



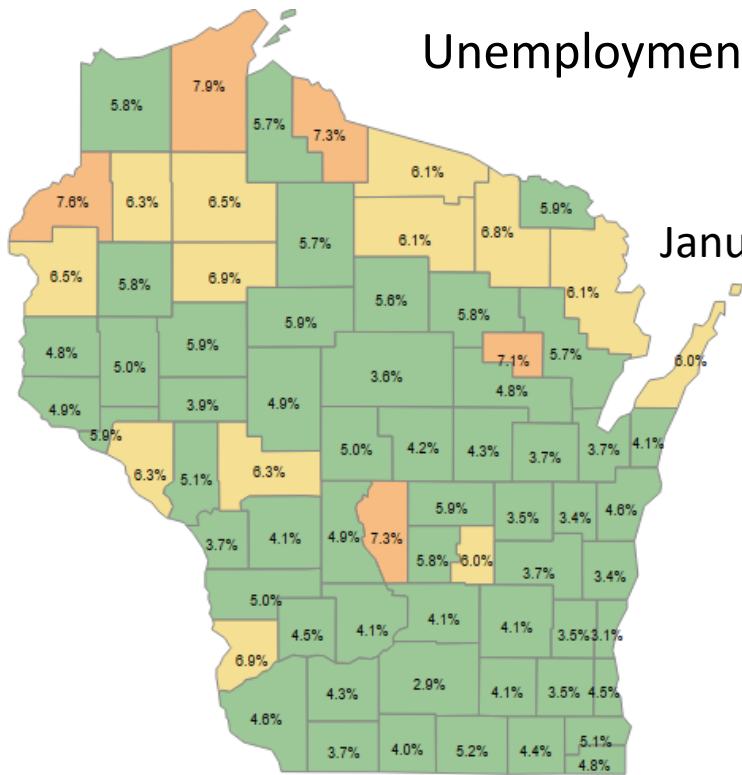
Institute for
Research on
Poverty

UNIVERSITY OF WISCONSIN-MADISON

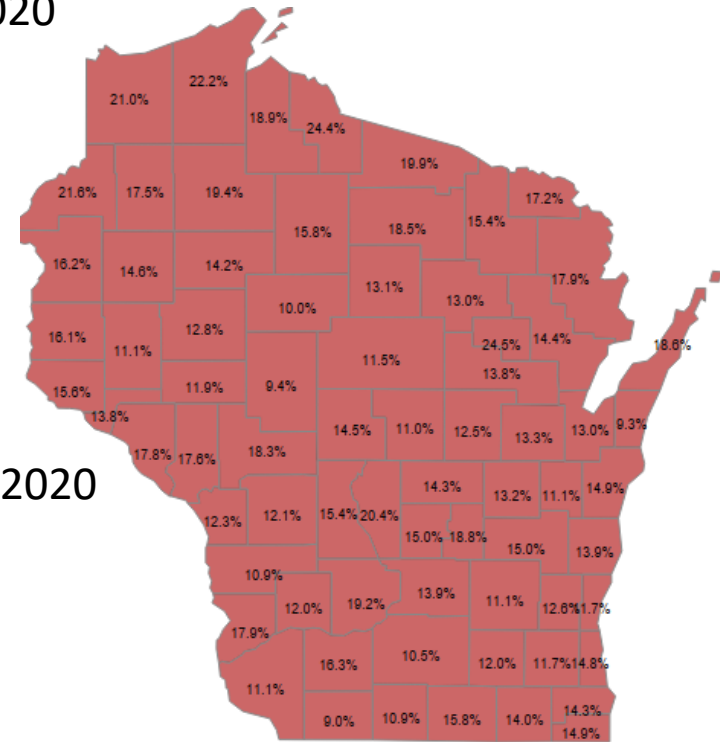
Wisconsin Trends in Health Insurance Coverage, Uninsured, Medicaid and ACA Enrollment, 2021

Donna Friedsam
Health Policy Programs Director

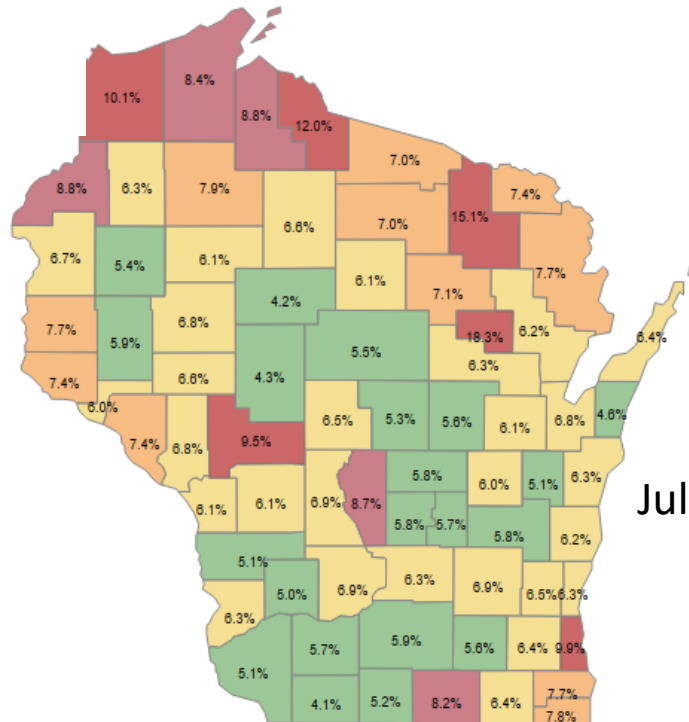
Unemployment Rate, Wisconsin, 2020



January 2020

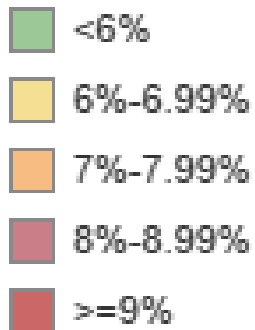


April 2020



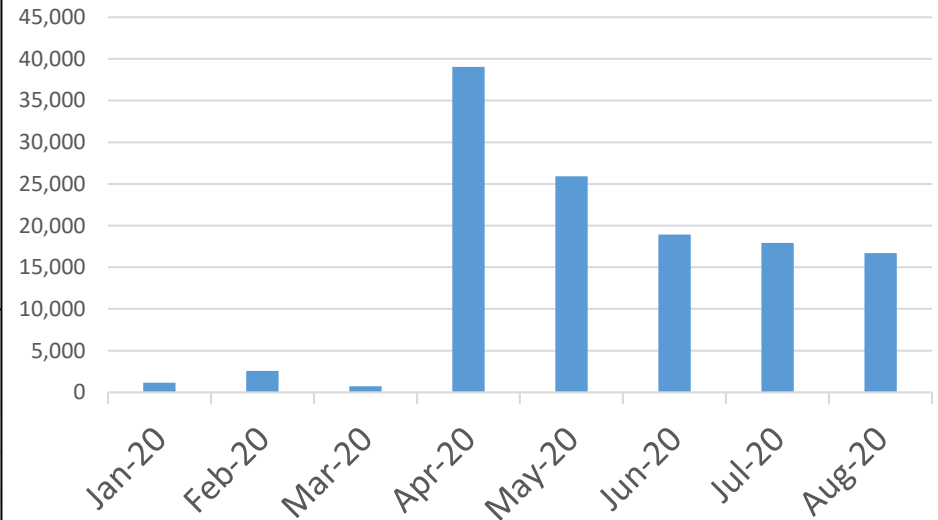
July 2020

UR%

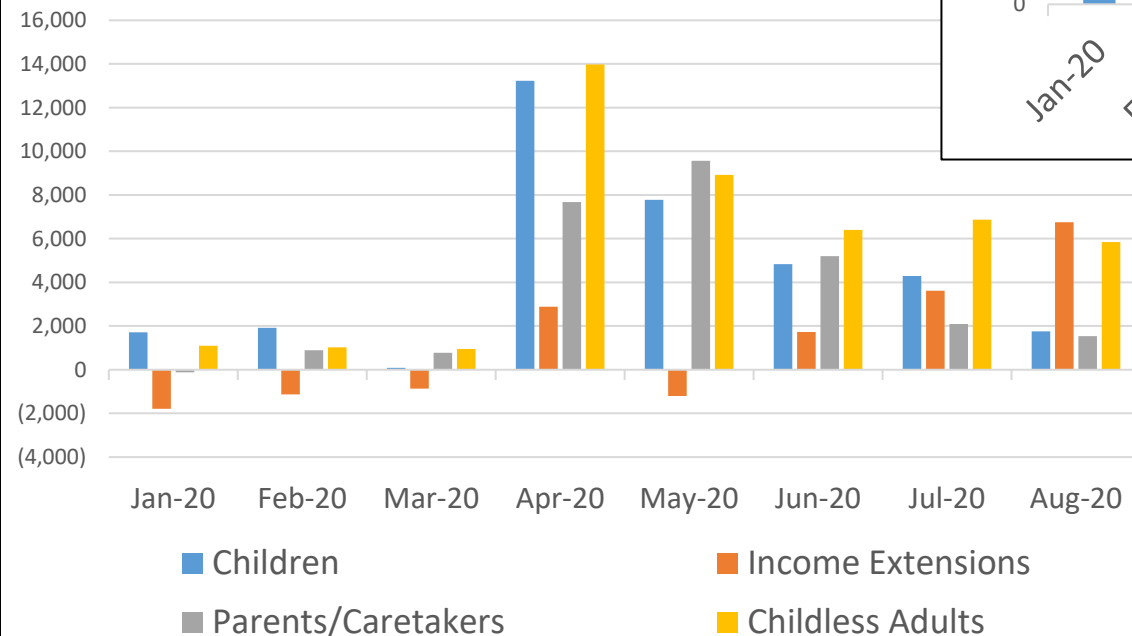


Monthly Medicaid/BadgerCare Enrollment CY2020

BadgerCare Total, Month-to-Month Change



Month-to-Month Change



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

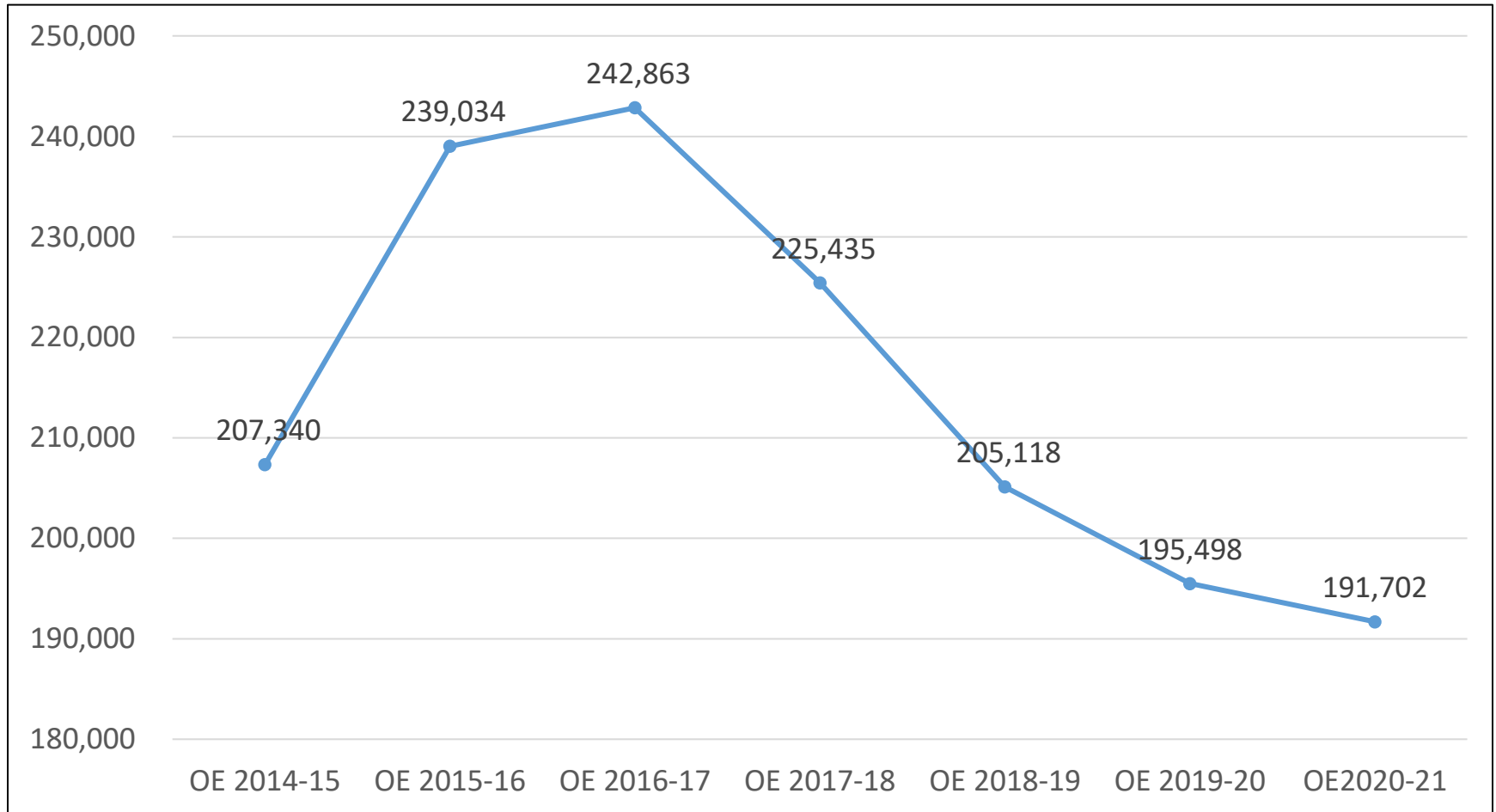
	Plan Year 2021 As of 12/15/2020	Plan Year 2020 As of 12/15/ 2019
Total Consumers Selecting Plans	191,702	195,498
Consumers with APTC	159,719 (83%)	166,233 (85%)
Consumers with CSRs	66,235 (35%)	73,722 (38%)
Average Premium statewide (before APTCs)	\$629	\$657
Average Premium statewide (after APTCs)	\$185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

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.

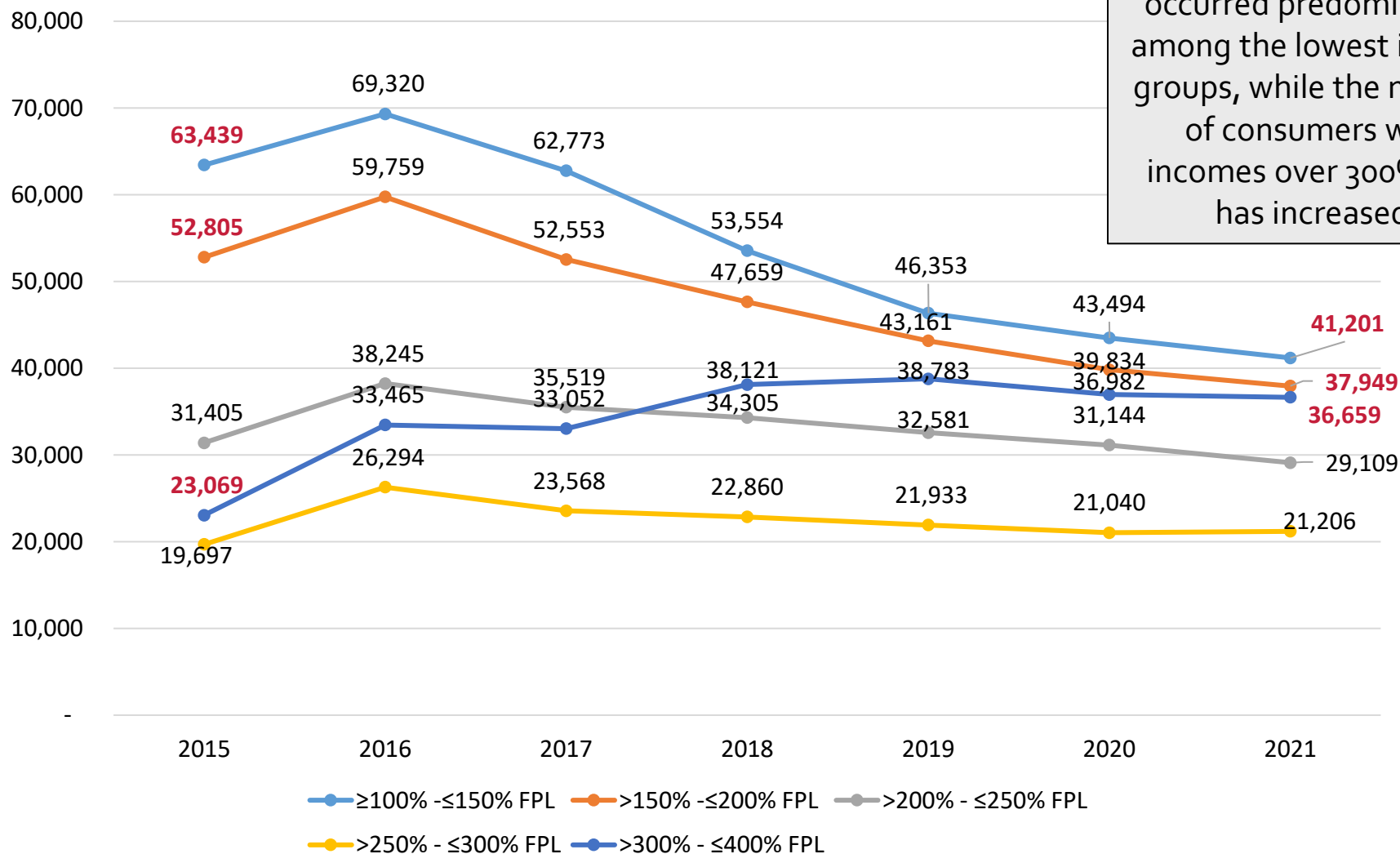
2020ACA Plans Effectuated Coverage	Number of Plans Effectuated	Percent of Plan Selections
Effectuating Coverage through February 2020	185,652	95%
Consumers with Premium Subsidies (APTCs)	161,942	87%
Consumers with Cost-Sharing Reductions (CSRs)	71,322	38%

Wisconsin QHP Selections - Trend

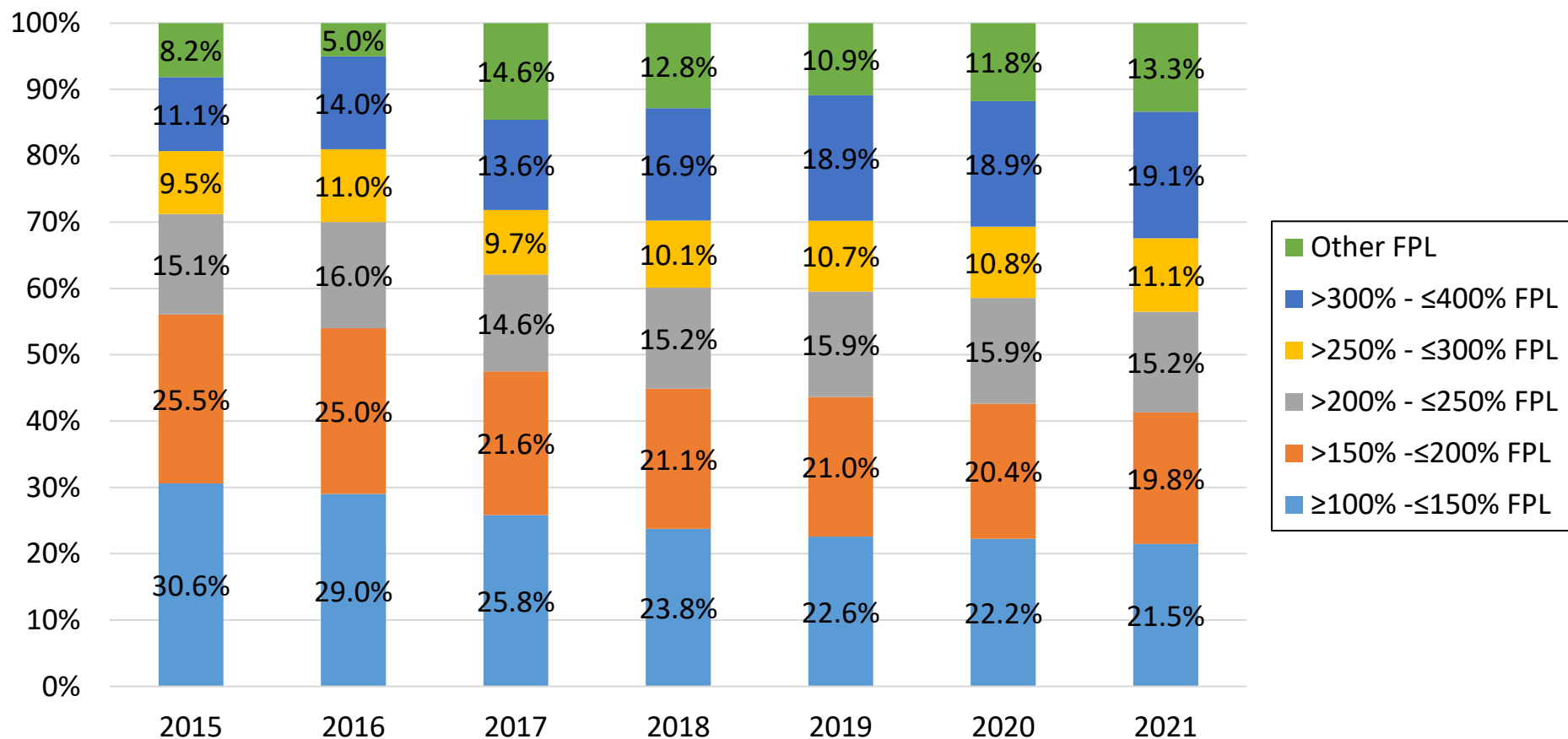


	Net Change ≥100% - ≤150% FPL	Net Change >150% - ≤200% FPL	Net Change >200% - ≤250% FPL	Net Change >250% - ≤300% FPL	Net Change >300% - ≤400% FPL	Net Change Other FPL	Net Change Total
2015-21	-22,238	-14,856	-2,296	1,509	13,590	8,653	-15,638
% change	-35%	-28%	-7%	8%	59%	51%	-8%

Trend in Plan Selections by Income Group

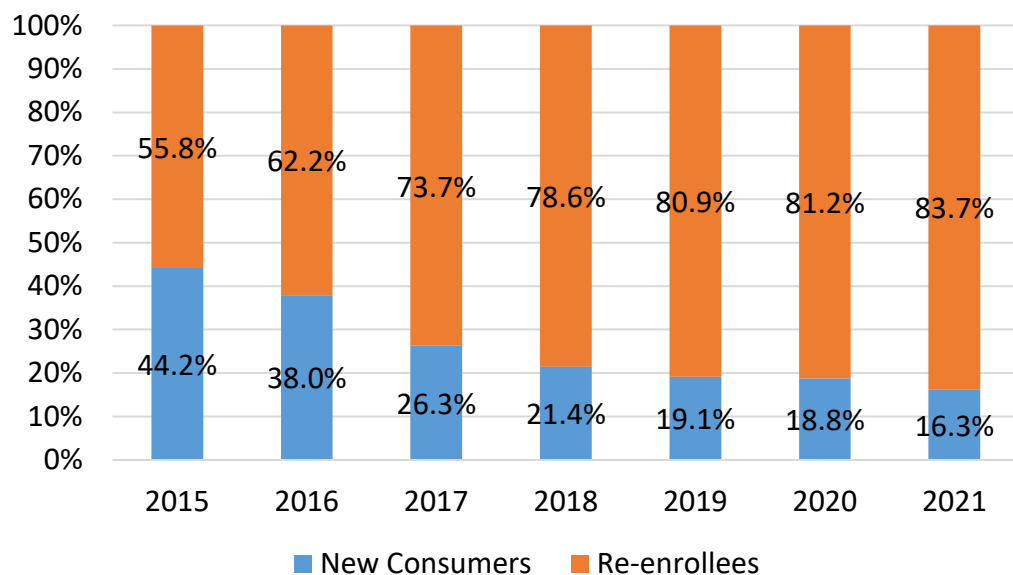


Plan Selections by Income Range, 2015-2021



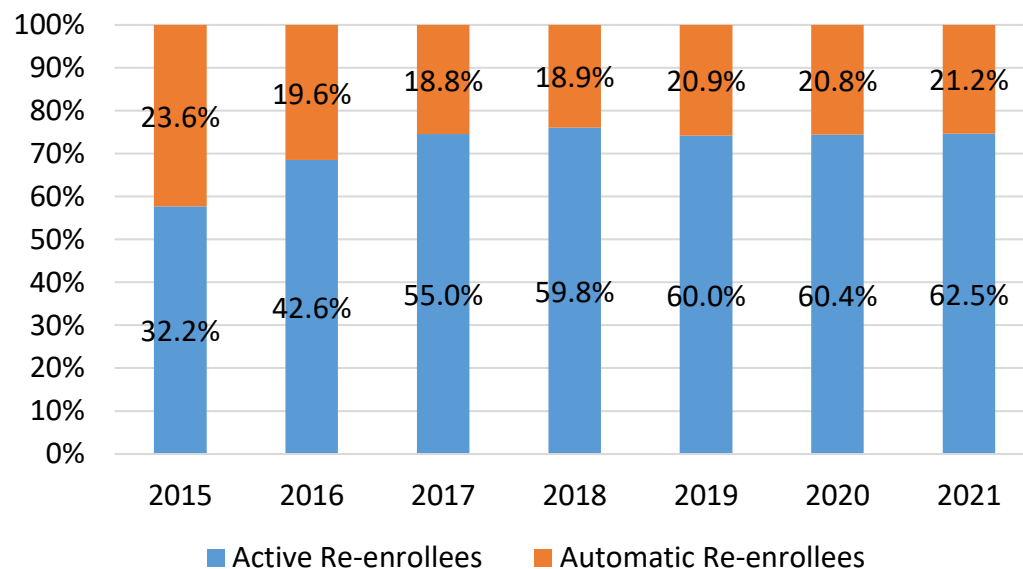
- Lowest income range consumers (100-150% FPL) account for a declining proportion of Marketplace consumers.
- Consumers with incomes >300% FPL account for an increasing share of Marketplace plans, with consumers in the 300-400% FPL range increasing the most.

New Consumers and Re-enrollees: Trend 2015-2021

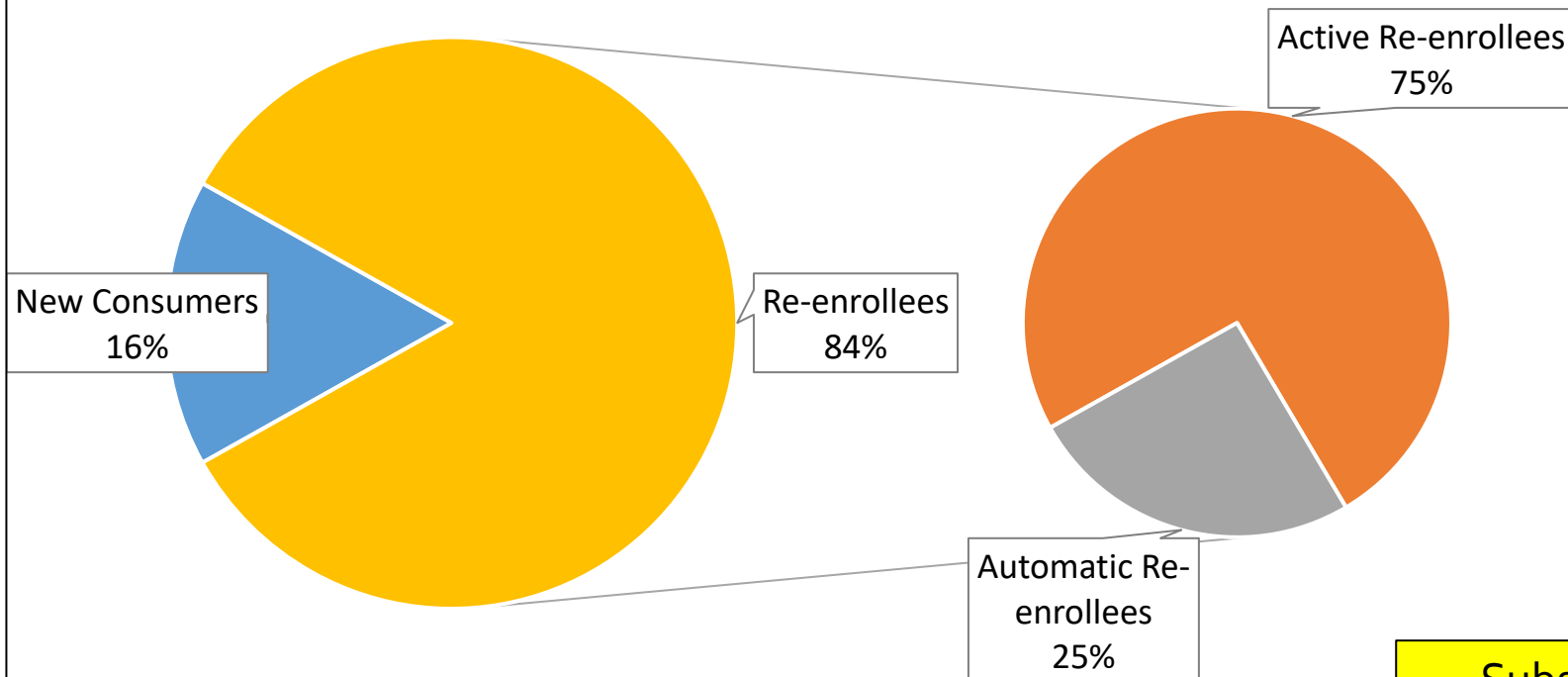


- The proportion of re-enrollees has increased steadily and substantially.
- Many re-enrollees continue to rely on active reenrollment, rather than relying on automatic processes.
- This reflects the need to re-assess available plans, premiums, and available subsidies every year.

Re-enrollees: Active and Automatic, 2015-2021



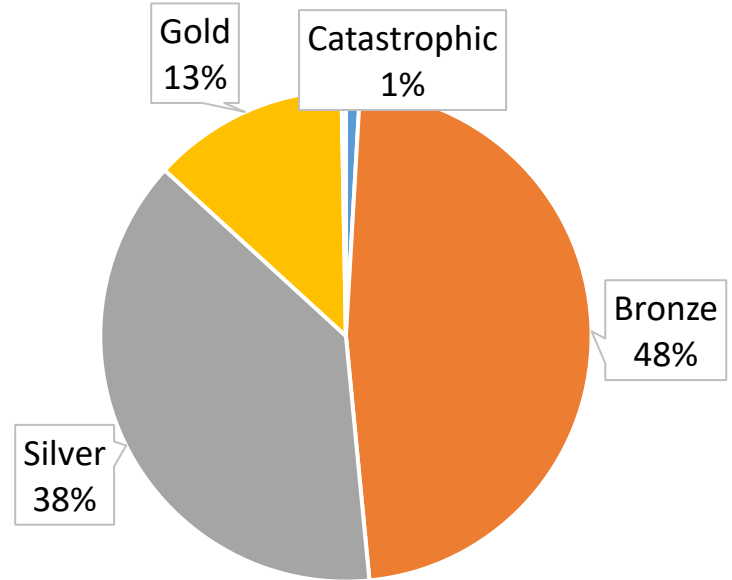
Plan Selections, New and Re-enrollments, 2021



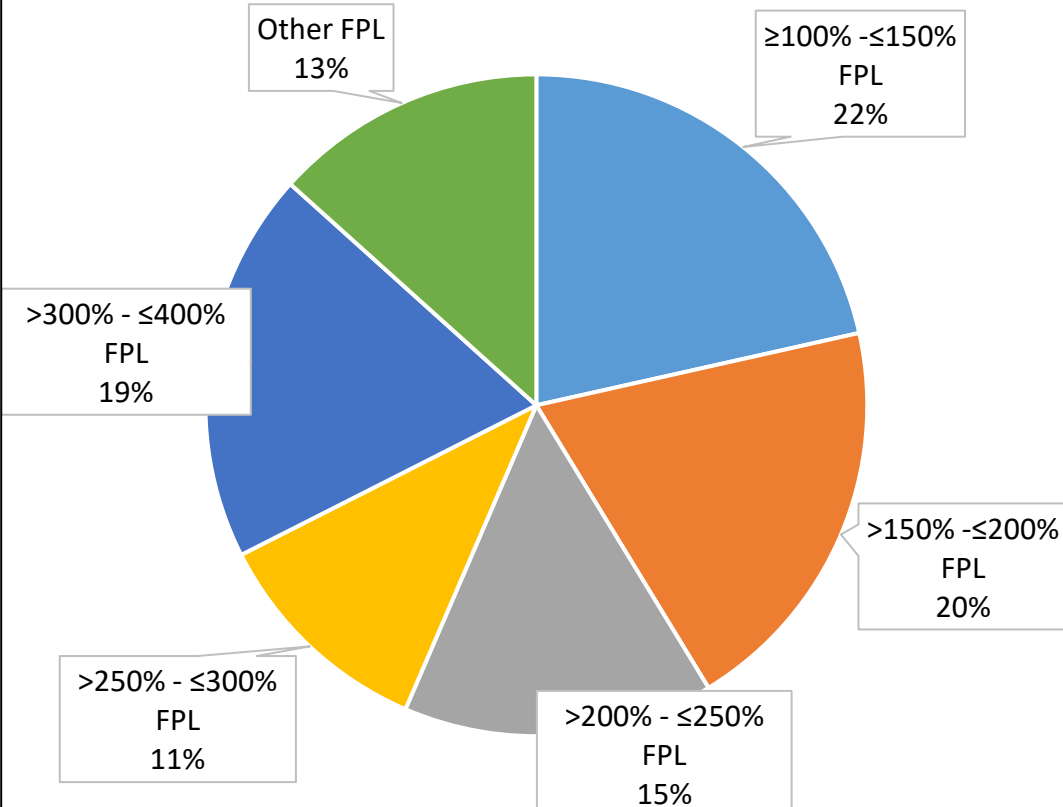
Substantial decline in plan switching among re-enrollees

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%

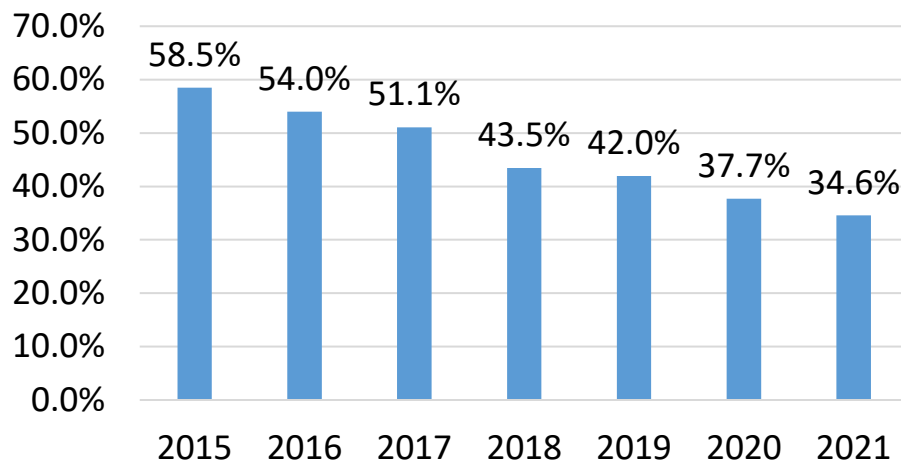
Plan Selections by Metal Level, 2021



Plan Selections by Income Level, 2021



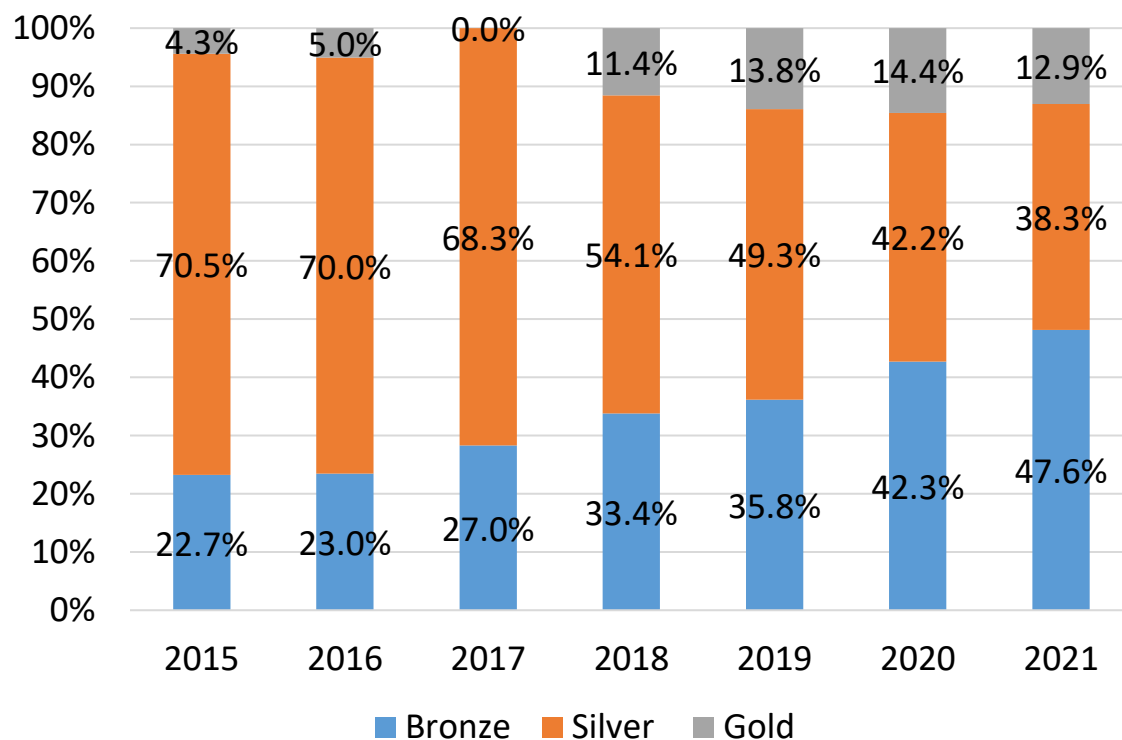
Consumers with CSR



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

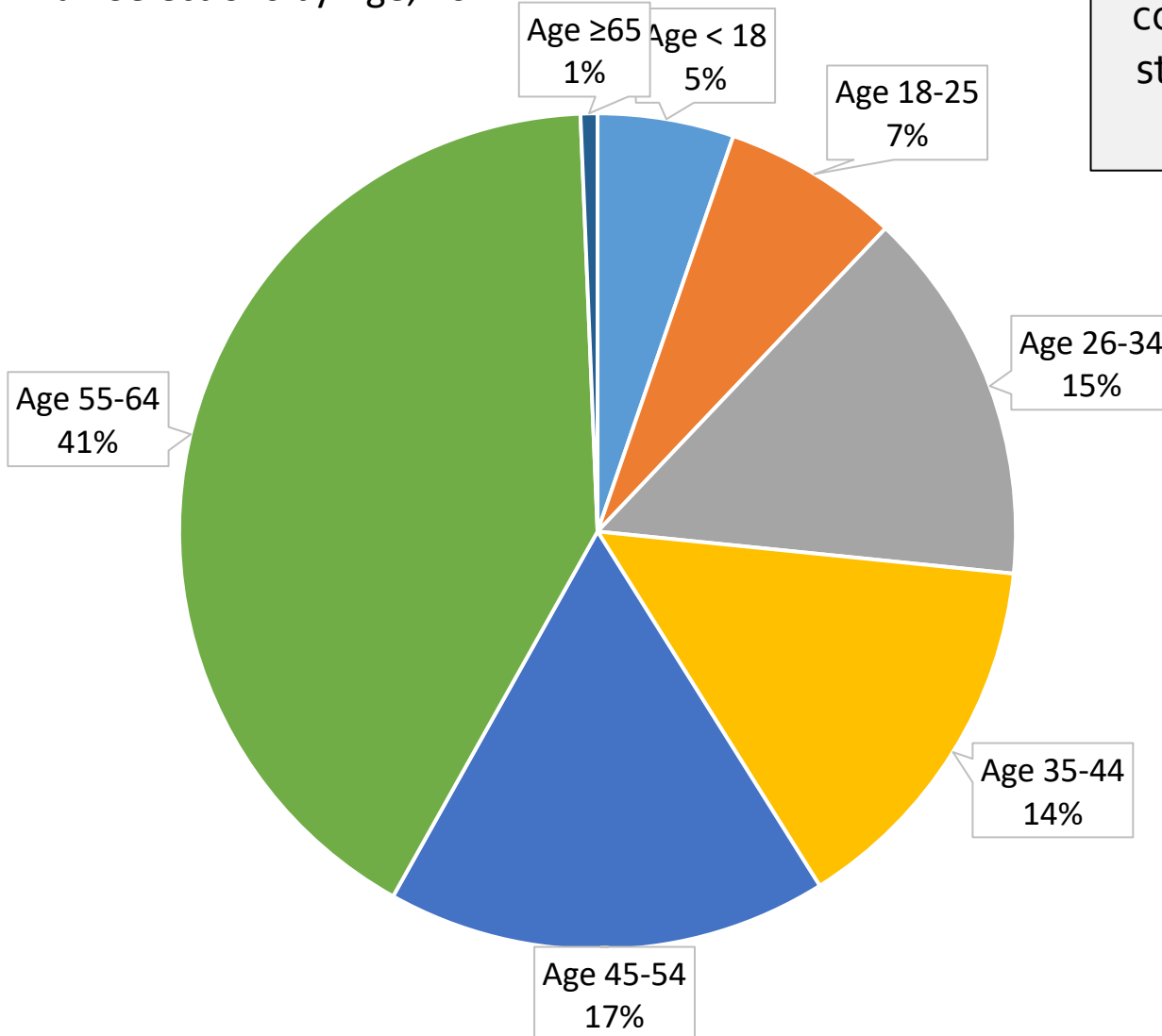
- Increasing proportion of consumers select bronze and gold plans, while a decreasing proportion select silver plans – consistent with the decline in CSR-linked plans
- This trend also likely reflects the effect of silver loading in premiums after 2017, and the ability of consumers to apply their APTCs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

Plan Selections by Metal Level, 2015-2021

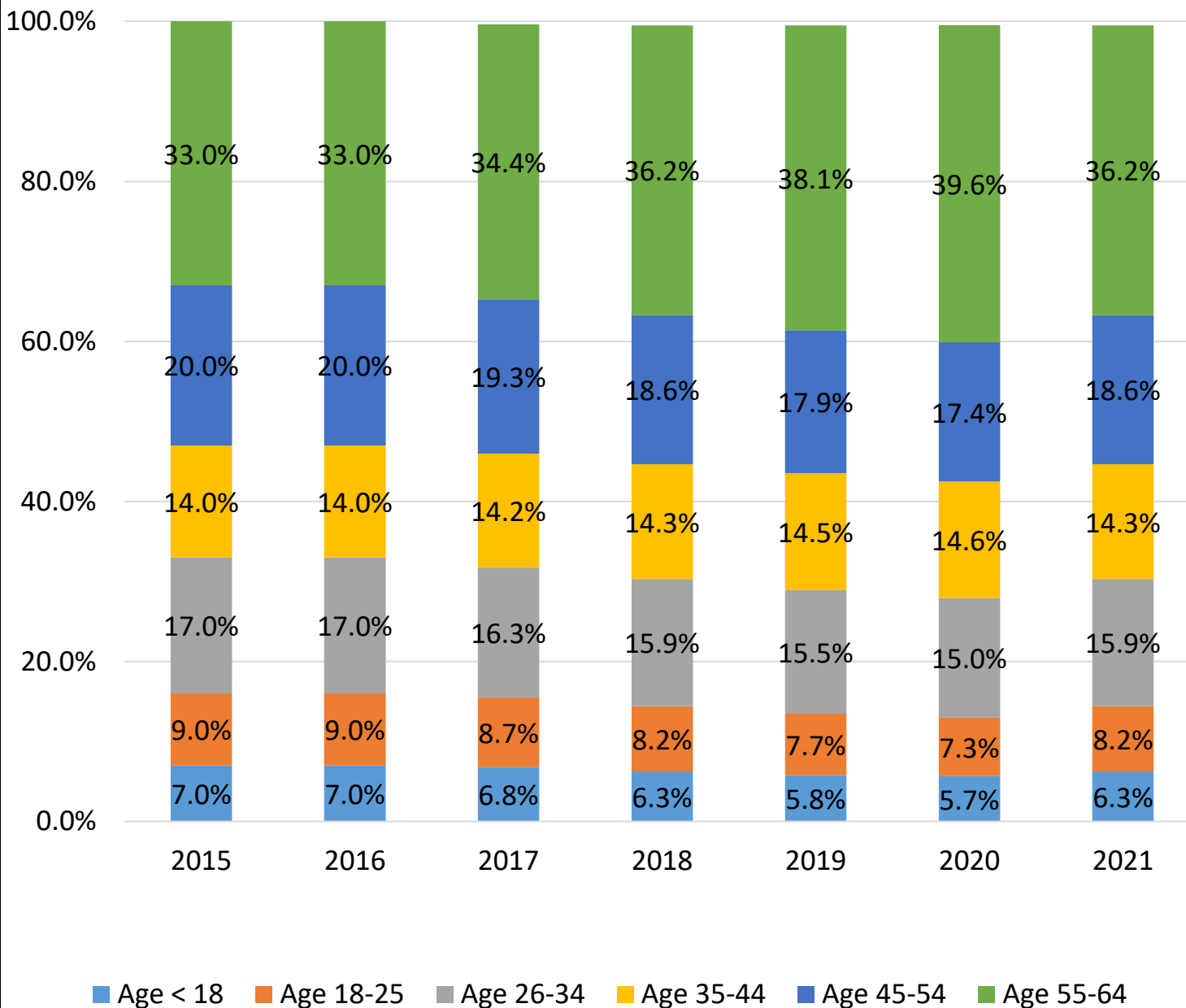


Plan Selections by Age, 2021

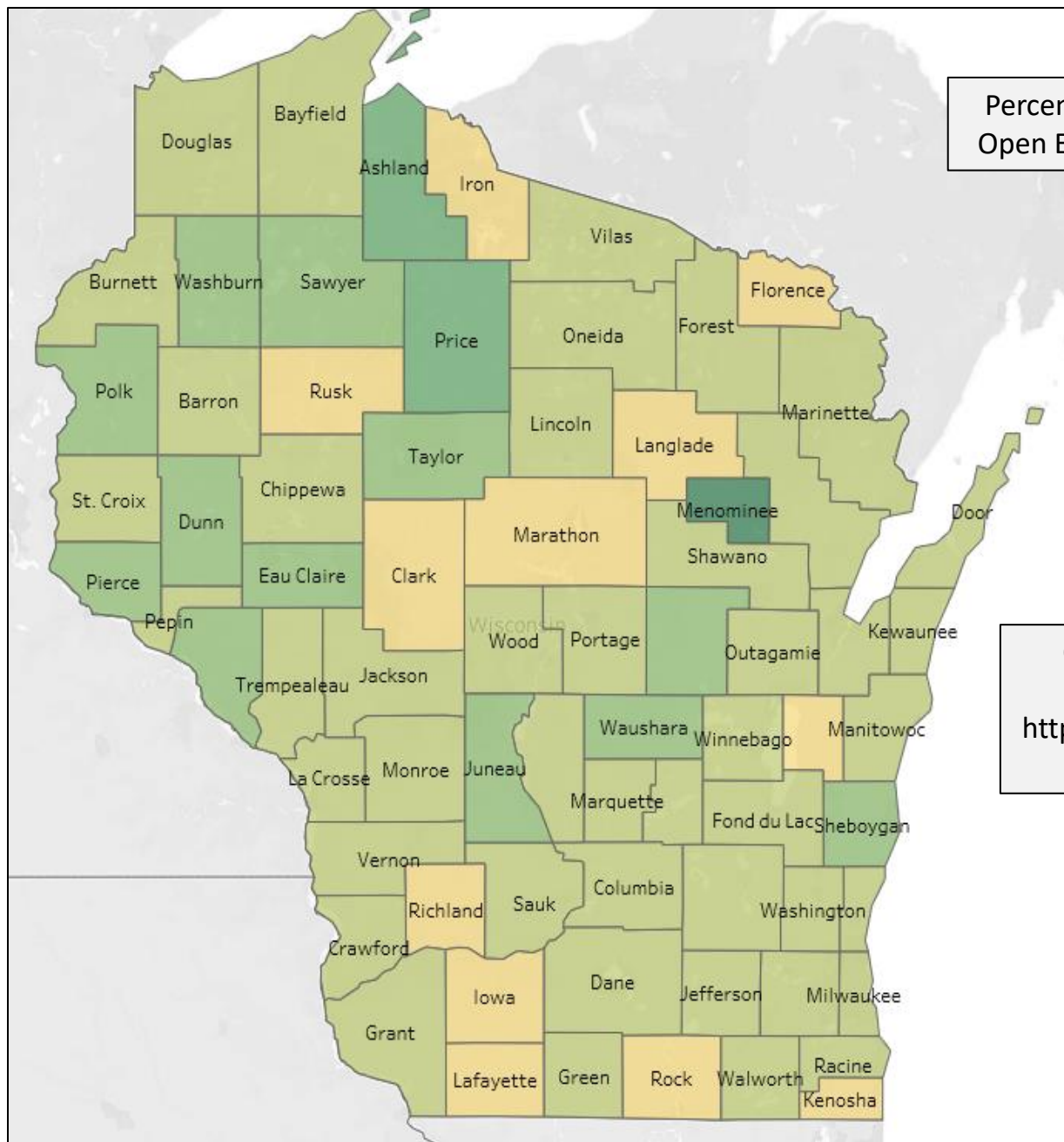
For the 2021 plan year, 22% of consumers selecting plans statewide are in the 18-34 year age range.



Plan Selection by Age Range



Consumers in the 55-64 age range account for an increasing share of ACA Marketplace plan selections



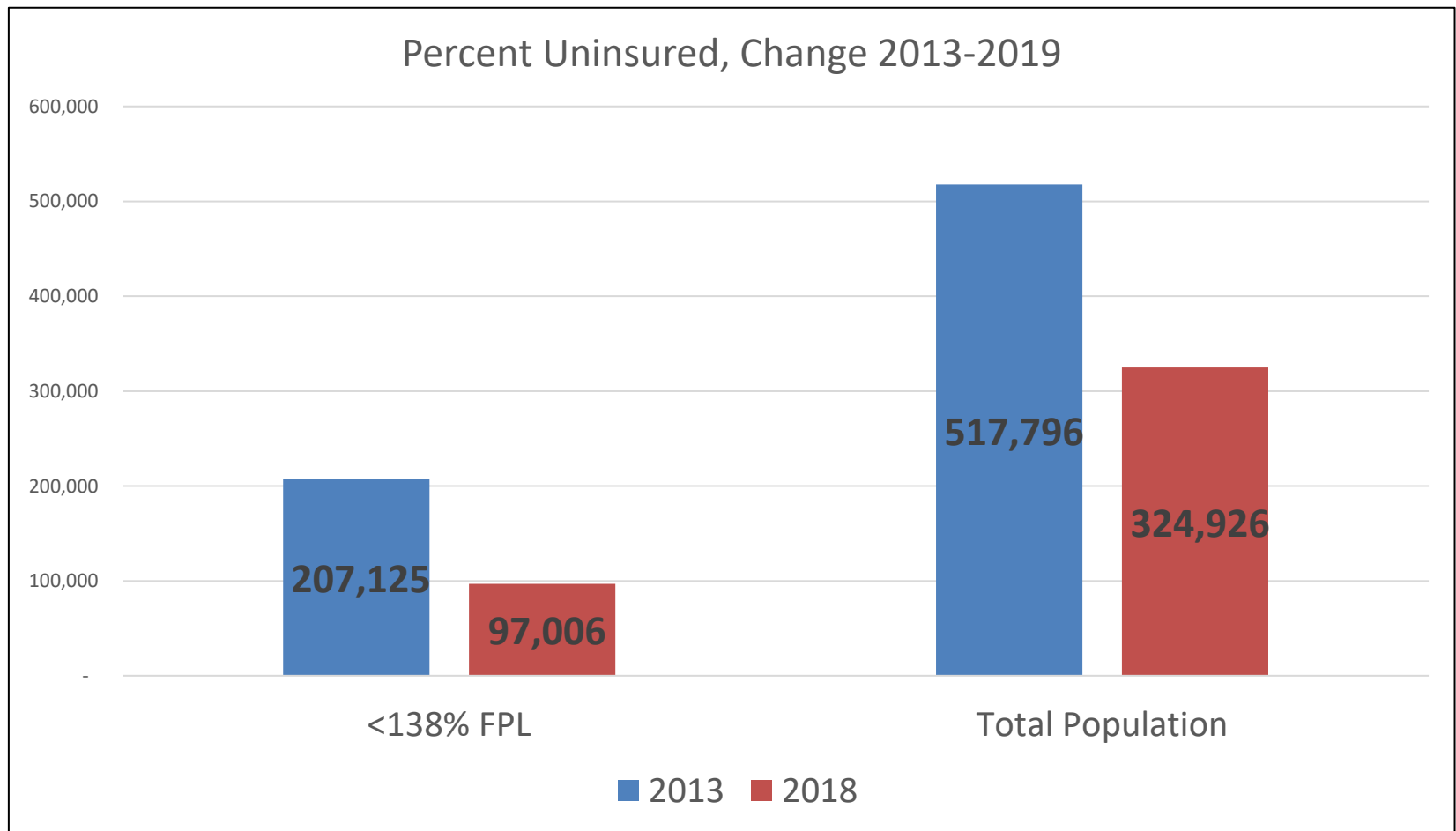
Percent Change in Plan Selections During
Open Enrollment, Plan Years 2019 to 2020



County and Zip Code Level Detail
Available here:
<https://public.tableau.com/profile/wes4099#!/>

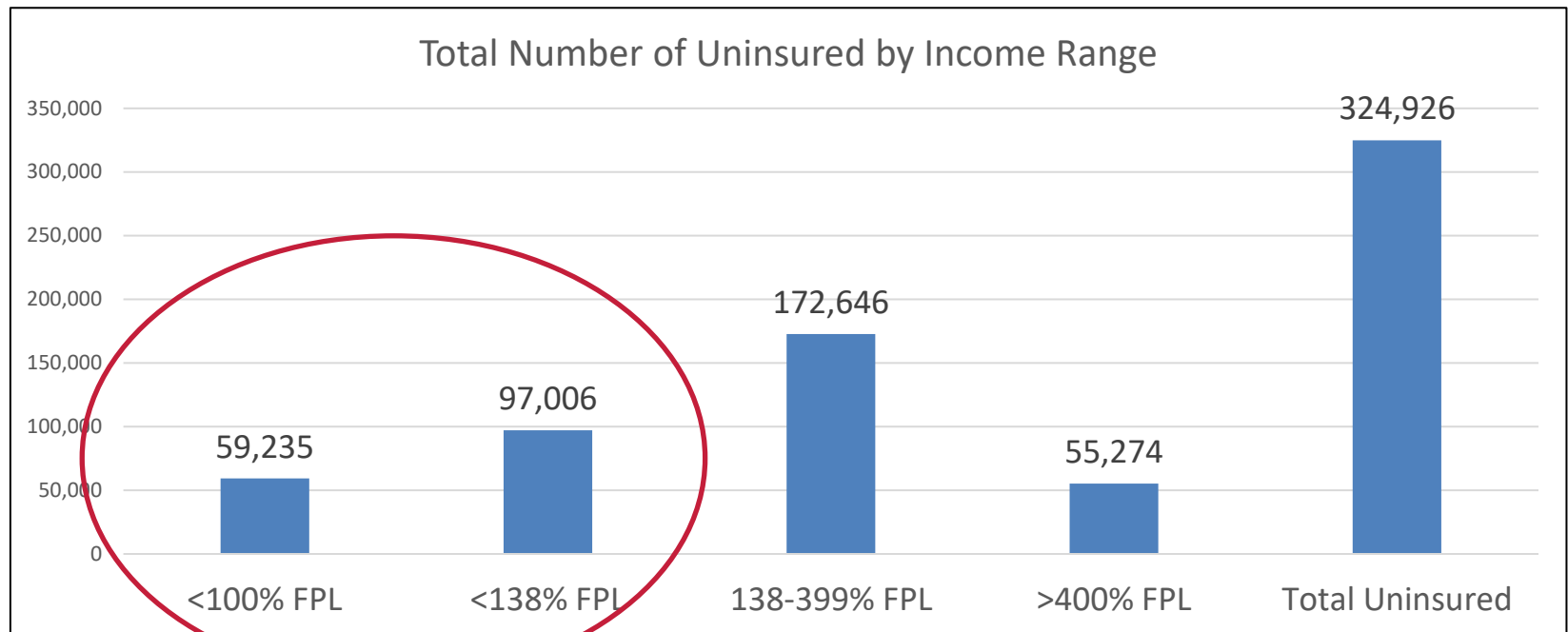
Uninsured in 2013 and 2019: Before and After the ACA Took Effect

- 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?:

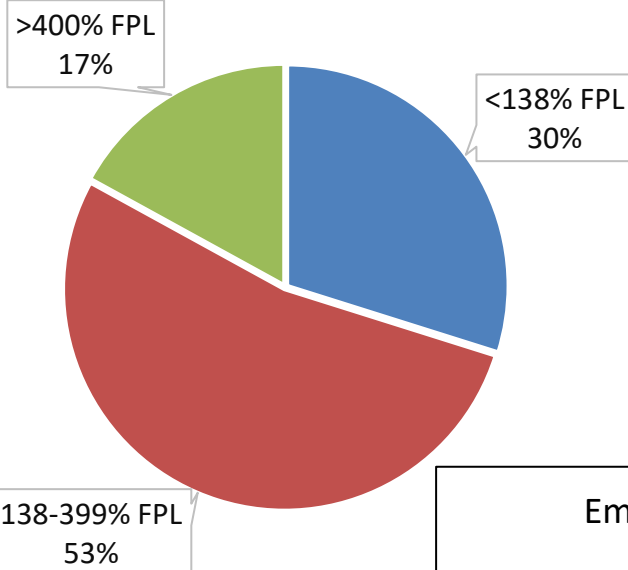
Wisconsin Residents who Remained Uninsured, ACS 2019



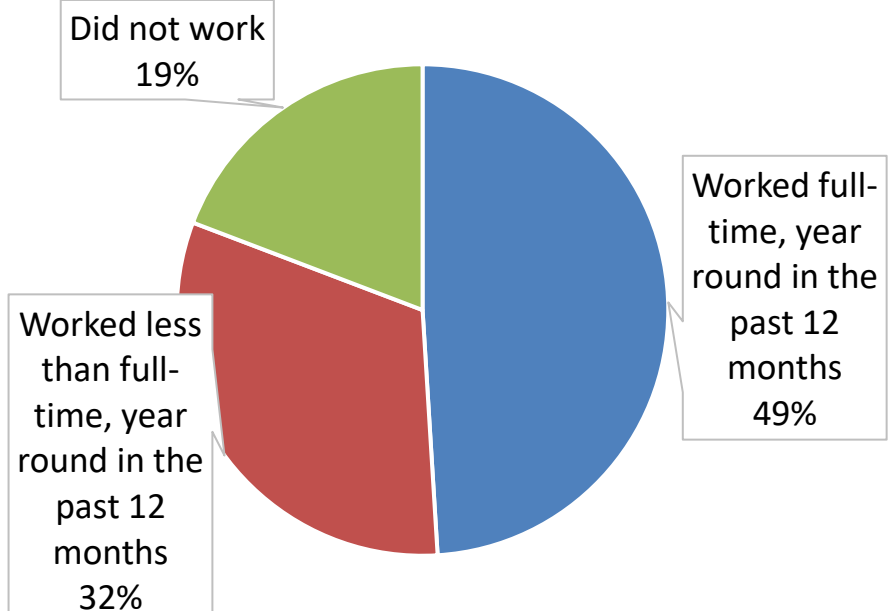
- Persons with incomes <100% FPL account for 18% of all uninsured persons in Wisconsin;
- Those with incomes <138% FPL account for 30% of all uninsured;
- Persons with incomes 138-400% FPL account for 53% of all uninsured persons in Wisconsin.

Wisconsin Residents who Remained Uninsured, ACS 2019

Uninsured by Income Range, 2019



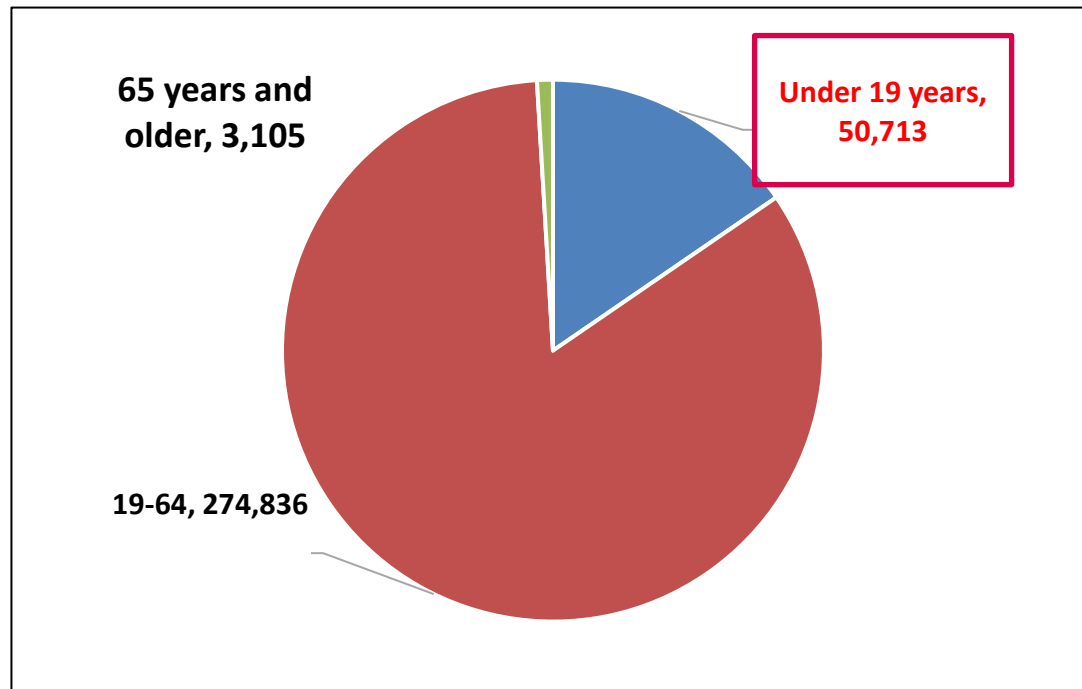
Employment Status of the Uninsured, Wisconsin, 2019



Wisconsin Residents who Remained Uninsured, ACS 2019

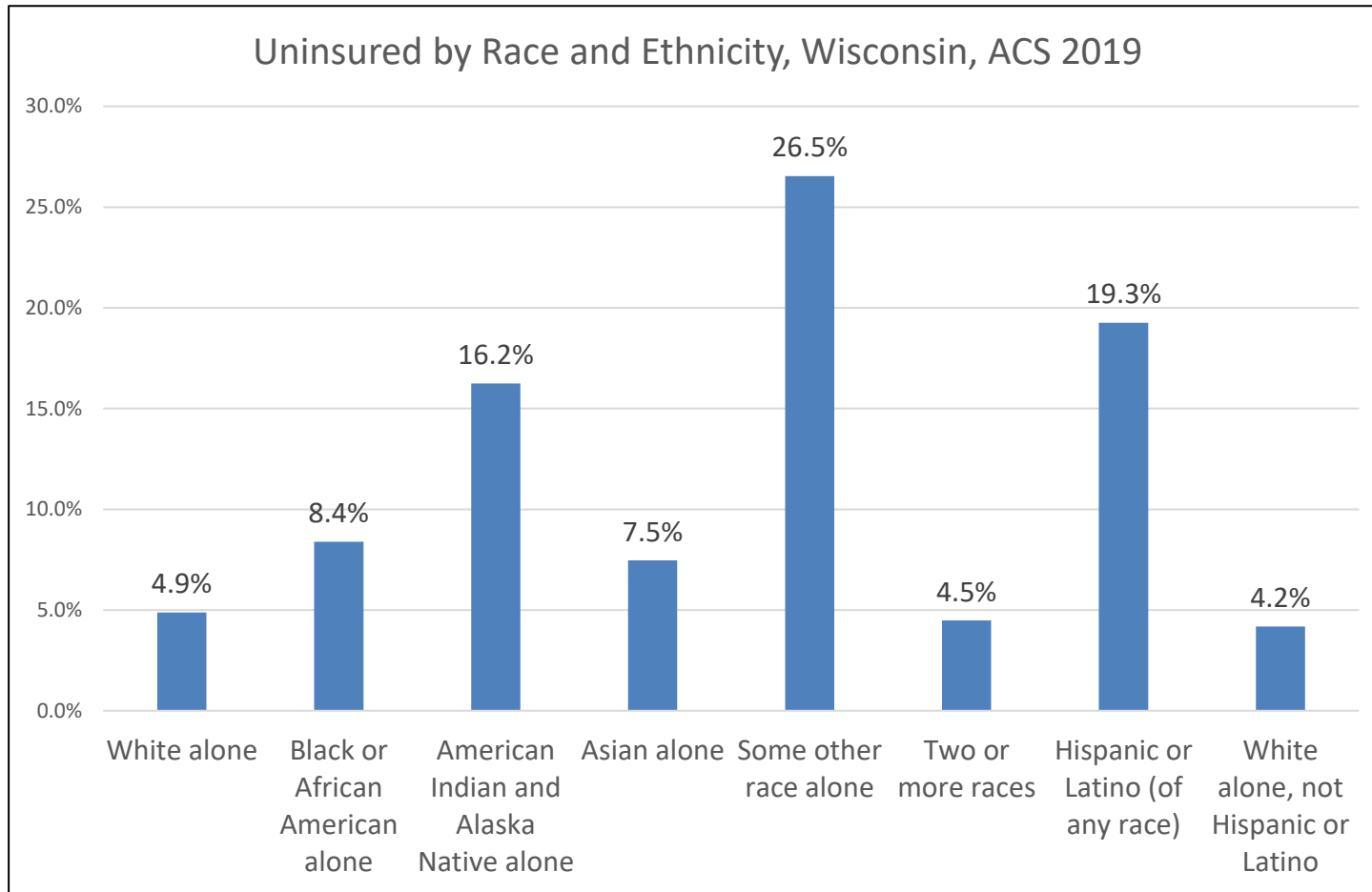
Children under the age of 19 make up about 15% of the remaining uninsured, with an estimated 50,713 in that age range remaining uninsured in Wisconsin as of 2016.

Total Number of Uninsured Individuals, By Age



Wisconsin Residents who Remained Uninsured, ACS 2019

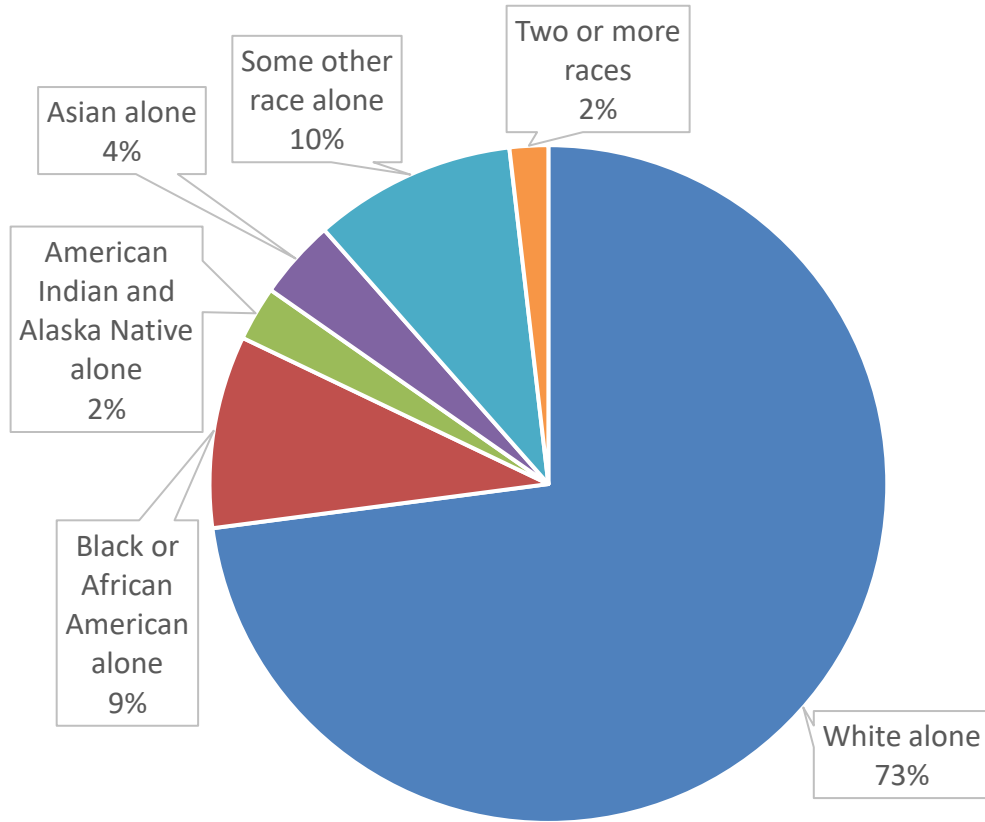
Persons of color are significantly more likely to be uninsured in Wisconsin



But.....

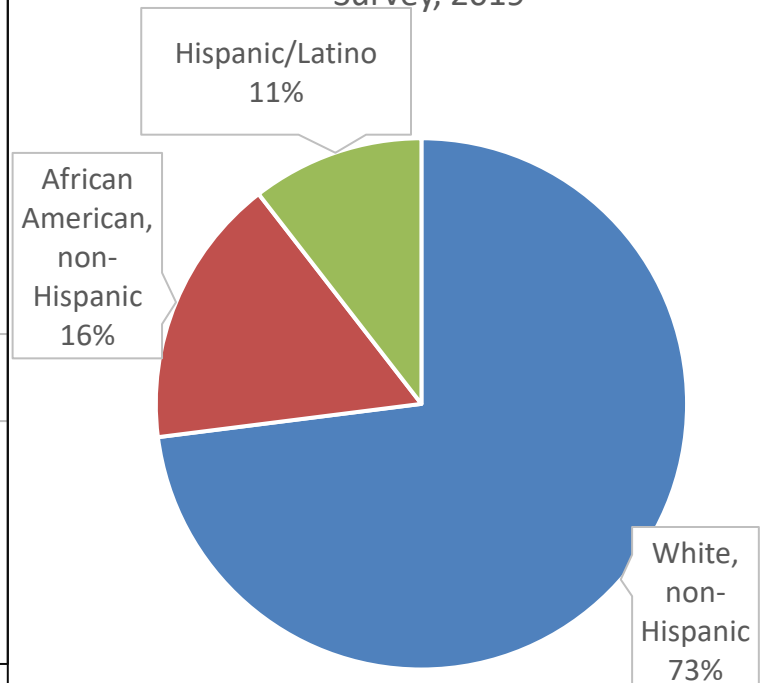
Wisconsin Residents who Remained Uninsured, 2019

Uninsured by Race, ACS 2019

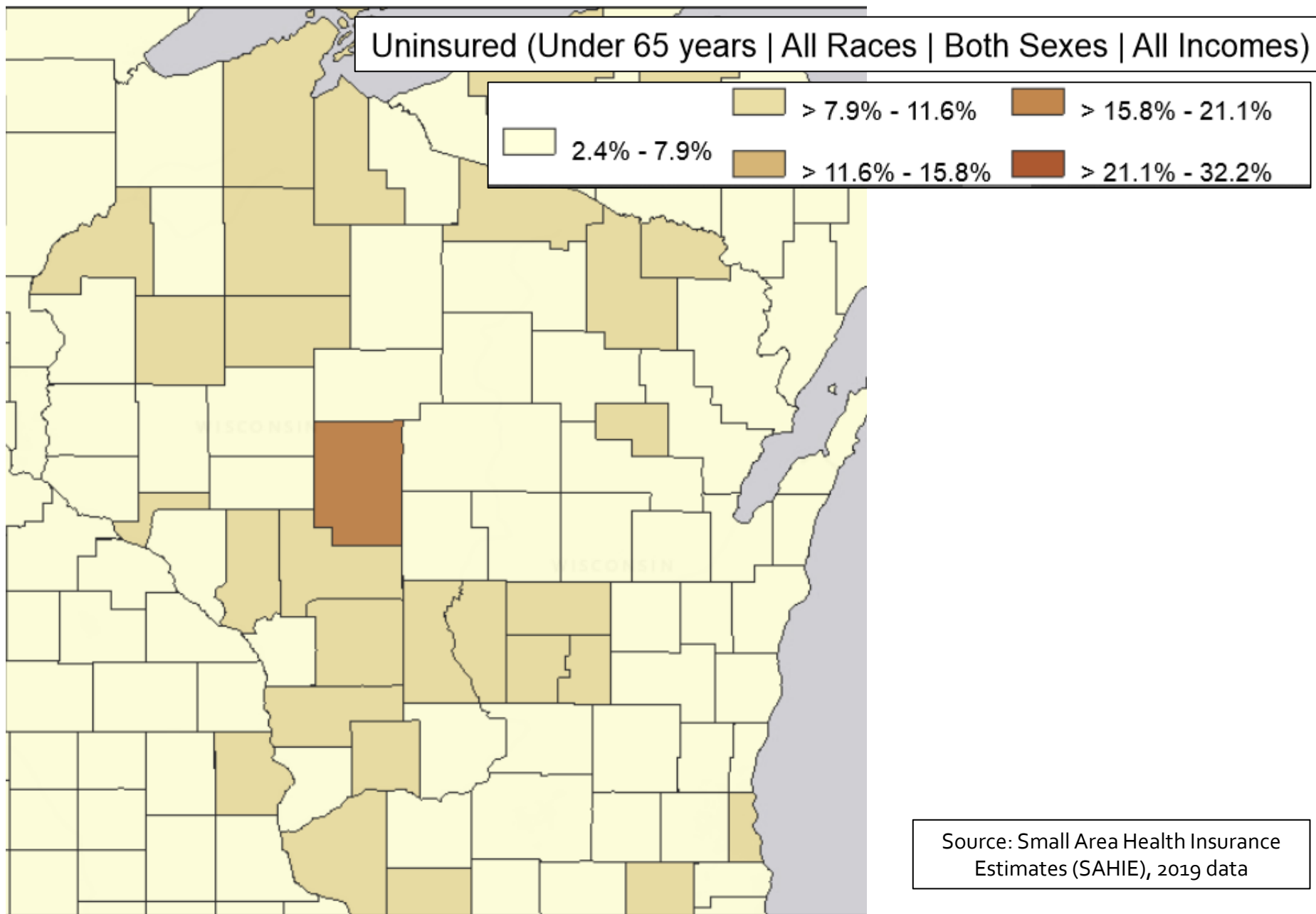


Most uninsured persons in Wisconsin are white (73%).

Uninsured Full or Part Year, Family Health Survey, 2019



Wisconsin Residents who Remained Uninsured



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](#)



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.

Health

Wisconsin Healthcare
Stability Plan

Auto

Life and Annuities

Homeowners

Consumer's Home Page

Consumer Publications

- 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.

Rate Filings, Exchange Plan Filings, Plan Year 2021, Wisconsin

Company Name	Requested Rate Change	Current Range of Rate Change
Aspirus Arise Health Plan of Wisconsin, Inc.	-12.89%	-17.38% to -11.17%
Children's Community Health Plan	-7.47%	-8.71% to -1.81%
Common Ground Healthcare Cooperative	-6.25%	-11.82% to -3.21%
Dean Health Plan	-2.27%	-9.17% to 8.05%
Group Health Cooperative of South Central Wisconsin	-6.81%	-19.91% to 7.94%
HealthPartners Insurance Company	-3.40%	-8.00% to -0.83%
Medica Community Health Plan	5.87%	-7.18% to 18.02%
MercyCare HMO, Inc.	-1.39%	-5.52% to 2.45%
Molina Healthcare of Wisconsin, Inc.	-3.50%	-9.33% to 2.31%
Network Health Plan	3.34%	-7.64% to 4.82%
Quartz Health Benefit Plans Corporation	0.08%	-3.82% to 2.65%
Security Health Plan of Wisconsin, Inc.	1.27%	-2.33% to 3.16%
WPS Health Plan, Inc.	-12.66%	-18.86% to 0.00%