



American Rescue Plan State-by State Analysis

In North Dakota, over 29,000 people now seeing reduced health care costs through the Health Insurance Marketplace, a 32% increase since the American Rescue Plan passed.

Today, the Biden Administration released official Open Enrollment data at a state-by-state level that shows increases in enrollment in the Health Insurance Marketplace and decreases in consumer cost over the last year thanks to the American Rescue Plan (ARP).

- ✓ **Total Enrollment in North Dakota now over 29,000:** In North Dakota, 29,000 people enrolled in a Marketplace plan during this year's Open Enrollment Period (OEP).
- ✓ **Coverage in North Dakota increased by 32% due to the American Rescue Plan:** The increase to 29,000 people represented a 32% increase over 2021 due to the expansions of cost-saving subsidies in the American Rescue Plan.
- ✓ **Americans saved \$800 per person last year, and thousands per family because of American Rescue Plan affordability measures.** As a result of the ARP, families were able to keep more money in their pockets, with actual savings of \$67 per month per person in premiums – that's more than \$800 each year per person for groceries, child care, or other essentials.

BACKGROUND: The ARP has provided for the greatest investment in health care access and coverage since the Affordable Care Act. Under the ARP, the Biden Administration significantly increased premium subsidies for individuals at all income levels and, for the first time, offered subsidies to those previously excluded from financial assistance.

- ✓ **Due to the ARP's enhancements, this year's open enrollment period (OEP) saw 14.5 million Americans nationally get marketplace coverage** – by signing up or automatically re-enrolling in individual market health insurance coverage through federal and state Marketplaces. **This represents a 21% increase** from 2021's Open Enrollment Period, prior to the enactment of the ARP.
- ✓ **One in seven uninsured Americans gained coverage:** These increases in marketplace activity are major contributors to substantial declines in the number of uninsured Americans. From the fourth quarter of 2020 to the third quarter of 2021, one in seven uninsured Americans gained coverage.
- ✓ **5.8 million more Americans have health insurance today than a year ago.** Under the prior Administration, between 2016 and 2019, 3.6 million Americans **lost** coverage.