The ACA and the Uninsured in Wisconsin

ACA Plan Selections 2020 Plan Year
As of end of Open Enrollment, December 2020

Trends Pre-ACA through 2020

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ACA Plan Selections for Plan Year 2020, as of Open Enrollment end December 2019

<table>
<thead>
<tr>
<th>Total Consumers Selecting Plans</th>
<th>195,498</th>
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<tbody>
<tr>
<td>Consumers with APTC</td>
<td>166,233 (85%)</td>
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<tr>
<td>Consumers with CSRs</td>
<td>73,722 (38%)</td>
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<tr>
<td>Average Premium statewide (before APTCs)</td>
<td>$657</td>
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<tr>
<td>Average Premium statewide (after APTCs)</td>
<td>$173</td>
</tr>
<tr>
<td>Average APTC among consumers receiving APTCs</td>
<td>$569</td>
</tr>
<tr>
<td>Average Premium for Consumers receiving APTC</td>
<td>$107</td>
</tr>
</tbody>
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ACA Marketplace Plan Selections during open enrollment have decreased statewide during the past three years, with the pull back of federal resources, reduction in weeks available, and other factors.
Percent Change in Plan Selections During Open Enrollment, Plan Years 2019 to 2020

County and Zip Code Level Detail
Available here: https://public.tableau.com/profile/wes4099#!/
The decreases have occurred predominantly among the lowest income groups, while the number of consumers with incomes over 250% FPL has increased.
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.
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, although this is levelling off.
Plan Selections, New and Re-enrollments. Plan Year 2020

New Consumers: 19%
Re-enrollees: 81%
Automatic Re-enrollees: 26%
Active Re-enrollees: 74%

Plan Year 2020

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<td>Active Re-enrollees who Switched Plans</td>
<td>41%</td>
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<td>Active Re-enrollees who Remained in the Same Plan or a Crosswalked Plan</td>
<td>59%</td>
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Plan Selections by Income Level, Plan Year 2020

- Other FPL 12%
- ≥100% - ≤150% FPL 22%
- >150% - ≤200% FPL 20%
- >200% - ≤250% FPL 16%
- >250% - ≤300% FPL 11%
- >300% - ≤400% FPL 19%

Plan Selections by Metal Level, Plan Year 2020

- Bronze 42%
- Silver 15%
- Gold 19%
- Platinum 16%
- Catastrophic 1%
Consistent with the changing income composition 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 Age, Plan Year 2020

For the 2020 plan year, 22% of consumers selecting plans statewide are in the 18-34 year age range.
Consumers in the 55-64 age range account for an increasing share of ACA Marketplace plan selections.
Sources of Health Insurance Coverage, Wisconsin 2018

- Medicare alone: 6%
- Medicaid/BadgerCare alone: 12%
- Multiple Coverage: 19%
- Direct-Purchase alone: 6%
- Private Coverage alone: 63%
- Employer-based alone: 57%
Uninsured in 2013 and 2018: Before and After the ACA Took Effect

- About 5.5% of residents were uninsured in 2018, down from 9.1% in 2013.
- Persons without insurance decreased by about 208,496 people, a reduction of about 40%.
More Wisconsin residents gained employment-based health insurance as the economy improved.

Increase in direct-purchase of individual health insurance, most through the Marketplace.

Some people may come to these coverages from other sources of coverage, but the net increase in both employer-sponsored and direct-purchase individual coverage accounts for most of the reduction in the overall number of uninsured.
Substantial declines in uninsured occurred across the population age groups, and proportionately largest declines among racial and ethnic minorities populations.
Who is Still Uninsured?:
Wisconsin Residents who Remained Uninsured, ACS 2018

People in lower income groups are more likely to be uninsured. People with incomes 138-399% FPL account for over half (54%) of all uninsured persons in Wisconsin.
Who is Still Uninsured?:
Wisconsin Residents who Remained Uninsured, ACS 2018

Total Number of Uninsured Individuals, By Age

Children under the age of 19 make up about 17% of the remaining uninsured, with an estimated 51,097 in that age range remaining uninsured in Wisconsin as of 2018.

- Under 19 years, 51,097
- 19-64, 259,429
- 65 years and older, 2,632