Wisconsin ACA Plan Selections and Enrollment Trends, 2021

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### ACA Plan Selections for Plan Year 2021 Compared to Plan Year 2020

<table>
<thead>
<tr>
<th></th>
<th>Plan Year 2021 As of 12/15/2020</th>
<th>Plan Year 2020 As of 12/15/ 2019</th>
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</thead>
<tbody>
<tr>
<td>Total Consumers Selecting Plans</td>
<td>191,702</td>
<td>195,498</td>
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<tr>
<td>Consumers with APTC</td>
<td>159,719 (83%)</td>
<td>166,233 (85%)</td>
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<tr>
<td>Consumers with CSRs</td>
<td>66,235 (35%)</td>
<td>73,722 (38%)</td>
</tr>
<tr>
<td>Average Premium statewide (before APTCs)</td>
<td>$629</td>
<td>$657</td>
</tr>
<tr>
<td>Average Premium statewide (after APTCs)</td>
<td>$185</td>
<td>$173</td>
</tr>
<tr>
<td>Average APTC among consumers receiving APTCs</td>
<td>$533</td>
<td>$569</td>
</tr>
<tr>
<td>Average Premium for Consumers receiving APTC</td>
<td>$118</td>
<td>$107</td>
</tr>
</tbody>
</table>
Wisconsin QHP Selections - Trend
The decreases have occurred predominantly among the lowest income groups, while the number of consumers with incomes over 300% FPL has increased.
Lowest income range consumers (100-150% FPL) account for a declining proportion of Marketplace consumers.

Consumers with incomes >300% 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.
Plan Switching among Active Re-Enrollees

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<td>Switched Plans</td>
<td>34%</td>
<td>41%</td>
</tr>
<tr>
<td>Remained in the Same Plan or a Crosswalked Plan</td>
<td>66%</td>
<td>59%</td>
</tr>
</tbody>
</table>

Substantial decline in plan switching among re-enrollees
Plan Selections by Metal Level, 2021

- Gold: 13%
- Bronze: 48%
- Silver: 38%
- Catastrophic: 1%

Plan Selections by Income Level, 2021

- ≥100% - ≤150% FPL: 22%
- >150% - ≤200% FPL: 20%
- >200% - ≤250% FPL: 15%
- >250% - ≤300% FPL: 11%
- >300% - ≤400% FPL: 19%
- Other FPL: 13%
Consistent with the changing income composition of Marketplace consumers, a declining proportion qualify for Cost-Sharing Reductions (CSRs), which require income <250% FPL.

- Increasing proportion of consumers select bronze and gold plans, while a decreasing proportion select silver plans – consistent with the decline in CSR-linked 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, 2021

For the 2021 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.
Percent Change in Plan Selections During Open Enrollment, Plan Years 2020-2021

County Level Detail Available here: https://public.tableau.com/shared/ZB2MZF7J5?display_count=y&origin=viz_share_link