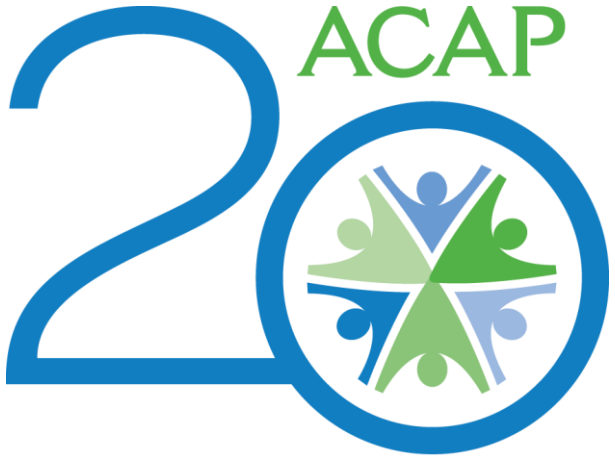

"Overlap" Plans – An Evaluation of the Presence and Impact of Overlap Plans in the Marketplace

Association for Community Affiliated Plans
Strengthening the Safety Net Since 2000

Overlap Plans

- 34 of 39 (87%) of states with Medicaid Managed Care have "overlap issuers"
- 2020 saw an increase of QHPs offering coverage nationwide, but a drop in the number of such overlap issuers
- In ¾ of states with overlap issuers, the overlap issuer offers the lowest or second-lowest silver level premium plan for a 27 y/o
- At the rating area level, the lowest or second-lowest silver plan for a 27 y/o is offered by an overlap plan in 81% of rating areas