



Institute for
Research on
Poverty

UNIVERSITY OF WISCONSIN-MADISON

Wisconsin Enrollment Trends and ACA Outlook Plan Year 2020

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October 2019

ACA Plan Selections for Plan Year 2019

	Plan Selections As of 12/15/ 2018
Total Consumers Selecting Plans	205,118
Consumers with APTC	176,908 (86%)
Consumers with CSRs	86,060 (42%)
Average Premium statewide (before APTCs)	\$700
Average Premium statewide (after APTCs)	\$161
Average APTC among consumers receiving APTCs	\$625
Average Premium for Consumers receiving APTC	\$97

Plan Selections: Open Enrollment Trend 2016-19

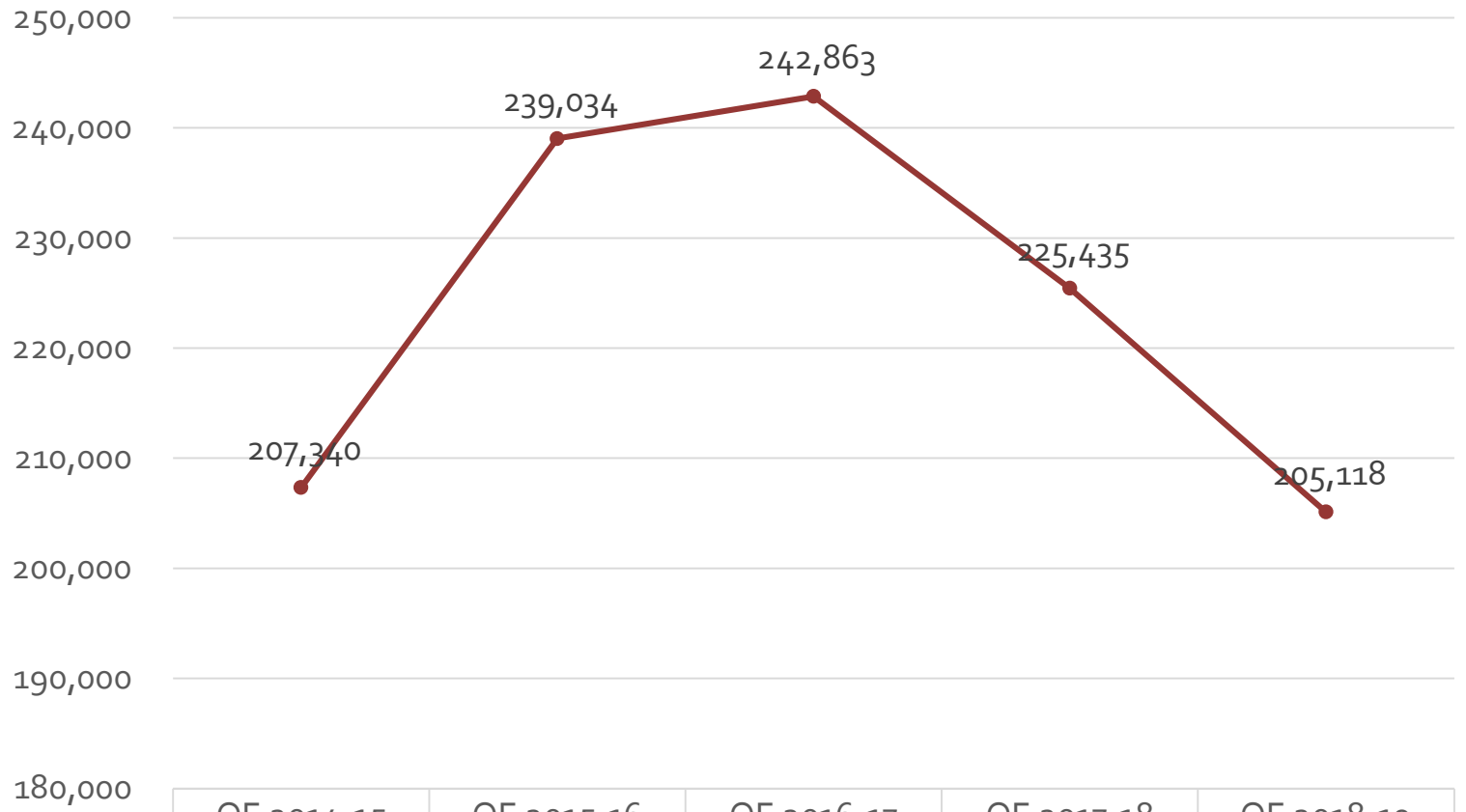
- Effectuated enrollment refers to those consumers who pay select a plan and pay their first month premium to activate their coverage.
- In 2019, 94% of Wisconsin consumers who selected an ACA Marketplace plan went on to effectuate their enrollment, resulting in 193,303 actual plan enrollments in February 2019.

Open Enrollment Plan Year (Enrollment Period Length)	Number of Plan Selections
OE 2017 (12 weeks)	242,863
OE 2018 (6 weeks)	225,435
OE 2019 (6 weeks)	205,118

2019 ACA Plans Effectuated Coverage	Number of Plan Selections	Percent of Plan Selections
Effectuating Coverage through February 2019	193,303	94%
Consumers with Premium Subsidies (APTCs)	171,386	89%
Consumers with Cost-Sharing Reductions (CSRs)	82,745	43%

ACA Marketplace Plan Selections during open enrollment have decreased statewide during the past two years, with the pull back of federal resources, reduction in weeks available, and other factors.

Wisconsin QHP Selections

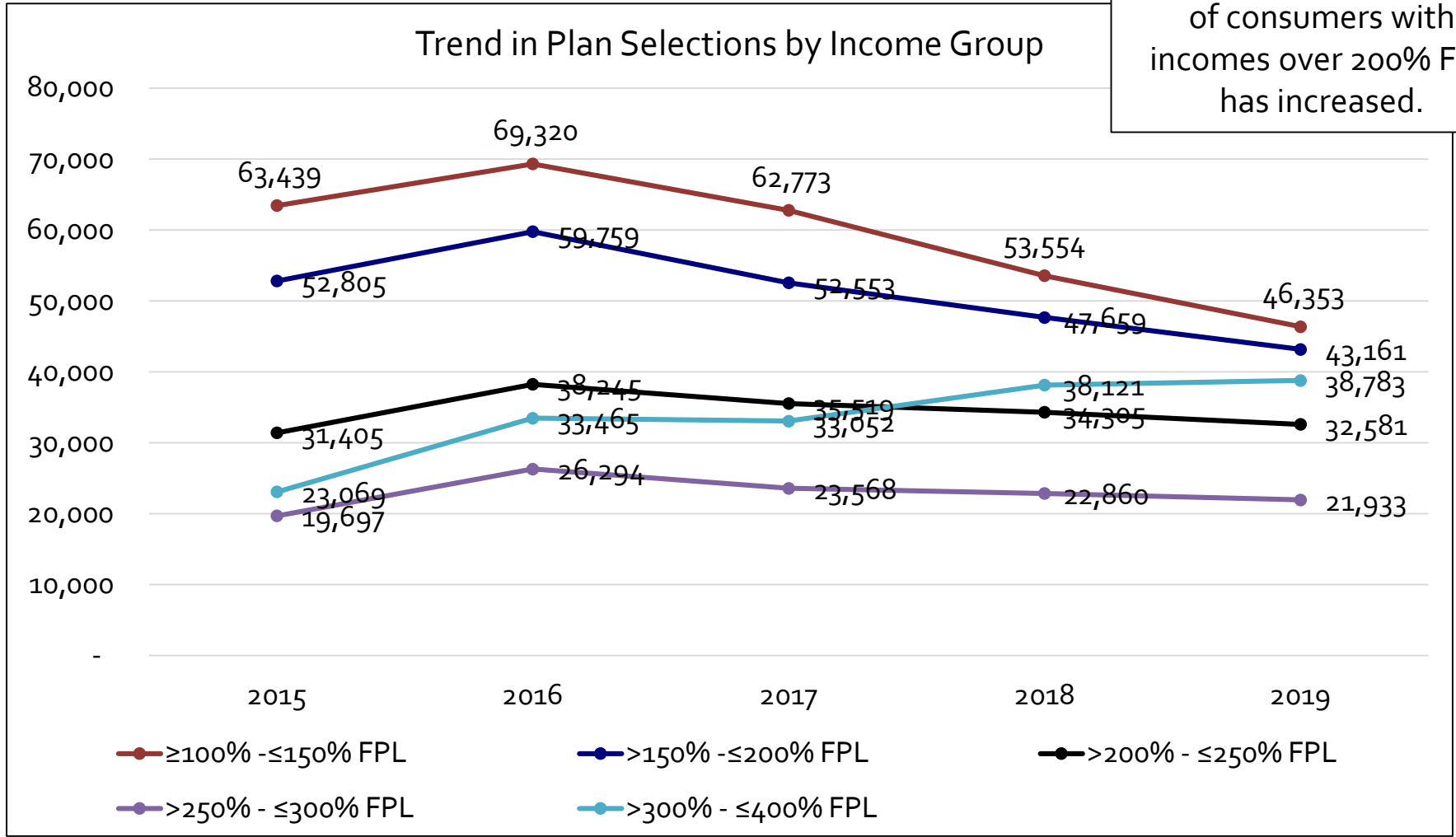


—●— Wisconsin QHP Selections

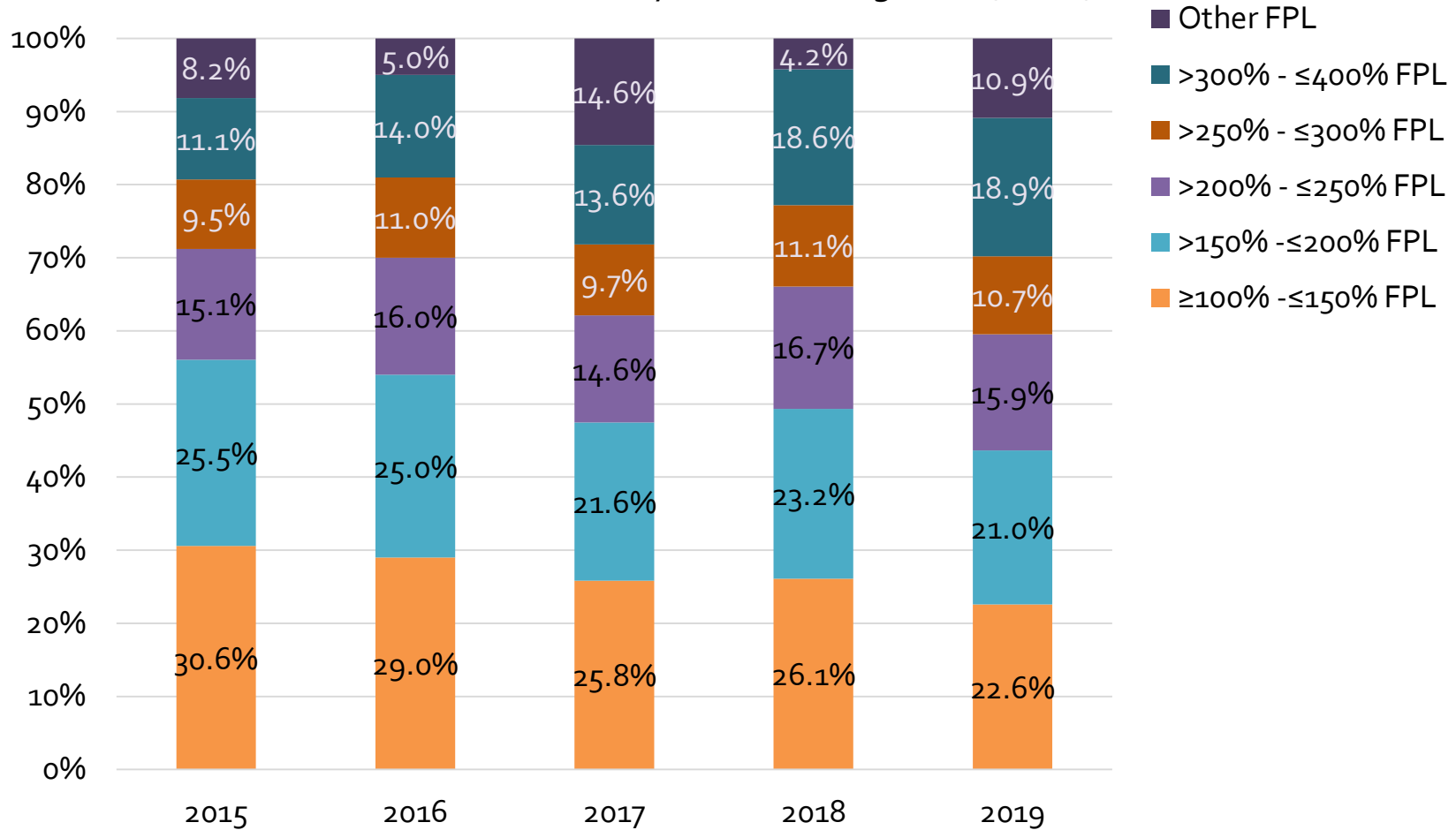
OE 2014-15	OE 2015-16	OE 2016-17	OE 2017-18	OE 2018-19
207,340	239,034	242,863	225,435	205,118

	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
2015-19	(17,086)	(9,644)	1,176	2,236	15,714	5,382	(2,222)
% change	-27%	-18%	4%	11%	68%	32%	-1%

The decreases have occurred predominantly among the lowest income groups, while the number of consumers with incomes over 200% FPL has increased.

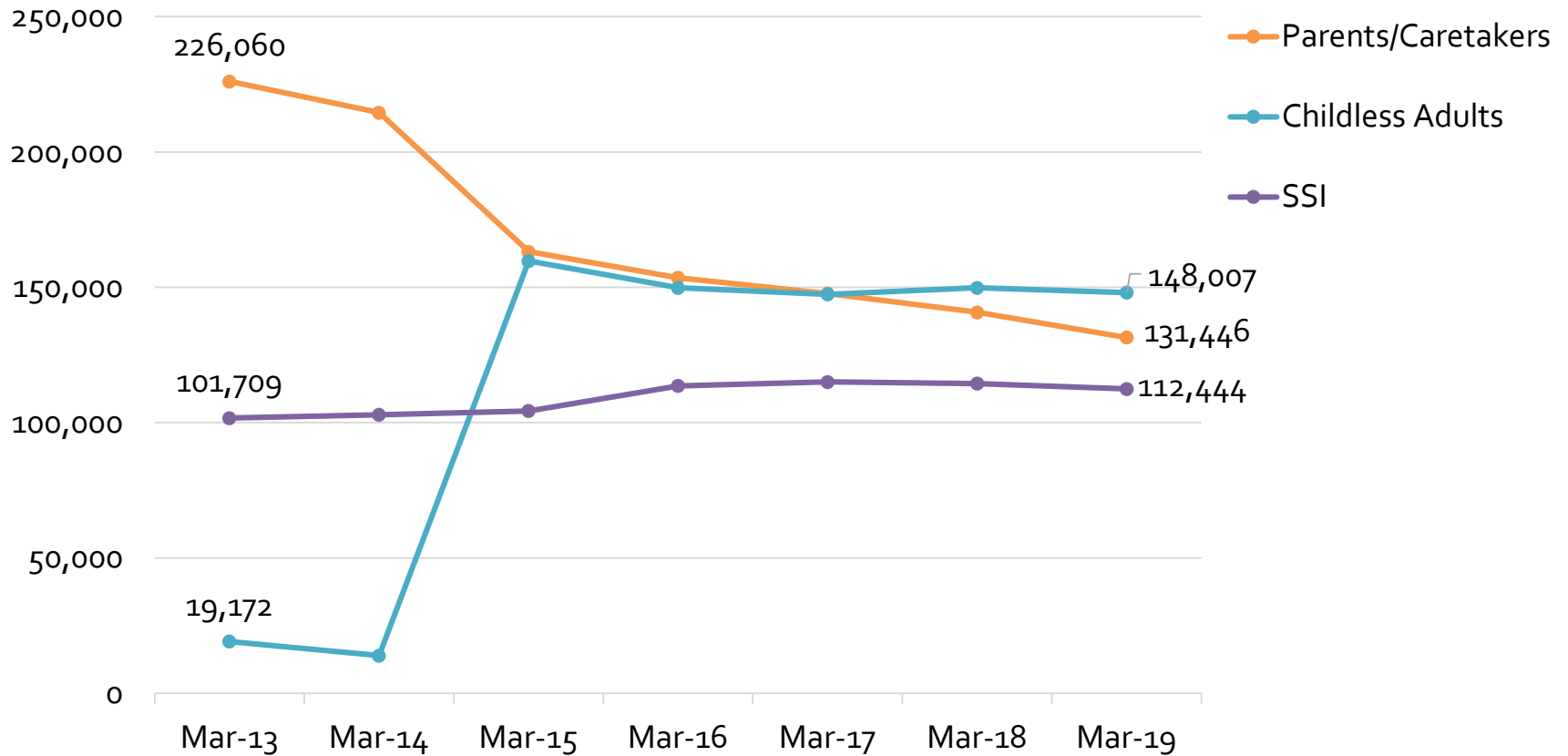


Plan Selections by Income Range, 2015-2019



- 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.

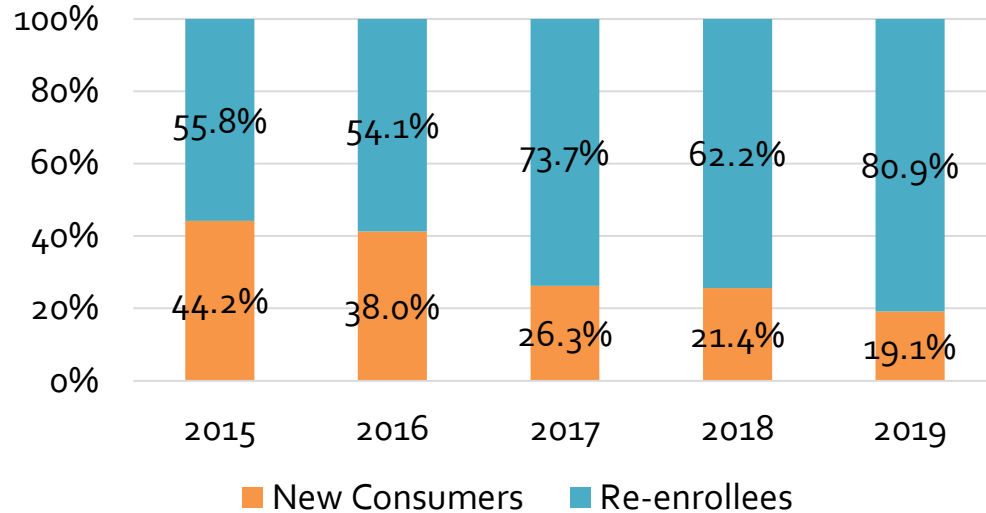
Adult BadgerCare and SSI-Medicaid Trend, 2013-2019



- Adult enrollment in BadgerCare and SSI-Medicaid has remained flat or declined since 2017.
- The decline in ACA Marketplace enrollment by lower income adults in 2017-2019 was not balanced out by any increases in BadgerCare or SSI-Medicaid enrollment.

New Consumers and Re-enrollees: Trend

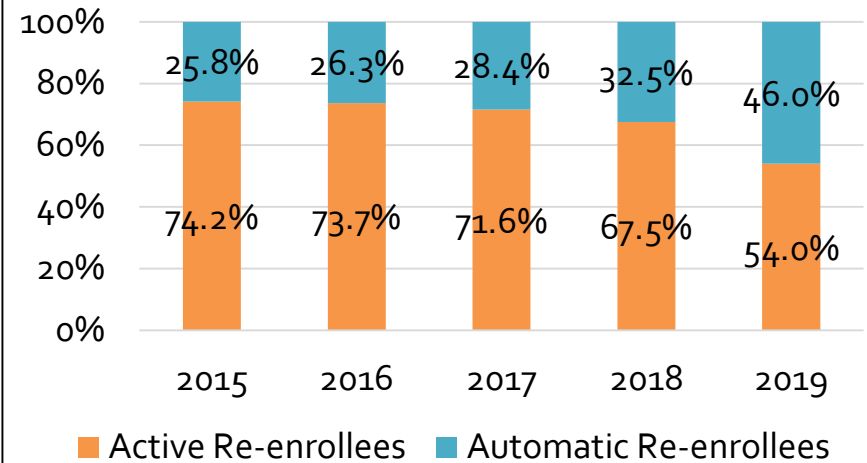
2015-2019



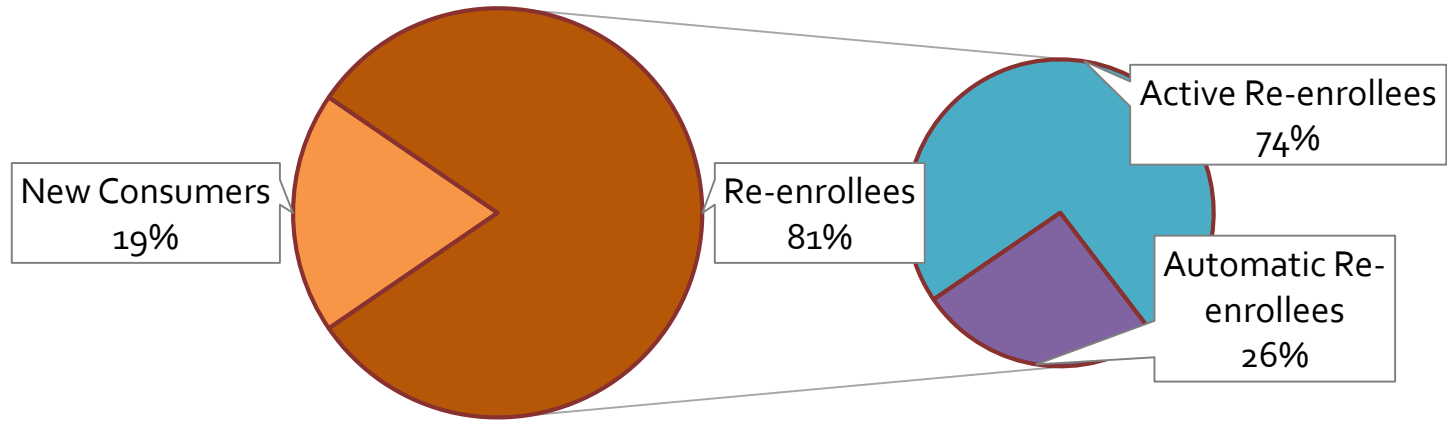
- The proportion of re-enrollees has increased steadily and substantially.
- Many re-enrollees continue to rely on active reenrollment, rather than relying on automatic processes.
- This reflects the need to re-assess available plans, premiums, and available subsidies every year.

Re-enrollees: Active and Automatic, 2015-2019

2015-2019



Plan Selections, New and Re-enrollments, Plan Year 2019

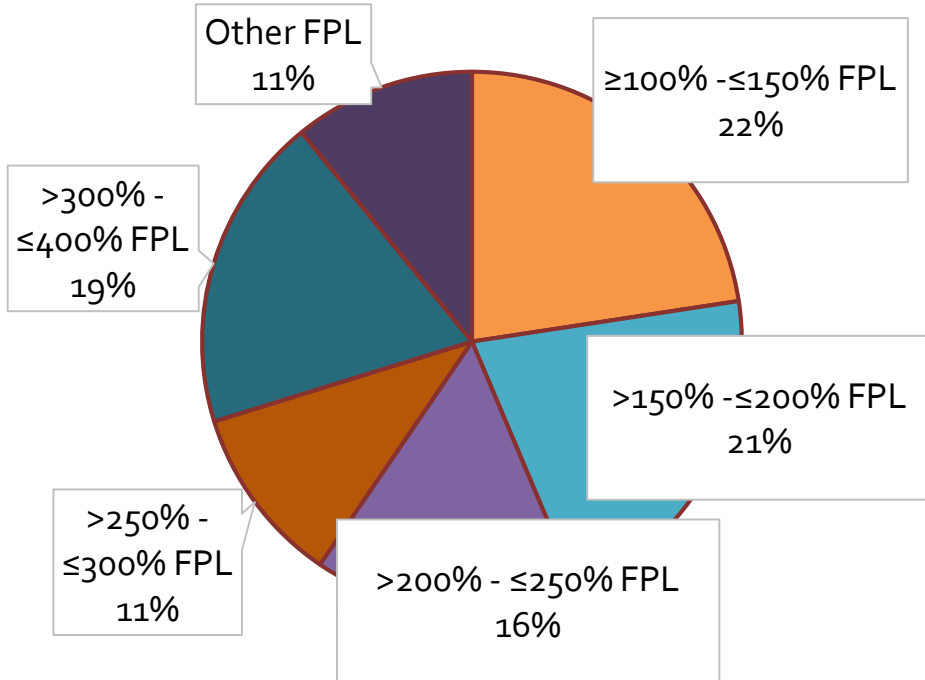


- Over 80% of Re-enrollees for Plan Year 2018 switched plans, while for 2019 plan switching declined to about 41%.
- This likely reflects the 2017 federal change in CSR policy and the initiation of silver-loading for Plan Year 2018, along with the departure of some QHPs from the market for Plan Year 2018.

	Active Re-enrollees who Switched Plans	Active Re-enrollees who Remained in the Same Plan or a Crosswalked Plan
Plan Year 2018	81.7%	18.3%
Plan Year 2019	41.0%	59.0%

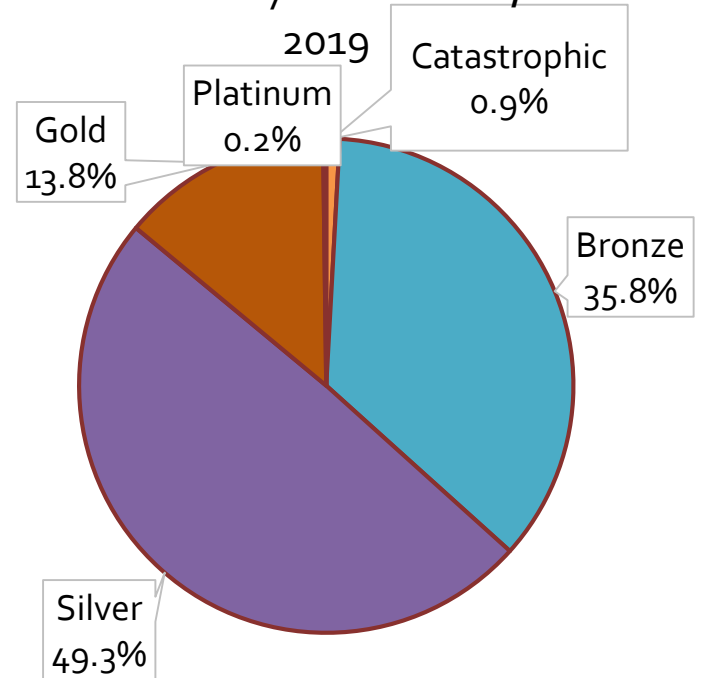
Plan Selections by Income Level, Plan Year

2019

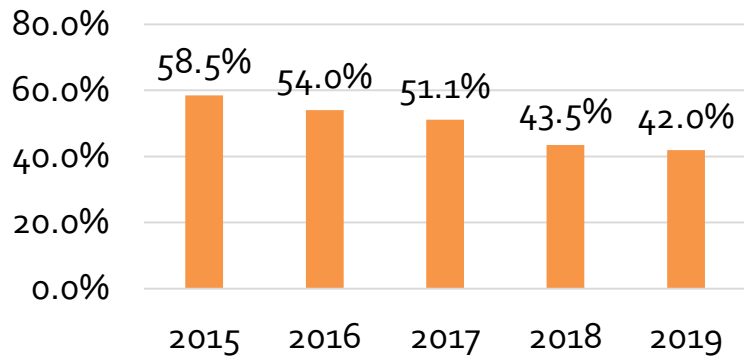


Plan Selections by Metal Level, Plan Year

2019



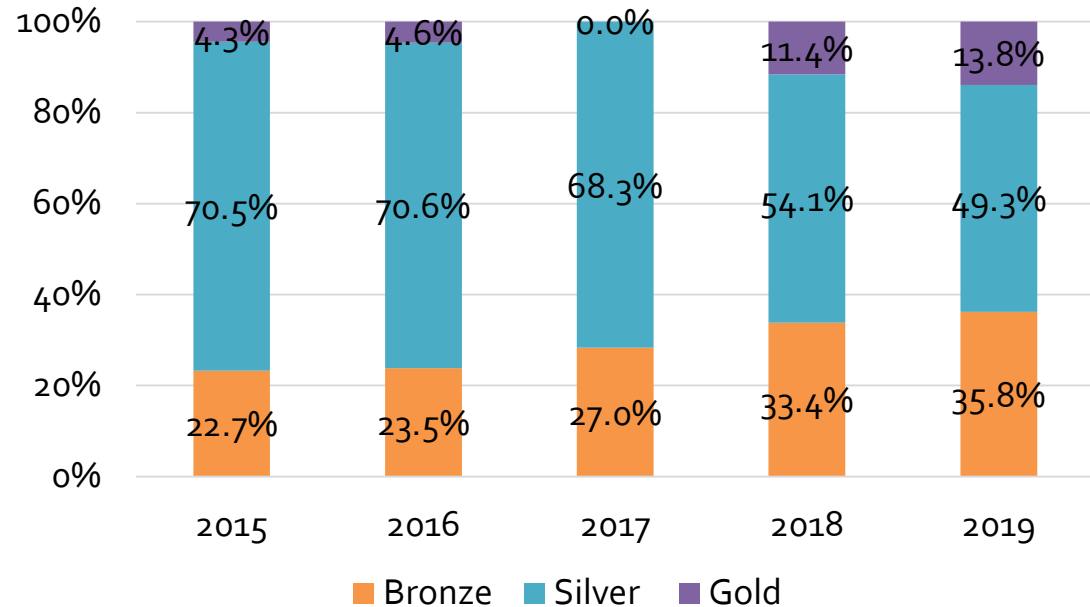
Consumers with CSR



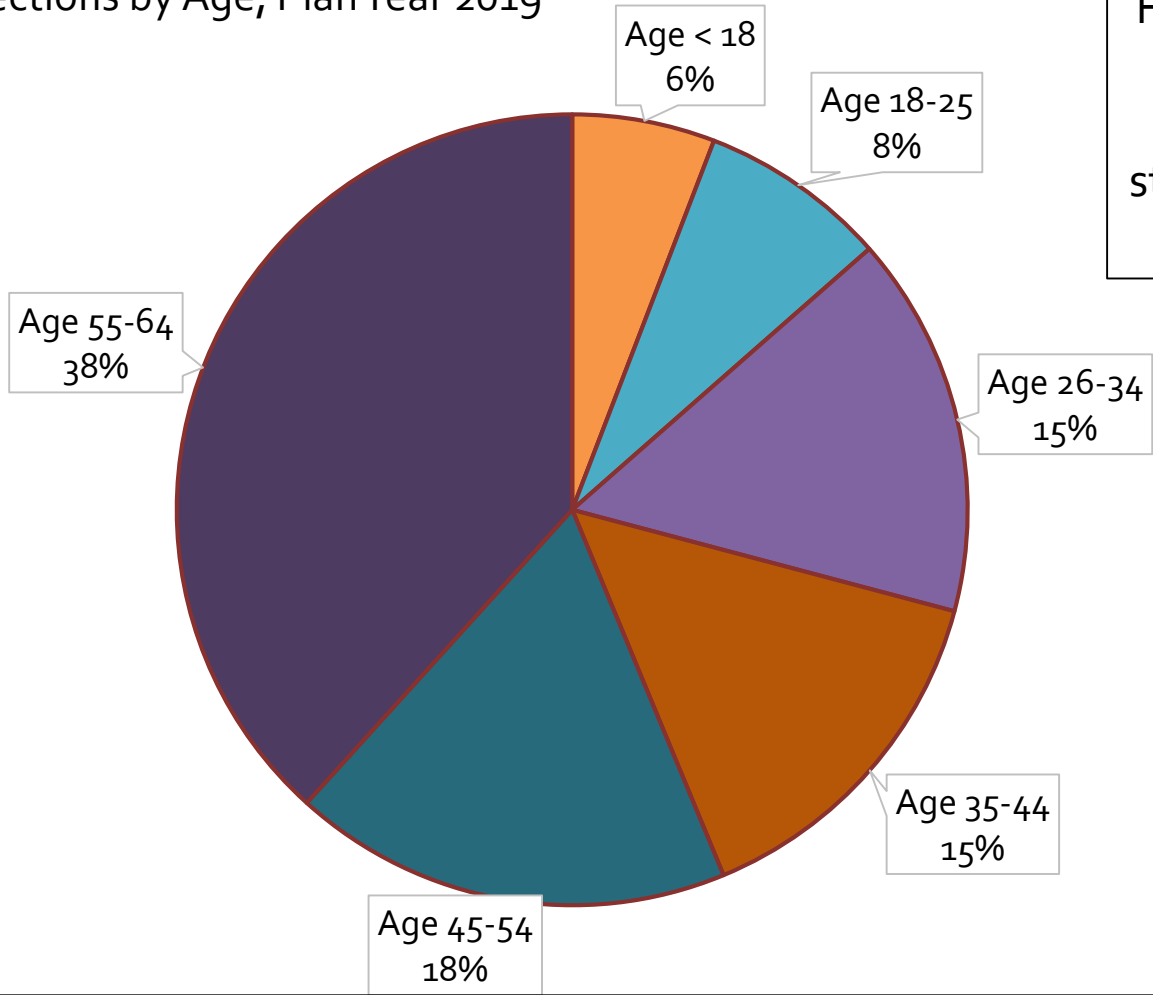
Consistent with the changing income composition of Marketplace consumers, a declining proportion qualify for Cost-Sharing Reductions (CSRs), which require income <250% FPL.

- 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 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, 2015-2019

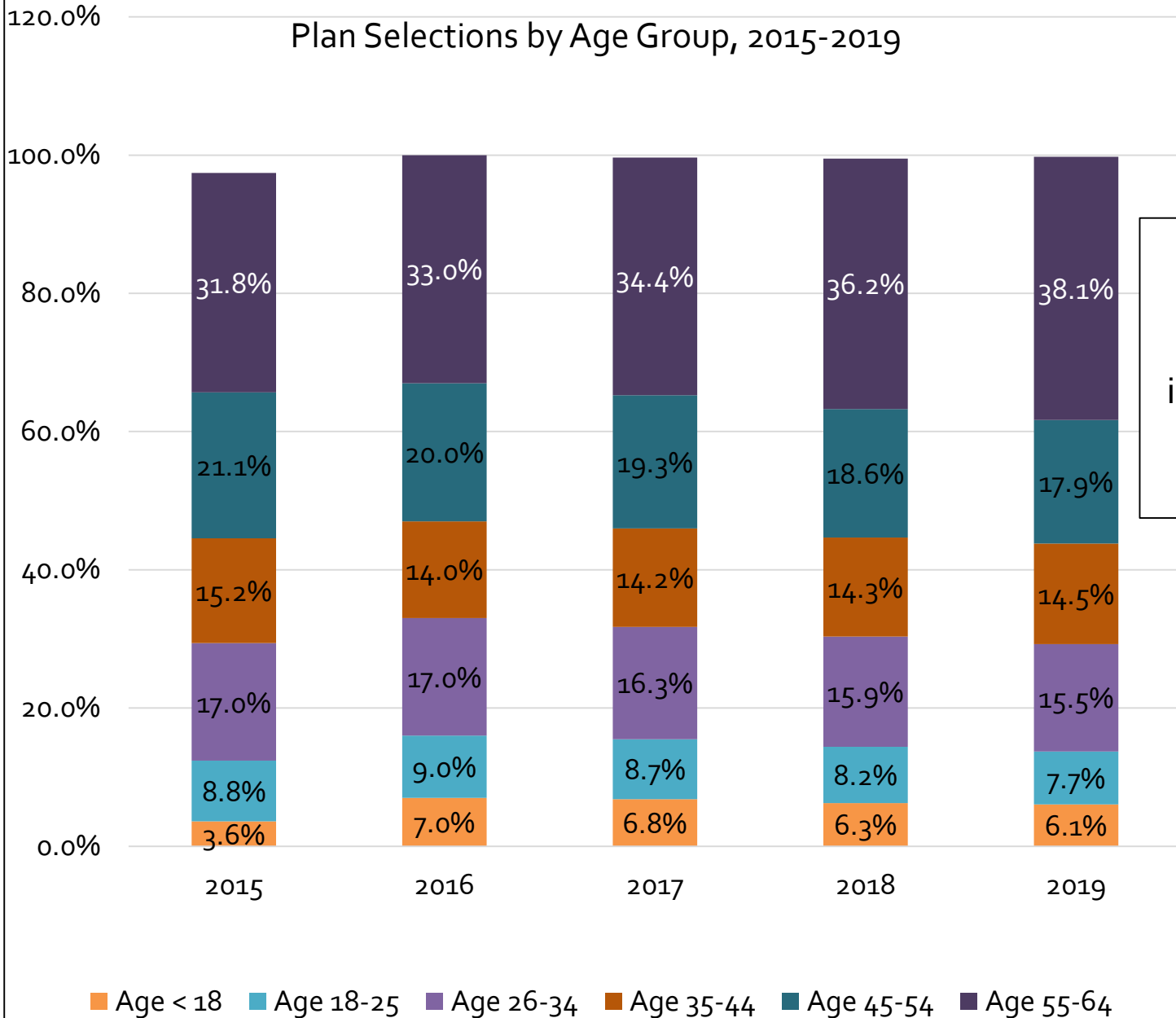


Plan Selections by Age, Plan Year 2019



For the 2019 plan year, 23% of consumers selecting plans statewide are in the 18-34 year age range.

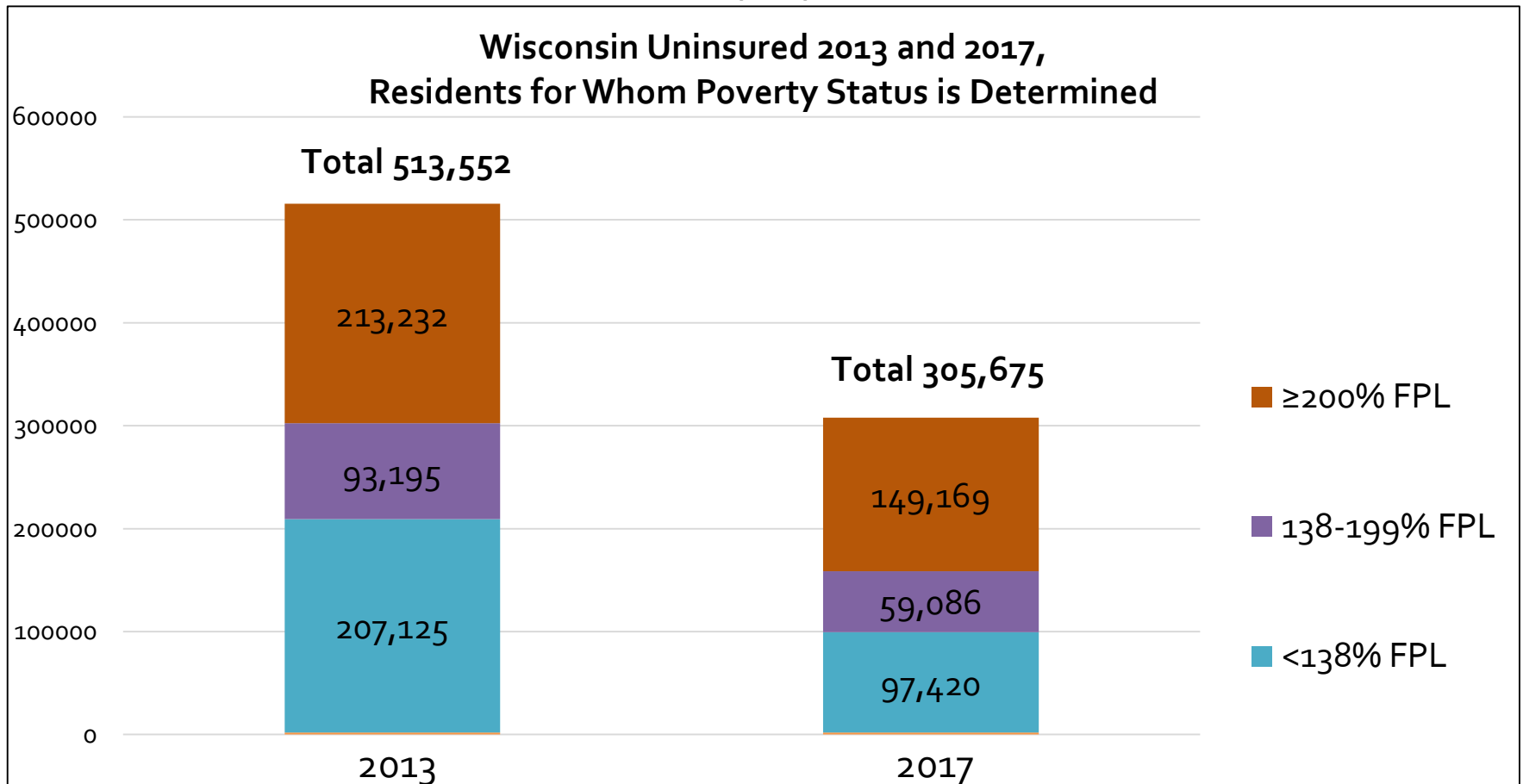
Plan Selections by Age Group, 2015-2019



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

Uninsured in 2013 and 2017: Before and After the ACA Took Effect

- About 5.4% of residents were uninsured in 2017, down from 9.1% in 2013.
- Persons without insurance decreased by about 207,877 people, a reduction of about 40%.
- Decreases in the number of uninsured people occurred across all income levels.

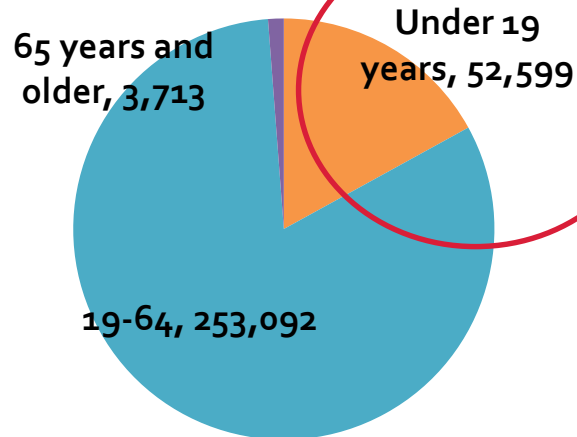


Who is Still Uninsured?:

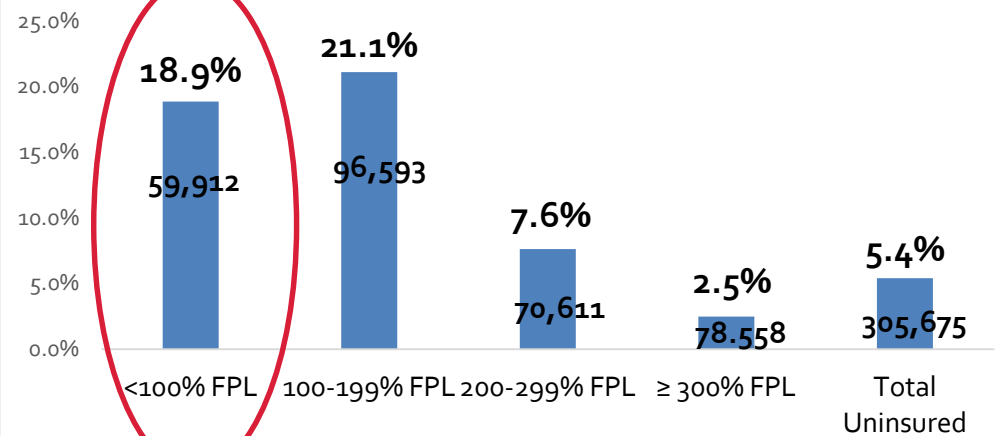
Wisconsin Residents who Remained Uninsured, ACS 2017

Total Number of Uninsured Individuals, By Age

Children under the age of 19 make up about 17% of the remaining uninsured, with an estimated 52,599 in that age range remaining uninsured in Wisconsin as of 2016.

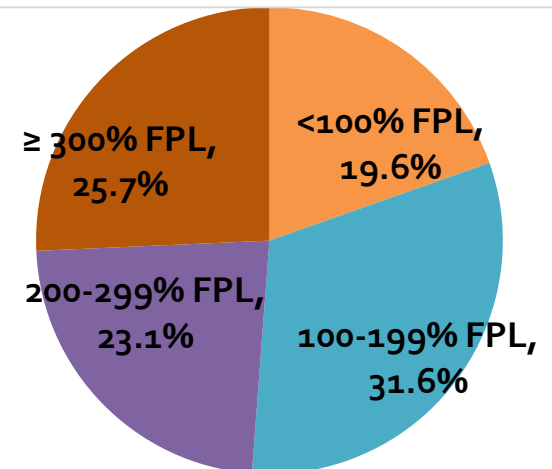


Total Number of Uninsured Individuals, By Income



Persons 100-199% FPL most likely to be uninsured: 21.1% compared to 2.5% for persons >300% FPL, and account for 32% of all uninsured Wisconsin residents.

But persons above 200% FPL account for nearly half (49%) of all uninsured persons in Wisconsin.



Where are the remaining uninsured?

<https://medicaidpolicy.wiscweb.wisc.edu/data-resources/>

INTERACTIVE MAPS: WISCONSIN UNINSURED AND ACA ENROLLMENT, 2019

[WISCONSIN UNINSURED BY COUNTY, SAHIE 2017 »](#)

[SAHIE 2017 »](#)

[WISCONSIN UNINSURED <138% FPL SAHIE 2017 »](#)

[WISCONSIN ACA PLAN SELECTIONS OE 2019, CHANGE FROM OE 2018, BY ZIP CODE »](#)

[WISCONSIN UNINSURED BELOW 400% FPL - SAHIE 2017 »](#)

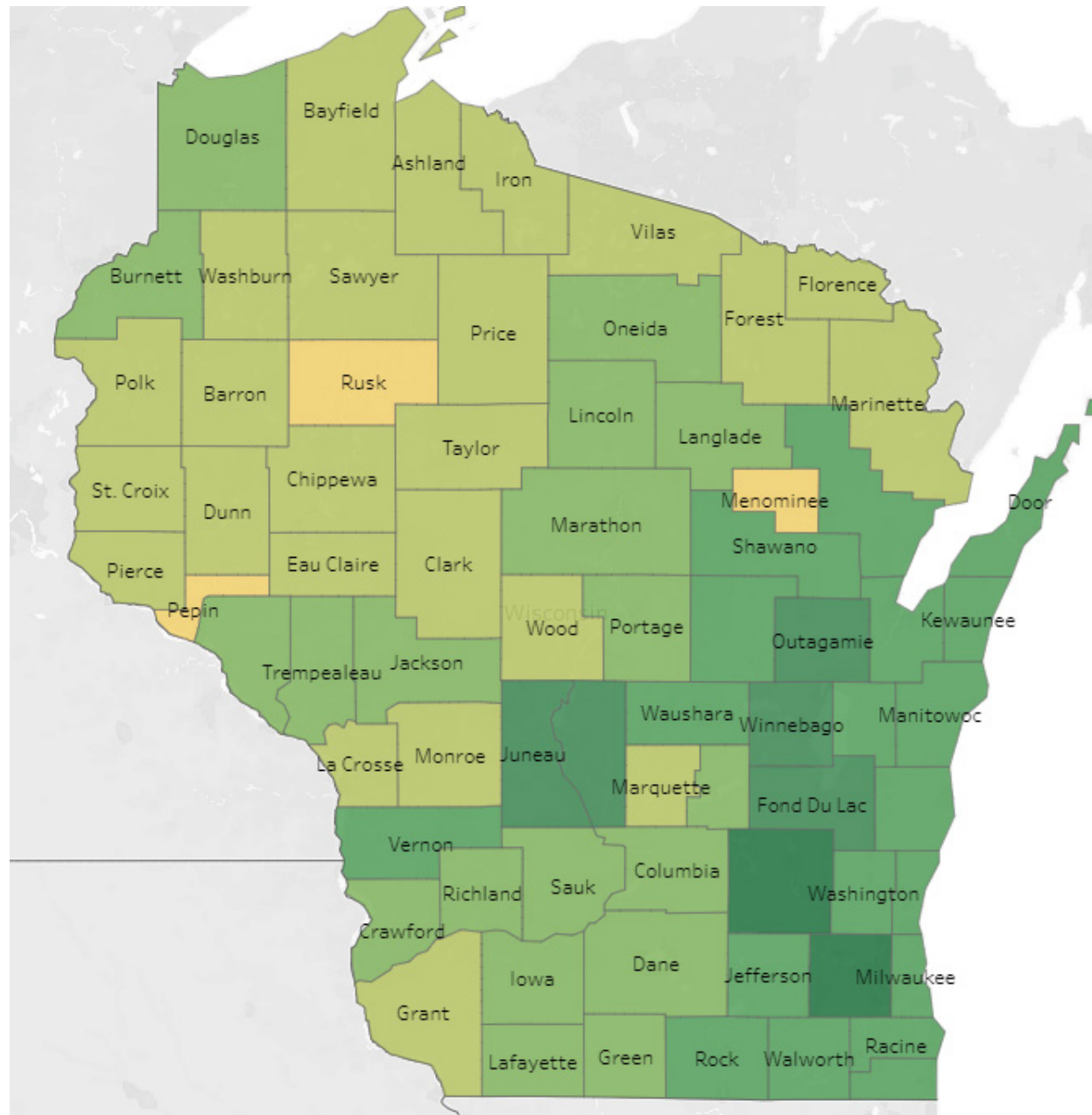
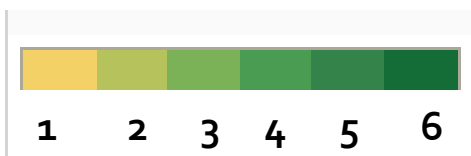
[WISCONSIN 2019 ACA OPEN ENROLLMENT PLAN SELECTIONS BY COUNTY »](#)

[WISCONSIN UNINSURED <AGE 19 - SAHIE 2017 »](#)

[WISCONSIN ACA PLAN SELECTIONS, BY COUNTY, CHANGE 2017-2019 »](#)

[WISCONSIN UNINSURED <AGE 19, <400% FPL -](#)

Number of insurance carriers offering plans in Wisconsin, by county, for 2020 through the ACA Marketplace



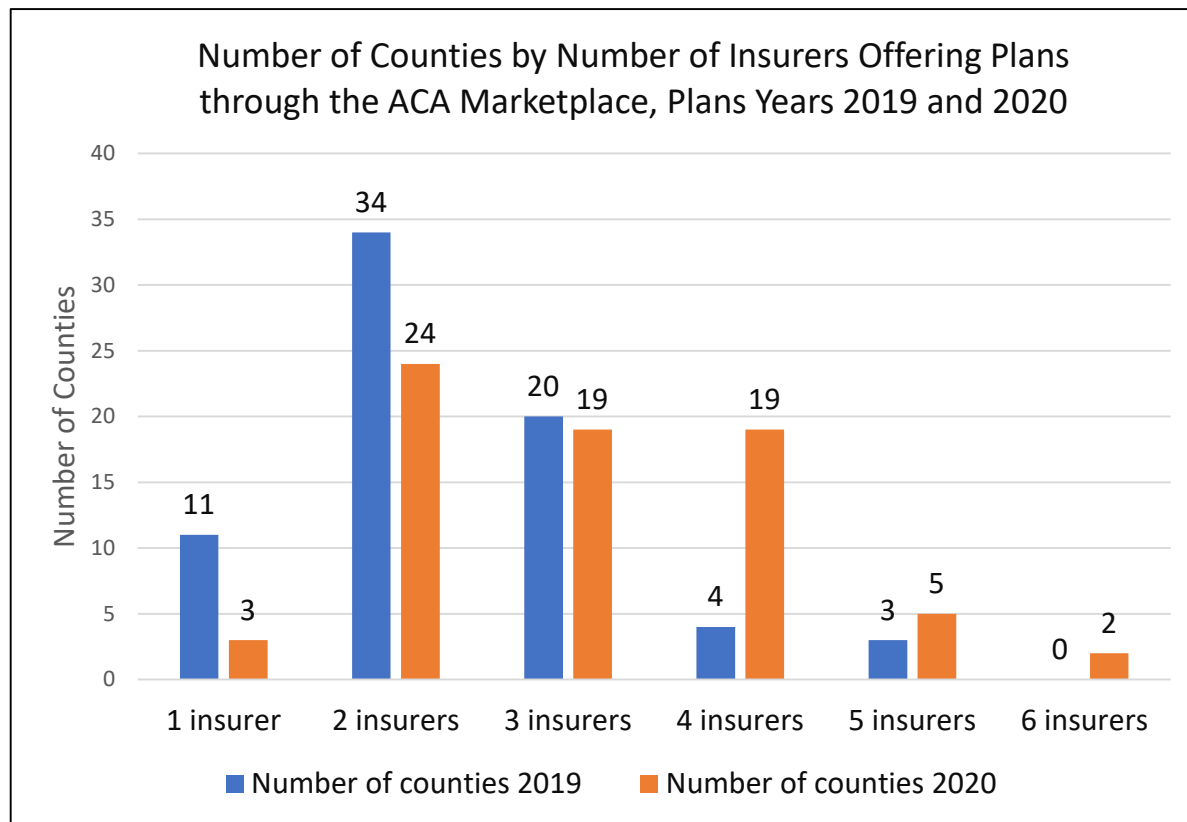
Number of Counties by Number of Insurers offering Plans through the ACA Marketplace

- 45 Wisconsin counties have at least three insurance carriers offering ACA plans.
- 24 Wisconsin counties have two carriers offering ACA plans
- 3 counties have only one insurance carrier offering ACA plans
- These counties also have off-Marketplace carrier options.

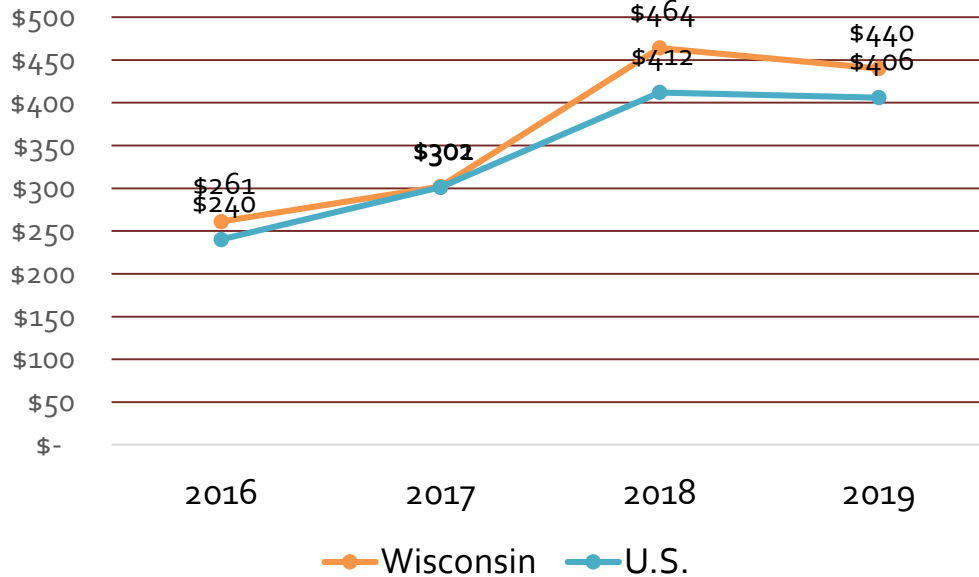
Insurers Offering Plans,

2020

Aspirus Arise
 Children's Community Health
 Common Ground
 Dean Health Plan
 Group Health Coop of SCW
 Health Partners
 Medica
 MercyCare
 Molina
 Network Health
 Security Health
 Quartz
 WPS



Premium Trend, Benchmark Plan, 2016-2019

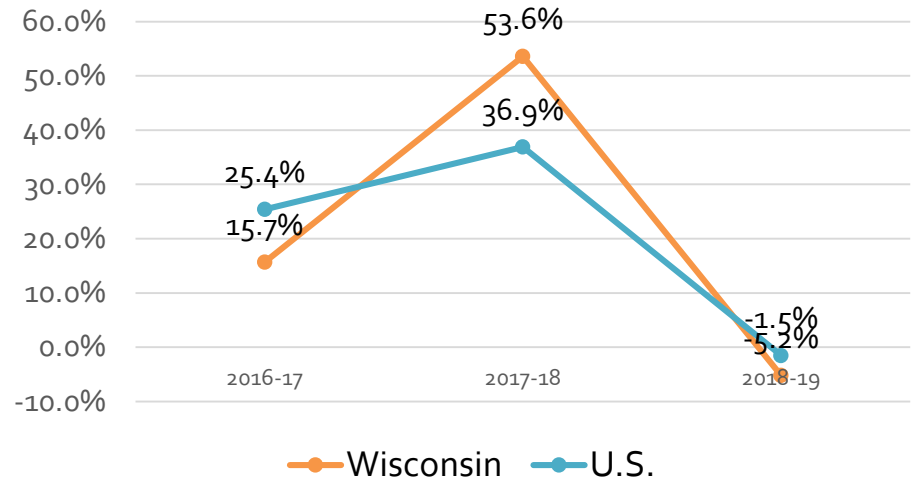


Benchmark Plan = Second-Lowest Cost Silver Plan

Wisconsin's average ACA Marketplace health plan rates have been slightly higher than the national average, and have followed the national trend over time.

For the 2019 plan year, the premium rate changes declined substantially in Wisconsin and nationally. Wisconsin's rates increased more than the national average in 2017-18, and are now decreasing slightly more than the national rate of decrease for 2019.

Annual Premium Rate Changes, Benchmark Plan, 2016-2019



Rate Filings, Exchange Plan Filings, Plan Year 2020, Wisconsin

Company Name	Requested Rate Change	Current Range of Rate Change
Aspirus Arise Health Plan of Wisconsin, Inc.	0.44%	-1.58% to 3.65%
Children's Community Health Plan	-16.78%	-19.02% to -12.49%
Common Ground Healthcare Cooperative	-9.35%	-10.47% to -3.87%
Dean Health Plan	7.59%	-5.87% to 17.09%
Group Health Cooperative of South Central Wisconsin	-4.41%	-8.27% to -2.07%
HealthPartners Insurance Company	-9.56%	-11.08% to -7.97%
Medica Health Plans of Wisconsin	-12.22%	-18.46% to -1.59%
MercyCare HMO, Inc.	5.97%	-22.99% to 21.31%
Molina Healthcare of Wisconsin, Inc.	-9.86%	-16.32% to -9.54%
Network Health Plan	-7.45%	-9.59% to -0.85%
Quartz Health Benefit Plans Corporation	-1.32%	-9.35% to 9.03%
Security Health Plan of Wisconsin, Inc.	4.69%	-2.62% to 12.80%
WPS Health Plan, Inc.	-1.41%	-2.30% to -0.81%



<https://oci.wi.gov/Pages/Consumers/FindHealthInsurer.aspx>



<https://oci.wi.gov/Pages/Consumers/FindHealthInsurer.aspx>

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.

Comprehensive Health Insurance – Individual Market

Select a Plan Year

2019 ▾

What happening at the federal level?

- Texas v U.S.; other litigation (AHP, STLD plans, risk corridors)
- Waivers and court challenges:
 - work requirements – blocked in Arkansas, Kentucky, and New Hampshire, moving forward elsewhere
 - block grants – Tennessee newest proposal
 - partial expansion – turned down for Utah
- Public charge rule
- Debates related to the 2020 Presidential campaign
 - Public option
 - M4A

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