

**Wisconsin Health Insurance Enrollment:**  
**Where we've been, Where we are,**  
**&**  
**Where we might go next**

DHS IM Consortia  
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Donna Friedsam  
Health Policy Program Director



University of Wisconsin  
Population Health Institute  
SCHOOL OF MEDICINE AND PUBLIC HEALTH

## Governor's Health Insurance Coverage Goal

“Through Governor Walker’s Entitlement Reform Plan, all Wisconsinites have access to affordable health care coverage. People living in poverty have coverage through Medicaid while individuals and families above the poverty level have access to affordable private health care coverage through the federal Health Insurance Marketplace. Approved as part of the 2013-15 state budget, this plan is projected to reduce the number of uninsured in our state by 224,580, or roughly half, while strengthening the state’s safety net for Wisconsin's neediest residents.”

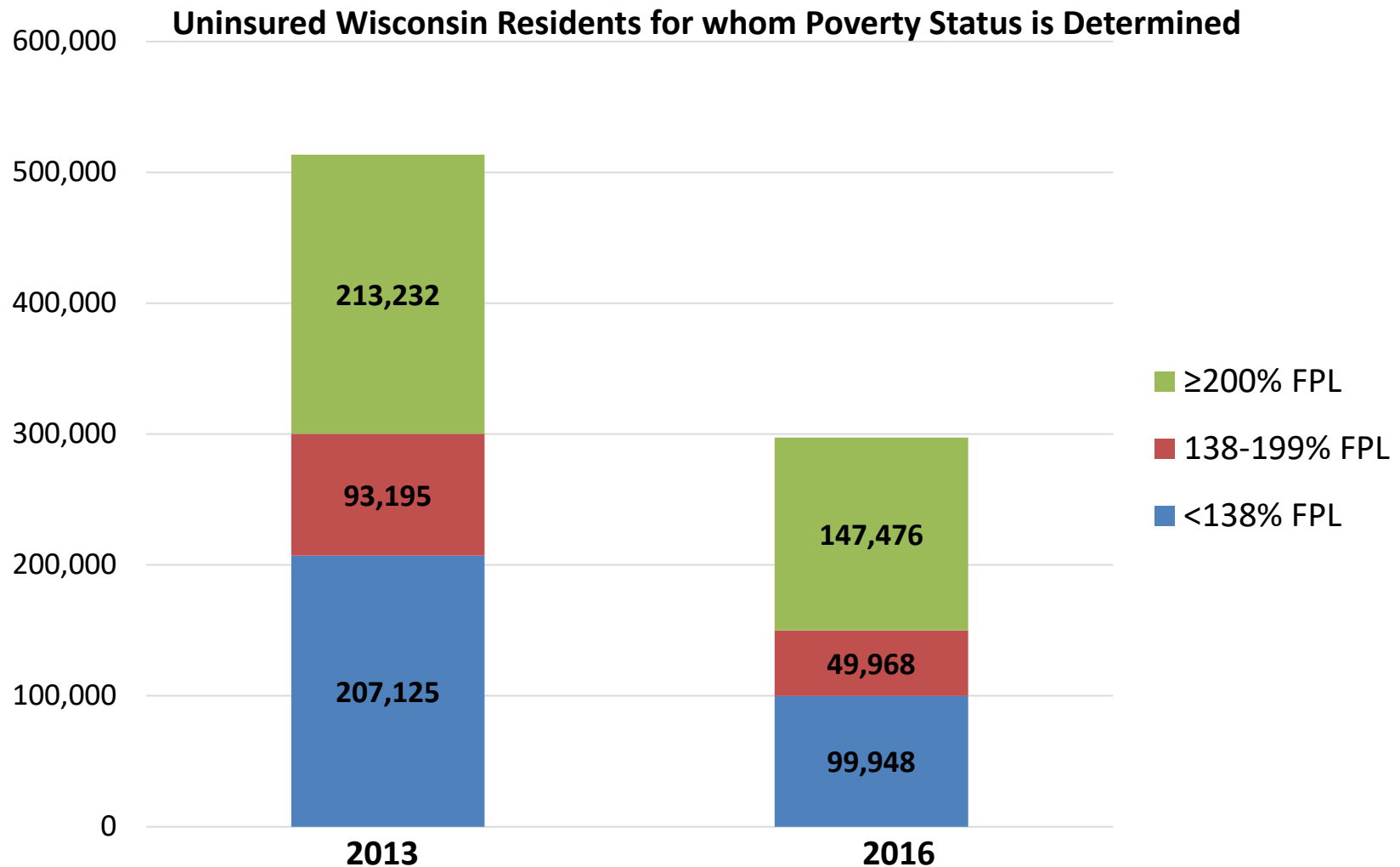
Governor Walker’s Entitlement Reform Plan  
Wisconsin Department of Health Services

<https://www.dhs.wisconsin.gov/initiatives/entitlement-reform.htm>

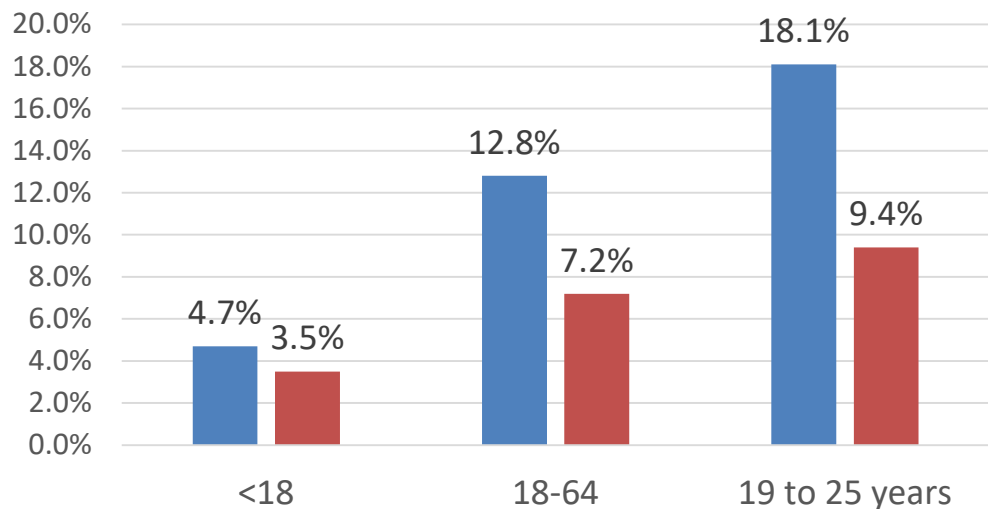
Last Revised: September 9, 2016

## Uninsured in 2013 and then in 2016 – Before and After the ACA Took Effect

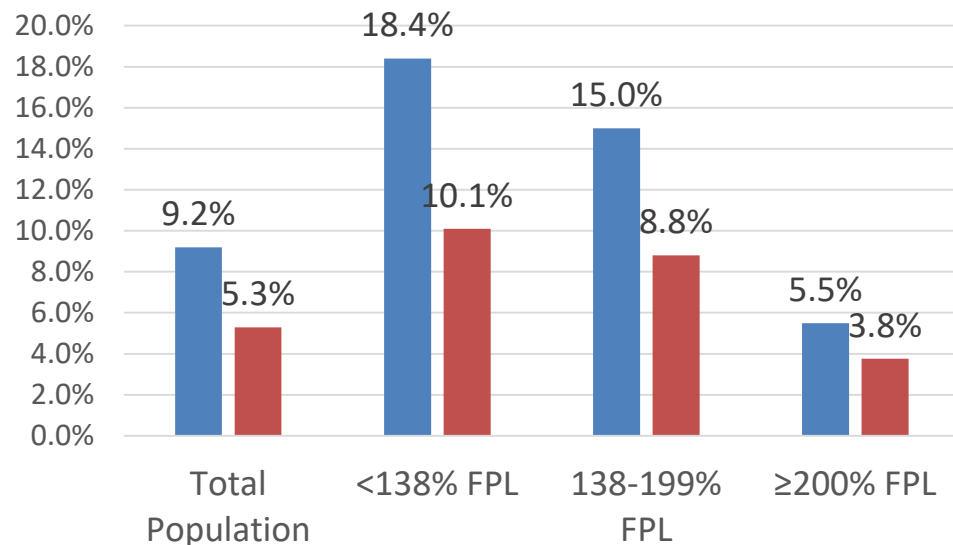
- An estimated 5.3% of residents uninsured in 2015, down from 9.1% in 2013. (ACS 2016)
- Uninsured decreased by an estimated 217,590 people from 2013 to 2015, a reduction of about 42% across the total population.
- Decreases in uninsured occurred across all income levels.



Uninsured by Age Range, 2013 and 2016



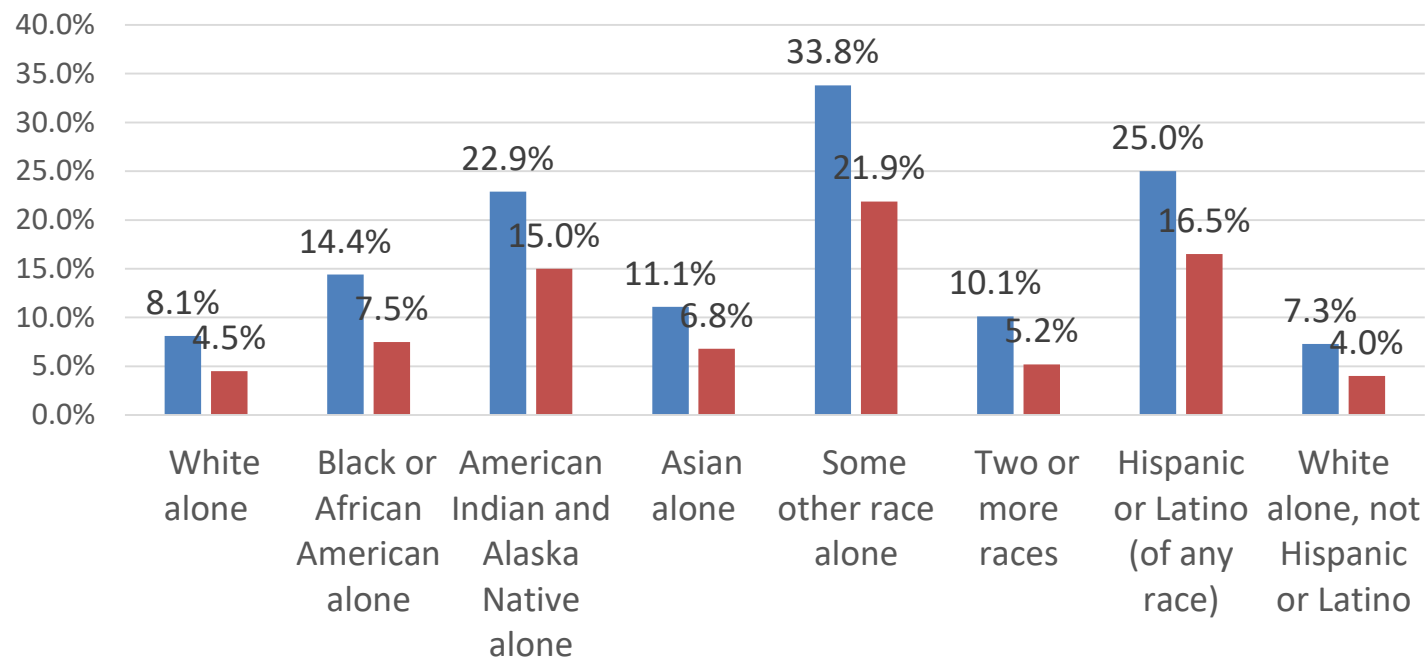
Uninsured by Income Category, 2013 and 2016



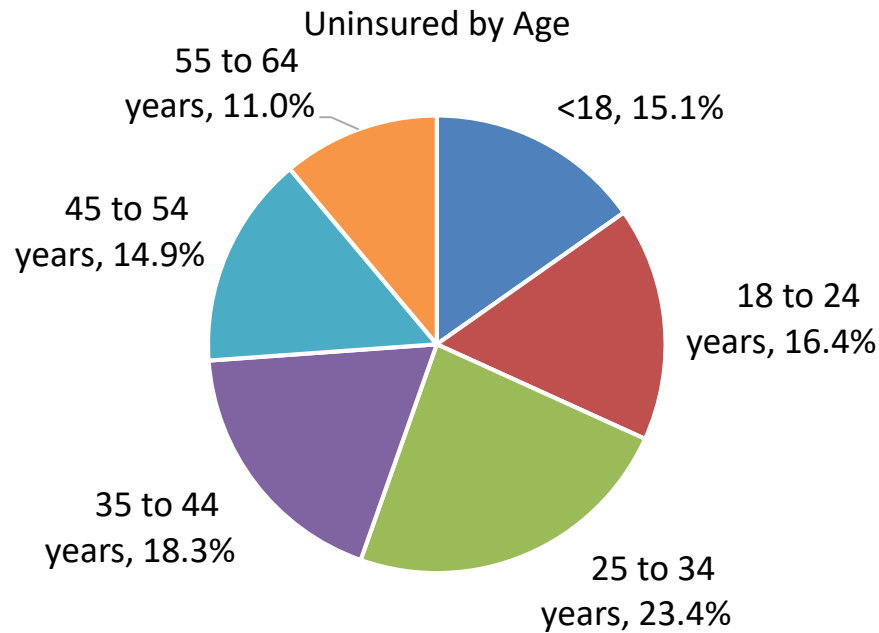
■ 2013  
■ 2016

- Substantial declines in uninsured occurred across the population.
- Large declines in rates of uninsured occurred among persons in the lowest income groups, persons ages 19-25 years old, and among racial and ethnic minorities.

Uninsured by Race/Ethnicity, 2013 and 2016



## Who is Still Uninsured?: Income Status of Wisconsin Residents who Remained Uninsured, ACS 2016



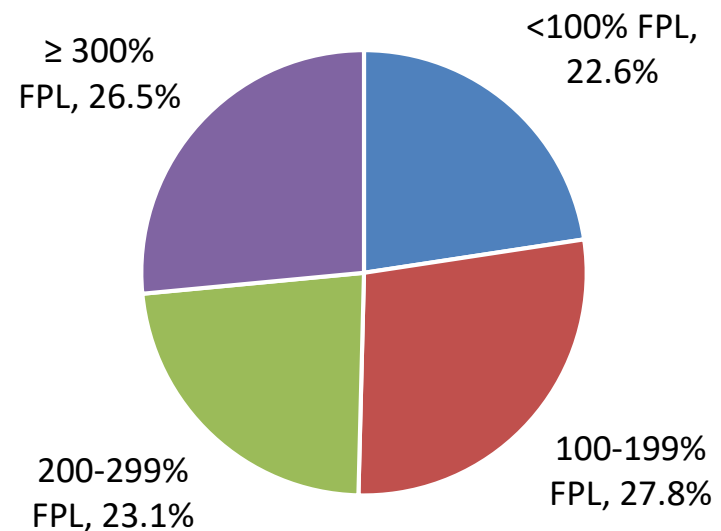
- An estimated 300,206 Wisconsin residents (5.3% of the population) were uninsured in 2016 (ACS).
- Children under the age of 18 make up about 15% of the remaining uninsured, with an estimated 45,331 children remaining uninsured in Wisconsin in 2016.

	Number Uninsured 2016	Percent Uninsured 2016
<138% FPL	99,948	10.1%
138-199% FPL	49,968	8.8%
≥200% FPL	147,476	3.8%

Persons <138% FPL most likely to be uninsured: 10.1% compared to 3.8% for persons >200% FPL.

But: persons above 200% FPL account for about half of all uninsured persons in Wisconsin.

### Uninsured Wisconsin Residents for Whom Poverty Status is Determined



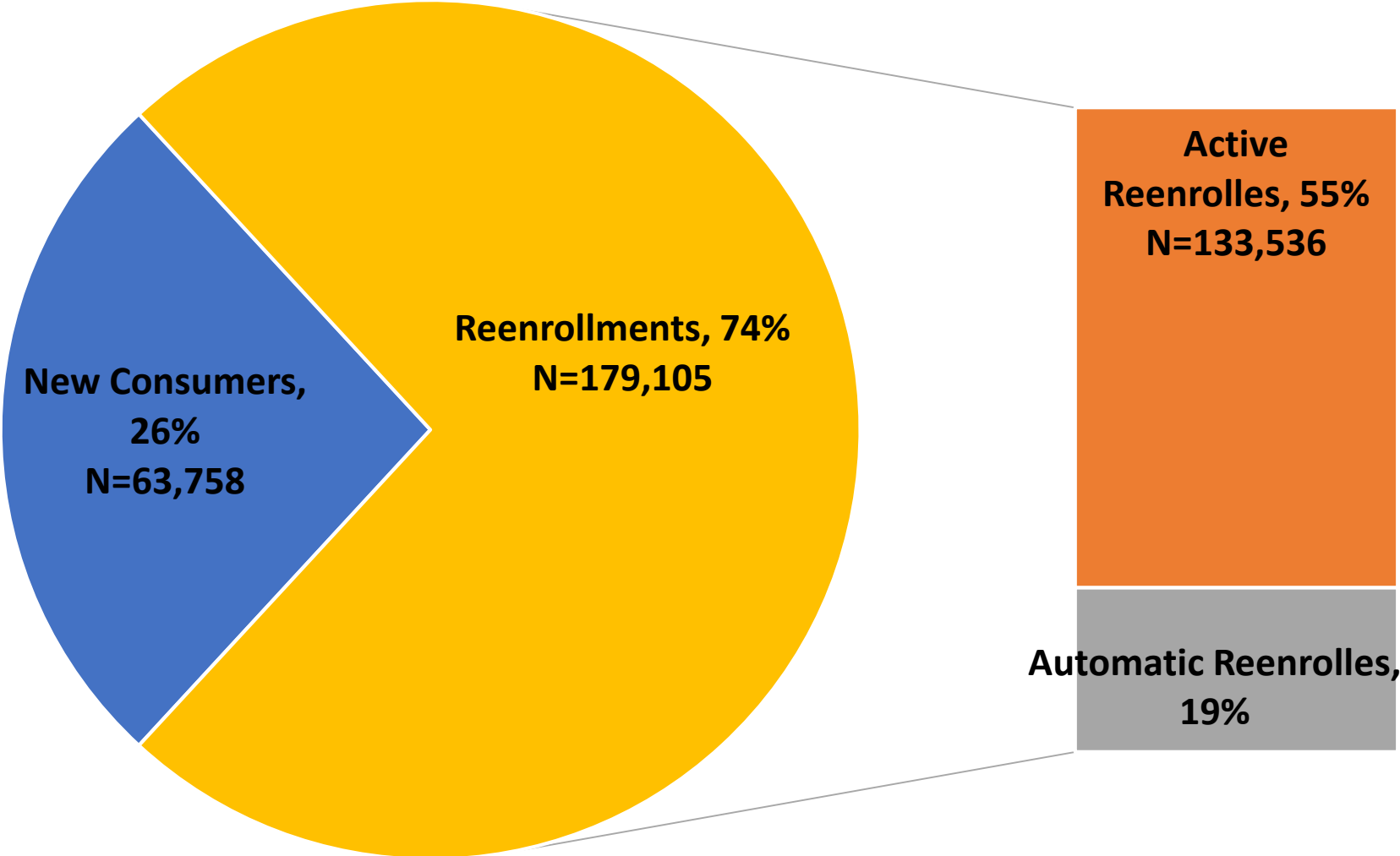
## Marketplace Plan Selections, Premiums and Federal Financial Assistance

Plan Selections, Open Enrollment 2016 and 2017		
OE 2016	OE 2017	Change
239,034	242,863	+2%

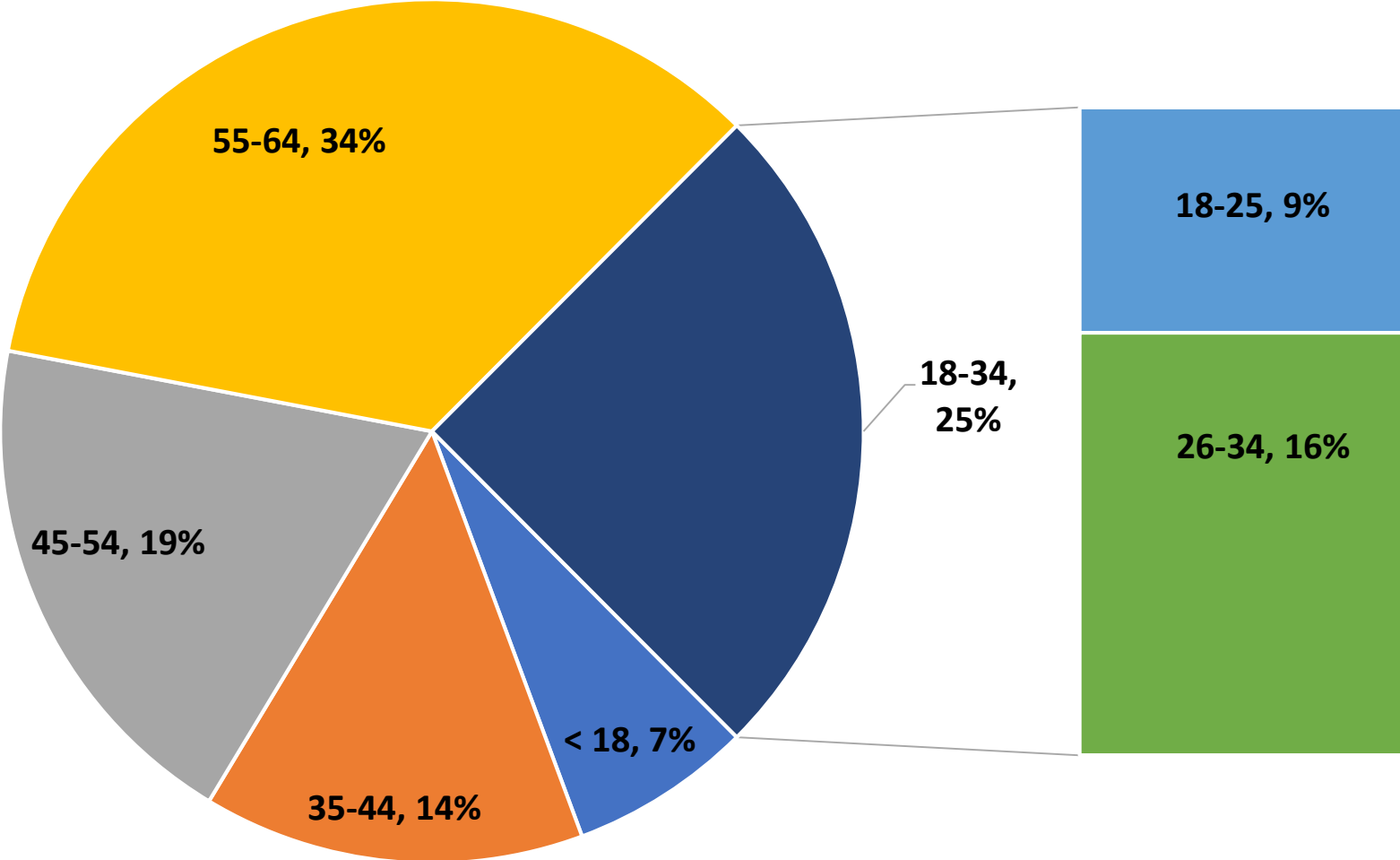
Consumers with APTC and/or CSR	Consumers with CSR	Consumers with APTC
198,692	124,073	197,804
81.8%	51.1%	81.4%

Average Monthly Premiums for Marketplace Plans Selected by Wisconsin Consumers, 2016, Before and After Federal Financial Assistance (APTC)			
Average Premium	Average Premium after APTC	Average APTC among consumers receiving APTC	Average Premium after APTC among consumers receiving APTC
\$ 514	\$ 189	\$ 399	\$ 131

# PLAN SELECTIONS BY ENROLLMENT MODE

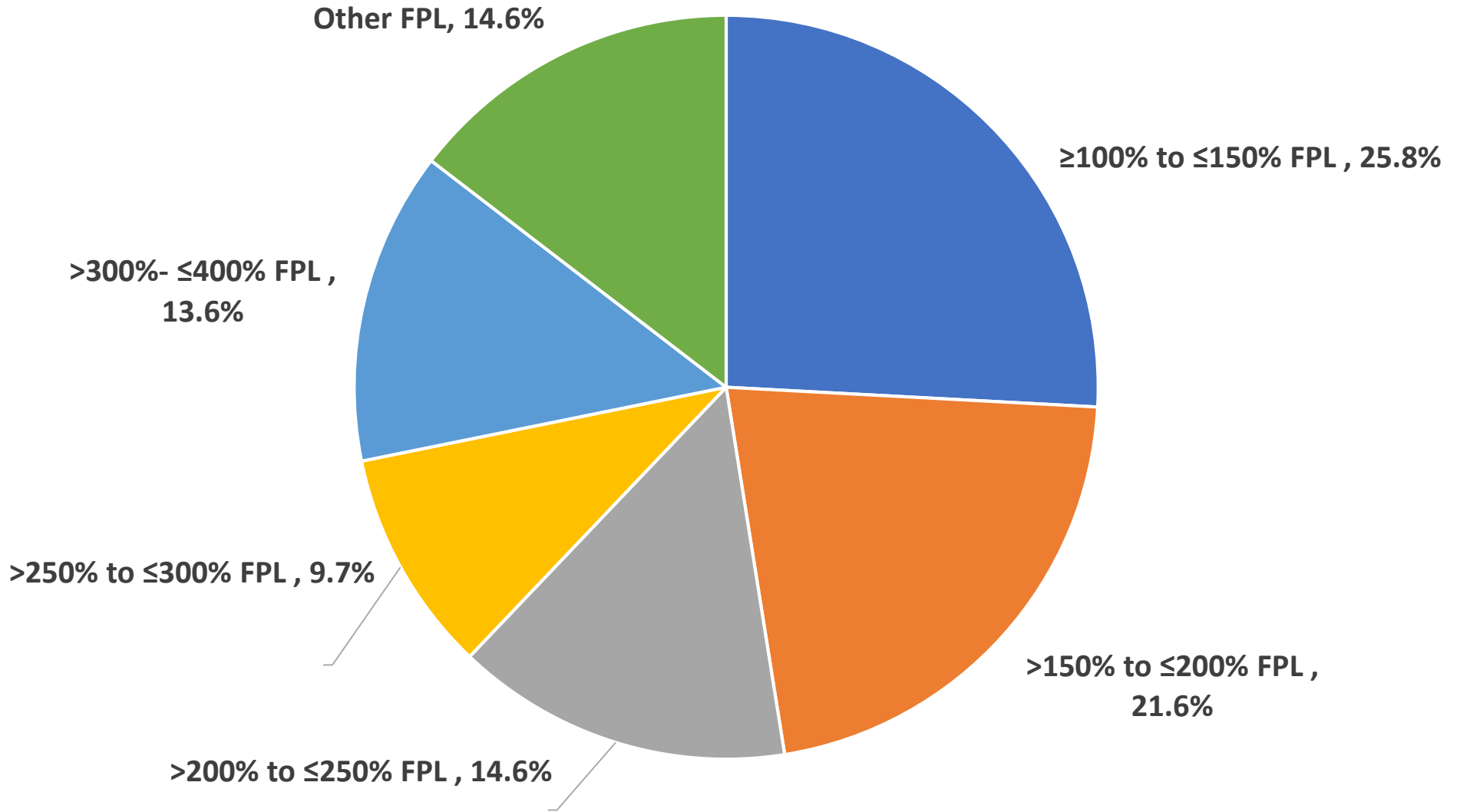


# PLAN SELECTIONS BY AGE

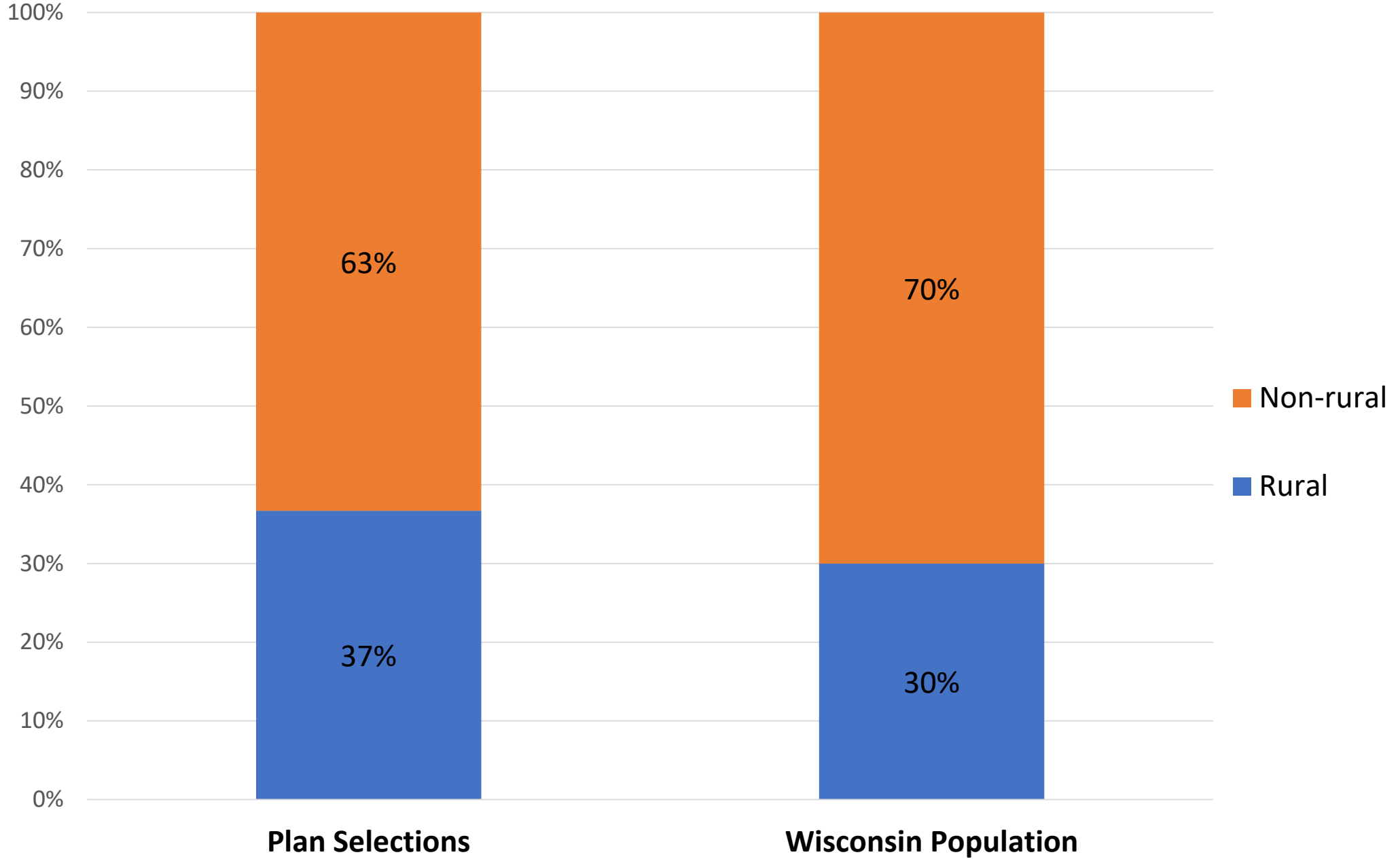




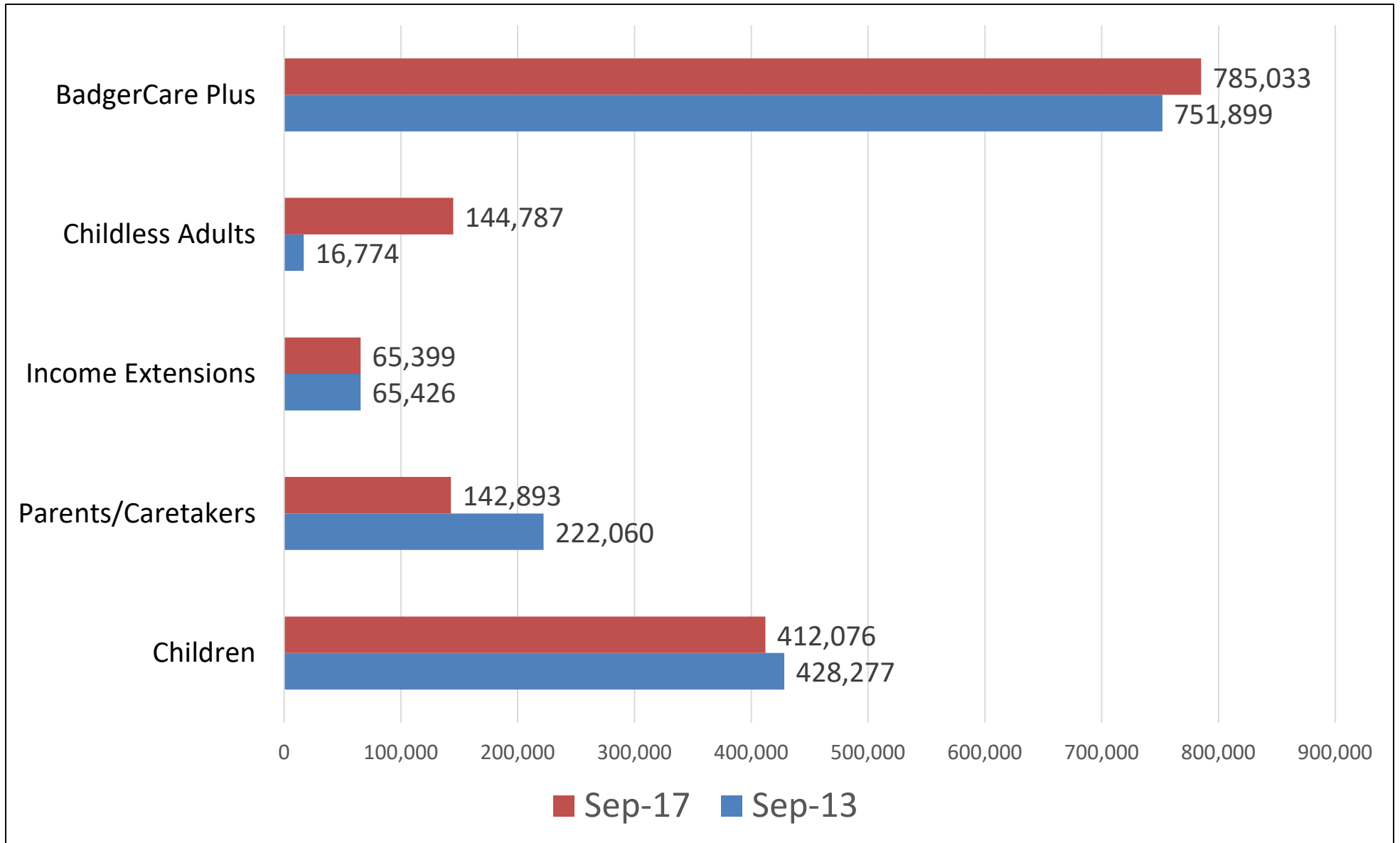
# Plan Selection by Income



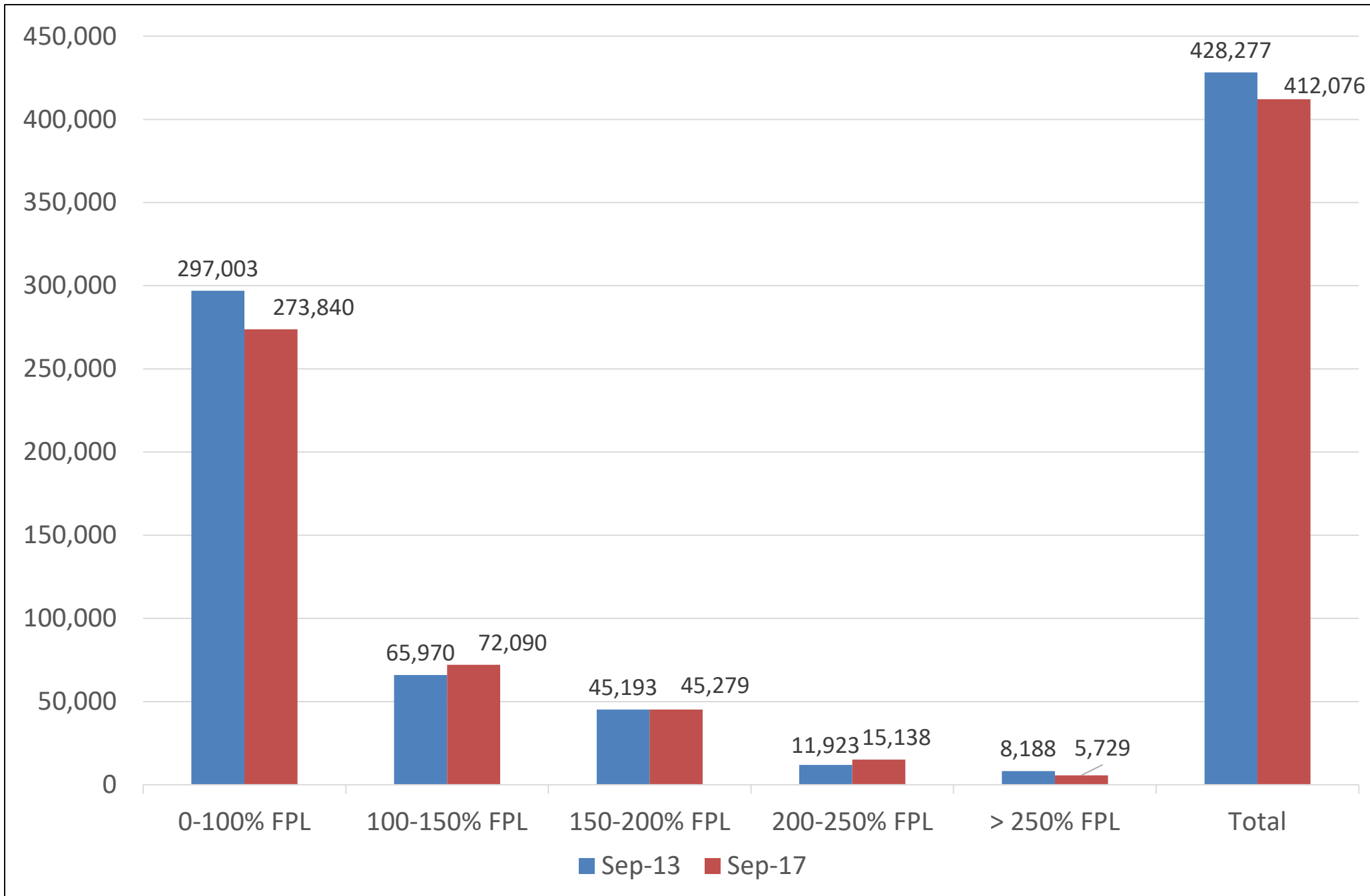
# Plan Selections, 2017, Rural and Non-Rural, Compared to Overall Wisconsin Population



# BadgerCare Enrollment, September 2013 – September 2017

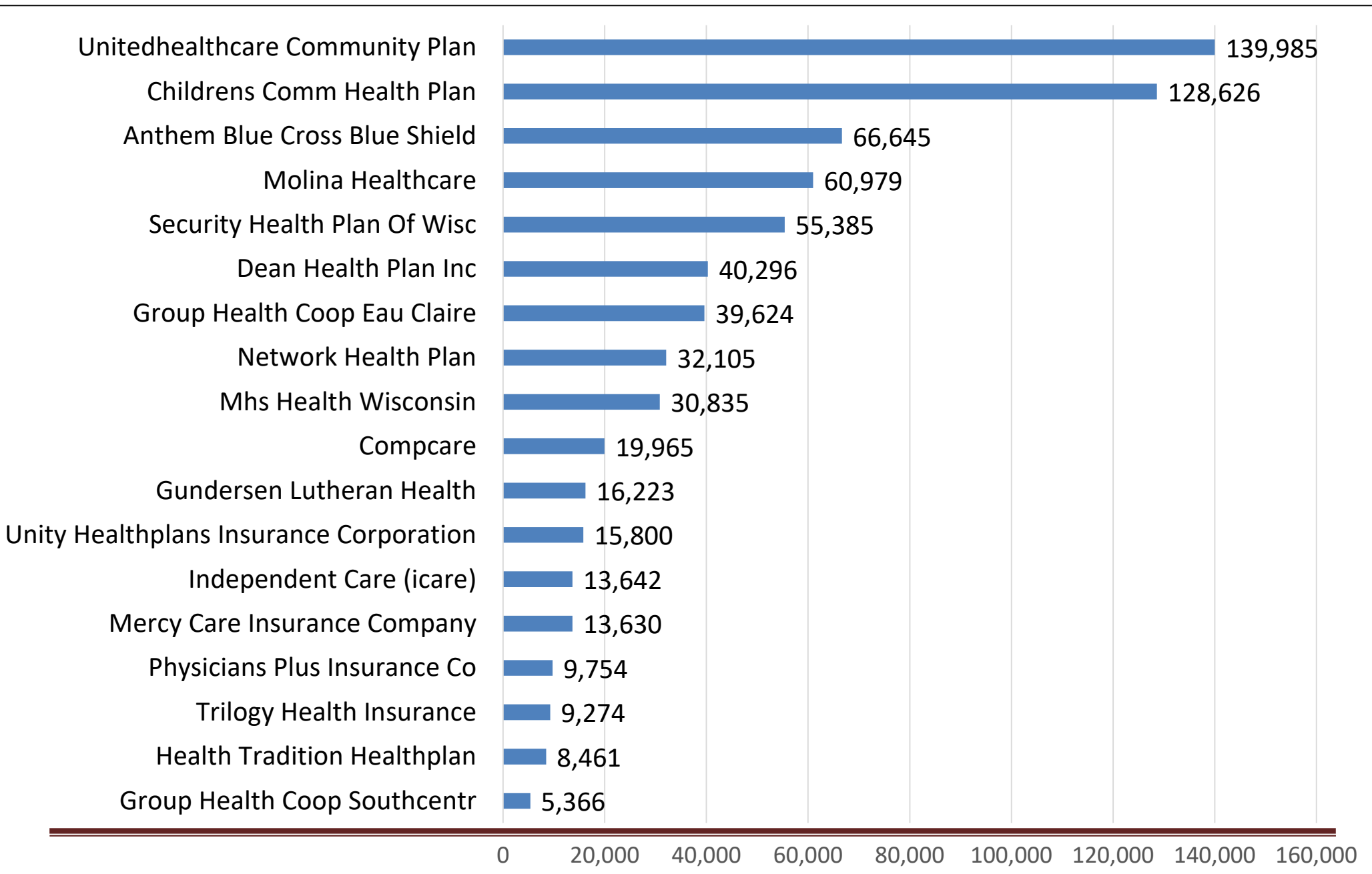


# Children's <Age 19 Enrollment in BadgerCare by FPL Group, Change 2013-2017



## HMO Managed Care Enrollment, BadgerCare Members, August 2017

- 706,595 BadgerCare Members enrolled in 18 Managed Care Organizations
- United Healthcare and Children's Community Health Plan each enroll about 20% of BadgerCare Members.



# Insurer Participation in Wisconsin's Individual Market and the ACA Exchange

Single Risk Pool Individual Market in Wisconsin

2014: 155,722

2017: 233,904

## Wisconsin Health Plans offering ACA plans for 2018

Aspirus Arise Health Plan of Wisconsin, Inc.

\*Children's Community Health Plan

Common Ground Healthcare Cooperative

\*Dean Health Plan, Inc.

\*Group Health Cooperative of South Central Wisconsin

HealthPartners Insurance Company

Medica Health Plans of Wisconsin

\*MercyCare HMO, Inc.

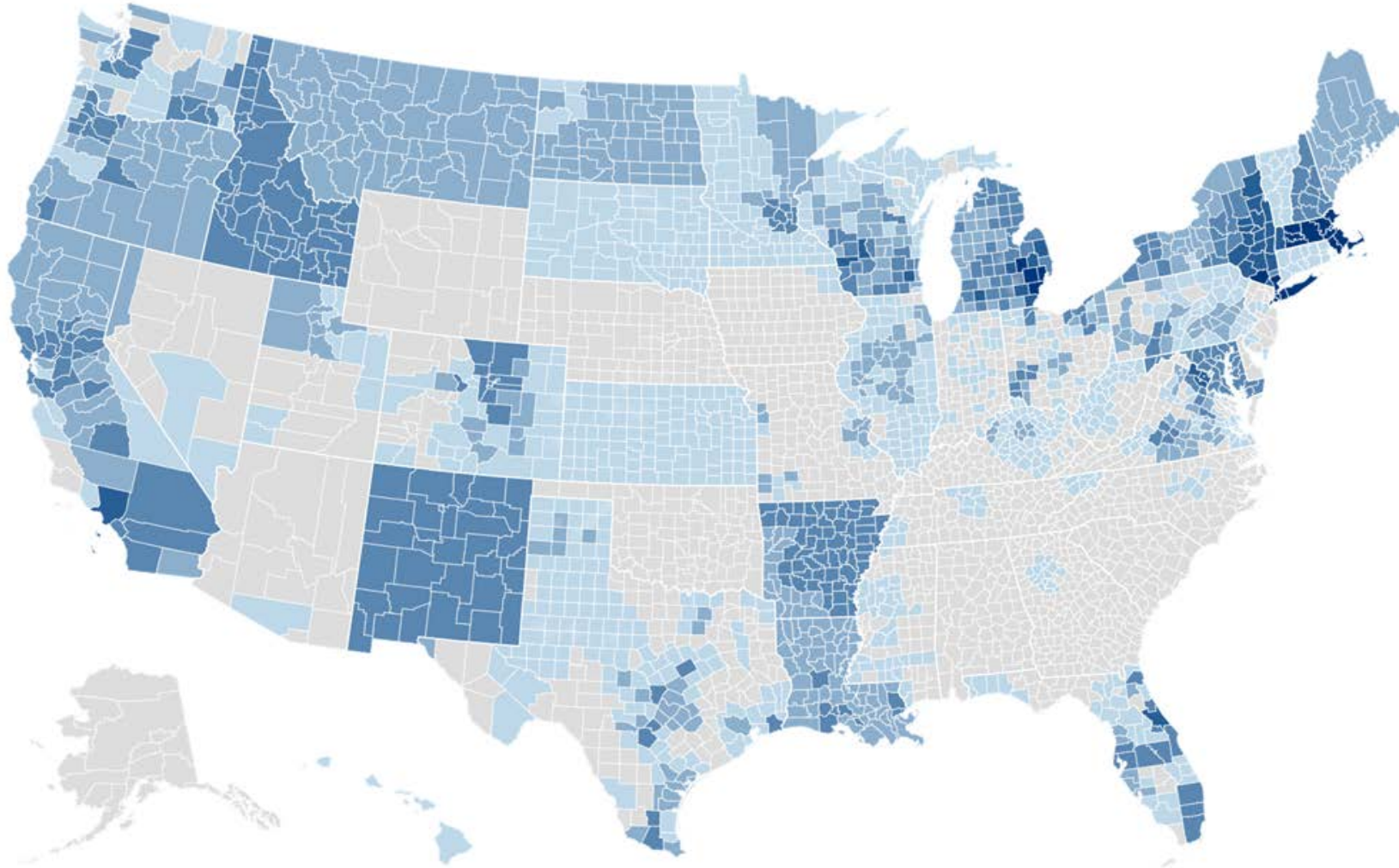
\*Network Health Plan

\*Security Health Plan of Wisconsin, Inc.

\*Quartz (Unity and Gundersen) Health Plans

*\* Depicts plans also offering BadgerCare Plus enrollment*

# Every county now has at least one Obamacare plan available for 2018



Number of ACA insurers available



Source: Robert Wood Johnson Foundation  
As of Aug 24, 2017

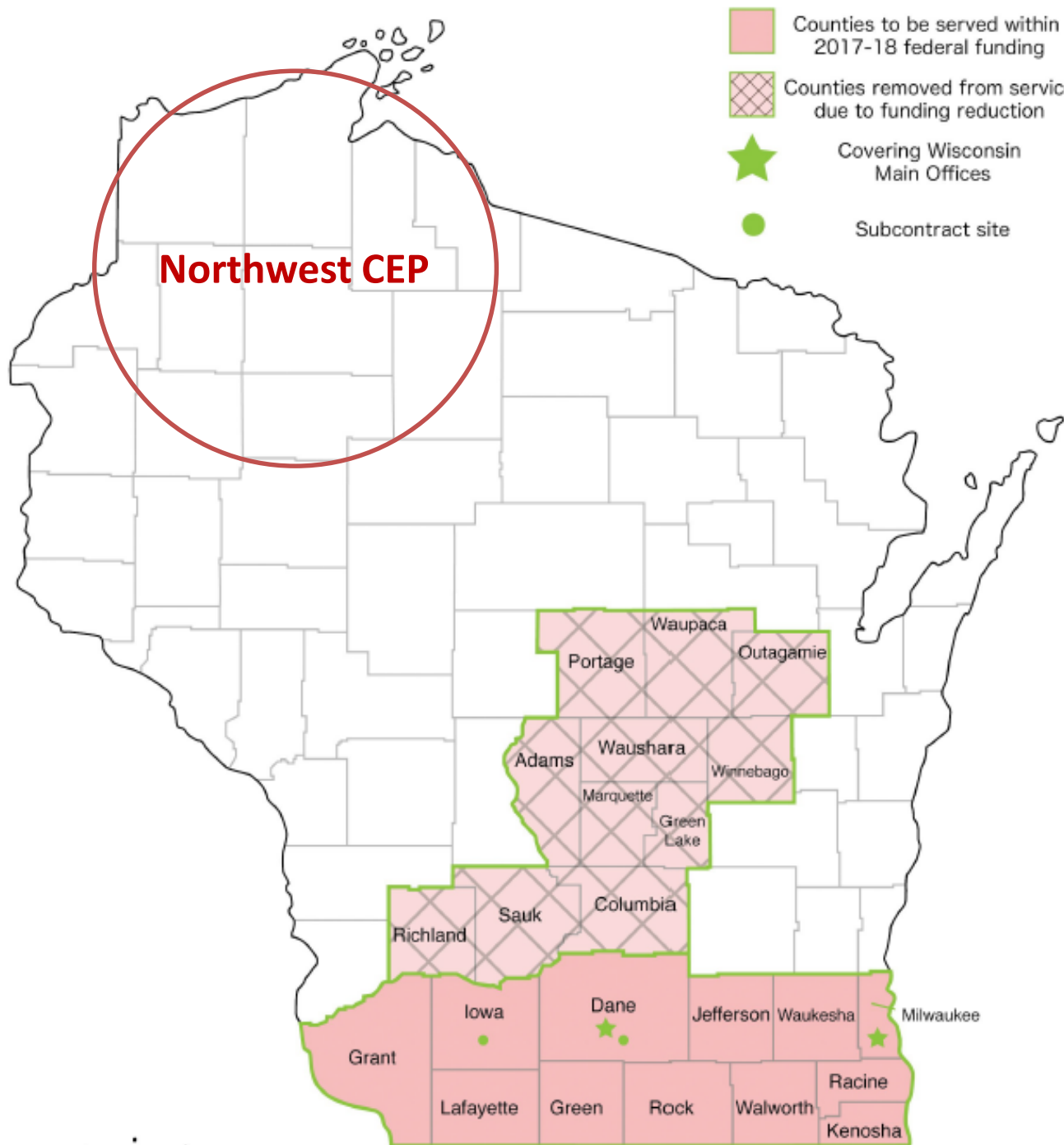
## If federal payments of CRS do not occur: Alert to Enrollment Assisters

- Premiums for Silver Plans will increase to make up for federal non-payment and, with this, the federal premium subsidy (tied to consumer's income) will increase as well.
- Consumers may benefit by using that new, larger subsidy to purchase a gold plan (with low cost sharing), or a bronze plan at zero premium.
- However, Healthcare.Gov auto-renewal logic is set such that most silver buyers will be auto-renewed into Silver.
- It is essential that consumers actively shop for the right plan.

<b>DETROIT, MI:</b> At every income level up through 300% FPL, enrollees will be able to buy a gold plan for only a few dollars more than the silver plan									
	<b>Age 40</b>					<b>Age 60</b>			
<b>FPL</b>	<b>150%</b>	<b>200%</b>	<b>250%</b>	<b>300%</b>		<b>150%</b>	<b>200%</b>	<b>250%</b>	<b>300%</b>
<b>Bronze</b>	\$0	\$14	\$91	\$177		\$0	\$0	\$0	\$47
<b>Silver</b>	\$57	\$125	\$202	\$288		\$53	\$120	\$197	\$283
<b>Gold</b>	\$60	\$128	\$205	\$290		\$58	\$126	\$203	\$289



# Federally-Designated Navigators



Donna Friedsam  
Twitter: @UWHealthPolicy  
Blog: [healthpolicy.wisc.edu](http://healthpolicy.wisc.edu)

Health Policy Programs Director



University of Wisconsin  
Population Health Institute  
SCHOOL OF MEDICINE AND PUBLIC HEALTH

Principal Investigator/Director

*covering*  
Wisconsin  
Connect to Care, Engage in Health