Coverage Facts for Wisconsin

Health Insurance Coverage in Wisconsin, 2015[1]

Legend:
- Employer
- Non-Group
- Medicaid
- Medicare
- Other Public
- Uninsured

(Pie chart values: 55%, 6%, 17%, 14%, 1%, 7%)
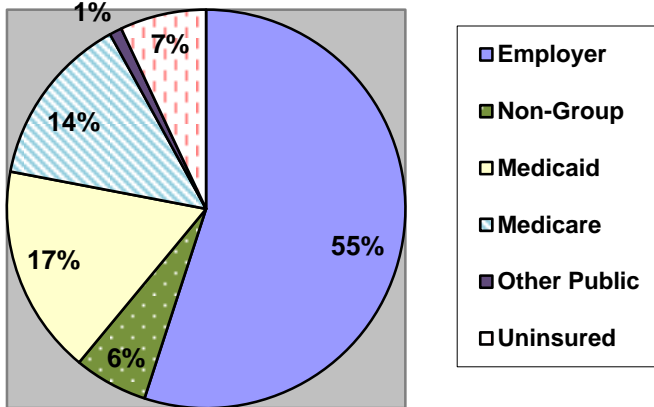
There were 112,900 more individuals in Wisconsin with health insurance coverage in 2015 than in 2013.

From 2013 to 2015, the uninsured rate in Wisconsin fell from 9% to 7%.

Advance premium tax credits and cost-sharing reductions provide needed assistance to tens of thousands of Wisconsin residents.

- As of the end of the 2017 open enrollment period, 242,863 individuals selected a Marketplace plan.

  - 62,773 had incomes up to 150% FPL
  - 88,072 had incomes over 150% FPL up to 250% FPL
  - 89,023 were in rural locations based on zip code, as defined by HRSA
  - 65,545 selected bronze plans, which have higher deductibles

- 197,804 people had premiums reduced by the advance premium tax credit (APTC).

- 124,073 people qualified for cost-sharing reductions.

- The average per person premium for all consumers, before the application of any APTC, was $514.

- For those receiving APTCs, the average premium was $131.[2]

Medicaid helps low-income residents of Wisconsin access the health care they need.

- As of February 2017, Wisconsin has enrolled 1,042,495 in Medicaid and CHIP, a net increase of 5.78% since October 2013.[3]

- 80% of Medicaid enrollees in Wisconsin are in working families.

Medicaid provides the state of Wisconsin with needed budgetary support.

- For every $1 spent on Medicaid by the state, the federal government matches $1.41.[4] To offset the loss of federal funding proposed in the AHCA, the state will need to generate additional revenue to compensate for the increased state funding needed to keep Medicaid spending constant or face tough decisions about whether to save costs by cutting Medicaid eligibility, covered services and/or provider payments or draw funding away from other state priorities such as education or transportation.

Residents of Wisconsin need access to meaningful and affordable coverage that covers their health care needs.

- 852,000 non-elderly adults in Wisconsin have declinable pre-existing conditions under pre-ACA practices - 25% of the population.[5]

- Between 2003 and 2014, opioid-related overdose deaths in Wisconsin more than tripled, increasing from 194 deaths in 2003 to 622 deaths in 2014.[6]

- In Wisconsin, from 2010 to 2014, approximately 336,000 adults aged 18 or older with any mental illness received mental health treatment/counseling within the year prior to being surveyed. The remaining 55.4% of Wisconsin residents aged 18 or older with any mental illness did not receive mental health treatment/counseling in that time span.[7]

Wisconsin's high-risk pool before the ACA left residents of Wisconsin behind.

- Wisconsin's high-risk pool membership made up 6.8% of non-group health insurance market participants in 2011.[8] By the end of 2011, there were 21,317 pool participants.

- Premiums in Wisconsin's high-risk pool were capped at 200% of standard market rates. The state high-risk pool provided a low-income premium subsidy. The deductible of the high-risk pool plan with the most members was $5,000.

- Wisconsin's high-risk pool excluded coverage of pre-existing conditions for medically eligible enrollees for six months. It also had a lifetime benefit maximum of $2 million.

- In 2011, the state high-risk pool had a net loss of approximately $82 million.[9]

SOURCES
[1] http://kff.org/other/state-indicator/total-population/?currentTimeframe=0&sortModel=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22%7D
[2] https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/Plan_Selection_ZIP.html
[3] https://www.medicaid.gov/medicaid/by-state/stateprofile.html?state=wisconsin
[4] http://files.kff.org/attachment/fact-sheet-medicaid-state-WI
[5] http://kff.org/health-reform/issue-brief/pre-existing-conditions-and-medical-underwriting-in-the-individual-insurance-market-prior-to-the-aca/
[6] https://www.dhs.wisconsin.gov/opioids/opioid-public-health-advisory.pdf
[7] http://store.samhsa.gov/shin/content//SMA16-BARO-2015/SMA16-BARO-2015-WI.pdf
[8] http://kff.org/health-reform/issue-brief/high-risk-pools-for-uninsurable-individuals/
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