

# *Milwaukee Coverage Report*

Special Edition  
April 2019



**MKEN** Milwaukee  
Enrollment  
Network  
*Connecting Milwaukee to Health Care Coverage*

*Data prepared by the University of Wisconsin Population Health Institute*

# Medicaid / BadgerCare Plus Enrollment Highlights - March 2019

- ▶ About a third of Milwaukee County residents (32.7%), and nearly half of all children (45.9%), are enrolled in a Medicaid program.
- ▶ BadgerCare Plus child enrollment decreased this quarter by -2.6% (3,137 children) in Milwaukee County and -2.4% (10,051 children) statewide. Enrollment for children is down -4.0% (4,894 children) since recent peak enrollment in September 2018 in Milwaukee County.
- ▶ 48,224 childless adults are enrolled in BadgerCare Plus in Milwaukee County. The number of people enrolled is down -8,620 enrollees since its peak in March 2015 after the eligibility changed in January 2014.
- ▶ Enrollment for Parents/Caretakers has steadily declined since the eligibility changed in January 2014 from 200% to 100% of the federal poverty level.
- ▶ Medicaid enrollment overall and enrollment for childless adults is stable for the last year.

*Data: Wisconsin Department of Health Services, March 2019*

# Marketplace Enrollment Highlights - March 2019

- ▶ Wisconsin experienced a decrease of -9.0% (20,317 people) in ACA Marketplace enrollment during the six-week open enrollment period for calendar year 2019 plans compared to the open enrollment period for calendar year 2018 plans.
- ▶ Milwaukee County saw a -15.3% (5,134 people) decrease during this same time frame.
- ▶ Virtually all of the overall decline in ACA plan selections over the last two years has occurred in the lowest income groups (100% to 200% of the federal poverty level).
- ▶ Enrollment for individuals between 100-150% FPL is down almost 6,000 from peak plan selection of 14,530 in enrollment year 2016.
- ▶ The decline in Marketplace enrollment was not offset by increased enrollment in BadgerCare Plus.

*Data: Centers for Medicare and Medicaid Services, March 2019*

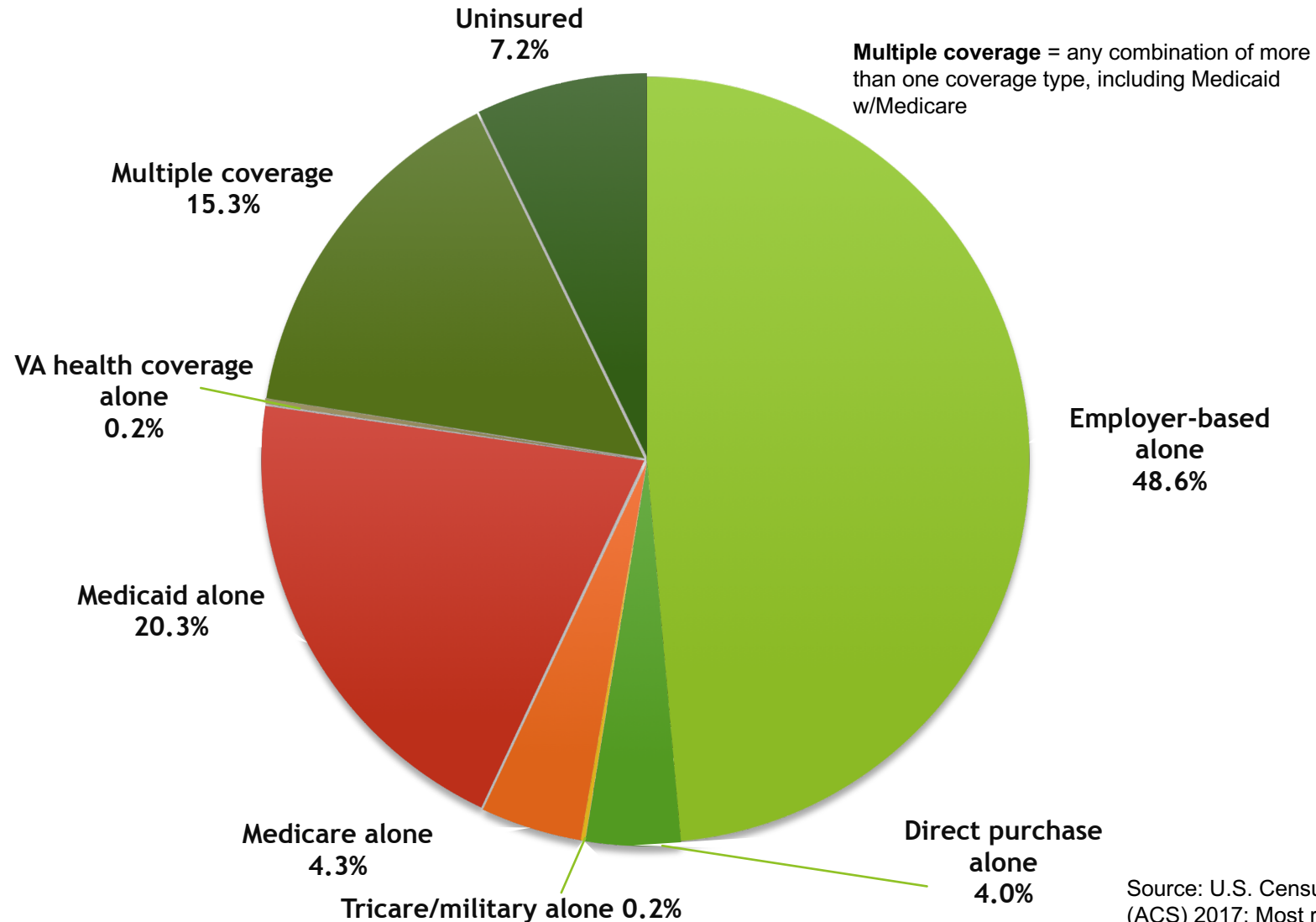
# Uninsured Rate Highlights - March 2019

- ▶ 67,966 people, 7.2% of the Milwaukee County population, are uninsured.
- ▶ 58% of Milwaukee County's uninsured residents (~39,057 individuals) are below 200% of the federal poverty level.
- ▶ 25% of Milwaukee County uninsured residents (16,952 individuals) have incomes below 100% FPL, most of whom may qualify for Medicaid benefits.
- ▶ An estimated 70% of uninsured people in Milwaukee County are employed.

*Data: American Community Survey, 2017*

# Sources of Health Insurance

## Milwaukee County as of 2017



Source: U.S. Census, American Community Survey (ACS) 2017; Most recently available data

# Medicaid / BadgerCare Enrollment

*Milwaukee County, as of March 2019*

	# Covered in Milwaukee County	% of Milwaukee County Population	# Covered in Wisconsin	% of State Population
BadgerCare Children	117,204	45.9% (of all children)	406,220	28.3% (of all children)
BadgerCare Parents and Caretakers	37,187	6.2% (of all adults)	131,446	3.7% (of all adults)
BadgerCare Childless Adults	48,224	8.1% (of all adults)	148,007	4.2% (of all adults)
Other BadgerCare: Pregnant Women, Youths Existing Foster Care, Income Extensions, Express Enroll	24,969		86,922	
<b>Total BadgerCare</b>	<b>227,584</b>	<b>23.9%</b>	<b>772,595</b>	<b>13.3%</b>
Elderly/Blind/Disabled	66,436		229,217	
Other Coverage	16,942		176,789	
<b>Total Medicaid</b>	<b>310,962</b>	<b>32.7%</b>	<b>1,178,601</b>	<b>20.3%</b>

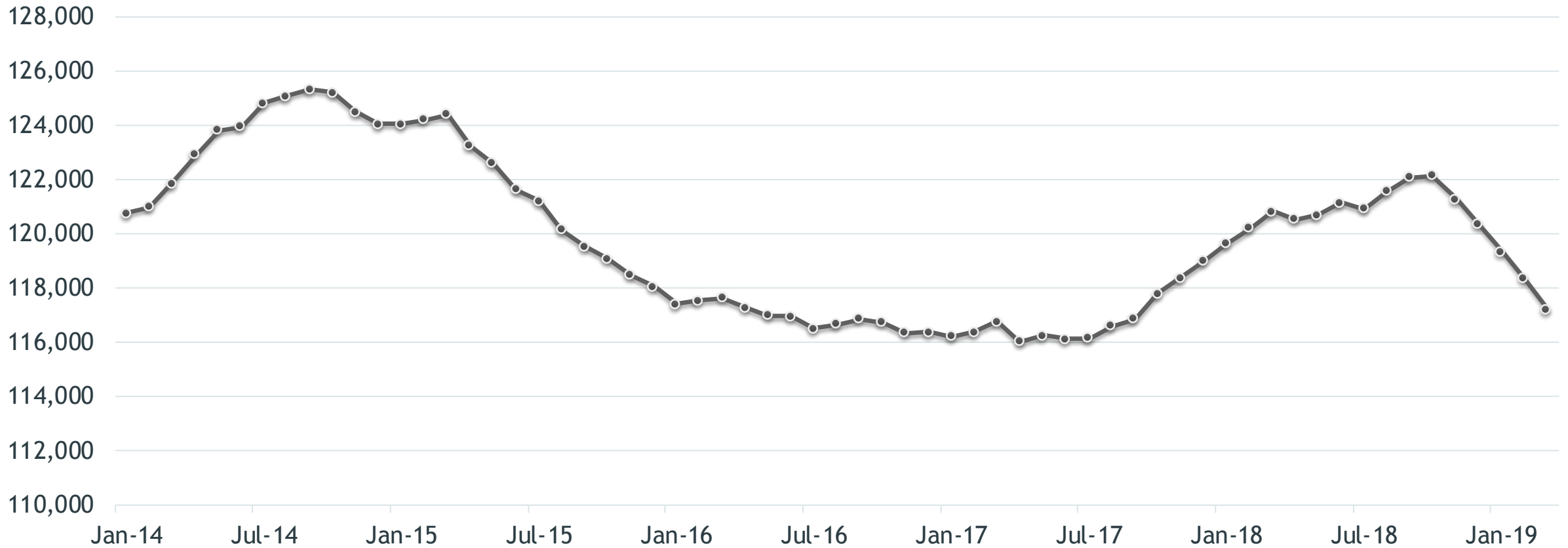
Medicaid/BadgerCare as of March 2019::

<https://www.forwardhealth.wi.gov/WIPortal/Content/Member/caseloads/enrollment/enrollment.htm.spage>

# Medicaid / BadgerCare Trends

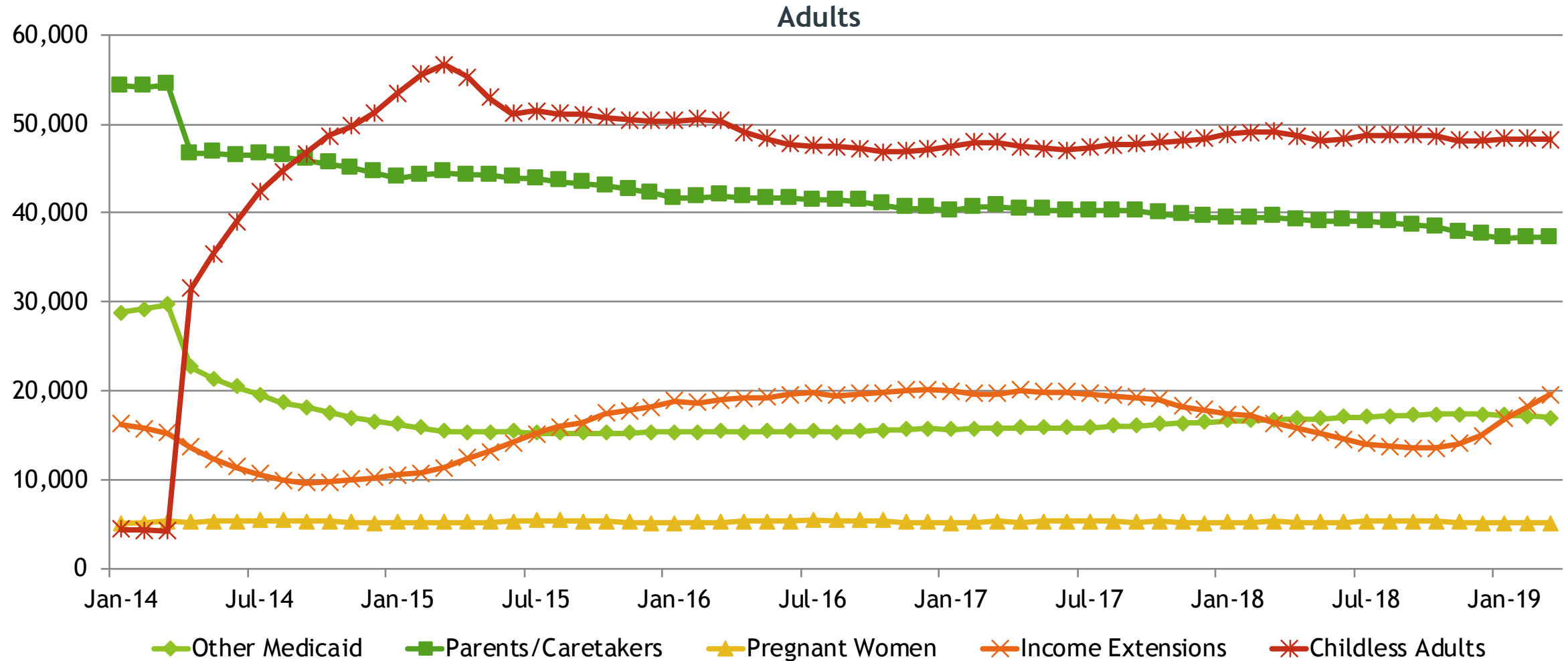
*Milwaukee County, March 2014 to March 2019*

## Children



# Medicaid / BadgerCare Trends

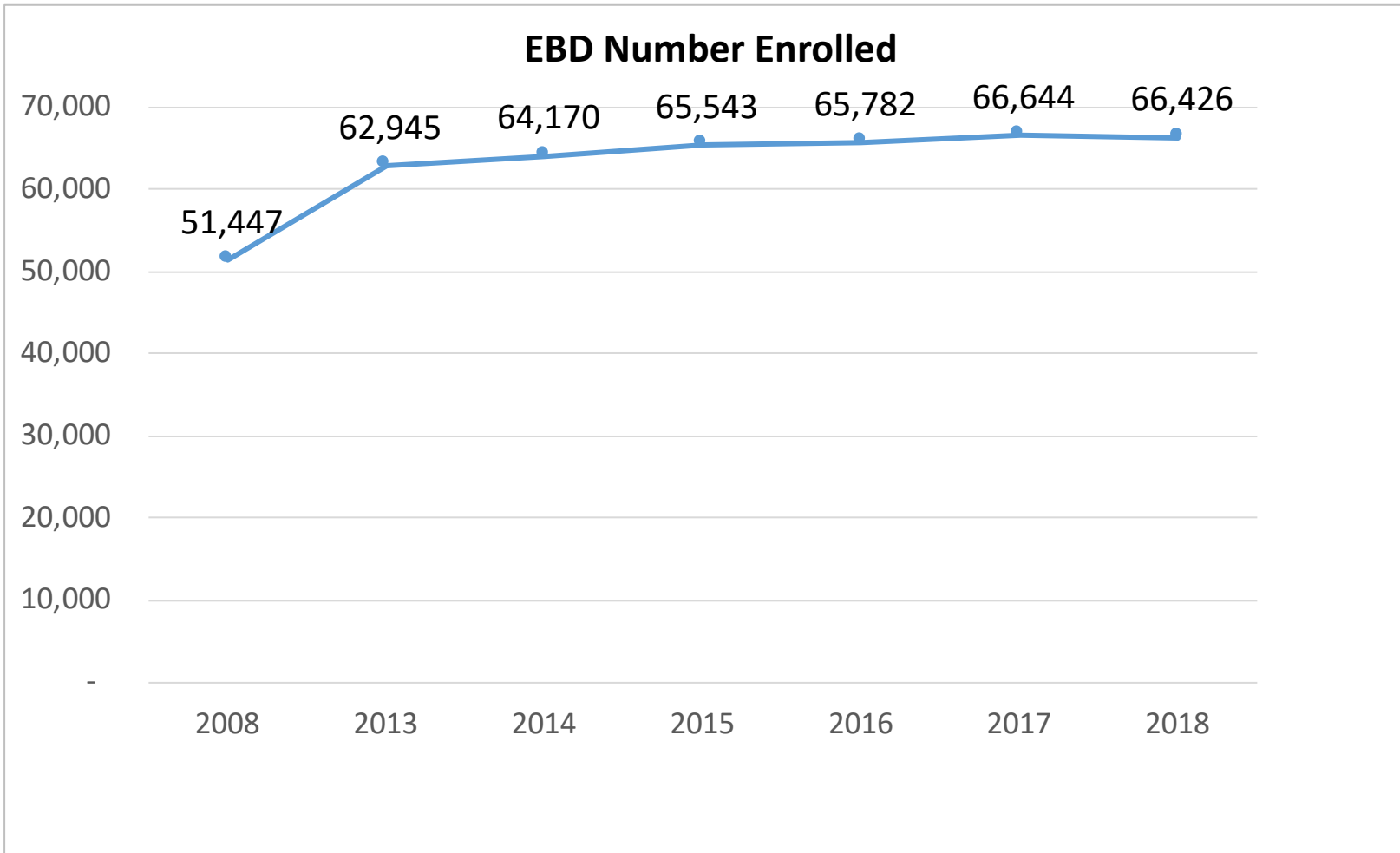
Milwaukee County, March 2014 to March 2019





# Medicaid Elderly, Blind, and Disabled (EBD)

*Milwaukee County, December 2008 to December 2018*



- EBD includes SSI, SSI-related, Institutionalized, Waiver, MAPP, Katie Beckett Program.
- EBD increased substantially from 2008-2013, and has been steadily increasing at a lower rate since 2013.
- Increases are occurring in the categories of SSI, SSI-related, and MAPP.
- Gradual declines are occurring in Institutionalized and Waiver programs.

# Medicaid HMO Enrollment

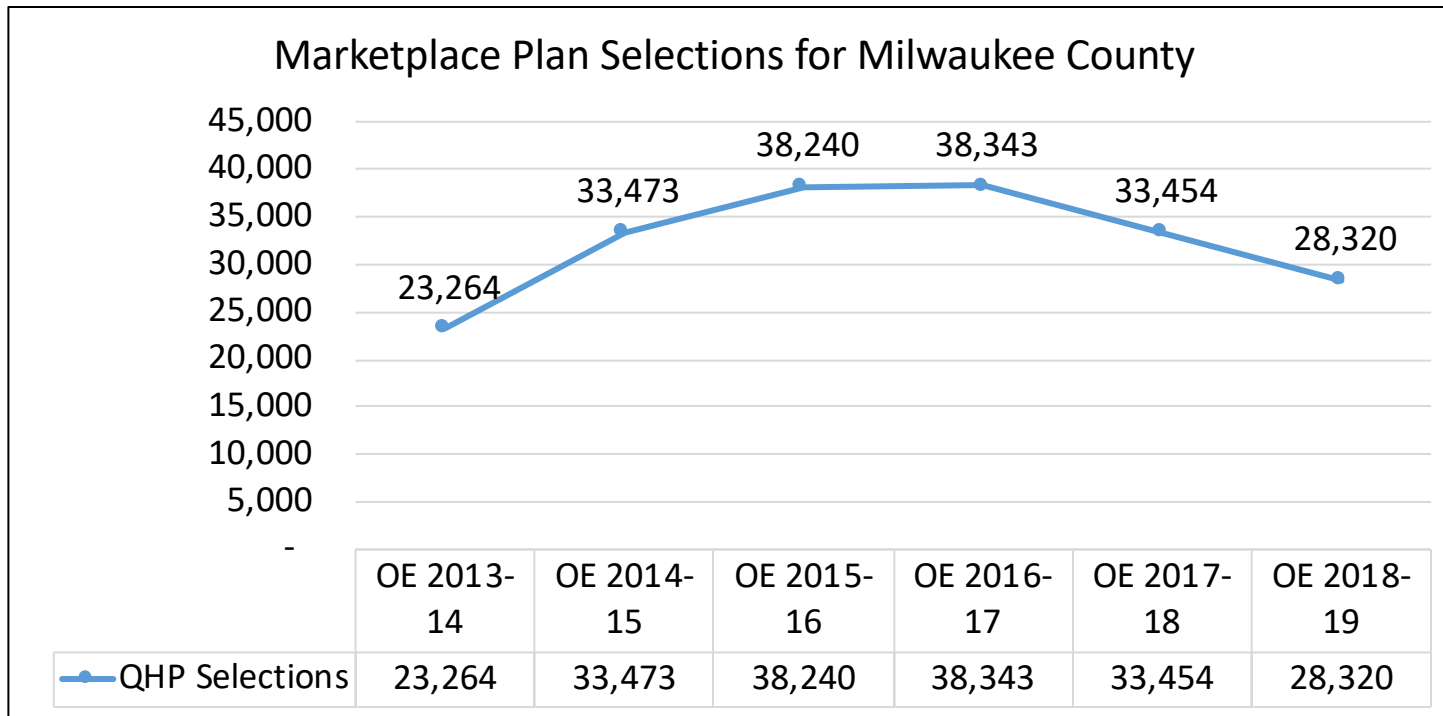
*Milwaukee County, December 2018*

	BadgerCare		SSI		Family Care		All	
	Mar-19 # enrolled	% of all BC	# enrolled	% of all SSI	# enrolled	% of all Family Care	Mar 2019 Total	% of enrollments
Anthem Blue Cross Blue Shield	30,610	14.5%	2,135	9.7%			32,745	13.4%
Community Care Inc.					3,406	31.6%	3,406	1.4%
Children's Community Health Plan	86,097	40.7%					86,097	35.2%
Independent Health Care (iCare)	8,490	4.0%	5,998	27.2%			14,488	5.9%
MHS Health Wisconsin	7,916	3.7%	2,399	10.9%			10,315	4.2%
Molina Healthcare	32,618	15.4%	1,894	8.6%			34,512	14.1%
My Choice Family Care					7,291	67.7%	7,291	3.0%
Network Health Plan	6,865	3.2%	1,210	5.5%			8,075	3.3%
Other HMOs	34	0.0%	1	0.0%	76	0.7%	111	
Trilogy Health Insurance	6,631	3.1%		0.0%			6,631	2.7%
Unitedhealthcare Community Plan	32,329	15.3%	8,453	38.3%			40,782	16.7%
Total	211,590	100%	22,090	100%	10,773	100%	244,453	100%

# Marketplace Enrollment

## Milwaukee County, Enrollment Year 2018/2019

	# OE* 2018-19 Plan Selections Milwaukee County	% of Population Milwaukee County	# OE* 2018-19 Plan Selections Wisconsin	% of Population Wisconsin
Total Qualified Health Plan Selections	28,320	4.7% of population ages 18-64	205,118	5.8% of population ages 18-64



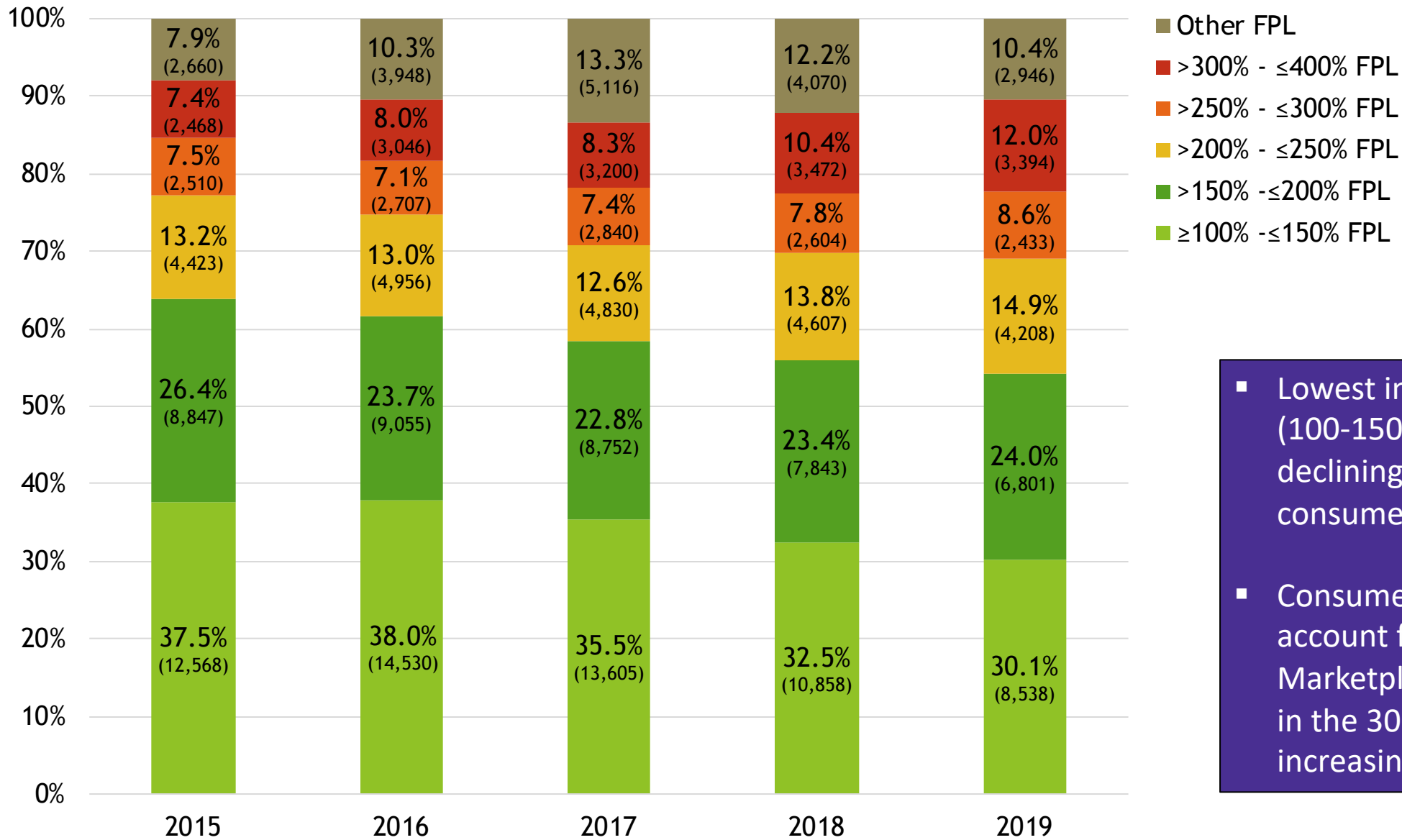
Change in enrollment:	
<b>Milwaukee County</b>	<b>-15.3%</b>
<b>Wisconsin Statewide</b>	<b>-9.0%</b>

\*2018-2019 Open Enrollment dates were November 1<sup>st</sup> - December 15<sup>th</sup>.

# Marketplace Plan Selections for Plan Year 2019 as of December 15, 2018

Total Consumers Selecting Plans	28,320
Consumers with Advanced Premium Tax Credits (APTC)	24,633 (87%)
Consumers with Cost-sharing Reductions (CSR)	16,131 (57%)
Average Premium before APTC	\$683
Average APTC	\$618
Average Premium for Consumers receiving APTC	\$78

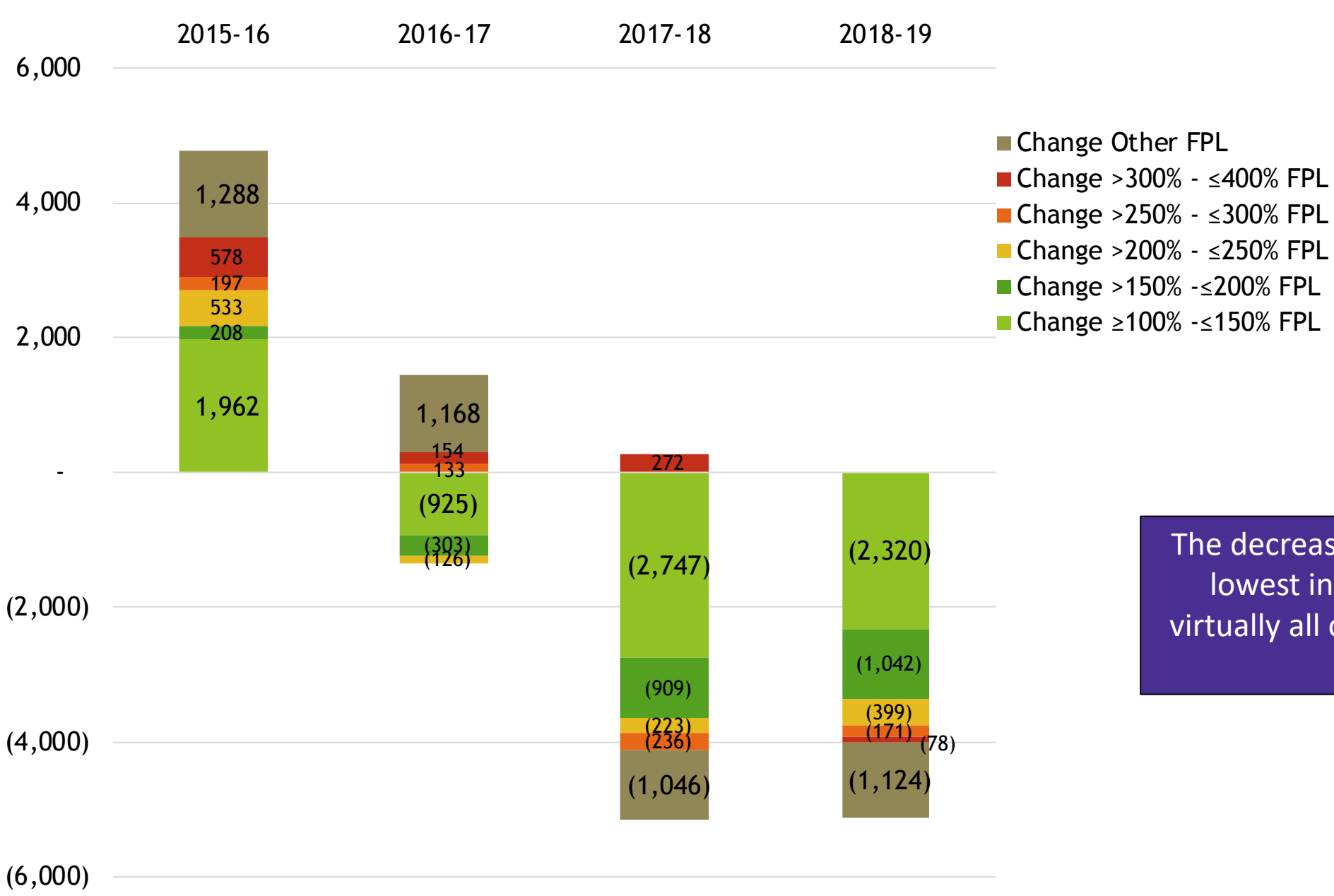
## Milwaukee County Plan Selections by Income Range, 2015-2019



Plan Years	Net Change
2015-16	+4,766
2016-17	+101
2017-18	(4,889)
2018-19	(5,134)

- 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.

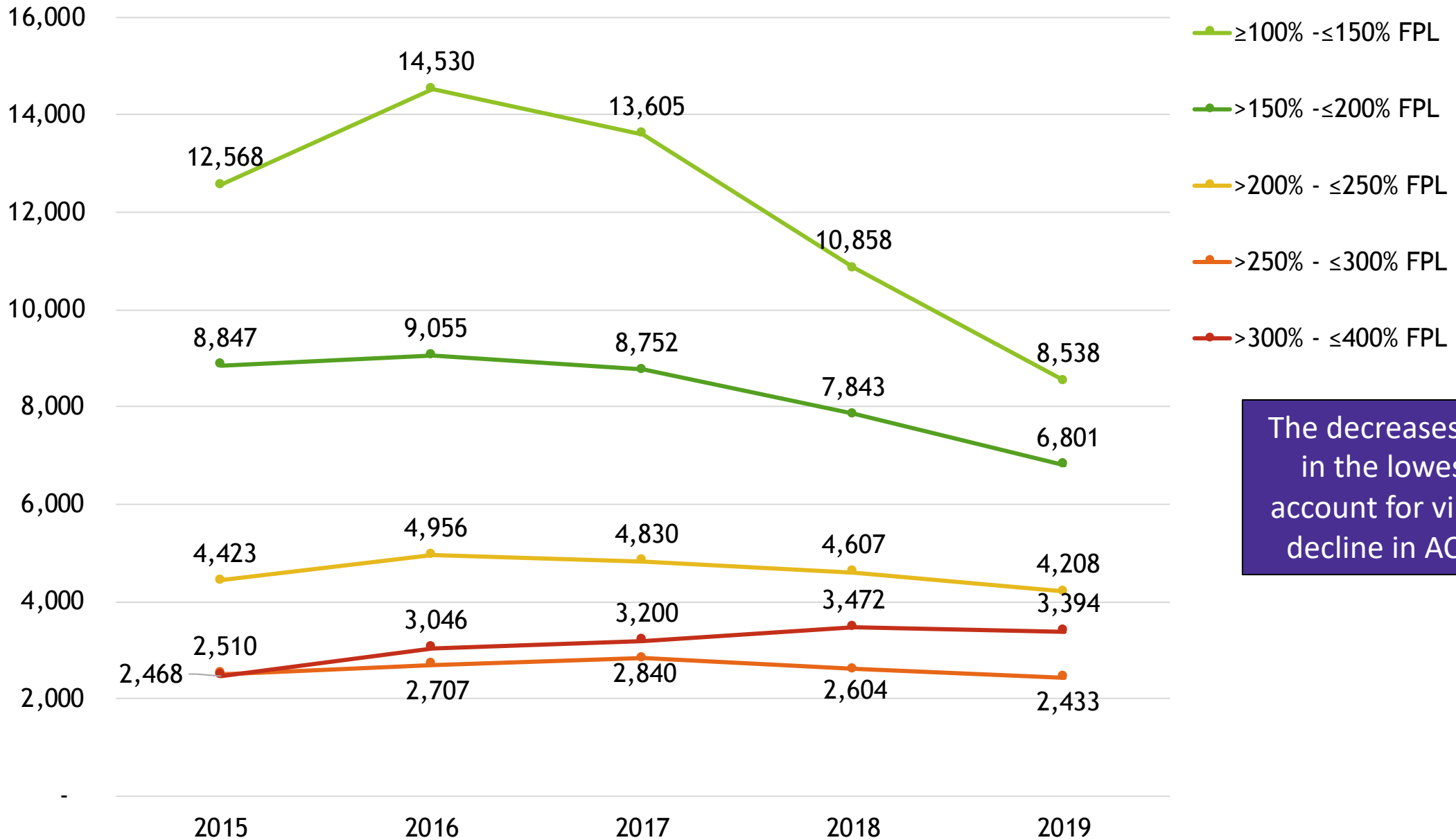
# Plan Selections, Year-to-Year Change by Income Range, 2015-2019



Plan Years	Net Change
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2016-17	+101
2017-18	(4,889)
2018-19	(5,134)

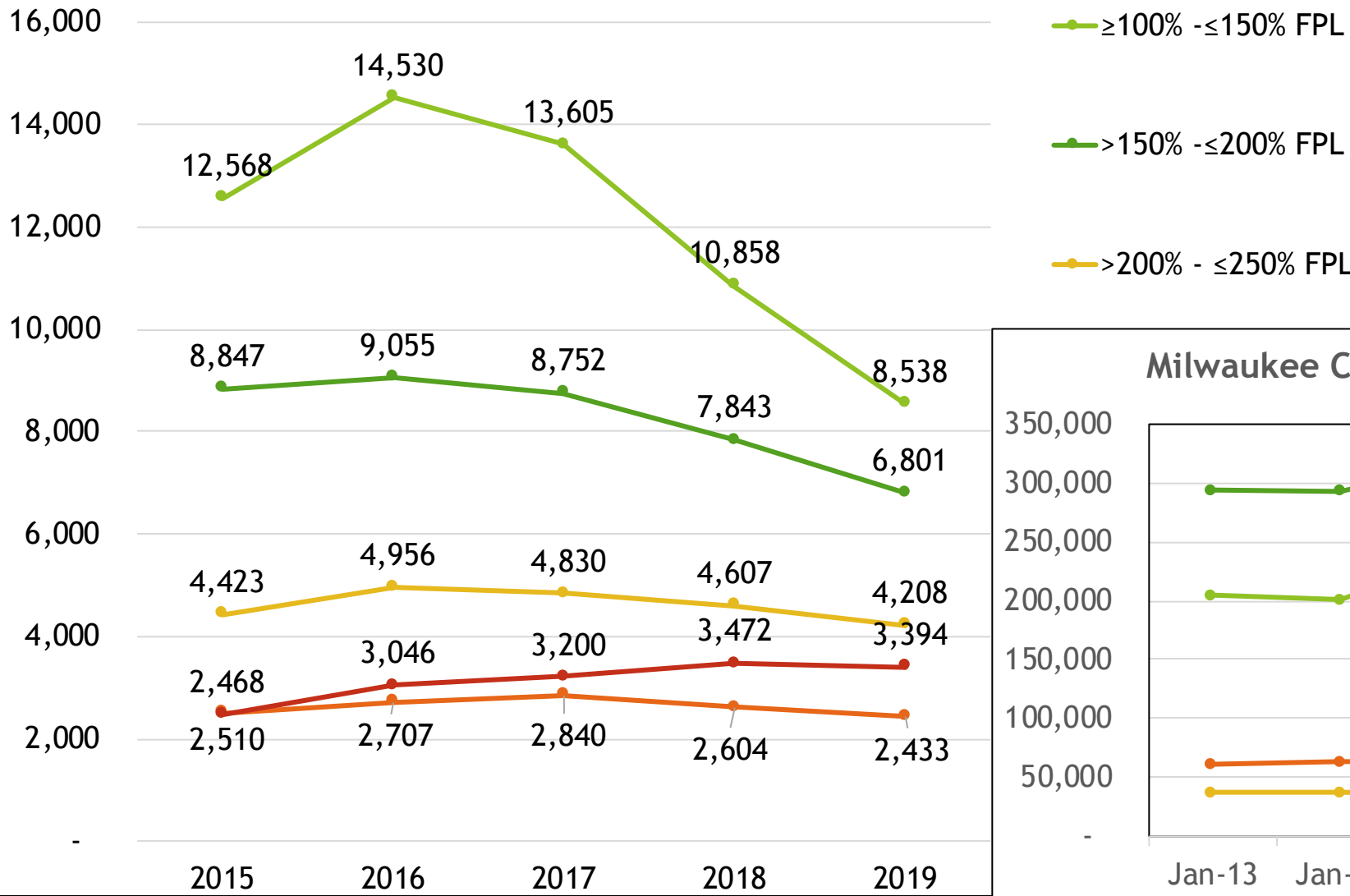
The decreases among consumers in the lowest income groups account for virtually all of the overall decline in ACA plan selections.

## Plan Selections by Income Range, 2015-2019



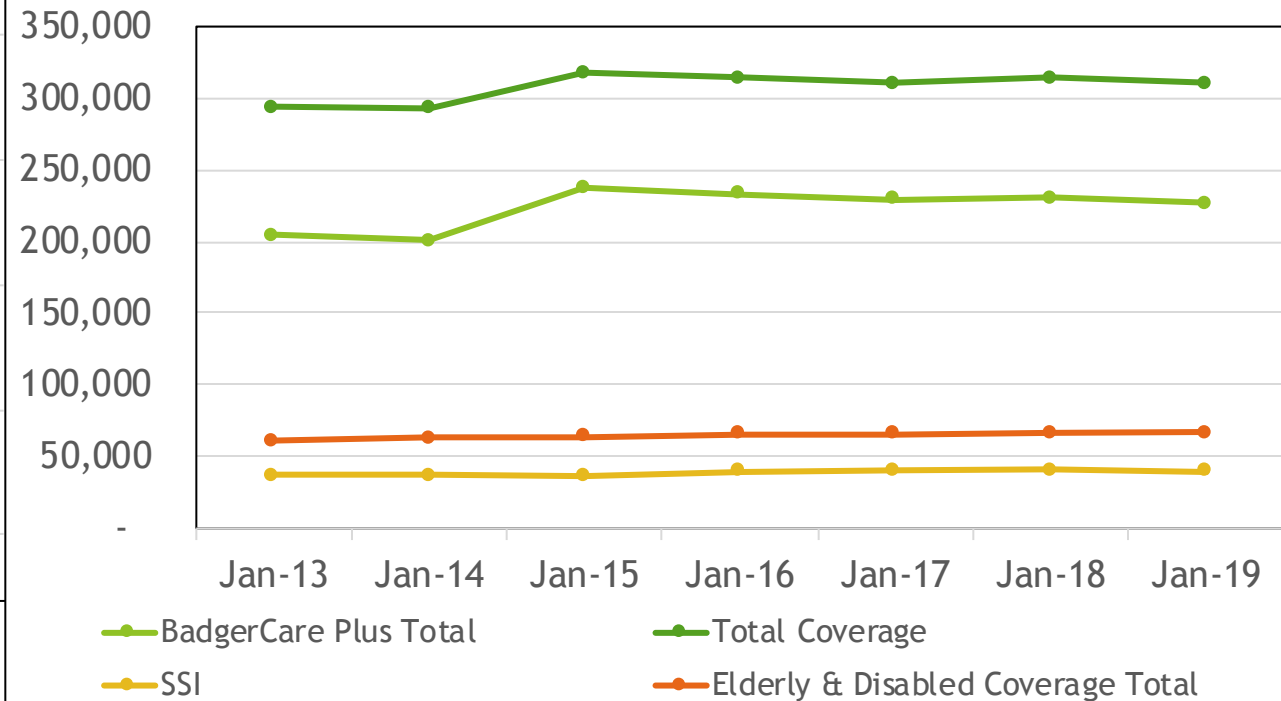
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### Plan Selections by Income Range, 2015-2019



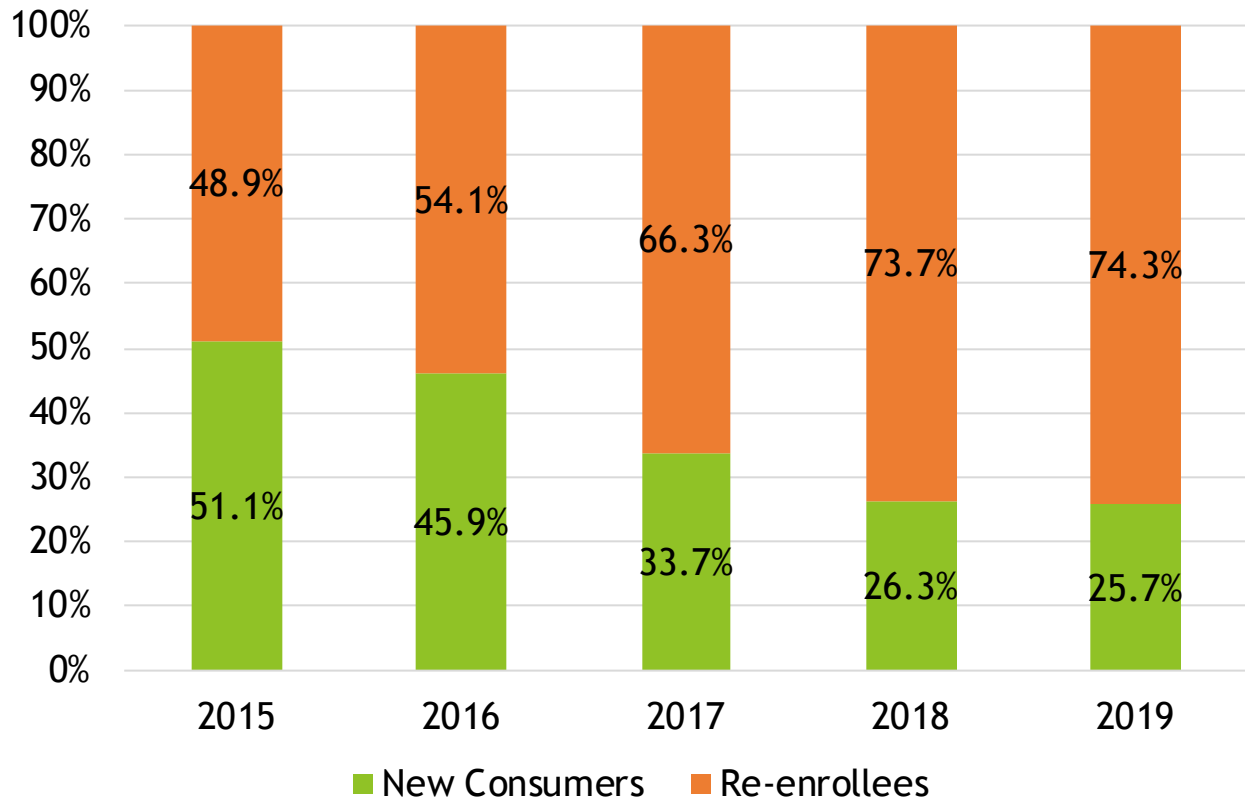
The decline in ACA Marketplace enrollment between 2017 and 2019 was not offset by an increase in Medicaid/BadgerCare enrollment.

### Milwaukee County Medicaid Trend 2013-2019



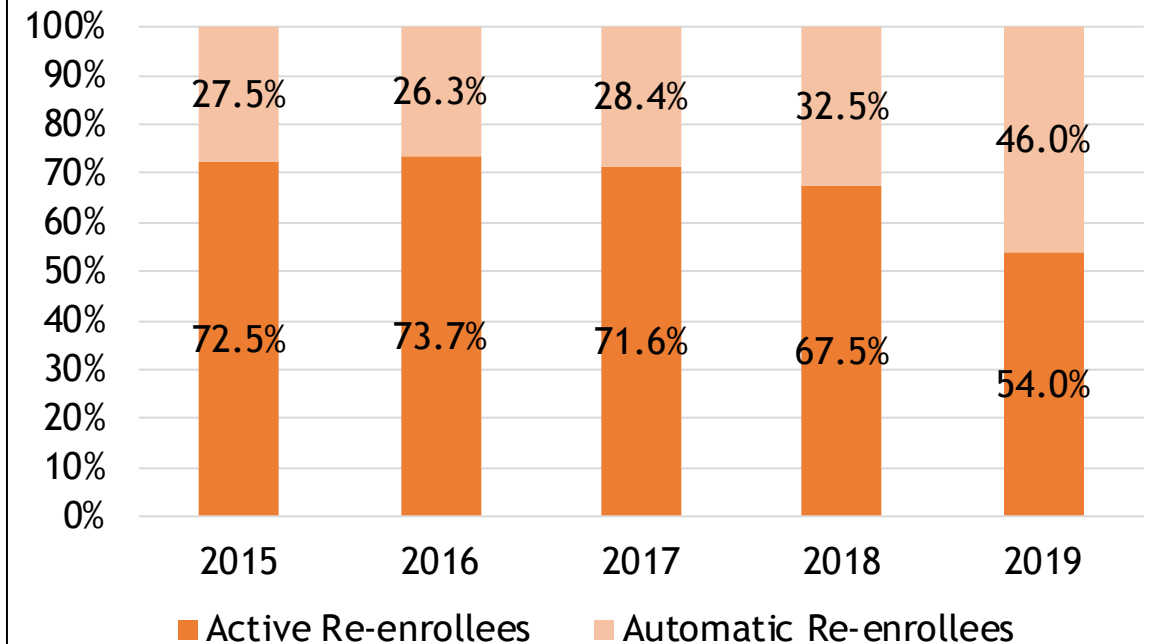


## New Consumers and Re-enrollees: Trend 2015-19

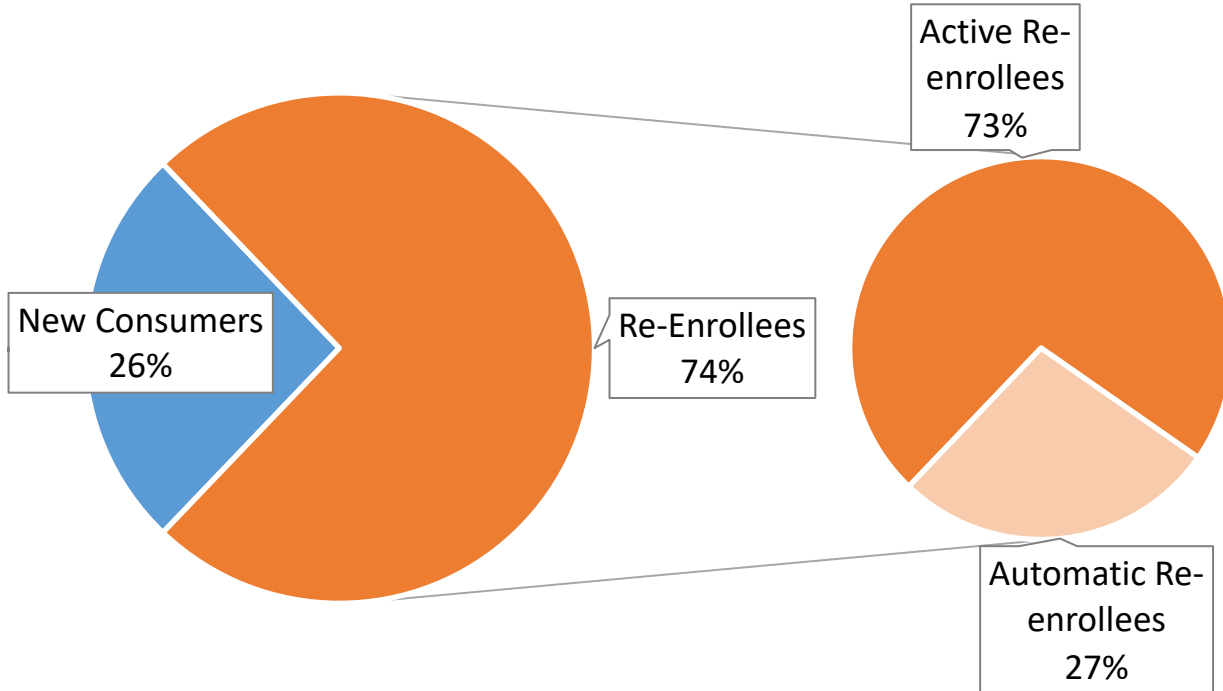


- The proportion of re-enrollees has increased steadily and substantially.
- Many re-enrollees continue to rely on active reenrollment, rather than relying on automatic processes.
- This reflects the need to re-assess available plans, premiums, and available subsidies every year.

## Re-enrollees: Active and Automatic, 2015-19

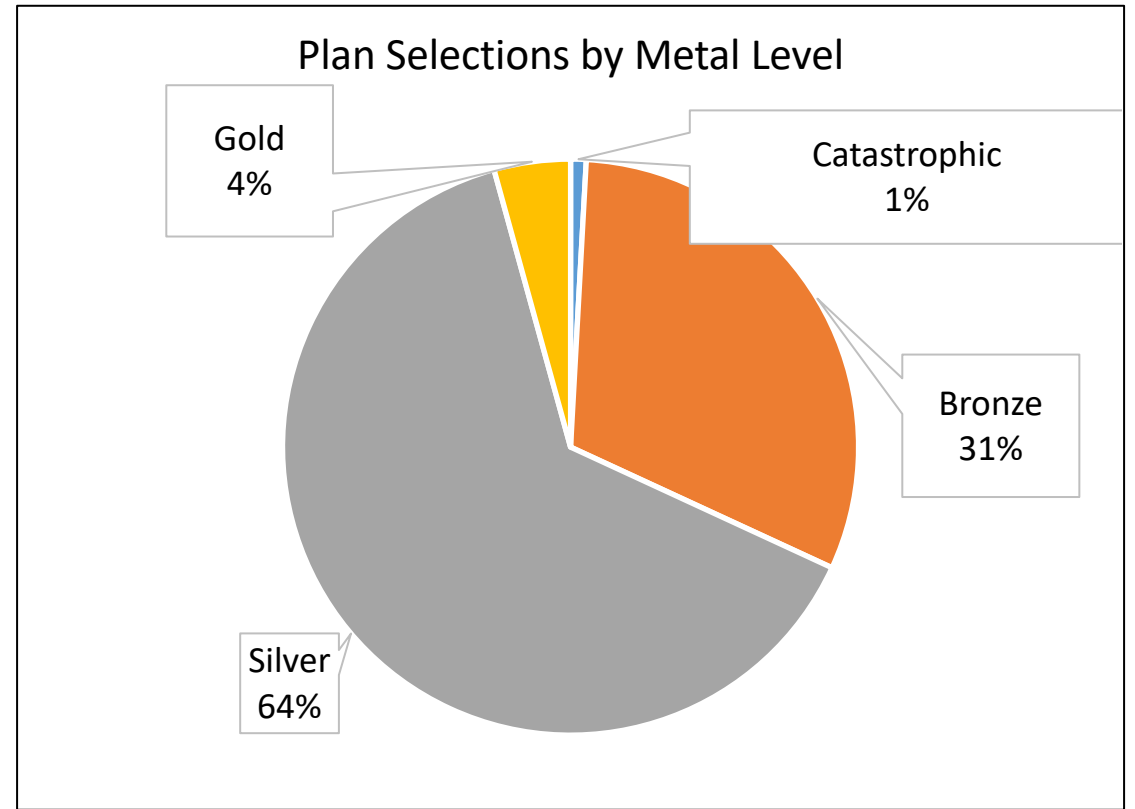
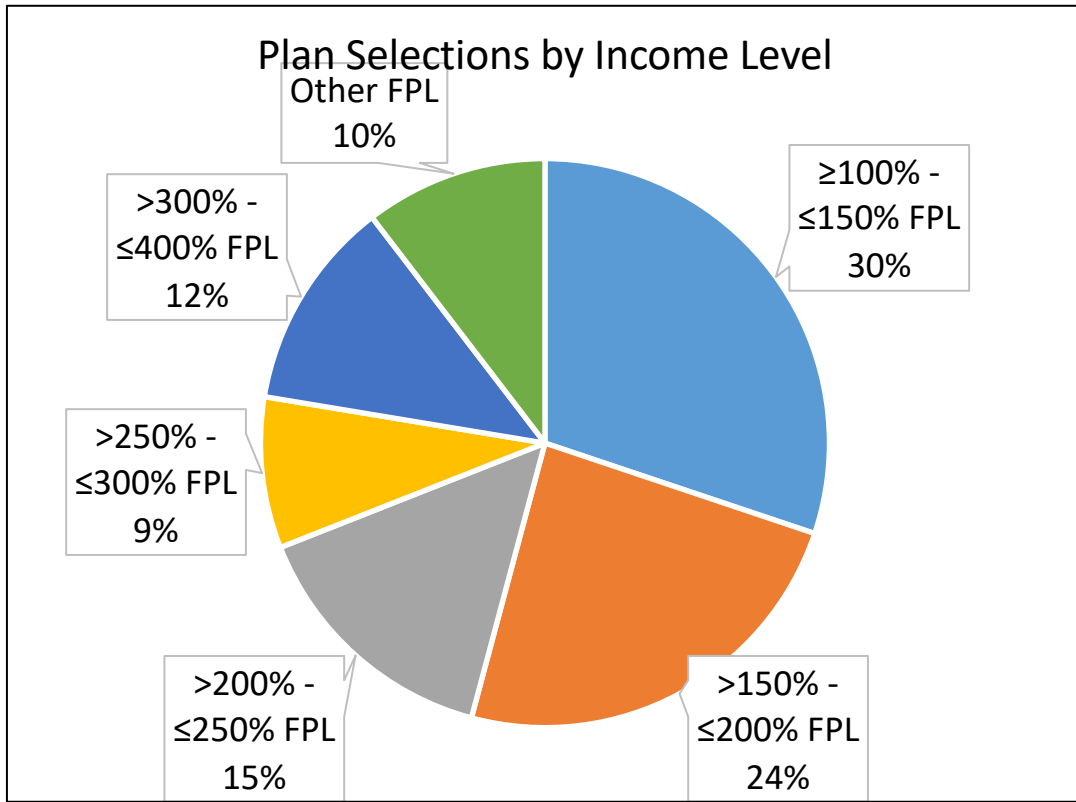


## Plan Selections, New and Re-Enrollments



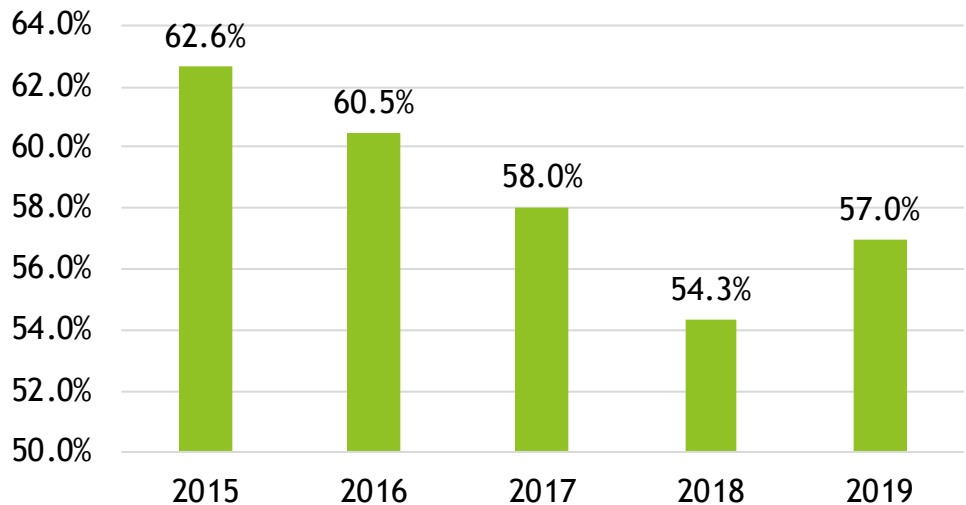
- Over 80% of Re-enrollees for Plan Year 2018 switched plans, while for 2019 plan switching declined to about 50%
- This likely reflects the 2017 federal change in CSR policy and the initiation of silver-loading for Plan Year 2018, along with the departure of two QHPs from the Milwaukee market for Plan Year 2018.

	Active Re-enrollees who Switched Plans	Active Re-enrollees who Remained in the Same Plan
Plan Year 2018	81.7%	18.3%
Plan Year 2019	49.6%	50.4%



- In Milwaukee County, the Marketplace has 4 types of plans (Catastrophic, Bronze, Silver, and Gold level plans). Typically, bronze level plans are have lower costing monthly premiums and higher out-of-pocket costs. Silver and Gold plans have higher premiums and lower out-of-pocket costs. Consumers can qualify for lower out-of-pocket costs with a silver level plan in they are below 250% of the federal poverty level through cost sharing reductions (CSRs).

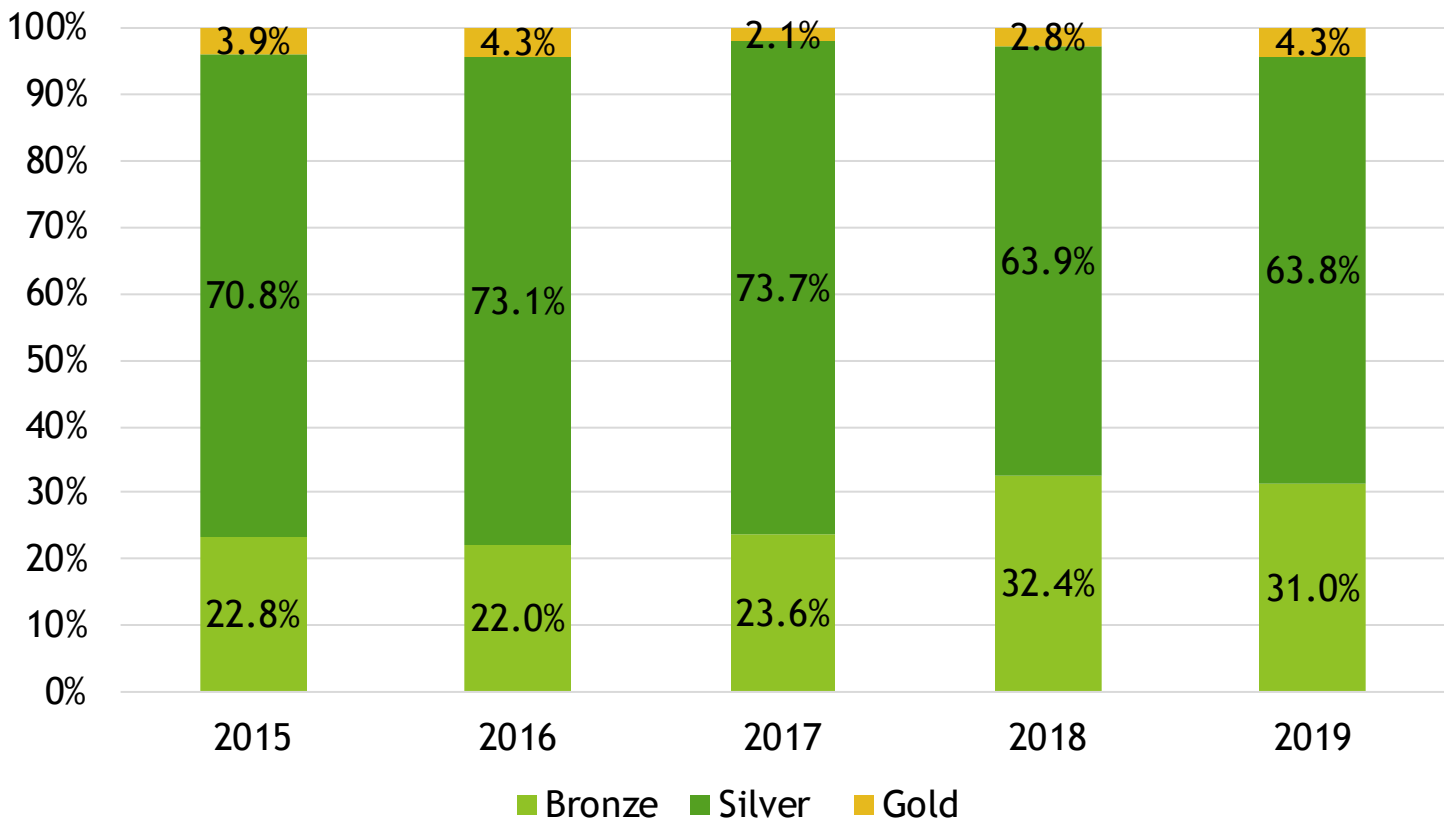
### Consumers with CSR



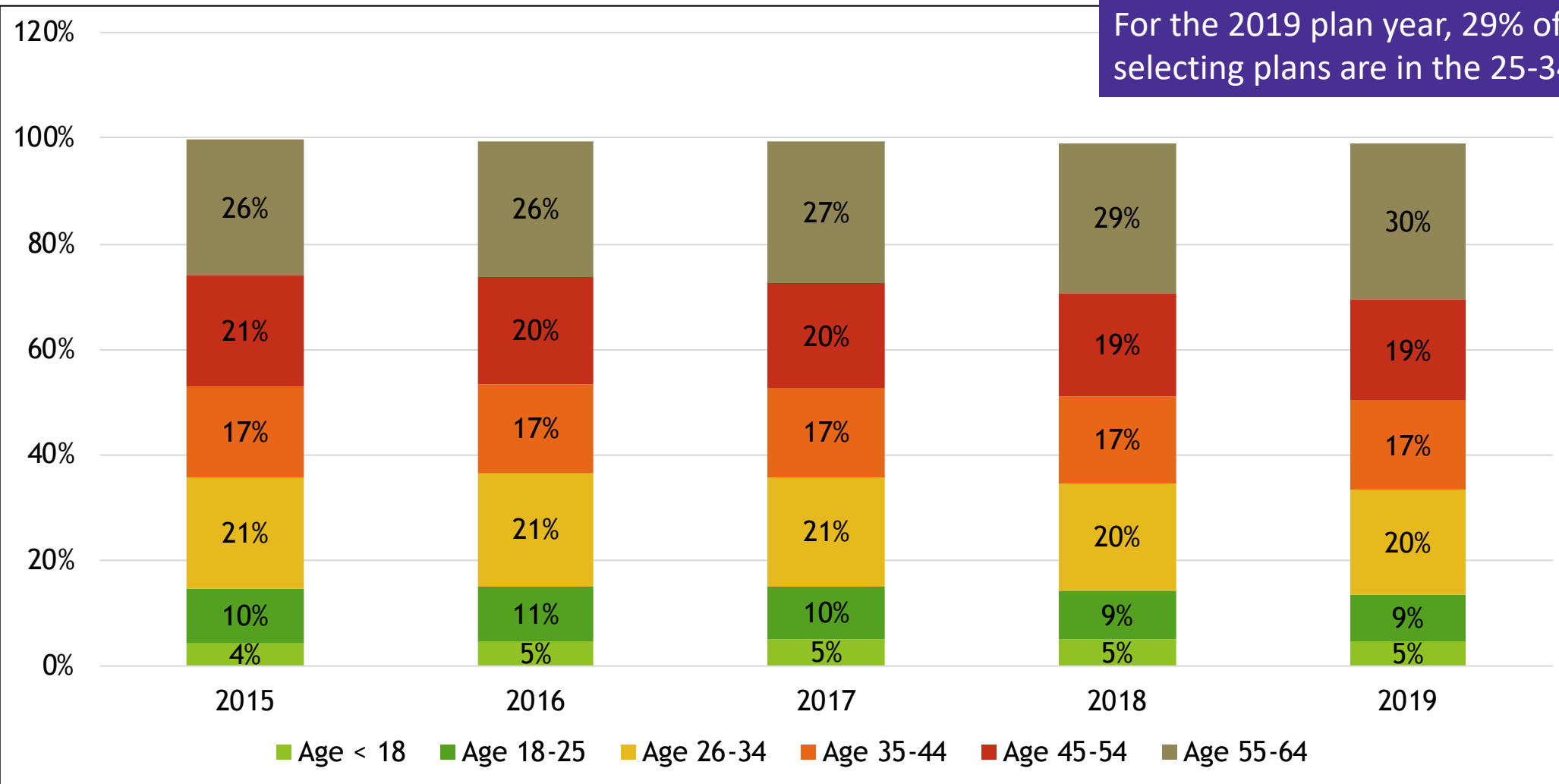
Consistent with the changing income composition of Marketplace consumers, a declining proportion qualify for Cost-Sharing Reductions (CSRs), which require income <250% FPL.

- With the decline in CSR-linked consumers, an increasing proportion of consumers select bronze plans and a decreasing proportion select silver plans.
- This trend may also 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



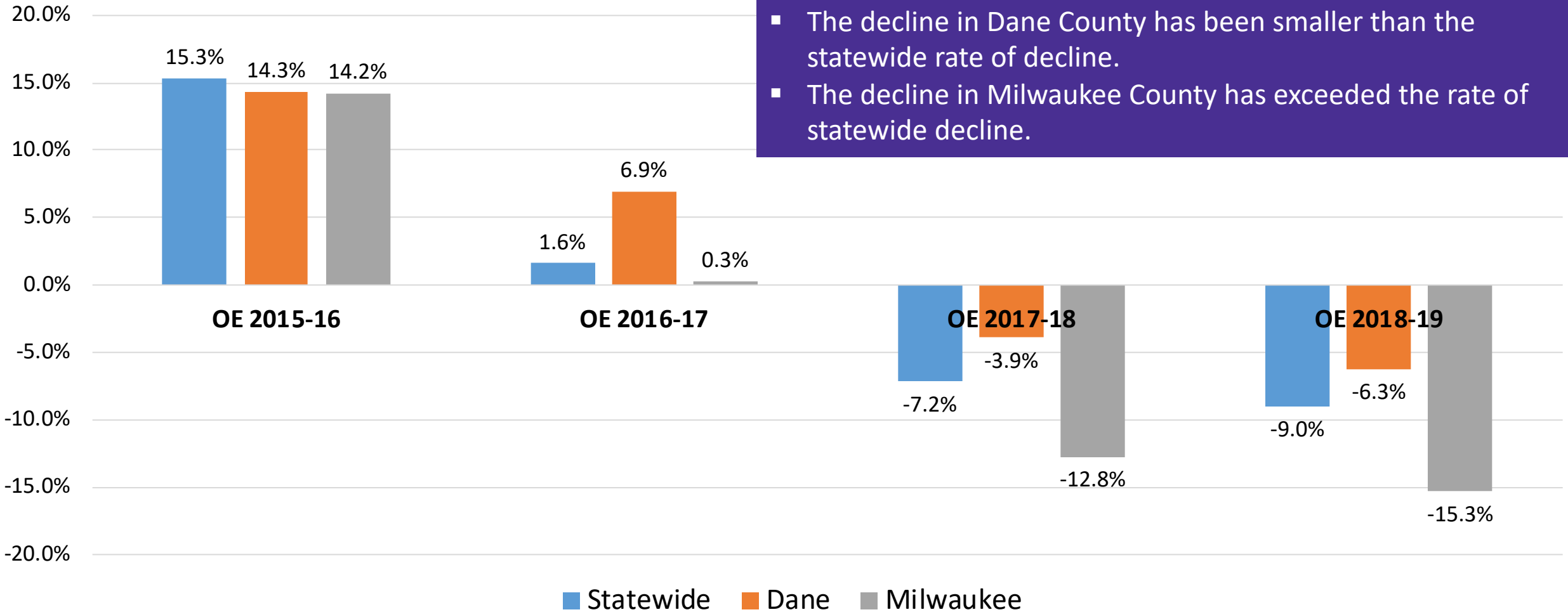
# Age Range Trend: ACA Marketplace Plan Selections, Milwaukee County, 2015-2019



For the 2019 plan year, 29% of consumers selecting plans are in the 25-34 years age range

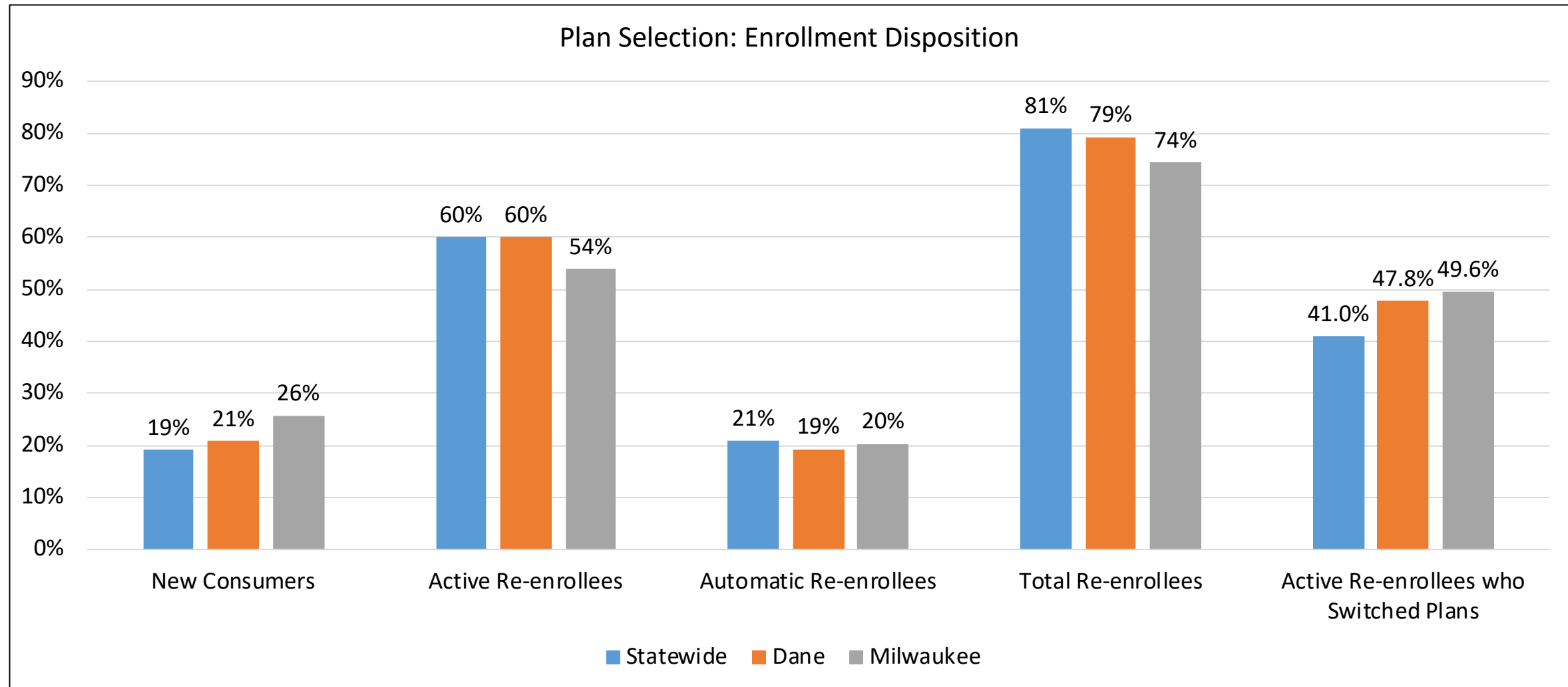
Consumers in age range 55-64 account for an increasing share of total Marketplace consumers in Milwaukee County.

## QHP Selections During Open Enrollment: Change from Prior Year

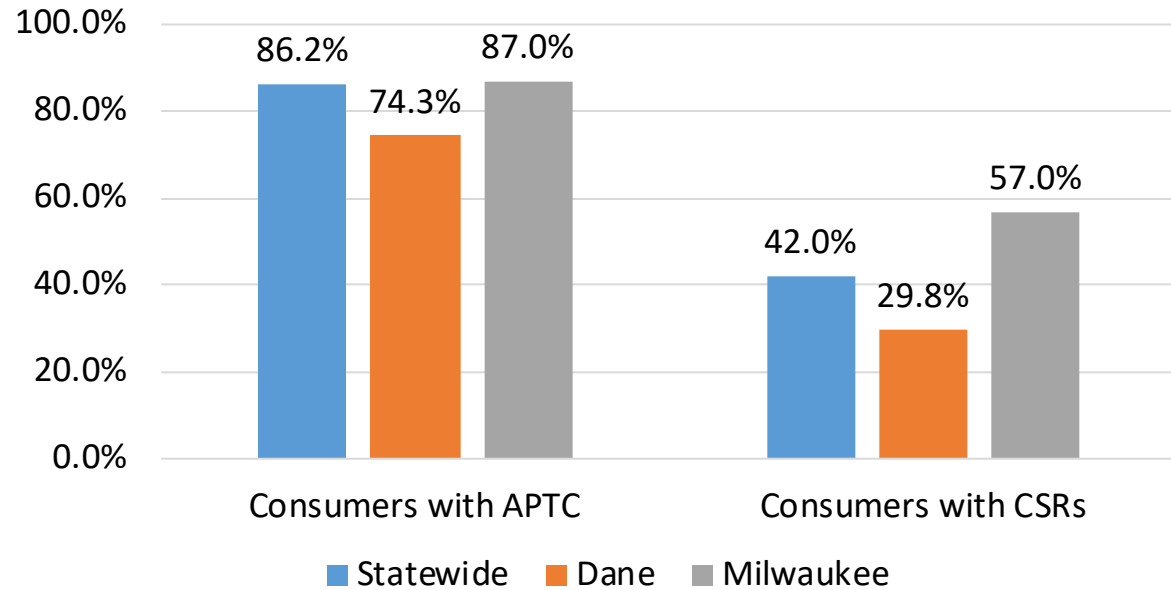


- ACA Plan Selections during open enrollment have decreased statewide during the past two years, with the pull back of federal resources and reduction in weeks available.
- The decline in Dane County has been smaller than the statewide rate of decline.
- The decline in Milwaukee County has exceeded the rate of statewide decline.

- About 20% of Enrollees are new consumers, while 80% are Re-enrollees.
- In Milwaukee County, relatively more (26%) are new consumers.
- For both Dane and Milwaukee counties, about half of re-enrollees switched plans. This exceeds the statewide rate of 41% for re-enrollees switching plans.



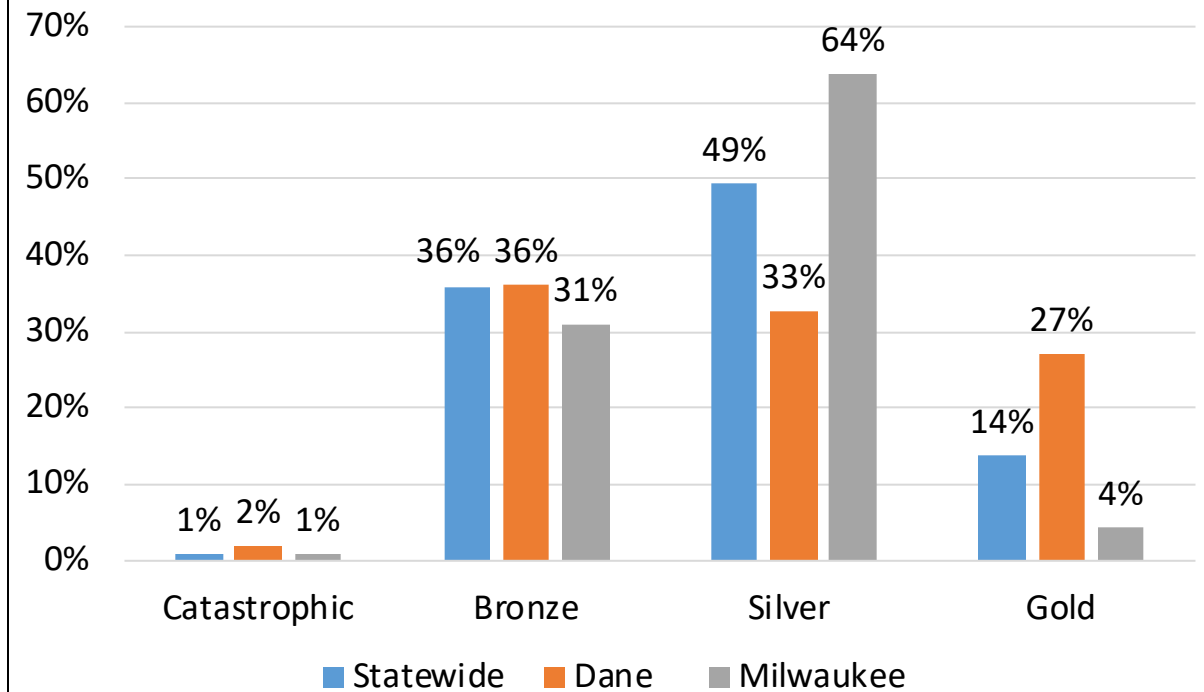
### APTCs and CSRs among Consumers Selecting Plans during Open Enrollment



- Milwaukee County higher rate of CSRs: More consumers qualifying for and/or selecting Silver Plans
- Dane County: Lower rate of APTCs and CSRs: More consumers with middle incomes participating in the Marketplace.

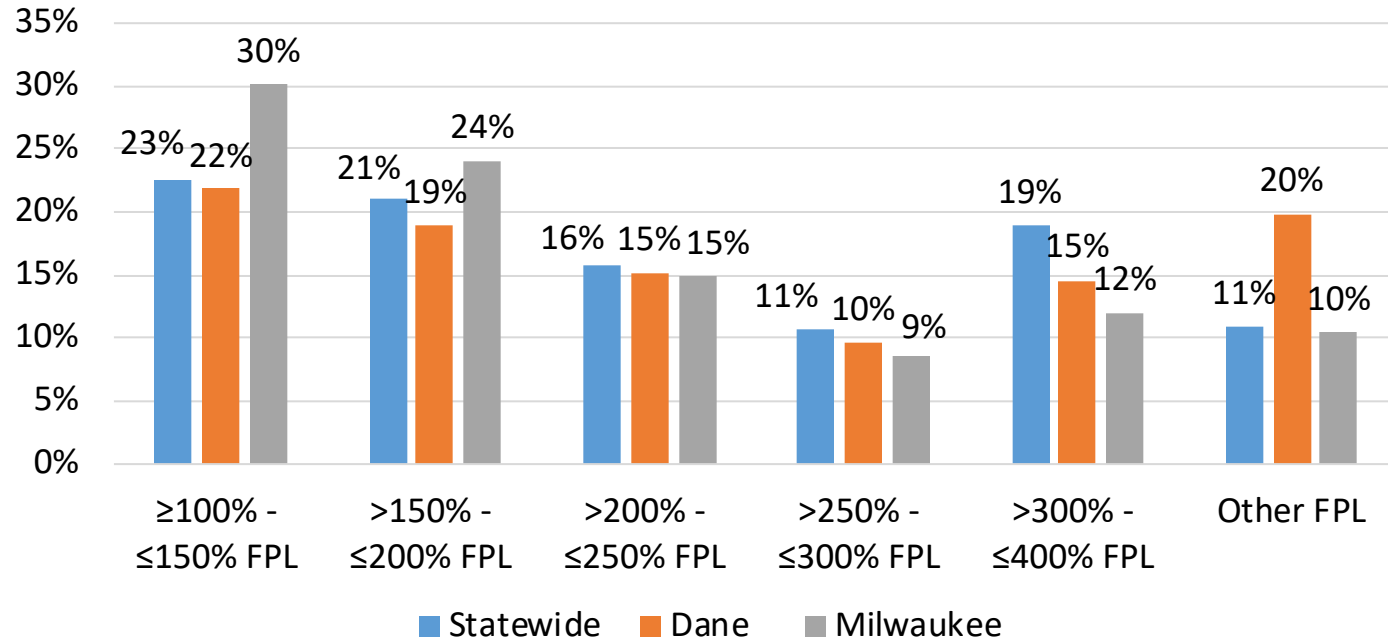
- There are two different types of discounts that consumers can qualify for:
  - Advanced premium tax credits (APTCs) help people lower their monthly cost for health insurance
  - Cost-sharing reductions (CSRs) help lower out-of-pockets cost for silver level plans. This discount will lower deductibles, co-pays, and co-insurance.

### Plan Selections by Metal Level





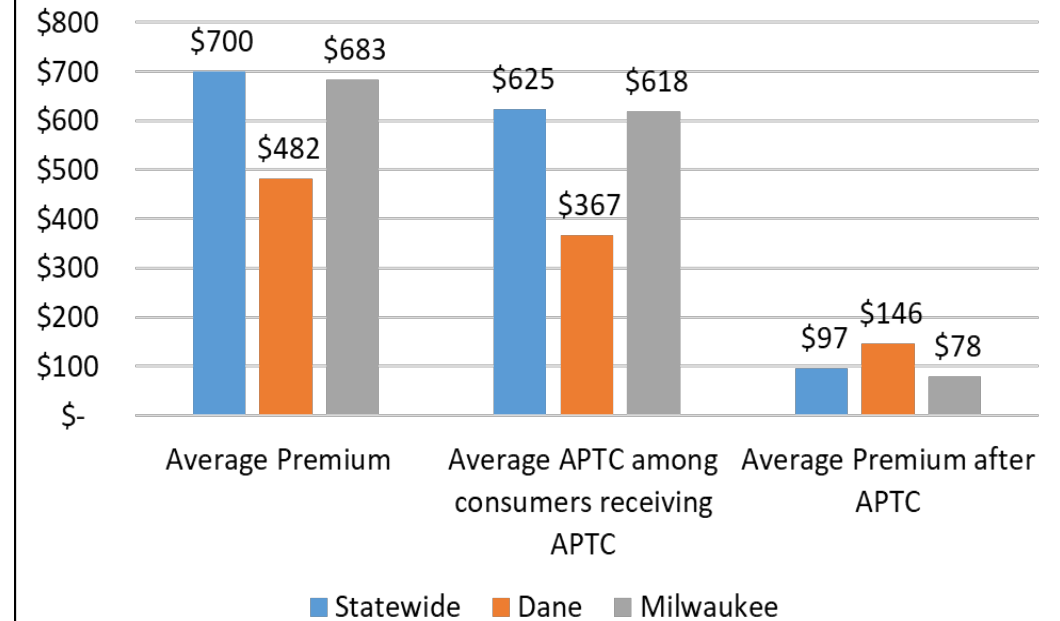
Income Range of Consumers Selecting Health Plans,  
Plan Year 2019



Milwaukee County:  
More lower income consumers, with more qualifying for APTCs. With more qualifying for CSRs, higher selection of silver plans. Average premium after APTC relatively low.

Dane County:  
More non-eligible for APTCs. Higher incomes among those with APTCs, so fewer qualifying for CSRs. More selecting non-silver plan. Average premium after APTC relatively higher.

QHP Premiums, Plan Year 2019



within the 18-34 years age range

Dane County: 33%

Milwaukee County: 29%

Statewide: 23%

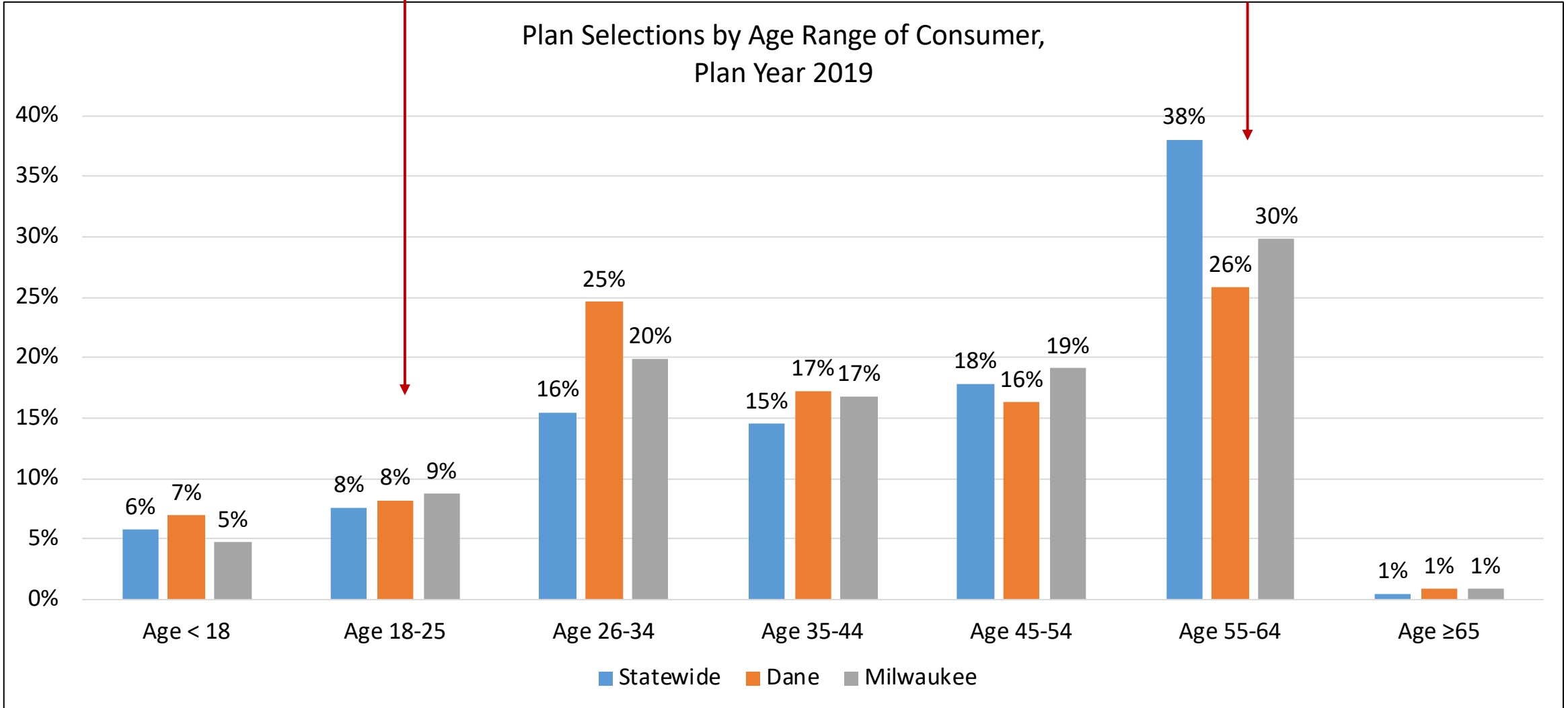
within the 55-64 years age range

Dane County: 26%

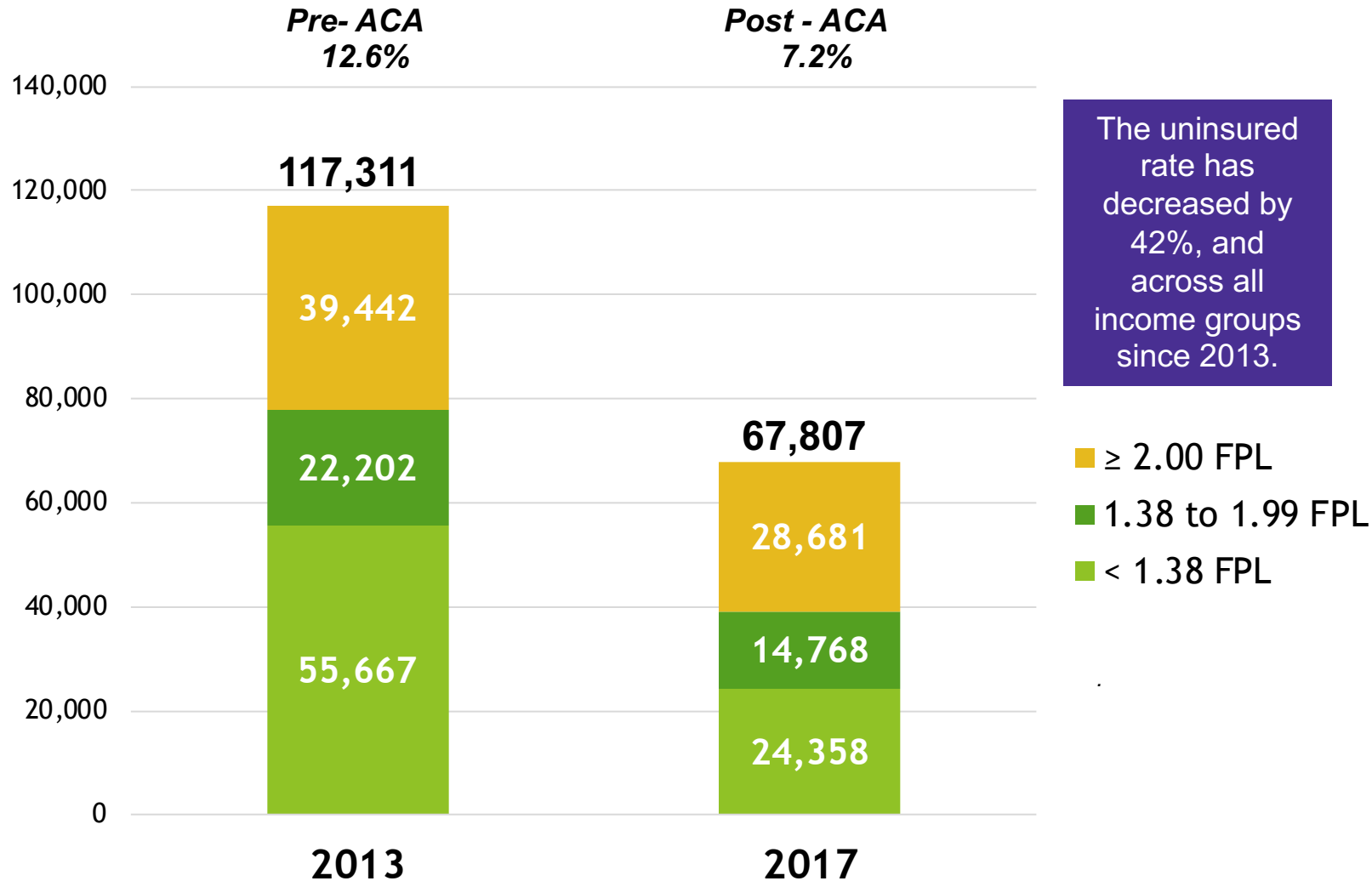
Milwaukee County: 30%

Statewide: 38%

Plan Selections by Age Range of Consumer,  
Plan Year 2019



# Uninsured in Milwaukee County, 2013-2017

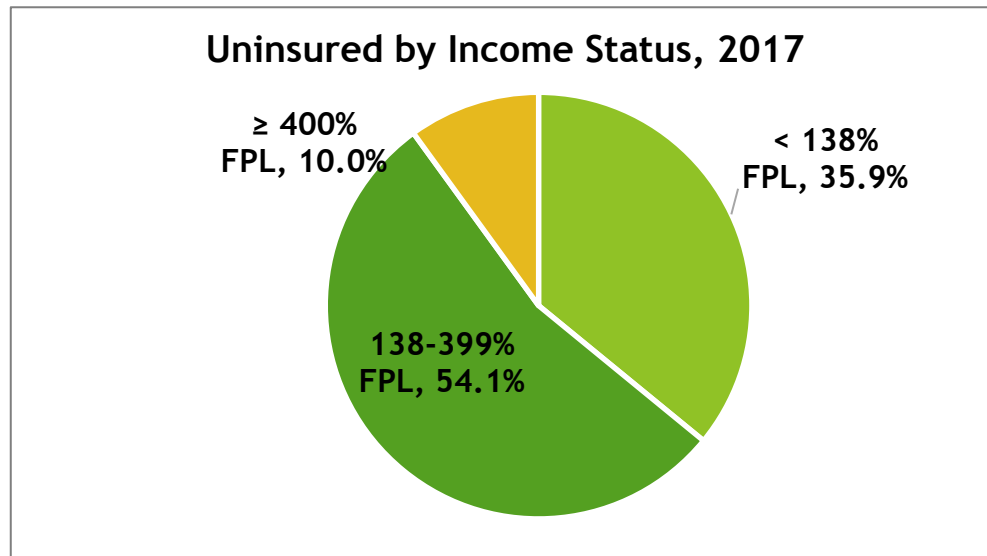


# Uninsured in Milwaukee County - 2017

*Uninsured Milwaukee County Residents for Whom Poverty Status is Determined*

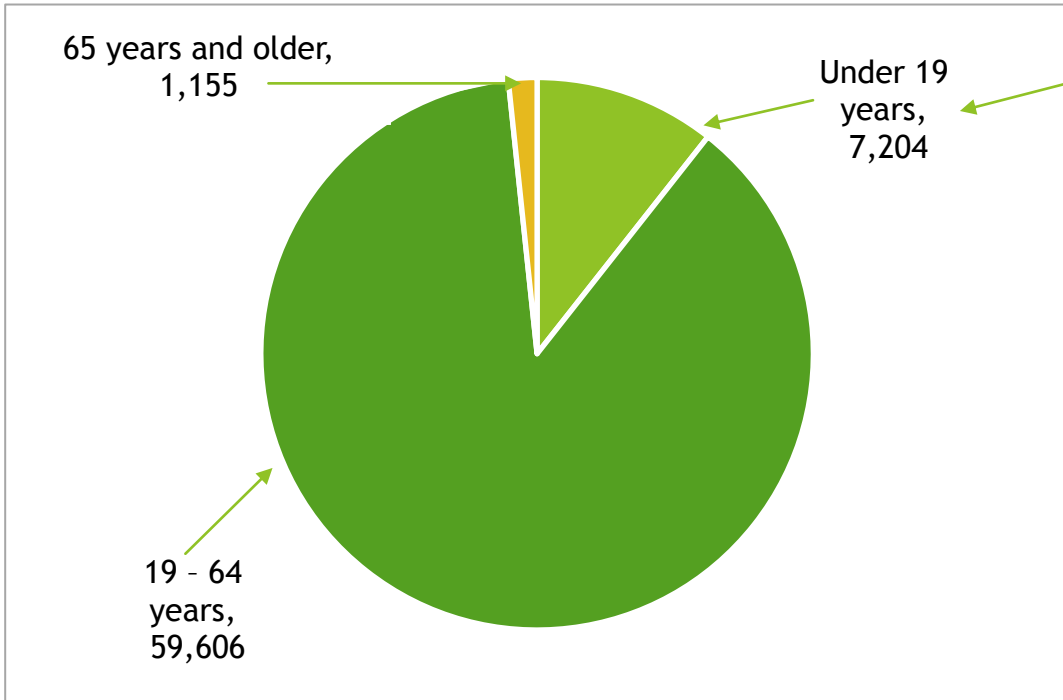
Detail 2017 Uninsured	Percent Uninsured in Each Income Category	Number of Uninsured
<138% FPL	9.7%	24,358
138-399% FPL	9.5%	36,676
>400% FPL	2.3%	6,773
Total Population	7.3%	67,807

Of Milwaukee County residents below 100% FPL, 16,988 (9.7%) are uninsured. Most should qualify for Medicaid/BadgerCare

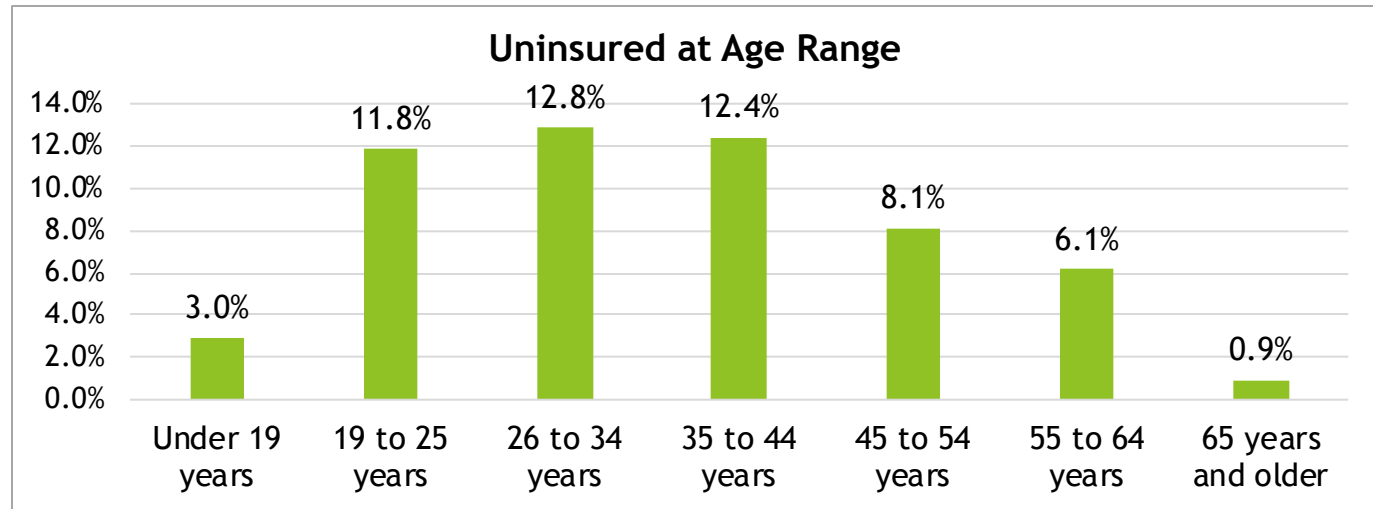


Of Milwaukee County residents between 100-200% FPL, an estimated 22,105 (11.4%) are uninsured. Most should qualify for significant financial help in the Marketplace.

# Uninsured in Milwaukee County - 2017

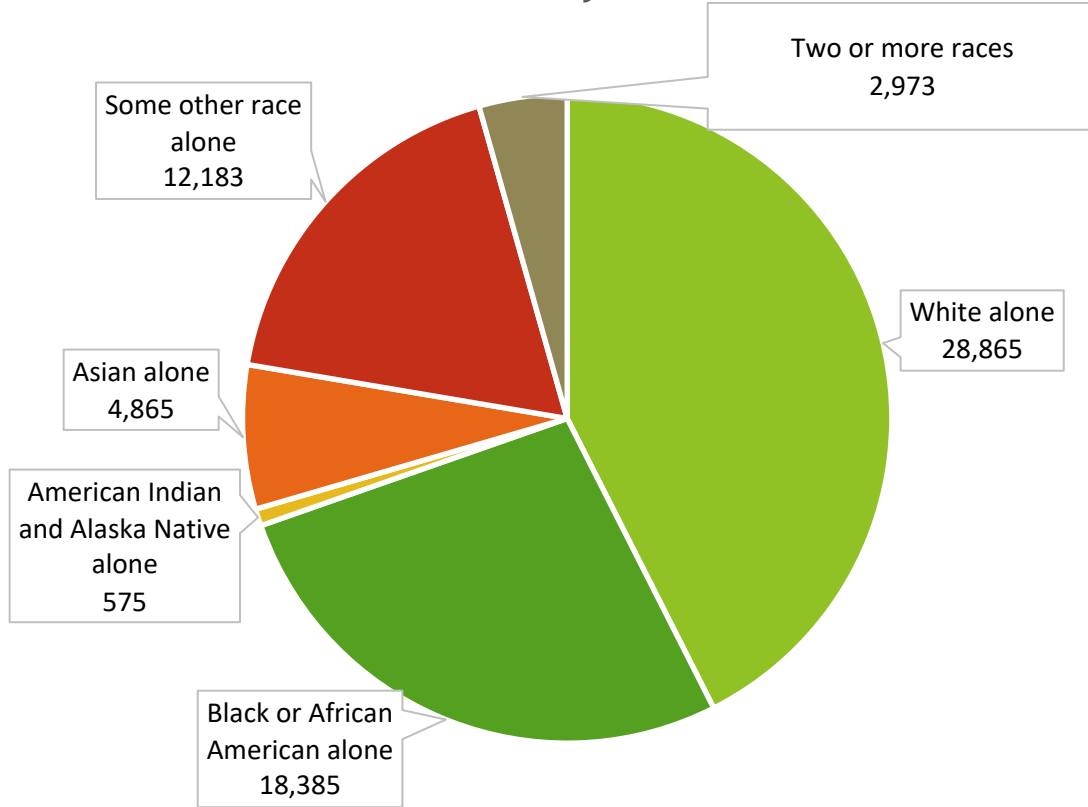


In 2017, 7,204 children remained uninsured



# Uninsured in Milwaukee County - 2017

Uninsured by race



Source: U.S. Census, American Community Survey (ACS) 2017, most recently available data

## Percentage of Uninsured who are employed

<b>Uninsured</b> <i>(non-institutionalized population)</i>	<b>59,614</b>
<b>Employed Uninsured</b>	<b>41,772</b>
<b><i>Uninsured who are employed</i></b>	<b>70%</b>

## Percentage of Uninsured within each Race/Ethnicity

