

Affordable Care Act & Medicaid Reform in Wisconsin: Enrollment and Coverage Trends, Plans and Premiums

Chartpack

March 2018

Trends in insurance coverage

Pre- and Post-ACA Premiums and Plans

Purpose:

To allow Wisconsin residents to track the progress of both the federal health reform law and Wisconsin's entitlement reforms. The chartpack culls through different reports from the federal and state governments to provide an accessible format.



University of Wisconsin
Population Health Institute
SCHOOL OF MEDICINE AND PUBLIC HEALTH

Governor's Health Insurance Coverage Goal

“Through Governor Walker’s Entitlement Reform Plan, all Wisconsinites have access to affordable health care coverage. People living in poverty have coverage through Medicaid while individuals and families above the poverty level have access to affordable private health care coverage through the federal Health Insurance Marketplace. Approved as part of the 2013-15 state budget, this plan is projected to reduce the number of uninsured in our state by 224,580, or roughly half, while strengthening the state’s safety net for Wisconsin's neediest residents.”

Governor Walker’s Entitlement Reform Plan
Wisconsin Department of Health Services

<https://www.dhs.wisconsin.gov/initiatives/entitlement-reform.htm>

Last Revised: November 22, 2017

Wisconsin's Medicaid Reforms and the ACA: Fact Summary

FPL=Federal Poverty Level

Insurance Coverage

- About 5.3% of Wisconsin residents were uninsured in 2016, down from 9.1% in 2013
- Uninsured decreased by about 216,000 from 2013 to 2015, a reduction of about 42% across the total population. Persons <138% FPL most likely to be uninsured: 10.1% compared to 3.8% for persons >200% FPL.
- But those above 200% FPL account for 49.6% of all uninsured persons in Wisconsin.
- Most of the gains in insurance coverage occurred through the ACA Marketplace and increases in employer-sponsored insurance. The State has nearly but not fully met the Governor's 2015 goal of reducing the uninsured by 224,580.

Medicaid and BadgerCare Trends

- Parent and caretaker BadgerCare enrollment has declined by 37% since September 2013. Most of this reflects the entitlement reforms that took effect in April 2014 that removed eligibility for adults over 100% FPL.
- Most children enrolled in Medicaid are below 100% FPL. Children in poverty experienced an 8% decrease in enrollment between September 2013 and January 2018.
- Enrollment of adults without dependent children ("childless adults") has increased nearly eight-fold since 2013, with current enrollment at 148,857.

ACA Marketplace Summary Data

- For the 2017 coverage year, 242,863 Wisconsin consumers selected ACA Marketplace plans during the twelve-week open enrollment period. During the 2018 open enrollment period, reduced from twelve to six weeks, 225,435 Wisconsin consumers selected plans – 7% fewer than the 2017 period.
- Details are not yet available about the characteristics of the 2018 consumers who selected plans.
- In 2017, 87% of Wisconsin consumers who selected an ACA Marketplace plan went on to actually pay the first month's premium, resulting in 211,025 actual plan enrollments in the first half of the 2017 calendar year.
- For consumers who effectuated enrollment in 2017, 82% received federal financial assistance to reduce premiums (Advance Premium Tax Credit (APTC)), while 51% received federal Cost-Sharing Reductions that reduce deductibles, and co-payments.
- In 2017, 74% of consumers selecting ACA plans were reenrollees, while 26% were new to ACA Marketplace plans. Among the re-enrollees, three-quarters were "active re-enrollees" rather than simply relying on the auto-reenrollment process.
- Consumers ages 18-34 make up 25% of those who selected a 2016 Marketplace plan.

Insurance Plans and Premiums

- For consumers receiving a federal premium subsidy (APTC) for 2017 ACA plans, the average subsidy was \$403/month.
- Wisconsin in 2018 has 11 Insurance carriers offering health plans through the ACA Marketplace.

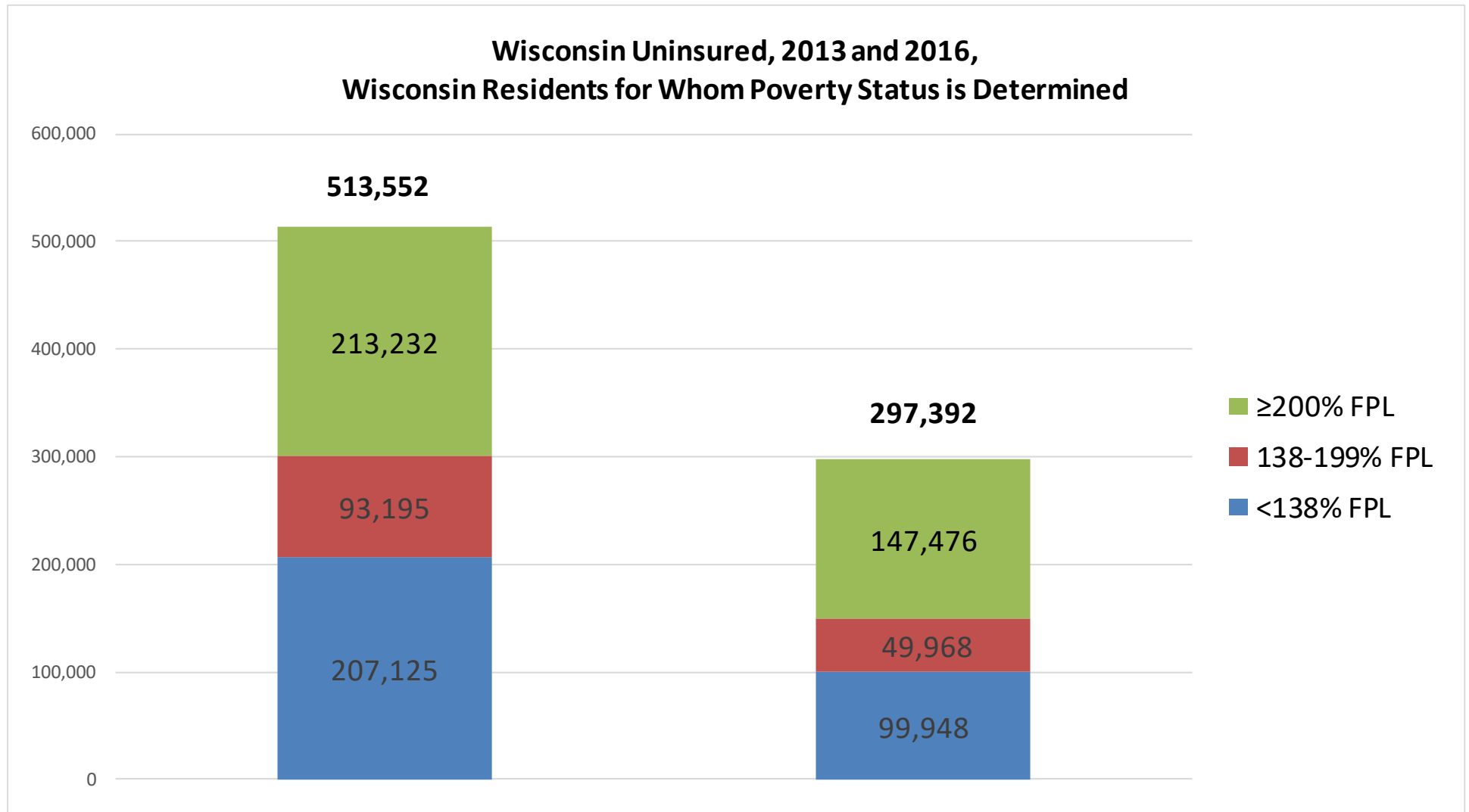
Medicaid/BadgerCare and HealthCare.Gov MarketPlace Coverage, Wisconsin, January 2018

Coverage Program	Total Enrollment	Percent of Statewide Population
BadgerCare Children	417,981	32% of children
BadgerCare Adults (parents, caretaker, childless adults)	288,497	8% of adults
Other BadgerCare - Pregnant Women, Youths Exiting Foster Care, Income Extensions, Express Enrollment	78,930	
Total BadgerCare	785,408	14% of Total Population
Elderly/Blind/Disabled	222,608	
Other Coverage	179,433	
Total Medicaid	1,187,499	21% of total population
Total Consumers Effectuating Enrollment in ACA Marketplace Plans, first half of CY2017	211,025	6% of population <age 65

Data Sources: 1, 2, 6

Uninsured in 2013 and 2016: Before and After the ACA Took Effect

- About 5.3% of residents were uninsured in 2016, down from 9.1% in 2013.
- Persons without insurance decreased by about 216,160 people, a reduction of about 42%.
- Decreases in the number of uninsured people occurred across all income levels.

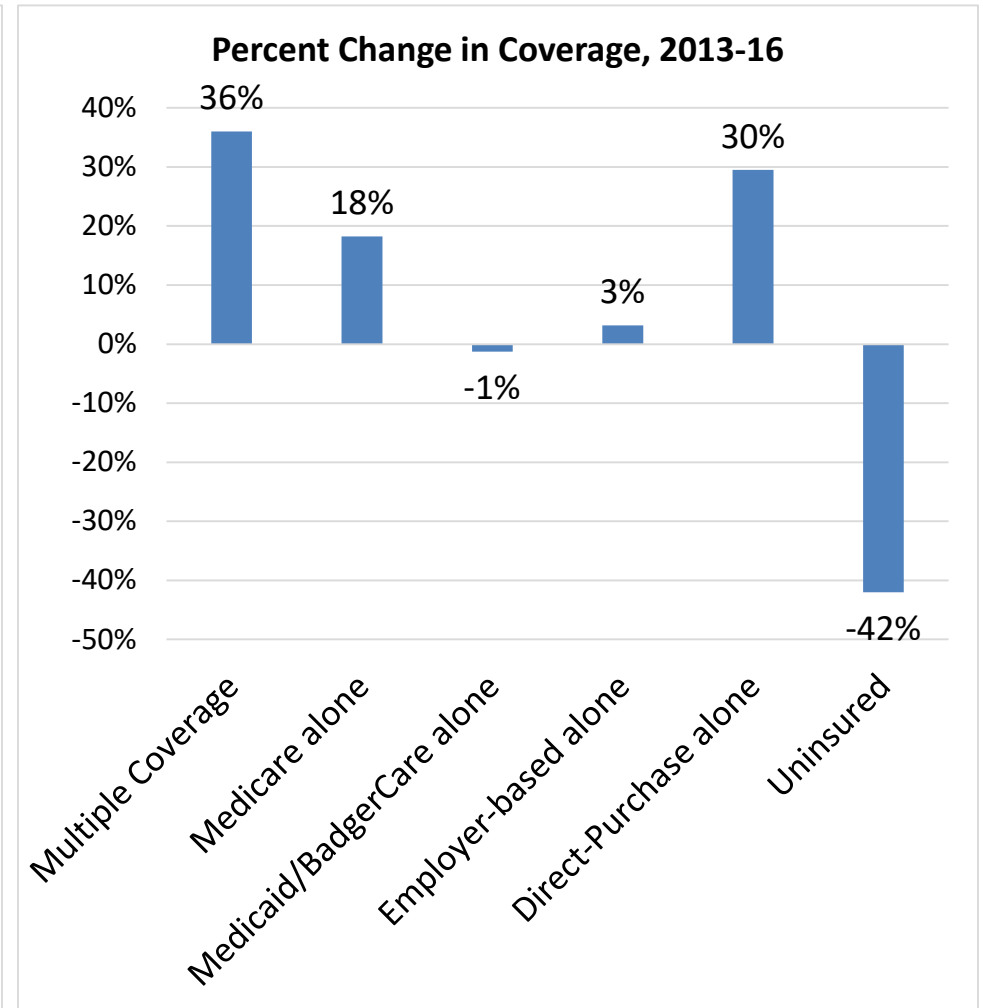
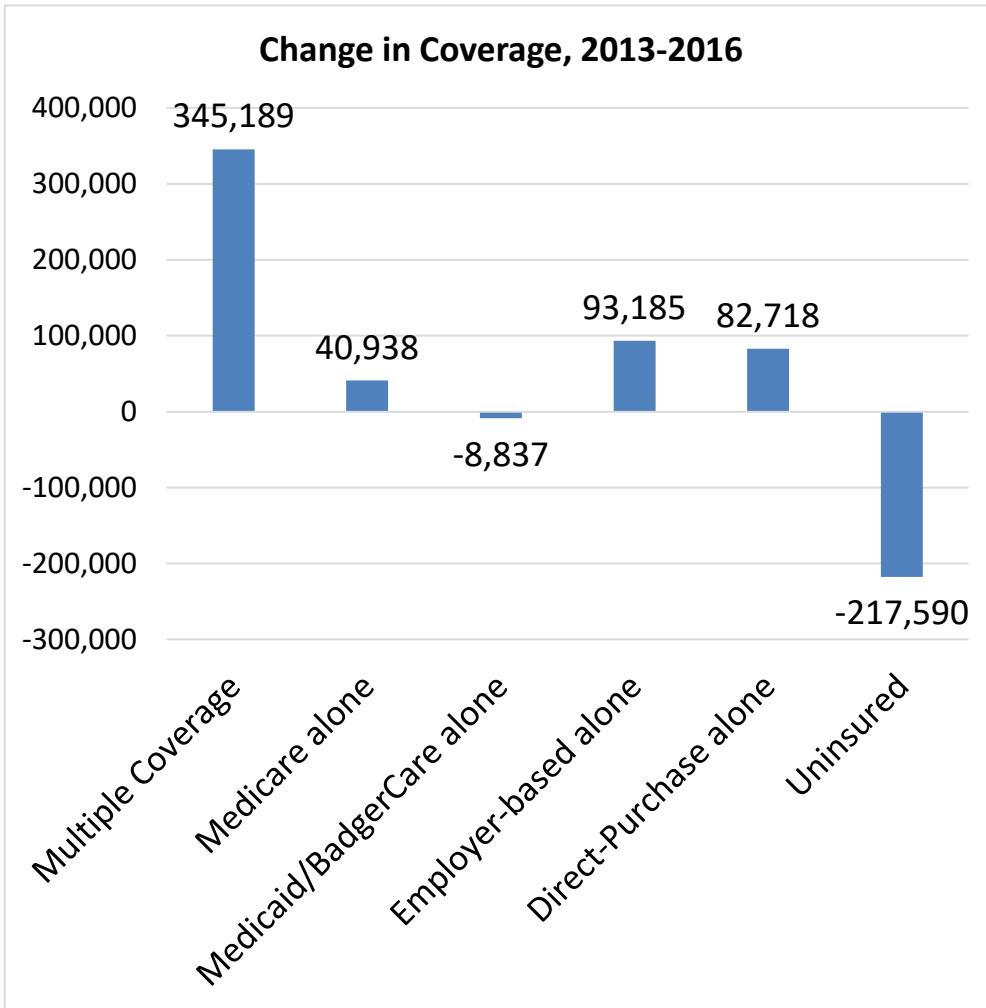


Data Source: 1

How Did the Uninsured Decrease?

Overall Changes in Source of Health Insurance Coverage, 2013-2016

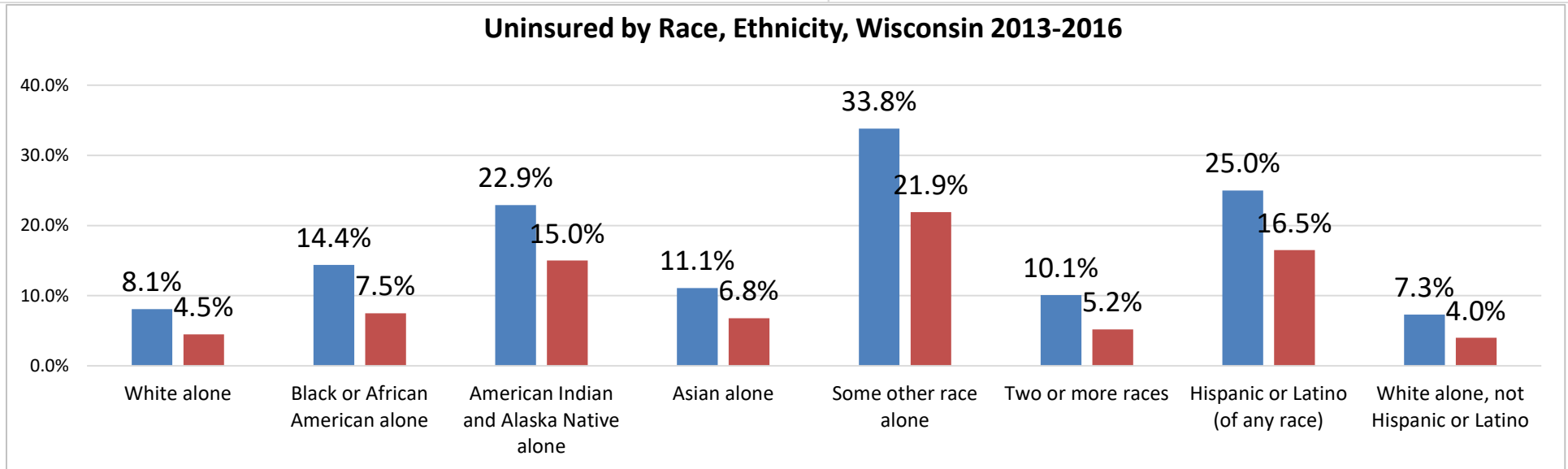
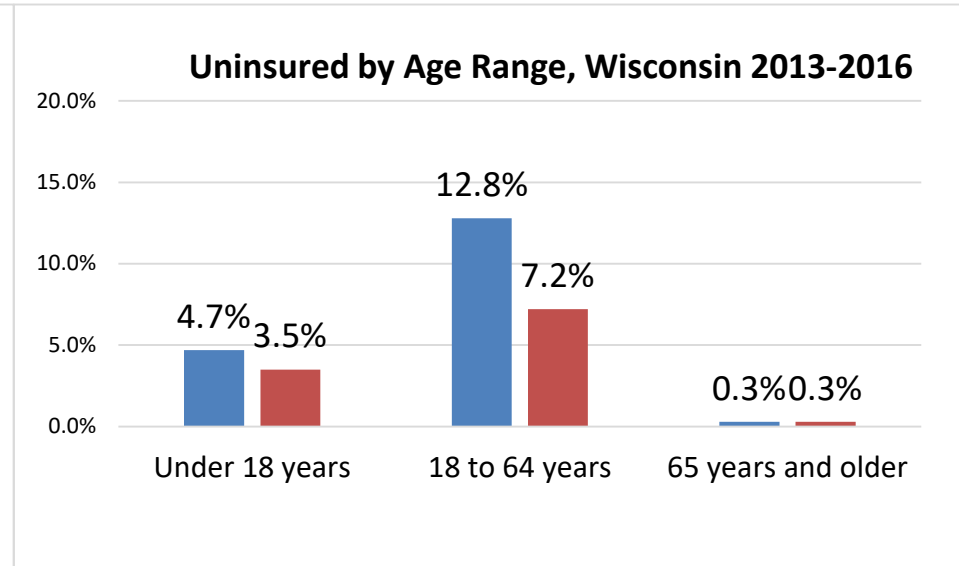
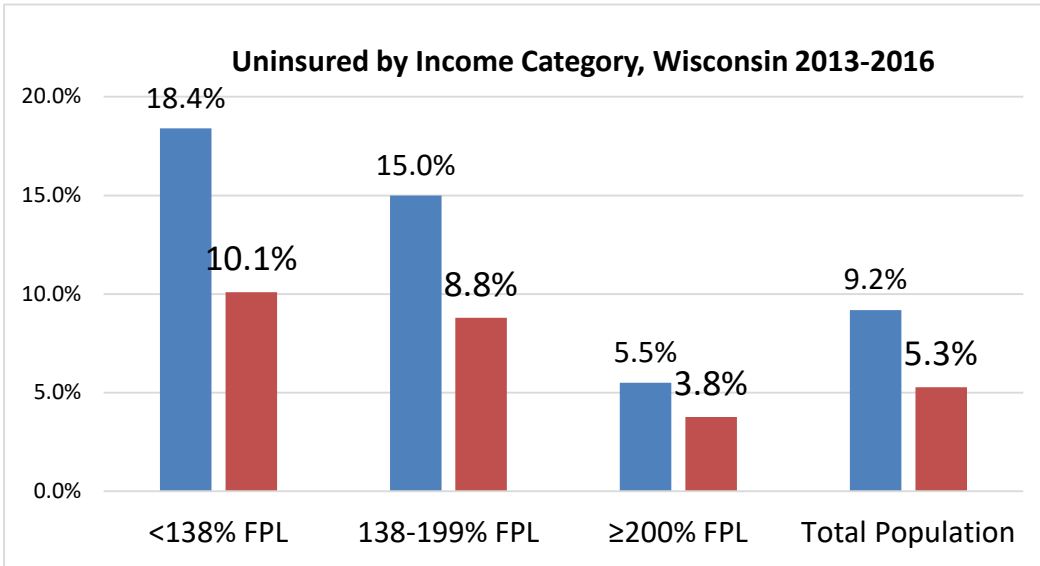
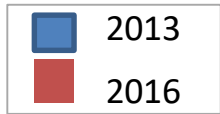
- More Wisconsin residents gained employment-based health insurance as the economy improved.
- Increase in direct-purchase of individual health insurance, most through the Marketplace.
- Some people may come to these coverages from other sources of coverage, but the net increase in both employer-sponsored and direct-purchase individual coverage accounts for most of the reduction in the overall number of uninsured.



Data Source: 1

Uninsured Trends Wisconsin, 2013-2016

- Substantial declines in uninsured occurred across the population.
- Largest declines in rates of uninsured occurred among persons in the lowest income groups, persons ages 19-25 years old, and among racial and ethnic minorities.

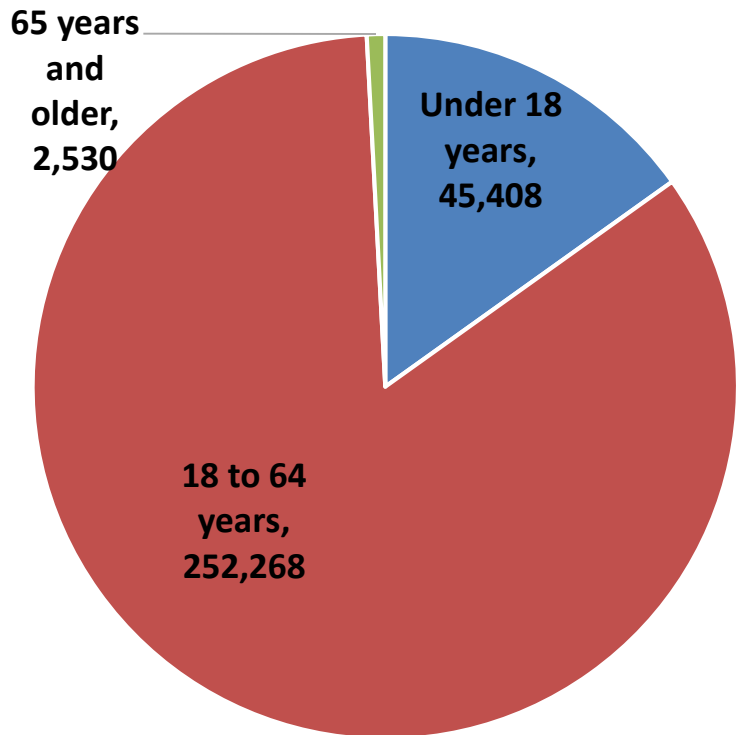


Data Source: 1

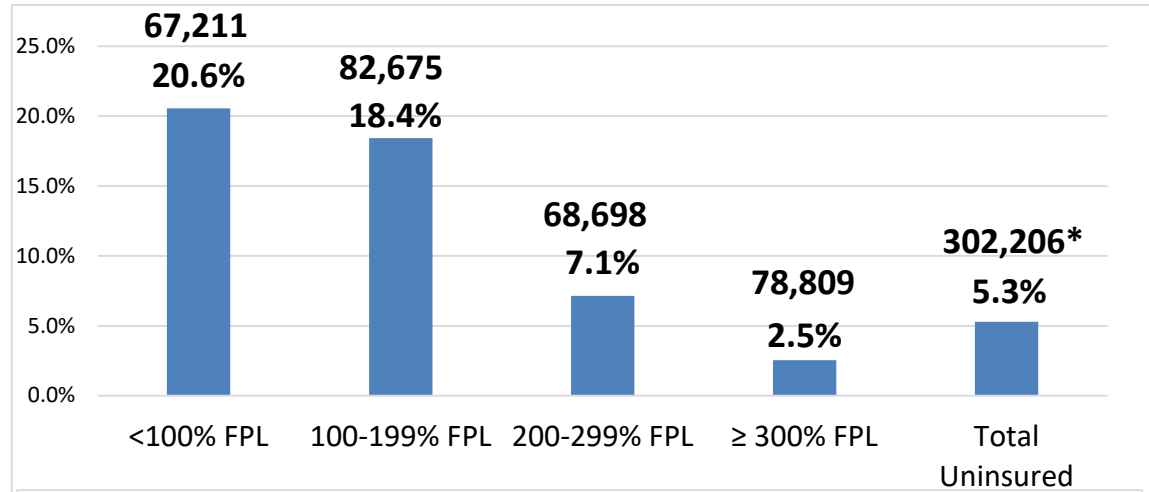
Who is Still Uninsured?: Wisconsin Residents who Remained Uninsured, ACS 2016

Total Number of Uninsured Individuals, By Age

Children under the age of 18 make up about 15% of the remaining uninsured, with an estimated 45,408 children remaining uninsured in Wisconsin as of 2016.



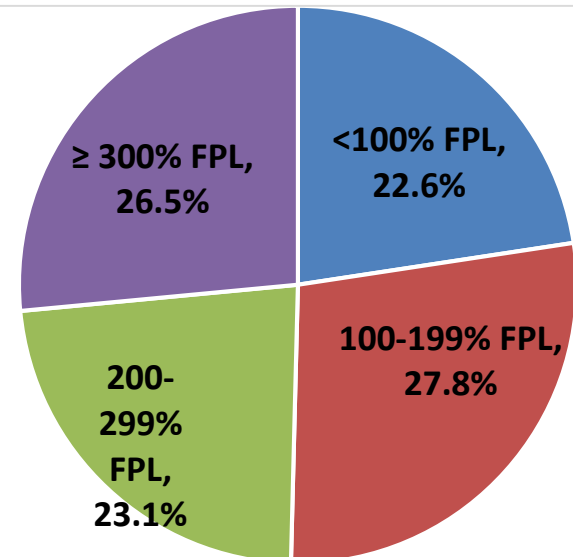
Total Number of Uninsured Individuals, By Income



Persons <100% FPL most likely to be uninsured: 20.6% compared to 2.5% for persons >300% FPL.

*Note: subgroups add to 297,392 persons for whom poverty status is determined

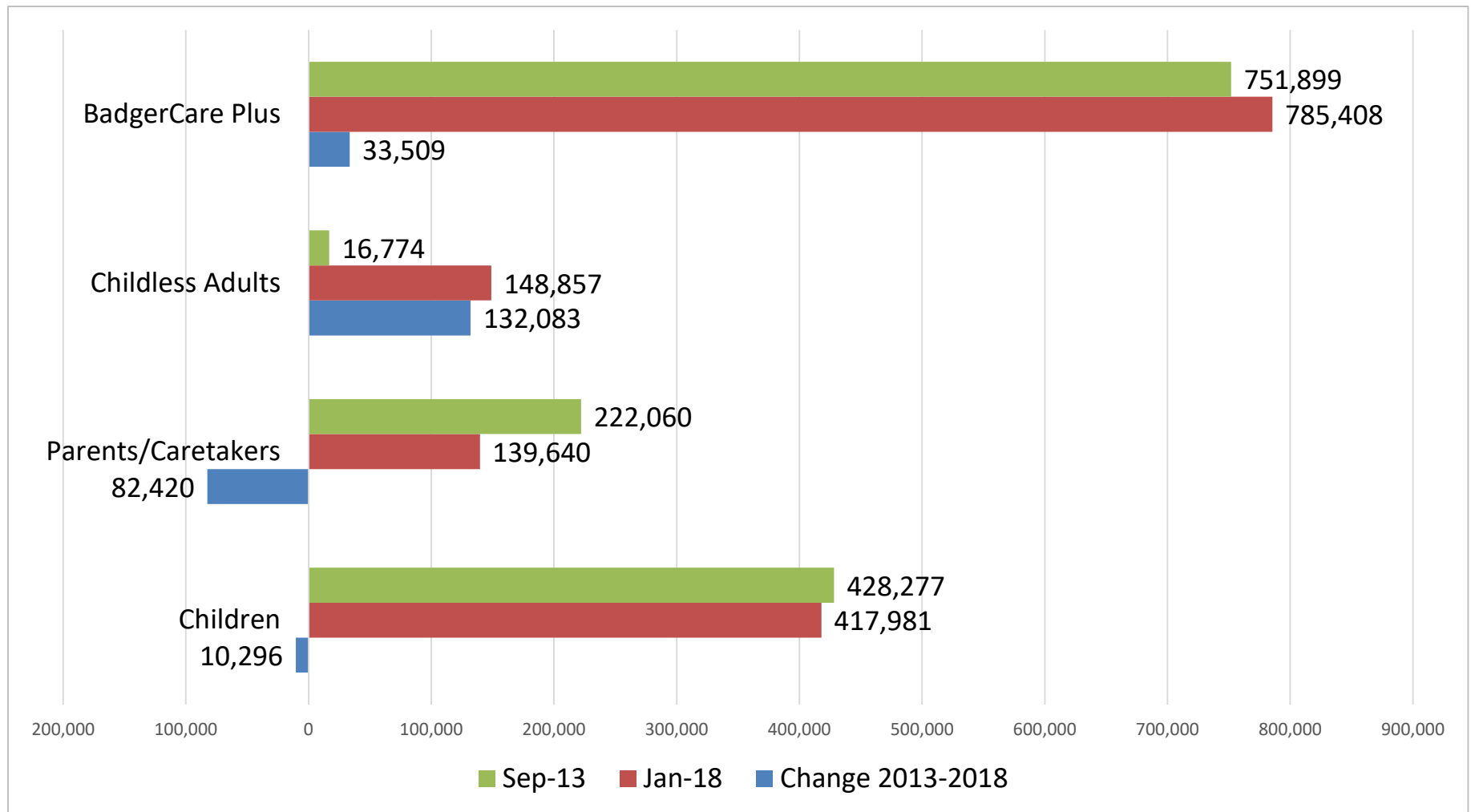
But persons above 200% FPL account for nearly half (49.6%) of all uninsured persons in Wisconsin.



Data Source: 1

Pre- and Post-ACA Medicaid/BadgerCare Enrollment

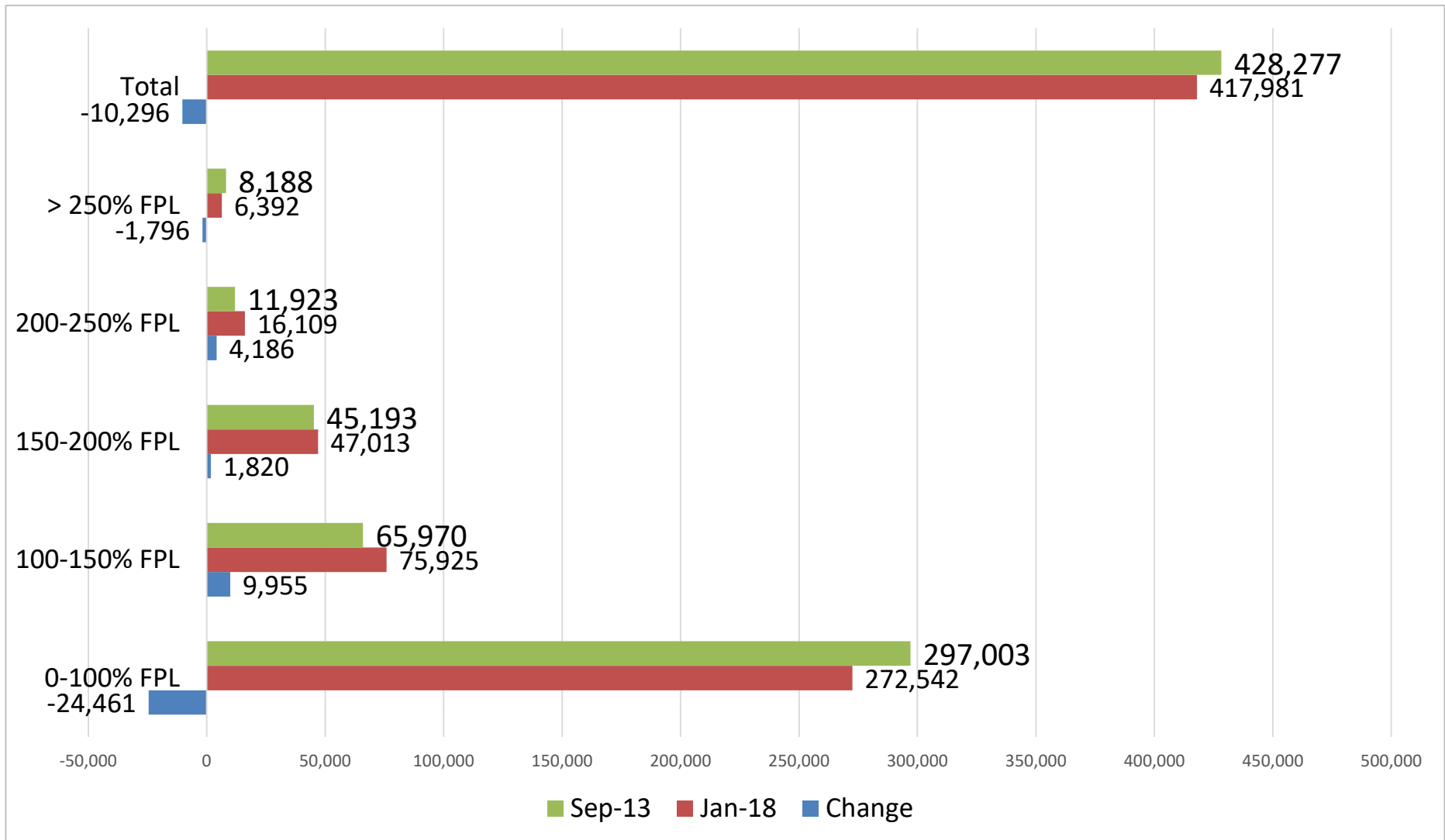
- In Wisconsin, total BadgerCare enrollment increased by 33,509 persons (4.5%) from 2013-2018, due to the increased eligibility for adults without dependent children (“childless adults”).
- Enrollment of childless adults has increased nearly eight-fold since 2013, to nearly 150,000 BadgerCare members.
- Parent and caretaker BadgerCare enrollment has declined by 37% since September 2013. Most of this reflects the changes that took effect in April 2014 that removed eligibility for adults over 100% FPL.



Data Source: 2

Children's Pre- and Post-ACA Medicaid/BadgerCare Enrollment

- Children's enrollment overall has declined 2.4% since 2013.
- Family income for most children enrolled in Medicaid is below 100% FPL.
- That coverage group experienced a 8.2% decline in enrollment since 2013.

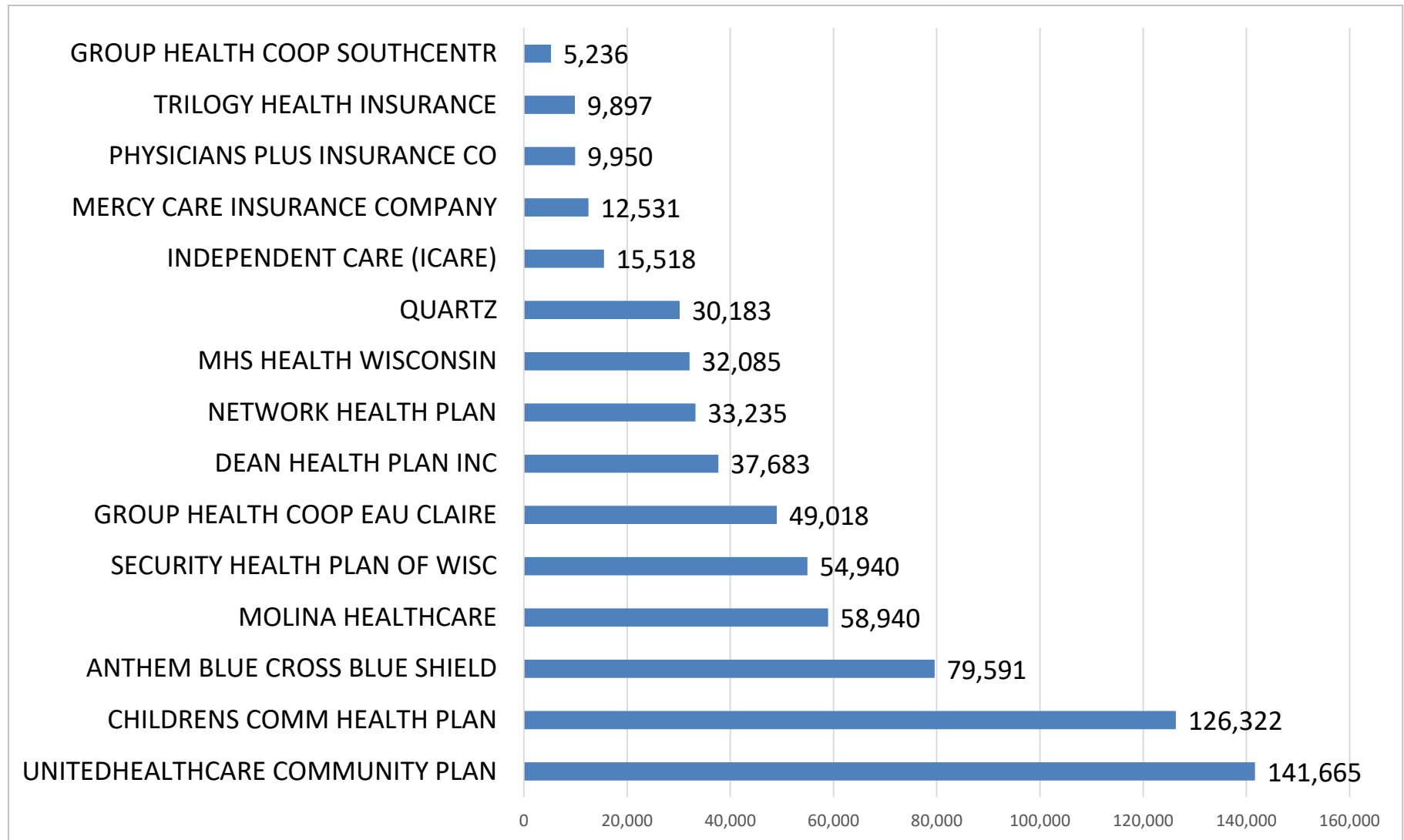


Note: This does not include changes in coverage extensions under "Transitional Medical Assistance" (TMA)

Data Source: 2

HMO Managed Care Enrollment, BadgerCare Members, January 2018

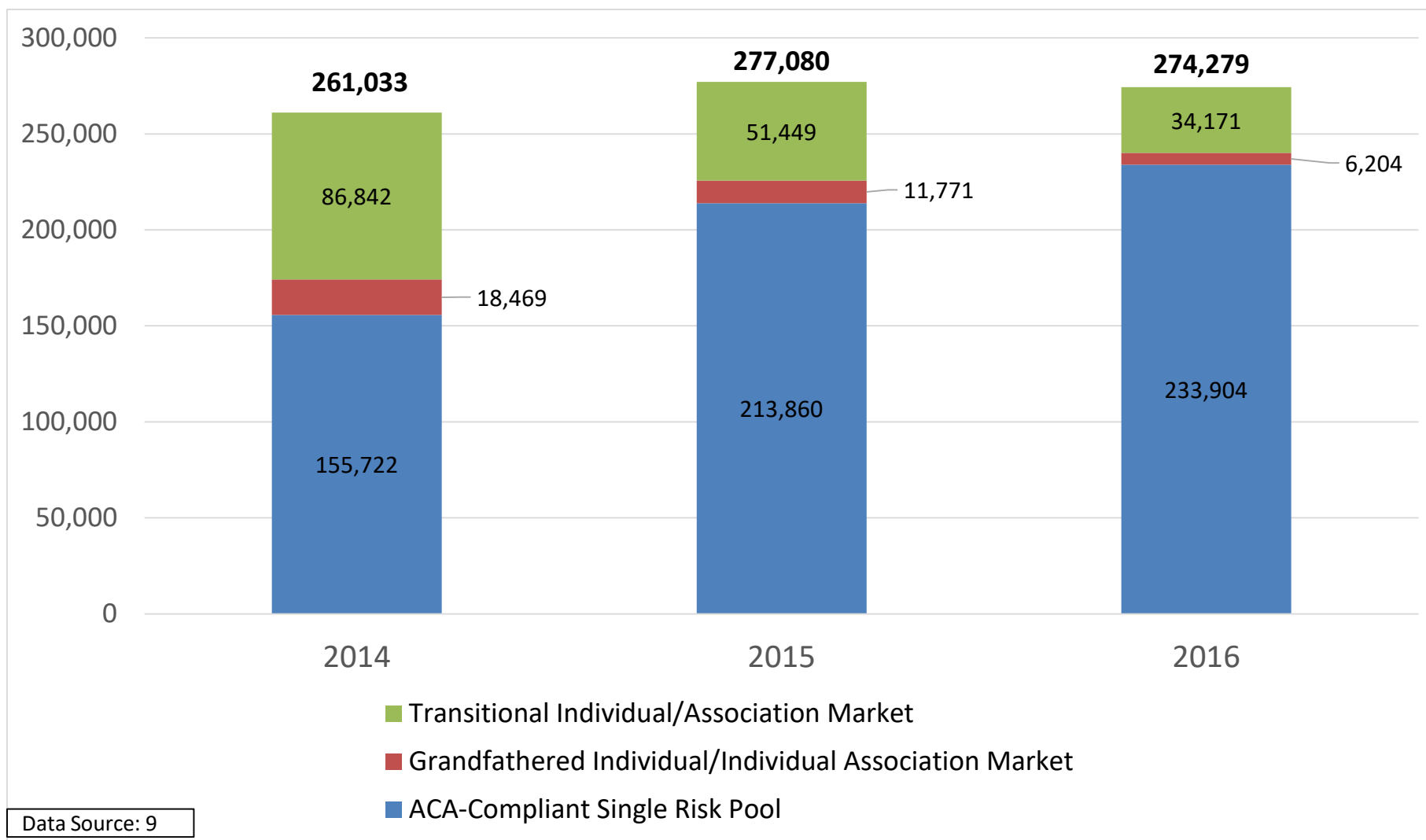
- As of January 2018, about 700,000 BadgerCare Members were enrolled in 15 Managed Care Organizations statewide.
- UnitedHealthcare and Children’s Community Health Plans together enroll about 38% of BadgerCare members.



Data Source: 3

Wisconsin Individual Market Health Insurance: Overall Enrollment Trend

- ACA-compliant single risk pool (includes both on- and off-exchange): **Subject to all ACA provisions, such as coverage of essential health benefit package and no annual or lifetime benefit limits.**
- Grandfathered Individual/Individual Association Market (policies issued on or before March 23, 2010): **Not subject to most provisions of the ACA.**
- Transitional Individual/Association Market (policies issued between March 24, 2010 and December 1, 2013). **Subject to limited provisions of the ACA.**



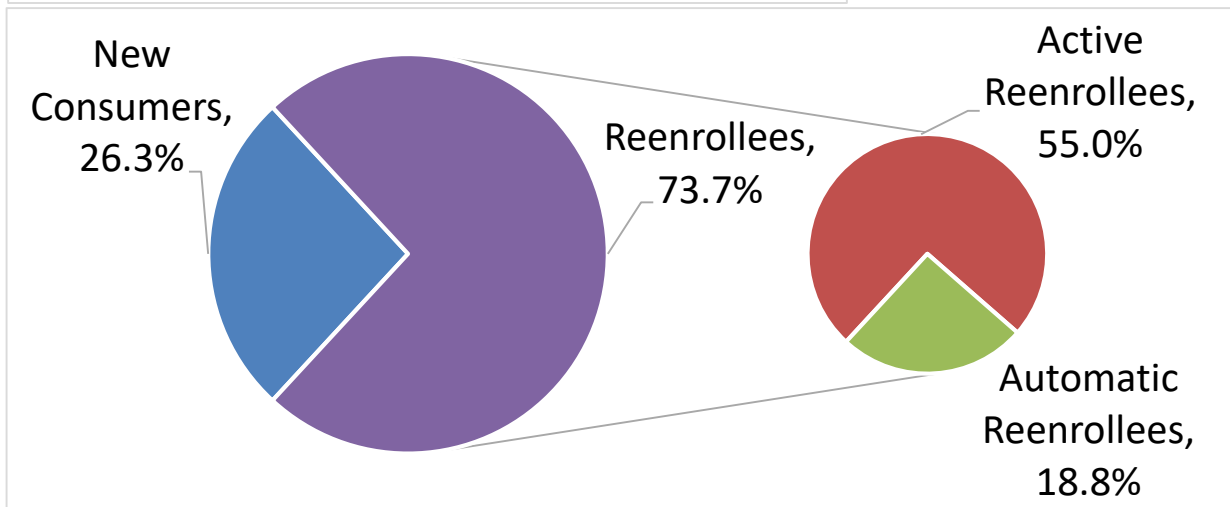
Plan Selections: Open Enrollment Trend 2016-18

- Plan selections remained strong for 2018, despite the enrollment period reduction from 12 to 6 weeks.
- Effectuated enrollment refers to those consumers who pay select a plan and pay their first month premium to activate their coverage.
- In 2017, 87% of Wisconsin consumers who selected an ACA Marketplace plan went on to effectuate their enrollment, resulting in 211,025 actual plan enrollments in the first half of the 2017 calendar year.

Open Enrollment Plan Year (Enrollment Period Length)	Number of Plan Selections
OE 2016 (12 weeks)	239,034
OE 2017 (12 weeks)	242,863
OE 2018 (6 weeks)	225,435

2017 ACA Plans (2018 detail not yet available)	Number of Plan Selections	Percent of Plan Selections
Effectuating Coverage through 06/30/17	211,025	87%
Consumers with Premium Subsidies (APTCs)	173,959	82%
Consumers with Cost-Sharing Reductions (CSRs)	107,942	51%

2017 Plan Selections: Enrollment Mode



- Of those selecting ACA plans in 2017, 74% were re-enrollees, while one-quarter were new enrollees.
- Most re-enrollees actively re-enroll, with an enrollment assister or directly via Healthcare.gov, rather than relying on the auto-reenrollment process.

Data Source: 4, ,5,6, 7

Wisconsin Plan Premiums and Subsidies (Advance Premium Tax Credits-APTC)

- Premiums began rising substantially for 2017 plans, with an uncertain federal policy environment.
- Nonetheless, ACA premium subsidies (APTC) shield consumers with incomes < 400% FPL from the premium increases, because the subsidy increases when the premium rises.
- In 2017, 69% of Wisconsin ACA marketplace consumers had an option to select a plan with monthly premium lower than \$100/month.

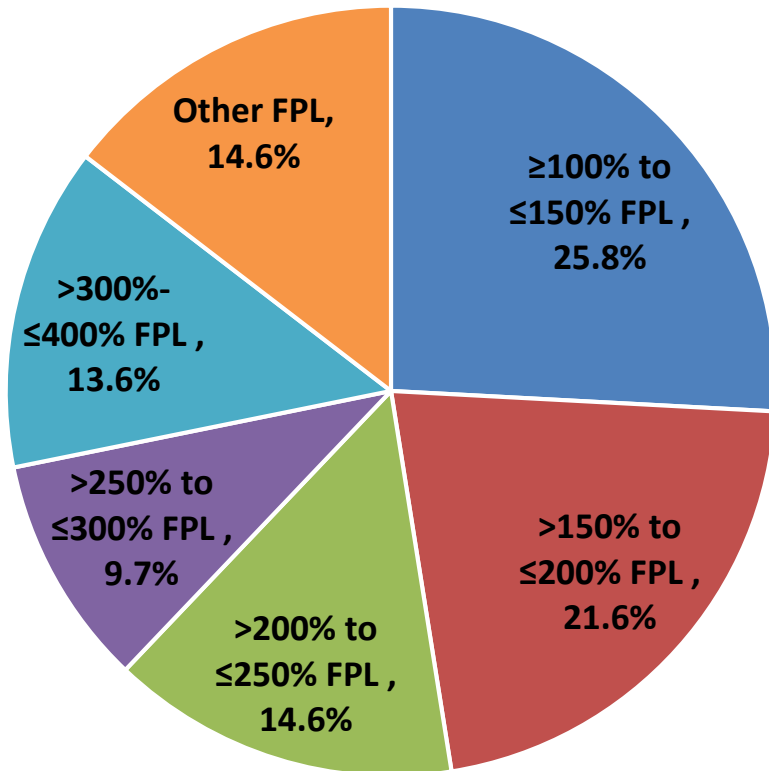
	2014	2015	2016	2017	2018
Monthly Premium, Average Benchmark Plan, 40-year old	\$298	\$306	\$319	\$368	\$569
Percent change	--	3%	4%	15%	55%
Monthly Premium, Average Lowest Cost Plan, 27-year-old	\$195	\$198	\$207	\$250	\$342
Percent change	--	2%	5%	21%	37%

	27-year-old with household income of \$25,000 (~210% FPL)			Family of four with household income of \$60,000 (~125% FPL)		
	Benchmark premium before subsidy (APTC)	APTC (premium subsidy) amount	Monthly premium after subsidy (APTC)	Benchmark premium before subsidy (APTC)	APTC (premium subsidy) amount	Monthly premium after subsidy (APTC)
2017	\$302	\$161	\$141	\$1,094	\$690	\$404
2018	\$468	\$329	\$139	\$1,695	\$1,296	\$399

Data Source: 6, 10, 11, 12

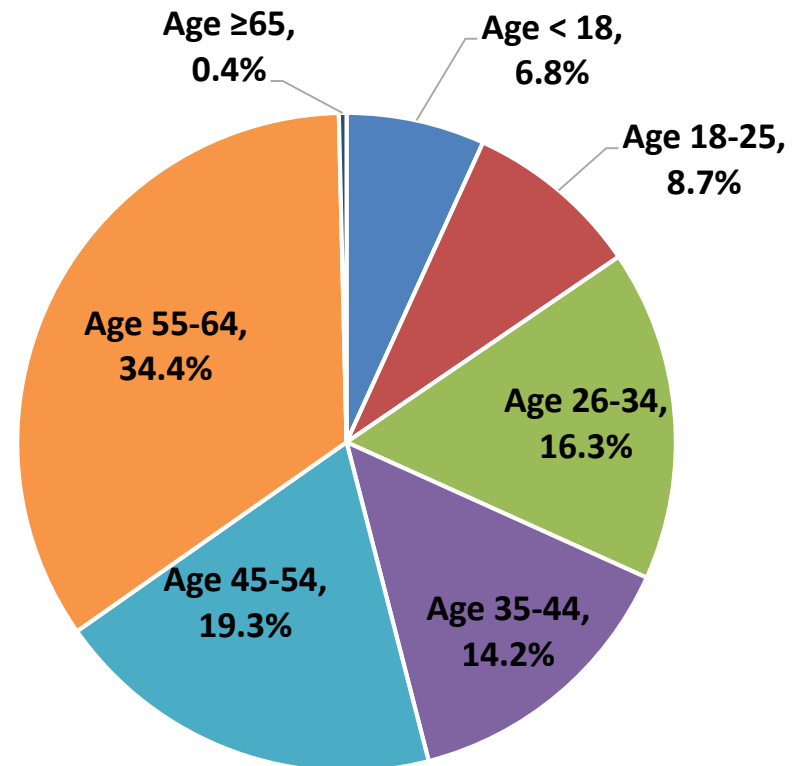
Wisconsin ACA Plan Selections: Open Enrollment 2017

Plan Selections by Income Range



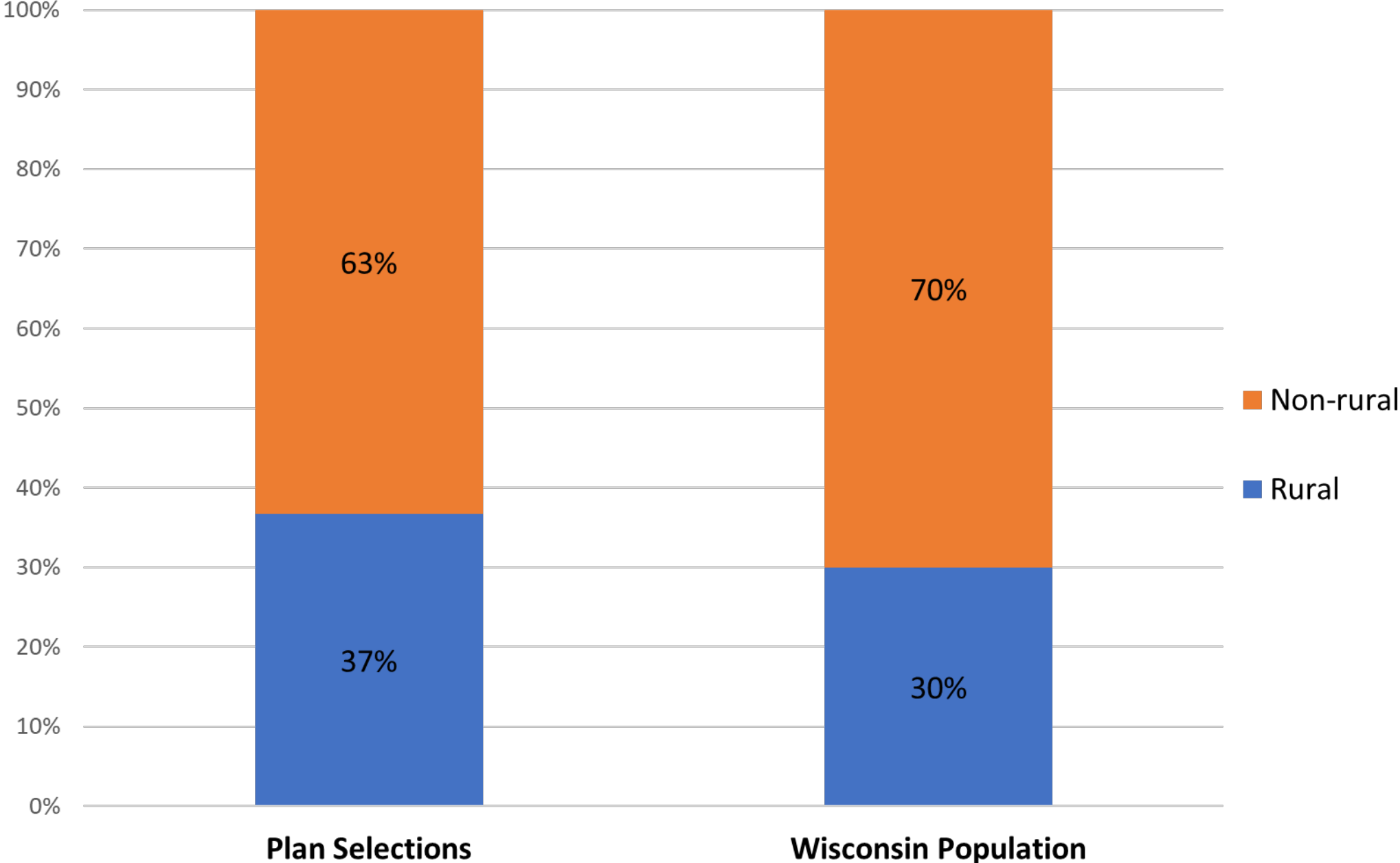
- Consumers ages 18-34 make up about 25% of ACA plan selections.
- Consumers with incomes less than 200% FPL make up about 47% of ACA plan selections.

Plan Selections by Age Group, 2017



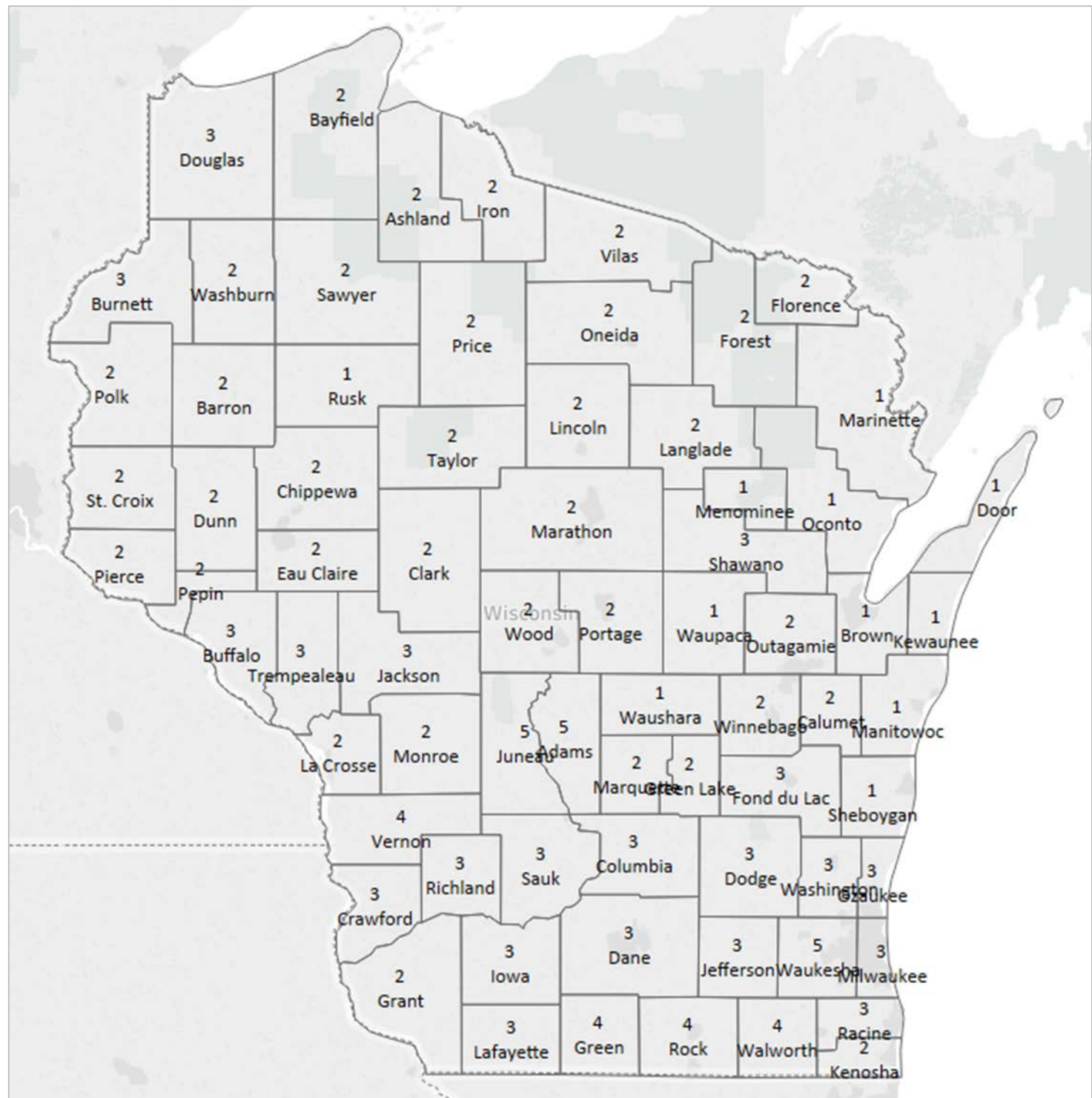
Data Source: 5

Plan Selections, 2017, Rural and Non-Rural, Compared to Overall Wisconsin Population



Data Source: 5

Number of insurance carriers offering plans in Wisconsin, by county, for 2018 through the ACA Marketplace



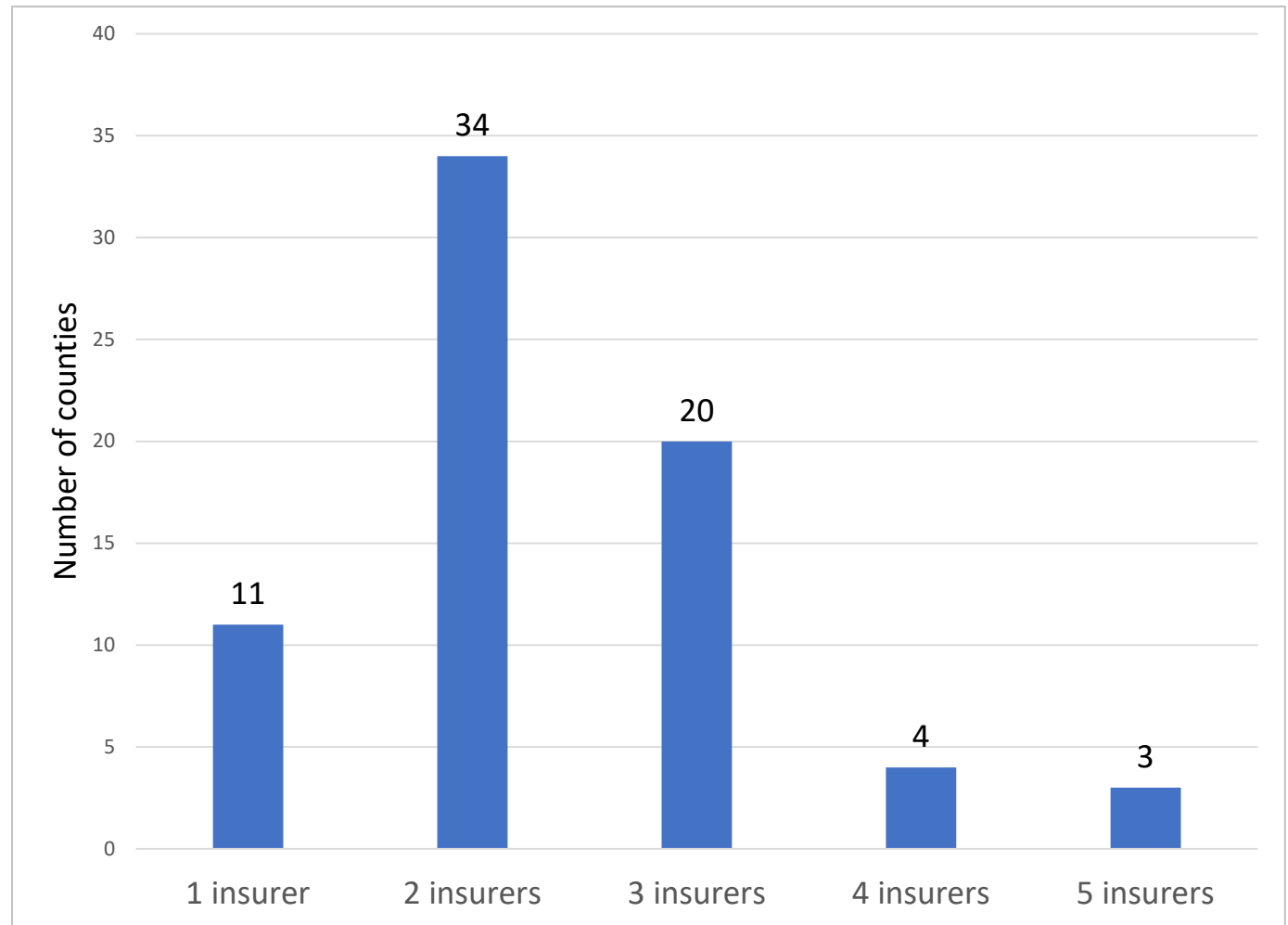
Data Source: 8

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

- 27 Wisconsin counties have at least three insurance carriers offering ACA plans.
- 34 Wisconsin counties have two carriers offering ACA plans
- 11 counties have only one insurance carrier offering ACA plans

Insurers Offering Plans, 2018

Aspirus Arise
Children's Community Health
Common Ground
Dean Health Plan
Group Health Coop
Health Partners
Medica
MercyCare
Network Health
Security Health
Gunderson/Unity/Quartz



Data Source: 8

REFERENCES

1. American Factfinder. Demographic and Uninsurance data from U.S. Census, American Community Survey (ACS) 2013-16 <http://factfinder.census.gov/faces/nav/jsf/pages/index.xhtml>
2. Wisconsin Department of Health Services. Medicaid/BadgerCare as of January 2018. <https://www.forwardhealth.wi.gov/wiportal/Tab/42/icscontent/Member/caseloads/enrollment/enrollment.htm.spage>
3. Wisconsin Department of Health Services. Forward Health Monthly HMO Enrollment Reports. https://www.forwardhealth.wi.gov/WIPortal/content/Managed%20Care%20Organization/Enrollment_Information/Reports.htm.spage
4. CMS, US DHHS. 2016 Marketplace Open Enrollment Period Public Use Files. https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/2016_Open_Enrollment.html
5. CMS, US DHHS. 2017 Marketplace Open Enrollment Period Public Use Files. https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/Plan_Selection_ZIP.html
6. CMS, US DHHS. First Half of 2017 Average Effectuated Enrollment Report. 12-13-2017. <https://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2017-Fact-Sheet-items/2017-12-13-2.html>
7. CMS. Final Weekly Enrollment Snapshot for 2018 Open Enrollment Period. 12-28-2017. <https://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2017-Fact-Sheet-items/2017-12-28.html>
8. Wisconsin Office of the Commissioner of Insurance. Individual Health Insurance Carriers in Wisconsin – 2018 <https://oci.wi.gov/Pages/Consumers/ProviderMap2018.aspx>
9. Wisconsin Office of the Commissioner of Insurance. Comprehensive Health Insurance Enrollment Reports. Last Updated July 31, 2017. <https://oci.wi.gov/Pages/Companies/CompHealthEnrollment.aspx>
10. U.S. DHHS, ASPE Compilation of State Data on the Affordable Care Act, December 2016. <https://aspe.hhs.gov/compilation-state-data-affordable-care-act>
11. U.S. DHHS. ASPE Research Brief. Health Plan Choice and Premiums in the 2018 Federal Health Insurance Exchange. October 2017. https://aspe.hhs.gov/system/files/pdf/258456/Landscape_Master2018_1.pdf
12. Kaiser Family Foundation. State Health Facts. Marketplace Average Benchmark Premiums, 2014-2018. <https://www.kff.org/health-reform/state-indicator/marketplace-average-benchmark-premiums/>



University of Wisconsin
Population Health Institute
SCHOOL OF MEDICINE AND PUBLIC HEALTH

Health Policy Programs
Donna Friedsam, Director
uwphi.pophealth.wisc.edu
@UWHealthPolicy