

Milwaukee County

ACA Plan Selections 2019 Plan Year

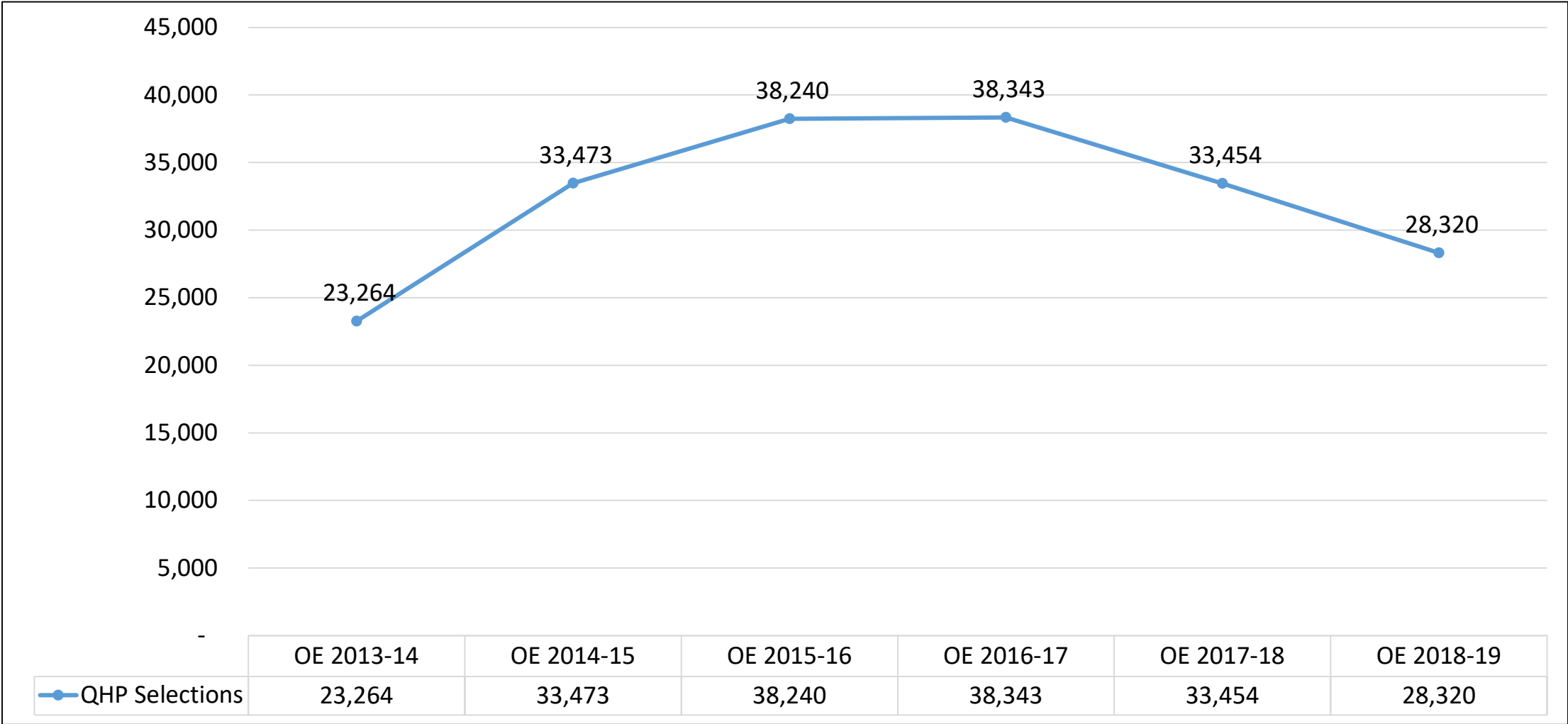
As of end of Open Enrollment, December 15, 2018

Prepared by Donna Friedsam, University of Wisconsin

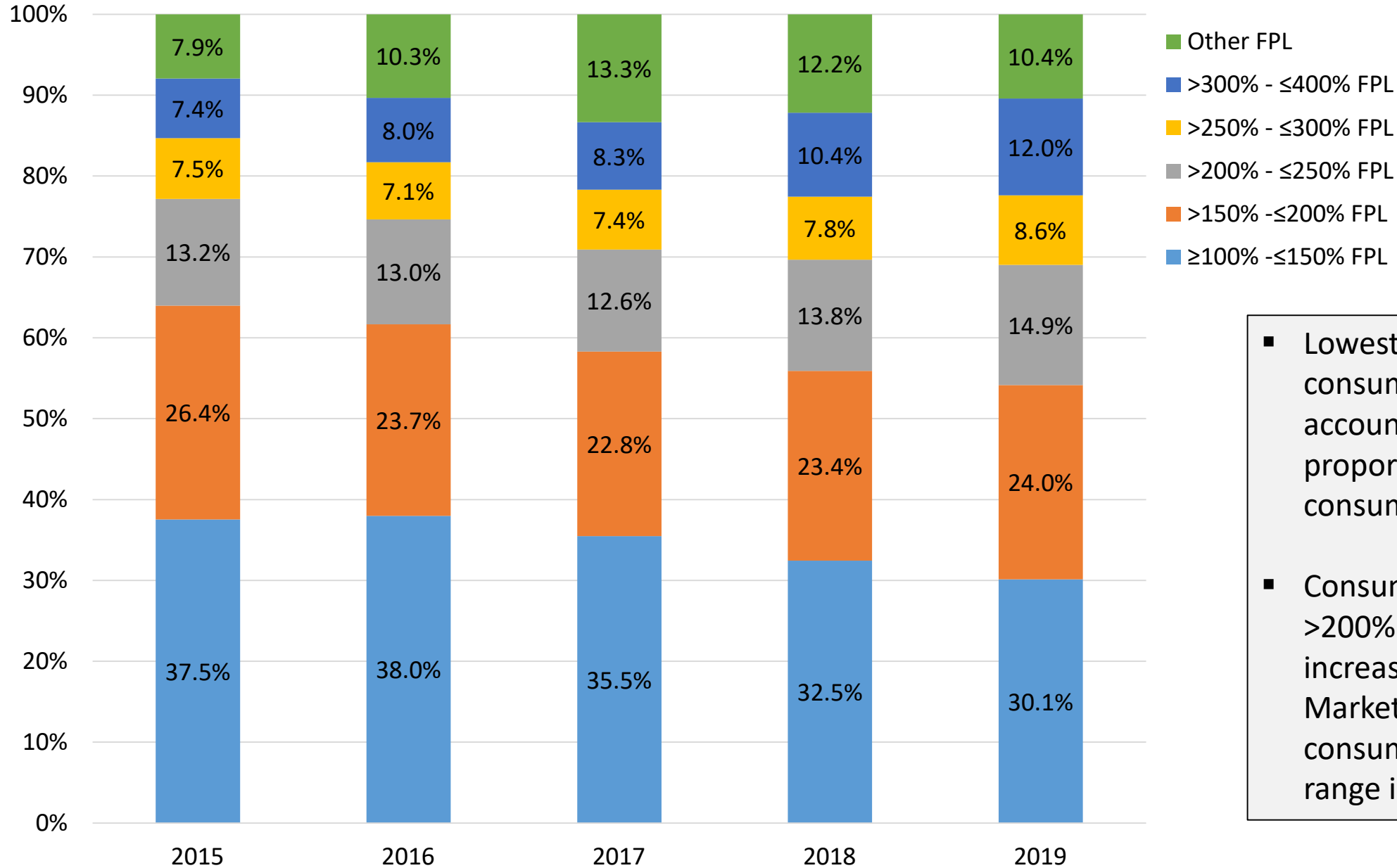
ACA Plan Selections for Plan Year 2019, as of Open Enrollment end December 15, 2018

Total Consumers Selecting Plans	28,320
Consumers with APTC	24,633 (87%)
Consumers with CSRs	16,131 (57%)
Average Premium before APTC	\$683
Average APTC	\$618
Average Premium for Consumers receiving APTC	\$78

Plan Selections, Trend 2014-2019

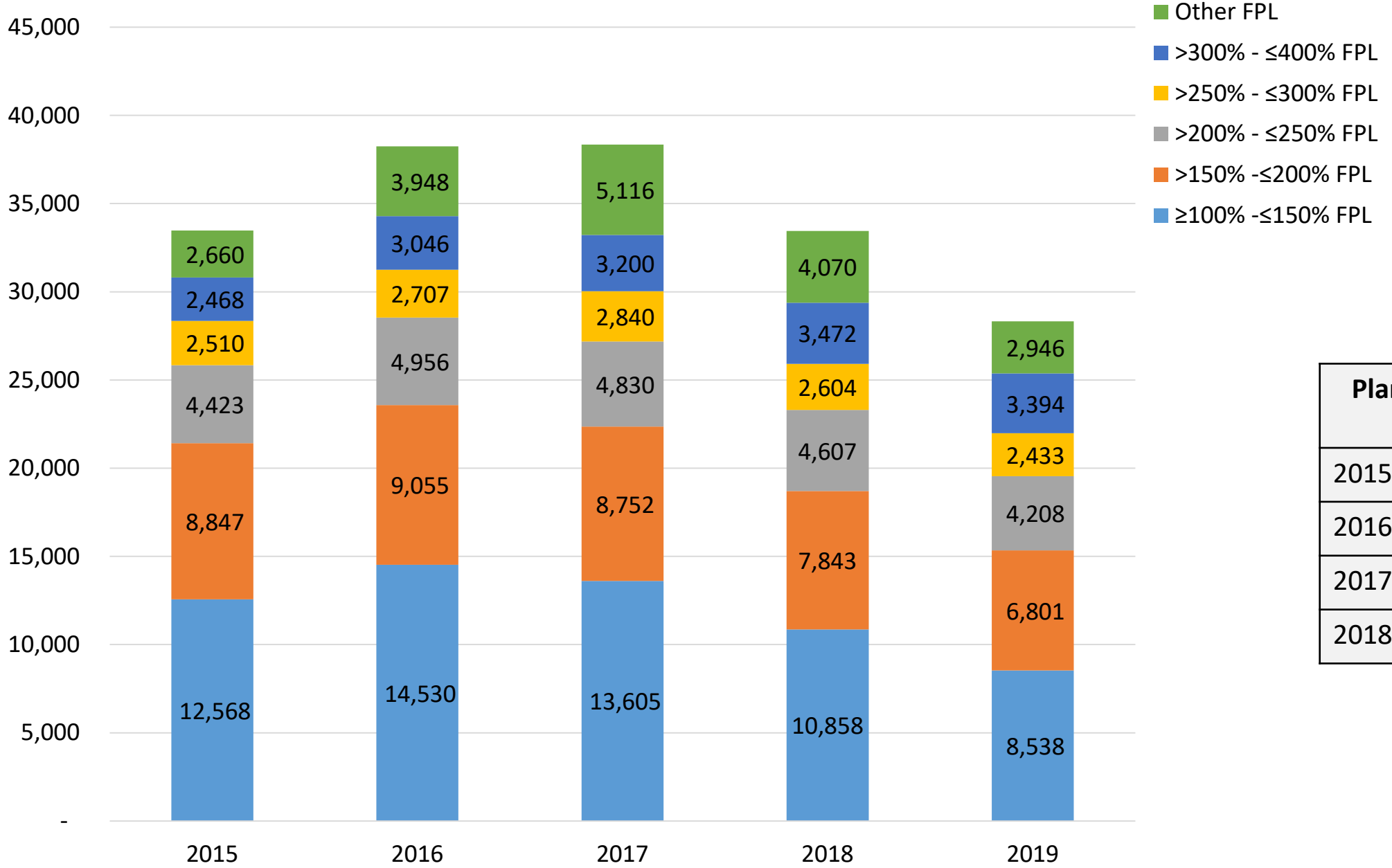


Plan Selections by Income Range, 2015-2019



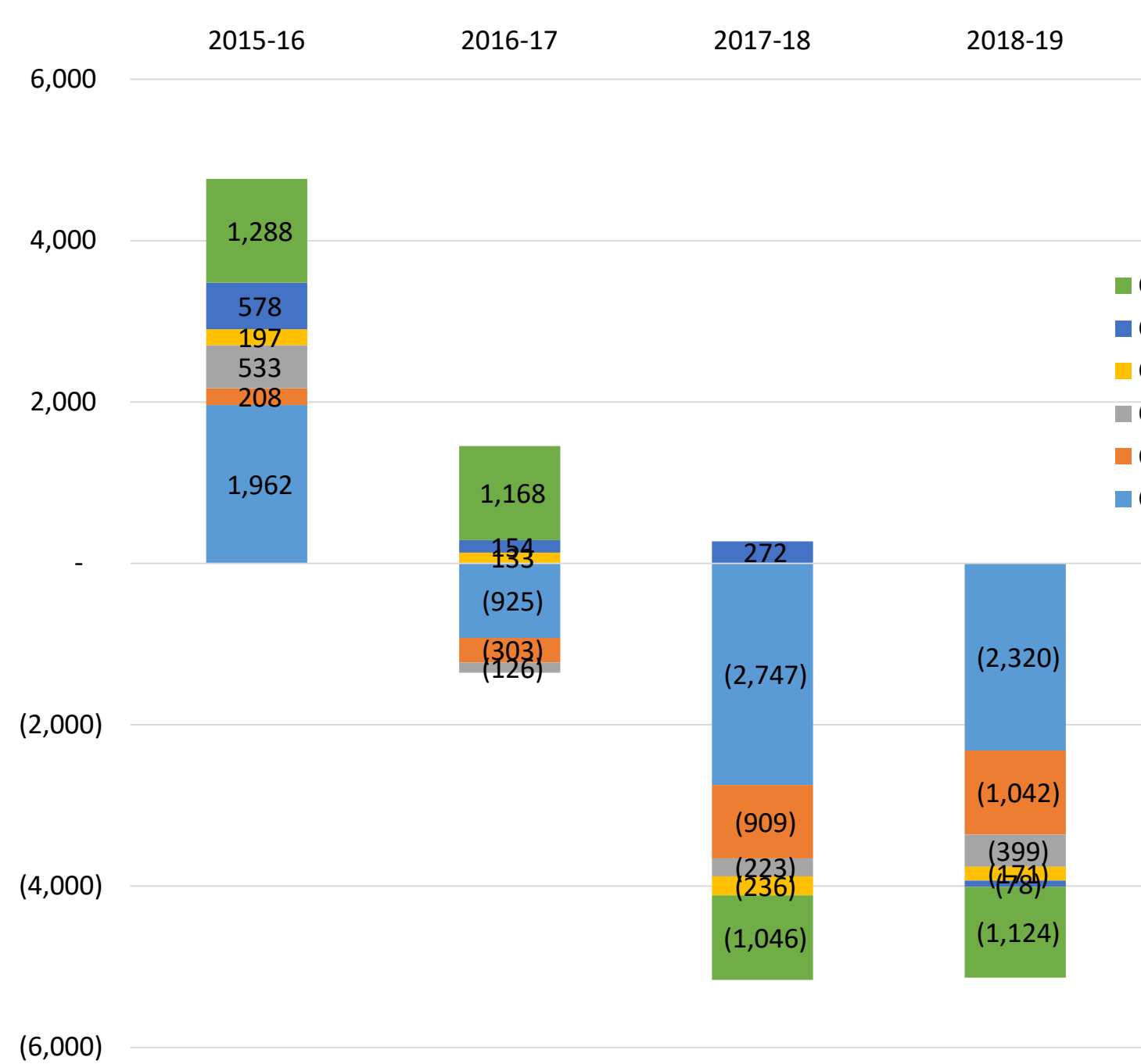
- Lowest income range consumers (100-150% FPL) account for a declining proportion of Marketplace consumers.
- Consumers with incomes >200% FPL account for an increasing share of Marketplace plans, with consumers in the 300-400% FPL range increasing the most.

Plan Selections by Income Range, 2015-2019



Plan Years	Net Change
2015-16	+4,766
2016-17	+101
2017-18	(4,889)
2018-19	(5,134)

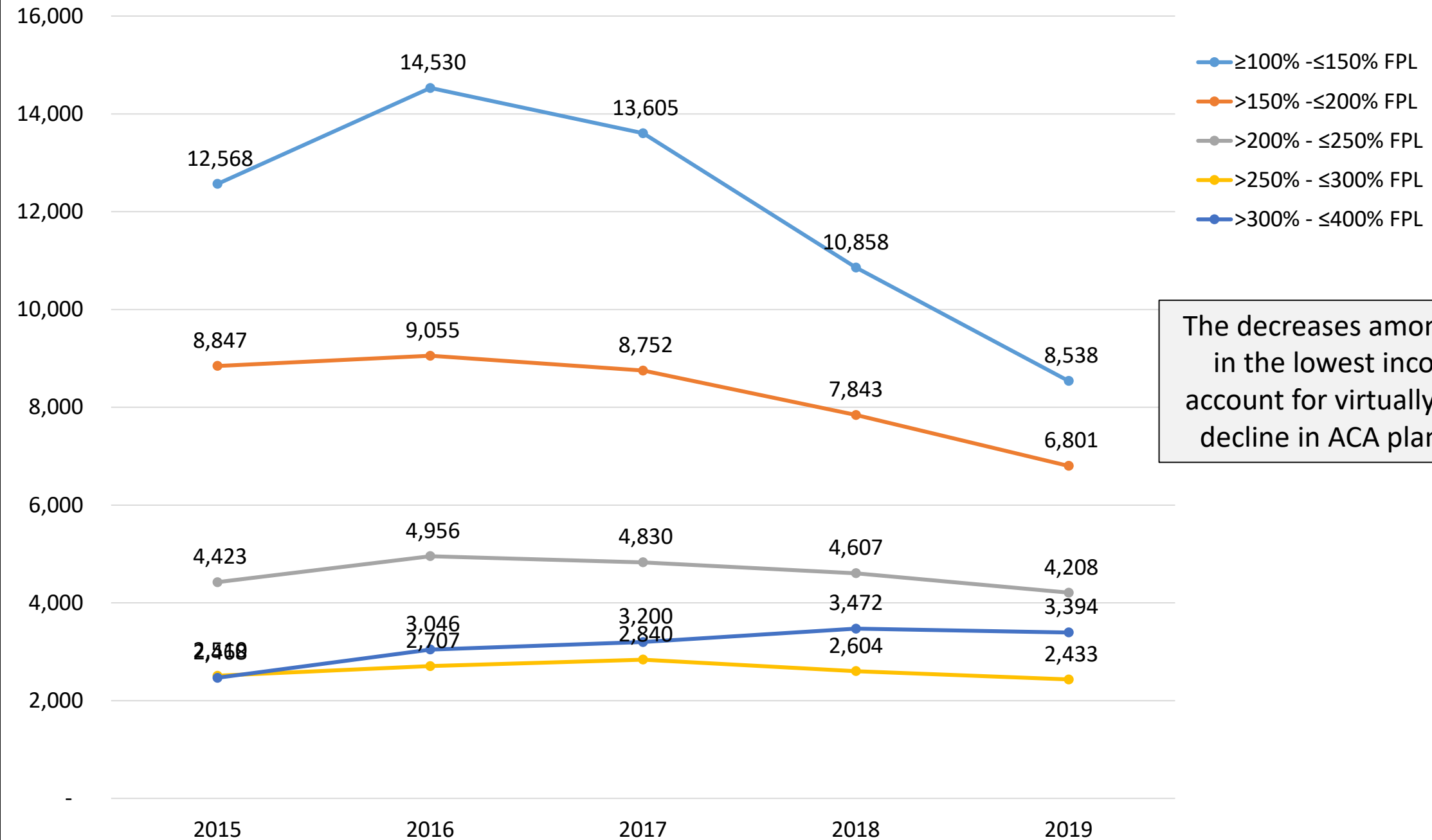
Plan Selections, Year-to-Year Change by Income Range, 2015-2019



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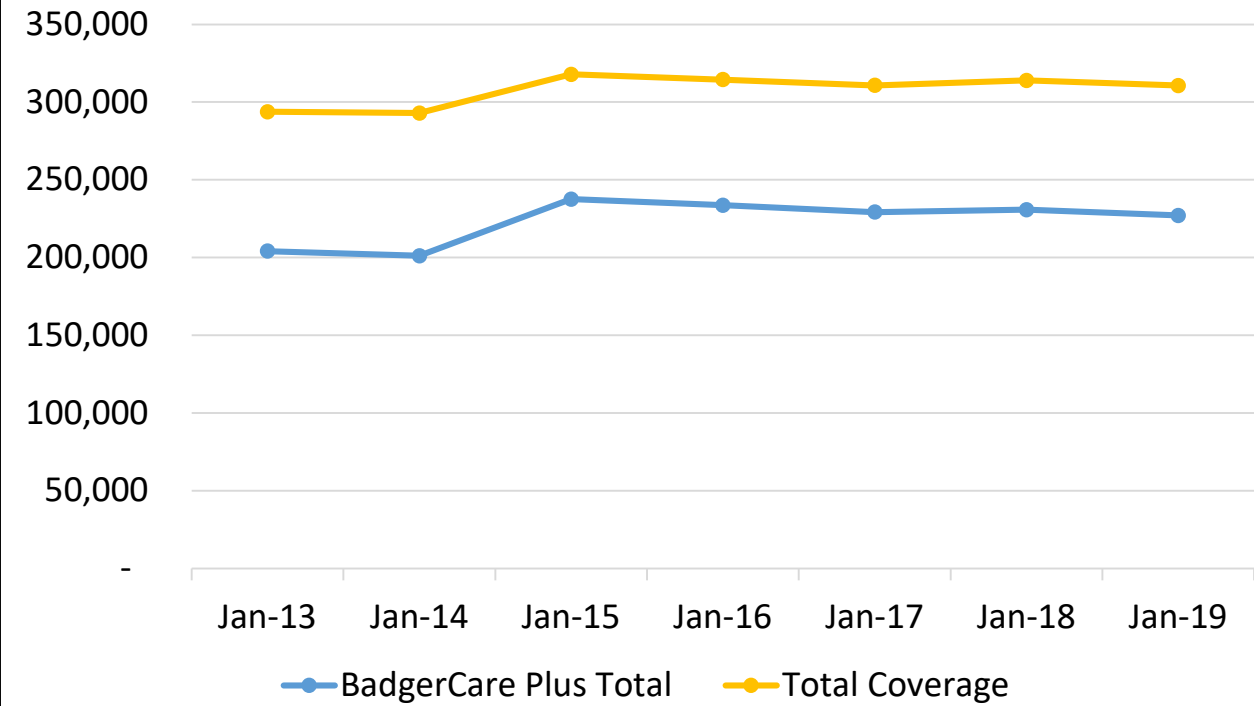
The decreases among consumers in the lowest income groups account for virtually all of the overall decline in ACA plan selections.

Plan Selections by Income Range, 2015-2019



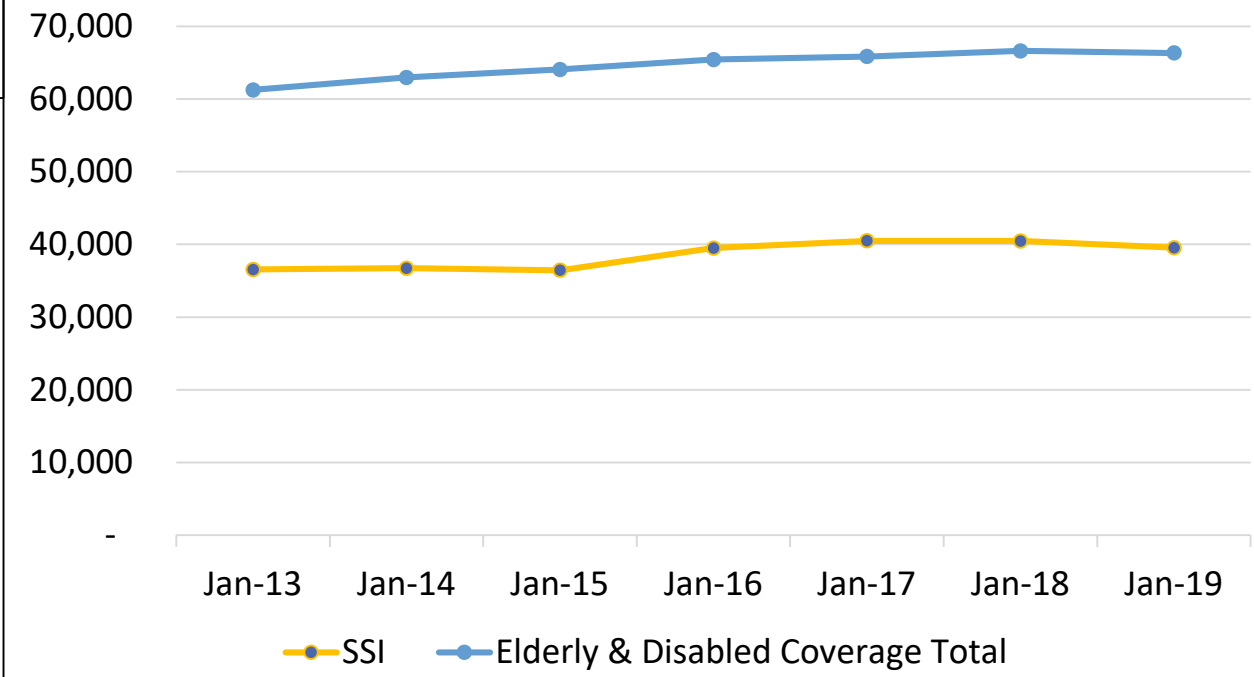
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Milwaukee County Trend 2013-2019

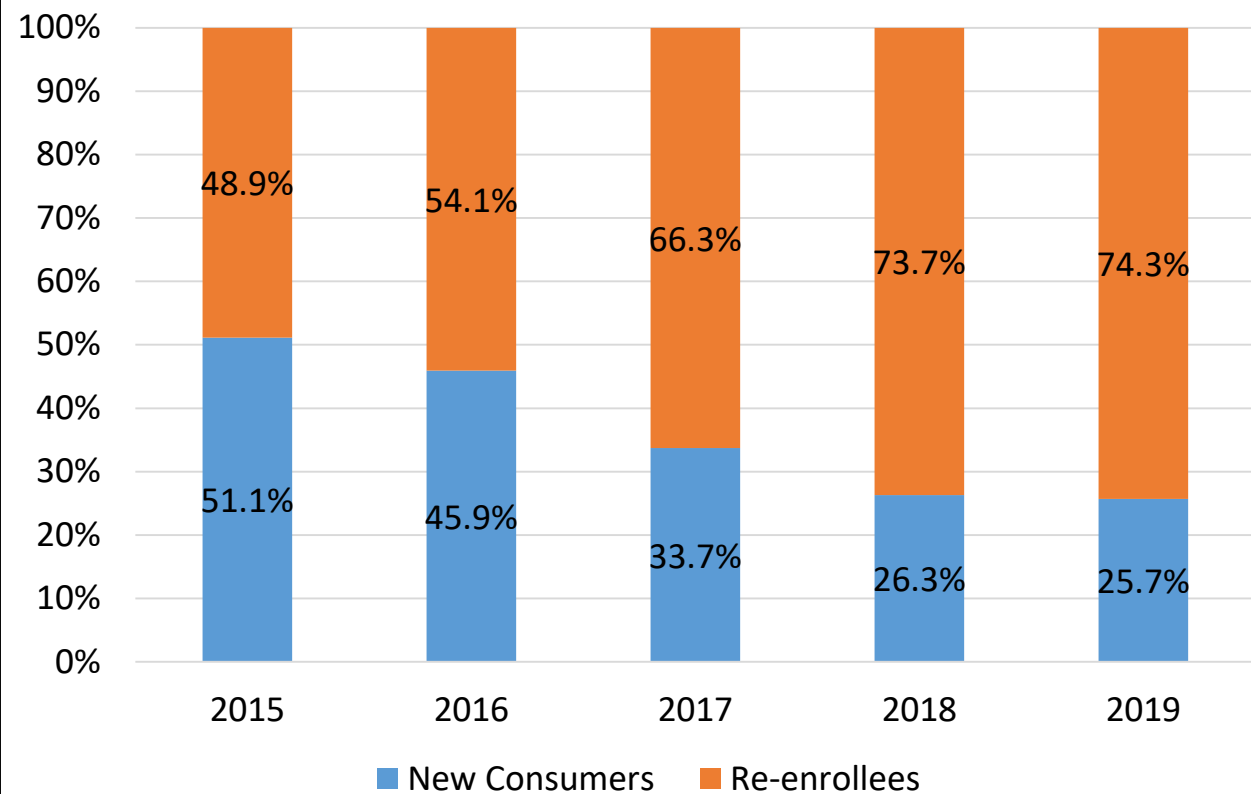


The decline in ACA Marketplace enrollment between 2017 and 2019 *did not* balance out through an increase in Medicaid/BadgerCare enrollment.

Milwaukee County Trend 2013-2019

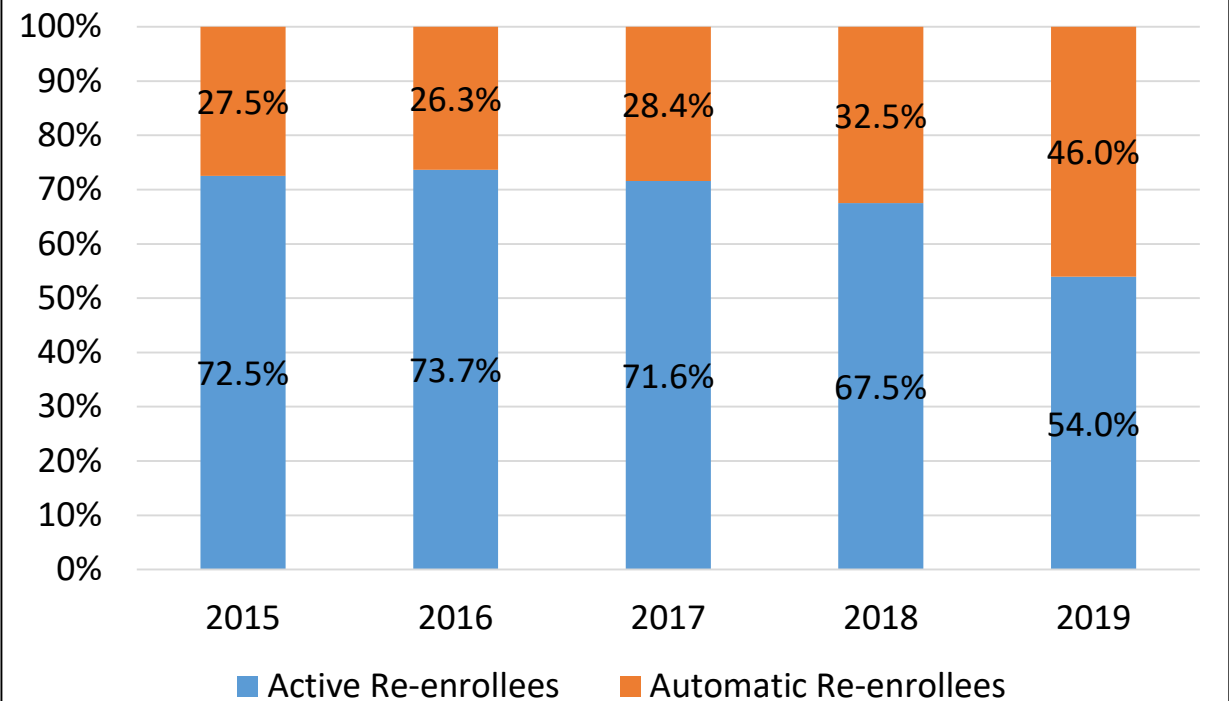


New Consumers and Re-enrollees: Trend 2015-2019

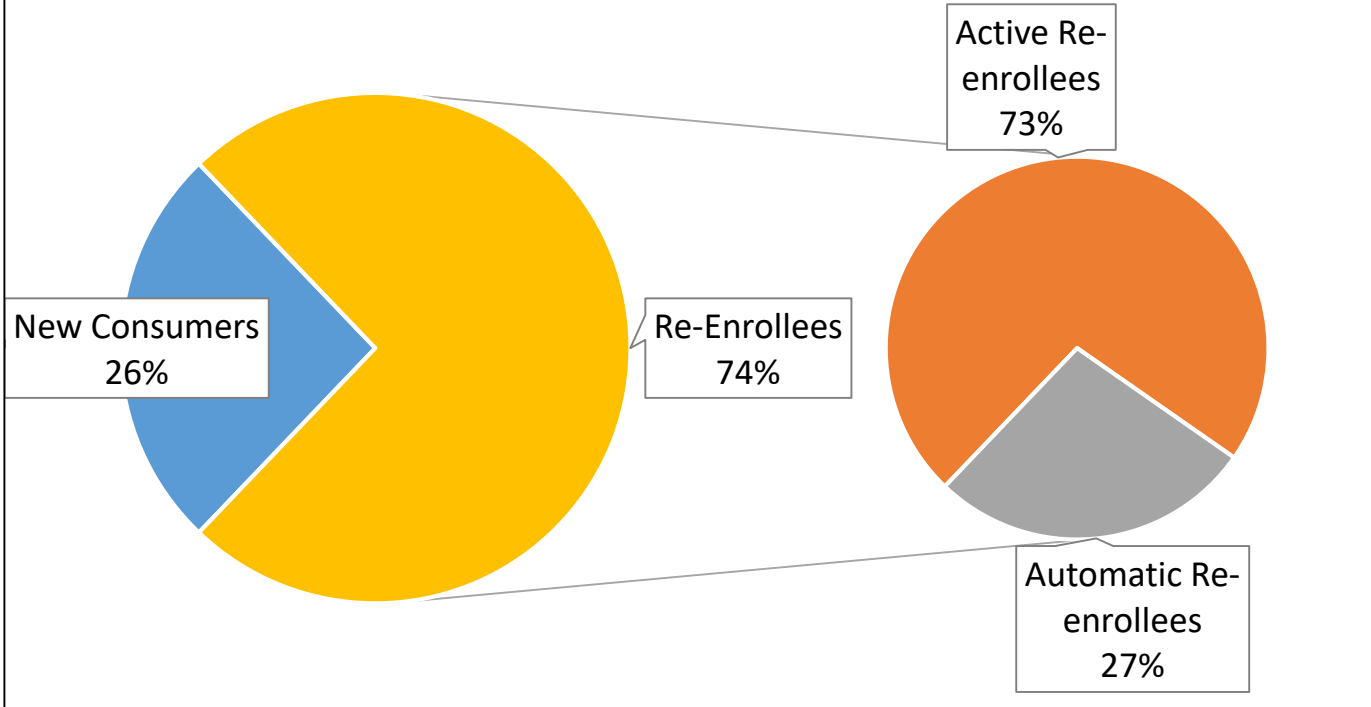


- The proportion of re-enrollees has increased steadily and substantially.
- Many re-enrollees continue to rely on active reenrollment, rather than relying on automatic processes.
- This reflects the need to re-assess available plans, premiums, and available subsidies every year.

Re-enrollees: Active and Automatic, 2015-2019



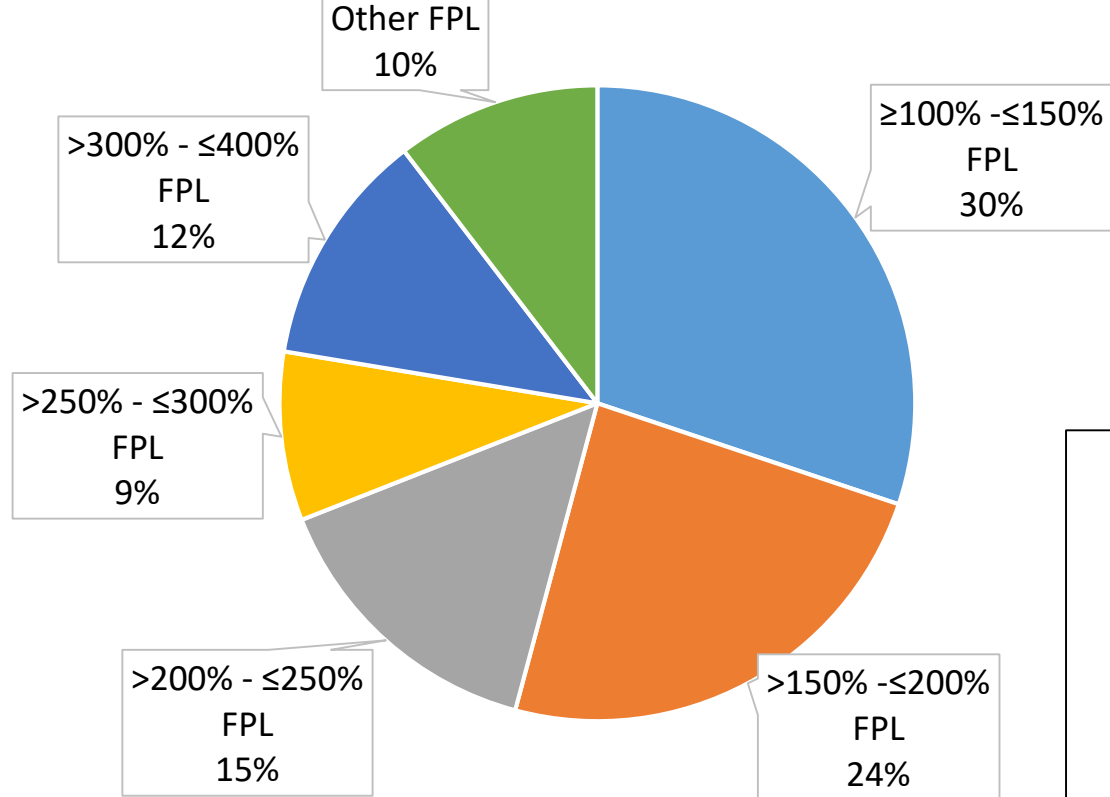
Plan Selections, New and Re-Enrollments



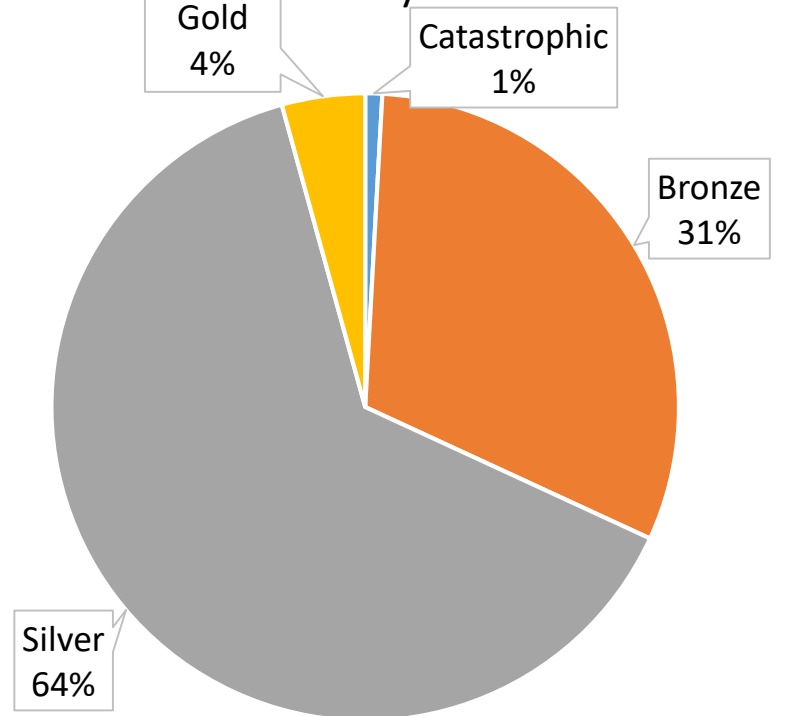
- Over 80% of Re-enrollees for Plan Year 2018 switched plans, while for 2019 plan switching declined to about 50%
- This likely reflects the 2017 federal change in CSR policy and the initiation of silver-loading for Plan Year 2018, along with the departure of two QHPs from the Milwaukee market for Plan Year 2018.

	Active Re-enrollees who Switched Plans	Active Re-enrollees who Remained in the Same Plan or a Crosswalked Plan
Plan Year 2018	81.7%	18.3%
Plan Year 2019	49.6%	50.4%

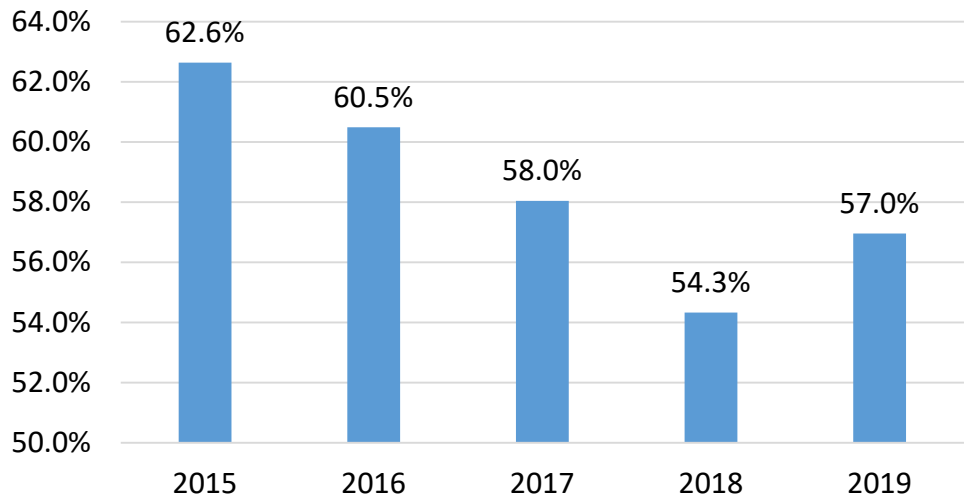
Plan Selections by Income Level



Plan Selections by Metal Level



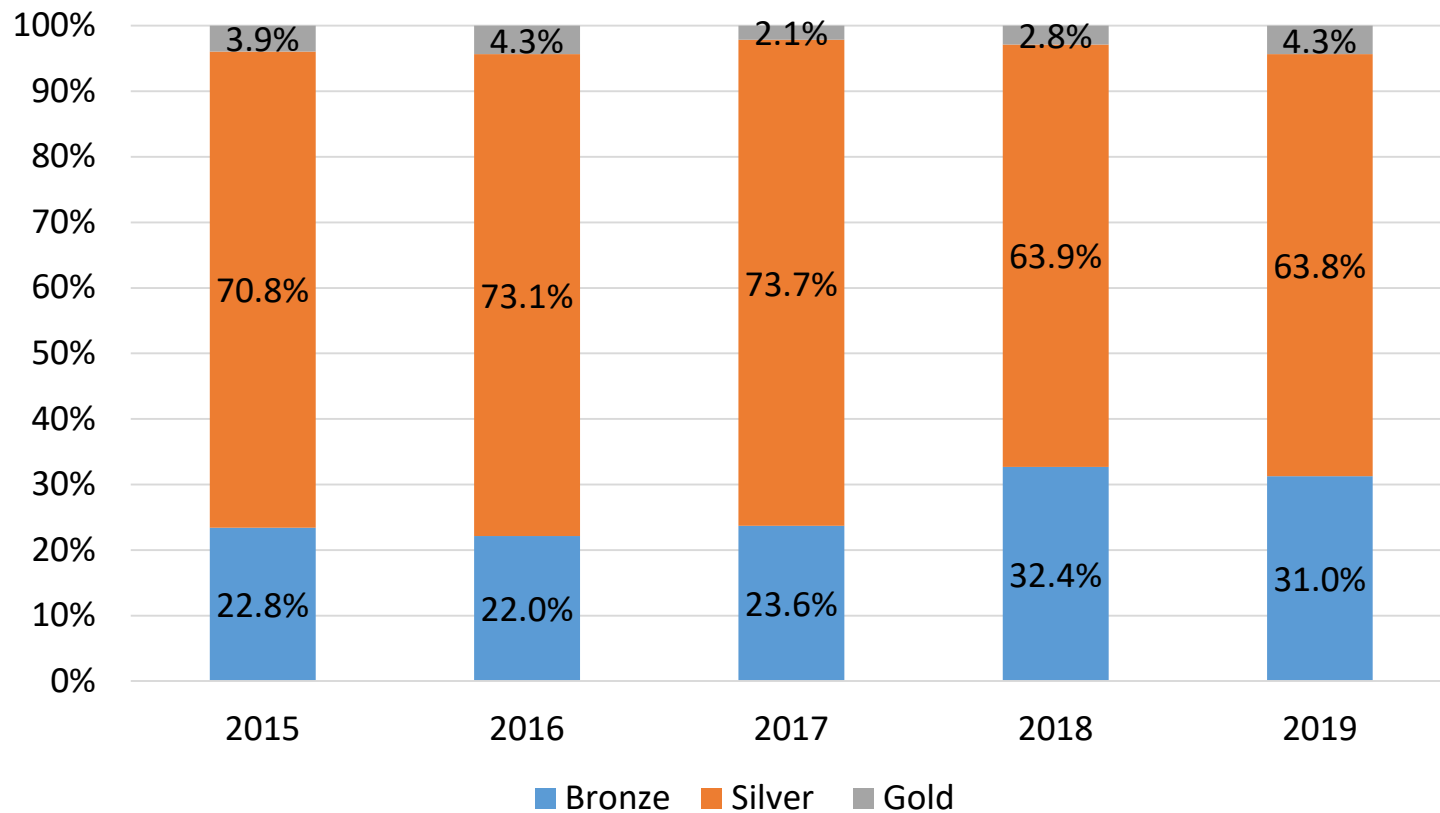
Consumers with CSR



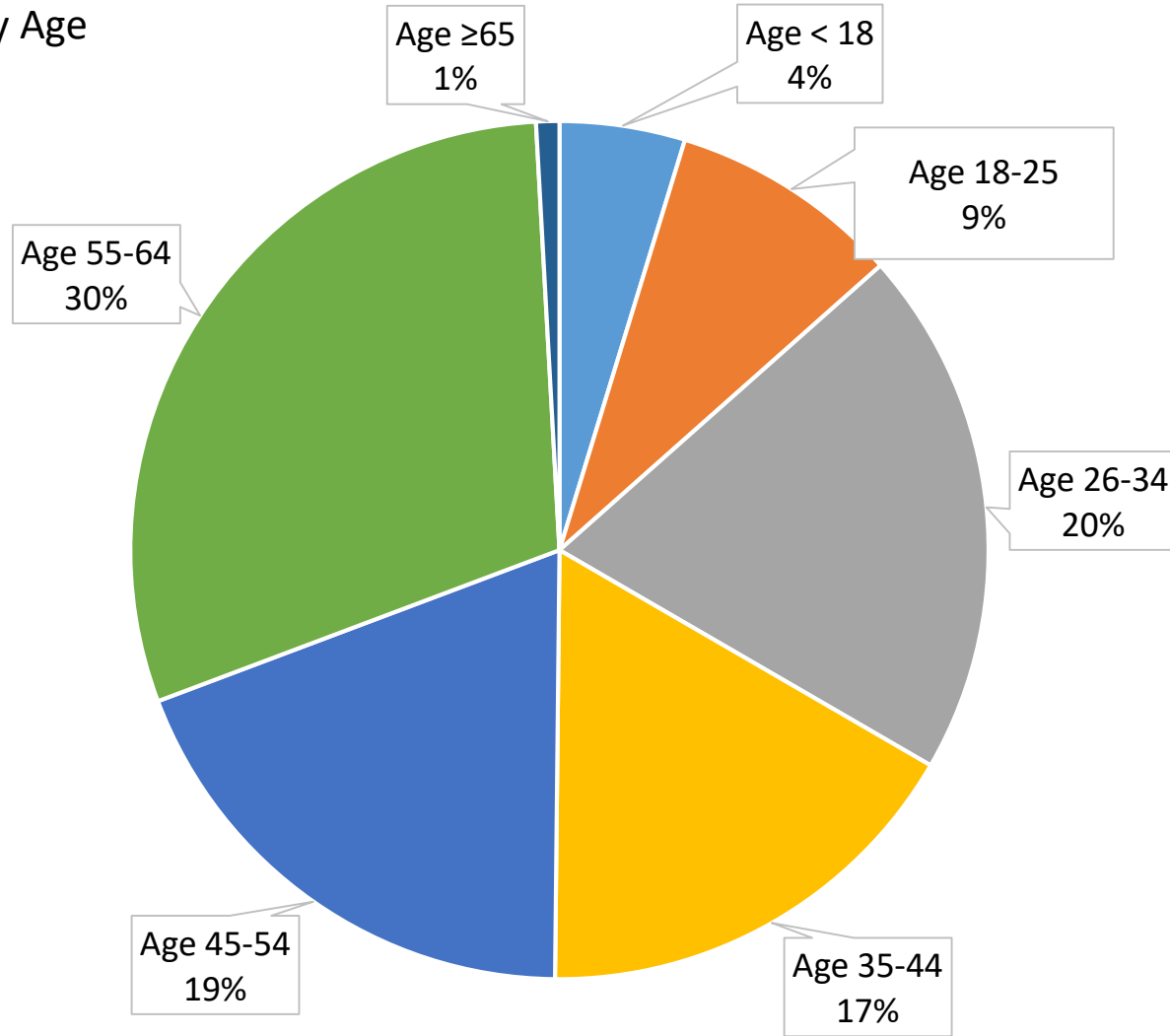
Consistent with the changing income composition of Marketplace consumers, a generally declining proportion qualify for Cost-Sharing Reductions (CSRs), which require income <250% FPL.

- With the decline in CSR-linked consumers, an increasing proportion of consumers select bronze plans and a decreasing proportion select silver plans.
- This trend may also 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 Metal Level, 2015-2019

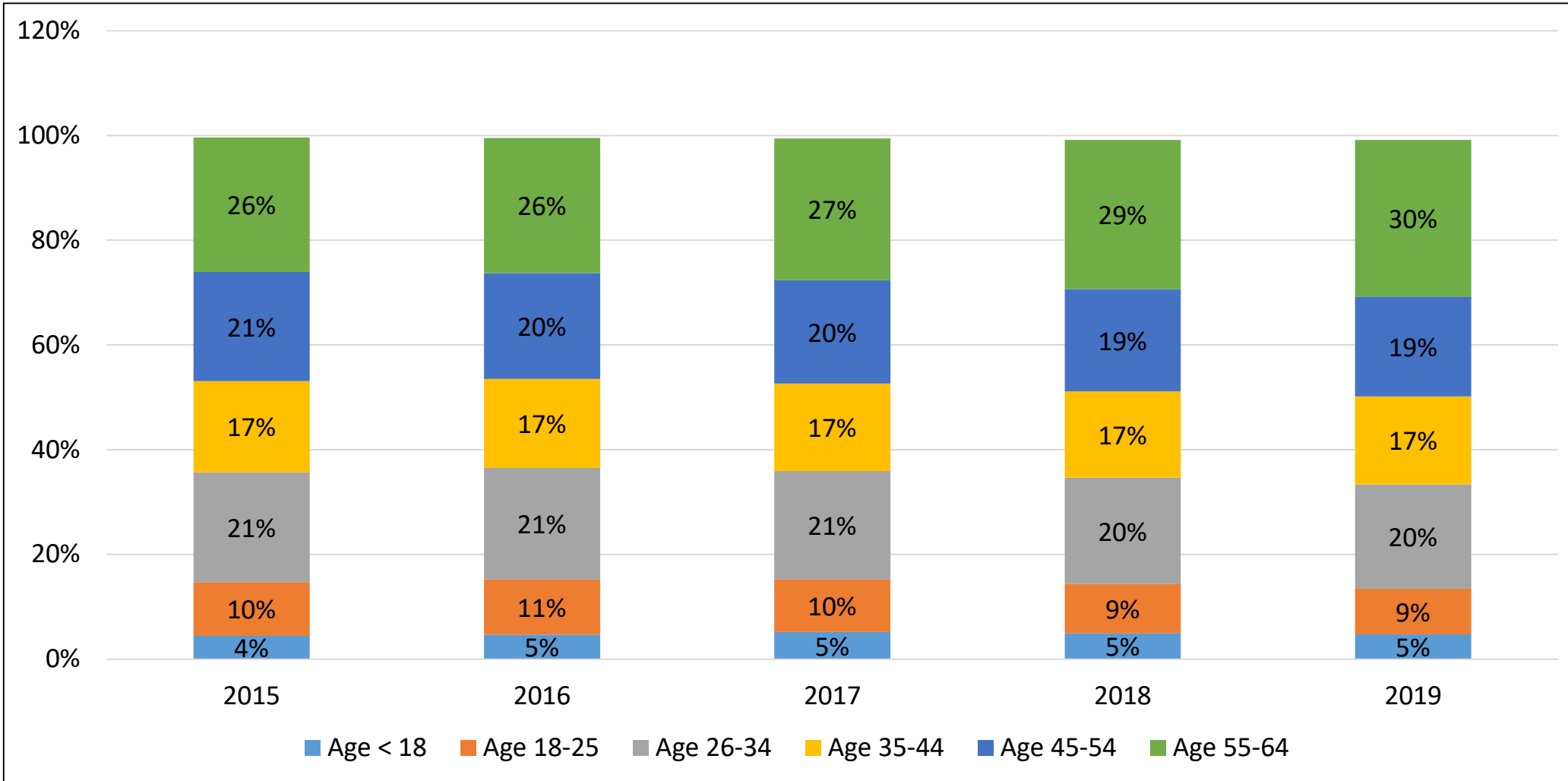


Plan Selections by Age



■ For the 2019 plan year, 29% of consumers selecting plans are in the 25-34 years age range

Age Range Trend: ACA Marketplace Plan Selections, Milwaukee County, 2015-2019



Consumers in age range 55-64 account for an increasing share of total Marketplace consumers in Milwaukee County.