrollee who was CSR-eligible in Rating Area 3 was \$26. By comparison, the average net PMPM of a Silver CSR-eligible individual was \$138:

- 4,367 Bronze [Avg. age 47; Avg. net premium \$26 (PMPM); Avg. 190% FPL]

Bronze CSR Level	# of Enrollees	Avg. Age	Avg. Net Premium (PMPM)	Avg. FPL%
CSR-73	1,798	48	\$46	225%
CSR-87	1,862	47	\$14	177%
CSR-94	691	47	\$9	135%

Uninsured in Rating Area 3

The overall uninsured rate in Rating Area 3 was about the same as in the Commonwealth (5.8% versus 5.6%). Of note, the rate of uninsured Asians was 3.6 percentage points higher in Rating Area 3 (10.3% versus 6.7%). The uninsured rates of African Americans, Asians, Whites (non-Hispanic), and people of Two or more races were all greater in Rating Area 3 than the Commonwealth. Hispanics or Latinos of any race were uninsured at a slightly lower rate in Rating Area 3 (11.6% versus 12.4% in the Commonwealth).

Uninsured in RA 3 ⁶² (Estimate)	% (Uninsured- Estimate)		Person Count (RA 3 Uninsured- Estimate)
	RA 3	All- PA	
All	5.8%	5.6%	66,530
Race:			
African American	8.3%	7.2%	4,600
Asian	10.3%	6.7%	1,845
White (non-Hispanic)	4.8%	4.7%	45,092
Two or more Races ⁶³	6.8%	6.3%	2,523
Ethnicity:			
Hispanic or Latino (any race) ⁶⁴	11.6%	12.4%	11,820

** Totals include catastrophic Plans.

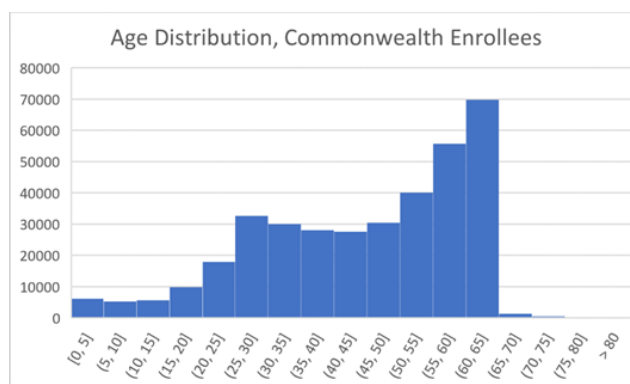
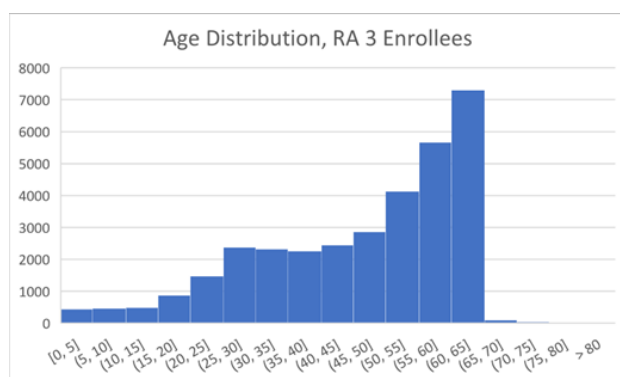
⁶² Source: Pennie policy team analysis of 2020 American Community Survey (Rating Area 3 includes Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, and Wyoming Counties).

⁶³ 'Two or more Races' is the category included on the 2021 American Community Survey (the Pennie application uses the term 'Mixed').

⁶⁴ 'Hispanic or Latino' is the ethnic category included on the 2021 American Community Survey (the Pennie application uses the term 'Hispanic').

Age Distribution in Rating Area 3

The following are age histograms for Pennie enrollees in Rating Area 3 compared to all Pennie enrollees in Pennsylvania. The age distributions are visually similar, with a proportionally higher concentration of older enrollees in Rating Area 3. The histograms are both unimodal with peak concentration occurring at the 60–65 age range. The age distribution of Rating Area 3 is also affected by the proportionally lower presence of enrollees of other races in Rating Area 3, as Pennie enrollees of other races tend to have a more even enrollment across age groups due to being generally younger than Whites.



Rating Area 4

Plan Enrollment Totals ⁶⁵ - RA 4				
All-RA 4	Bronze	Silver	Gold	All**
	10,814 (15% of RA)	20,786 (29% of RA)	38,858 (55% of RA)	70,806 (19.6% of PA)
All-Pennsylvania (PA)	86,662 (24% of PA)	145,140 (40% of PA)	128,849 (36% of PA)	362,047
Race:				
African American (AA)	410 (20% of AA)	611 (30% of AA)	981 (48% of AA)	2,028 (2.9% of RA)
Asian (A)	439 (14% of A)	1,192 (39% of A)	1,426 (46% of A)	3,079 (4.3% of RA)
White (W)	7,905 (16% of W)	14,380 (28% of W)	28,182 (56% of W)	50,720 (72% of RA)
Mixed (M)	141 (17% of M)	202 (25% of M)	456 (56% of M)	813 (1.1% of RA)
No Response (NR)	1,799 (13% of NR)	4,190 (31% of NR)	7,358 (55% of NR)	13,372 (19% of RA)
Ethnicity:				
Hispanic (H)	154 (14% of H)	357 (32% of H)	584 (53% of H)	1,106 (1.6% of RA)

** Totals include catastrophic plans.

⁶⁵ Enrollment is evaluated at the individual level.

Average FPL% of Tax Household ⁶⁶ - RA 4				
All Policies-RA 4	Bronze	Silver	Gold	All Plans*
		297%	175%	295%
All Policies- Pennsylvania	295%	188%	292%	249%
Race ⁶⁷ :				
African American	266%	172%	264%	234%
Asian	301%	155%	266%	224%
White	301%	178%	297%	258%
Mixed	273%	171%	277%	245%
No Response	299%	169%	304%	256%
Hispanic	289%	174%	287%	247%
Variance ⁶⁸ - RA 4	0.52	0.48	0.56	0.55
Variance-Pennsylvania	0.68(most)	0.39	0.49	0.58

Average Age of Enrollee- RA 4				
All-RA 4	Bronze	Silver	Gold	All Enrollees**
		44.3	46.4	45.7
All-Pennsylvania	44.3	44.7	45.7	44.9
Race:				
African American	43.1	45.7	44	44.1
Asian	41.9	43.9	42	42.6
White	44.5	47.1	45.8	45.9
Mixed	32.2	34.3	31.4	32
No Response	45.4	45.5	47.2	46.4
Ethnicity:				
Hispanic	37.1	40.1	37.5	38.1

* Rating Area 4 includes Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, and Westmoreland Counties.

⁶⁶ Average FPL% is for the entire tax household associated with the Pennie policy, even if only certain tax household members are seeking Pennie coverage. The policy is counted when at least one individual seeking coverage identifies as a certain race. An example data category should be read as 'Tax households with at least one African American enrolled at the Silver level are 172% of FPL, on average.

⁶⁷ Races and ethnicities included in the data table do not include all self-identified races and ethnicities of Pennie enrollees.

⁶⁸ The function used is the Coefficient of Variation (CV- the Standard Deviation divided by the Mean). A data set with less variation has a CV closer to 0, while a data set with greater variation has a CV closer to 1

In Rating Area 4, the total number of Pennie enrollees in March 2022 was 70,806. The average age of all enrollees was 45.6 years. The average net premium (PMPM) was \$157. The average FPL% of all tax households with enrollees was 255%. Households with at least one Asian enrolled in a silver plan had the lowest average FPL% (155%). Households with at least one Mixed Race individual enrolled in a silver plan had the second lowest average FPL% (171%). There was approximately the same variance in the FPL percentage of tax households across different races and ethnicities in RA-4 compared to the Commonwealth overall (0.55 versus 0.58), and variance among bronze enrollees across the FPL percentage of different races and ethnicities was less (0.52 in Rating Area 4, versus 0.68 in the Commonwealth). This means there is somewhat less income inequality among bronze enrollees in RA-4 than among bronze enrollees in the Commonwealth.

In Rating Area 4, 19% of enrollees chose not to identify with a Race. Of those who *did* provide a race, White enrollees comprised 88% (72% of all enrollees, including No Response), Asians comprised 5.3% (4.3% of enrollees), and African Americans comprised 3.5% (2.9% of enrollees). By ethnicity, Hispanics comprised at least 1.6% of enrollees in Rating Area 4. Of 1,106 Hispanic enrollees, 208 (19%) were Mexican, 105 (9.5%) were Puerto Rican, 318 (29%) identified as other ethnicity, and 420 (38%) did not specify a country of ethnic origin.

Average Net Premium (PMPM) ⁷⁰ - RA 4				
All- RA 4	Bronze	Silver	Gold	All Plans**
All- RA 4	\$129	\$102	\$195	\$157
All- Pennsylvania	\$142	\$140	\$230	\$173
Race:				
African American	\$92	\$101	\$154	\$126
Asian	\$120	\$74	\$136	\$110
White	\$132	\$107	\$200	\$163
Mixed	\$118	\$76	\$176	\$141
No Response	\$125	\$94	\$195	\$154
Ethnicity:				
Hispanic	\$119	\$80	\$171	\$134

** Totals include catastrophic plans.

⁷⁰ PMPM is evaluated at the individual level.

Cost-Sharing Reduction (CSR) Underusage

In Rating Area 4, 17,371 individuals (25% of enrollees) were CSR-eligible but chose not to enroll in a silver plan (51% of all enrollees in Rating Area 4 were CSR-eligible). The average net PMPM cost of a plan for a bronze-enrolled but CSR-eligible individual was \$8. By comparison, the average net PMPM cost of a plan for a silver-enrolled CSR-eligible individual was \$73:

- 3,202 Bronze enrollees (Avg. age 44; Avg. net premium \$8 (PMPM); Avg. 196% FPL)
- 48 Catastrophic enrollees [Avg. age 24; Avg. net premium \$155 (PMPM); Avg. 188% FPL]

Bronze CSR Level	# of Enrollees	Avg. Age	Avg. Net Premium (PMPM)	Avg. FPL%
CSR-73	1,508	44	\$11	227%
CSR-87	1,258	44	\$5	177%
CSR-94	399	43	\$8	138%

Uninsured Rates in Rating Area 4

Uninsured rates in Rating Area 4 are overall 1.6% less than uninsured rates in Pennsylvania (4% versus 5.6%). The rate of uninsured Hispanics in Rating Area 4 is 4% less than Pennsylvania (8.4% versus 12.4%).

Uninsured in RA 4 ⁷¹ (Estimate)	% Uninsured (Estimate)		Person Count (RA 4, Uninsured-Estimate)
	RA 4	All- PA	
All	4%	5.6%	51,358
Race:			
African American	7.3%	7.2%	2,569
Asian	6.9%	6.7%	740
White (non-Hispanic)	3.8%	4.7%	45,125
Two or more Races ⁷²	5.1%	6.3%	1,534
Ethnicity:			
Hispanic or Latino (any race) ⁷³	8.4%	12.4%	1,518

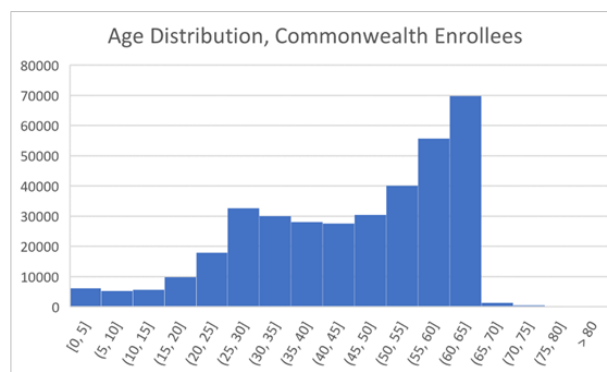
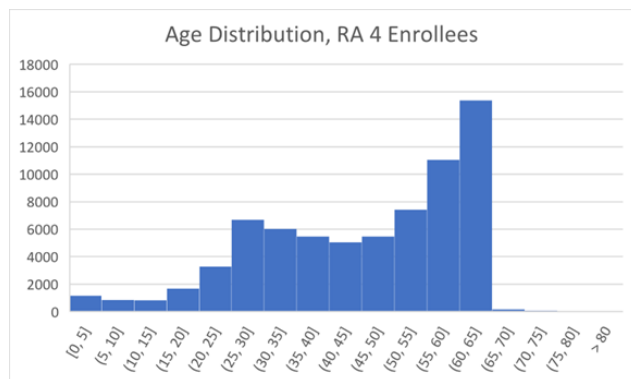
⁷¹ Source: Pennie team analysis of 2020 American Community Survey (Rating Area 4 includes Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, and Westmoreland Counties).

⁷² 'Two or more Races' is the category included on the 2021 American Community Survey (the Pennie application uses the term 'Mixed').

⁷³ 'Hispanic or Latino' is the ethnic category included on the 2021 American Community Survey (the Pennie application uses the term 'Hispanic').

Age Distribution of Rating Area 4 Enrollees

The following are age histograms for Pennie enrollees in Rating Area 4 compared to all Pennie enrollees. The age distributions are similar and are unimodal with peak concentration occurring at the 60-65 age range. In Rating Area 3 and the Commonwealth there is a second slight enrollment peak in the 25-30-year-old age range.



Rating Area 5

Plan Enrollment Totals ⁷⁴ - RA 5				
	Bronze	Silver	Gold	All**
All- RA 5	1,539 (11% of RA)	4,051 (29% of RA)	8,454 (60% of RA)	14,077 (3.9% of PA)
All- Pennsylvania (PA)	86,662 (24% of PA)	145,140 (40% of PA)	128,849 (36% of PA)	362,047
Race:				
African American (AA)	-	-	-	46 (0.3% of RA)
Asian (A)	29 (16% of A)	77 (44% of A)	68 (38% of A)	177 (1.3% of RA)
White (W)	1,245 (12% of W)	3,081 (28% of W)	6,461 (60% of W)	10,811 (77% of RA)
Mixed (M)	-	-	-	60 (0.4% of RA)
No Response (NR)	239 (8% of NR)	850 (29% of NR)	1,831 (63% of NR)	2,925 (21% of RA)
Ethnicity:				
Hispanic (H)	-	-	-	68 (0.5% of RA)

Note: Some Race and Ethnicity categories not listed due to very small sample sizes

** Totals include Catastrophic plans.

⁷⁴ Enrollment totals are evaluated at the individual level.

Average FPL% of Tax Household ⁷⁶ - RA 5				
All-RA 5	Bronze	Silver	Gold	All Plans**
	300%	176%	299%	260% ⁷⁷
All-Pennsylvania	295%	188%	292%	249%
Race ⁷⁸ :				
African American	228%	180%	273%	228%
Asian	253%	155%	307%	227%
White	304%	178%	297%	260%
Mixed	233%	176%	324%	274%
No Response	297%	170%	310%	265%
Ethnicity:				
Hispanic	267%	186%	257%	241%
Variance ⁷⁹ - RA 5	0.50	0.32	0.48	0.53
Variance-Pennsylvania	0.68 (most)	0.39	0.49	0.58

Average Age of Enrollee- RA 5				
All- RA 5	Bronze	Silver	Gold	All Enrollees**
	45.6	49.3	49.3	48.8
All- Pennsylvania	44.3	44.7	45.7	44.9
Race:				
African American	37.1	44.1	44.7	42.5
Asian	44.7	43.6	45.4	44.1
White	45.4	49.3	48.8	48.5
Mixed	26.6	36.4	31.5	32
No Response	47.7	50.2	51.5	50.8
Ethnicity:				
Hispanic	38.1	39.3	37.7	38.1

* Rating Area 5 includes Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, and Somerset Counties).

** Totals include Catastrophic plans which affects column totals and averages.

⁷⁵ PMPM is evaluated at the individual level.

⁷⁶ Average FPL% is for the entire tax household associated with the Pennie policy, even if only certain tax household members are seeking Pennie coverage. The policy is counted when at least one individual seeking coverage identifies as a certain race. An example data category should be read as 'Tax households with at least one enrolled African American at the Silver level are 180% of FPL, on average.'

⁷⁷ FPL% is known for 95% of enrollees in Rating Area 5 (FPL% known for 13,424 individuals).

⁷⁸ Races and ethnicities included in the data table do not include all self-identified races and ethnicities of Pennie enrollees.

⁷⁹ The function used is the Coefficient of Variation (CV- the Standard Deviation divided by the Mean). A data set with less variation has a CV closer to 0, while a data set with no variation has a CV of 1.

In Rating Area 5, the total number of Pennie enrollees in March 2022 was 14,077. The average age of all enrollees was 48.8 years. The average net premium was \$132 (PMPM). The average FPL% of all households with enrollees was 260%. Households with at least one Asian enrolled in a silver plan had the lowest average FPL% (155%). Tax households with at least one person enrolled in a silver plan who replied 'No Response' to the race category had the second lowest average FPL% (170%).

There was a significant difference (76 percentage points) in the FPL percentage of African Americans enrolled in bronze plans (228%) compared to Whites (304%). Overall, there was less variance in the average FPL percentage of bronze enrollees, in RA-5 than among all bronze enrollees, though the difference in FPL percentage between African American and White enrollees at the bronze level was substantial.

In Rating Area 5, 21% of enrollees chose not to identify with a Race. Of those who *did* provide a race, 97% were White (77% of all enrollees, including No Response), 1.6% were Asian (1.3% of all enrollees), and 0.4% were African American (0.3% of enrollees). By ethnicity, Hispanic enrollees comprised 0.6% of enrollees who provided a race in Rating Area 5 (0.5% of all enrollees).

Average Net Premium (PMPM) ⁸⁰ - RA 5				
All- RA 5	Bronze	Silver	Gold	All Plans**
All- RA 5	\$103	\$88	\$159	\$132
All- Pennsylvania	\$142	\$140	\$230	\$173
Race:				
African American	\$200	\$141	\$75	\$124
Asian	\$75	\$76	\$131	\$99
White	\$106	\$89	\$155	\$130
Mixed	\$52	\$40	\$164	\$118
No Response	\$89	\$88	\$174	\$142
Ethnicity:				
Hispanic	\$7	\$156	\$127	\$120

* Rating Area 5 includes Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, and Somerset Counties).

** Totals include Catastrophic plans which affects column totals and averages.

⁸⁰ PMPM is evaluated at the individual level.

Cost-Sharing Reduction (CSR) Underusage

In Rating Area 5, 3,594 individuals (26% of enrollees) were CSR-eligible but chose not to enroll in a silver plan (52% of all enrollees in Rating Area 5 were CSR-eligible). The average net PMPM cost of a plan for an individual enrolled in a Bronze plan despite being CSR-eligible in Rating Area 5 was \$3. By comparison, the average net PMPM cost of a Silver plan for a CSR-eligible individual was \$73:

- 493 Bronze (Avg. age 46; Avg. net premium \$3 (PMPM); Avg. 196% FPL]

Bronze CSR Level	# of Enrollees	Avg. Age	Avg. Net Premium (PMPM)	Avg. FPL%
CSR-73	249	48	\$4	224%
CSR-87	173	44	\$2	176%
CSR-94	64	43	\$10	139%

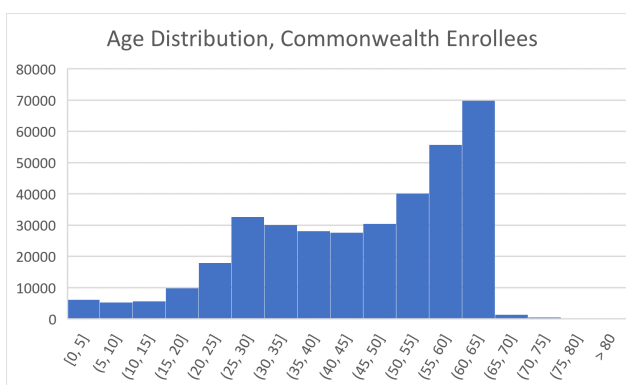
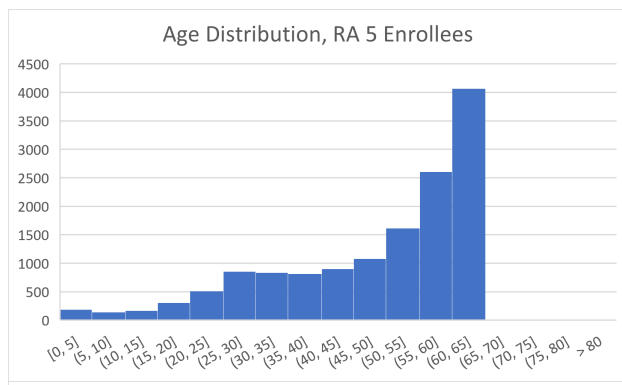
Uninsured Rates in Rating Area 5

In Rating Area 5, the overall rate of uninsured individuals is similar to the uninsured rate for all of Pennsylvania (5.3% compared to 5.6%). The rate of uninsured Hispanics is less than half the rate of uninsured Hispanics in the Commonwealth (5.8% compared to 12.4%). The rate of uninsured African Americans is also significantly less than the rate of uninsured African Americans in the Commonwealth (4.7% compared to 7.2%). Rating Area 5 is also comprised of 7 rural counties and uninsured rates are estimates only. The Rating Area 5 estimates had a higher error rate than at the Commonwealth level, meaning they are less accurate than the Commonwealth estimate (an outcome potentially affected by their rural location and small sample sizes).

Uninsured in RA 5 ¹ (Estimate)	% (Uninsured-Estimate)		Person Count (RA 5 Uninsured-Estimate)
	RA 5	All- PA	
All	5.3%	5.6%	27,679
Race:			
African American	4.7%	7.2%	374
Asian	4.6%	6.7%	107
White (non-Hispanic)	5.3%	4.7%	26,364
Two or more Races ¹	3.9%	6.3%	363
Ethnicity:			
Hispanic or Latino (any race) ¹	5.8%	12.4%	401

Age Distribution in Rating Area 5

The following are age histograms for Pennie enrollees in Rating Area 5 compared to all Pennie enrollees in Pennsylvania. The age distribution of Rating Area 5 is more skewed towards older enrollments, as Rating Area 5 enrollees are generally somewhat older than all enrollees in the Commonwealth.



Rating Area 6

Plan Enrollment Totals ⁸¹ - RA 6				
All- RA 6	Bronze	Silver	Gold	All*
	10,845 (33% of RA)	7,610 (23% of RA)	14,345 (43% of RA)	32,985 (9.1% of PA)
All- Pennsylvania (PA)	86,662 (24% of PA)	145,140 (40% of PA)	128,849 (36% of PA)	362,047
Race:				
African American (AA)	193 (36% of AA)	145 (27% of AA)	198 (37% of AA)	538 (1.6% of RA)
Asian (A)	635 (36% of A)	510 (29% of A)	603 (34% of A)	1,753 (5.3% of RA)
White (W)	7,315 (32% of W)	4,787 (21% of W)	10,411 (46% of W)	22,655 (67% of RA)
Mixed (M)	124 (34% of M)	65 (18% of M)	170 (46% of M)	368 (1.1% of RA)
No Response (NR)	2,314 (33% of NR)	1,913 (28% of NR)	2,696 (39% of NR)	6,943 (21% of RA)
Ethnicity:				
Hispanic (H)	606 (35% of H)	470 (27% of H)	651 (37% of H)	1,744 (5.3% of RA)

* Rating Area 6 includes Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, and Union Counties.

⁸¹ Enrollment is evaluated at the individual level.

Average FPL% of Household ⁸² - RA 6				
	Bronze	Silver	Gold	All Plans ^{**}
All-RA 6	288%	169%	287%	256% ⁸³
All-Pennsylvania	295%	188%	292%	249%
Race ⁸⁴ :				
African American	244%	177%	265%	231%
Asian	269%	157%	266%	232%
White	292%	172%	288%	261%
Mixed	272%	176%	257%	243%
No Response	289%	164%	292%	252%
Ethnicity:				
Hispanic	246%	165%	258%	227%
Variance ⁸⁵ - RA 6	0.64	0.31	1.05	0.65
Variance- Pennsylvania	0.68 (most)	0.39	0.49	0.58

Average Age of Enrollee- RA 6				
	Bronze	Silver	Gold	All Enrollees ^{**}
All- RA 6	46	45.4	45.5	45.5
All- Pennsylvania	44.3	44.7	45.7	44.9
Race:				
African American	41.2	40.2	39.9	40.1
Asian	45.1	44.9	41.3	43.7
White	46.3	46.2	46	46
Mixed	33.2	32.6	35	33.4
No Response	46.8	44.5	45.9	45.7
Ethnicity:				
Hispanic	41.8	40.6	41.3	41.1

** Totals include catastrophic plans.

⁸² Average FPL% is for the entire tax household associated with the Pennie policy, even if only certain tax household members are seeking Pennie coverage. The policy is counted when at least one individual seeking coverage identifies as a certain race. An example data category should be read as 'Tax households with at least one enrolled African American at the Silver level are 180% of FPL, on average.'

⁸³ FPL% is known for 93% of tax households in Rating Area 6.

⁸⁴ Races and ethnicities included in the data table do not include all self-identified races and ethnicities of Pennie enrollees.

⁸⁵ The function used is the Coefficient of Variation (CV- the Standard Deviation divided by the Mean). A data set

In Rating Area 6, the total number of Pennie enrollees in March 2022 was 32,985⁸⁷. The average age of all enrollees was 45.5 years. The average net premium was \$201 (PMPM). The average FPL% of all households with enrollees was 256%. Households with at least one Asian enrolled in a silver plan had the lowest average FPL% (157%). Households with at least one person enrolled in a silver plan who replied ‘No Response’ to the race category had the second lowest average FPL% (164%).

Variance in average FPL percentage was greatest among gold enrollees, and FPL percentages were more than twice as varied for gold enrollees in Rating Area 6, compared to all gold enrollees (variance was 1.05 for Rating Area 6, compared to 0.49 for the Commonwealth). Variance in FPL percentages for bronze enrollees in Rating Area 6 was about the same for the Commonwealth. However, the average FPL percentage of African Americans enrolled in bronze plans was 244%, while the FPL percentage of Whites enrolled in bronze plans was 292%, or 48 percentage points greater.

In Rating Area 6, 21% of enrollees chose not to identify with a Race provided on Pennie’s enrollment application. Of those who *did* provide a race, White comprised 84% (69% of all enrollees, including No Response), Asians comprised 6.5% (5.3% of all enrollees), and African Americans comprised 2% (1.6% of all enrollees). By ethnicity, Hispanic enrollees comprised 6.4% of enrollees who provided a race (5.3% of all enrollees, including No Response). Of 1,744 Hispanic enrollees, 450 (26%) were Puerto Rican, 85 (4.9%) were Mexican, 510 (29%) identified as other ethnicity, and 649 (37%) did not specify a country of ethnic origin.

Average Net Premium (PMPM) ⁸⁶ - RA 6				
	Bronze	Silver	Gold	All Plans*
All- RA 6	\$150	\$157	\$263	\$201
All- Pennsylvania	\$142	\$140	\$230	\$173
Race:				
African American	\$116	\$167	\$256	\$182
Asian	\$107	\$121	\$239	\$157
White	\$159	\$161	\$264	\$208
Mixed	\$115	\$136	\$240	\$178
No Response	\$137	\$157	\$264	\$192
Ethnicity:				
Hispanic	\$101	\$144	\$249	\$169

* Rating Area 6 includes Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, and Union Counties.

⁸⁶ PMPM is evaluated at the individual level.

Cost-Sharing Reduction (CSR) Underusage

In Rating Area 6, 10,470 individuals (32% of enrollees) were CSR-eligible but chose not to enroll in a silver plan (53% of all enrollees in Rating Area 6 were CSR-eligible). The average net PMPM cost of a plan for a bronze-enrolled but CSR-eligible individual was \$23. By comparison, the average net PMPM cost of a plan for a CSR-eligible individual enrolled in a Silver plan was \$131:

- 4,415 Bronze enrollees [Avg. age 46; Avg. net premium \$23 (PMPM); Avg. 191% FPL]

Bronze CSR Level	# of Enrollees	Avg. Age	Avg. Net Premium (PMPM)	Avg. FPL%
CSR-73	2,000	47	\$40	224%
CSR-87	1,738	46	\$15	176%
CSR-94	679	45	\$9	135%

Uninsured in Rating Area 6

The estimated rate of uninsured in Rating Area 6 is slightly higher than the overall rate of uninsured in the Commonwealth (5.9% versus 5.6%). The rate of uninsured Hispanics in Rating Area 6 was nearly 14% less than the overall rate of uninsured Hispanics in the Commonwealth (10.7% versus 12.4%). The estimated uninsured rate of individuals identifying as being of two or more races was 24% higher than in the Commonwealth (8.3% versus 6.3%), and the rate of uninsured African Americans was also slightly higher in Rating Area 6 (8.1% versus 7.2%).

Uninsured in RA 6 ⁸⁸ (Estimate)	% Uninsured (Estimate)		Person Count (RA 6, Uninsured Estimate)
	RA 6	All- PA	
All	5.9%	5.6%	73,379
Race:			
African American	8.1%	7.2%	4,210
Asian	5.1%	6.7%	1,764
White (non-Hispanic)	5.1%	4.7%	50,318
Two or more Races ⁸⁹	8.3%	6.3%	4,229
Ethnicity:			
Hispanic or Latino (any race) ⁹⁰	10.7%	12.4%	16,294

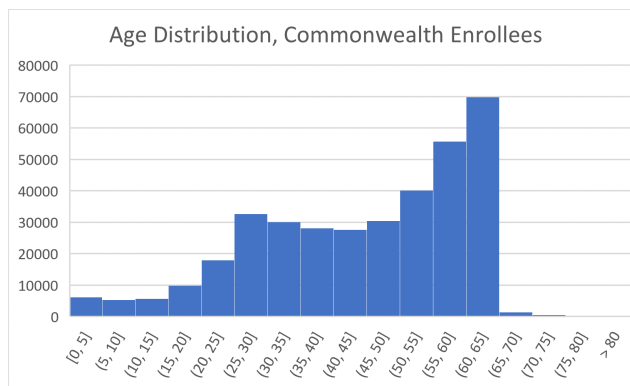
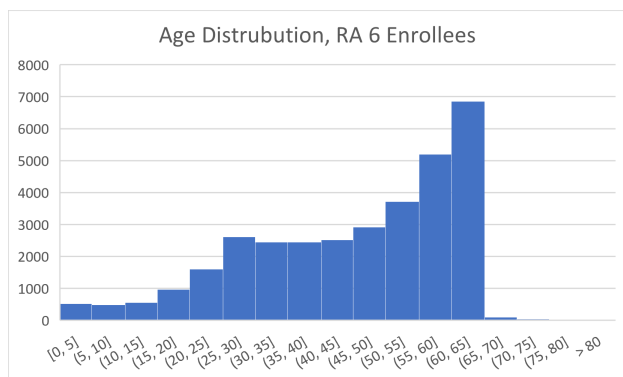
⁸⁸ Source: Pennie policy team analysis of 2020 American Community Survey.

⁸⁹ 'Two or more Races' is the category included on the 2021 American Community Survey (the Pennie application uses the term 'Mixed').

⁹⁰ 'Hispanic or Latino' is the ethnic category included on the 2021 American Community Survey (the Pennie application uses the term 'Hispanic').

Age Distribution of Rating Area 6

The following are age histograms for Pennie enrollees in Rating Area 6 compared to all Pennie enrollees in Pennsylvania. The average age of enrollees in Rating 6 is similar to the average age for all enrollees in the Commonwealth (45.5 years compared to 44.9).



Rating Area 7

Plan Enrollment Totals ⁶⁹ - RA 7				
All- RA 7	Bronze	Silver	Gold	All**
	12,616 (30% of RA)	9,766 (23% of RA)	19,436 (46% of RA)	42,098 (11.6% of PA)
All- Pennsylvania (PA)	86,662 (24% of PA)	145,140 (40% of PA)	128,849 (36% of PA)	362,047
Race:				
African American (AA)	204 (28% of AA)	188 (26% of AA)	326 (45% of AA)	721 (1.7% of RA)
Asian (A)	404 (28% of A)	479 (33% of A)	541 (38% of A)	1,441 (3.4% of RA)
White (W)	9,065 (32% of W)	5,804 (20% of W)	13,463 (47% of W)	28,553 (68% of RA)
Mixed (M)	132 (31% of M)	107 (25% of M)	187 (43% of M)	432 (1% of RA)
No Response (NR)	2,599 (26% of NR)	2,940 (29% of NR)	4,540 (45% of NR)	10,107 (24% of RA)
Ethnicity:				
Hispanic (H)	539 (25% of H)	680 (32% of H)	892 (42% of H)	2,127 (5% of RA)

** Totals include Catastrophic plans.

⁹¹ Enrollments are examined at the individual level.

Average FPL% of Household ⁹² - RA 7				
All- RA 7	Bronze	Silver	Gold	All Plans ^{**}
	319%	170%	292%	268% ⁹³
All- Pennsylvania	295%	188%	292%	249%
Race ⁹⁴ :				
African American	260%	163%	249%	227%
Asian	289%	153%	279%	240%
White	324%	175%	296%	277%
Mixed	281%	172%	284%	253%
No Response	321%	163%	294%	259%
Ethnicity:				
Hispanic	258%	161%	257%	225%
Variance ⁹⁵ RA 7	0.77	0.36	0.56	0.60
Variance-Pennsylvania	0.68 (most)	0.39	0.49	0.58

Average Age of Enrollee- RA 7				
All-RA 7	Bronze	Silver	Gold	All Enrollees ^{**}
	45.1	44.7	45.3	45
All-Pennsylvania	44.3	44.7	45.7	44.9
Race:				
African American	43.8	42.9	42.6	43
Asian	43.4	46	42.8	43.8
White	45.4	45.7	45.6	45.4
Mixed	33.7	35.8	35.7	35
No Response	45.4	43.2	45.4	44.7
Ethnicity:				
Hispanic	40.4	44.6	42.2	42.4

* Rating Area 7 includes Adams, Berks, Lancaster, and York Counties.

** Totals include Catastrophic plans.

⁹² Average FPL% is for the entire tax household associated with the Pennie policy, even if only certain tax household members are seeking Pennie coverage. An example data category should be read as 'Tax households with at least one enrolled African American at the Silver level are 163% of FPL, on average.'

⁹³ FPL% known for 94% of tax households in Rating Area 7.

⁹⁴ Races and ethnicities included in the data table do not include all self-identified races and ethnicities of Pennie enrollees. ⁹⁵ The function used is the Coefficient of Variation (CV- the Standard Deviation divided by the Mean). A data set with less variation has a CV closer to 0, while a data set with greater variation has a CV closer to 1. A higher amount of variation means there is more income inequality among enrollees at a given metal level.

In Rating Area 7, the total number of Pennie enrollees in March 2022 was 42,098⁹⁷. The average age of all enrollees was 45 years. The average net premium was \$160 (PMPM). The average FPL% of all households with enrollees was 268%. Households with at least one Asian enrolled in a silver plan had the lowest average FPL% (153%). Households with at least one Hispanic enrolled in a silver plan had the second lowest average FPL percentage (163%). Variance in FPL percentages for bronze enrollees in Rating Area 7 was greater than all bronze enrollees in the Commonwealth, meaning income inequality among bronze enrollees in Rating Area 7 was somewhat greater than in the Commonwealth. The average FPL percentage of African Americans enrolled in bronze plans was 260%, while the FPL percentage of Whites enrolled in bronze plans was 324%, a 64 percentage point difference.

In Rating Area 7, 24% of enrollees chose not to identify with a Race provided on Pennie’s enrollment application. Of those who *did* provide a race, White enrollees comprised 86% (68% of all enrollees, including No Response), Asians comprised 4.3% (3.4% of all enrollees), and African Americans comprised 2.2% (1.7% of all enrollees). By ethnicity, Hispanics comprised 6.4% of enrollees who provided a race (5% of all enrollees in Rating Area 7, including No Response). Of 2,127 Hispanic enrollees, 597 (28%) were Puerto Rican, 117 (5.5%) were Mexican, 43 (2%) were Cuban, and 804 (38%) did not specify a country of ethnic origin.

Average Net Premium (PMPM) ⁹⁶ - RA 7				
All- RA 7	Bronze	Silver	Gold	All Plans**
All- Pennsylvania	\$135	\$95	\$208	\$160
Race:				
African American	\$88	\$81	\$168	\$123
Asian	\$94	\$76	\$198	\$129
White	\$141	\$103	\$216	\$169
Mixed	\$97	\$86	\$174	\$129
No Response	\$126	\$82	\$195	\$144
Ethnicity:				
Hispanic	\$78	\$86	\$146	\$110

** Totals include Catastrophic plans.

⁹⁶ PMPM is evaluated at the individual level.

Cost-Sharing Reduction (CSR) Underusage

In Rating Area 7, 11,861 enrollees (28%) were CSR-eligible but chose not to enroll in a Silver plan (49% of all enrollees in Rating Area 7 were CSR-eligible). The average net PMPM premium for a Bronze-enrolled but CSR-eligible individual in Rating Area 7 was \$14. By comparison, the average net PMPM premium for a Silver-enrolled CSR-eligible individual was \$64:

- 3,966 Bronze enrollees [Avg. age 44; Avg. net premium \$14 (PMPM); Avg. 196% FPL]
- 26 Catastrophic [Avg. age 23; Avg. net premium \$212 (PMPM); Avg. 182% FPL]

Bronze CSR Level	# of Enrollees	Avg. Age	Avg. Net Premium (PMPM)	Avg. FPL%
CSR-73	1,909	45	\$20	226%
CSR-87	1,547	44	\$8	177%
CSR-94	478	43	\$10	137%

Uninsured in Rating Area 7

The estimated rate of uninsured in Rating Area 7 is 27% greater than the Commonwealth as a whole (7.7% versus 5.6%). The rate of uninsured White, non-Hispanic individuals in Rating Area 7 is 37% greater than the Commonwealth (7.5% versus 4.7%). The rates of uninsured African Americans in Rating Area 7 and the Commonwealth are about the same, while the uninsured rate of Hispanics of any race in Rating Area 7 is lower than the Commonwealth (10.1% versus 12.4%).

Uninsured in RA 7 ⁹⁸ (Estimate)	% Uninsured (Estimate)		Person Count (RA 7, Uninsured- Estimate)
	RA 7	All- PA	
All	7.7%	5.6%	116,103
Race:			
African American	7.6%	7.2%	5,312
Asian	6.4%	6.7%	1,658
White (non-Hispanic)	7.5%	4.7%	88,636
Two or more Races ⁹⁹	7.2%	6.3%	4,487
Ethnicity:			
Hispanic or Latino (any race) ¹⁰⁰	10.1%	12.4%	19,153

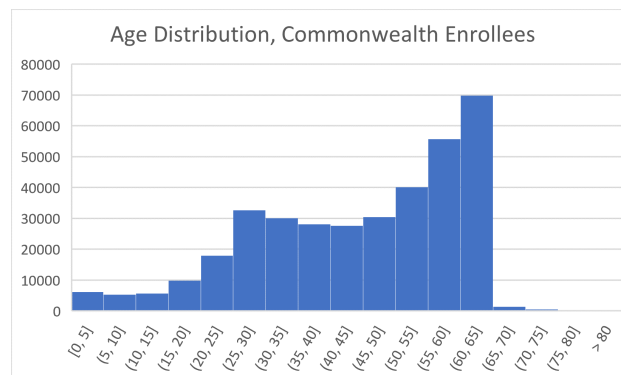
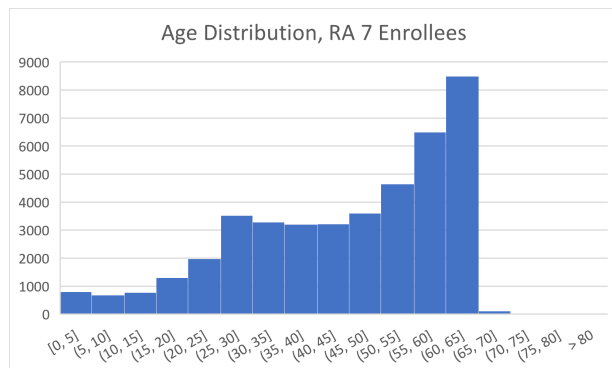
⁹⁸ Source: Pennie policy team analysis of 2020 American Community Survey (Rating Area 7 includes Adams, Berks, Lancaster, and York Counties).

⁹⁹ 'Two or more Races' is the category included on the 2021 American Community Survey (the Pennie application uses the term 'Mixed').

¹⁰⁰ 'Hispanic or Latino' is the ethnic category included on the 2021 American Community Survey (the Pennie application uses the term 'Hispanic').

Age Distribution of Rating Area 7 Enrollees

The following are age histograms for Pennie enrollees in Rating Area 7 compared to all Pennie enrollees in Pennsylvania. The distributions are similar and the average age of enrollees in Rating 7 is also similar to all enrollees in the Commonwealth (45 years compared to 44.9).



Rating Area 8*

Plan Enrollment Totals ¹⁰¹ - RA 8				
All- RA 8	Bronze	Silver	Gold	All**
	32,618 (25% of RA)	84,456 (66% of RA)	11,274 (9% of RA)	128,566 (35.5% of PA)
All-Pennsylvania (PA)	86,662 (24% of PA)	145,140 (40% of PA)	128,849 (36% of PA)	362,047
Race:				
African American (AA)	2,860 (34% of AA)	4,876 (58% of AA)	627 (7% of AA)	8,375 (6.5% of RA)
Asian (A)	3,293 (19% of A)	13,095 (77% of A)	662 (4% of A)	17,072 (13% of RA)
White (W)	18,283 (27% of W)	42,345 (62% of W)	7,547 (11% of W)	68,346 (53% of RA)
Mixed (M)	621 (34% of M)	961 (52% of M)	250 (14% of M)	1,836 (1.4% of RA)
No Response (NR)	6,832 (22.5% of NR)	21,562 (71% of NR)	1,945 (6% of NR)	30,348 (24% of RA)
Ethnicity:				
Hispanic (H)	1,379 (29% of H)	2,963 (62% of H)	412 (9% of H)	4,763 (4% of RA)

¹⁰¹ Enrollments are examined at the individual level.

Average FPL% of Tax Household ¹⁰² - RA 8				
All-RA 8	Bronze	Silver	Gold	All Plans ^{**}
	288%	201%	310%	231% ¹⁰³
All-Pennsylvania	295%	188%	292%	249%
Race ¹⁰⁴ :				
African American	242%	189%	291%	214%
Asian	270%	177%	363%	201%
White	307%	215%	312%	248%
Mixed	275%	207%	326%	243%
No Response	277%	193%	305%	218%
Ethnicity:				
Hispanic	276%	197%	291%	226%
Variance-RA 8	0.75	0.57	0.82	0.52
Variance - Pennsylvania	0.68 (most)	0.39	0.49	0.58

Average Age of Enrollee- RA 8				
All-RA 8	Bronze	Silver	Gold	All Enrollees ^{**}
	42.4	43.6	40.2	43
All-Pennsylvania	44.3	44.7	45.7	44.9
Race:				
African American	43.8	45.5	41.9	44.6
Asian	42.1	45.2	39.1	44.4
White	42.1	43.7	40.4	42.8
Mixed	32.8	35	30.5	33.6
No Response	43.7	42.6	40.2	42.7
Ethnicity:				
Hispanic	39.9	41.9	37.5	40.9

* Rating Area 8 includes Bucks, Chester, Delaware, Montgomery, and Philadelphia Counties.

** Totals include Catastrophic plans which affects column totals and averages.

* Rating Area 8 includes Bucks, Chester, Delaware, Montgomery, and Philadelphia Counties.

** Totals include Catastrophic plans which affects column totals and averages.

¹⁰² Average FPL% is for the entire tax household associated with the Pennie policy, even if only certain tax household members are seeking Pennie coverage. The policy is counted when at least one individual seeking coverage identifies as a certain race. An example data category should be read as 'Tax households with at least one enrolled African American at the Silver level are 189% of FPL, on average.'

¹⁰³ FPL% known for 94% of tax households in Rating Area 8.

¹⁰⁴ Races and ethnicities included in the data table do not include all self-identified races and ethnicities of Pennie enrollees.

In Rating Area 8, the total number of Pennie enrollees in March 2022 was 128,566. The average age of all enrollees was 43 years. The average net premium was \$185 (PMPM). The average FPL% of all households with enrollees was 231%. Households with at least one Asian enrolled in a silver plan experienced the lowest average FPL% (177%). Households with at least one enrollee in a silver plan who answered ‘No Response’ to the race category experienced the second lowest average FPL% (193%).

In Rating Area 8, 24% of enrollees chose not to identify with a Race provided on Pennie’s enrollment application. Of those who *did* provide a race, White enrollees comprised 68% (53% of all enrollees, including No Response), Asians comprised 17% (13% of all enrollees), and African Americans comprised 8.3% (6.5% of all enrollees). By ethnicity, Hispanics comprised 4.7% of those who provided a race (3.7% of all enrollees, including No Response). Of 4,763 Hispanic enrollees, 1,105 (23%) were Puerto Rican, 403 (8.5%) were Mexican, 136 (2.9%) were Cuban, 55 (1.6%) identified as mixed ethnicity, 1,452 (30%) identified as other ethnicity, and 1,612 (39%) did not specify a country of ethnic origin.

Average Net Premium (PMPM) ¹⁰⁵ - RA 8				
All- RA 8	Bronze	Silver	Gold	All Plans*
All- RA 8	\$155	\$162	\$437	\$185
All- Pennsylvania	\$142	\$140	\$230	\$173
Race:				
African American	\$104	\$163	\$357	\$157
Asian	\$106	\$99	\$382	\$112
White	\$183	\$194	\$457	\$220
Mixed	\$149	\$161	\$372	\$186
No Response	\$129	\$138	\$421	\$154
Ethnicity:				
Hispanic	\$131	\$150	\$350	\$162

Cost-Sharing Reduction (CSR) Underusage

In Rating Area 8, the most racially and ethnically diverse Rating Area in the Commonwealth, 15,967 individuals (12% of enrollees) were CSR-eligible but chose not to enroll in a silver plan (overall, 62% of all enrollees in Rating Area 8 were CSR-eligible). This was notably lower than the same measure in other Rating Areas. The average net PMPM for a Bronze-enrolled but CSR-eligible individual was \$24. By comparison, the average net PMPM for a Silver-enrolled CSR-eligible individual was \$96:

- 12,244 Bronze [Avg. age 43; Avg. net premium \$24 (PMPM); Avg. 190% FPL]

¹⁰⁵ PMPM is evaluated at the individual level.

Bronze CSR Level	# of Enrollees	Avg. Age	Avg. Net Premium (PMPM)	Avg. FPL%
CSR-73	5,551	44	\$38	225%
CSR-87	4,522	43	\$16	176%
CSR-94	2,110	42	\$12	133%

Uninsured in Rating Area 8

The overall estimated rate of uninsured individuals in Rating Area 8 is the same as the uninsured rate in the Commonwealth (5.6%). The estimated rate of uninsured Hispanics of any race in Rating Area 8 was 17.3% higher than in the Commonwealth (15% compared to 12.4%). The rates of uninsured African Americans, Asians, and individuals of two or more races was approximately the same in the Rating Area 8 as in the Commonwealth, while the rate of uninsured Whites, non-Hispanic was much lower (3.5% compared to 4.7%).

Uninsured in RA 8 ¹⁰⁶ (Estimate)	% Uninsured (Estimate)		Person Count (RA 8, Uninsured- Estimate)
	RA 8	All- PA	
All of RA 8	5.6%	5.6%	226,662
Race:			
African American	7.1%	7.2%	63,437
Asian	6.8%	6.7%	18,710
White (non-Hispanic)	3.5%	4.7%	84,052
Two or more Races ¹⁰⁷	6.1%	6.3%	9,347
Ethnicity:			
Hispanic or Latino (any race) ¹⁰⁸	15%	12.4%	56,572

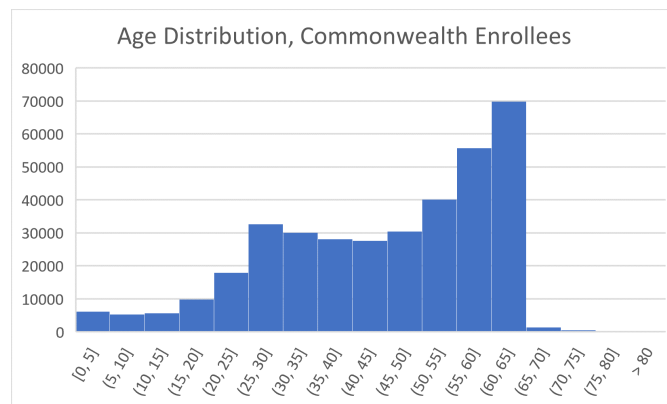
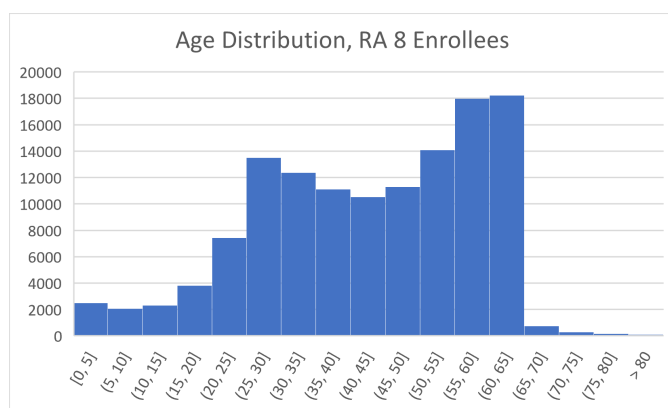
¹⁰⁶ Source: Pennie policy team analysis of 2020 American Community Survey (Rating Area 8 includes Bucks, Chester, Delaware, Montgomery, and Philadelphia Counties).

¹⁰⁷ 'Two or more Races' is the category included on the 2021 American Community Survey (the Pennie application uses the term 'Mixed').

¹⁰⁸ 'Hispanic or Latino' is the ethnic category included on the 2021 American Community Survey (the Pennie application uses the term 'Hispanic').

Age Distribution of Rating Area 8 Enrollees

The age distribution of Rating Area 8 enrollees was more rectangular than the age distribution of all enrollees in the Commonwealth, indicating a more even distribution of enrollees in Rating Area 8 than in the Commonwealth. There was also greater proportional representation of other races and ethnicities besides Whites in Rating Area 8 than in other Rating Areas, and these Pennie enrollees tend to be generally younger. In Rating Area 8, the age groups 55-60 and 60-65 had approximately the



same number of enrollees. Among younger

enrollees, a slight peak of enrollments occurs in the 25-30 age group for both Rating Area 8 and the Commonwealth.

Rating Area 9*

Plan Enrollment Totals ¹⁰⁹ - RA 9				
All- RA 9	Bronze	Silver	Gold	All**
	6,059 (26% of RA)	5,553 (24% of RA)	11,249 (49% of RA)	23,041 (6.4% of PA)
All- Pennsylvania (PA)	86,662 (24% of PA)	145,140 (40% of PA)	128,849 (36% of {PA)	362,047
Race:				
African American (AA)	189 (26% of AA)	181 (25% of AA)	338 (47% of AA)	714 (3.1% of RA)
Asian (A)	416 (26% of A)	498 (31% of A)	690 (43% of A)	1,617 (7% of RA)
White (W)	4,071 (27% of W)	3,334 (22% of W)	7,654 (50% of W)	15,193 (66% of RA)
Mixed (M)	92 (33% of M)	72 (26% of M)	106 (38% of M)	278 (1.2% of RA)
No Response (NR)	1,212 (25% of NR)	1,356 (29% of NR)	2,237 (46% of NR)	4,816 (21% of RA)
Ethnicity:				
Hispanic (H)	182 (25% of H)	217 (30% of H)	332 (45% of H)	733 (3.2% of RA)

¹⁰⁹ Enrollments are examined at the individual level.

Average FPL% of Household ¹¹⁰ - RA 9				
All-RA 9	Bronze	Silver	Gold	All Plans*
	322%	168%	289%	265% ¹¹¹
All-Pennsylvania	295%	188%	292%	249%
Race ¹¹² :				
African American	254%	169%	259%	233%
Asian	314%	149%	262%	236%
White	323%	173%	293%	271%
Mixed	273%	168%	273%	244%
No Response	345%	163%	292%	263%
Ethnicity:				
Hispanic	263%	164%	258%	203%
Variance ¹¹³ - RA 9	0.59	0.32	0.63	0.66
Variance- Pennsylvania	0.68 (most)	0.39	0.49	0.58

Average Age of Enrollee- RA 9				
All-RA 9	Bronze	Silver	Gold	All Enrollees*
	44.2	45	45.5	44.9
All-Pennsylvania	44.3	44.7	45.7	44.9
Race:				
African American	41.8	43.1	41.2	41.7
Asian	40	44.2	40.8	41.5
White	45.2	46	46.3	45.7
Mixed	34.8	35.7	37.6	35.5
No Response	43.8	43.5	46	44.7
Ethnicity:				
Hispanic	42.4	40.3	40.1	40.7

* Rating Area 9 includes Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, and Perry counties.

** Totals includes Catastrophic plans.

¹¹⁰ Average FPL% is for the entire tax household associated with the Pennie policy, even if only certain tax household members are seeking Pennie coverage. The policy is counted when at least one individual seeking coverage identifies as a certain race. An example data category should be read as 'Tax households with at least one enrolled African American at the Silver level are 169% of FPL, on average.'

¹¹¹ FPL% known for 94% of tax households with enrollees in Rating Area 9.

¹¹² Races and ethnicities included in the data table do not include all self-identified races and ethnicities of Pennie enrollees.

¹¹³ The function used is the Coefficient of Variation (CV- the Standard Deviation divided by the Mean). A data set with less variation has a CV closer to 0, while a data set with greater variation has a CV closer to 1.

In Rating Area 9, the total number of Pennie enrollees in March 2022 was 23,041. The average age of all enrollees was 44.9 years (44 years and 10.8 months). The average monthly premium (PMPM) was \$135. The average FPL% of all enrollees was 265%.¹¹⁵ Households with at least one Asian enrolled in a silver plan had the lowest average FPL% (149%). Tax households with at least one enrollee in a silver plan who answered ‘No Response’ to the race category had the second lowest average FPL% (163%), followed closely by tax households with at least one Hispanic enrollee in a silver plan (164%). The highest variance in the FPL% of tax households across race and ethnicity occurred among gold enrollees, where it was higher than the variance in income at the gold level in the Commonwealth (0.63 versus 0.49). Variance at the bronze level was lower in RA-9 than in the Commonwealth. However, African Americans enrolled in bronze plans had a FPL that was 69% lower compared to Whites enrolled in bronze plans (254% compared to 323% of FPL).

In Rating Area 9, 21% of enrollees chose not to identify with a Race. Of those who *did* provide a race, White enrollees comprised 82% (66% of all enrollees, including No Response), Asians comprised 8.7% (7% of all enrollees), and African Americans comprised 3.9% (3.1% of all enrollees). By ethnicity, Hispanics comprised 4% of enrollees who provided a race (3.2% of all enrollees, including No Response). Of 733 Hispanic enrollees, 196 (27%) were Puerto Rican, 56 (7.6%) were Mexican, 190 (26%) identified as other ethnicity, and 266 (36%) did not specify a country of ethnic origin.

Average Net Premium (PMPM) ¹¹⁴ - RA 9				
All- RA 9	Bronze	Silver	Gold	All Plans*
All-Pennsylvania	\$109	\$64	\$184	\$135
Race:				
African American	\$71	\$83	\$154	\$114
Asian	\$93	\$51	\$134	\$98
White	\$113	\$71	\$190	\$143
Mixed	\$74	\$44	\$153	\$99
No Response	\$111	\$50	\$184	\$128
Ethnicity:				
Hispanic	\$52	\$45	\$143	\$92

* Rating Area 9 includes Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, and Perry counties.

¹¹⁴ PMPM is evaluated at the individual level.

CSR Underusage

In Rating Area 9, 6,327 enrollees (27%) were CSR-eligible but chose not to enroll in a Silver Metal-Level Plan (overall, 50% of all enrollees in Rating Area 9 were CSR-eligible). The average net PMPM cost of a plan for Bronze-enrolled but CSR-eligible individuals was \$4. By comparison, the average net PMPM cost of a plan for a Silver-enrolled CSR-eligible individual was \$43:

- 1,783 Bronze [Avg. age 44; Avg. net premium \$4 (PMPM); Avg. 198% FPL]

Bronze CSR Level	# of Enrollees	Avg. Age	Avg. Net Premium (PMPM)	Avg. FPL%
CSR-73	912	45	\$4	227%
CSR-87	656	43	\$3	179%
CSR-94	205	43	\$2	134%

Uninsured in Rating Area 9

The estimated overall rate of uninsured individuals in Rating Area 9 is 1.3 percentage points greater than the uninsured rate in the Commonwealth (6.9% compared to 5.6%). The uninsured rate for African Americans, Asians, Whites (non-Hispanic), Two or more races, and Hispanics or Latinos are all greater in Rating Area 9 than in the Commonwealth- in no other Rating Area did this occur. In addition, the uninsured rate of White, non-Hispanic individuals in Rating Area 9 is 1.5 percentage points higher than all White, non-Hispanic individuals in the Commonwealth (6.2% compared to 4.7%).

Uninsured in RA 9 ¹¹⁶ Estimate)	% Uninsured (Estimate)		Person Count (RA 9, Uninsured- Estimate)
	RA 9	All- PA	
All	6.9%	5.6%	125,046
Race:			
African American	8.4%	7.2%	6,027
Asian	8.9%	6.7%	2,525
White (non-Hispanic)	6.2%	4.7%	44,266
Two or more Races ¹¹⁷	6.8%	6.3%	1,868
Ethnicity:			
Hispanic or Latino (any race) ¹¹⁸	12.6%	12.4%	8,386

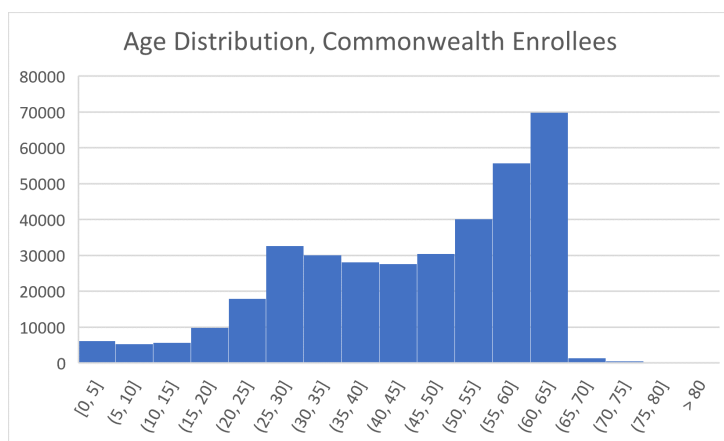
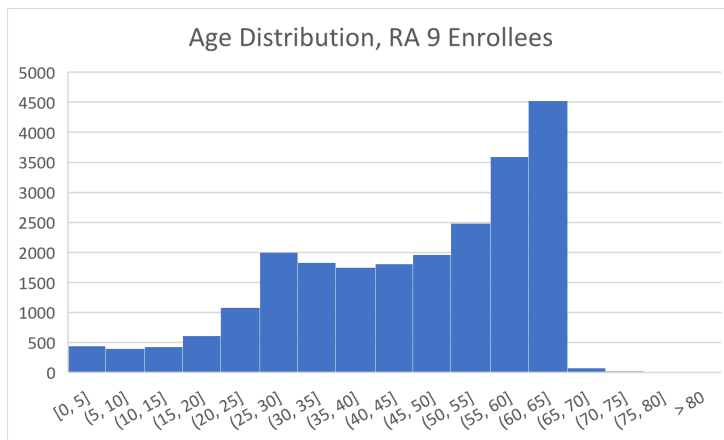
¹¹⁶ Source: Pennie policy team analysis of 2020 American Community Survey (Rating Area 9 includes Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, and Perry counties).

¹¹⁷ 'Two or more Races' is the category included on the 2021 American Community Survey (the Pennie application uses the term 'Mixed').

¹¹⁸ 'Hispanic or Latino' is the ethnic category included on the 2021 American Community Survey (the Pennie application uses the term 'Hispanic').

Age Distribution of Rating Area 9

The following are age histograms for Pennie enrollees in Rating Area 9 compared to all Pennie enrollees in Pennsylvania. The distributions are similar- the average age of enrollees in Rating 9 is the same as the average age for all enrollees in the Commonwealth (44.9 years).



Recommendations and Considerations for Future Research

The goal of this report was to examine racial and ethnic enrollment data in the Pennie Marketplace through a health equity lens. There are several data points worthy of further exploration. First, more than 1 in 5 Pennie enrollees did not identify with a race or ethnicity in the Pennie application, including almost 1 in 2 silver enrollees. While Pennie cannot require applicants to answer these questions, more can be done to ensure that every applicant *can* answer these questions. Pennie should strongly encourage brokers, assisters, and customer service representatives (CSRs) who assist customers in filling out the Pennie application, to read the race/ethnicity questions and explain what Pennie does with this information. Further research should also be done to ensure that the race/ethnic categories included in Pennie's application are representative of the diverse communities that live in Pennsylvania, and that the responses available are aligned with that of the U.S. Census.

Among those who do respond, there is a significant gap in the share of enrollees who identify as Hispanic compared to their estimated uninsured rate across the Pennsylvania and within every Rating Area. This gap is especially noteworthy in Rating Area 8. This report demonstrates that while Pennie has made significant investments in reaching the Hispanic community, additional effort is required if Pennie is to help meaningfully increase the number of uninsured Hispanics who enroll in Pennie coverage. The greatest difference between the average FPL percentage among races and ethnicities was observed between African Americans and Whites. Among bronze enrollees, the average FPL percentage of households with an African American enrollee was 245%, while the average FPL percentage of households with a White enrollee was 305%, a 60-percentage point difference. Identifying the cause of this variance is beyond the scope of this report but could indicate a further need to focus health literacy efforts within the African American community, especially around the benefits of cost sharing reductions.

The average age of Pennie enrollees tends to be older, suggesting that young adults are not being reached at the level they should be, especially in rural communities. In 2021, there were an estimated 575,669 individuals aged 19-64 who were uninsured in Pennsylvania. As there are higher numbers of uninsured younger adults in the Commonwealth, this knowledge should serve as an opportunity for Pennie to focus its policy and enrollment engagement among younger adults across the Commonwealth.

Finally, the information regarding underusage of Cost Sharing Reductions (CSR) indicates that while there is clearly still an opportunity to educate CSR-eligible customers about the benefits of enrolling in a silver plan, especially for those eligible for a CSR-87 or CSR-94 plan, the enhanced subsidies have likely helped significantly mitigate this problem. While beyond the scope of this report, it is likely that CSR-underusage is concentrated within certain groups, and should be explored further.

Appendix: 2022 Pennsylvania County Health Rankings¹¹⁹

2022 Pennsylvania County Health Rankings were assessed by the University of Wisconsin Population Health Institute with support from the Robert Wood Johnson Foundation. Further information on the formulation of the rankings is available online (*see footnote for access link*).

County	Health Outcomes	Health Factors	County	Health Outcomes	Health Factors	County	Health Outcomes	Health Factors	County	Health Outcomes	Health Factors
Adams	11	9	Clinton	20	32	Lackawanna	52	27	Pike	19	26
Allegheny	16	11	Columbia	36	14	Lancaster	9	12	Potter	25	62
Armstrong	55	52	Crawford	49	46	Lawrence	64	56	Schuylkill	63	58
Beaver	45	35	Cumberland	5	3	Lebanon	27	17	Snyder	8	20
Bedford	39	44	Dauphin	44	23	Lehigh	13	30	Somerset	43	53
Berks	15	34	Delaware	17	13	Luzerne	60	60	Sullivan	30	38
Blair	40	36	Elk	28	29	Lycoming	41	22	Susquehanna	26	50
Bradford	14	31	Erie	42	41	McKean	46	54	Tioga	21	37
Bucks	7	6	Fayette	66	65	Mercer	57	47	Union	3	8
Butler	6	5	Forest	59	66	Mifflin	54	61	Venango	53	49
Cambria	62	40	Franklin	12	18	Monroe	38	57	Warren	18	21
Cameron	51	63	Fulton	37	59	Montgomery	4	2	Washington	32	19
Carbon	61	51	Greene	65	64	Montour	31	7	Wayne	33	33
Centre	2	4	Huntingdon	29	43	Northampton	10	10	Westmoreland	22	16
Chester	1	1	Indiana	50	39	Northumberland	58	48	Wyoming	48	24
Clarion	34	28	Jefferson	47	45	Perry	35	25	York	24	15
Clearfield	56	55	Juniata	23	42	Philadelphia	67	67			

¹¹⁹ Further information on how the rankings were determined may be found at www.countyhealthrankings.org.
Citation: University of Wisconsin Population Health Institute. *County Health Rankings Pennsylvania State Report 2022*, [CHR2022_PA_0.pdf](#)