

Coverage Report

July 2018



Data prepared by the University of Wisconsin Population Health Institute

Highlights - July 2018

MEDICAID

- About a third of Milwaukee County residents (32.9%), and half of all children (47.2%), are enrolled in a Medicaid program.
- BadgerCare Plus child enrollment has been increasing since September 2017.
- As of June 2018, 48,370 childless adults are enrolled in BadgerCare Plus in Milwaukee County. The number of people enrolled is down 8,320 enrollee since its peak in March 2015.

MARKETPLACE

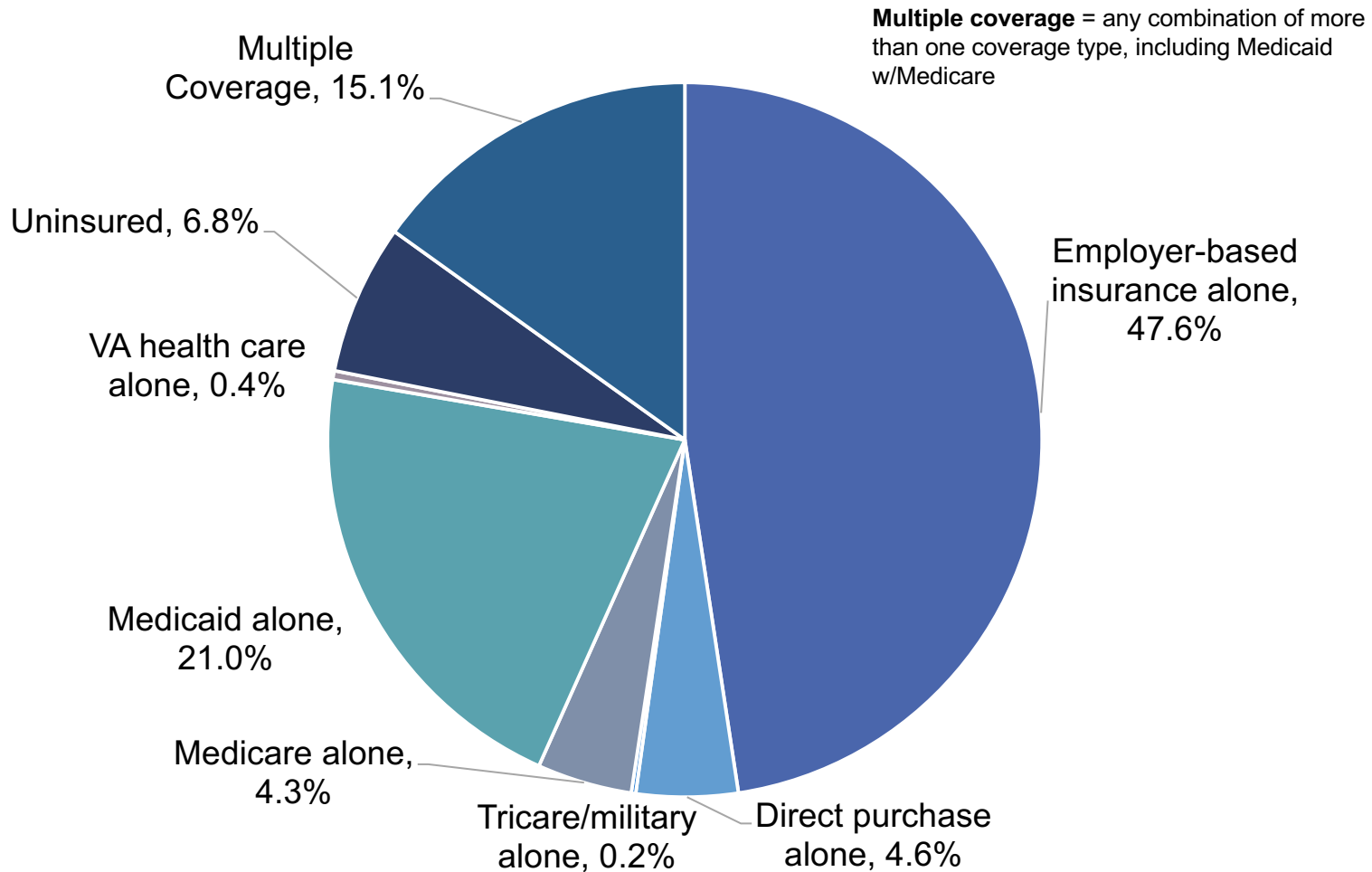
- Milwaukee County experienced a 12.8% decrease of enrollment in the ACA Marketplace during the six-week open enrollment period for calendar year 2018 plans compared to the twelve-week open enrollment period for calendar year 2017 plans.
- We believe this decline in enrollment in Milwaukee County may related, but is not limited, to the following points:
 - An open enrollment period of only 45 days compared to a 90-day or longer enrollment period.
 - A 76% enrollment decrease among enrollees with household incomes presumably over 400% of the Federal Poverty Level (FPL), who faced the full impact of health plan premium increases.
- As of March 2018, the effectuated enrollment rate for Wisconsin was 89% or 200,557 enrollees paid their first month premiums. *(Effectuated enrollment data is not currently available for Milwaukee County)*

MILWAUKEE UNISURED RATE

- Based on most recently available data (year end 2016), 63,668 people, approximately 6.8% of the Milwaukee County population are uninsured.
- Approximately 66% of the people who are uninsured are below 200% FPL; 45% of whom are below 138% FPL.
- 70% of people who are uninsured in Milwaukee County are employed.

Sources of Health Insurance

Milwaukee County as of 2016



Medicaid / BadgerCare Enrollment

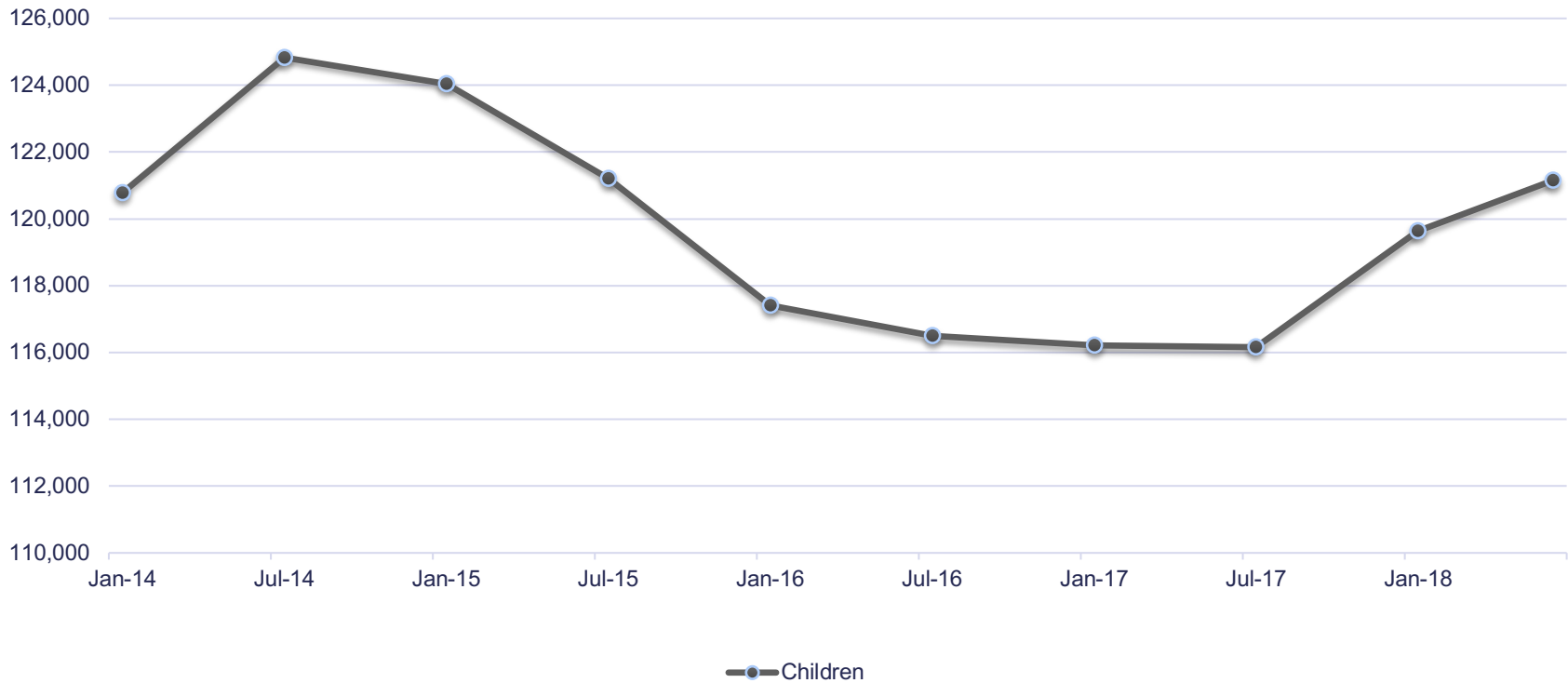
Milwaukee County, as of June 2018

	# Covered in Milwaukee County	% of Milwaukee County Population	# Covered in Wisconsin	% of State Population
BadgerCare Children	121,147	47.2% (of all children)	422,884	29.4% (of all children)
BadgerCare Parents and Caretakers	39,113	6.8% (of all adults)	138,845	4.1% (of all adults)
BadgerCare Childless Adults	48,370	8.4% (of all adults)	147,872	4.3% (of all adults)
Other BadgerCare: Pregnant Women, Youths Existing Foster Care, Income Extensions, Express Enroll	20,124		50,438	
Total BadgerCare	228,754	24.1%	780,039	13.5%
Elderly/Blind/Disabled	66,812		223,576	
Other Coverage	17,064		181,477	
Total Medicaid	312,630	32.9%	1,185,092	20.5%

Medicaid / BadgerCare Trends

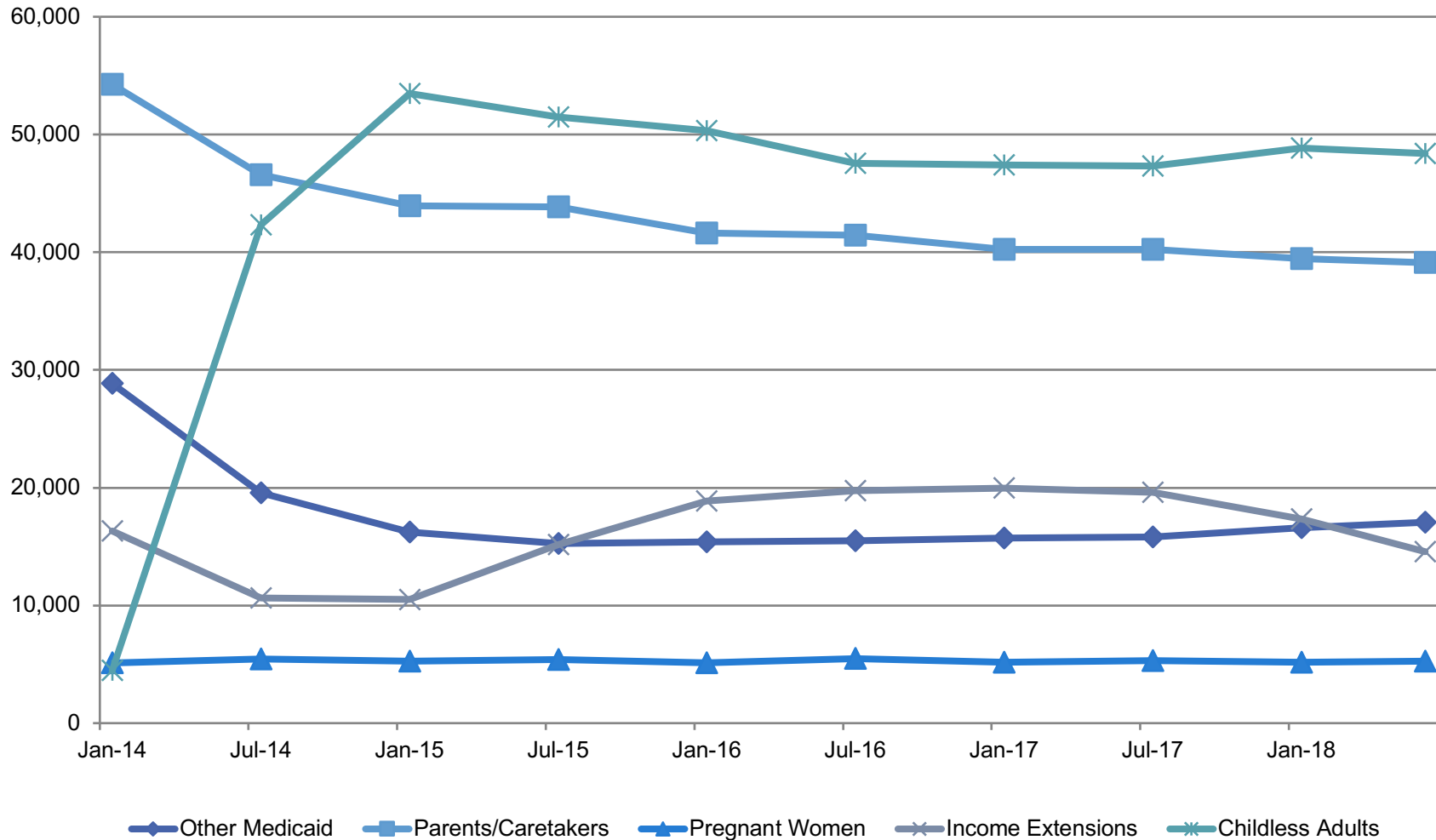
Milwaukee County, March 2014 to June 2018

Children



Medicaid / BadgerCare Trends

Milwaukee County, March 2014 to June 2018

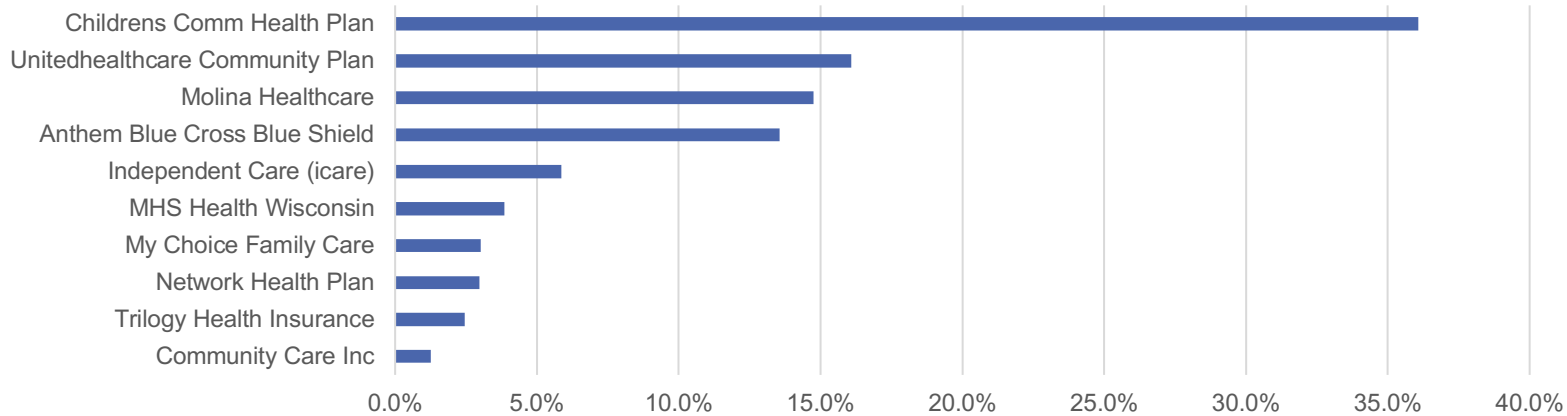


Quarterly Coverage Report ■ July 2018

Medicaid HMO Enrollment

Milwaukee County, June 2018

Distribution of BadgerCare Plus Enrollment,
June 2018

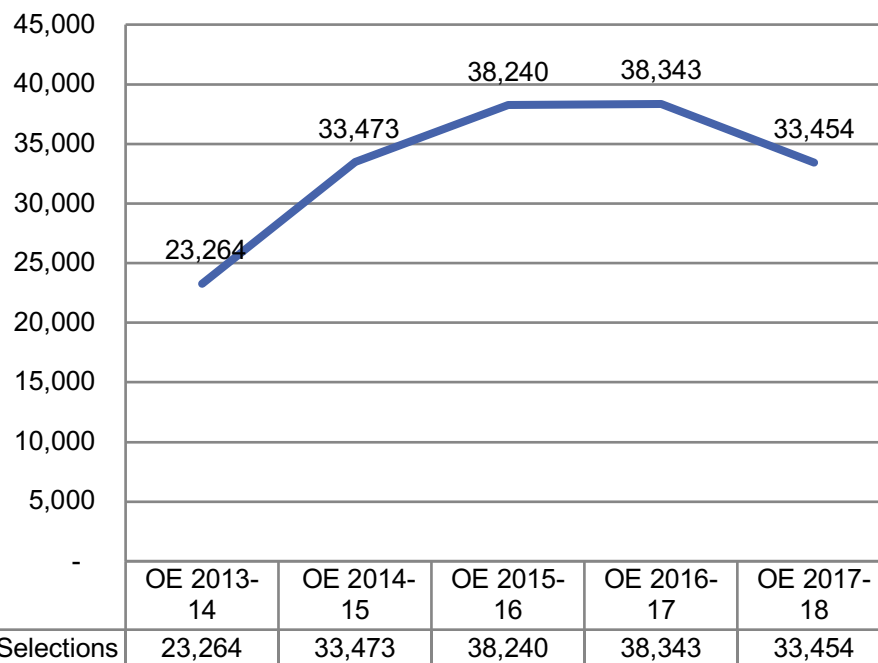


	BadgerCare		SSI		Family Care		All	
	Jun-18 # enrolled	% of all BC	# enrolled	% of all SSI	# enrolled	% of all Family Care	June 2018 Total	% of enrollments
Anthem Blue Cross Blue Shield	31,100	14.6%	2,210	9.8%			33,310	13.5%
Community Care Inc					3,137	29.4%	3,137	1.3%
Childrens Comm Health Plan	88,694	41.7%					88,694	36.1%
Independent Care (icare)	8,129	3.8%	6,292	27.8%			14,421	5.9%
MHS Health Wisconsin	7,107	3.3%	2,364	10.5%			9,471	3.9%
Molina Healthcare	34,390	16.2%	1,864	8.2%			36,254	14.7%
My Choice Family Care					7,442	69.8%	7,442	3.0%
Network Health Plan	6,130	2.9%	1,200	5.3%			7,330	3.0%
Other HMOs	42	0.0%	2	0.0%	86	0.8%	130	
Trilogy Health Insurance	6,138	2.9%		0.0%			6,138	2.5%
Unitedhealthcare Community Plan	30,861	14.5%	8,681	38.4%			39,542	16.1%
Total	212,591	100%	22,613	100%	10,665	100%	245,869	100%

Marketplace Enrollment

Milwaukee County, Enrollment Year 2017/2018

	# OE* 2017-18 Plan Selections Milwaukee County	% of Population Milwaukee County	# OE* 2017-18 Plan Selections Wisconsin	% of Population Wisconsin
Total Qualified Health Plan Selections	33,454	5.6% of population ages 18-64	225,435	6.3% of population ages 18-64



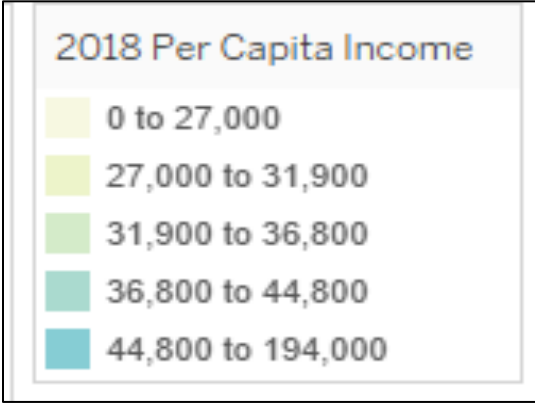
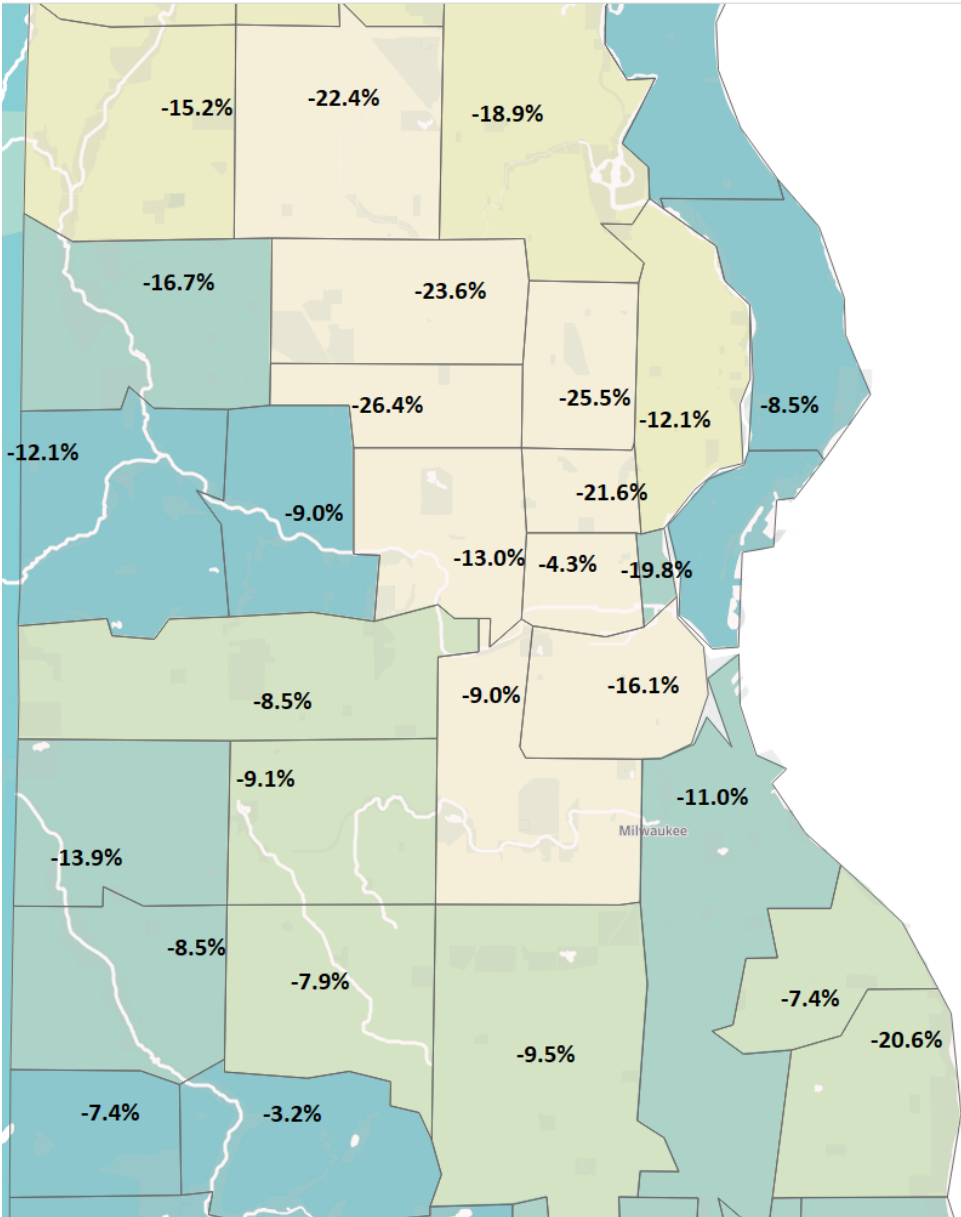
Change in enrollment:

Milwaukee County -12.8%

Wisconsin Statewide -7.2%

*2017-2018 Open Enrollment dates were November 1st - December 15th.

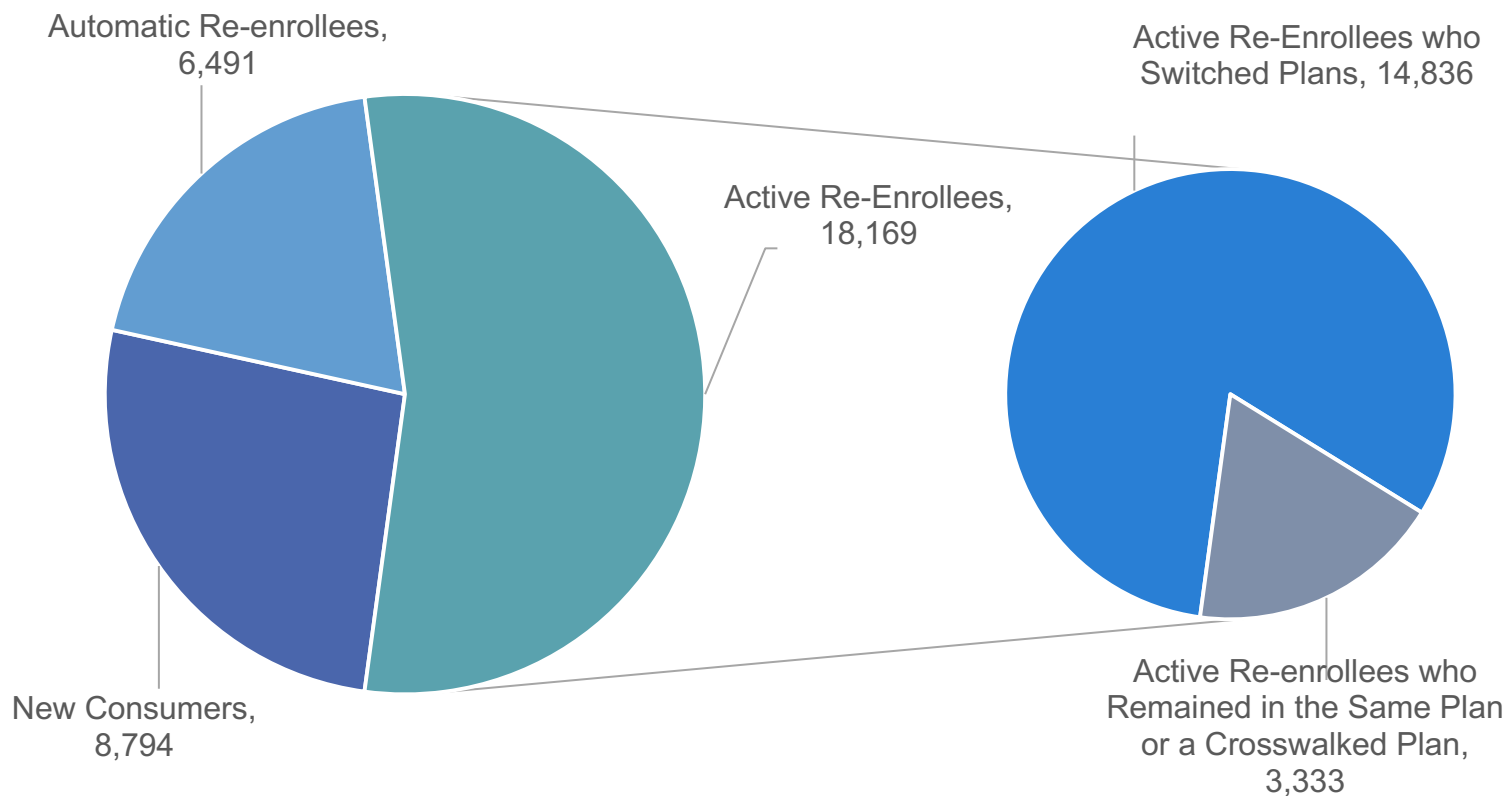
Change in Marketplace Selection by Zip Code, Open Enrollment 2017/2018



Marketplace Enrollment

Milwaukee County, Enrollment Year 2017/2018

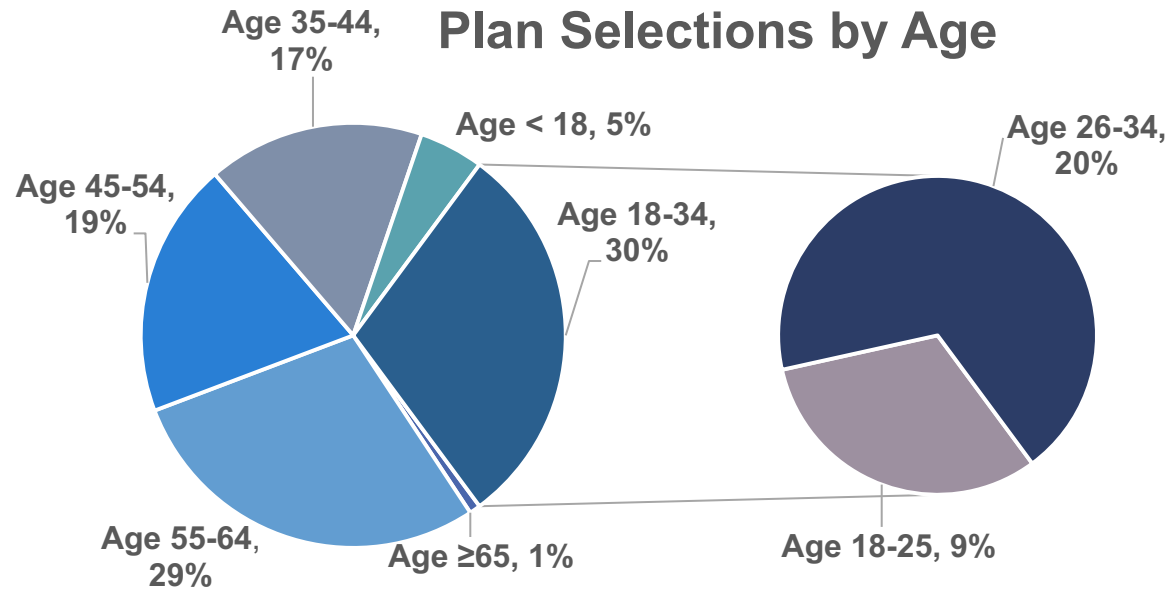
Plan Selections = 33,454



Marketplace Enrollment

Milwaukee County, Enrollment Year 2017/2018

Plan Selections by Income	Percent of Total Plan Selections	% change from EY16/17 to EY 17/18
≥100% to ≤150% of FPL	32%	-20.2%
>150% to ≤200% of FPL	23%	-10.4%
>200% to ≤250% of FPL	14%	-4.6%
>250% to ≤300% of FPL	8%	-8.3%
>300%- ≤400% of FPL	10%	8.5%
Other FPL	4%	-76.1%
Not Requesting Financial Assistance	9%	NA



Marketplace Financial Assistance

Milwaukee County, Enrollment Year 2017/2018

Advanced Premium Tax Credits (APTCs and Cost Sharing Reductions (CSRs))

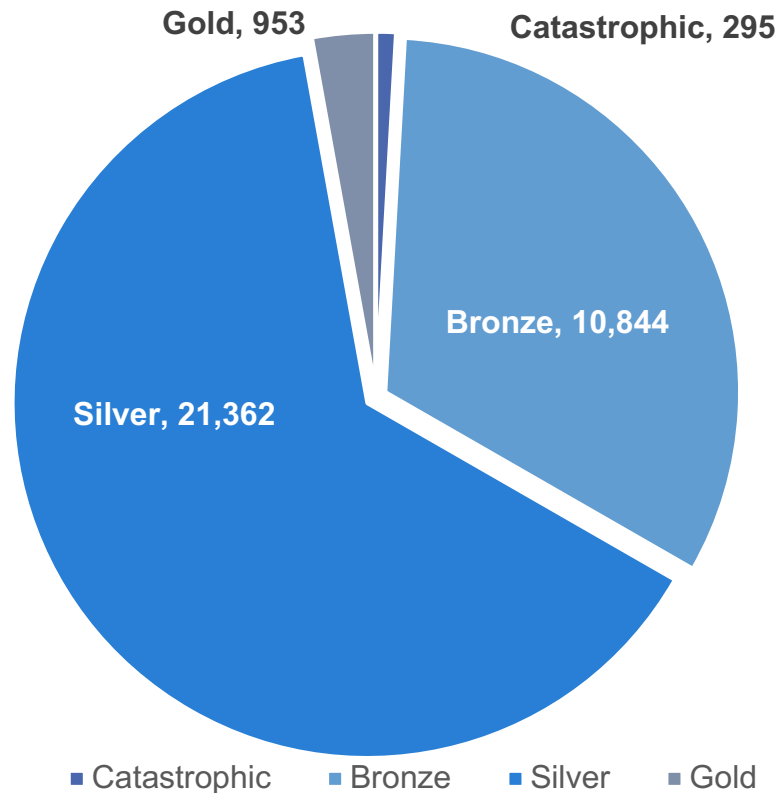
Average monthly premium before APTCs	Average monthly premium after APTCs	Average monthly APTC 2017	Average monthly APTC 2018
\$739	\$193	\$396	\$645

Open Enrollment	EY 2016/17	EY 2017/18	Percent Change
Total Plan Selections	38,343	33,454	-12.8%
Consumers with APTC	31,827 (83%)	28,313 (85%)	-11.0%

Marketplace Financial Assistance

Milwaukee County, Enrollment Year 2017/2018

Plan Selections by Metal Level



Marketplace Enrollment - Why the decline?

Enrollment Year 2017/2018

Although the open enrollment period was shortened by half for all consumers, Milwaukee county experienced a more significant decline than did Wisconsin. Following two very high performing enrollment years, the MKEN will work to identify barriers that contributed to a decline in Marketplace enrollments across all income levels – particularly for households under 200% FPL.

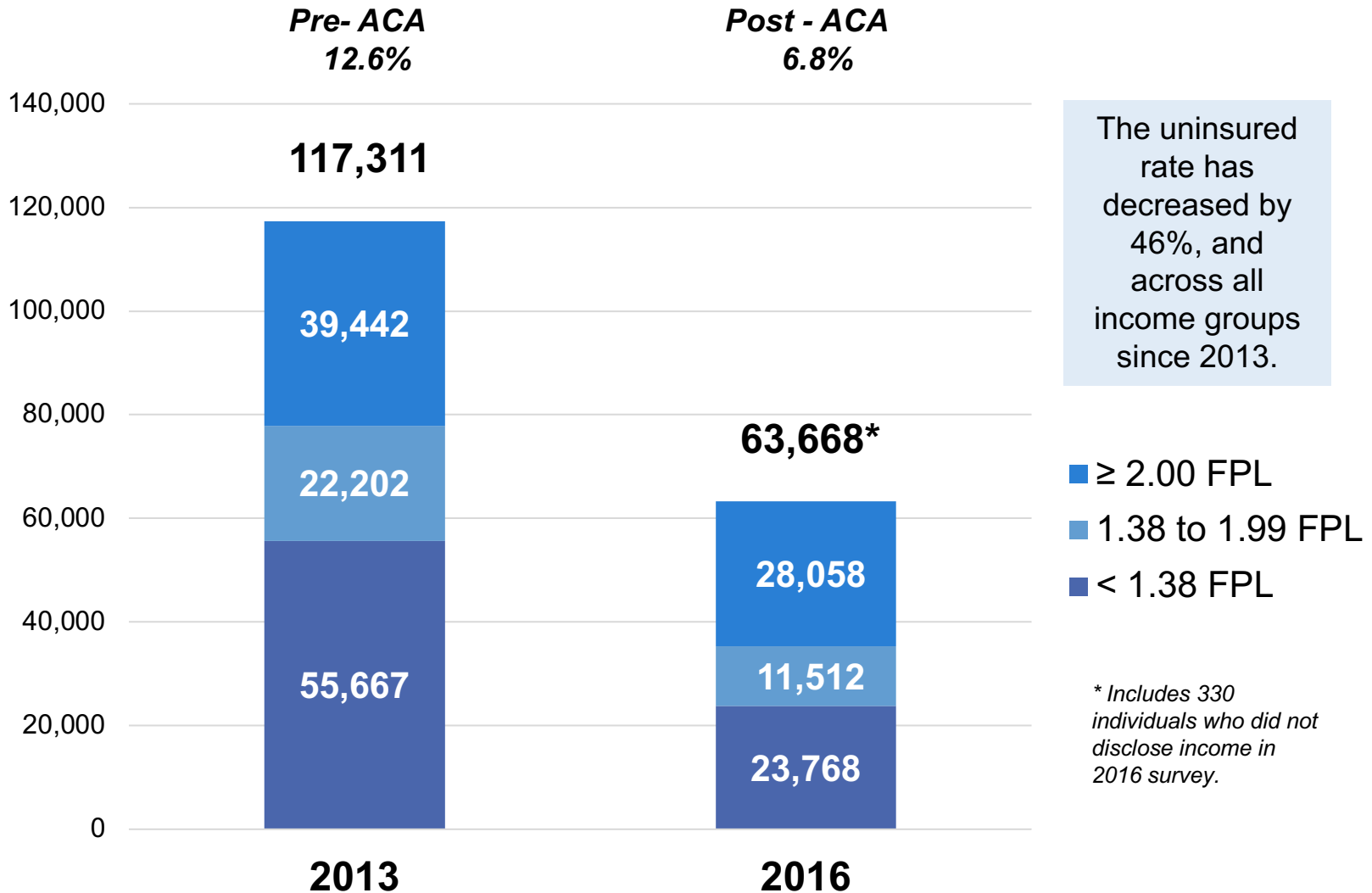
Household income – two extremes:

- Households over 400% FPL faced the full impact of premium increases, with a 76.1% decline from the previous year, but represent the smallest share of Marketplace enrollees.
- Households under 150% FPL, represent the largest share of Marketplace enrollees, and a 20.2% enrollment decline from the previous year.

Contributing factors:

- 42% reduction in Navigator funding to Covering Wisconsin, impacted FTEs and reduced access to enrollment assistance in Milwaukee county.
- Withdrawal of Molina from the Marketplace presented costly premium options for tobacco users transitioning to other plans - in some cases, leaving high, out-of-pocket cost Bronze plans as the only affordable premium option for many people.

Uninsured in Milwaukee County - 2016

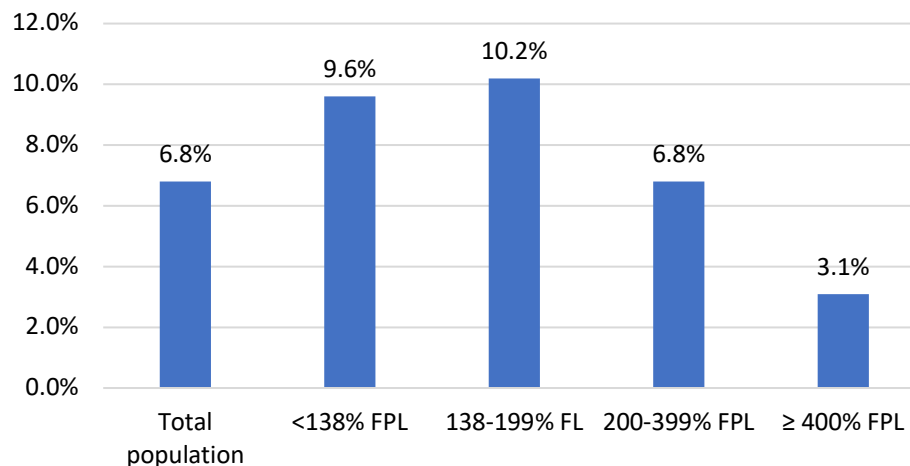


Uninsured in Milwaukee County - 2016

Uninsured Milwaukee County Residents for Whom Poverty Status is Determined

Detail 2015 Uninsured	Percent Uninsured in Each Income Category	Number of Uninsured	Percent of all Uninsured
<138% FPL	9.6%	23,768	45.3%
138-199% FPL	10.2%	11,512	21.3%
>200% FPL	4.9%	28,058	33.4%
Total Population	6.8%	63,338	100%

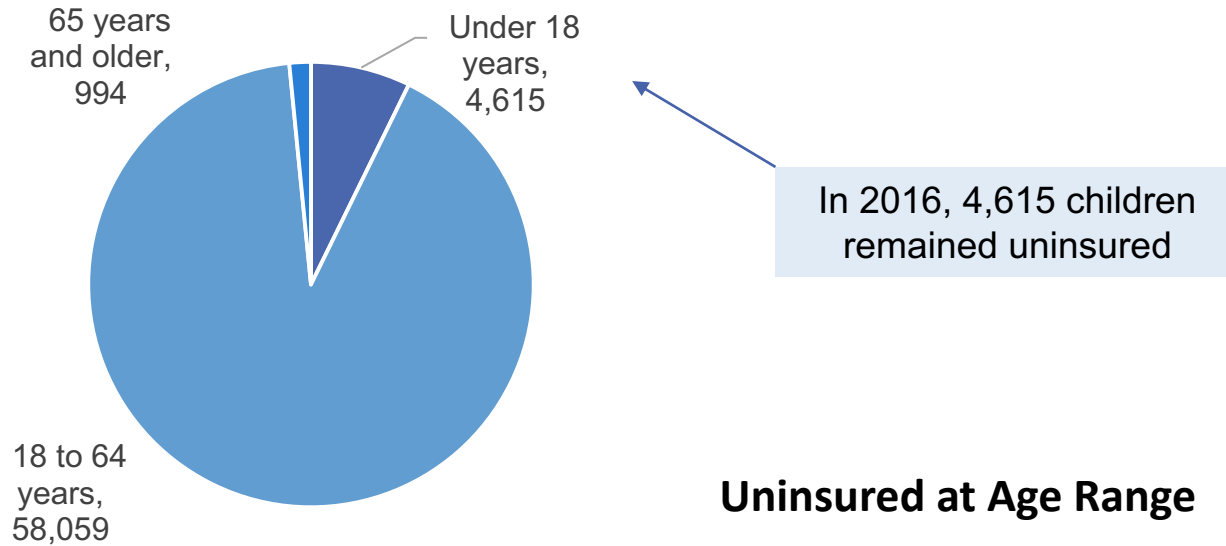
Uninsured at Income Level



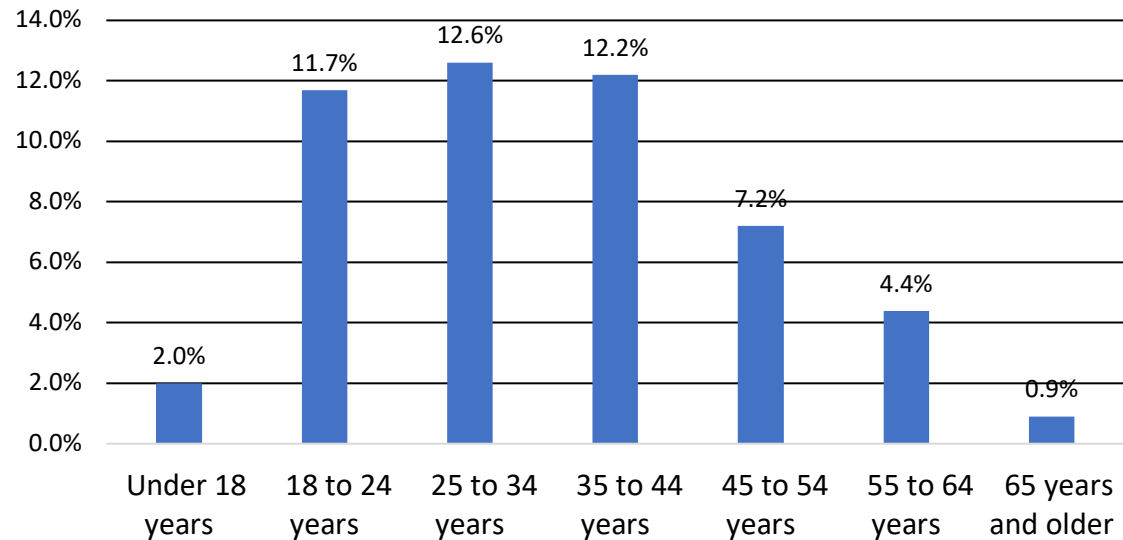
Persons below 200% FPL account for two-thirds of all uninsured in Milwaukee County and are most likely to be uninsured.

Source: U.S. Census, American Community Survey (ACS) 2013, 2016 Most recently available data

Uninsured in Milwaukee County - 2016



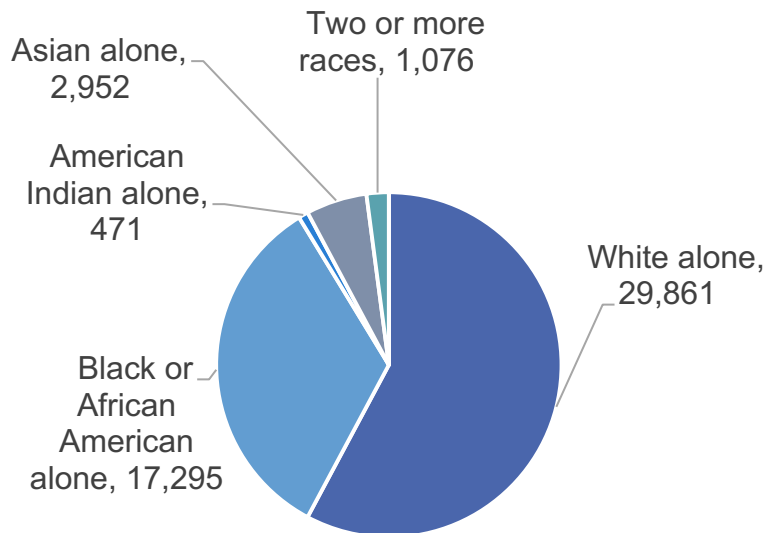
Uninsured at Age Range



Source: U.S. Census, American Community Survey (ACS) 2013, 2016 Most recently available data

Uninsured in Milwaukee County - 2016

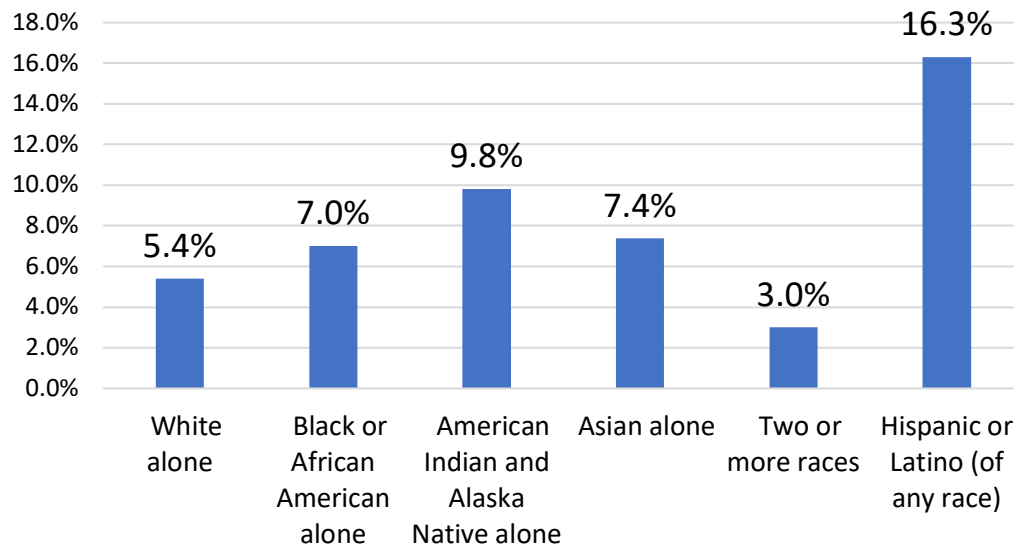
Uninsured by Race, ACS 2016



Percentage of Uninsured who are employed

Uninsured <i>(non-institutionalized population)</i>	59,053
Employed Uninsured	41,207
<i>Uninsured who are employed</i>	70%

Percentage of Uninsured within each Race/Ethnicity



Source: U.S. Census, American Community Survey (ACS) 2013, 2016 Most recently available data