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

Milwaukee County

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

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

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

![Graph showing plan selections trend from 2014 to 2021. The graph starts at 23,264 in 2014, peaks at 38,343 in 2017, and then decreases to 25,745 in 2021. The x-axis represents years from 2014 to 2021, and the y-axis represents the number of plan selections from 0 to 45,000.]
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 decreases among consumers in the lowest income groups account for virtually all of the overall decline in ACA plan selections.
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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.

![Graph showing trends in New Consumers and Re-enrollees: Trend 2015-2021](image)

- New Consumers and Re-enrollees: Trend 2015-2021
  - 2015: 48.9% New Consumers, 51.1% Re-enrollees
  - 2016: 54.1% New Consumers, 45.9% Re-enrollees
  - 2017: 66.3% New Consumers, 33.7% Re-enrollees
  - 2018: 73.7% New Consumers, 26.3% Re-enrollees
  - 2019: 74.3% New Consumers, 25.7% Re-enrollees
  - 2020: 76.0% New Consumers, 24.0% Re-enrollees
  - 2021: 80.8% New Consumers, 19.2% Re-enrollees

![Graph showing trends in Re-enrollees: Active and Automatic, 2015-2021](image)

- Re-enrollees: Active and Automatic, 2015-2021
  - 2015: 46.0% Active Re-enrollees, 54.0% Automatic Re-enrollees
  - 2016: 32.5% Active Re-enrollees, 67.5% Automatic Re-enrollees
  - 2017: 28.4% Active Re-enrollees, 71.6% Automatic Re-enrollees
  - 2018: 26.3% Active Re-enrollees, 73.7% Automatic Re-enrollees
  - 2019: 27.5% Active Re-enrollees, 72.5% Automatic Re-enrollees
  - 2020: 29.8% Active Re-enrollees, 70.2% Automatic Re-enrollees
  - 2021: 29.2% Active Re-enrollees, 70.8% Automatic Re-enrollees
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.

### Plan Selections, New and Re-Enrollments

- **New Consumers:** 19%
- **Re-Enrollees:** 81%
- **Automatic Re-enrollees:** 27%

<table>
<thead>
<tr>
<th>Year</th>
<th>Active Re-enrollees who Switched Plans</th>
<th>Active Re-enrollees who Remained in the Same Plan or a Crosswalked Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan Year 2021</td>
<td>39.2%</td>
<td>60.8%</td>
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<tr>
<td>Plan Year 2020</td>
<td>37.1%</td>
<td>62.9%</td>
</tr>
</tbody>
</table>
Plan Selections by Income Level

- Other FPL: 13%
- >300% - ≤400% FPL: 12%
- >250% - ≤300% FPL: 8%
- >200% - ≤250% FPL: 14%
- >150% - ≤200% FPL: 23%

Plan Selections by Metal Level

- Bronze: 42%
- Silver: 53%
- Gold: 4%
- Catastrophic: 1%
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 Age

- Age < 18: 4%
- Age 18-25: 8%
- Age 26-34: 20%
- Age 35-44: 17%
- Age 45-54: 19%
- Age 55-64: 31%
- Age ≥65: 1%

For the 2021 plan year, 20% of consumers selecting plans are in the 26-34 years age range.
Consumers in age range 55-64 account for an increasing share of total Marketplace consumers in Milwaukee County.