



Institute for
Research on
Poverty

UNIVERSITY OF WISCONSIN-MADISON

ACA Plan Selections 2021 Plan Year As of end of Open Enrollment, December 15, 2020

Milwaukee County

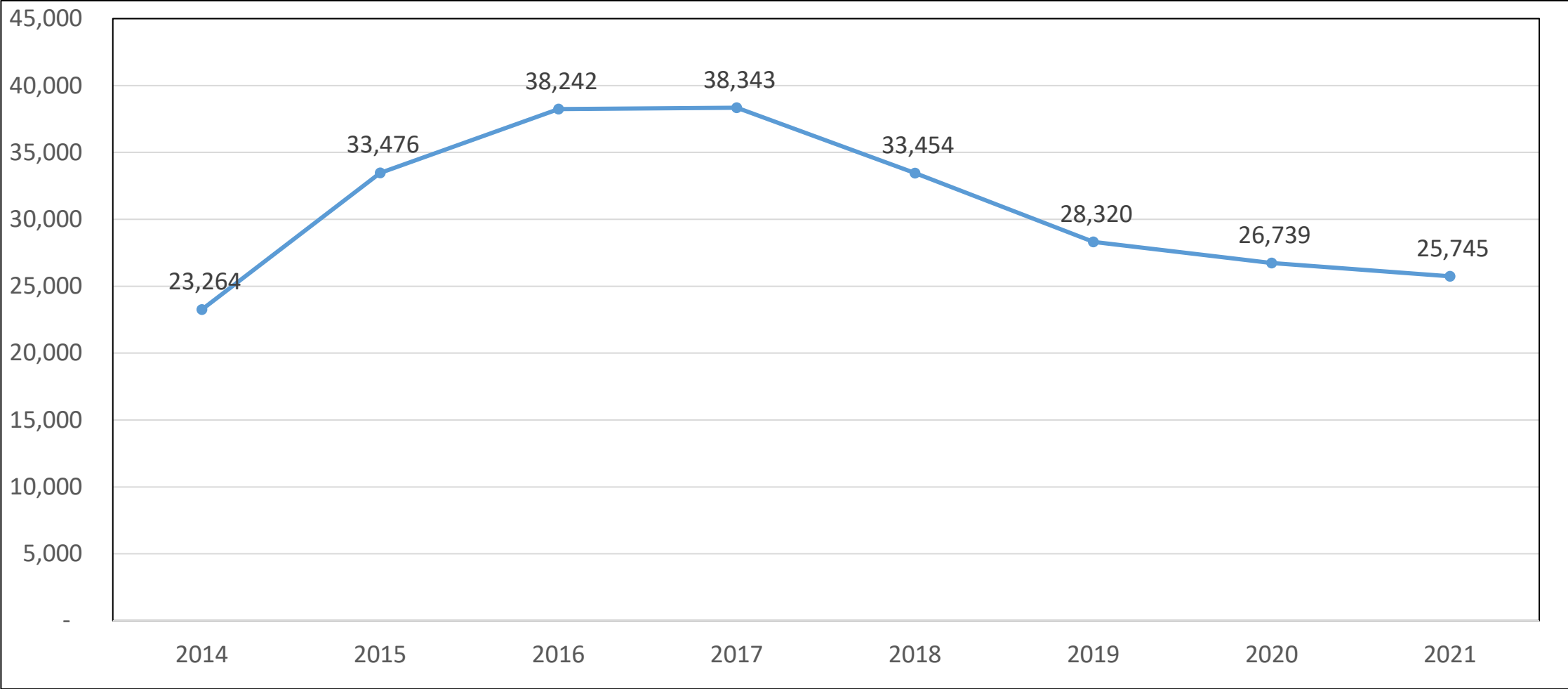
Donna Friedsam
Health Policy Programs Director
April, 2021

ACA Plan Selections for Plan Year 2021, compared to Plan Year 2020, as of Open Enrollment end December 15

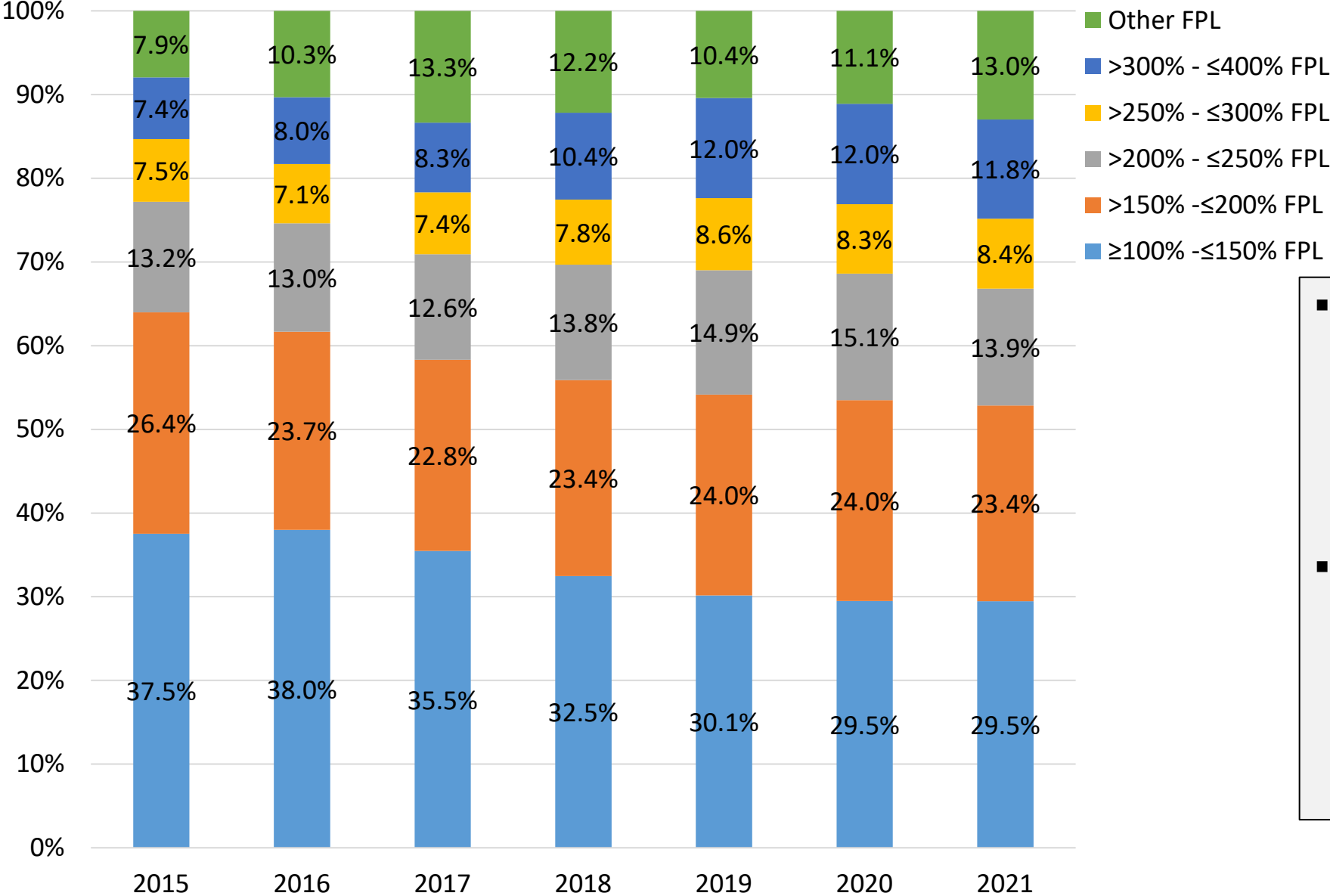
	Plan Year 2021	Plan Year 2020
Total Consumers Selecting Plans	25,745	28,320
Consumers with APTC	21,474 (83%)	24,633 (87%)
Consumers with CSRs	12,332 (48%)	16,131 (57%)
Average Premium before APTC	\$544	\$683
Average APTC	\$441	\$618
Average Premium for Consumers receiving APTC	\$118	\$78

Note:
Declines in consumers receiving CSRs, along with decline in Average APTC, reflects increase in consumers selecting Bronze Plans (see slides #10 and #11)

Plan Selections, Trend 2014-2021

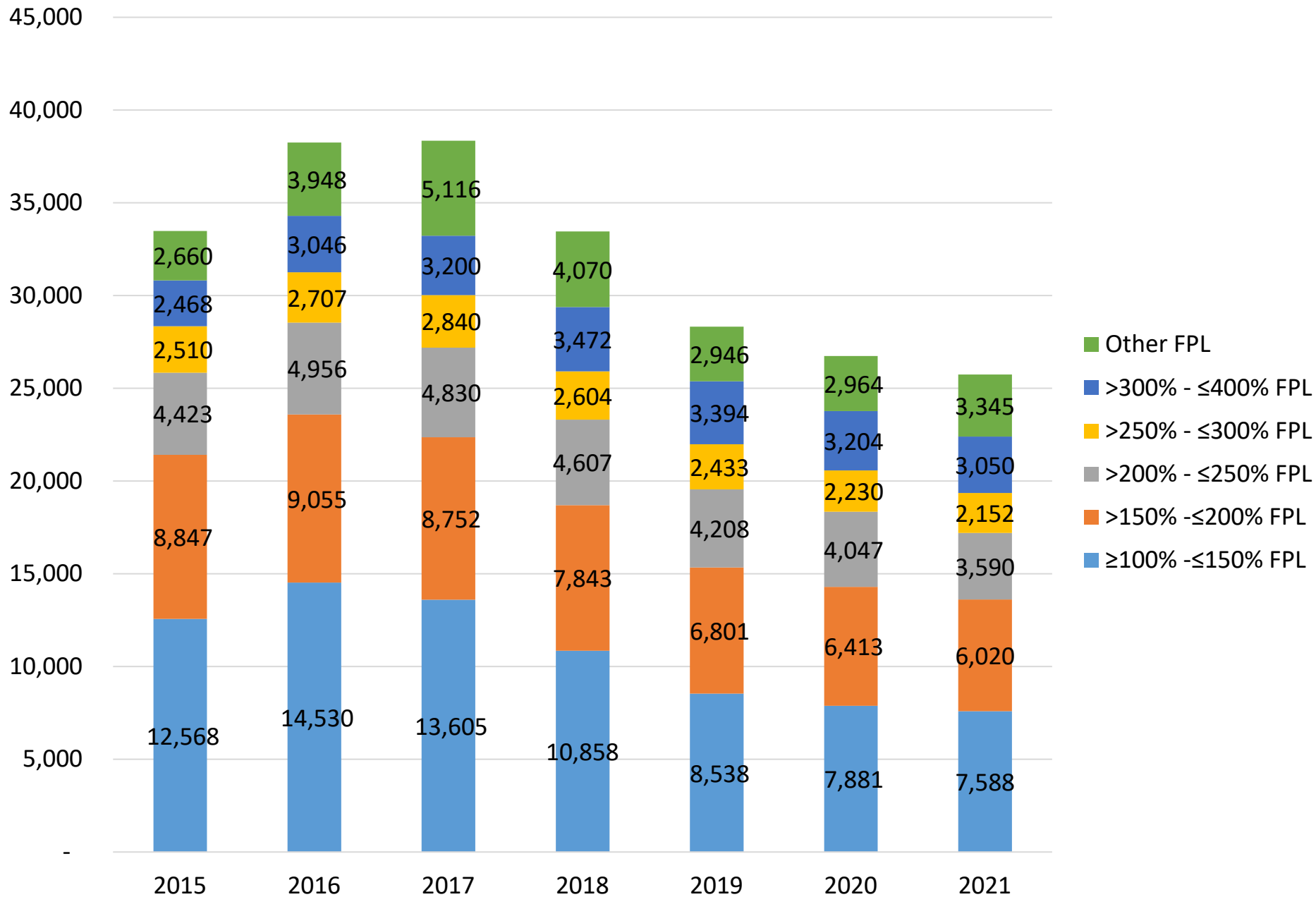


Plan Selections by Income Range, 2015-2021



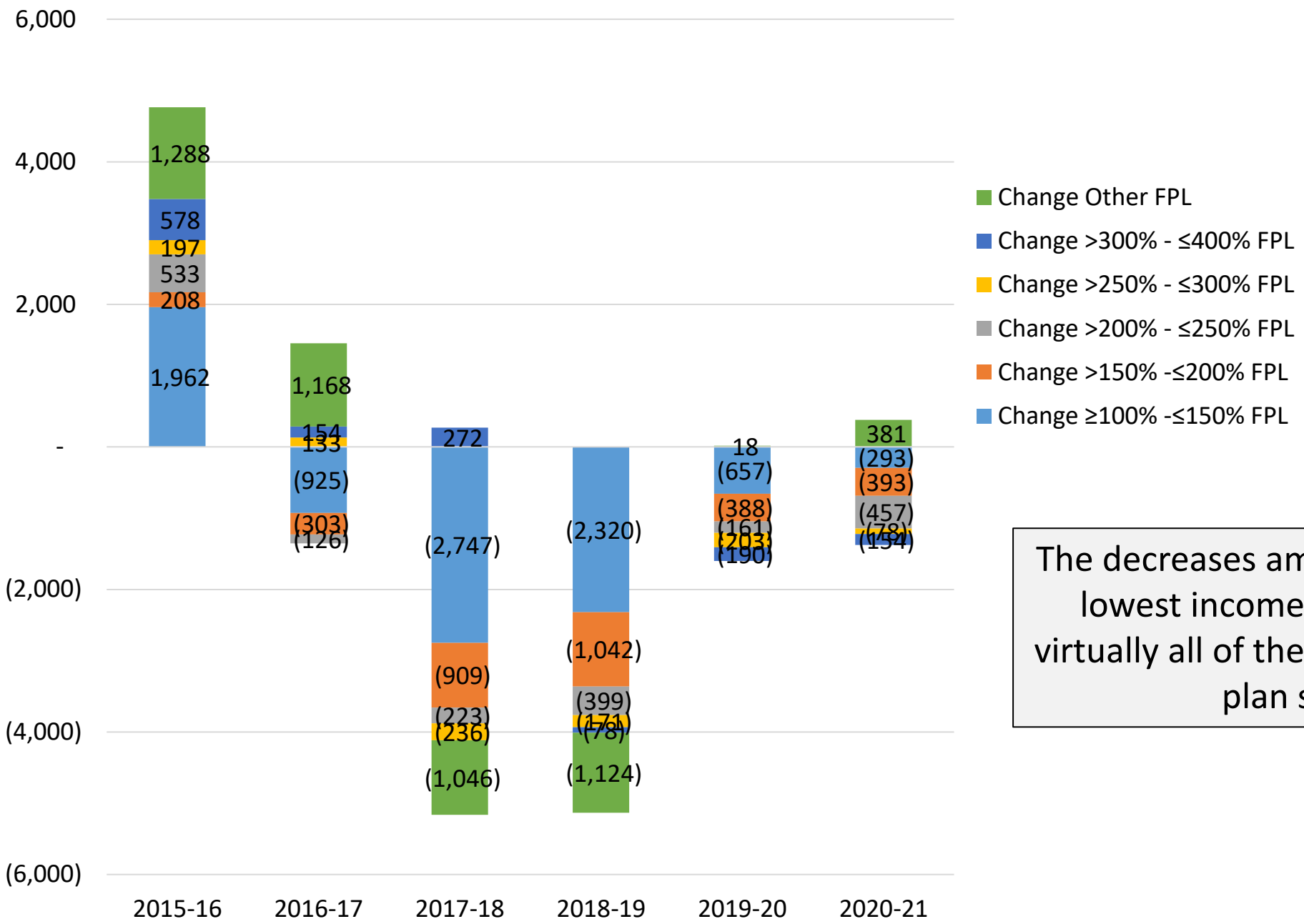
- Lowest income range consumers (100-150% FPL) account for a declining proportion of Marketplace consumers.
- Consumers with incomes >200% FPL account for an increasing share of Marketplace plans, with consumers in the 300-400% FPL range increasing the most.

Plan Selections by Income Range, 2015-2021



Plan Years	Net Change
2015-16	+4,766
2016-17	+101
2017-18	(4,889)
2018-19	(5,134)
2019-20	(1,581)
2020-21	(994)

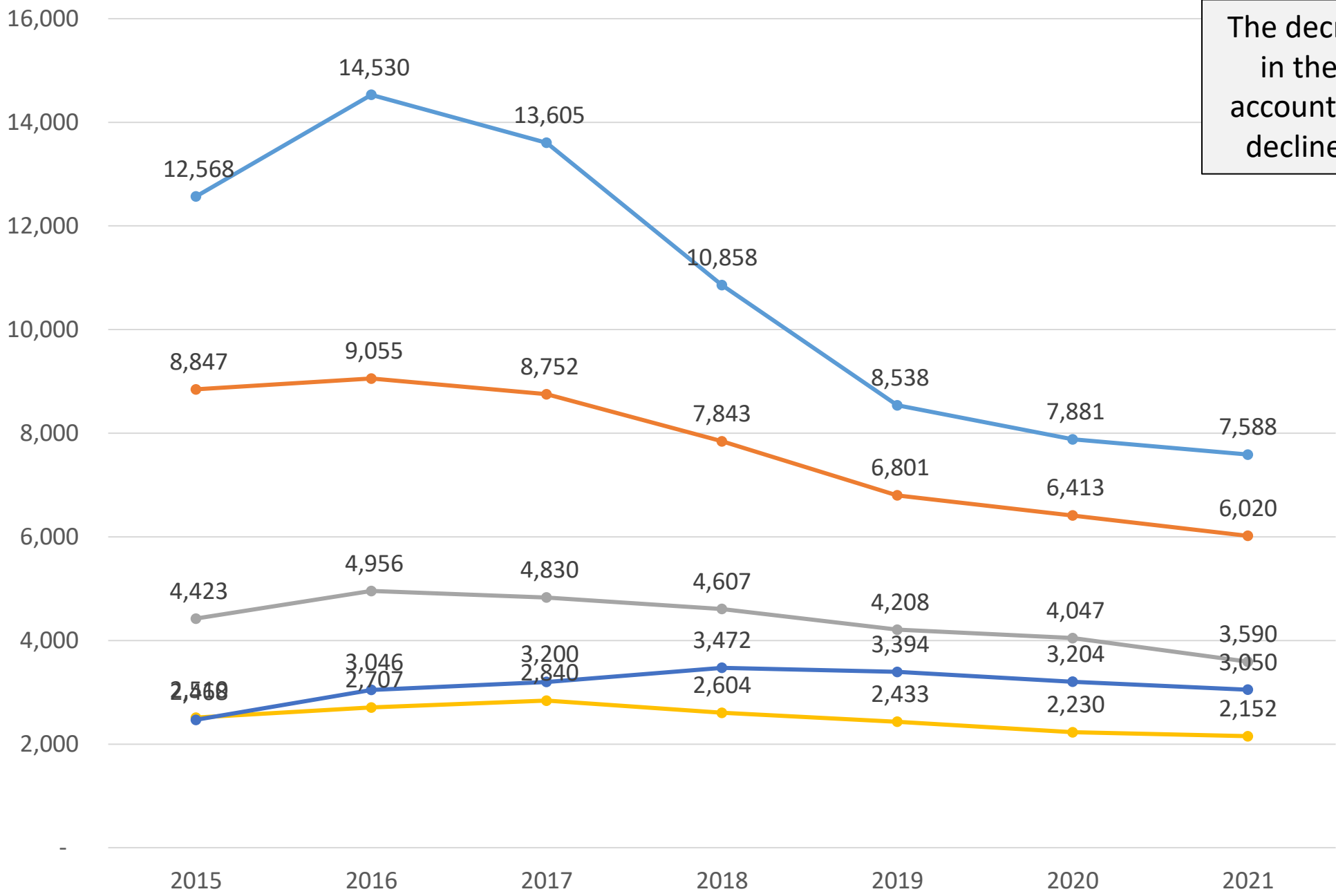
Plan Selections, Year-to-Year Change by Income Range, 2015-2021



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2015-16	+4,766
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2017-18	(4,889)
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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.

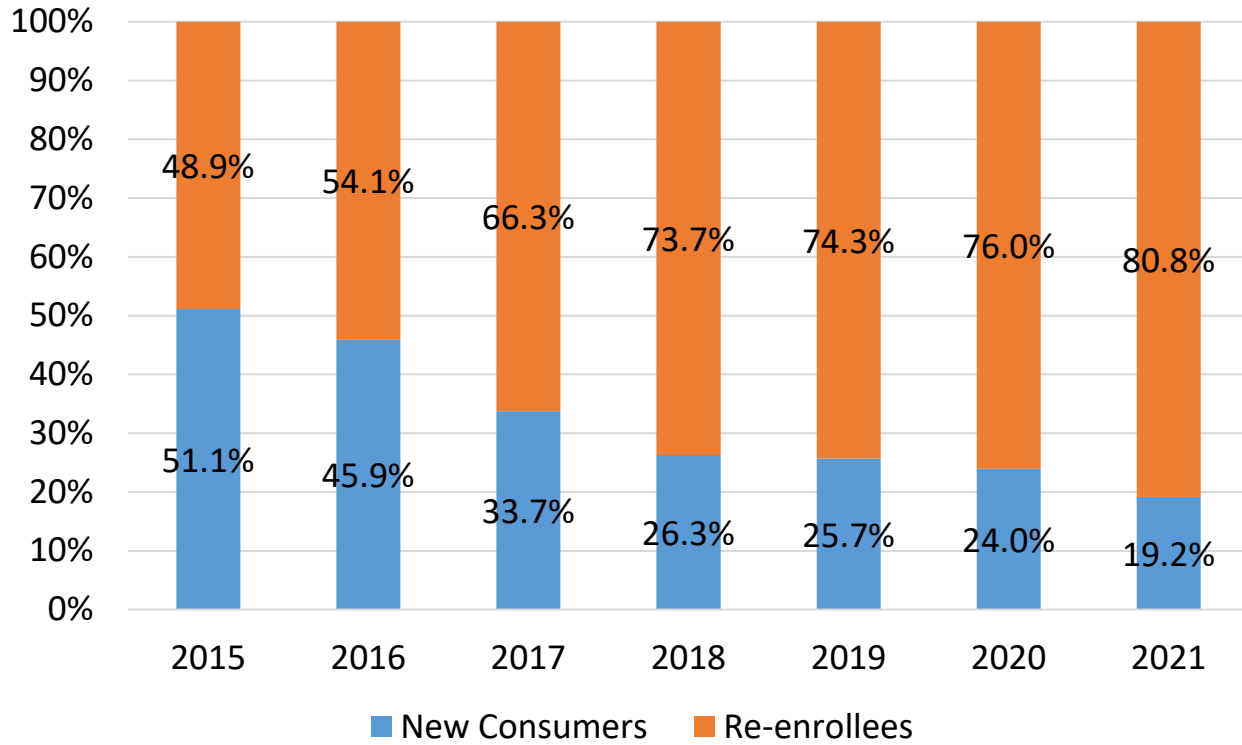
Plan Selections by Income Range, 2015-2021



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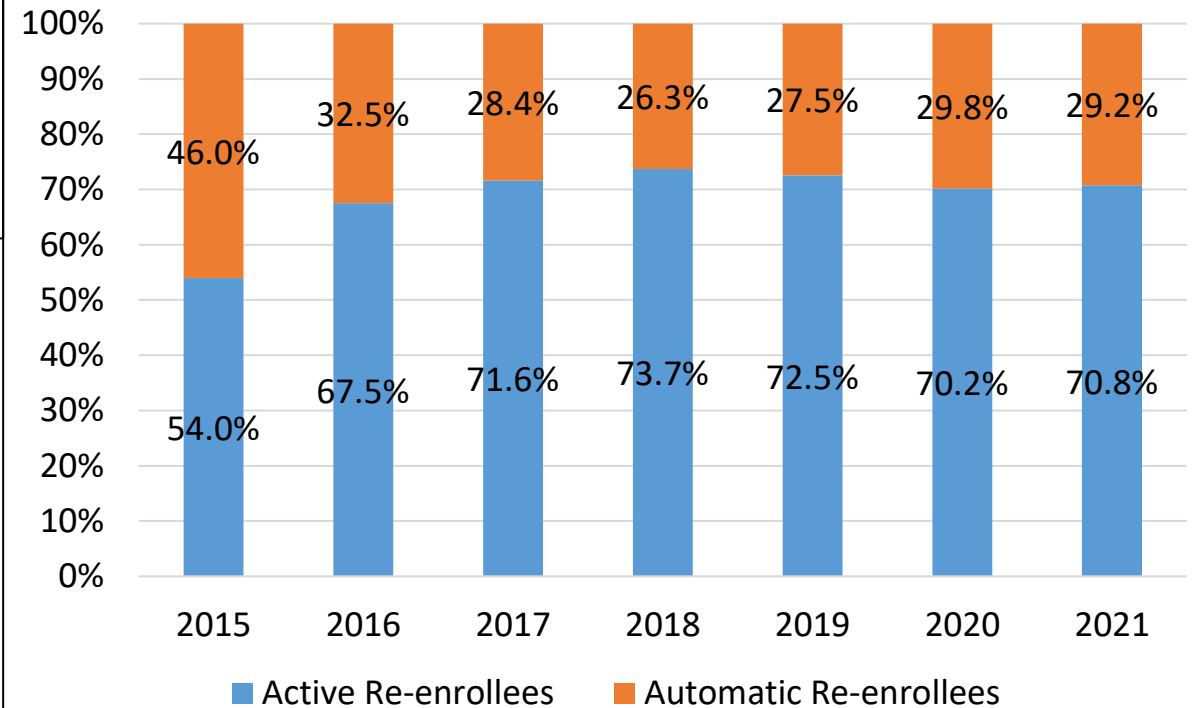
- ≥100% - ≤150% FPL
- >150% - ≤200% FPL
- >200% - ≤250% FPL
- >250% - ≤300% FPL
- >300% - ≤400% FPL

New Consumers and Re-enrollees: Trend 2015-2021

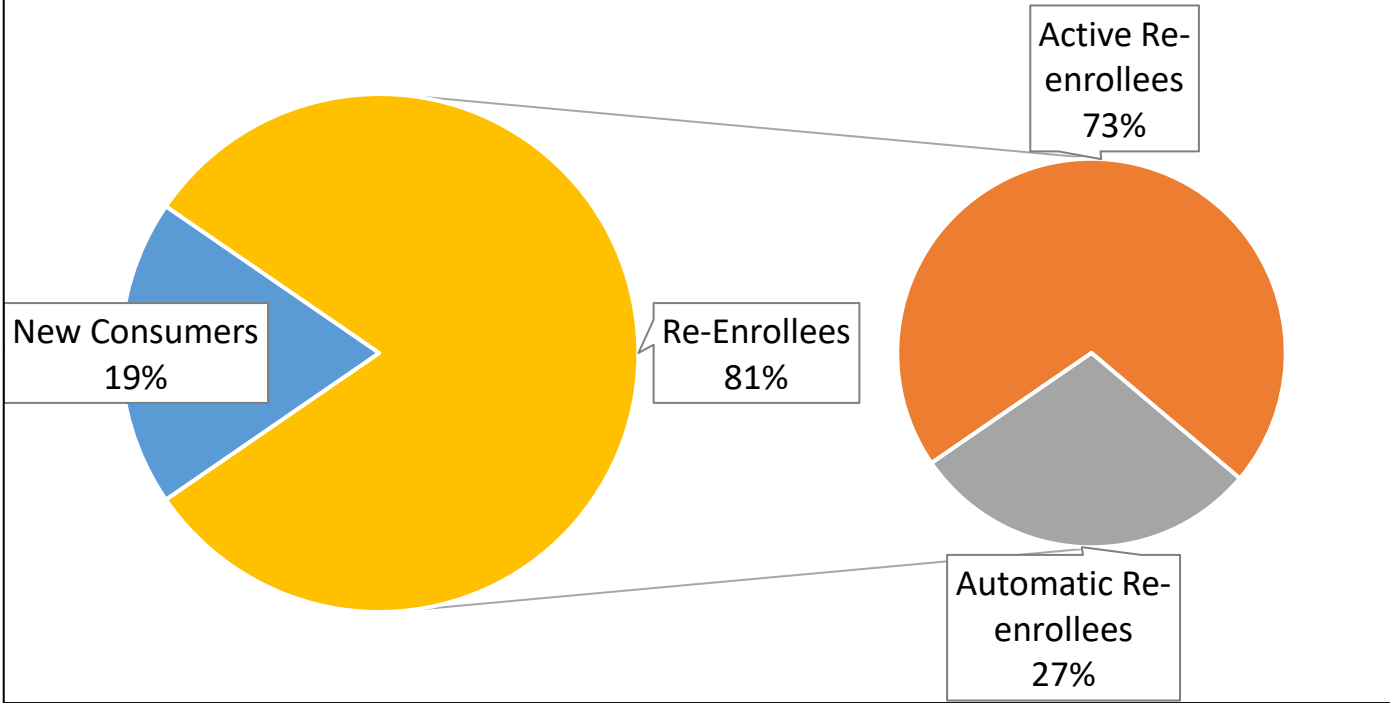


- The proportion of re-enrollees has increased steadily and substantially.
- Many re-enrollees continue to rely on active reenrollment, rather than relying on automatic processes.
- This reflects the need to re-assess available plans, premiums, and available subsidies every year.

Re-enrollees: Active and Automatic, 2015-2021



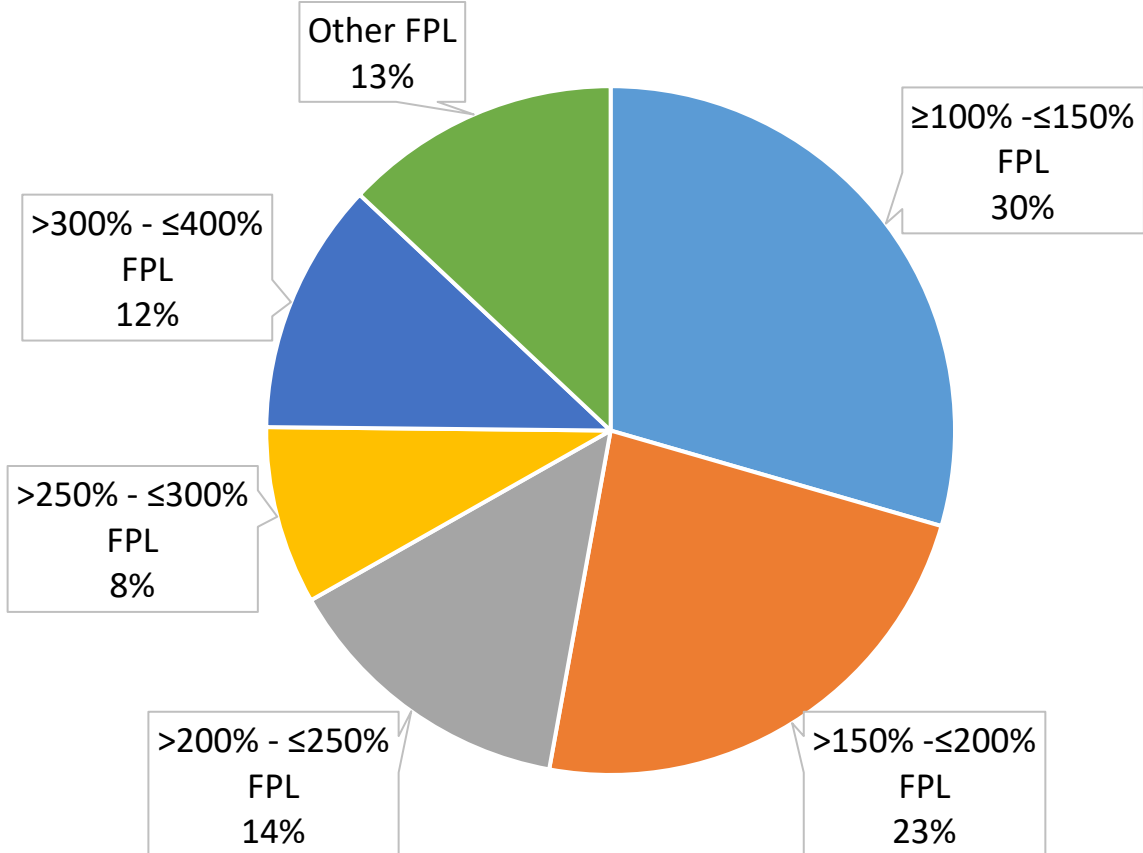
Plan Selections, New and Re-Enrollments



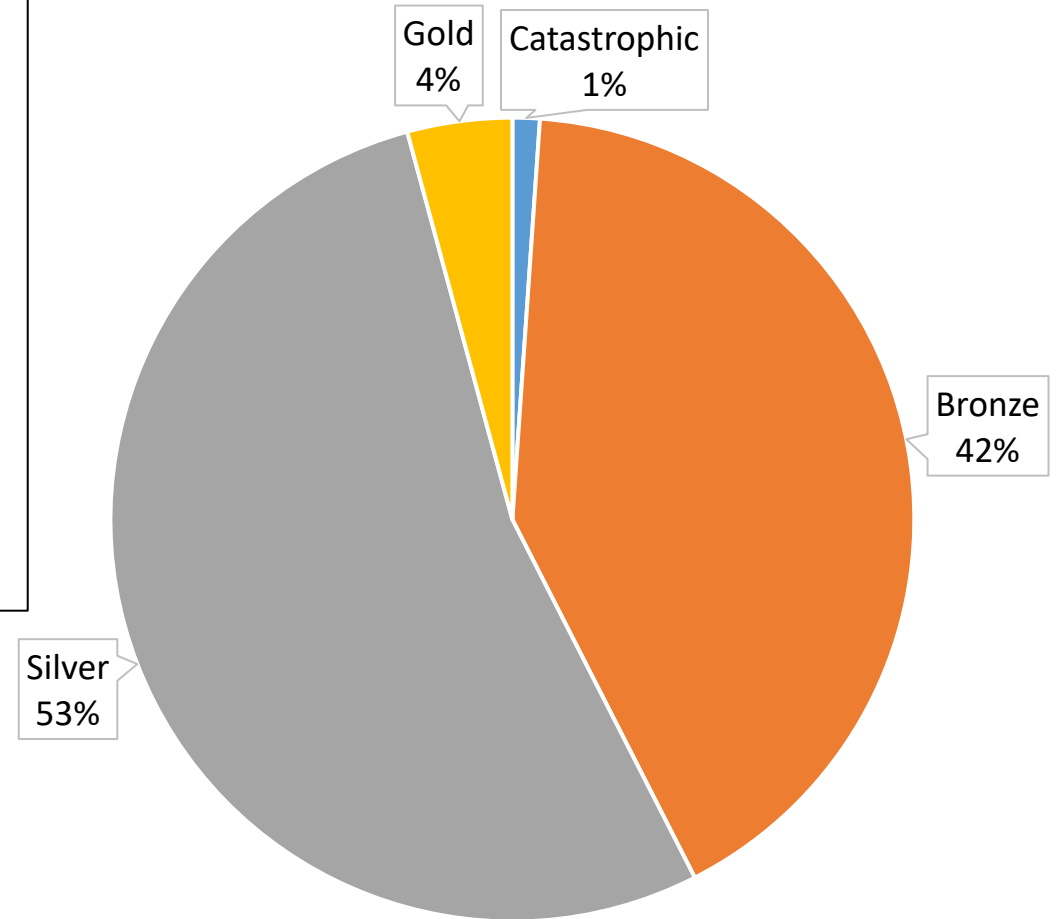
- Nearly three-quarters of re-enrollees actively re-enroll rather than relying on the automatic reenrollment process.
- About 40% of re-enrollees for Plan Year 2021 switched plans, up only slightly from the previous year.

	Active Re-enrollees who Switched Plans	Active Re-enrollees who Remained in the Same Plan or a Crosswalked Plan
Plan Year 2021	39.2%	60.8%
Plan Year 2020	37.1%	62.9%

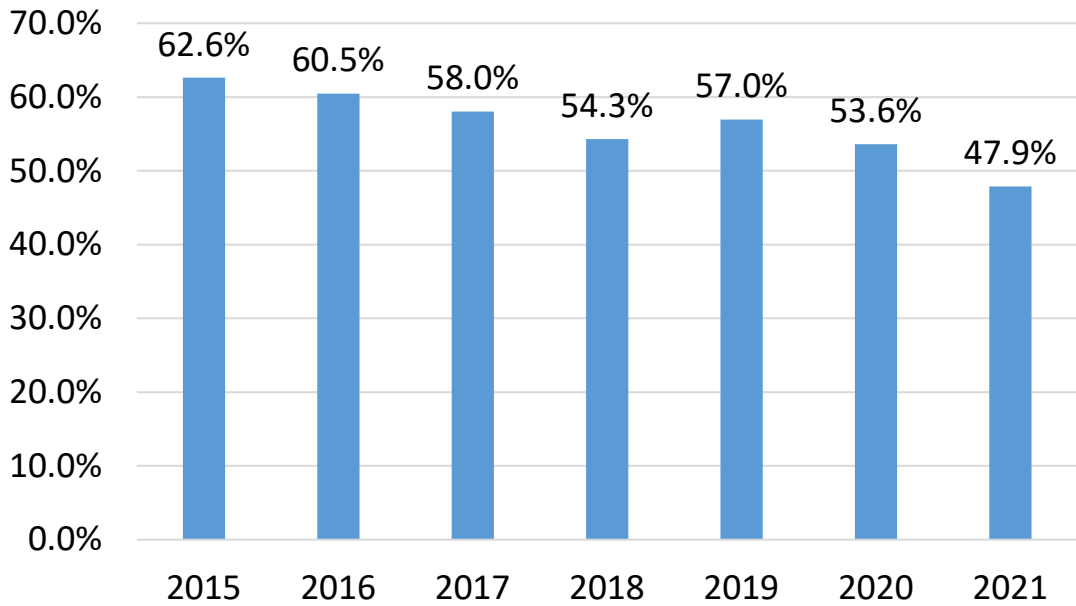
Plan Selections by Income Level



Plan Selections by Metal Level



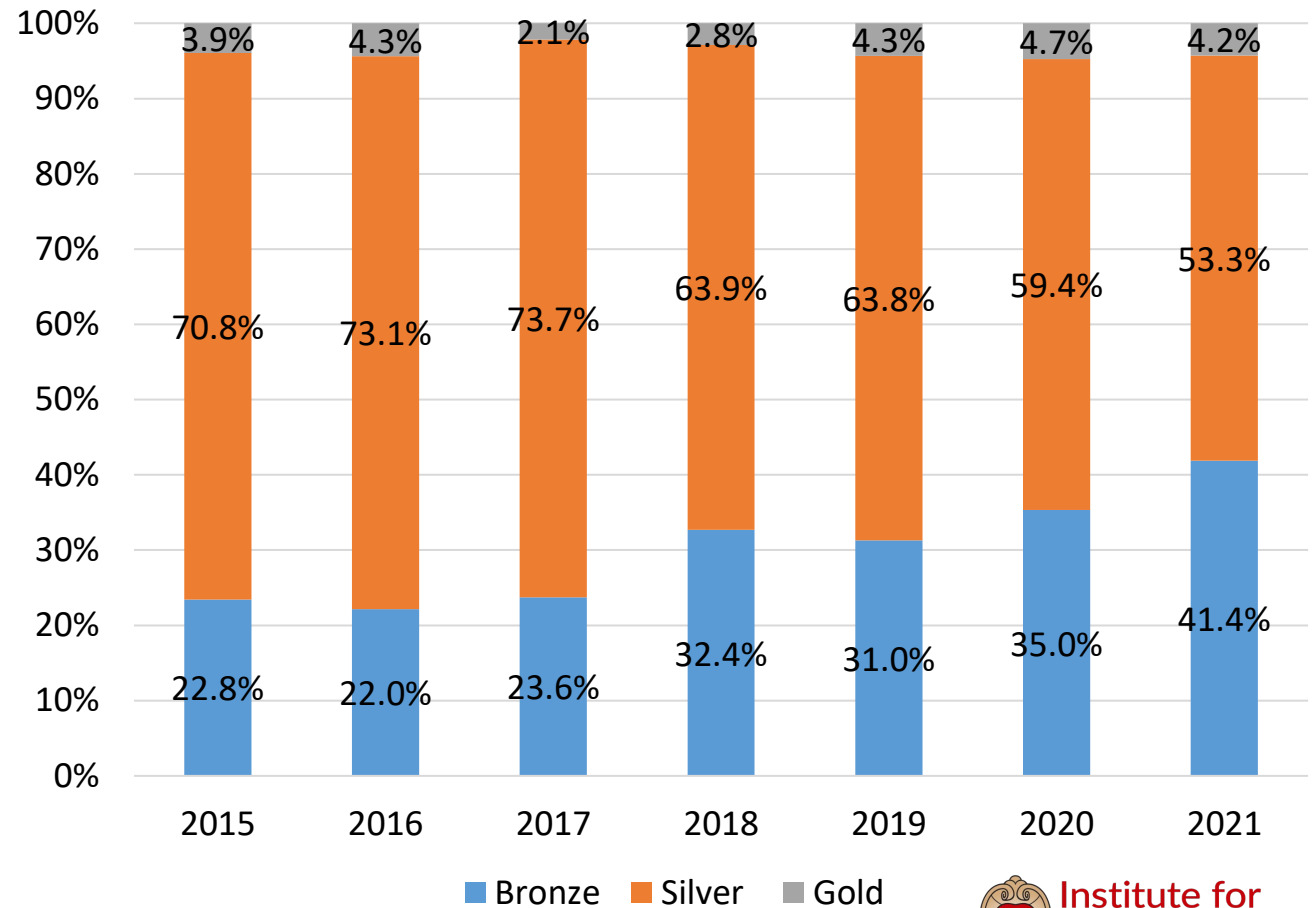
Consumers with CSR



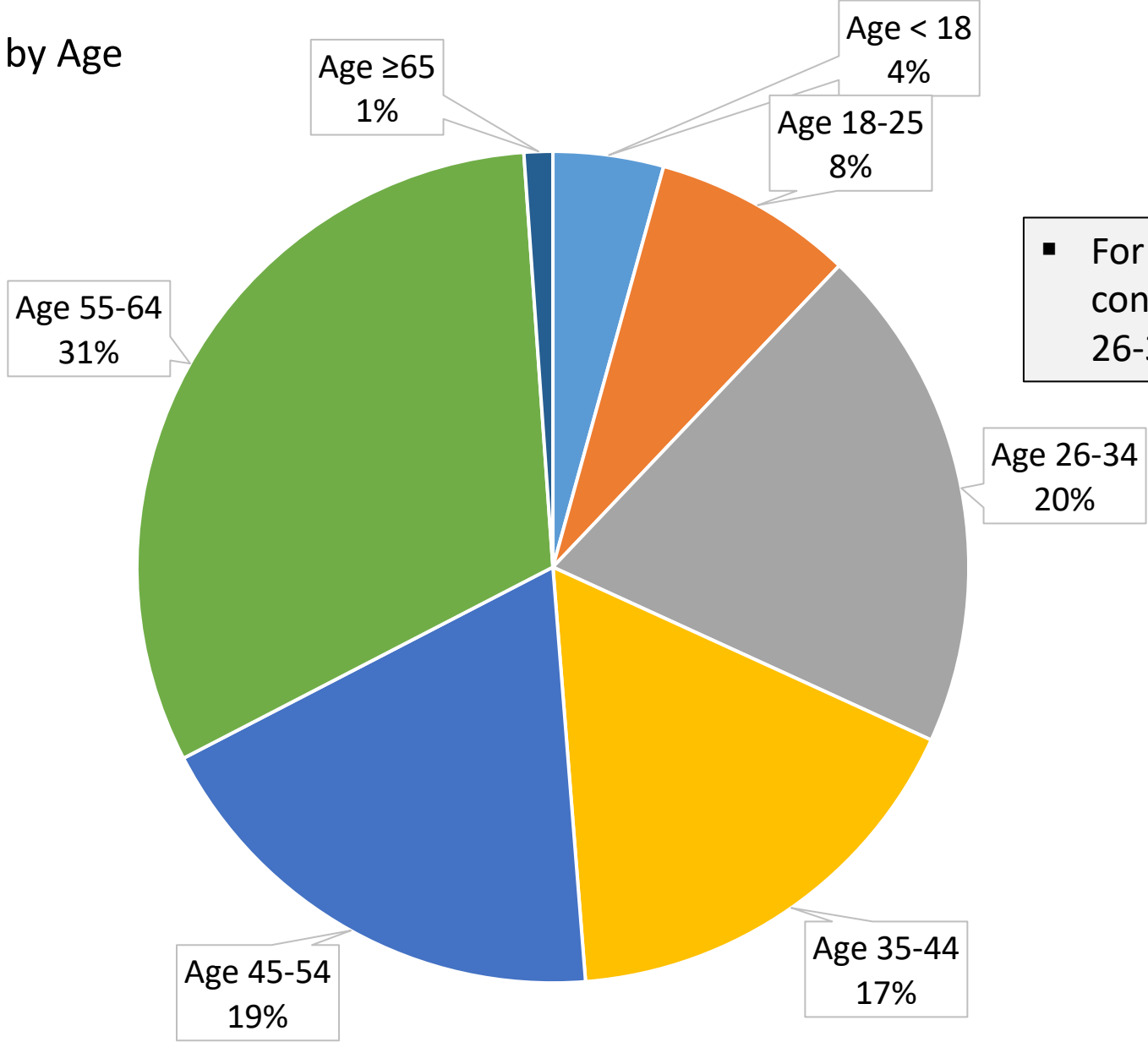
Consistent with the changing income composition of Marketplace consumers, and an increase in consumers selecting low premium bronze plans, a generally declining proportion attain **Cost-Sharing Reductions (CSRs)**, which require income <250% FPL.

- **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, 2015-2021

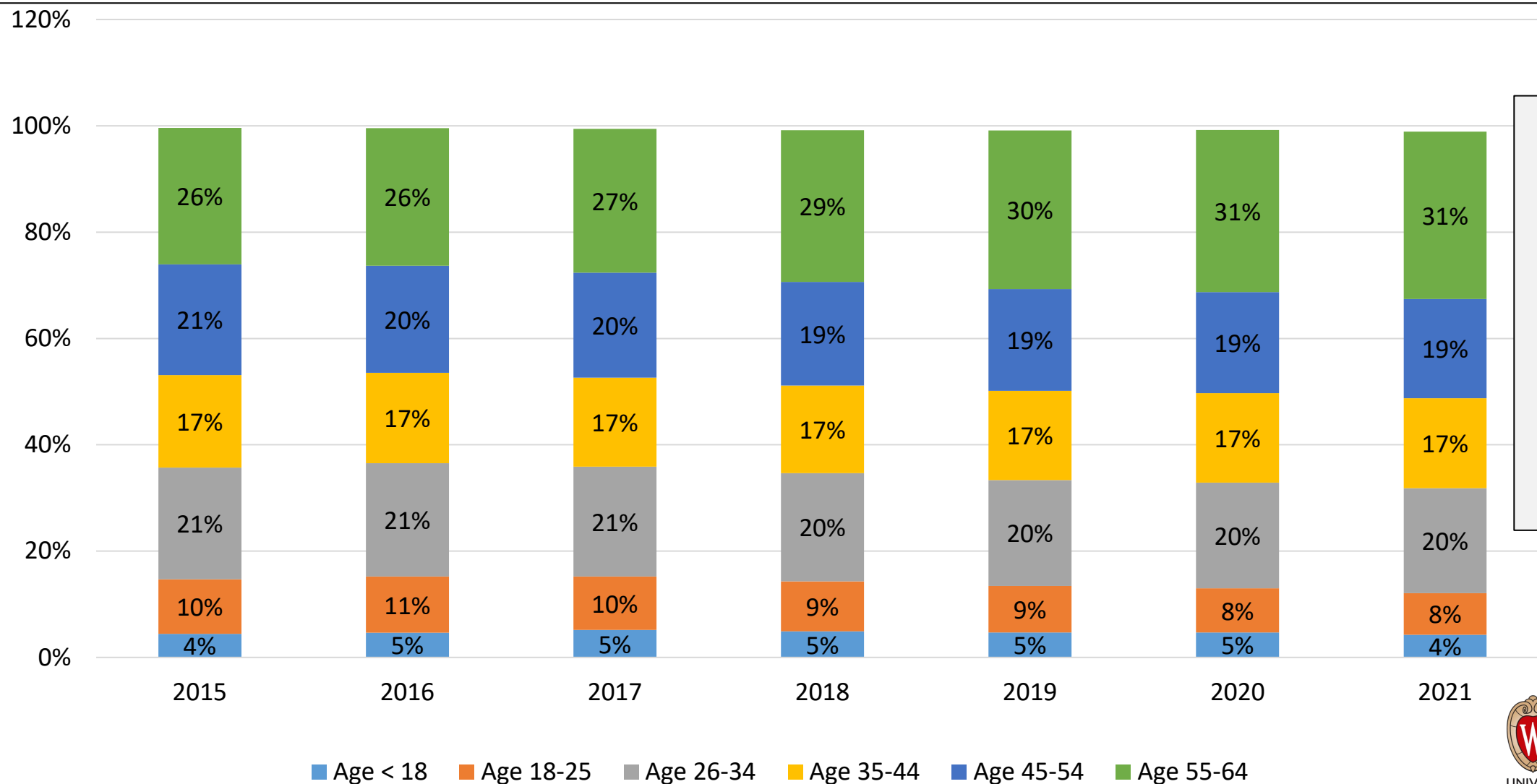


Plan Selections by Age



■ For the 2021 plan year, 20% of consumers selecting plans are in the 26-34 years age range

Age Range Trend: ACA Marketplace Plan Selections, Milwaukee County, 2015-2021



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