

Dane County

ACA Plan Selections 2019 Plan Year

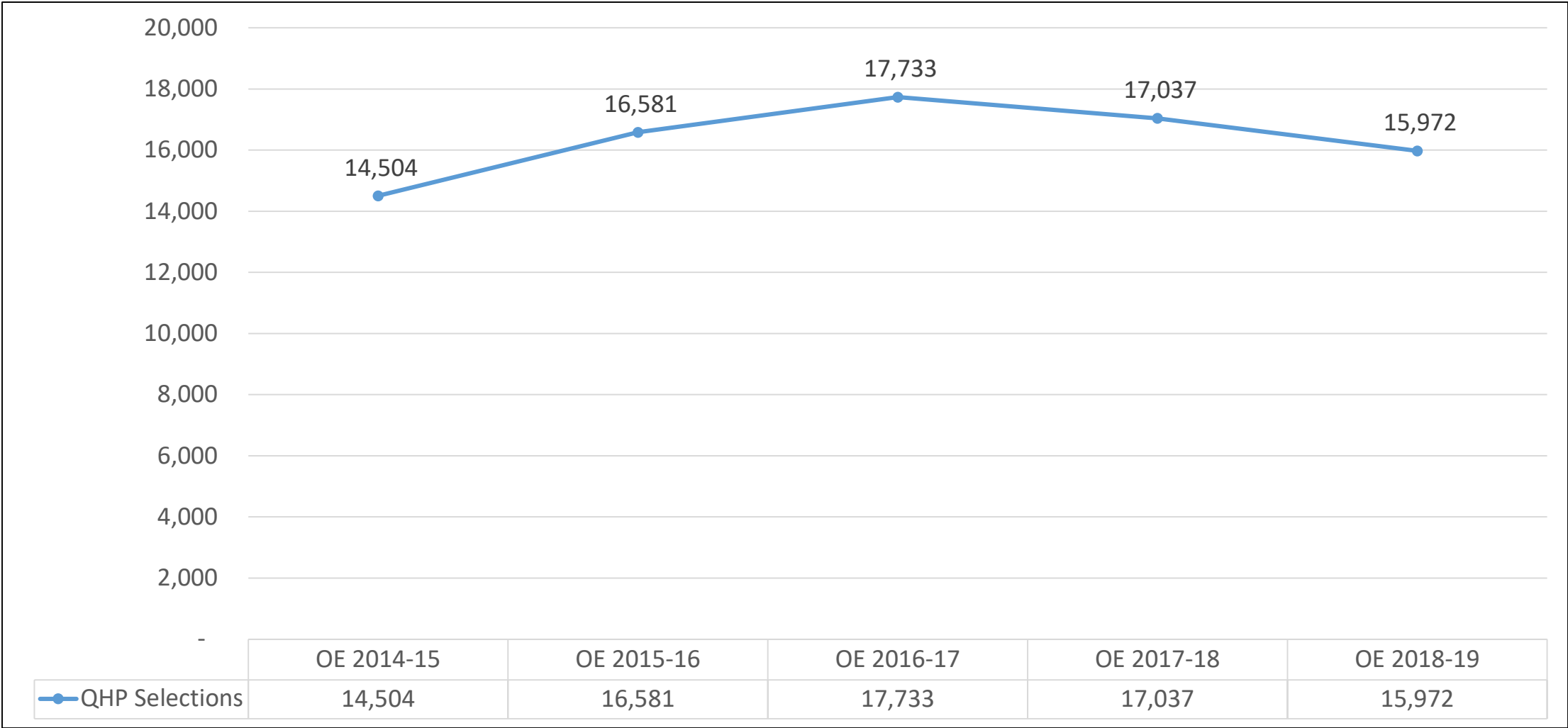
As of end of Open Enrollment, December 15, 2018

Prepared by Donna Friedsam, University of Wisconsin

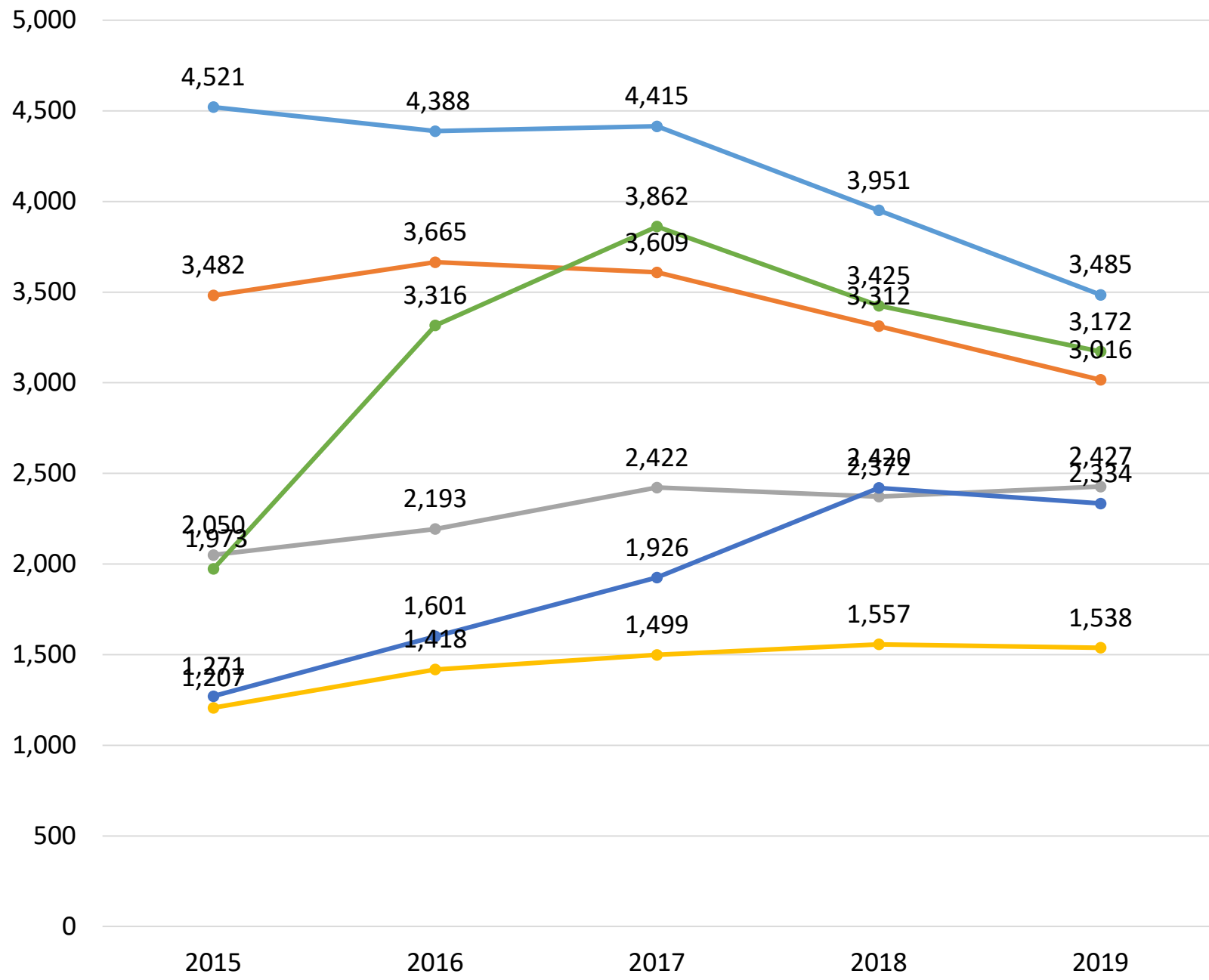
ACA Plan Selections for Plan Year 2019, as of Open Enrollment end December 15, 2018

Total Consumers Selecting Plans	15,972
Consumers with APTC	11,862 (74%)
Consumers with CSRs	4,762 (30%)
Average Premium – All Enrollees	\$482
Average APTC – Consumers receiving APTCs	\$367
Average Premium for Consumers receiving APTC	\$146

Plan Selections, Trend 2014-2019



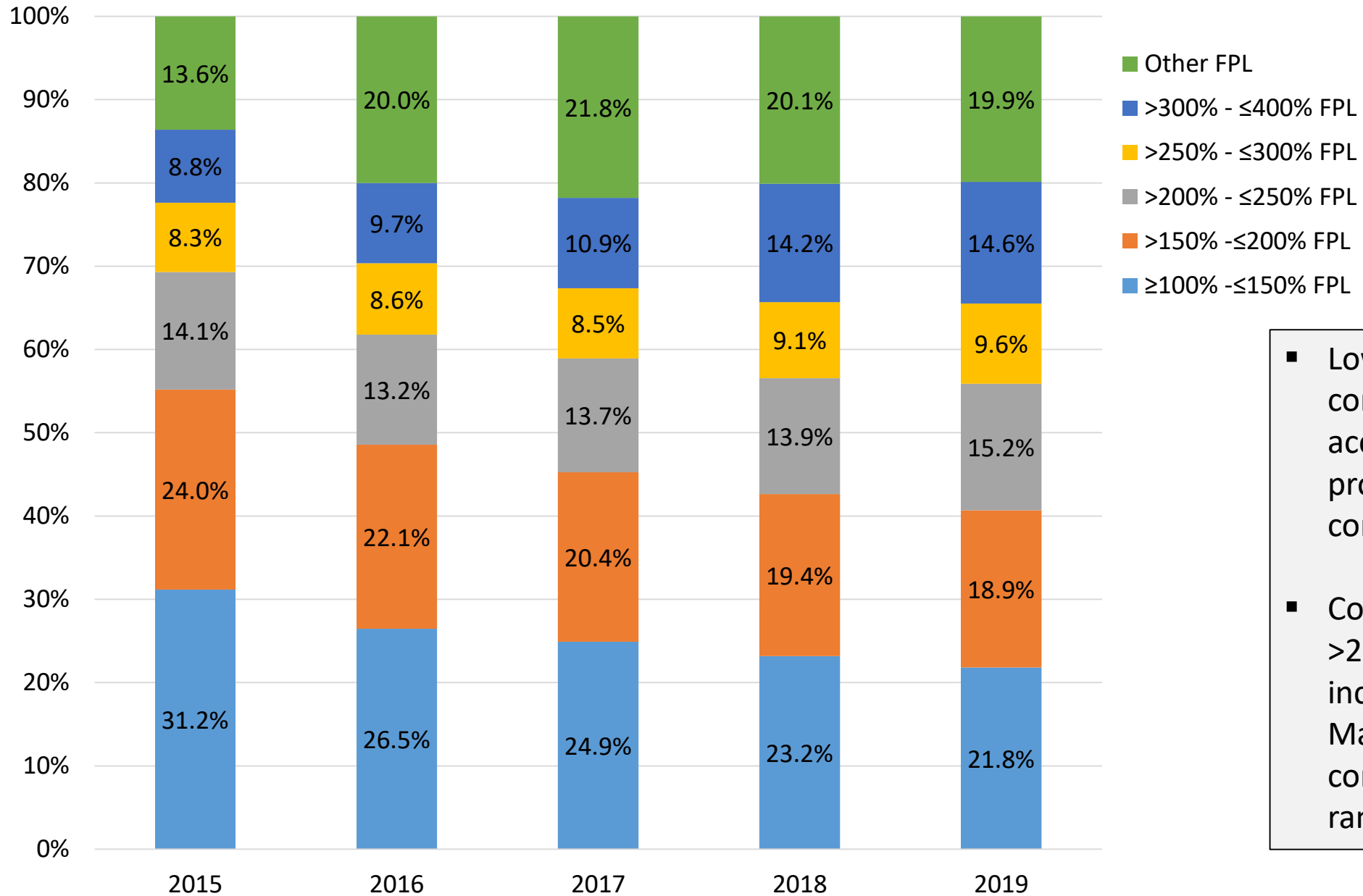
Plan Selections by Income Range, 2015-2019



- ≥100% - ≤150% FPL
- >150% - ≤200% FPL
- >200% - ≤250% FPL
- >250% - ≤300% FPL
- >300% - ≤400% FPL
- Other FPL

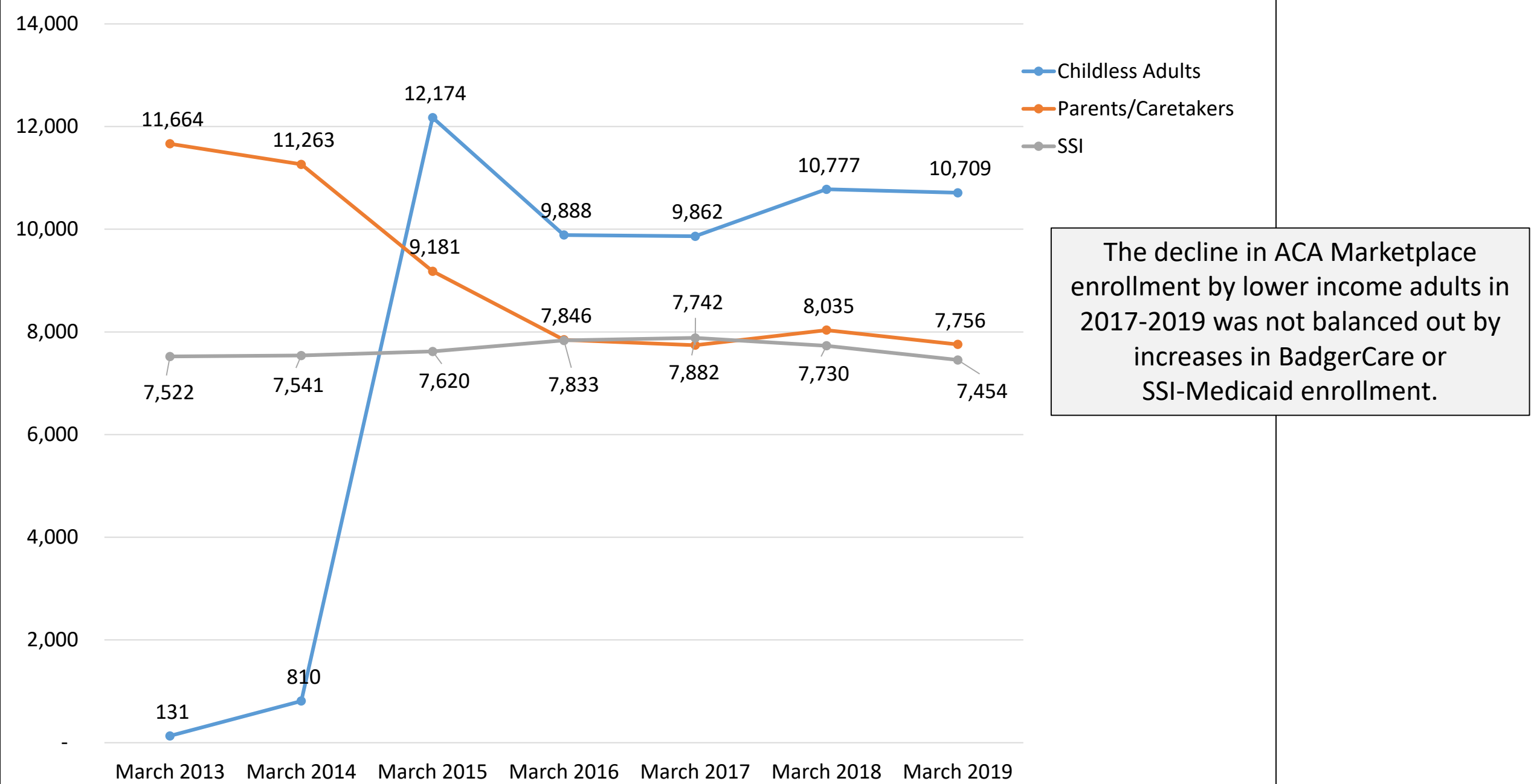
- Lowest income range consumers (100-150% FPL) account for a declining proportion of Marketplace consumers.
- Consumers with incomes >200% FPL account for an increasing share of Marketplace plans, with consumers in the 300-400% FPL range increasing the most.

Plan Selections by Income Range, 2015-2019



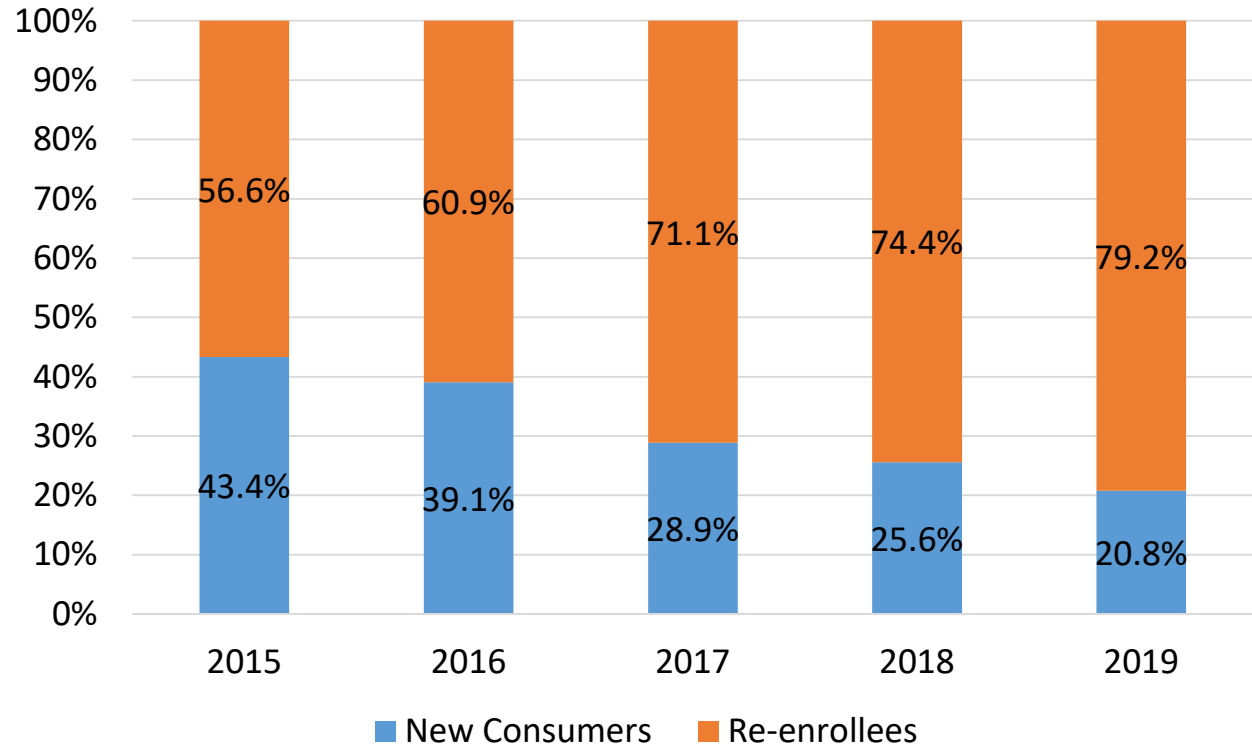
- Lowest income range consumers (100-150% FPL) account for a declining proportion of Marketplace consumers.
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Adult BadgerCare and SSI-Medicaid Trend 2013-2019



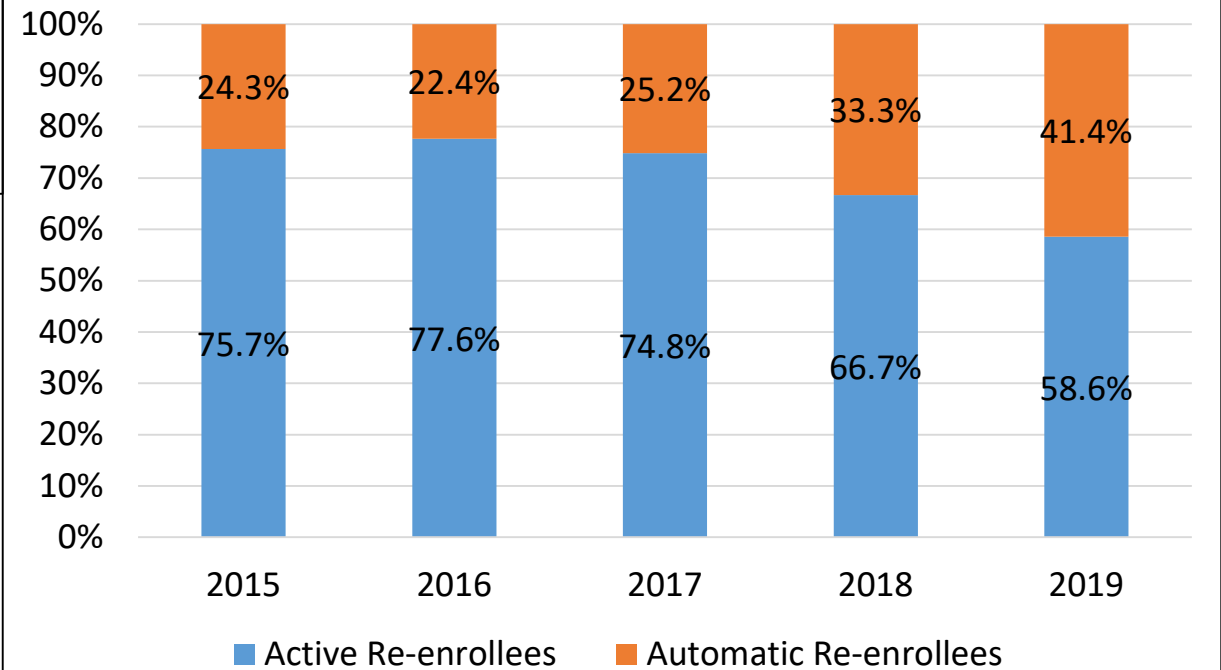
The decline in ACA Marketplace enrollment by lower income adults in 2017-2019 was not balanced out by increases in BadgerCare or SSI-Medicaid enrollment.

New Consumers and Re-enrollees: Trend 2015-2019

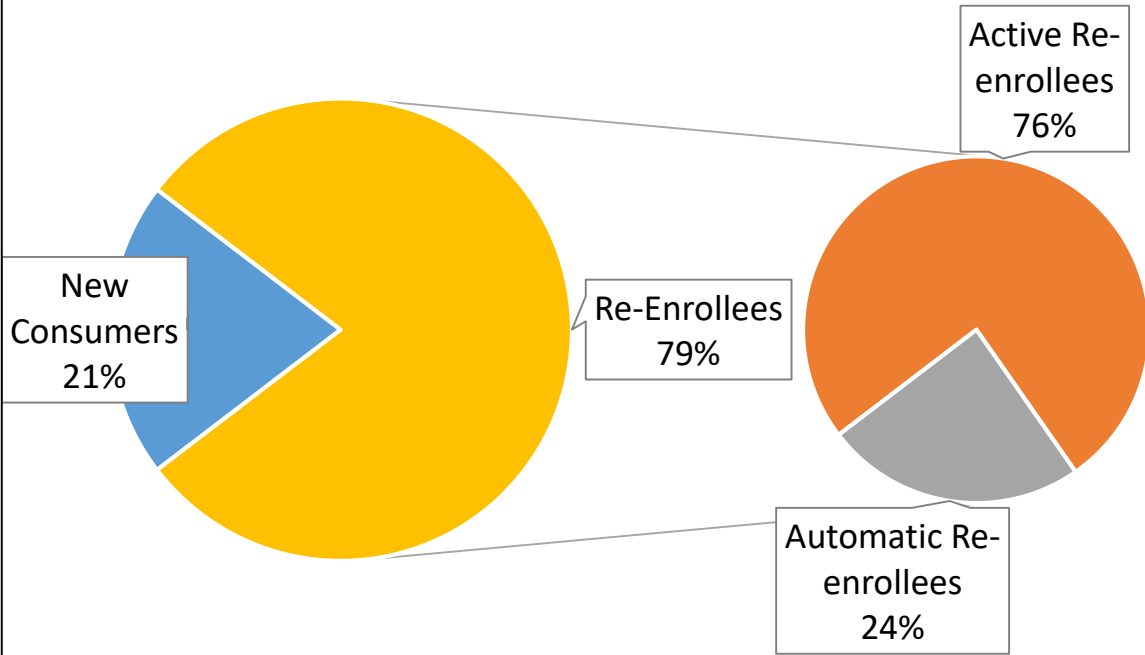


- The proportion of re-enrollees has increased steadily and substantially.
- Re-enrollees continue to rely on active reenrollment, rather than relying on automatic processes.
- This reflects the need to re-assess available plans, premiums, and available subsidies every year.

Re-enrollees: Active and Automatic, 2015-2019



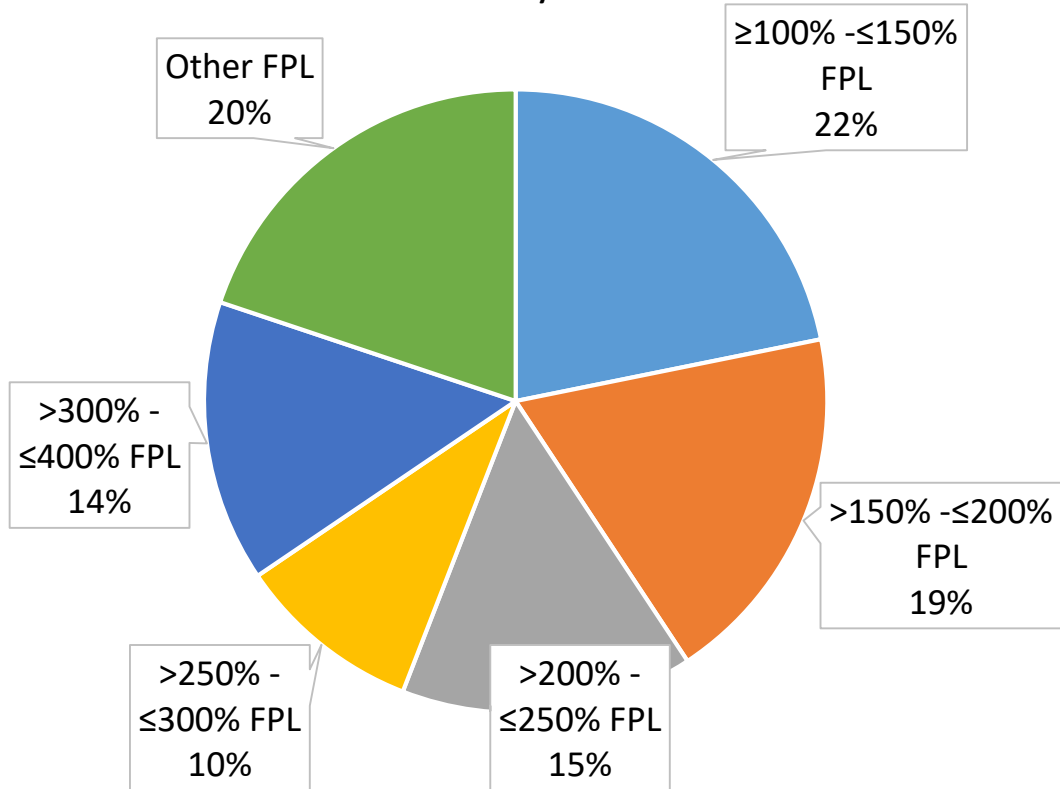
Plan Selections, New and Re-Enrollments



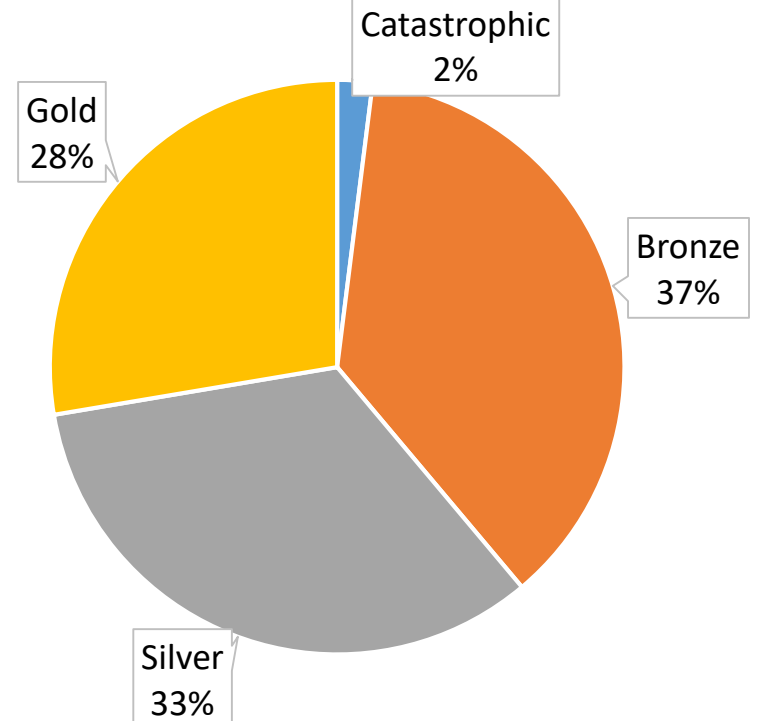
- About 55% of Re-enrollees for Plan Year 2018 switched plans, while for 2019 plan switching declined to about 48%
- This likely reflects the 2017 federal change in CSR policy and the initiation of silver-loading for Plan Year 2018, along with the departure of two QHPs from the Milwaukee market for Plan Year 2018.

	Active Re-enrollees who Switched Plans	Active Re-enrollees who Remained in the Same Plan or a Crosswalked Plan
Plan Year 2018	54.9%	45.1%
Plan Year 2019	47.8%	52.2%

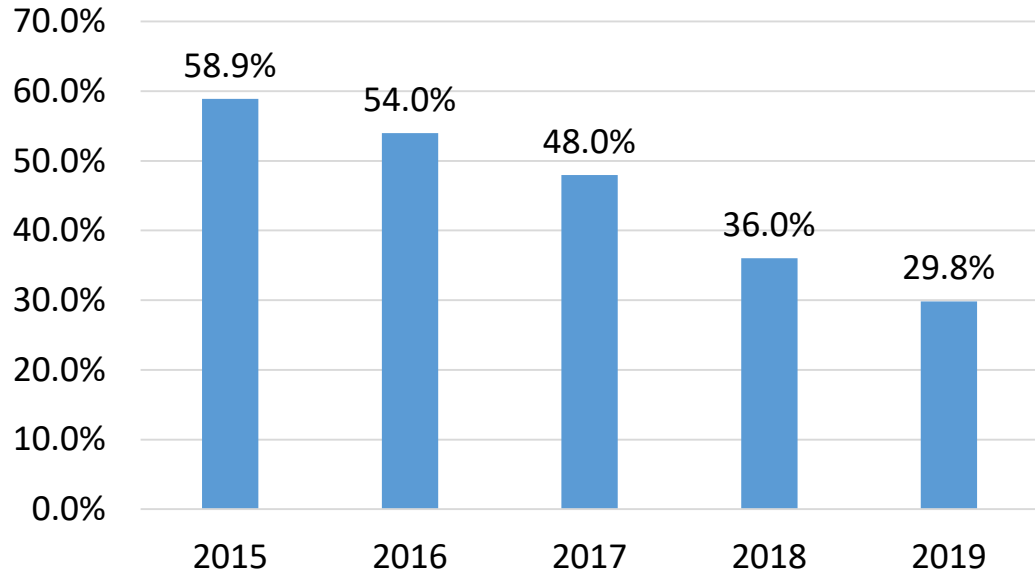
Plan Selections by Income Level



Plan Selections by Metal Level



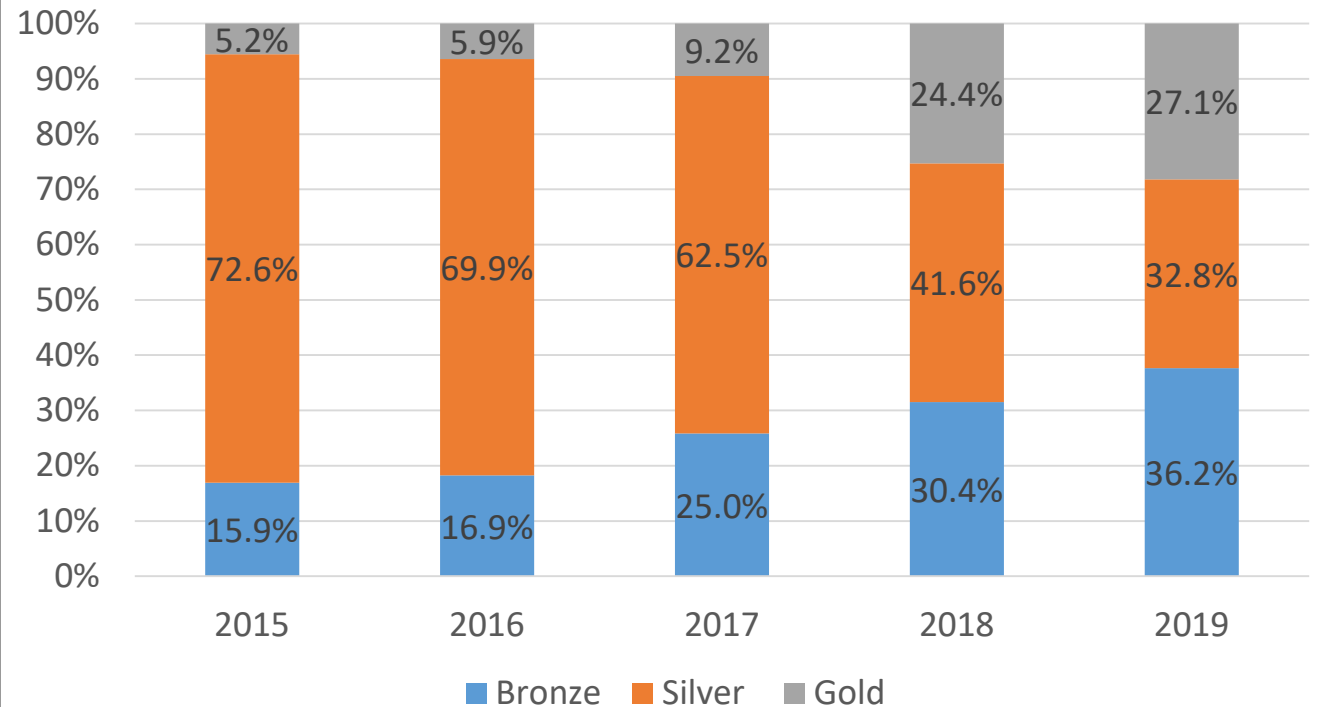
Consumers with CSR



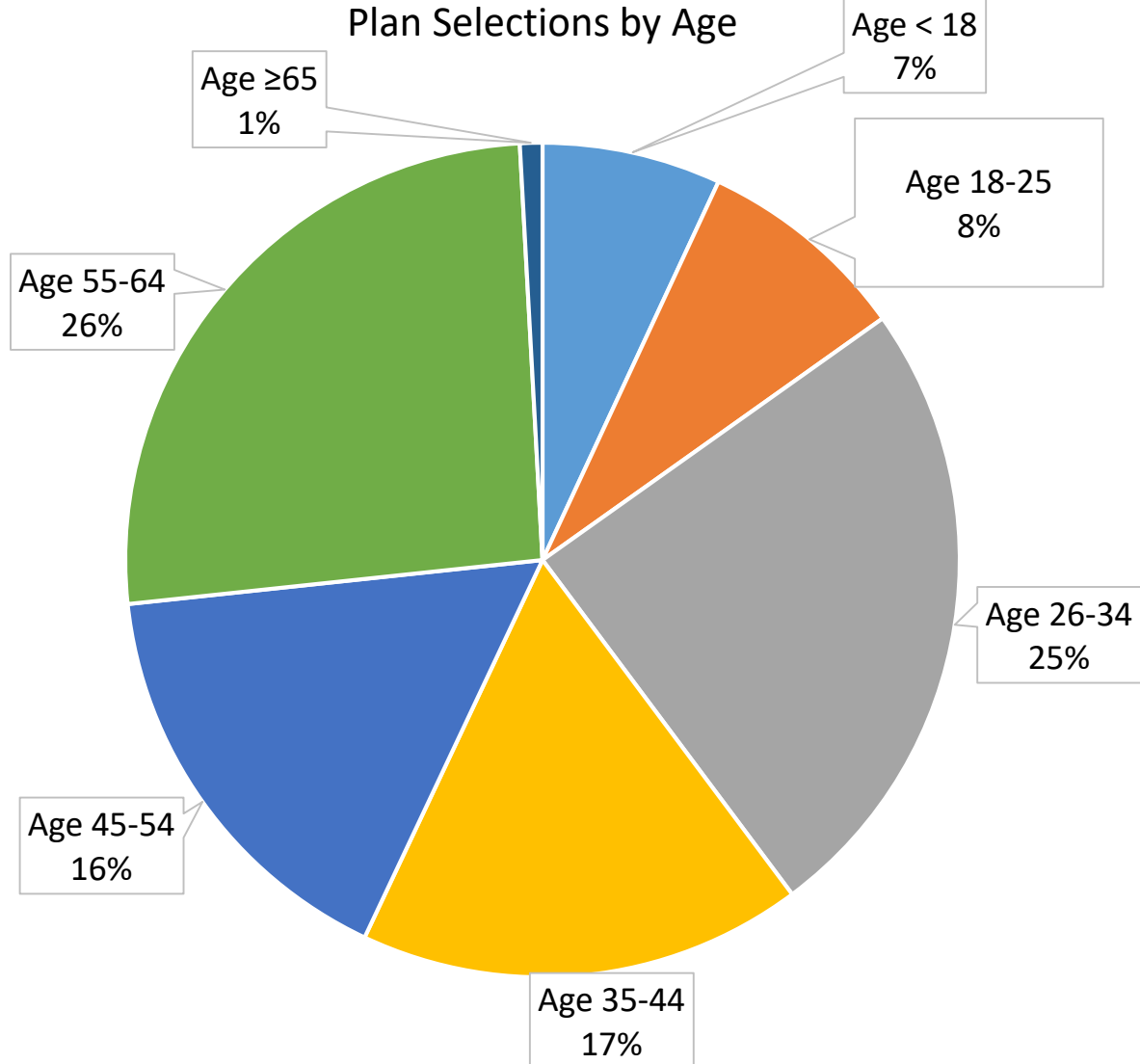
Consistent with the changing income composition of Marketplace consumers, a declining proportion qualify for Cost-Sharing Reductions (CSRs), which require income <250% FPL.

- With the decline in CSR-linked consumers, an increasing proportion of consumers select bronze and gold plans, while a decreasing proportion select silver plans.
- This trend also likely 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 Metal Level, 2015-2019

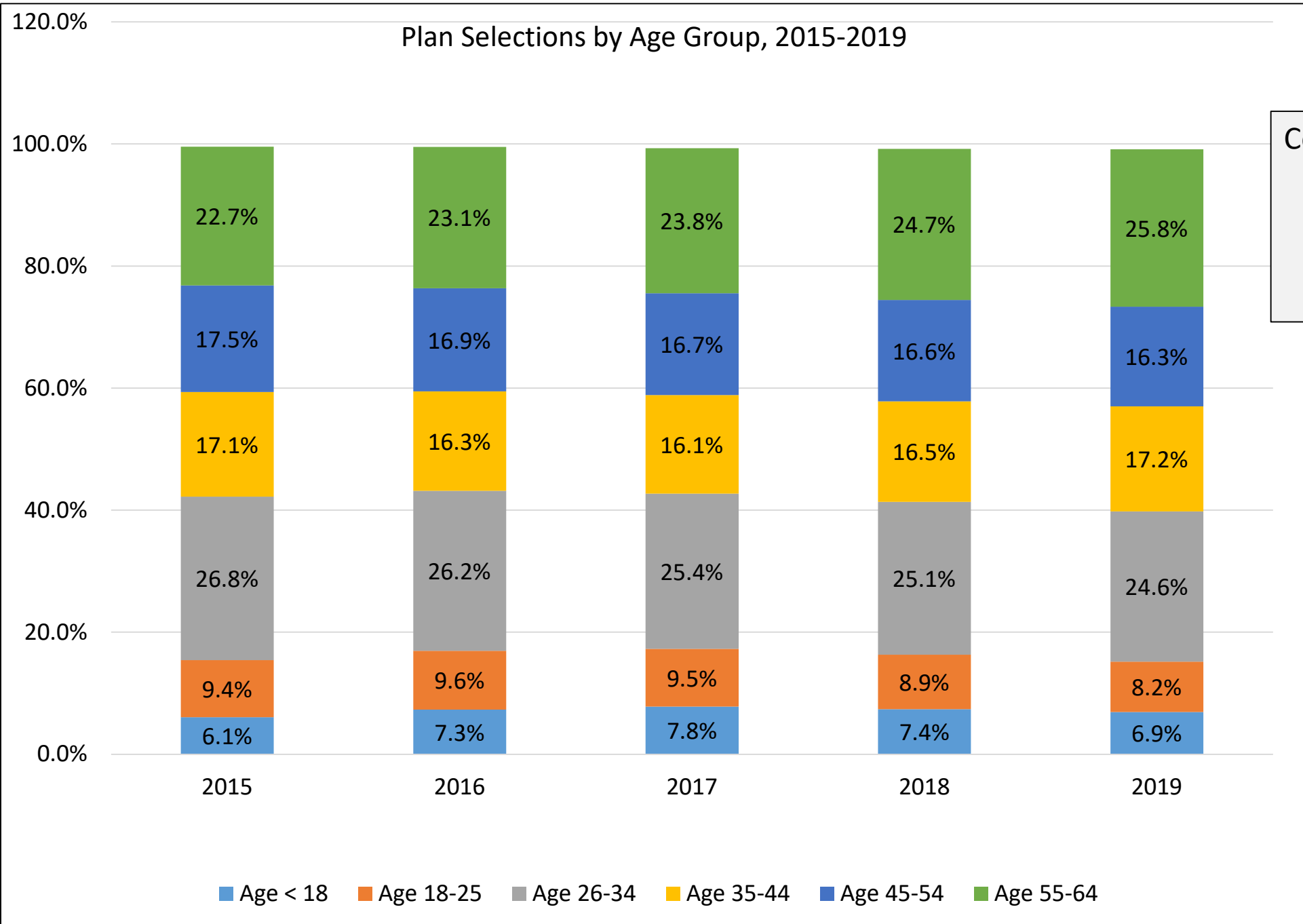


Plan Selections by Age



■ For the 2019 plan year, 33% of consumers selecting plans are in the 25-34 years age range

Plan Selections by Age Group, 2015-2019



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