



Institute for
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UNIVERSITY OF WISCONSIN-MADISON

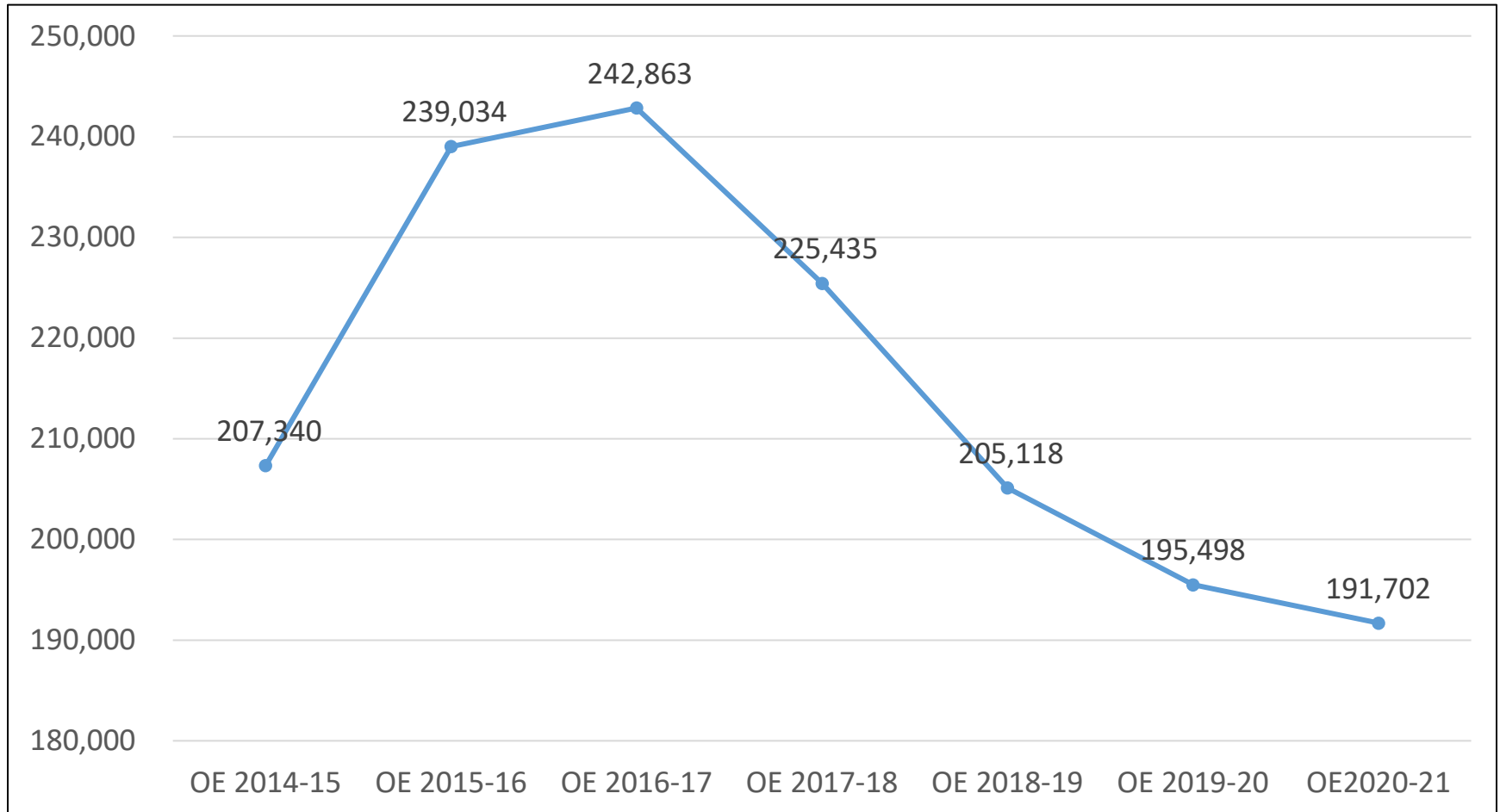
Wisconsin ACA Plan Selections and Enrollment Trends, 2021

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

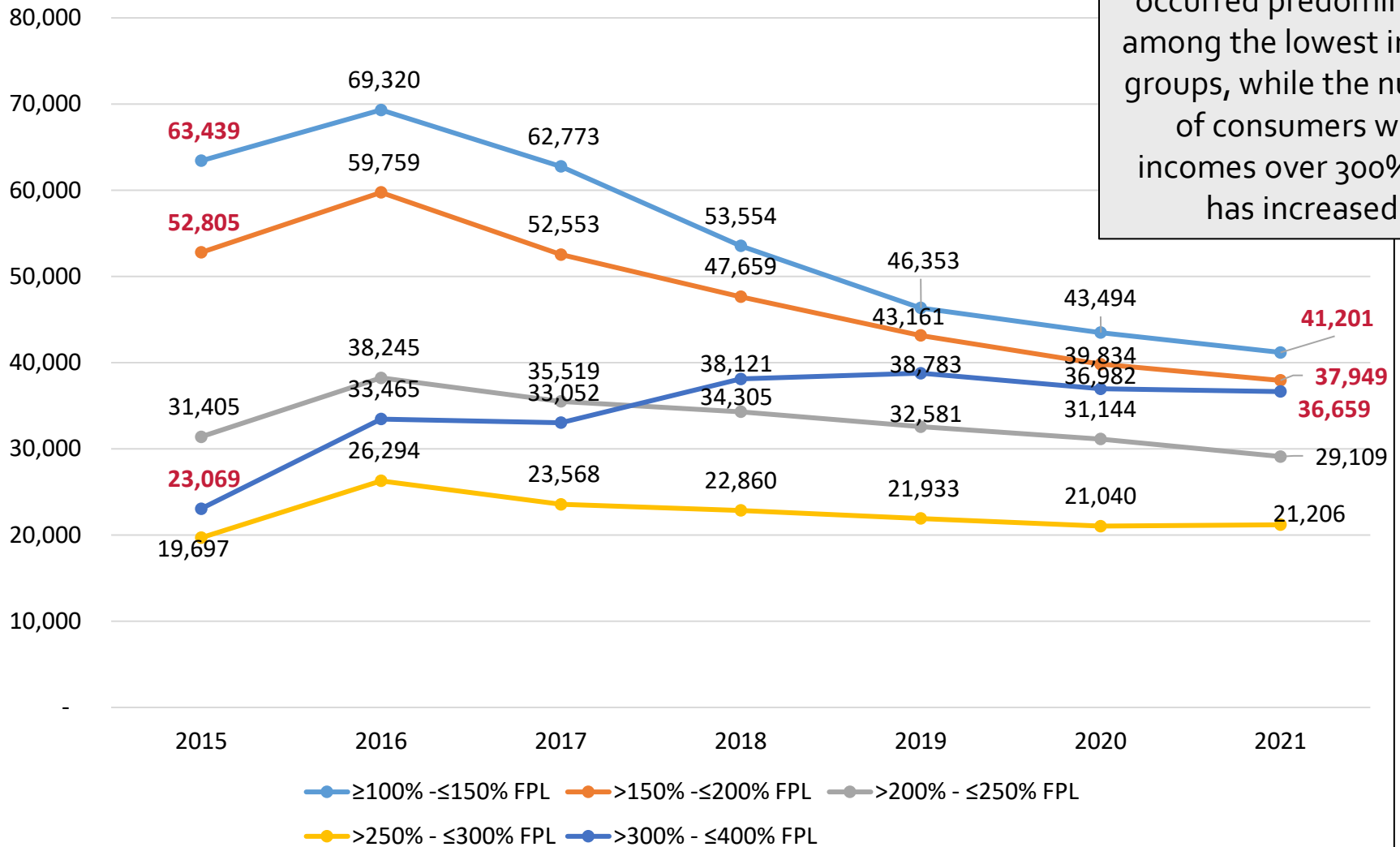
	Plan Year 2021 As of 12/15/2020	Plan Year 2020 As of 12/15/ 2019
Total Consumers Selecting Plans	191,702	195,498
Consumers with APTC	159,719 (83%)	166,233 (85%)
Consumers with CSRs	66,235 (35%)	73,722 (38%)
Average Premium statewide (before APTCs)	\$629	\$657
Average Premium statewide (after APTCs)	\$185	\$173
Average APTC among consumers receiving APTCs	\$533	\$569
Average Premium for Consumers receiving APTC	\$118	\$107

Wisconsin QHP Selections - Trend

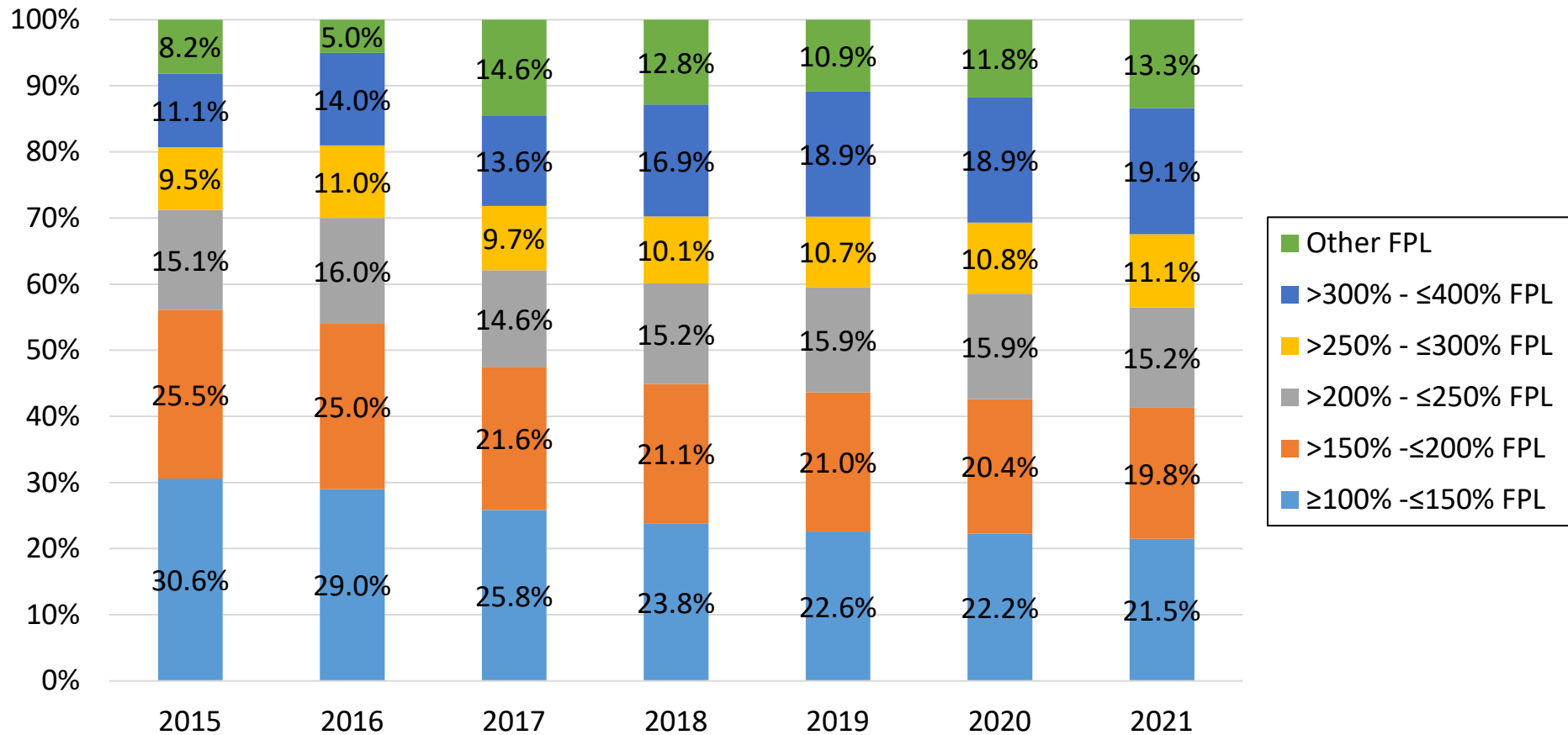


	Net Change ≥100% - ≤150% FPL	Net Change >150% - ≤200% FPL	Net Change >200% - ≤250% FPL	Net Change >250% - ≤300% FPL	Net Change >300% - ≤400% FPL	Net Change Other FPL	Net Change Total
2015-21	-22,238	-14,856	-2,296	1,509	13,590	8,653	-15,638
% change	-35%	-28%	-7%	8%	59%	51%	-8%

Trend in Plan Selections by Income Group

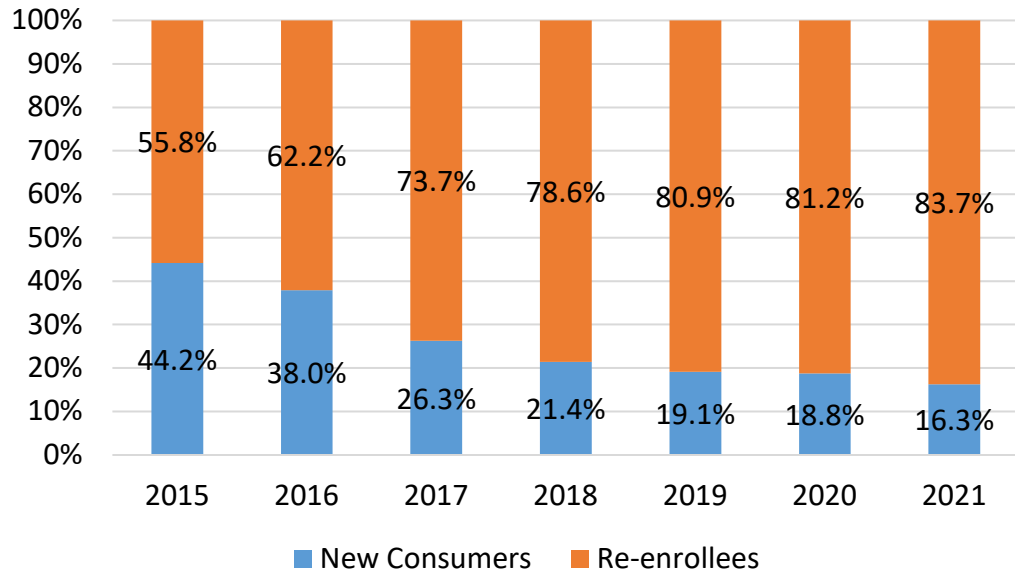


Plan Selections by Income Range, 2015-2021



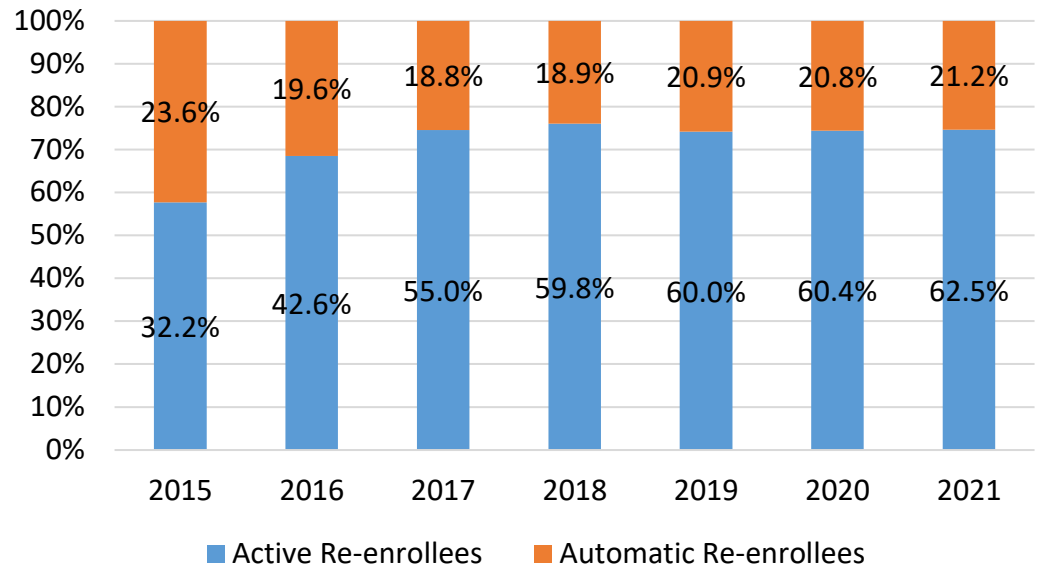
- Lowest income range consumers (100-150% FPL) account for a declining proportion of Marketplace consumers.
- Consumers with incomes >300% FPL account for an increasing share of Marketplace plans, with consumers in the 300-400% FPL range increasing the most.

New Consumers and Re-enrollees: Trend 2015-2021

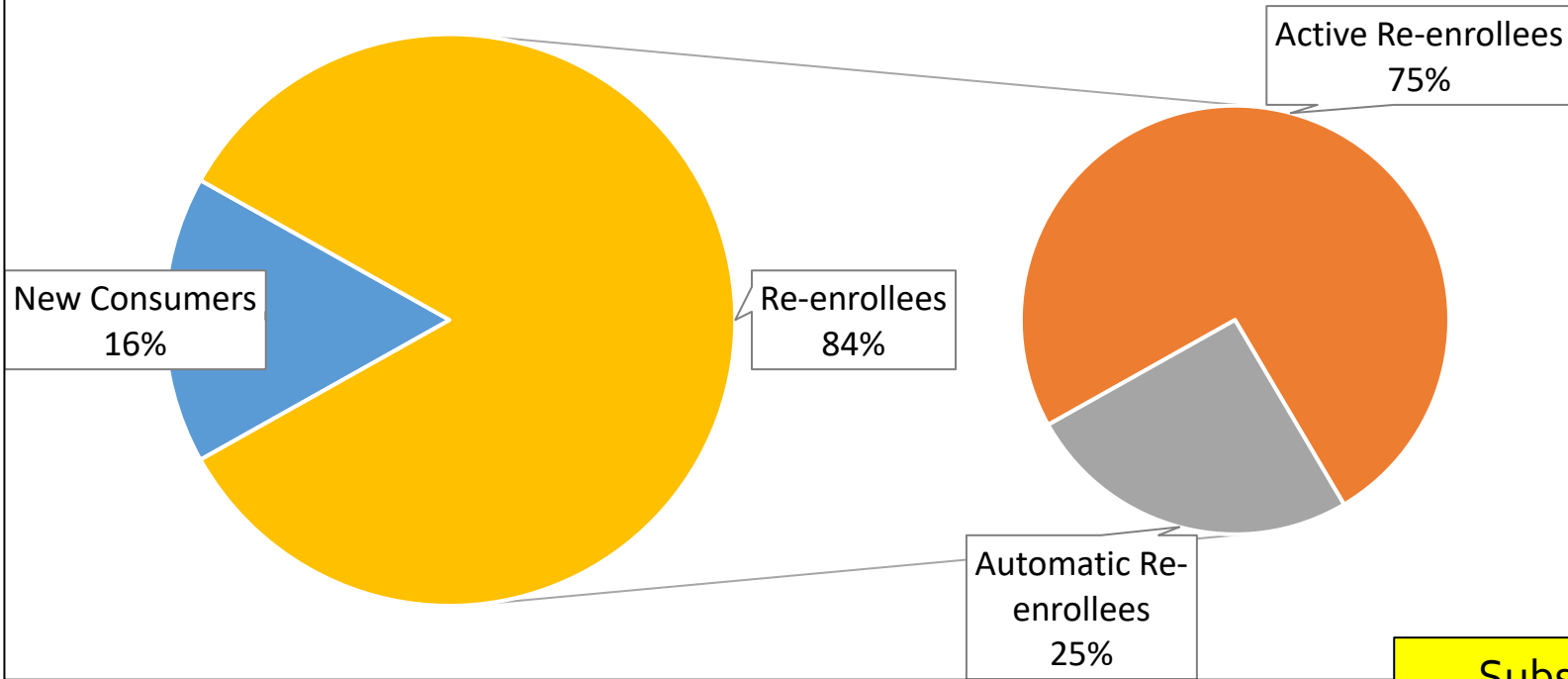


- The proportion of re-enrollees has increased steadily and substantially.
- Many re-enrollees continue to rely on active reenrollment, rather than relying on automatic processes.
- This reflects the need to re-assess available plans, premiums, and available subsidies every year.

Re-enrollees: Active and Automatic, 2015-2021



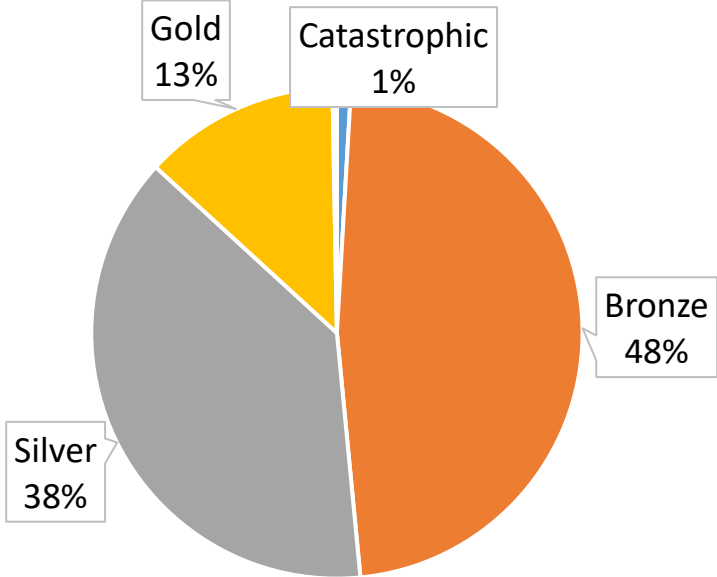
Plan Selections, New and Re-enrollments, 2021



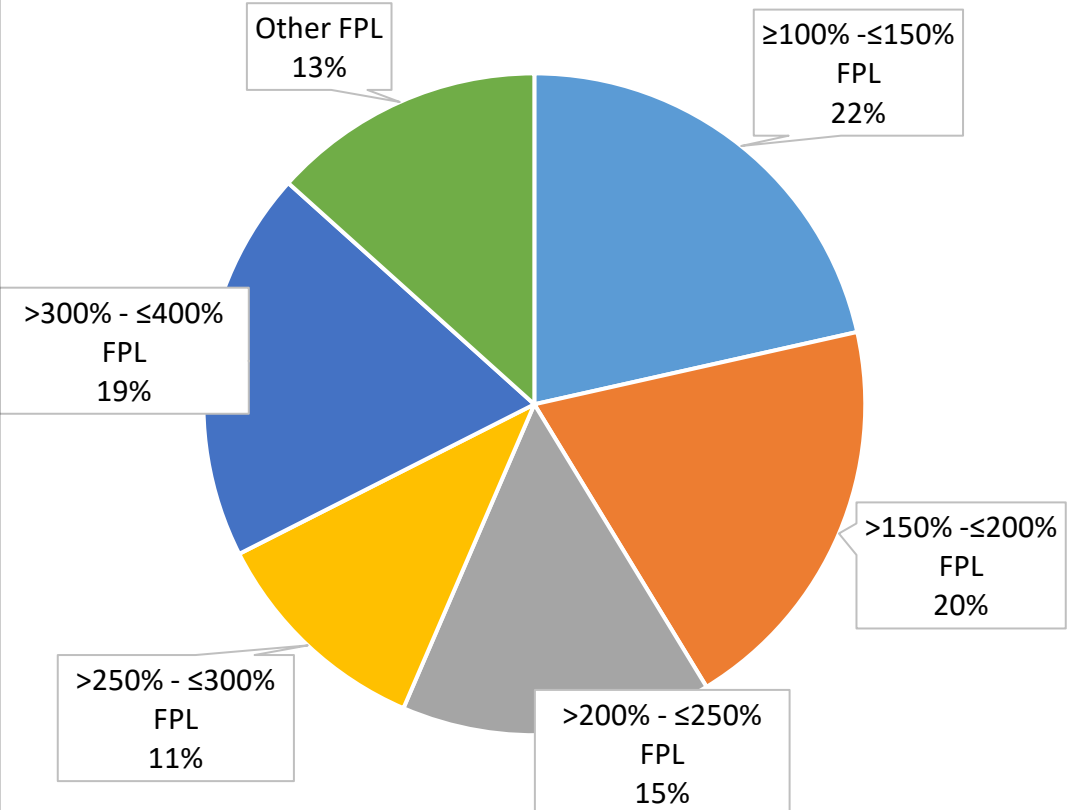
Substantial decline in plan switching among re-enrollees

Plan Switching among Active Re-Enrollees		
	Plan Year 2021	Plan Year 2020
Switched Plans	34%	41%
Remained in the Same Plan or a Crosswalked Plan	66%	59%

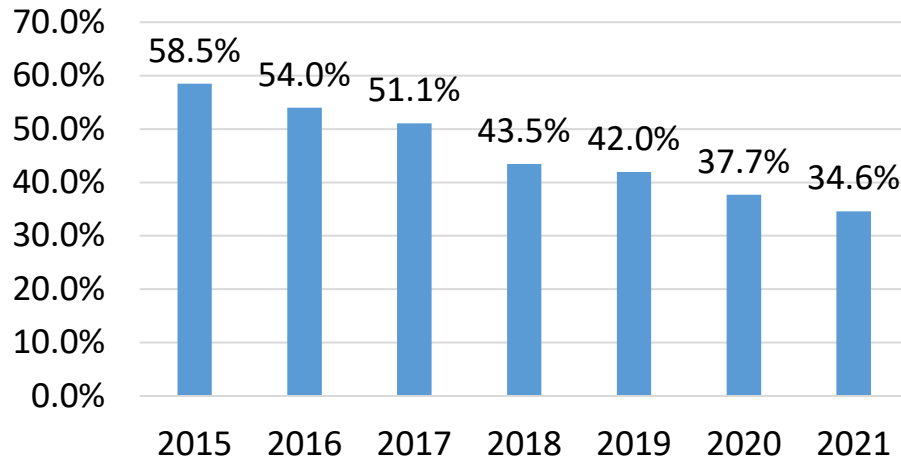
Plan Selections by Metal Level, 2021



Plan Selections by Income Level, 2021



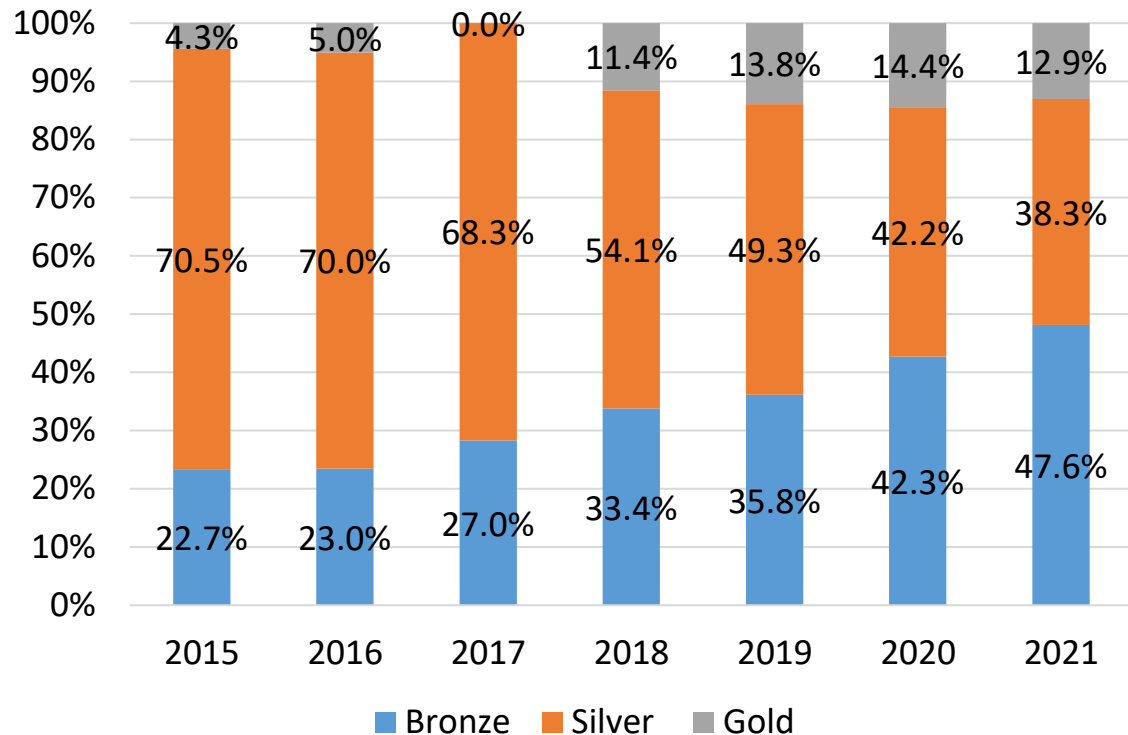
Consumers with CSR



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

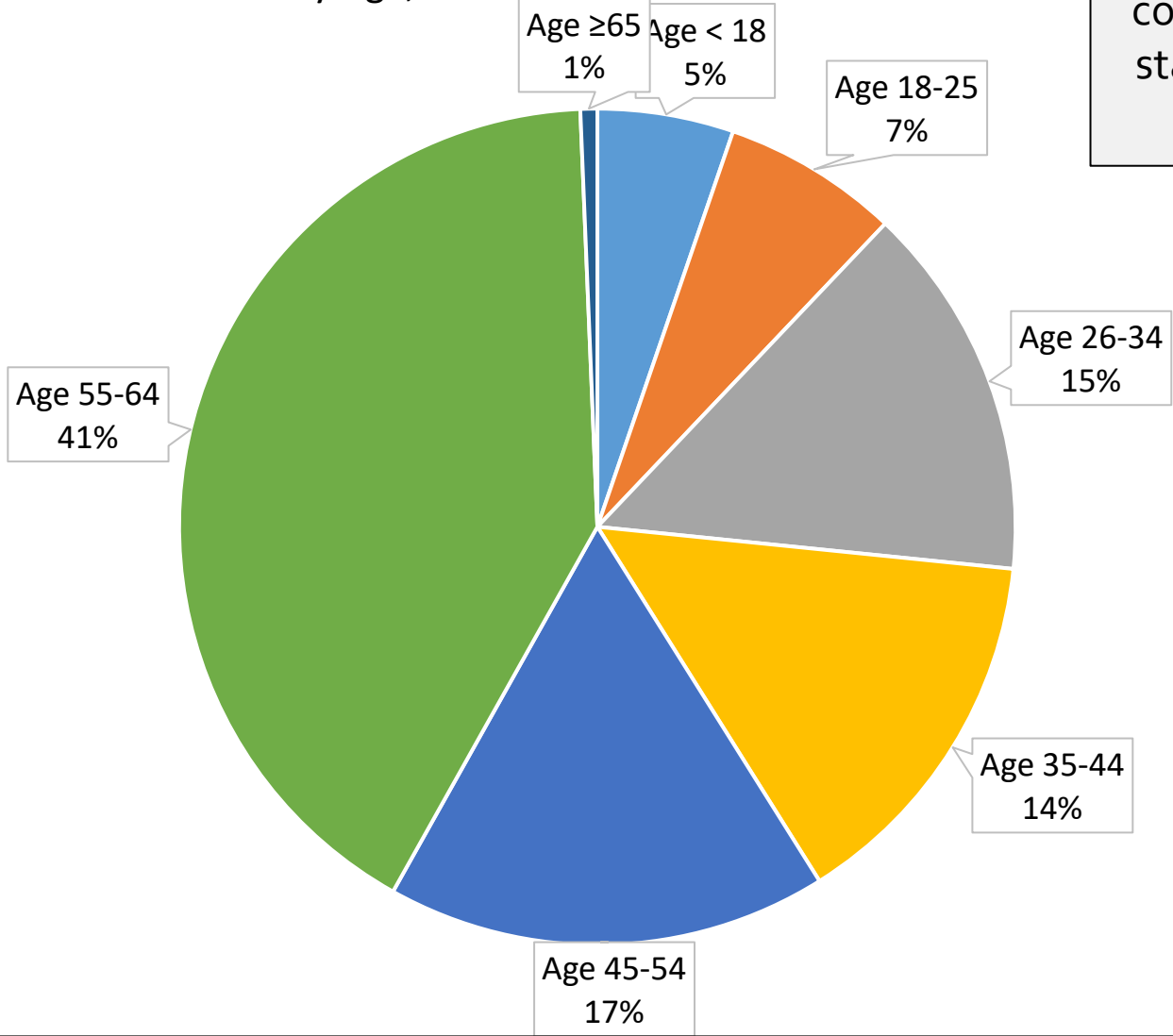
- Increasing proportion of consumers select bronze and gold plans, while a decreasing proportion select silver plans – consistent with the decline in CSR-linked plans
- This trend also likely reflects the effect of silver loading in premiums after 2017, and the ability of consumers to apply their APTCs to other metal levels.

Plan Selections by Metal Level, 2015-2021

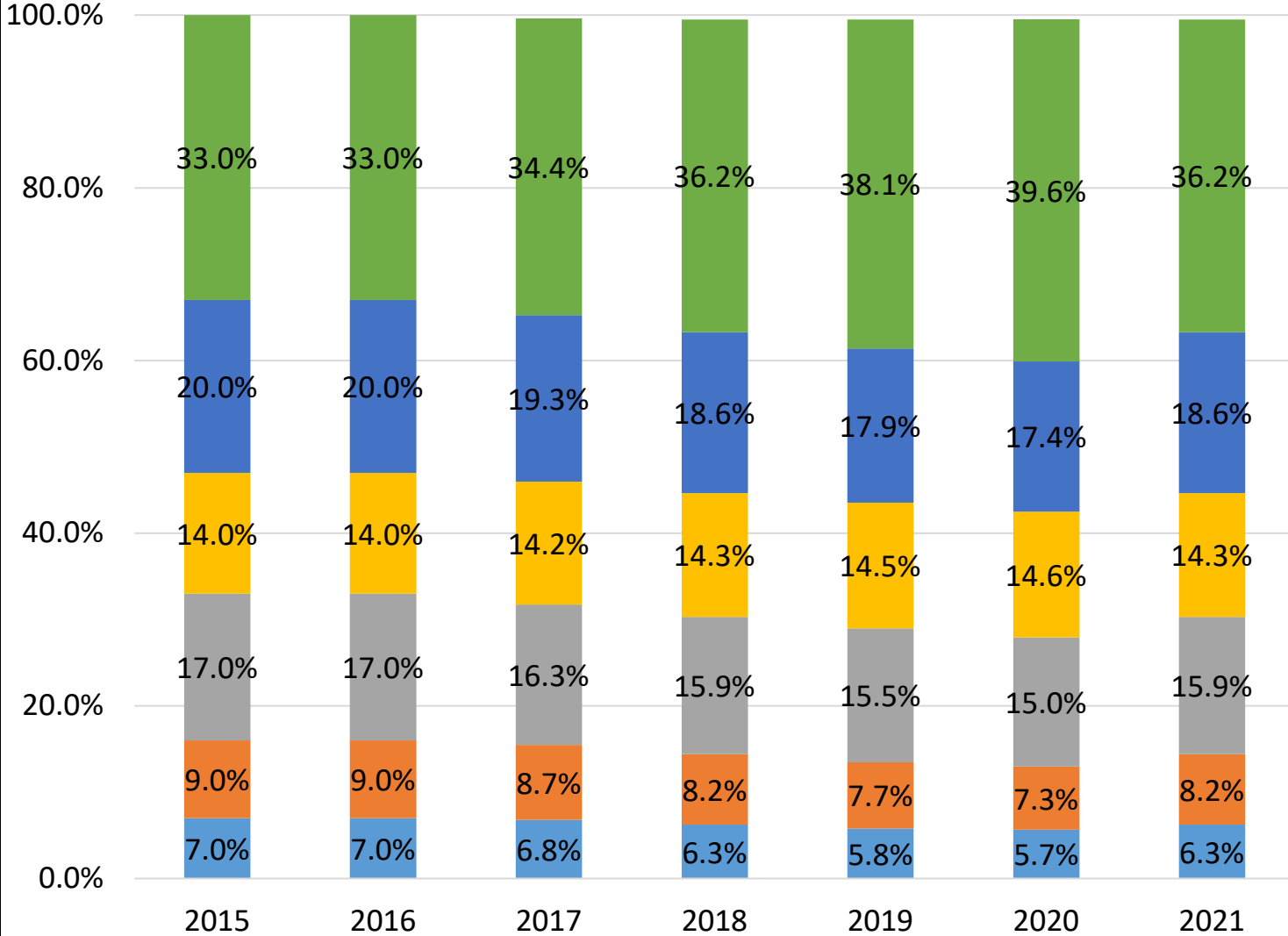


Plan Selections by Age, 2021

For the 2021 plan year, 22% of consumers selecting plans statewide are in the 18-34 year age range.



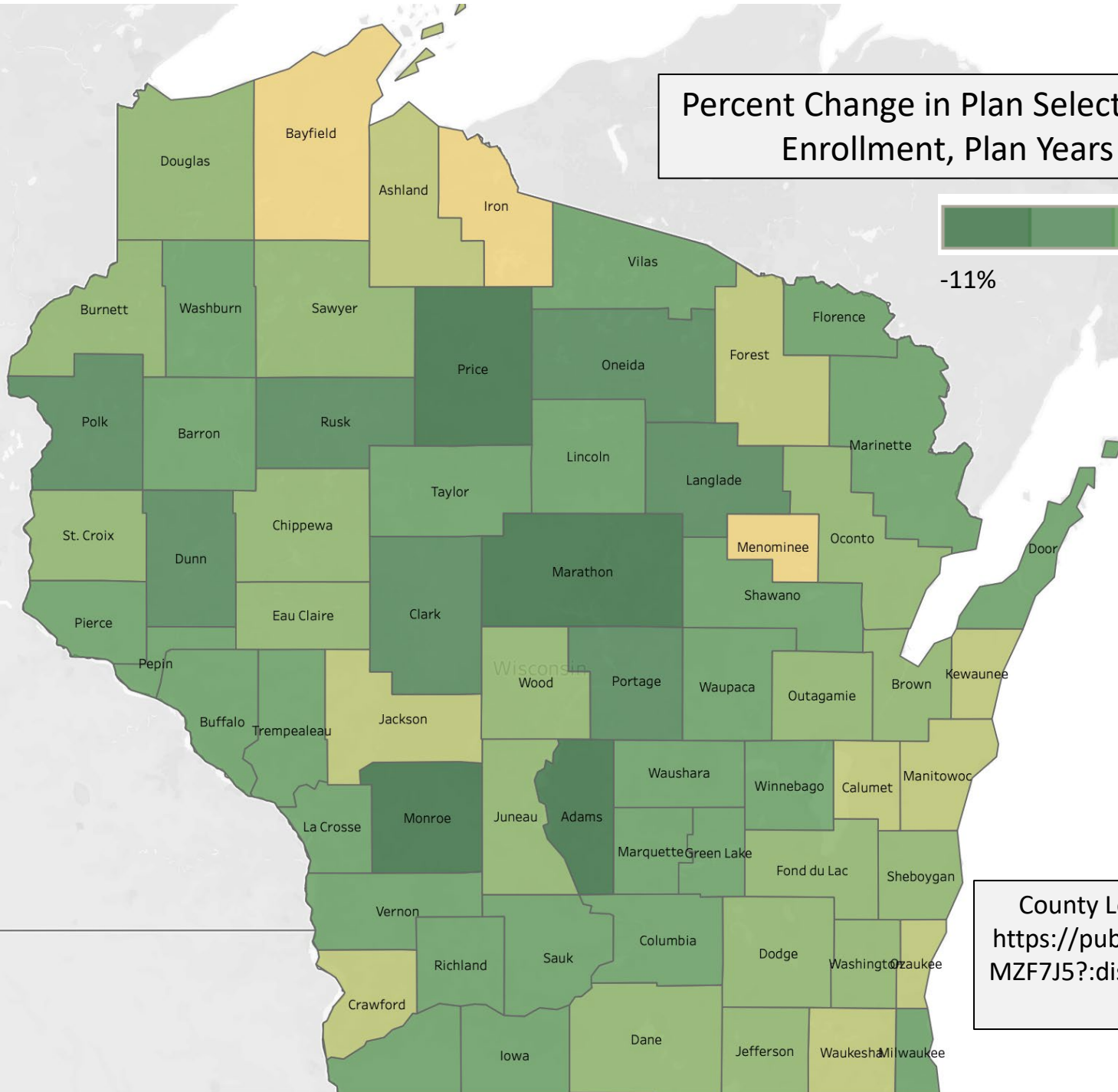
Plan Selection by Age Range



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

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



County Level Detail Available here:
https://public.tableau.com/shared/ZB2MZ7J5?:display_count=y&:origin=viz_share_link