Dane County

ACA Plan Selections 2019 Plan Year
As of end of Open Enrollment, December 15, 2018

Prepared by Donna Friedsam, University of Wisconsin
ACA Plan Selections for Plan Year 2019, as of Open Enrollment end December 15, 2018

<table>
<thead>
<tr>
<th>Total Consumers Selecting Plans</th>
<th>15,972</th>
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</thead>
<tbody>
<tr>
<td>Consumers with APTC</td>
<td>11,862 (74%)</td>
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<tr>
<td>Consumers with CSRs</td>
<td>4,762 (30%)</td>
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<tr>
<td>Average Premium – All Enrollees</td>
<td>$482</td>
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<tr>
<td>Average APTC – Consumers receiving APTCs</td>
<td>$367</td>
</tr>
<tr>
<td>Average Premium for Consumers receiving APTC</td>
<td>$146</td>
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Plan Selections, Trend 2014-2019

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<tbody>
<tr>
<td>QHP Selections</td>
<td>14,504</td>
<td>16,581</td>
<td>17,733</td>
<td>17,037</td>
<td>15,972</td>
</tr>
</tbody>
</table>
- Lowest income range consumers (100-150% FPL) account for a declining proportion of Marketplace consumers.

- Consumers with incomes >200% FPL account for an increasing share of Marketplace plans, with consumers in the 300-400% FPL range increasing the most.
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The decline in ACA Marketplace enrollment by lower income adults in 2017-2019 was not balanced out by increases in BadgerCare or SSI-Medicaid enrollment.
The proportion of re-enrollees has increased steadily and substantially.
Re-enrollees continue to rely on active reenrollment, rather than relying on automatic processes.
This reflects the need to re-assess available plans, premiums, and available subsidies every year.
About 55% of Re-enrollees for Plan Year 2018 switched plans, while for 2019 plan switching declined to about 48%.
This likely reflects the 2017 federal change in CSR policy and the initiation of silver-loading for Plan Year 2018, along with the departure of two QHPs from the Milwaukee market for Plan Year 2018.
Plan Selections by Income Level

- Other FPL: 20%
- ≥100% - ≤150% FPL: 22%
- >150% - ≤200% FPL: 19%
- >200% - ≤250% FPL: 15%
- >250% - ≤300% FPL: 14%
- >300% - ≤400% FPL: 10%

Plan Selections by Metal Level

- Catastrophic: 2%
- Bronze: 37%
- Silver: 33%
- Gold: 28%
Consistent with the changing income composition of Marketplace consumers, a declining proportion qualify for Cost-Sharing Reductions (CSRs), which require income <250% FPL.

- With the decline in CSR-linked consumers, an increasing proportion of consumers select bronze and gold plans, while a decreasing proportion select silver plans.
- This trend also likely reflect the effect of silver loading in premiums after 2017, and the ability of consumers to apply their APTCs to other metal levels.
Plan Selections by Age

- Age < 18: 7%
- Age 18-25: 8%
- Age 26-34: 25%
- Age 35-44: 17%
- Age 45-54: 16%
- Age 55-64: 26%
- Age ≥65: 1%

For the 2019 plan year, 33% of consumers selecting plans are in the 25-34 years age range.
Consumers in the 55-64 age range account for an increasing share of ACA Marketplace plan selections.