

# Wisconsin Statewide Plan Selections

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

Trend 2015-2019

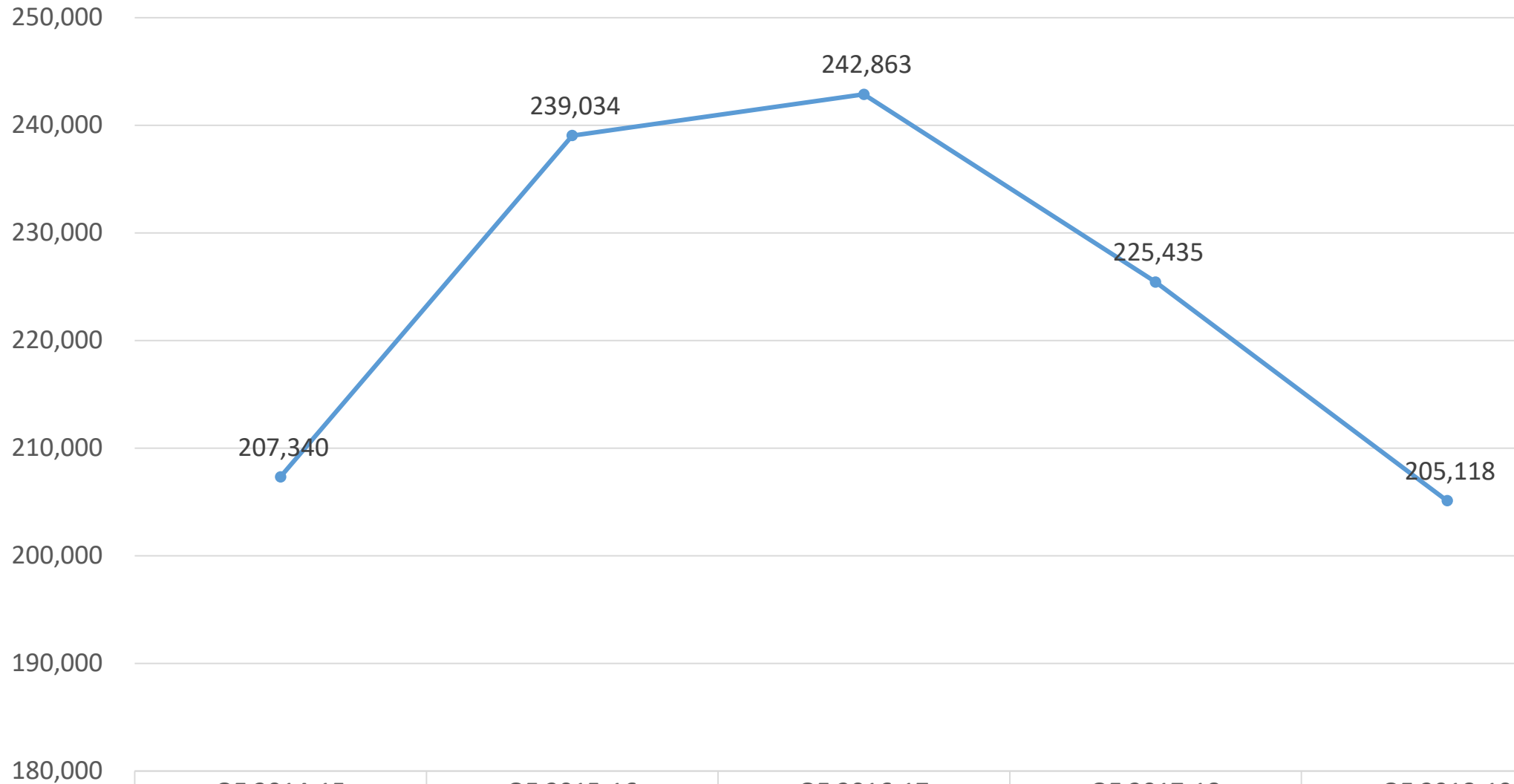
Prepared by Donna Friedsam, University of Wisconsin

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

Total Consumers Selecting Plans	205,118
Consumers with APTC	176,908 (86%)
Consumers with CSRs	86,060 (42%)
Average Premium statewide (before APTCs)	\$700
Average Premium statewide (after APTCs)	\$161
Average APTC among consumers receiving APTCs	\$625
Average Premium for Consumers receiving APTC	\$97

ACA Marketplace Plan Selections during open enrollment have decreased statewide during the past two years, with the pull back of federal resources, reduction in weeks available, and other factors.

Wisconsin QHP Selections



Wisconsin QHP Selections

207,340

239,034

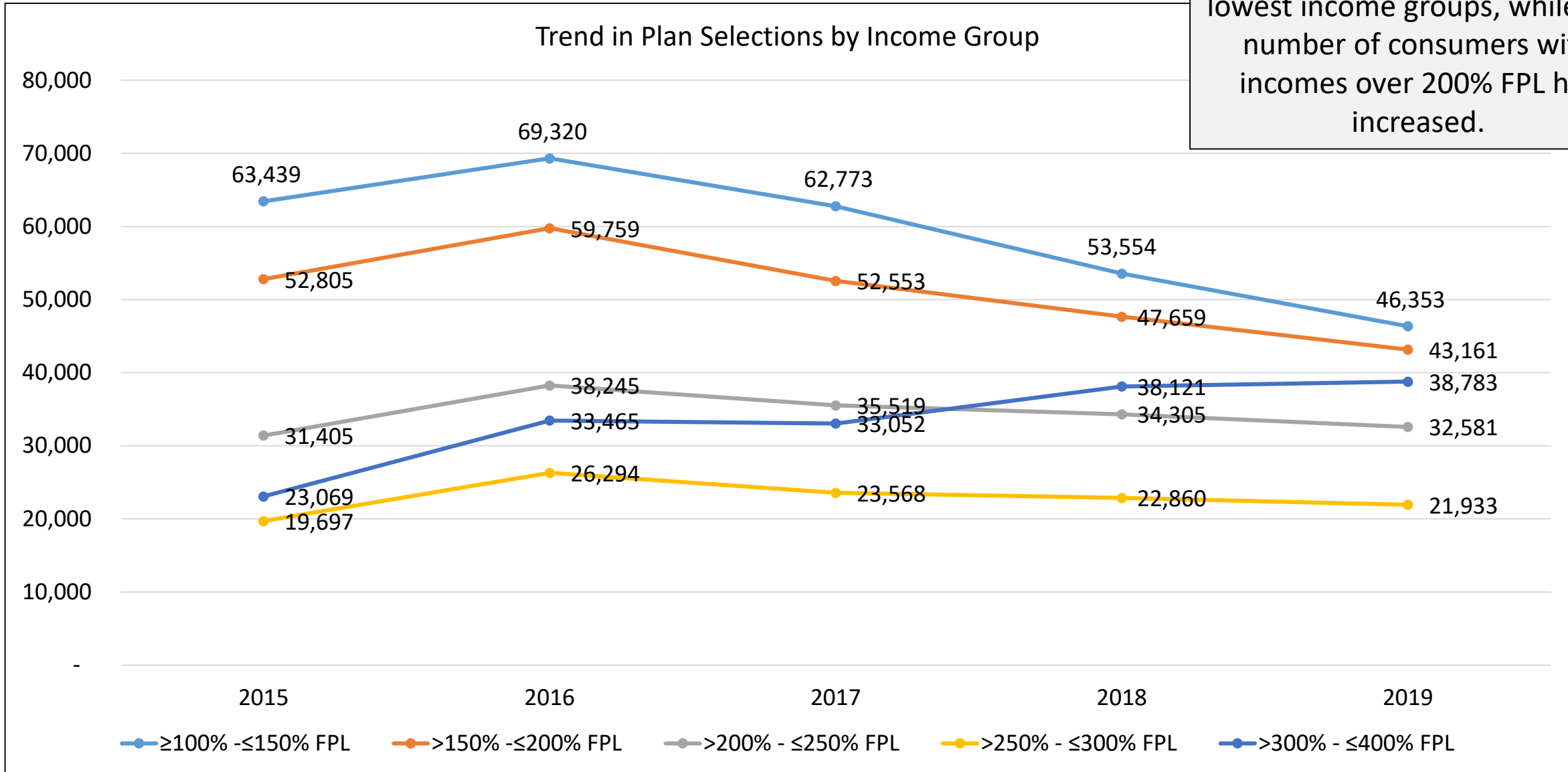
242,863

225,435

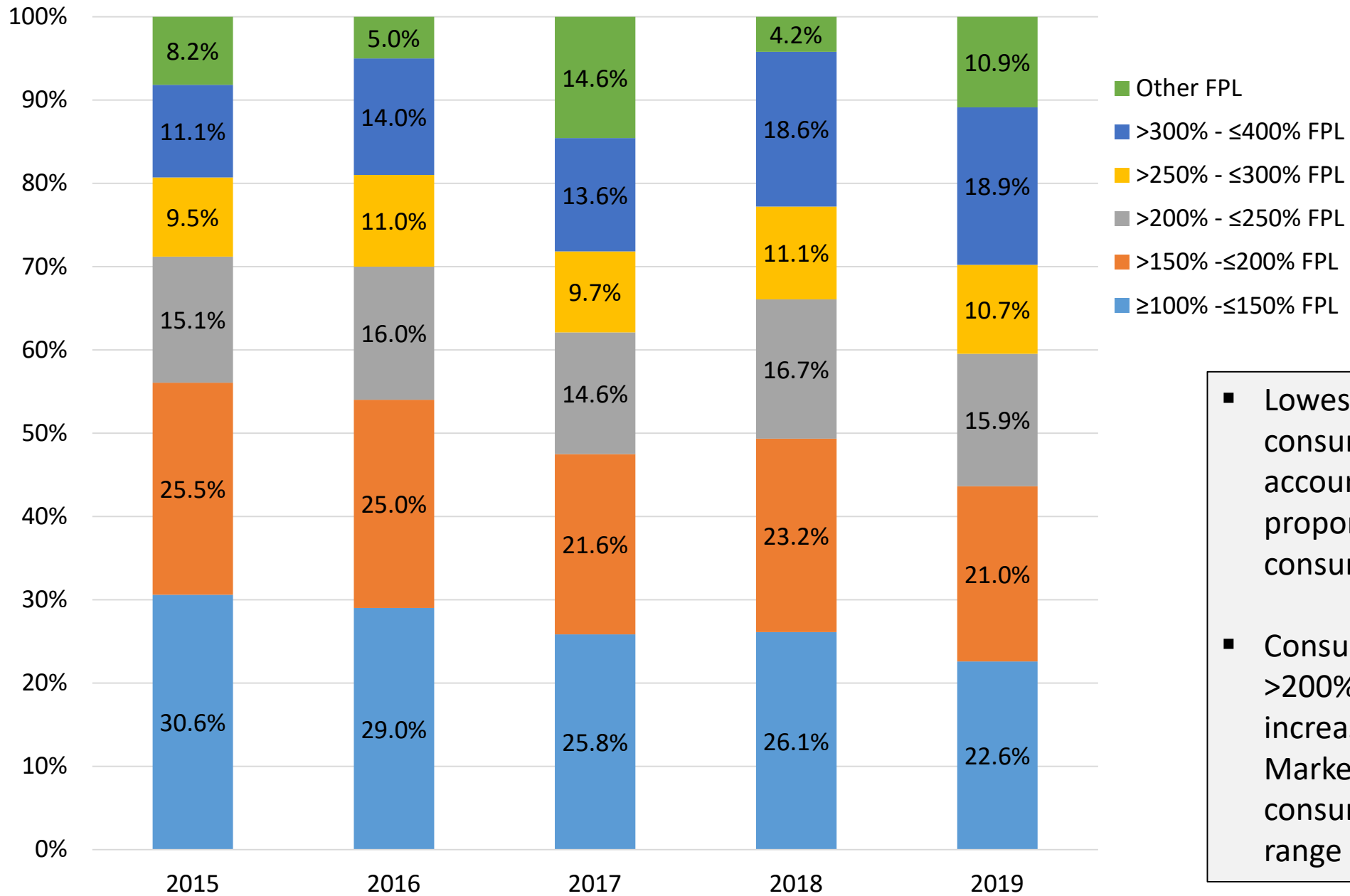
205,118

	Net Change ≥100% - ≤150% FPL	Net Change >150% - ≤200% FPL	Net Change >200% - ≤250% FPL	Net Change >250% - ≤300% FPL	Net Change >300% - ≤400% FPL	Net Change Other FPL	Net Change Total
2015-19	(17,086)	(9,644)	1,176	2,236	15,714	5,382	(2,222)
% change	-27%	-18%	4%	11%	68%	32%	-1%

The decreases have occurred predominantly among the lowest income groups, while the number of consumers with incomes over 200% FPL has increased.

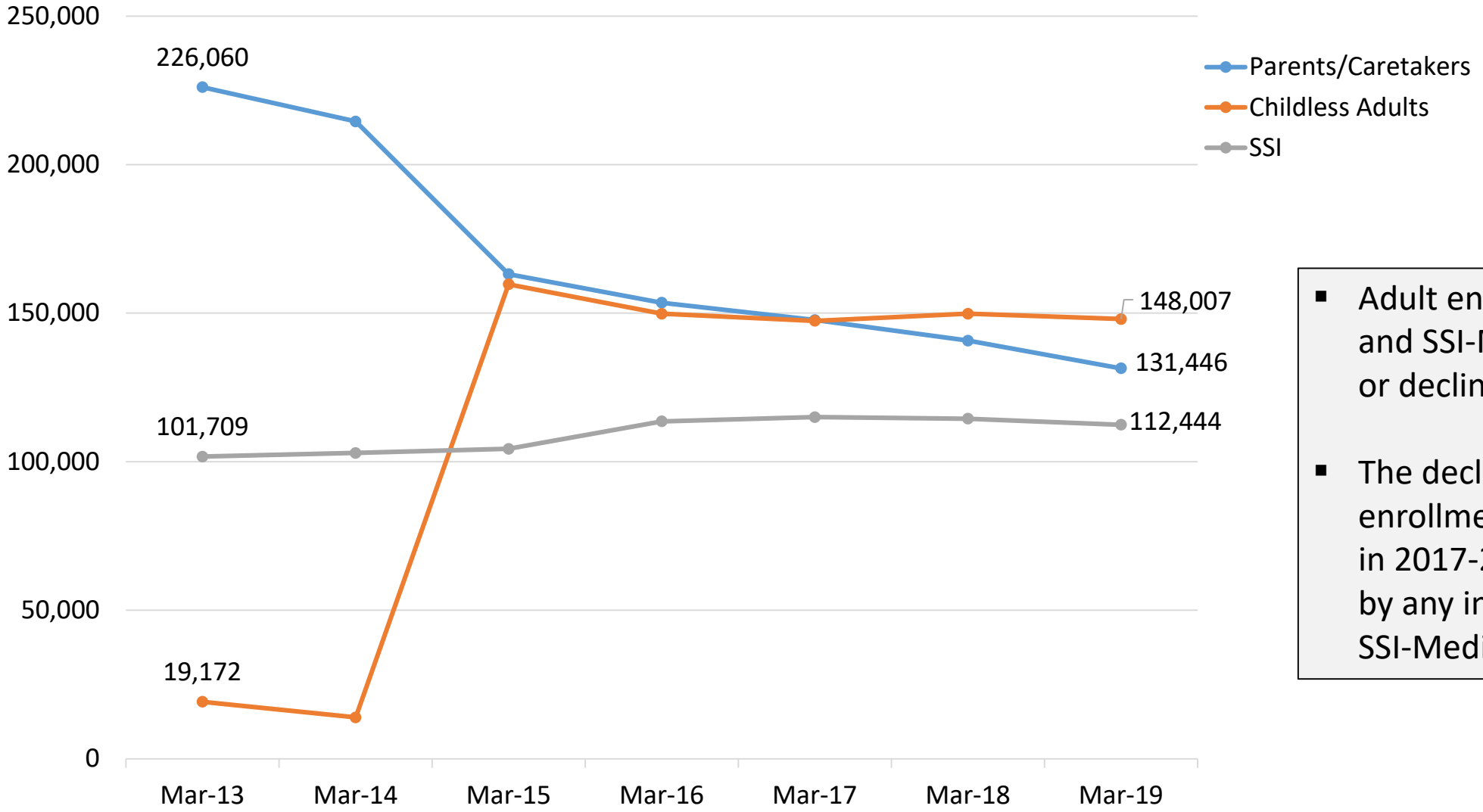


Plan Selections by Income Range, 2015-2019



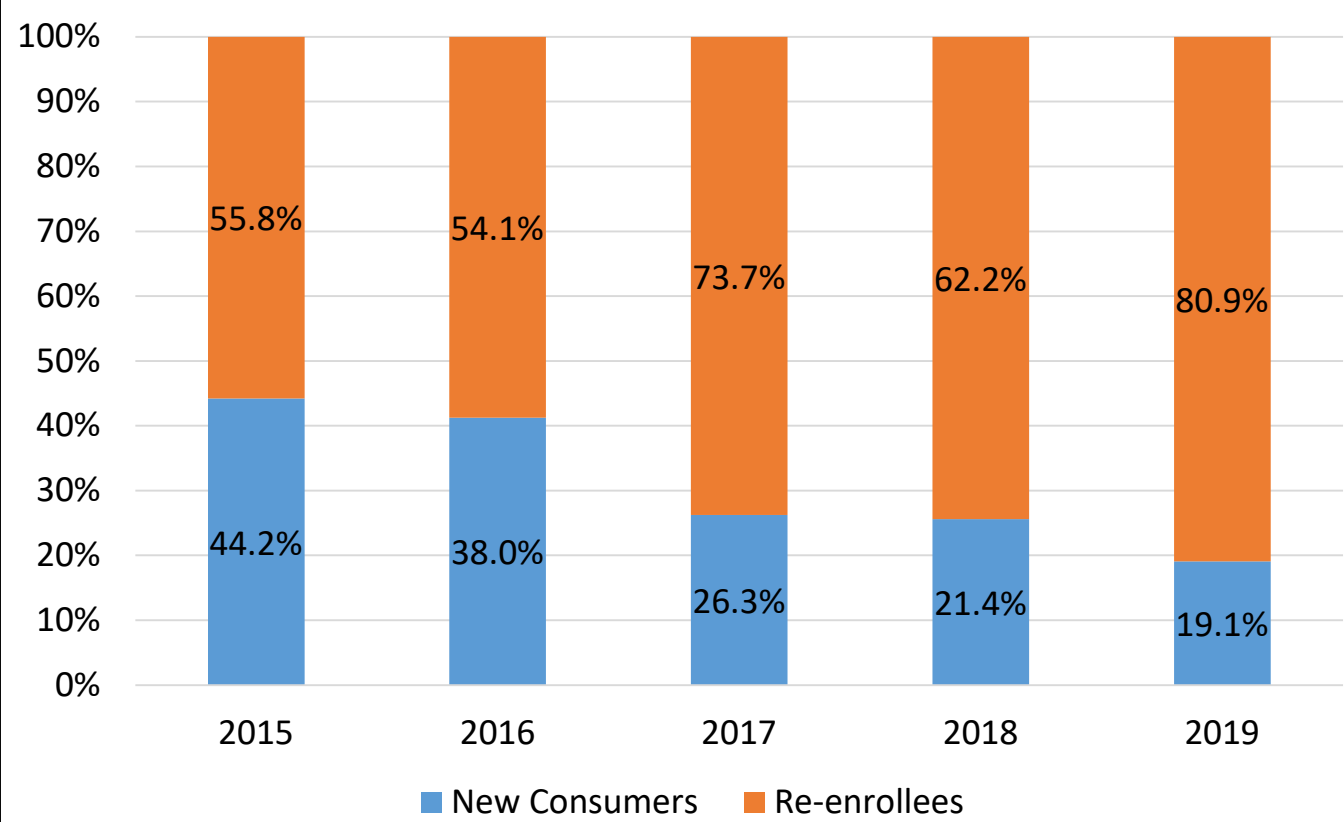
- Lowest income range consumers (100-150% FPL) account for a declining proportion of Marketplace consumers.
- Consumers with incomes >200% FPL account for an increasing share of Marketplace plans, with consumers in the 300-400% FPL range increasing the most.

Adult BadgerCare and SSI-Medicaid Trend, 2013-2019



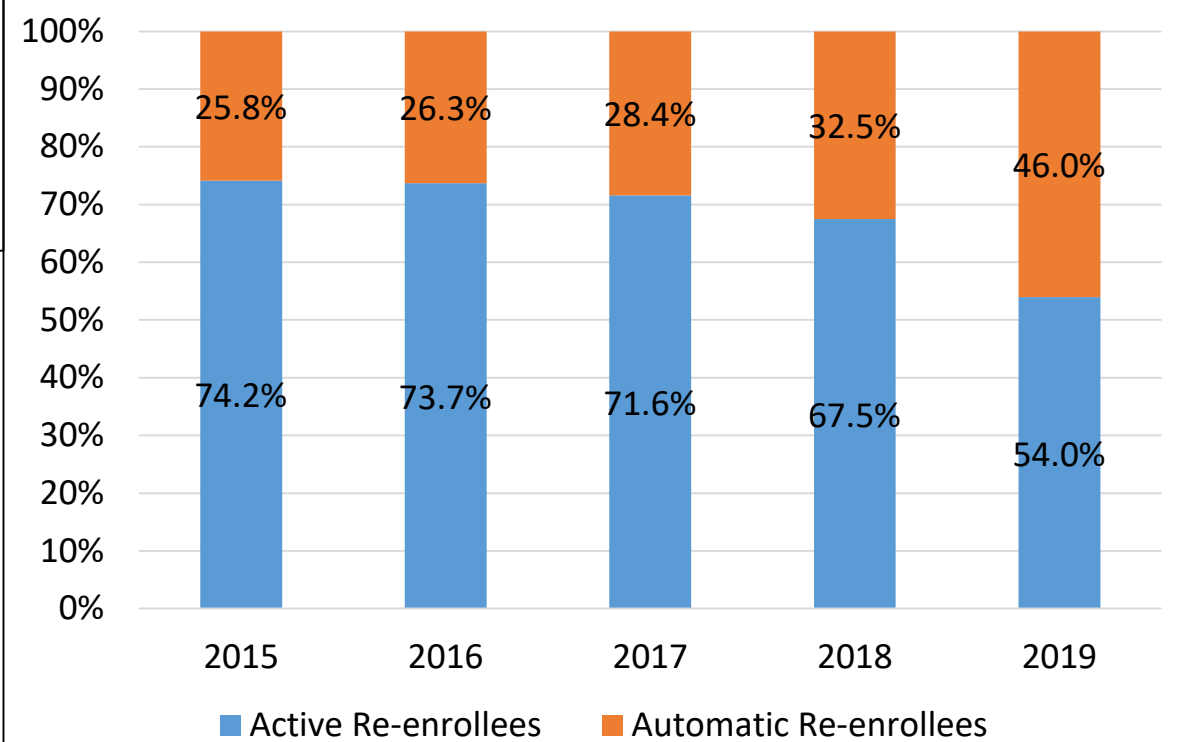
- Adult enrollment in BadgerCare and SSI-Medicaid has remained flat or declined since 2017.
- The decline in ACA Marketplace enrollment by lower income adults in 2017-2019 was not balanced out by any increases in BadgerCare or SSI-Medicaid enrollment.

New Consumers and Re-enrollees: Trend 2015-2019

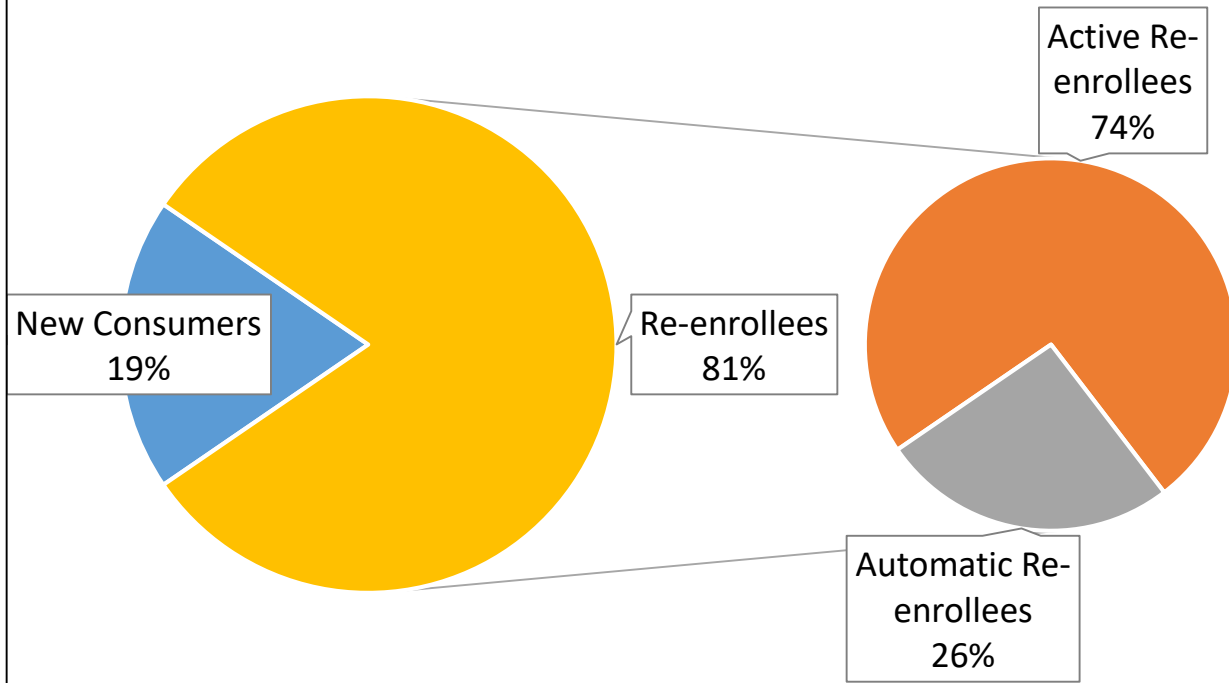


- The proportion of re-enrollees has increased steadily and substantially.
- Many re-enrollees continue to rely on active reenrollment, rather than relying on automatic processes.
- This reflects the need to re-assess available plans, premiums, and available subsidies every year.

Re-enrollees: Active and Automatic, 2015-2019



## Plan Selections, New and Re-enrollments, Plan Year 2019

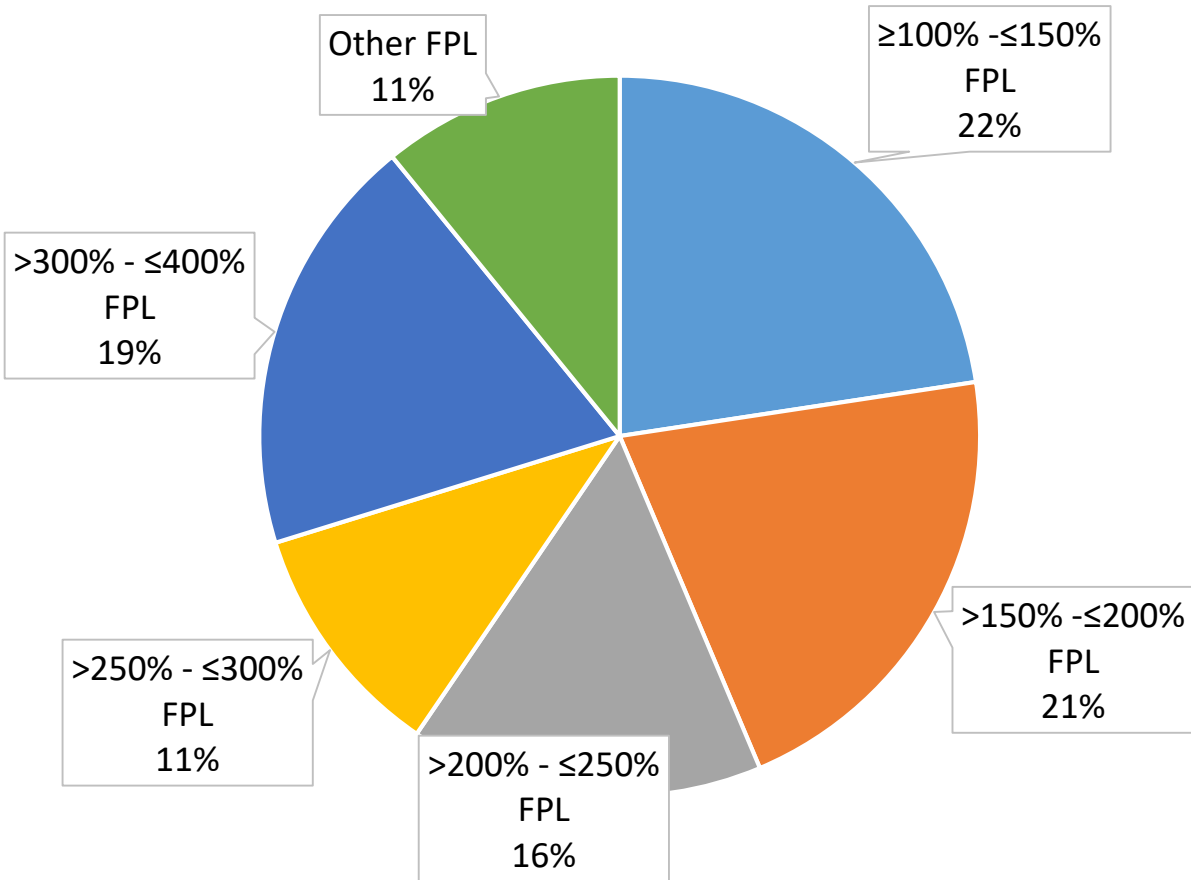


- Over 80% of Re-enrollees for Plan Year 2018 switched plans, while for 2019 plan switching declined to about 41%.
- This likely reflects the 2017 federal change in CSR policy and the initiation of silver-loading for Plan Year 2018, along with the departure of some QHPs from the market for Plan Year 2018.

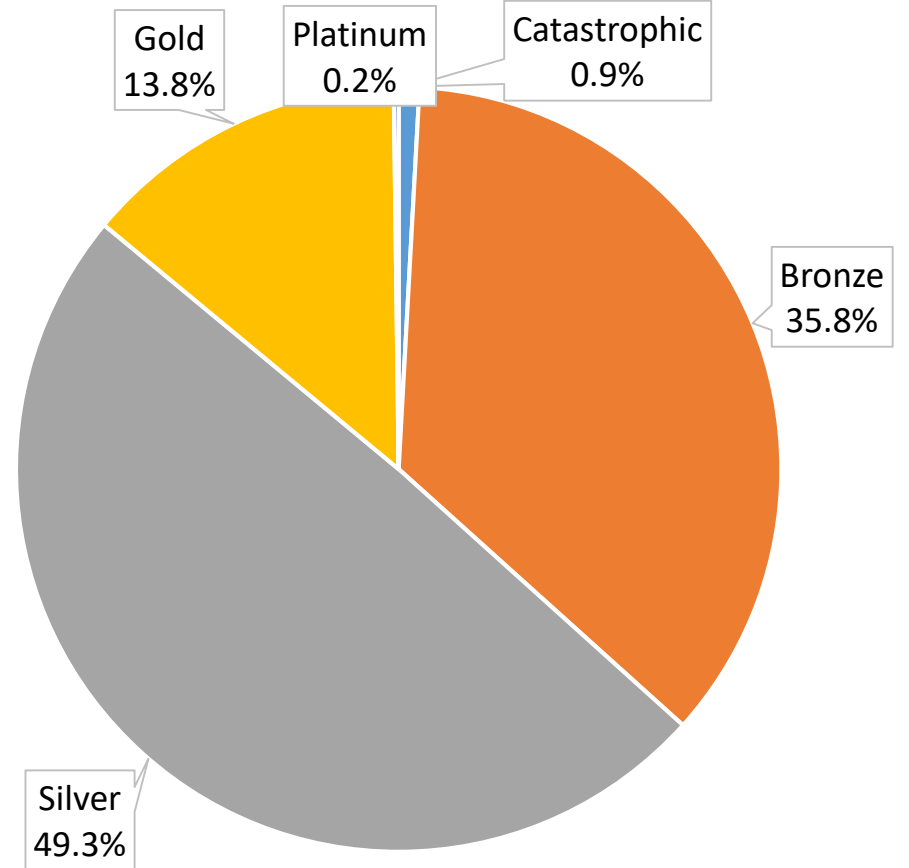
	Active Re-enrollees who Switched Plans	Active Re-enrollees who Remained in the Same Plan or a Crosswalked Plan
Plan Year 2018	81.7%	18.3%
Plan Year 2019	41.0%	59.0%



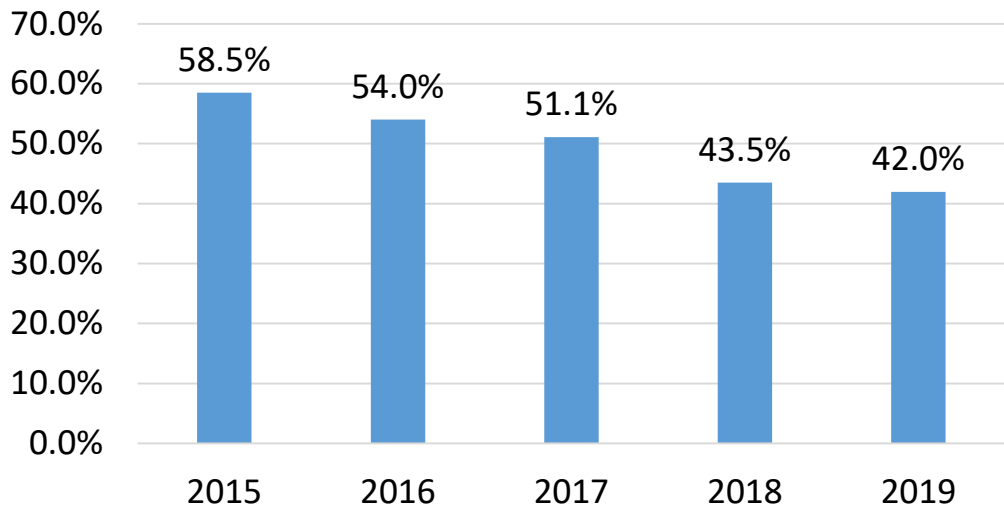
Plan Selections by Income Level, Plan Year 2019



Plan Selections by Metal Level, Plan Year 2019



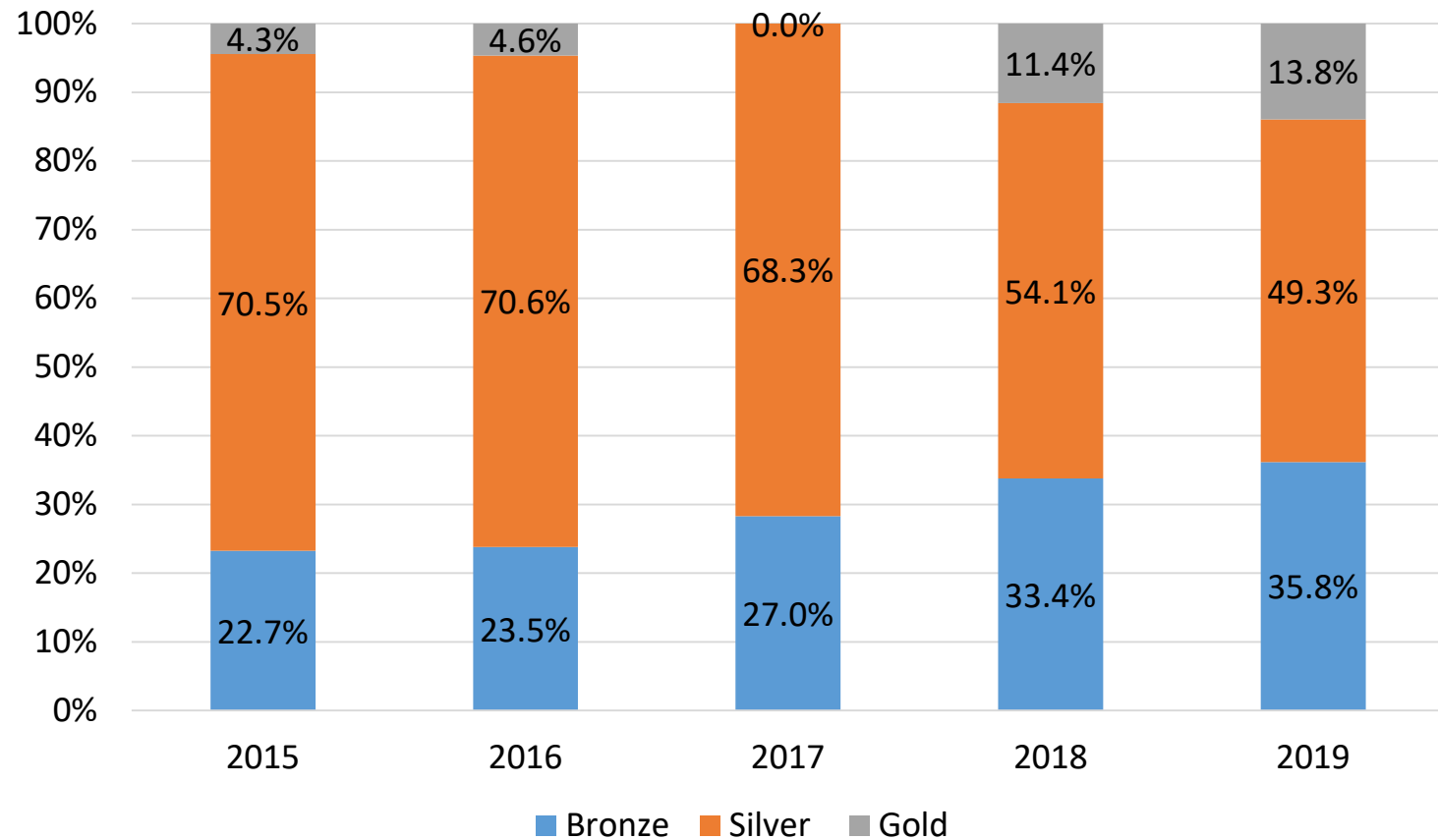
Consumers with CSR



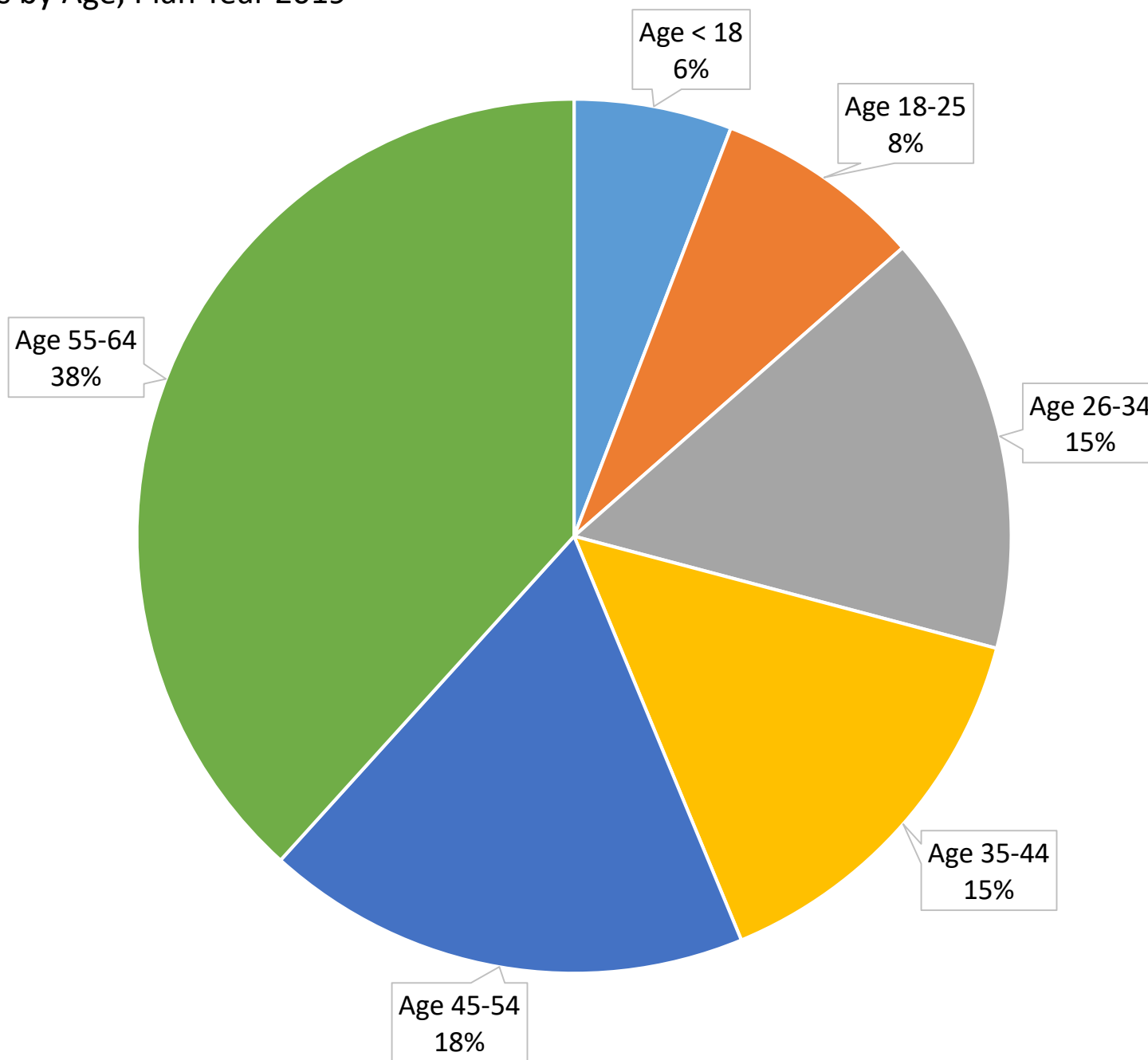
Consistent with the changing income composition of Marketplace consumers, a declining proportion qualify for Cost-Sharing Reductions (CSRs), which require income <250% FPL.

- 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 reflects 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

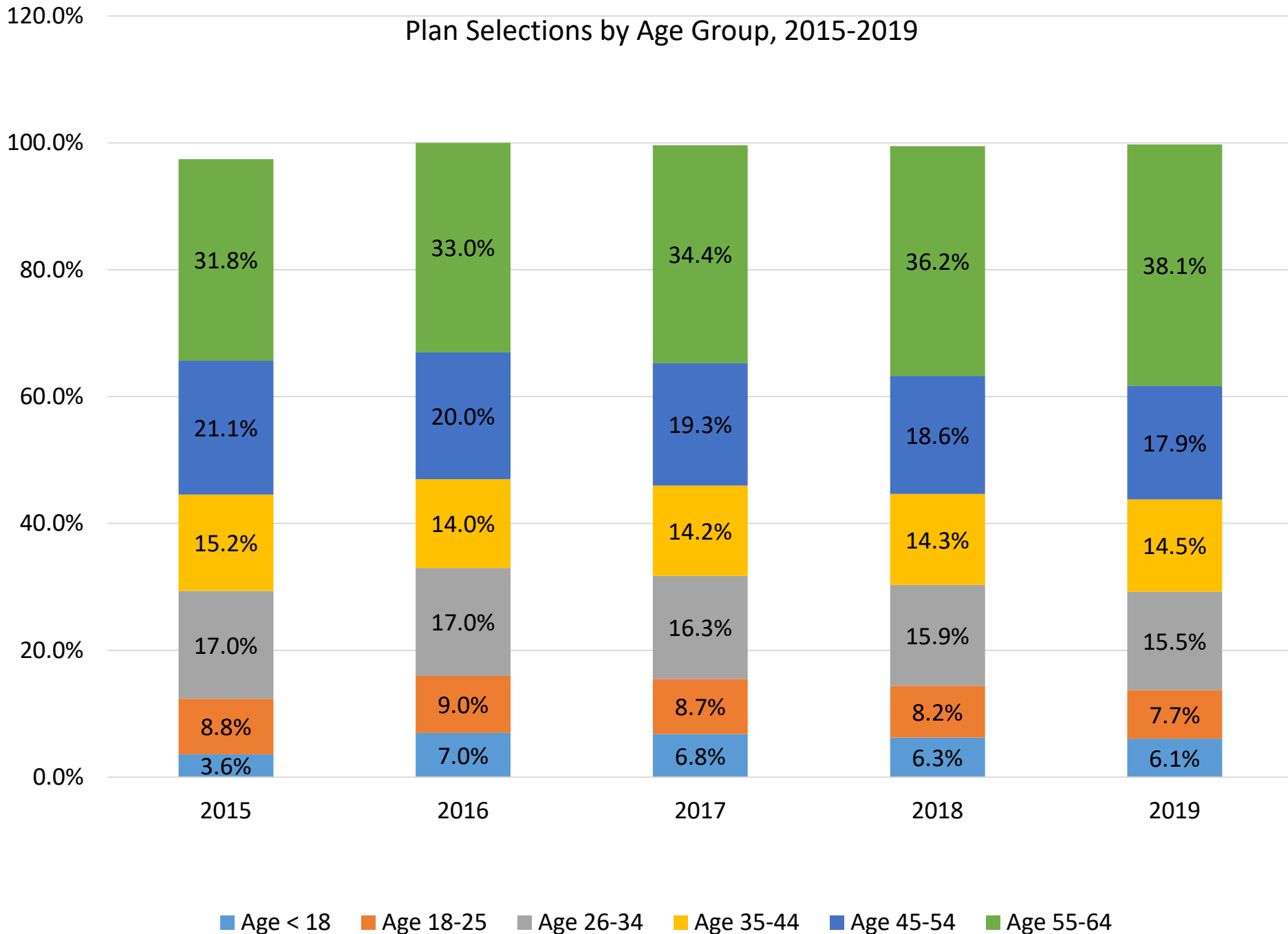


# Plan Selections by Age, Plan Year 2019



For the 2019 plan year, 23% of consumers selecting plans statewide are in the 18-34 year age range.

Plan Selections by Age Group, 2015-2019



Consumers in the 55-64 age range account for an increasing share of ACA Marketplace plan selections.