

These appendix tables are supplemental to a Commonwealth Fund blog post: Dong Ding and Sherry A. Glied, “Tightening the Rules Around Short-Term Health Insurance Plans Won’t Lead to More People Going Without Insurance,” *To the Point* (blog), Commonwealth Fund, Oct. 5, 2023.

Appendix Table 1. Nongroup Off-Marketplace Enrollment

	2016	2017	2018	2019	2020	2021
Population (rate %)	Ages 26–64					
All states	3,095,409 (1.9)	2,641,511 (1.6)	2,397,649 (1.4)	2,092,943 (1.3)	2,910,876 (1.7)	2,477,389 (1.5)
States that have no STLDI available for sale	1,411,595 (2.8)	1,329,787 (2.6)	1,230,670 (2.4)	995,179 (1.9)	1,294,544 (2.5)	1,210,845 (2.3)
States that have STLDI for sale under federal regulations	630,683 (0.9)	450,808 (0.6)	350,757 (0.5)	308,414 (0.4)	686,900 (0.9)	315,212 (0.4)
Remaining states	1,053,131 (2.6)	860,916 (2.1)	816,222 (2.0)	789,350 (1.9)	929,432 (2.3)	951,332 (2.3)
	Ages 26–34					
All states	1,013,827 (2.6)	863,193 (2.2)	840,393 (2.1)	763,477 (1.9)	1,024,061 (2.5)	889,978 (2.2)
States that have no STLDI available for sale	421,224 (3.3)	402,825 (3.1)	389,463 (3.0)	316,363 (2.4)	394,182 (3.0)	359,939 (2.8)
States that have STLDI for sale under federal regulations	318,410 (1.8)	241,212 (1.4)	236,709 (1.3)	259,578 (1.4)	379,636 (2.1)	272,758 (1.5)
Remaining states	274,193 (2.9)	219,156 (2.3)	214,221 (2.2)	187,536 (1.9)	250,243 (2.5)	257,281 (2.6)

Data: Authors’ analysis of data from the American Community Survey and marketplace enrollment from the Centers for Medicare and Medicaid Services.

Notes: STLDI = short-term, limited-duration insurance. States that have no STLDI available for sale are California, Colorado, Connecticut, Hawaii, Maine, Massachusetts, New Jersey, New Mexico, New York, Rhode Island, Vermont, and Washington. States that have STLDI for sale under federal regulations are Alabama, Alaska, Arizona, Arkansas, Florida, Georgia, Indiana, Iowa, Kentucky, Mississippi, Missouri, Montana, Nebraska, North Carolina, Oklahoma, Pennsylvania, Tennessee, Texas, Virginia, and West Virginia. The remaining states permit sales of STLDI with restrictions beyond those mandated by the federal government.

Appendix Table 2. Nongroup Enrollment

	2016	2017	2018	2019	2020	2021
Population (rate %)	Ages 26–64					
All states	14,614,202 (8.9)	13,681,771 (8.3)	13,012,158 (7.8)	12,409,004 (7.5)	13,153,271 (7.9)	13,270,382 (7.9)
States that have no STLDI available for sale	4,258,806 (8.3)	4,200,215 (8.2)	4,055,771 (7.9)	3,811,499 (7.4)	4,114,661 (8.0)	4,070,307 (7.9)
States that have STLDI for sale under federal regulations	6,926,162 (9.5)	6,344,925 (8.6)	5,985,618 (8.1)	5,773,174 (7.8)	6,157,199 (8.2)	6,267,436 (8.3)
Remaining states	3,429,234 (8.5)	3,136,631 (7.7)	2,970,769 (7.3)	2,824,331 (6.9)	2,881,411 (7.1)	2,932,639 (7.2)
	Ages 26–34					
All states	3,160,955 (8.0)	2,904,627 (7.2)	2,749,157 (6.8)	2,610,061 (6.4)	2,825,102 (6.8)	2,792,659 (6.9)
States that have no STLDI available for sale	959,516 (7.6)	953,694 (7.4)	926,874 (7.1)	855,919 (6.5)	932,282 (7.1)	915,848 (7.1)
States that have STLDI for sale under federal regulations	1,464,199 (8.5)	1,292,745 (7.4)	1,215,851 (6.8)	1,188,117 (6.6)	1,288,479 (7.0)	1,262,233 (7.0)
Remaining states	737,240 (7.7)	658,188 (6.8)	606,432 (6.3)	566,025 (5.8)	604,341 (6.1)	614,578 (6.3)
	Men ages 26–34					
All states	1,606,238 (8.1)	1,469,927 (7.3)	1,389,752 (6.8)	1,301,920 (6.3)	1,445,776 (6.9)	1,403,080 (6.8)
States that have no STLDI available for sale	494,306 (7.7)	492,778 (7.5)	471,020 (7.1)	425,548 (6.4)	483,026 (7.2)	471,149 (7.1)
States that have STLDI for sale under federal regulations	731,842 (8.4)	637,623 (7.2)	602,285 (6.7)	587,767 (6.5)	645,012 (6.9)	621,307 (6.9)
Remaining states	380,090 (7.9)	339,526 (7.0)	316,447 (6.5)	288,605 (5.8)	317,738 (6.4)	310,624 (6.3)

Data: Authors' analysis of data from the American Community Survey and marketplace enrollment from the Centers for Medicare and Medicaid Services.

Notes: STLDI = short-term, limited-duration insurance. States that have no STLDI available for sale are California, Colorado, Connecticut, Hawaii, Maine, Massachusetts, New Jersey, New Mexico, New York, Rhode Island, Vermont, and Washington. States that have STLDI for sale under federal regulations are Alabama, Alaska, Arizona, Arkansas, Florida, Georgia, Indiana, Iowa, Kentucky, Mississippi, Missouri, Montana, Nebraska, North Carolina, Oklahoma, Pennsylvania, Tennessee, Texas, Virginia, and West Virginia. The remaining states permit sales of STLDI with restrictions beyond those mandated by the federal government.

Appendix Table 3. Uninsured Population

	2016	2017	2018	2019	2020	2021
Population (rate %)	Ages 26–64					
All states	20,125,815 (12.2)	20,540,983 (12.4)	20,937,746 (12.6)	21,554,689 (13.0)	20,882,780 (12.5)	20,446,673 (12.2)
States that have no STLDI available for sale	4,776,060 (9.3)	4,754,240 (9.2)	4,682,513 (9.1)	4,900,545 (9.6)	4,608,597 (9.0)	4,556,269 (8.8)
States that have STLDI for sale under federal regulations	11,397,876 (15.6)	11,789,692 (16.0)	12,184,425 (16.5)	12,411,751 (16.7)	12,135,674 (16.2)	11,923,630 (15.8)
Remaining states	3,951,879 (9.7)	3,997,051 (9.8)	4,070,808 (10.0)	4,242,393 (10.4)	4,138,509 (10.2)	3,966,774 (9.7)
	Ages 26–34					
All states	6,455,533 (16.3)	6,526,418 (16.3)	6,655,498 (16.4)	6,833,256 (16.7)	6,507,254 (15.7)	6,354,199 (15.6)
States that have no STLDI available for sale	1,535,017 (12.1)	1,535,959 (11.9)	1,517,026 (11.6)	1,579,114 (10.4)	1,455,785 (11.1)	1,403,520 (10.8)
States that have STLDI for sale under federal regulations	3,648,465 (21.1)	3,701,185 (21.1)	3,831,928 (21.5)	3,884,970 (21.6)	3,760,234 (20.5)	3,693,072 (20.5)
Remaining states	1,272,051 (13.3)	1,289,274 (13.4)	1,306,544 (13.5)	1,369,172 (13.9)	1,291,235 (13.1)	1,257,607 (12.9)
	Men ages 26–34					
All states	3,891,222 (19.5)	3,939,819 (19.5)	3,983,386 (19.4)	4,107,988 (19.9)	3,963,156 (18.8)	3,865,921 (18.8)
States that have no STLDI available for sale	964,017 (15.0)	964,603 (14.6)	952,675 (14.3)	984,470 (14.7)	918,099 (13.6)	879,288 (13.3)
States that have STLDI for sale under federal regulations	2,130,202 (24.6)	2,177,233 (24.7)	2,232,848 (24.8)	2,280,867 (25.2)	2,226,882 (24.0)	2,183,441 (24.1)
Remaining states	797,003 (16.5)	797,983 (16.5)	797,863 (16.3)	842,651 (17.0)	818,175 (16.4)	803,192 (16.4)

Data: Authors' analysis of data from the American Community Survey and marketplace enrollment from the Centers for Medicare and Medicaid Services.

Notes: STLDI = short-term, limited-duration insurance. States that have no STLDI available for sale are California, Colorado, Connecticut, Hawaii, Maine, Massachusetts, New Jersey, New Mexico, New York, Rhode Island, Vermont, and Washington. States that have STLDI for sale under federal regulations are Alabama, Alaska, Arizona, Arkansas, Florida, Georgia, Indiana, Iowa, Kentucky, Mississippi, Missouri, Montana, Nebraska, North Carolina, Oklahoma, Pennsylvania, Tennessee, Texas, Virginia, and West Virginia. The remaining states permit sales of STLDI with restrictions beyond those mandated by the federal government.