Wisconsin Trends in Health Insurance Coverage, Uninsured, Medicaid and ACA Enrollment, 2021

Donna Friedsam
Health Policy Programs Director
Unemployment Rate, Wisconsin, 2020

January 2020

April 2020

July 2020

UR\%  
- <6%  
- 6%-6.99%  
- 7%-7.99%  
- 8%-8.99%  
- >=9%
Monthly Medicaid/BadgerCare Enrollment CY2020

Month-to-Month Change

BadgerCare Total, Month-to-Month Change

- Children
- Income Extensions
- Parents/Caretakers
- Childless Adults
### 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>
</tr>
</thead>
<tbody>
<tr>
<td>Total Consumers Selecting Plans</td>
<td>191,702</td>
<td>195,498</td>
</tr>
<tr>
<td>Consumers with APTC</td>
<td>159,719 (83%)</td>
<td>166,233 (85%)</td>
</tr>
<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>
Effectuated Coverage, PY 2020

- Effectuated enrollment refers to those consumers who pay select a plan and pay their first month premium to activate their coverage.
- For Plan Year 2020, 95% of Wisconsin consumers who selected an ACA Marketplace plan went on to effectuate their enrollment, resulting in 185,652 actual plan enrollments in February 2020.

<table>
<thead>
<tr>
<th>2020ACA Plans Effectuated Coverage</th>
<th>Number of Plans Effectuated</th>
<th>Percent of Plan Selections</th>
</tr>
</thead>
<tbody>
<tr>
<td>Effectuating Coverage through February 2020</td>
<td>185,652</td>
<td>95%</td>
</tr>
<tr>
<td>Consumers with Premium Subsidies (APTCs)</td>
<td>161,942</td>
<td>87%</td>
</tr>
<tr>
<td>Consumers with Cost-Sharing Reductions (CSRs)</td>
<td>71,322</td>
<td>38%</td>
</tr>
</tbody>
</table>
Wisconsin QHP Selections - Trend

OE 2014-15: 207,340
OE 2015-16: 239,034
OE 2016-17: 242,863
OE 2017-18: 225,435
OE 2018-19: 205,118
OE 2019-20: 195,498
OE 2020-21: 191,702
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 Selections, New and Re-enrollments, 2021

New Consumers: 16%
Re-enrollees: 84%
Active Re-enrollees: 75%
Automatic Re-enrollees: 25%

Plan Switching among Active Re-enrollees

<table>
<thead>
<tr>
<th></th>
<th>Plan Year 2021</th>
<th>Plan Year 2020</th>
</tr>
</thead>
<tbody>
<tr>
<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

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

Plan Selections by Income Level, 2021

- >300% - ≤400% FPL: 19%
- ≥100% - ≤150% FPL: 38%
- >150% - ≤200% FPL: 20%
- >200% - ≤250% FPL: 15%
- >250% - ≤300% FPL: 11%
- Other FPL: 13%
- ≥100% - ≤150% FPL: 22%
- >200% - ≤250% FPL: 15%
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 2019 to 2020

County and Zip Code Level Detail
Available here: https://public.tableau.com/profile/wes4099#!/
Uninsured in 2013 and 2019: Before and After the ACA Took Effect

- About 5.7% of residents were uninsured in 2019, down from 9.1% in 2013, but a steady increase from a low of 5.3% in 2016.
- Persons without insurance decreased by about 200,000 people since 2013.
Who is Still Uninsured?:
Wisconsin Residents who Remained Uninsured, ACS 2019

- Persons with incomes <100% FPL account for 18% of all uninsured persons in Wisconsin;
- Those with incomes <138% FPL account for 30% of all uninsured;
- Persons with incomes 138-400% FPL account for 53% of all uninsured persons in Wisconsin.
Wisconsin Residents who Remained Uninsured, ACS 2019

Uninsured by Income Range, 2019
- >400% FPL: 17%
- <138% FPL: 30%
- 138-399% FPL: 53%

Employment Status of the Uninsured, Wisconsin, 2019
- Did not work: 19%
- Worked full-time, year round in the past 12 months: 49%
- Worked less than full-time, year round in the past 12 months: 32%
Wisconsin Residents who Remained Uninsured, ACS 2019

Children under the age of 19 make up about 15% of the remaining uninsured, with an estimated 50,713 in that age range remaining uninsured in Wisconsin as of 2016.

Total Number of Uninsured Individuals, By Age

- Under 19 years, 50,713
- 19-64, 274,836
- 65 years and older, 3,105
Wisconsin Residents who Remained Uninsured, ACS 2019

Persons of color are significantly more likely to be uninsured in Wisconsin.

Uninsured by Race and Ethnicity, Wisconsin, ACS 2019

- White alone: 4.9%
- Black or African American alone: 8.4%
- American Indian and Alaska Native alone: 16.2%
- Asian alone: 7.5%
- Some other race alone: 26.5%
- Two or more races: 4.5%
- Hispanic or Latino (of any race): 19.3%
- White alone, not Hispanic or Latino: 4.2%

But.....
Wisconsin Residents who Remained Uninsured, 2019

Most uninsured persons in Wisconsin are white (73%).

Uninsured by Race, ACS 2019

- White alone: 73%
- Black or African American alone: 9%
- American Indian and Alaska Native alone: 2%
- Some other race alone: 10%
- Asian alone: 4%
- Two or more races: 2%

Uninsured Full or Part Year, Family Health Survey, 2019

- White, non-Hispanic: 73%
- African American, non-Hispanic: 16%
- Hispanic/Latino: 11%
Wisconsin Residents who Remained Uninsured

Uninsured (Under 65 years | All Races | Both Sexes | All Incomes)

Source: Small Area Health Insurance Estimates (SAHIE), 2019 data
More Data Resources

https://www.irp.wisc.edu/health-policy/data-resources/

See More Interactive Maps:

Wisconsin ACA Plan Selections by County - Plan Year 2020

Wisconsin ACA Plan Selections by Zip, Plan Year 2020

Milwaukee County Zip Codes – ACA Open Enrollment Plan Selections, Plan Year 2020

Wisconsin Uninsured and ACA Enrollment, 2019 – SAHIE 2017

Wisconsin Uninsured <138% FPL SAHIE 2017

Wisconsin Uninsured Below 400% FPL – SAHIE 2017

Wisconsin Uninsured <Age 19 – SAHIE 2017

Wisconsin Uninsured <Age 19, <400% FPL – SAHIE 2017
_map_of_comprehensive_health_insurers_individual_market.html

OCI > Map of Comprehensive Health Insurers - Individual Market

Map of Comprehensive Health Insurers - Individual Market

Last Updated: October 10, 2018

Use the map below to find which insurance companies offer comprehensive health insurance plans to individuals and families in your county.

- These plans are designed for individuals and families who purchase their own coverage versus obtaining employer-based coverage.
- Eligibility for coverage from a particular company listed in your county is based on your address.
- For more information, contact:
  1. The companies listed in your county
  2. A licensed insurance agent
  3. The Federally Facilitated Marketplace (FFM) at www.healthcare.gov

- For free enrollment help from Assistors or Agents/Brokers, go to Find Local Help.

If you are eligible for subsidies from the federal government these can only be accessed by applying for coverage through the FFM. An Assister or Agent/Broker can help with this.

Note: This map is a record of health insurance offerings as reported to the Office of Commissioner of Insurance (OCI). Inclusion is not an implicit or explicit endorsement by OCI.
<table>
<thead>
<tr>
<th>Company Name</th>
<th>Requested Rate Change</th>
<th>Current Range of Rate Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aspirus Arise Health Plan of Wisconsin, Inc.</td>
<td>-12.89%</td>
<td>-17.38% to -11.17%</td>
</tr>
<tr>
<td>Children's Community Health Plan</td>
<td>-7.47%</td>
<td>-8.71% to -1.81%</td>
</tr>
<tr>
<td>Common Ground Healthcare Cooperative</td>
<td>-6.25%</td>
<td>-11.82% to -3.21%</td>
</tr>
<tr>
<td>Dean Health Plan</td>
<td>-2.27%</td>
<td>-9.17% to 8.05%</td>
</tr>
<tr>
<td>Group Health Cooperative of South Central Wisconsin</td>
<td>-6.81%</td>
<td>-19.91% to 7.94%</td>
</tr>
<tr>
<td>HealthPartners Insurance Company</td>
<td>-3.40%</td>
<td>-8.00% to -0.83%</td>
</tr>
<tr>
<td>Medica Community Health Plan</td>
<td>5.87%</td>
<td>-7.18% to 18.02%</td>
</tr>
<tr>
<td>MercyCare HMO, Inc.</td>
<td>-1.39%</td>
<td>-5.52% to 2.45%</td>
</tr>
<tr>
<td>Molina Healthcare of Wisconsin, Inc.</td>
<td>-3.50%</td>
<td>-9.33% to 2.31%</td>
</tr>
<tr>
<td>Network Health Plan</td>
<td>3.34%</td>
<td>-7.64% to 4.82%</td>
</tr>
<tr>
<td>Quartz Health Benefit Plans Corporation</td>
<td>0.08%</td>
<td>-3.82% to 2.65%</td>
</tr>
<tr>
<td>Security Health Plan of Wisconsin, Inc.</td>
<td>1.27%</td>
<td>-2.33% to 3.16%</td>
</tr>
<tr>
<td>WPS Health Plan, Inc.</td>
<td>-12.66%</td>
<td>-18.86% to 0.00%</td>
</tr>
</tbody>
</table>