
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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Research on
Poverty**

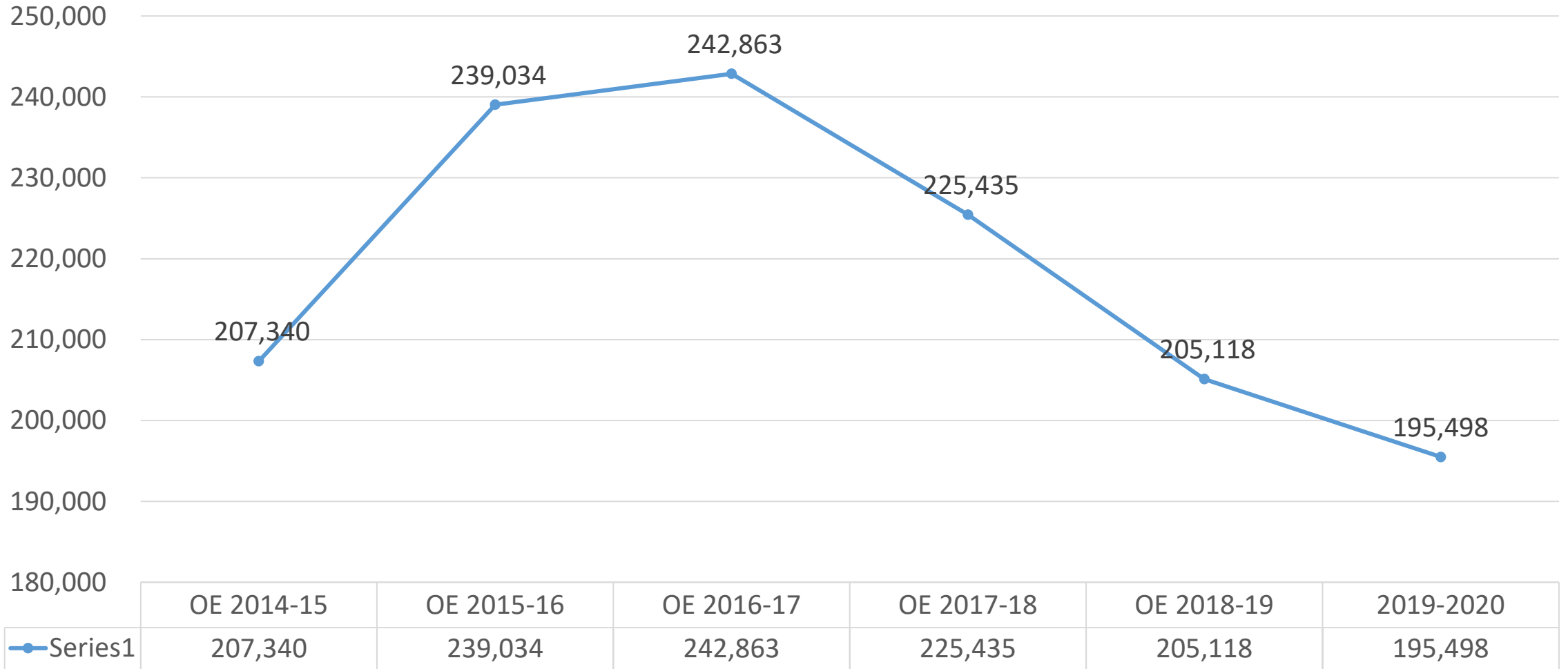
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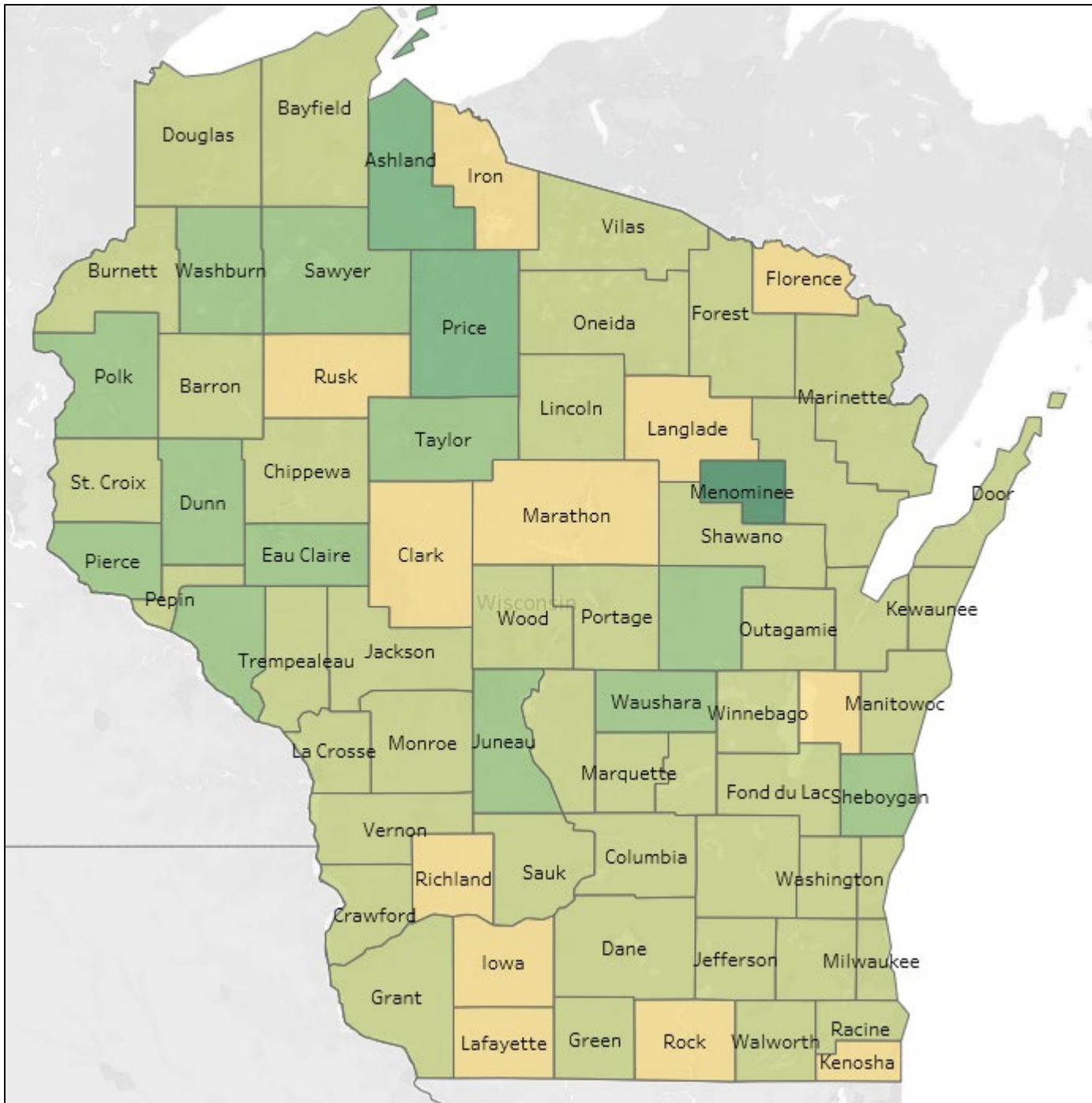
ACA Plan Selections for Plan Year 2020, as of Open Enrollment end December 2019

Total Consumers Selecting Plans	195,498
Consumers with APTC	166,233 (85%)
Consumers with CSRs	73,722 (38%)
Average Premium statewide (before APTCs)	\$657
Average Premium statewide (after APTCs)	\$173
Average APTC among consumers receiving APTCs	\$569
Average Premium for Consumers receiving APTC	\$107

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.

Wisconsin QHP Selections, 2015-2020





Percent Change in Plan Selections During Open Enrollment, Plan Years 2019 to 2020

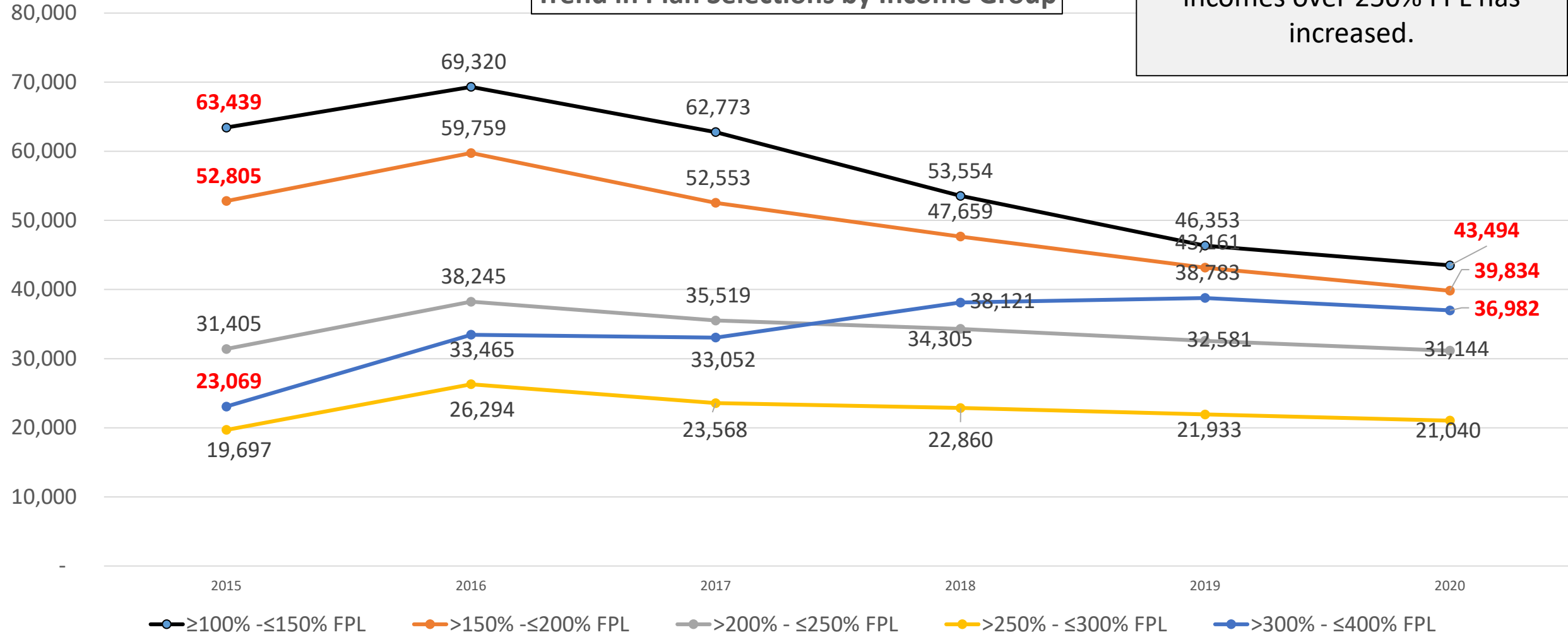


County and Zip Code Level Detail
 Available here:
<https://public.tableau.com/profile/wes4099#!/>

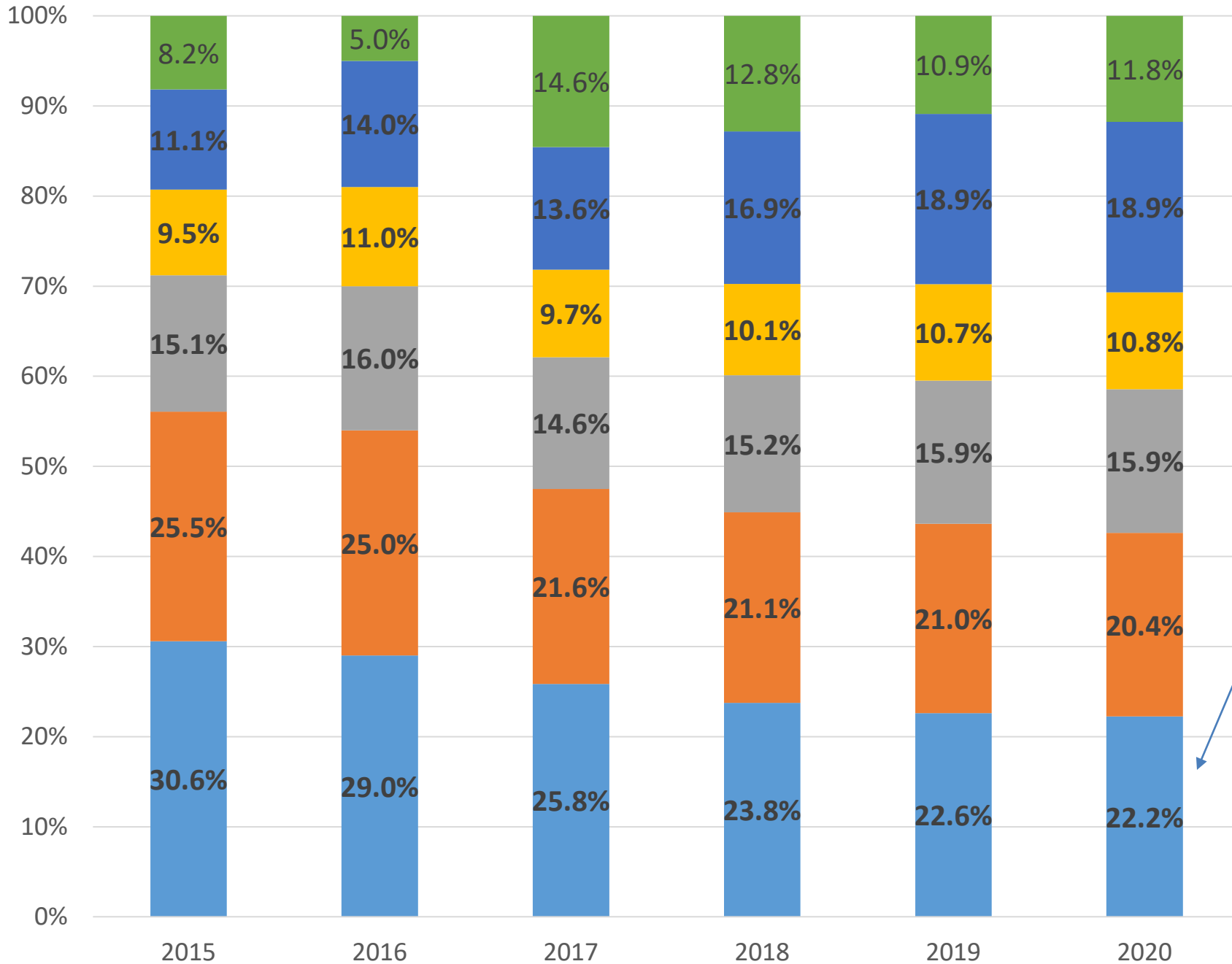
	Net Change ≥100% - ≤150% FPL	Net Change >150% - ≤200% FPL	Net Change >200% - ≤250% FPL	Net Change >250% - ≤300% FPL	Net Change >300% - ≤400% FPL	Net Change Other FPL	Net Change Total
2015-20	-19,945	-12,971	-261	1,343	13,913	6,079	-11,842
% change	-31%	-25%	-1%	7%	60%	36%	-6%

The decreases have occurred predominantly among the lowest income groups, while the number of consumers with incomes over 250% FPL has increased.

Trend in Plan Selections by Income Group



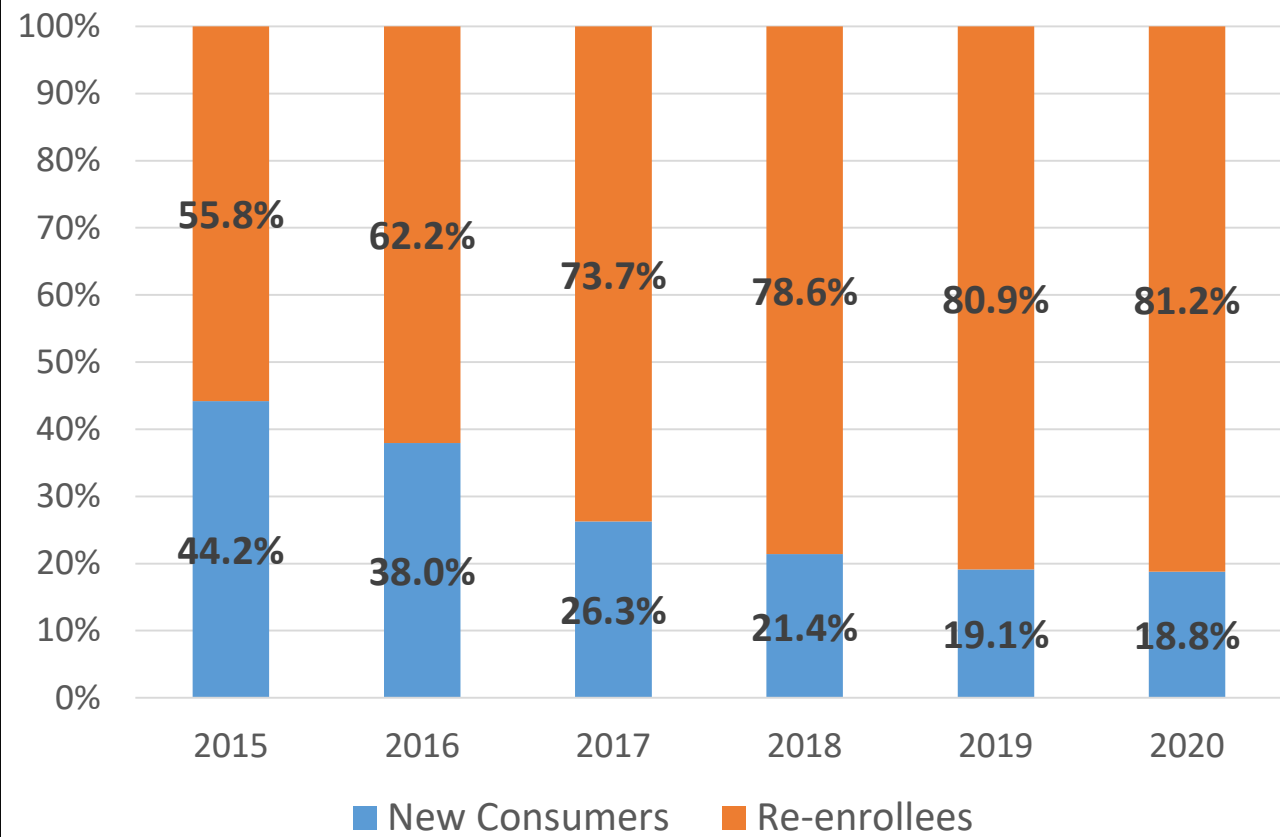
Plan Selections by Income Range, 2015-2020



- Other FPL
- >300% - ≤400% FPL
- >250% - ≤300% FPL
- >200% - ≤250% FPL
- >150% - ≤200% FPL
- ≥100% - ≤150% FPL

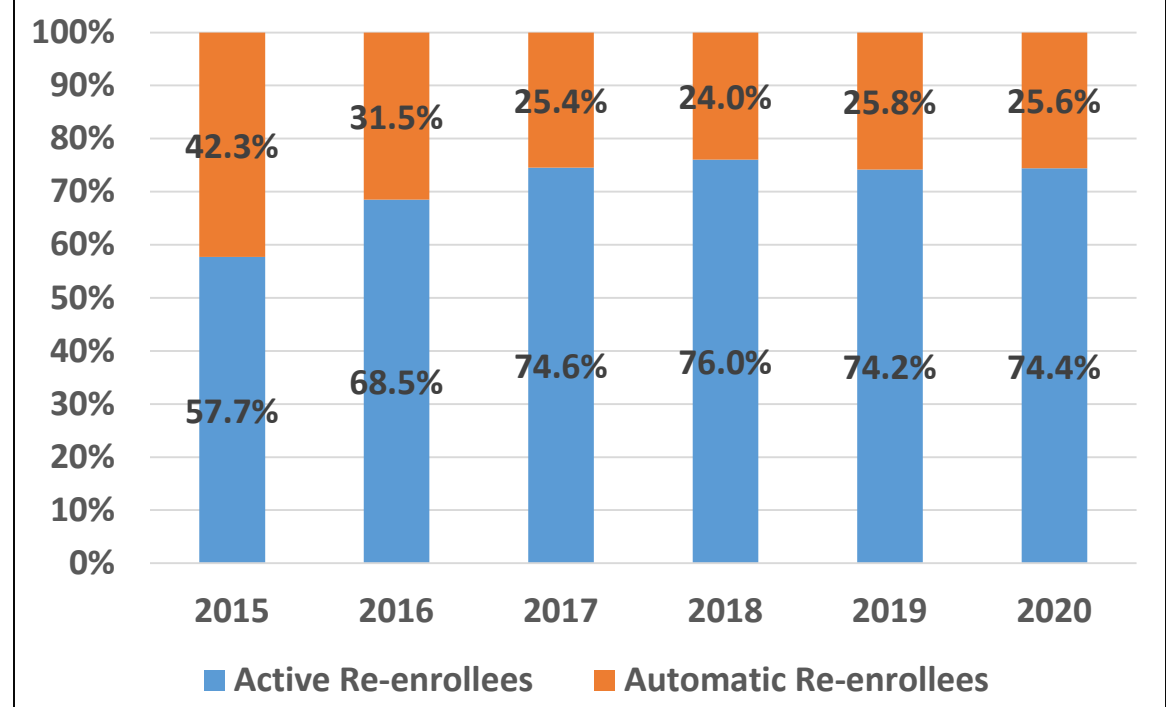
- Lowest income range consumers (100-150% FPL) account for a declining proportion of Marketplace consumers.
- Consumers with incomes >200% FPL account for an increasing share of Marketplace plans, with consumers in the 300-400% FPL range increasing the most.

New Consumers and Re-enrollees: Trend 2015-2020

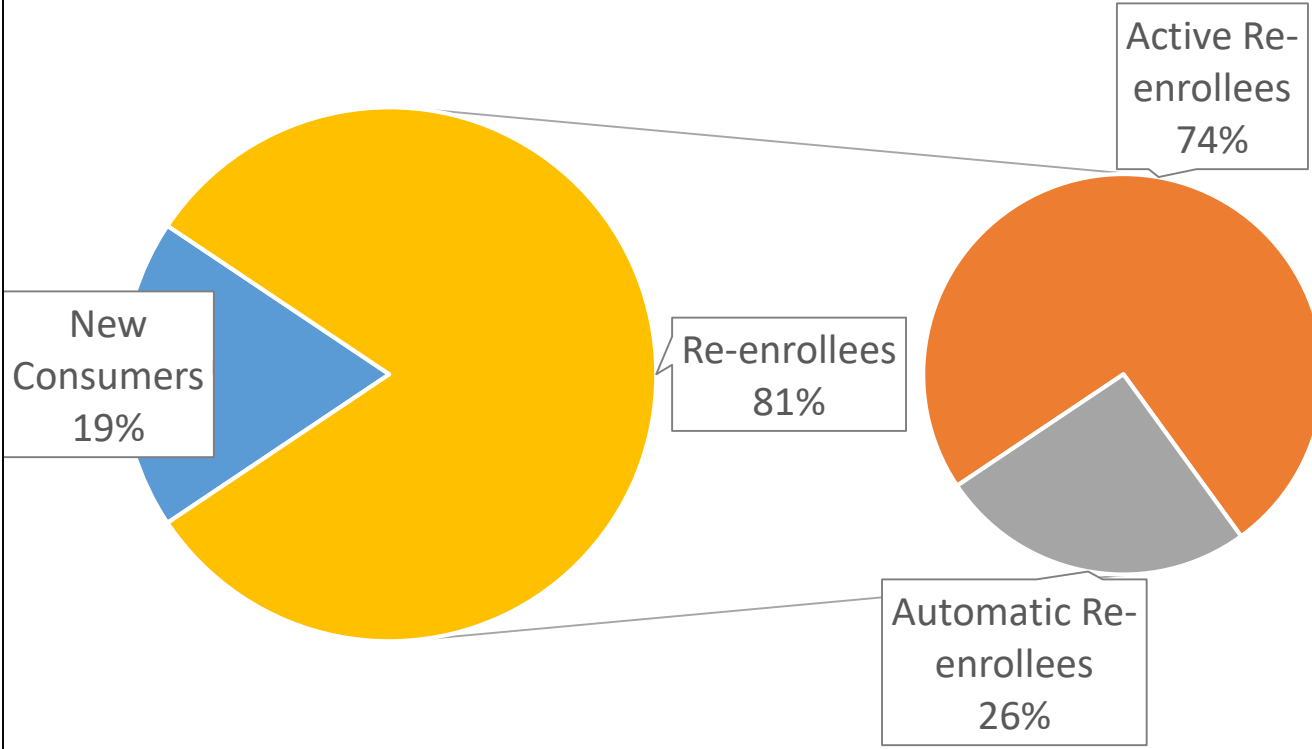


- The proportion of re-enrollees has increased steadily and substantially.
- Many re-enrollees continue to rely on active reenrollment, rather than relying on automatic processes.
- This reflects the need to re-assess available plans, premiums, and available subsidies every year, although this is levelling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

Re-enrollees: Active and Automatic, 2015-2020

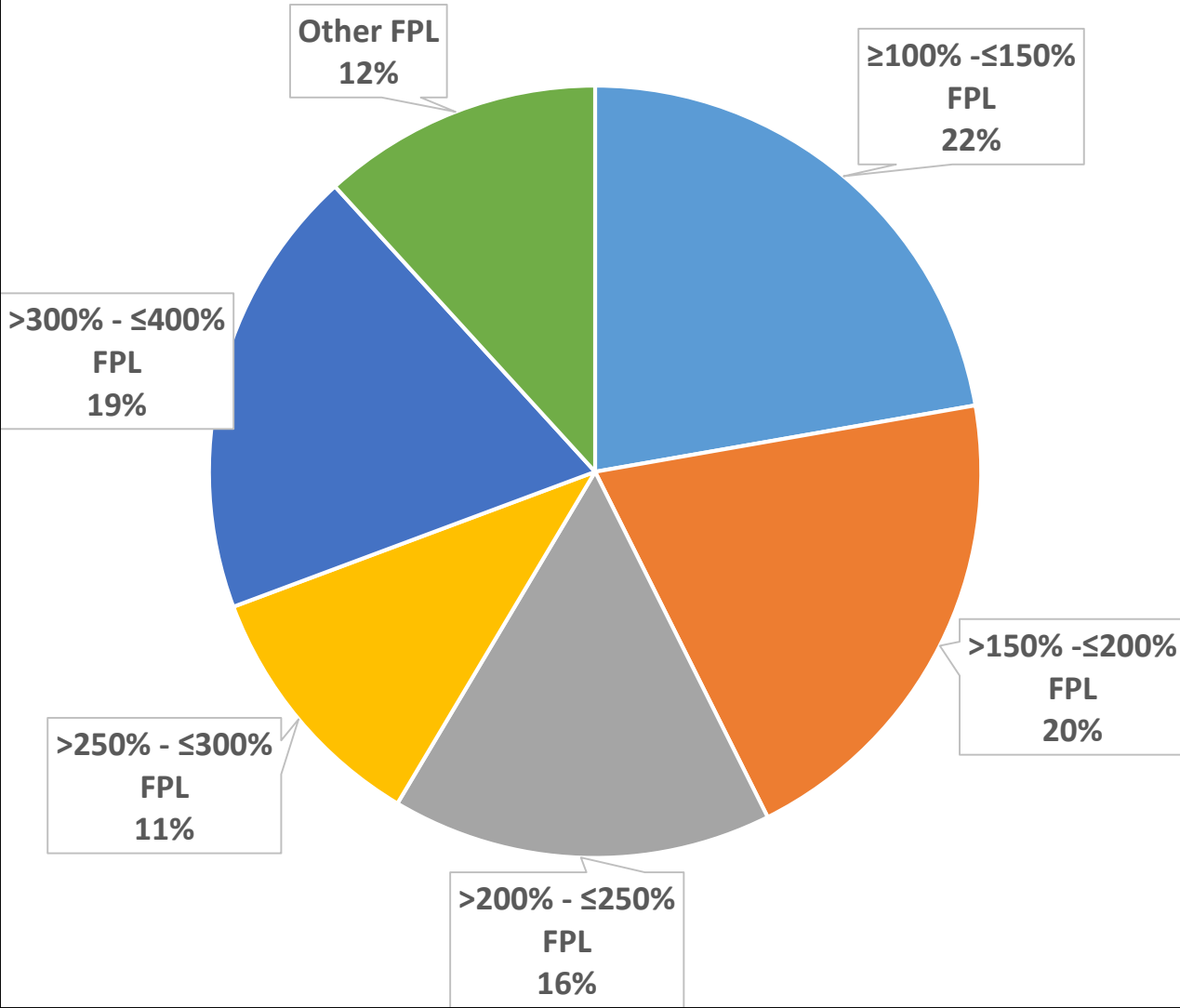


Plan Selections, New and Re-enrollments. Plan Year 2020

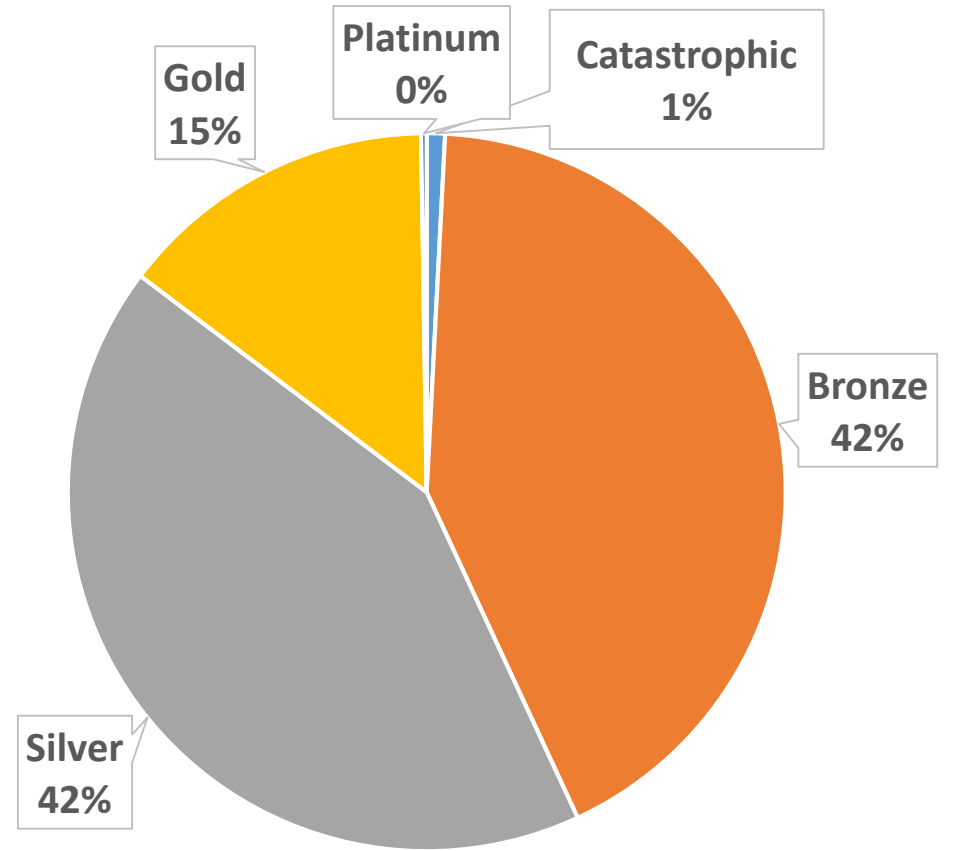


	Plan Year 2020
Active Re-enrollees who Switched Plans	41%
Active Re-enrollees who Remained in the Same Plan or a Crosswalked Plan	59%

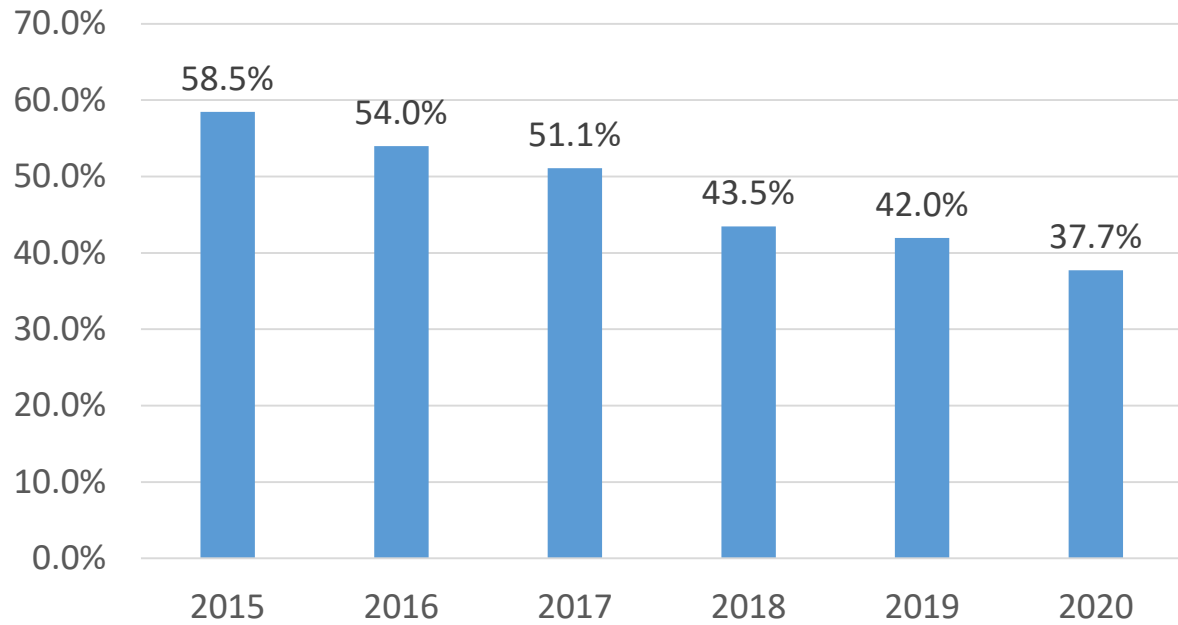
Plan Selections by Income Level, Plan Year 2020



Plan Selections by Metal Level, Plan Year 2020



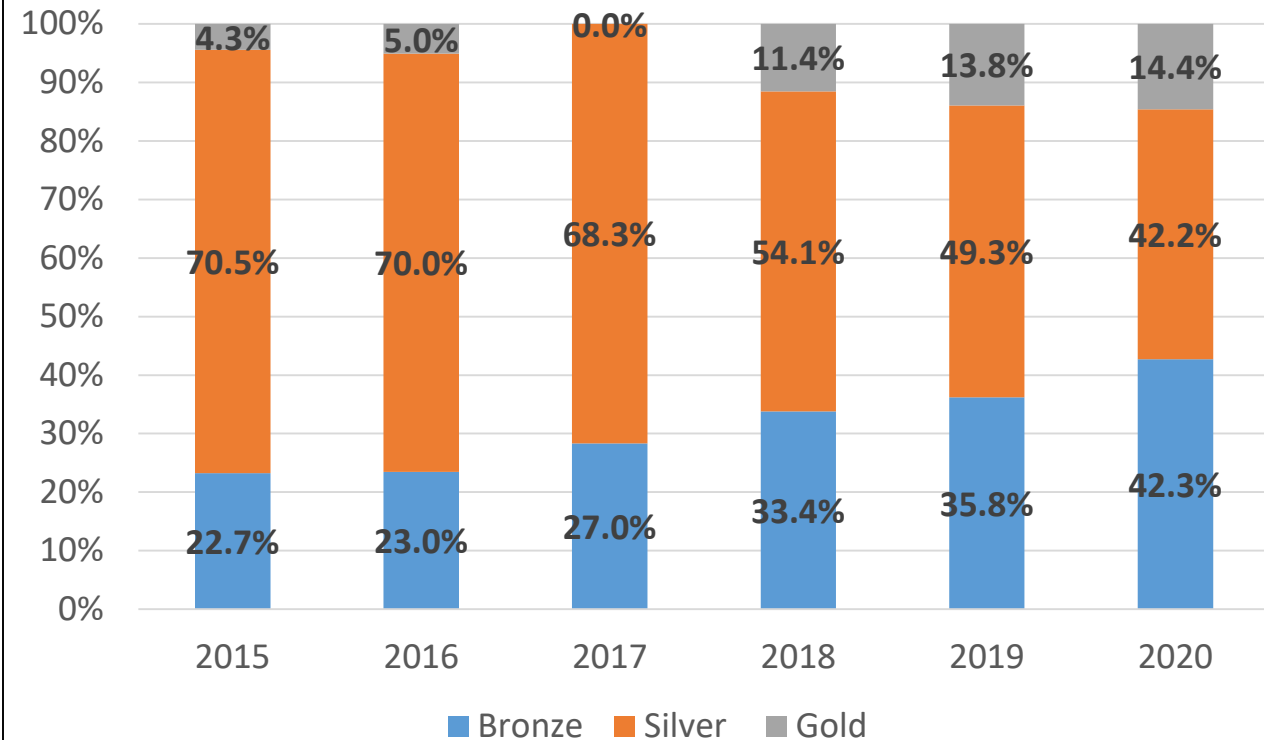
Consumers with CSR



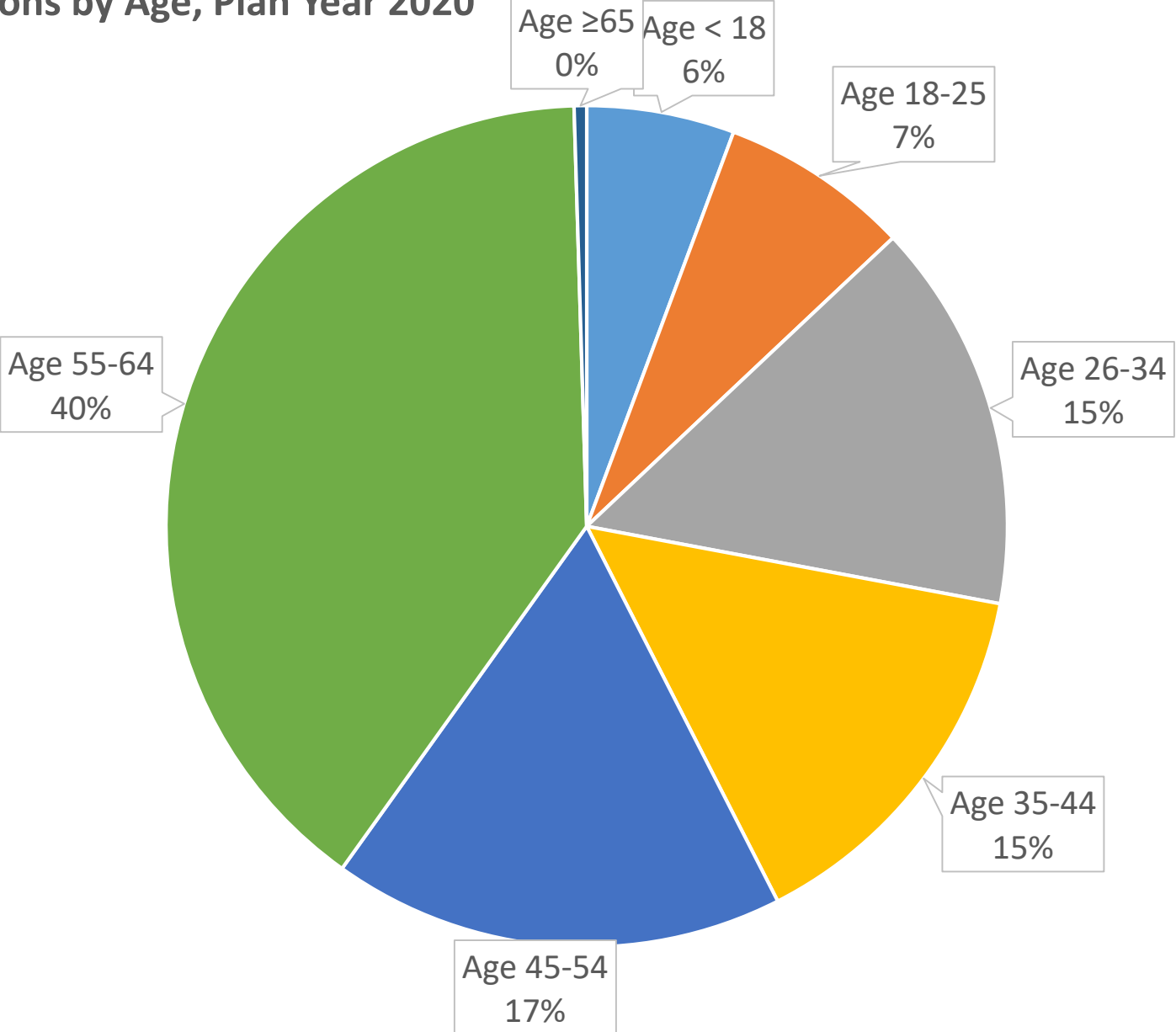
Consistent with the changing income composition Marketplace consumers, a declining proportion qualify for Cost-Sharing Reductions (CSRs), which require income <250% FPL.

- 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 Metal Level, 2015-2020

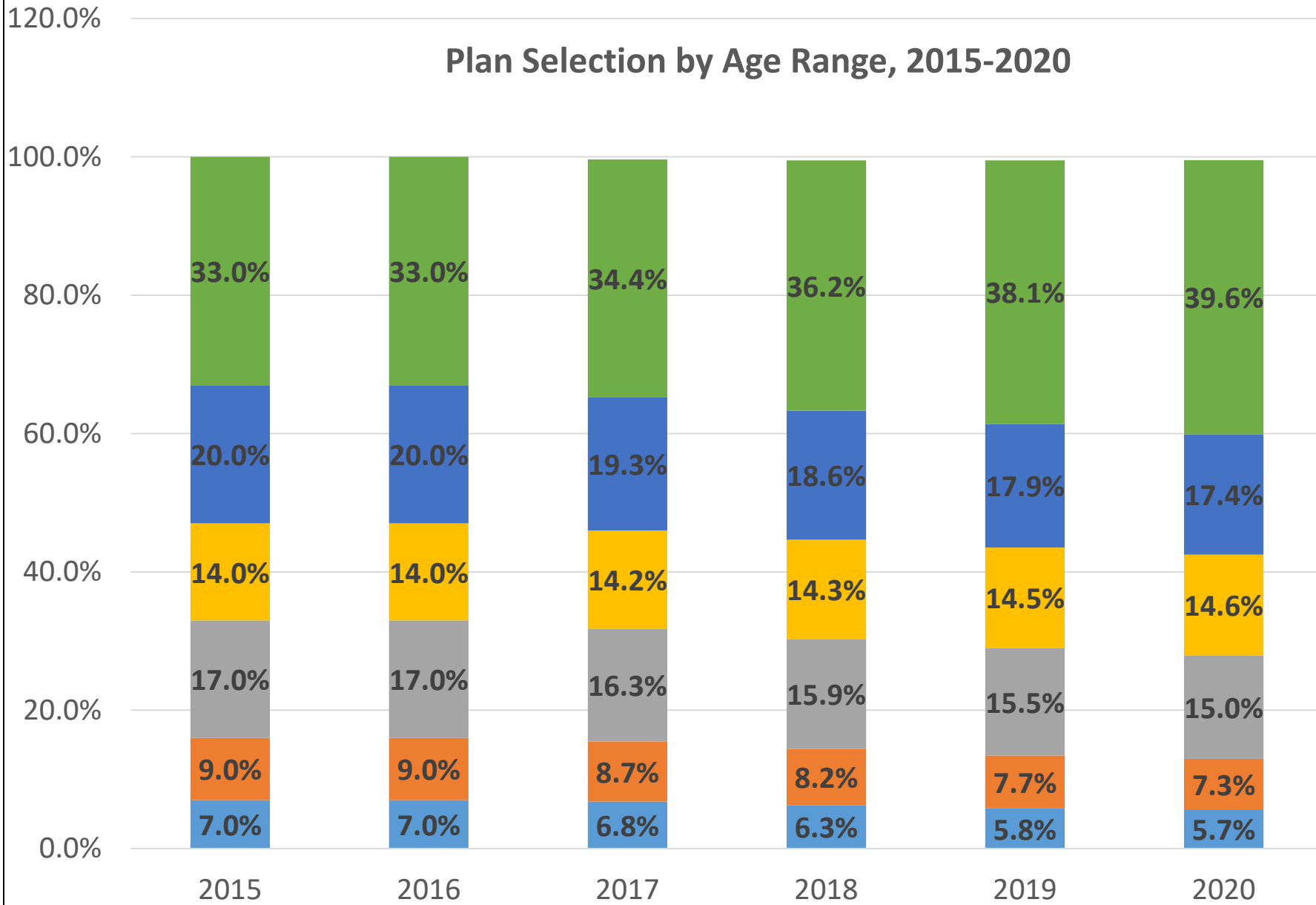


Plan Selections by Age, Plan Year 2020



For the 2020 plan year, 22% of consumers selecting plans statewide are in the 18-34 year age range.

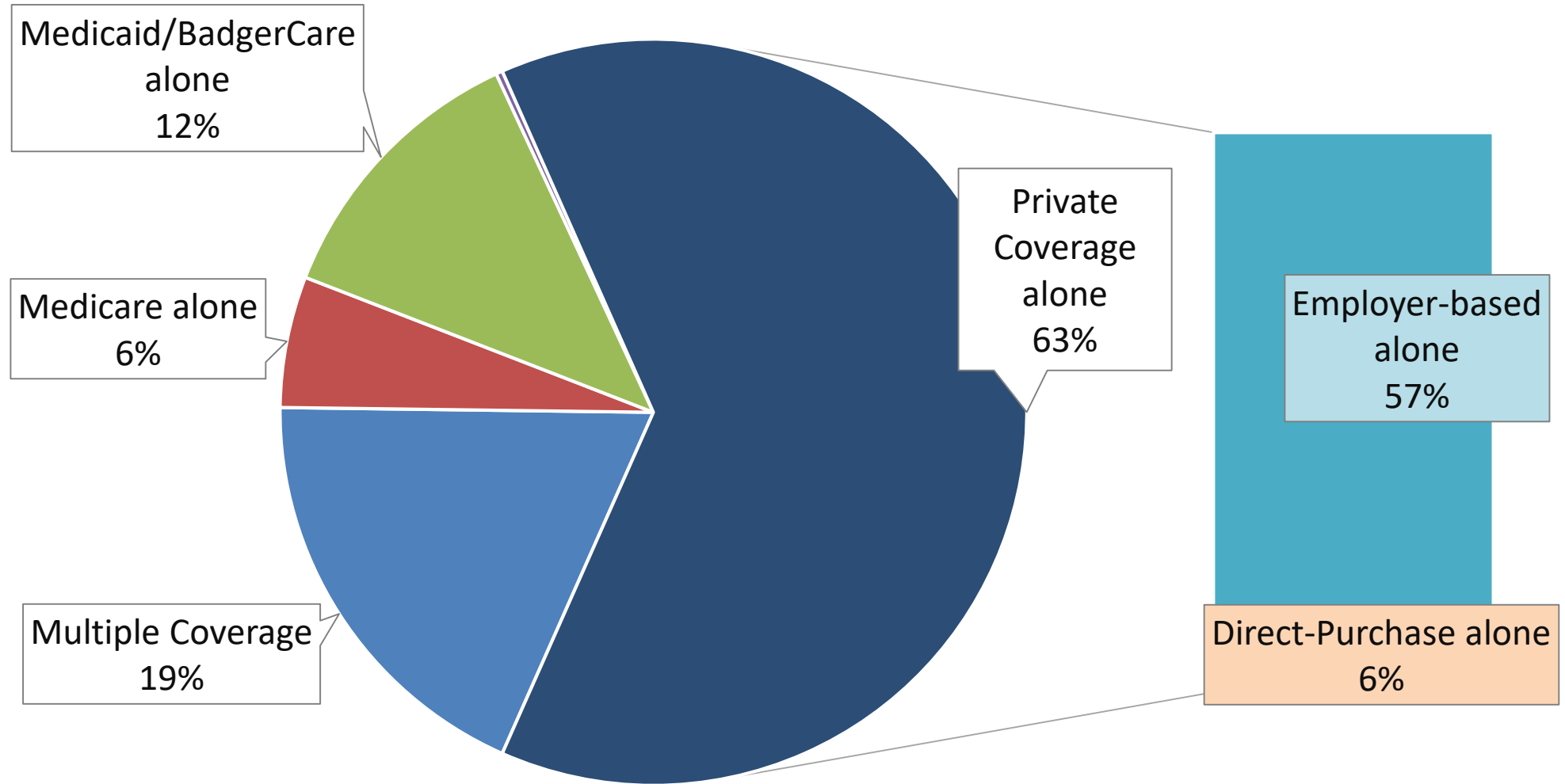
Plan Selection by Age Range, 2015-2020



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

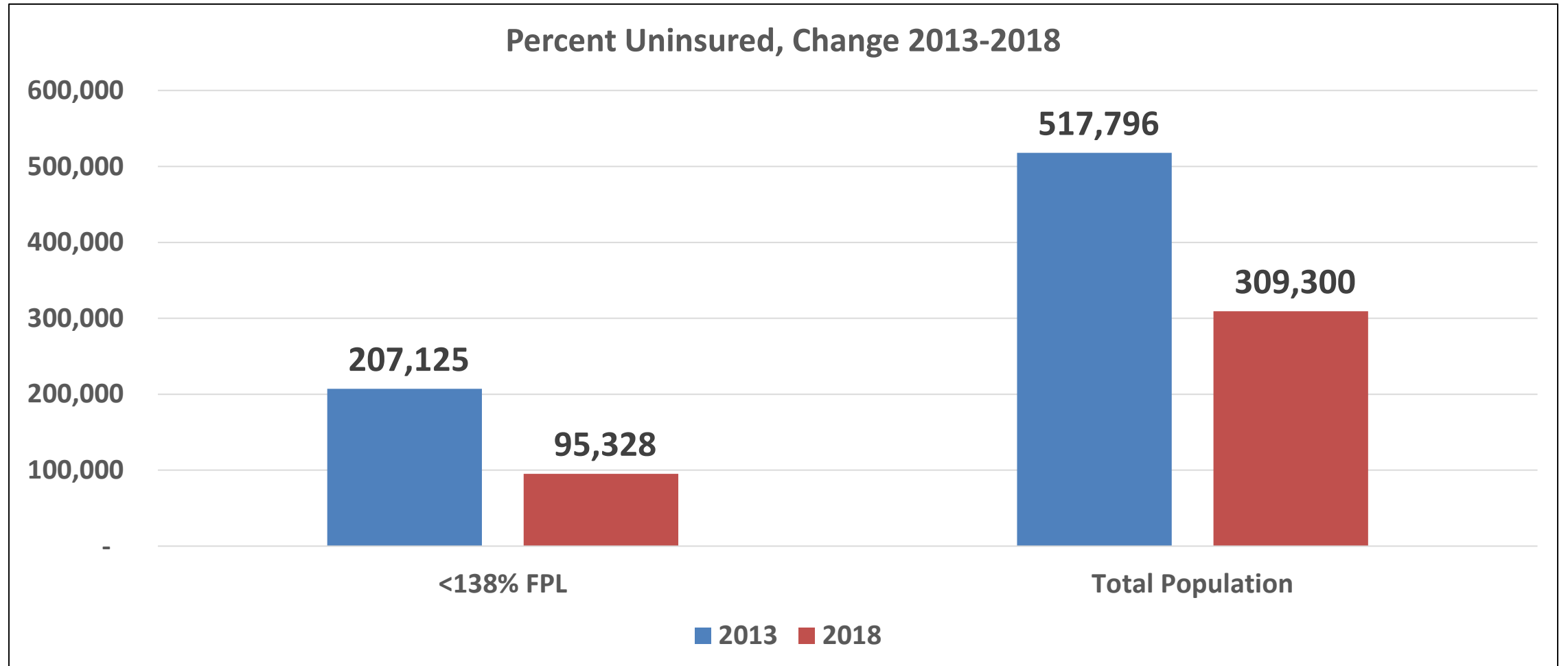
Age < 18 Age 18-25 Age 26-34 Age 35-44 Age 45-54 Age 55-64

Sources of Health Insurance Coverage, Wisconsin 2018



Uninsured in 2013 and 2018: Before and After the ACA Took Effect

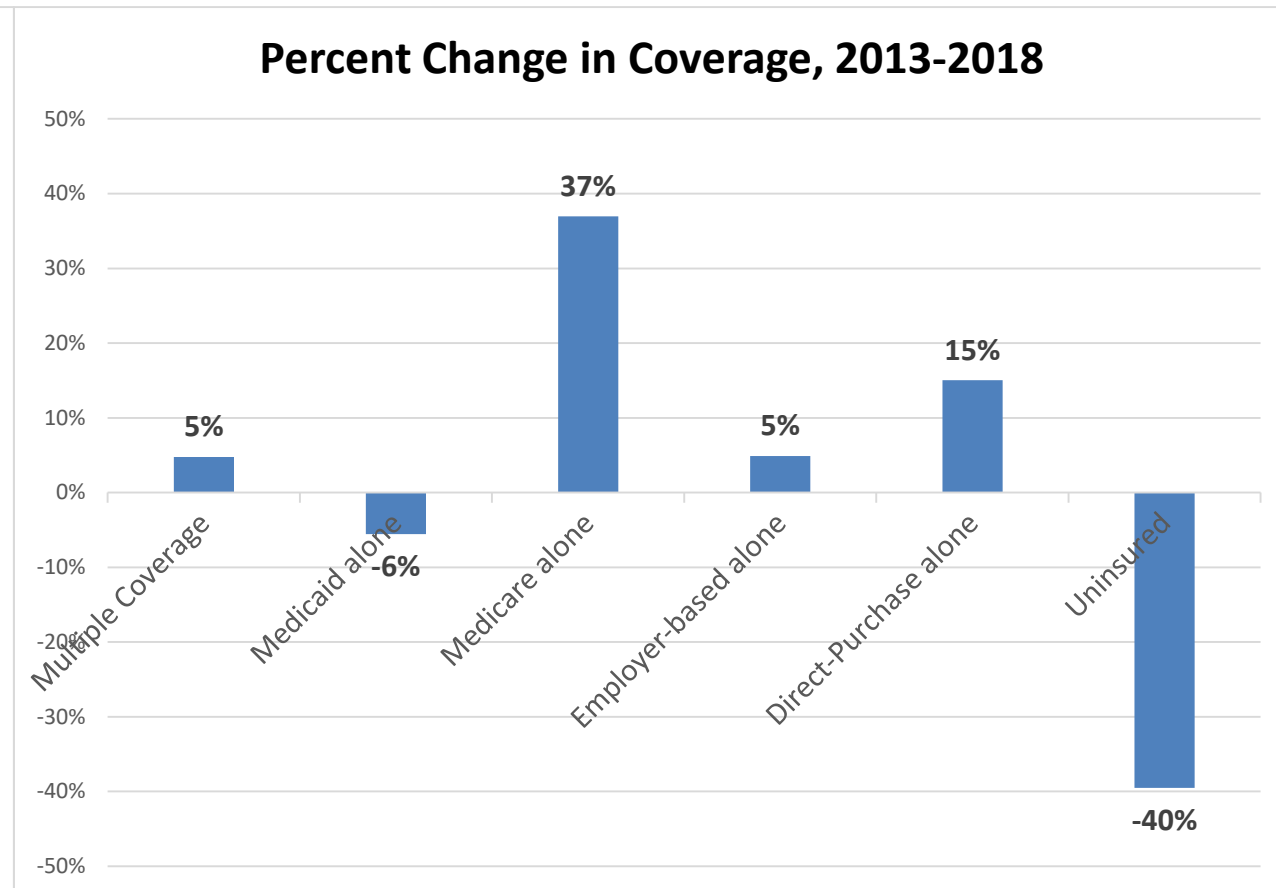
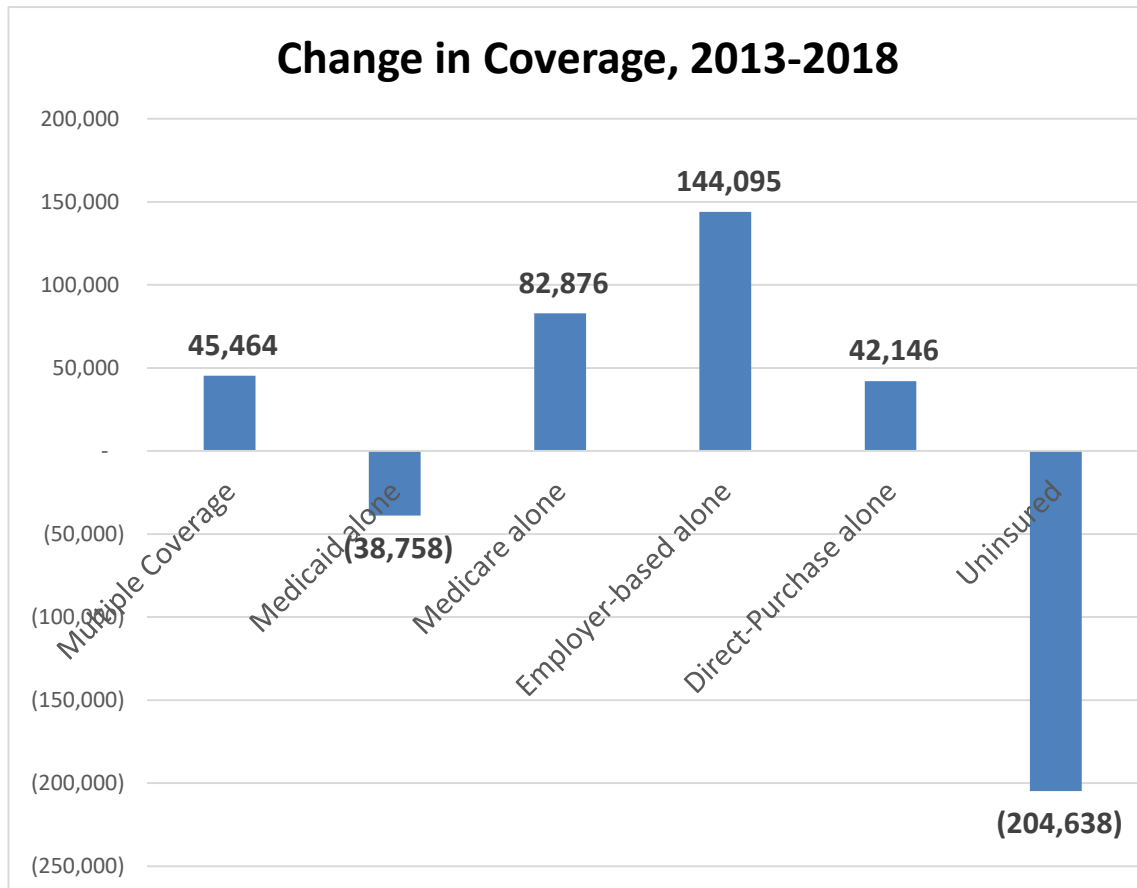
- About 5.5% of residents were uninsured in 2018, down from 9.1% in 2013.
- Persons without insurance decreased by about 208,496 people, a reduction of about 40%.



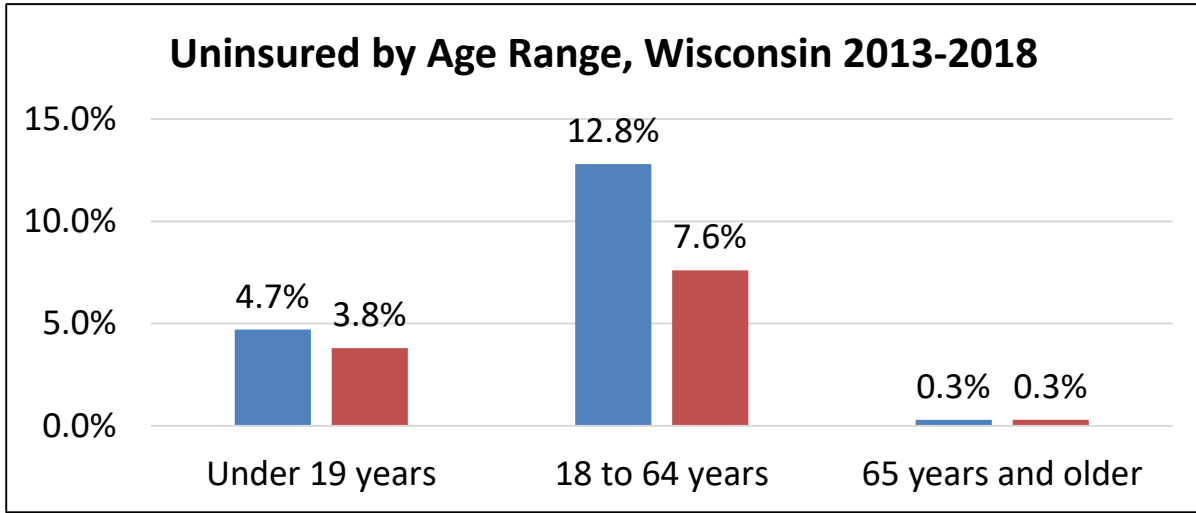
How Did the Uninsured Decrease?

Overall Changes in Source of Health Insurance Coverage, 2013-2018

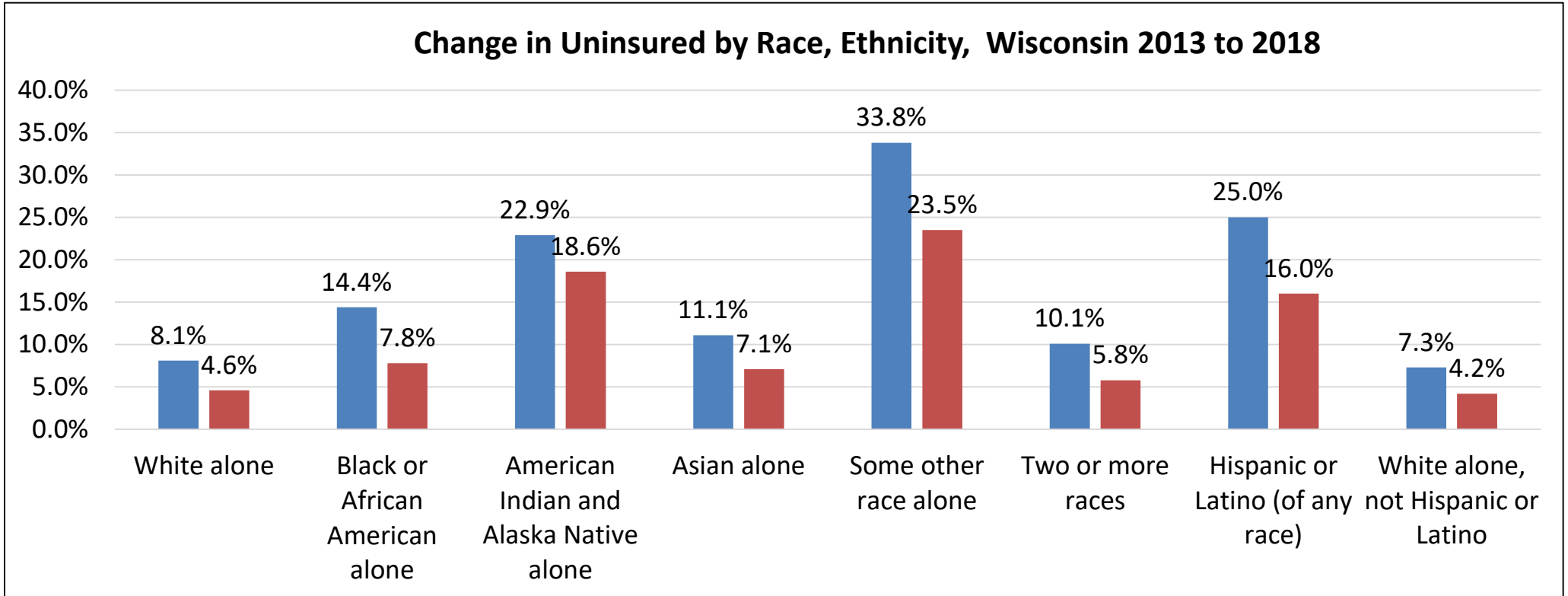
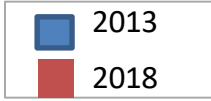
- More Wisconsin residents gained employment-based health insurance as the economy improved.
- Increase in direct-purchase of individual health insurance, most through the Marketplace.
- Some people may come to these coverages from other sources of coverage, but the net increase in both employer-sponsored and direct-purchase individual coverage accounts for most of the reduction in the overall number of uninsured.



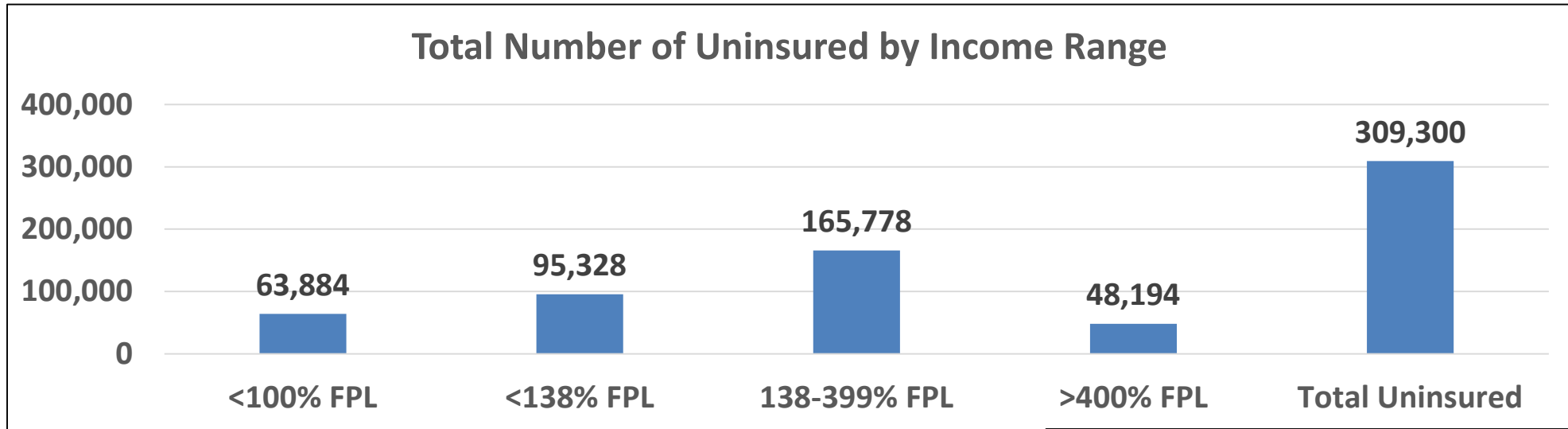
Uninsured Trends Wisconsin, 2013-2018



Substantial declines in uninsured occurred across the population age groups, and proportionately largest declines among racial and ethnic minorities populations.



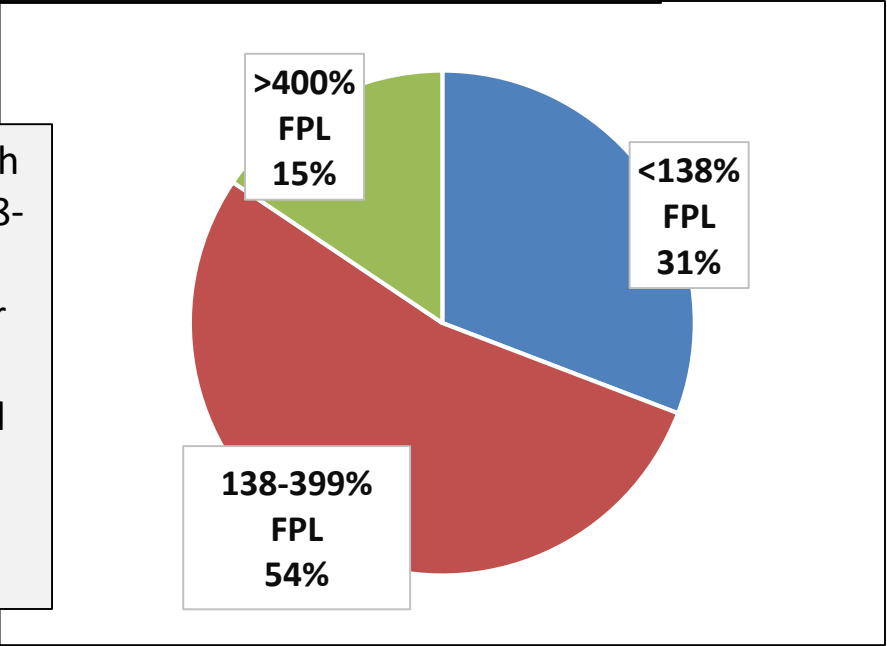
Who is Still Uninsured?: Wisconsin Residents who Remained Uninsured, ACS 2018



	Uninsured	Percent Uninsured
<100% FPL	63,884	10.2%
<138% FPL	95,328	10.1%
138-399% FPL	165,778	6.8%
>400% FPL	48,194	2.1%
Total Uninsured	309,300	5.5%

People in lower income groups are more likely to be uninsured

Persons 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.

