

# *Milwaukee Coverage Report*

October 2020



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

*Prepared by the University of Wisconsin-Madison Institute for Research on Poverty*

# Medicaid / BadgerCare Plus Enrollment – October 2020 Highlights

- ▶ Milwaukee County BadgerCare Plus **child enrollment increased 5.4% between March-September 2020.**
- ▶ As of October 2020, 64,138 **childless adults** are enrolled in BadgerCare Plus in Milwaukee County. The number of childless adults enrolled **increased 27% between March-September 2020.**
- ▶ Enrollment for **parents/caretakers increased 18%** between March-September 2020.
- ▶ The number of Milwaukee County **Income Extensions have more than doubled in the past two years**, and have increased by 20% between March-October 2020. These are members that receive a 12-month coverage extension when their earnings increase above 100% FPL, under certain rules.
- ▶ The Elderly, Blind, Disabled (EBD) population **increased 10%** since 2014 to 2020.
- ▶ **Total Milwaukee County BadgerCare Plus enrollment increased 14.3% between March-September 2020, with 264,275 members counted for September enrollment.**

*Note: As of March 18, 2020, no existing members of Medicaid or BadgerCare Plus are disenrolled or undergo eligibility redeterminations during the COVID-19 Public Health Emergency. Reported increases in enrollment include members who have existing enrollment extended who would otherwise have been terminated. Any newly eligible entrants to the program account for an undetermined portion of the reported enrollment increases.*

# ACA Marketplace Enrollment – Plan Year 2020 Highlights

- ▶ The ACA open enrollment period for plan year 2020 yielded 26,739 Marketplace Plan selections in Milwaukee County. This amounted to a **5.6% decline** from the previous year's open enrollment period, compared to a statewide decline of 4.7%.
- ▶ **Decreases in enrollment by the lowest income consumers (below 200% FPL) account for virtually all of the decline** in overall Marketplace enrollments over the past two years, while enrollment by those with incomes in the 300-400% FPL range have increased.
- ▶ The decline in ACA Marketplace enrollment between 2017 and 2020 was not offset by an increase in Medicaid/BadgerCare enrollment.
- ▶ As the income composition of the consumers in the Marketplace changes, fewer qualify for cost-sharing reductions, which require income <250% FPL, and are linked to Silver plans.
- ▶ Consistent with the changing income composition of Marketplace consumers, a declining proportion select Silver metal plans, while more select Bronze plans. In 2020, 60% of Milwaukee County Marketplace consumers selected Silver plans, down from a high of 74% in 2017.

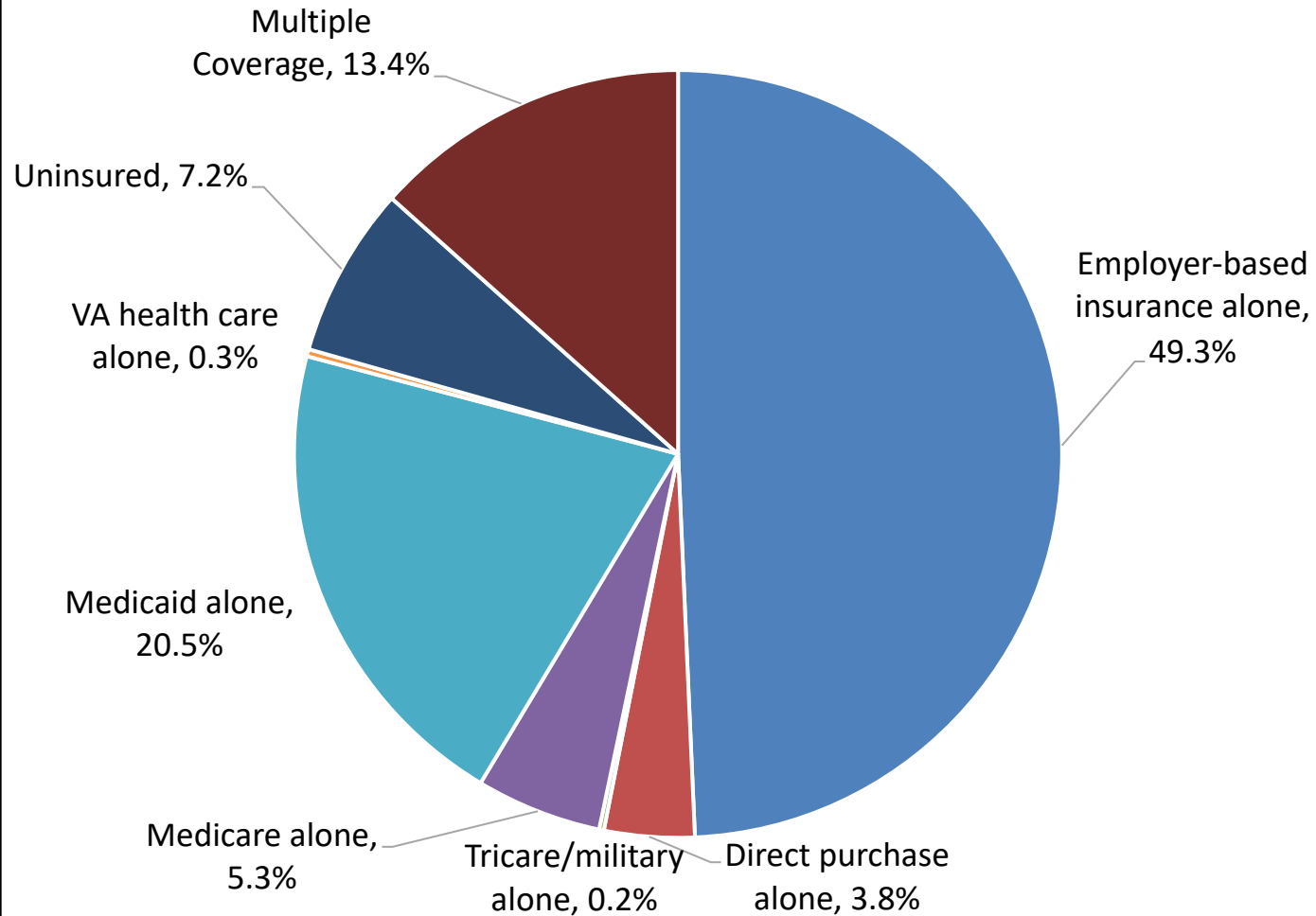
# Milwaukee County Uninsured Rate – Highlights

- ▶ Based on most recently available data (2019), 69,420 people, approximately **7.4% of the Milwaukee Co. population, are uninsured**. The Milwaukee Co. uninsured rate increased slightly (from 7.2% to 7.4%) from 2018 to 2019.
- ▶ Approximately **21% of Milwaukee Co. uninsured residents have incomes below 100% FPL** and may qualify for Medicaid benefits. Lower income groups show small continuing declines in uninsured, while persons with incomes over 400% FPL show a substantial increase in the rate of uninsured from 2017 to 2019. An estimated 67% of uninsured people in Milwaukee Co. are employed.
- ▶ As of September 2020, the **Milwaukee Co. unemployment rate is 62% higher** than it was in January, and the **City rate is 71% higher** than it was in January 2020. While the unemployment rate has been recovering, the longer-term outlook for the survival of various businesses during the winter COVID wave suggests likely increases in unemployment and uninsurance.
- ▶ In the short term, employees who face lay-off or furlough may retain their employer-sponsored health insurance by various means: the employer may continue it, the coverage remains effective through the eligibility month, or the employee takes up COBRA. **Over the longer-term, such options may diminish or be too expensive and displaced workers will increasingly need other coverage options.**

# Sources of Health Insurance - Detail

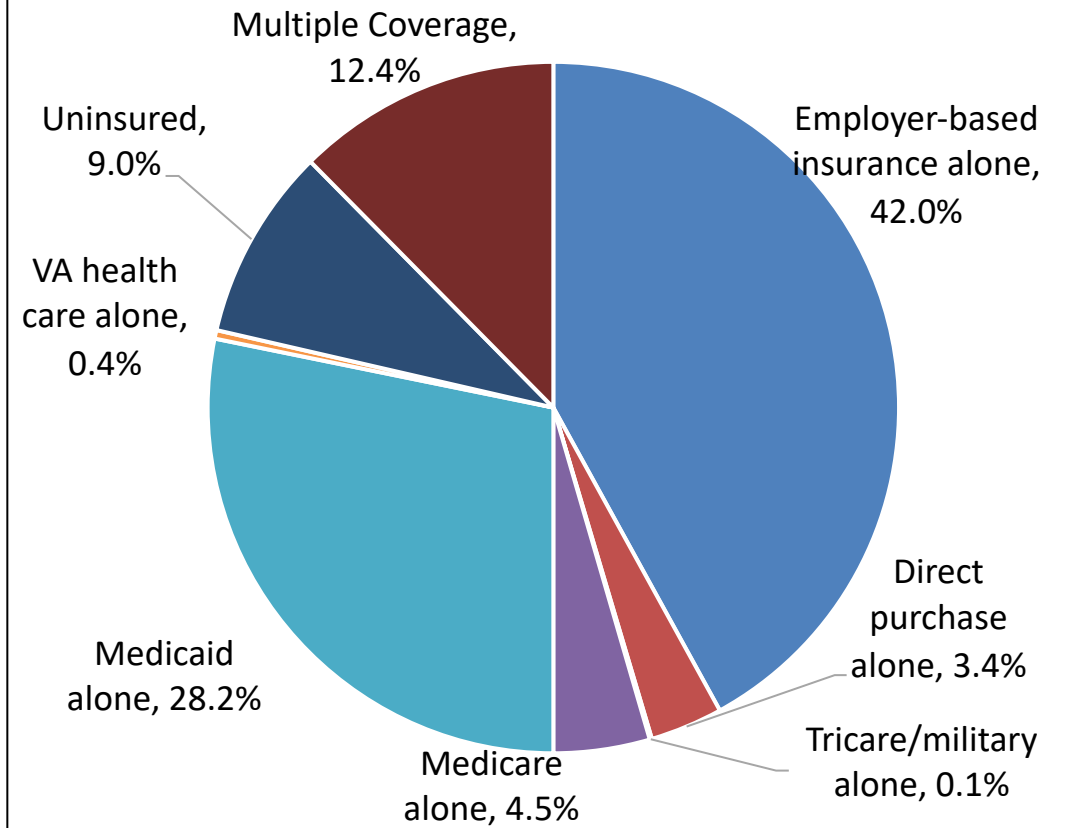
## Milwaukee County as of 2019

Sources of Health Coverage: Milwaukee County



**Multiple coverage** = any combination of more than one coverage type, including Medicaid w/Medicare

Sources of Health Coverage: Milwaukee City



Source: U.S. Census, American Community Survey (ACS) 2019; Most recently available data

# Medicaid / BadgerCare Enrollment

*Milwaukee County, as of September 2020*

	# Covered in Milwaukee County	% of Milwaukee County Population	# Covered in Wisconsin	% of State Population
BadgerCare Children	116,862	48.8% (of all children)	416,075	30.9% (of all children)
BadgerCare Parents and Caretakers	42,949	7.5% (of all adults ages 18-64)	154,024	4.5% (of all adults ages 18-64)
BadgerCare Childless Adults	64,138	11.2% (of all adults ages 18-64)	200,769	5.9% (of all adults ages 18-64)
Other BadgerCare: Pregnant Women, Youths Exiting Foster Care, Income Extensions, Express Enroll	40,326		140,689	
<b>Total BadgerCare</b>	<b>264,275</b>	<b>28.2% of total population</b>	<b>911,557</b>	<b>15.8% of total population</b>
Elderly/Blind/Disabled	71,235		251,345	
Other Coverage	13,856		175,957	
<b>Total Medicaid</b>	<b>349,366</b>	<b>37.2% of total population</b>	<b>1,338,859</b>	<b>23.3% of total population</b>

Medicaid/BadgerCare Monthly Enrollment:

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

# Medicaid / BadgerCare Enrollment

## Milwaukee County, Change with COVID-19 Public Health Emergency

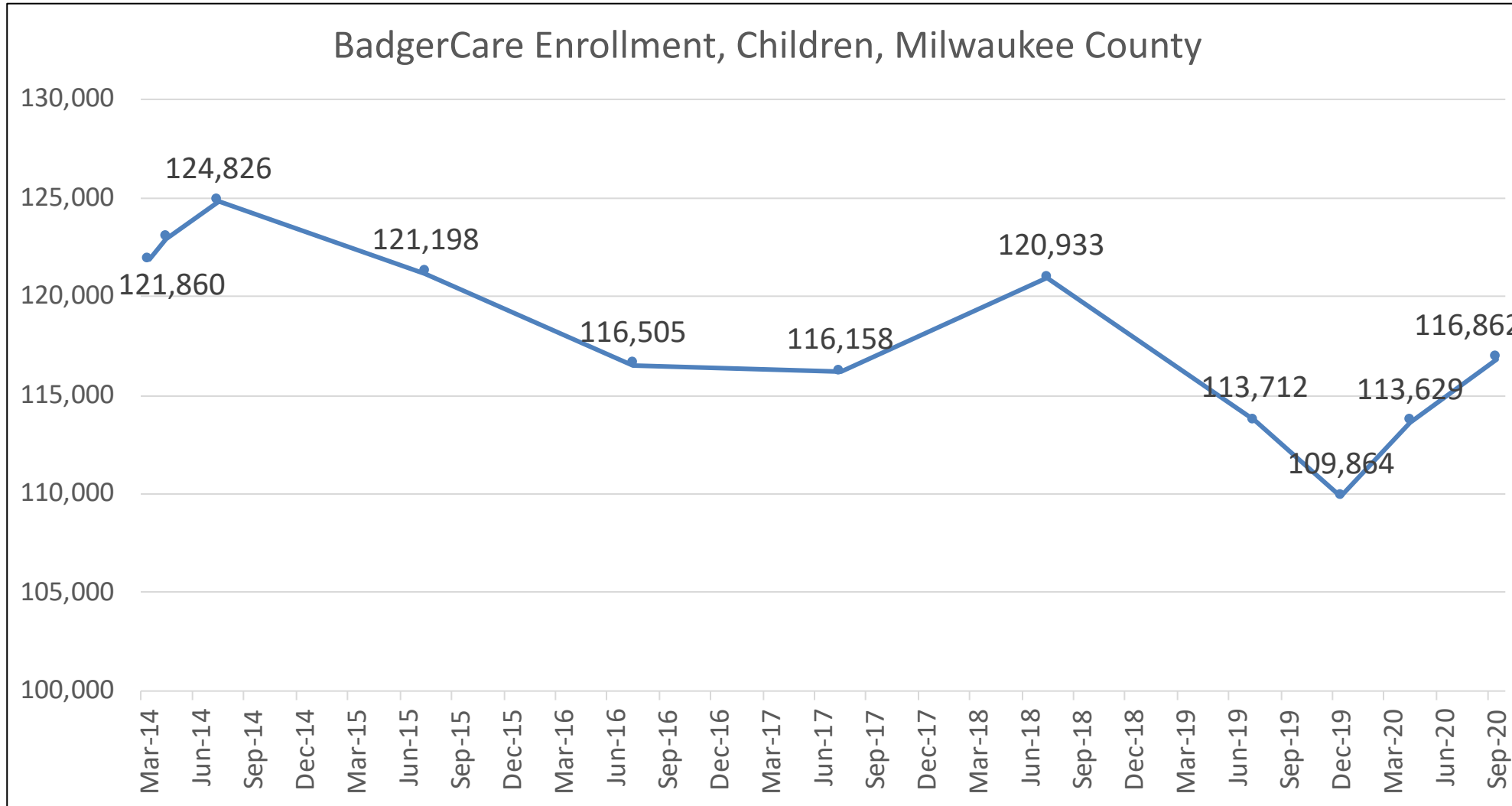
	Mar-20	Apr-20	Jul-20	Sep-20	Change March-Sept 2020	% Change, March-Sept 2020
Children	110,852	113,629	117,352	116,862	6,010	5.4%
Income Extensions	28,276	29,396	29,909	33,984	5,708	20.2%
Parents/Caretakers	36,443	37,910	42,500	42,949	6,506	17.9%
Childless Adults	50,567	55,155	61,280	64,138	13,571	26.8%
<b>BadgerCare Plus Total</b>	231,223	241,544	257,103	264,275	33,052	14.3%

Enrollments started increasing in April 2020, the first month following declaration of the COVID-19 Public Health Emergency, with Childless Adults showing the most substantial increases in enrollment.

Note: As of March 18, 2020, no existing members of Medicaid or BadgerCare Plus are disenrolled or undergo eligibility redeterminations during the COVID-19 PHE. Reported increases in enrollment include members who have existing enrollment extended who would otherwise have been terminated. Any newly eligible entrants to the program account for an undetermined portion of the reported enrollment increases.

# Medicaid / BadgerCare Trends

Milwaukee County, March 2014 to September 2020

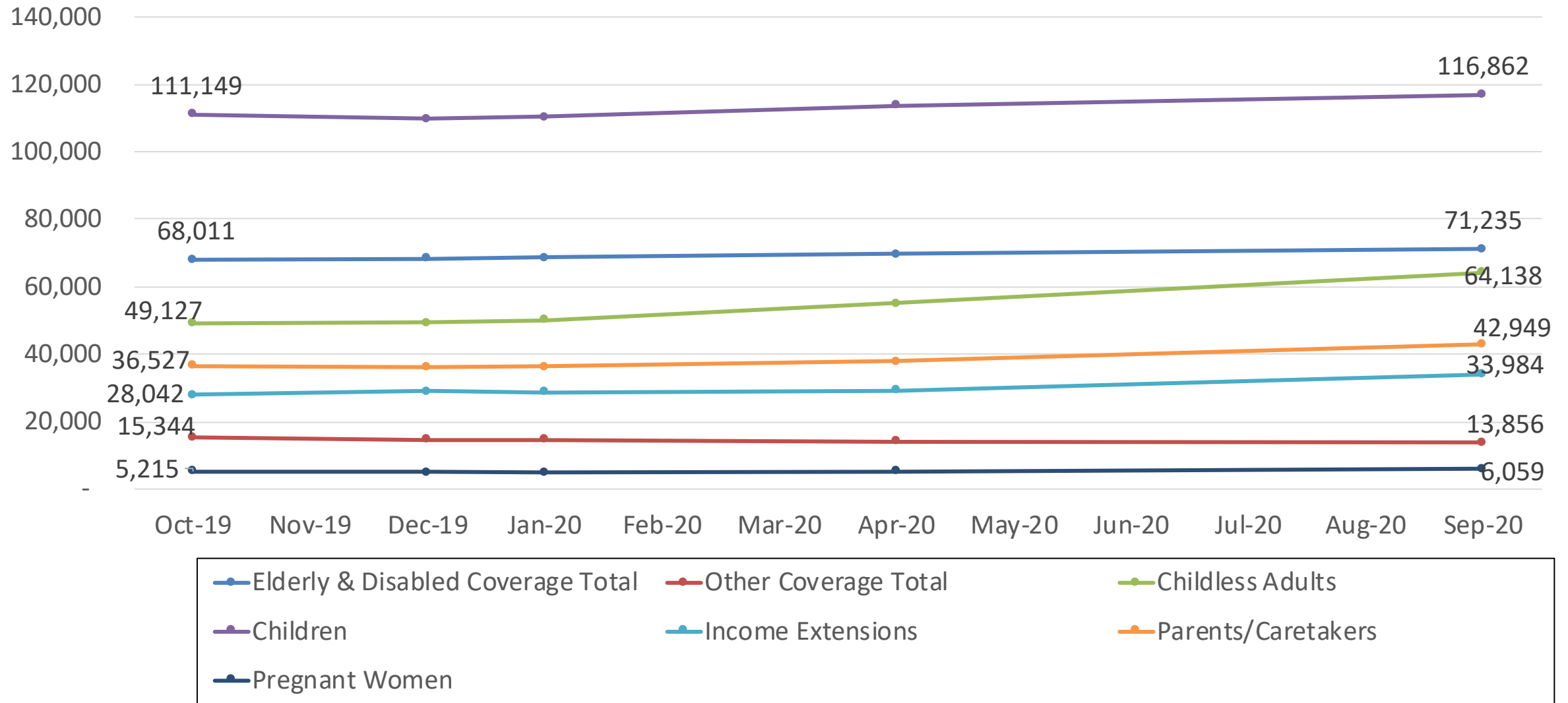


Children's enrollment in BadgerCare declined since the month prior to the initiation of Medicaid reforms in 2014, but started to increase in 2020.



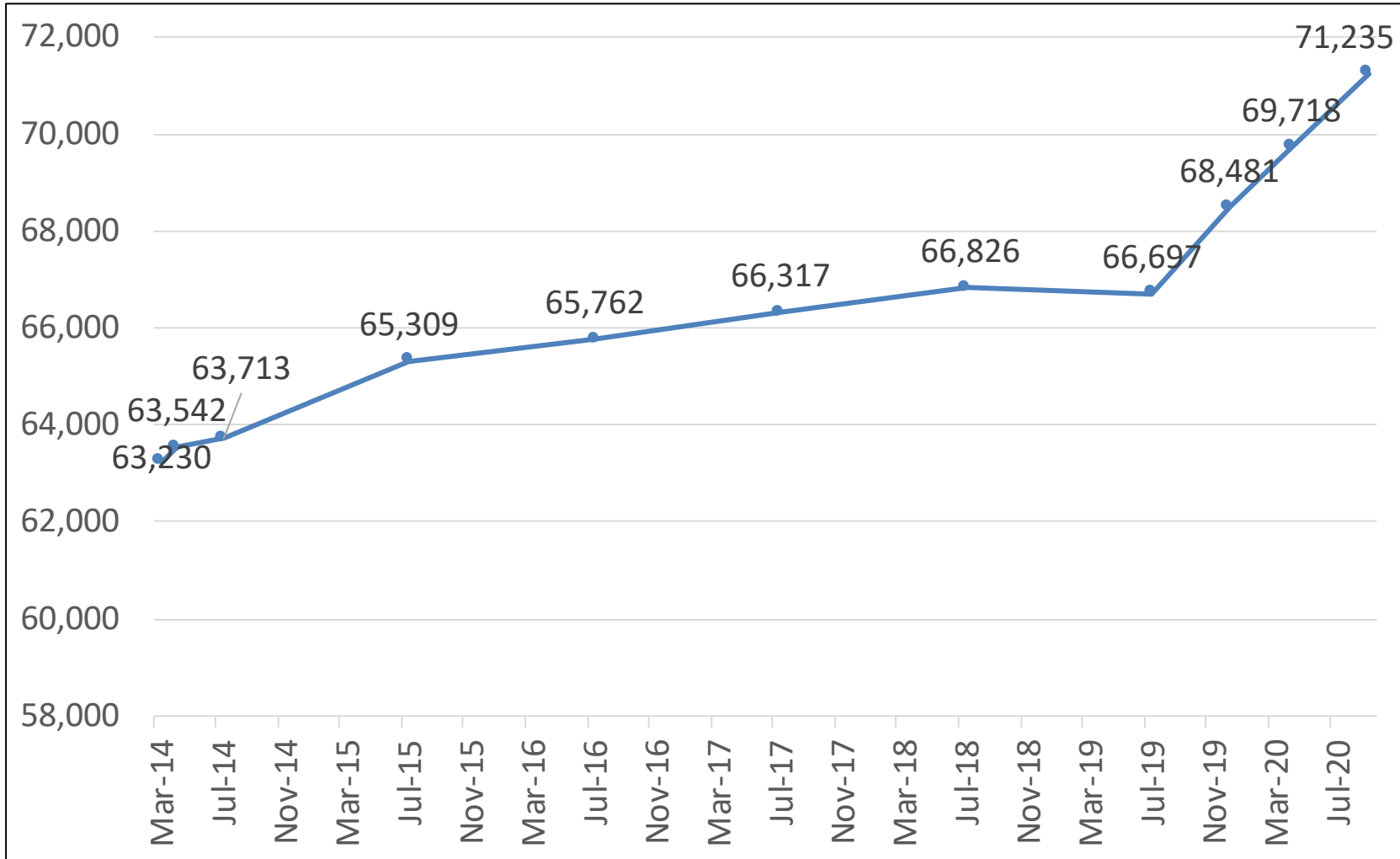
# Medicaid / BadgerCare Trends

Milwaukee County, October 2019 -September 2020



# Medicaid Elderly, Blind, and Disabled (EBD)

*Milwaukee County, March 2014 through September 2020*



- EBD includes SSI, SSI-related, Institutionalized, Waiver, MAPP, Katie Beckett Program.
- EBD increased substantially from 2008-2013, has been steadily increasing at a lower rate since 2013, and is increasing more substantially since September 2019.

# Medicaid HMO Enrollment

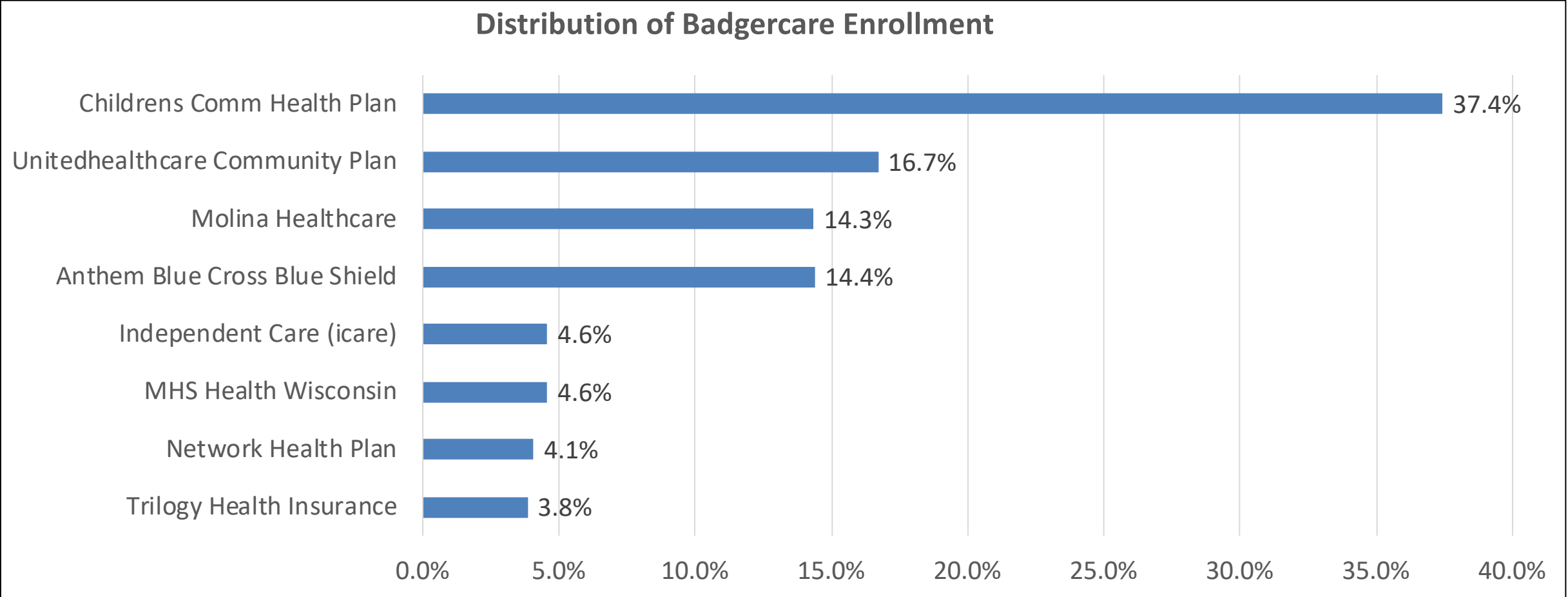
*Milwaukee County, August 2020*

	BadgerCare		SSI		Family Care		All	
	# enrolled	% of all BC	# enrolled	% of all SSI	# enrolled	% of all Family Care	August 2020 Total	% of enrollments
Anthem Blue Cross Blue Shield	36,010	14.4%	2,450	10.9%			38,460	13.6%
Care Wisconsin Health Plan					7,062	65.8%	7,062	2.5%
Childrens Comm Health Plan	93,716	37.4%					93,716	33.0%
Community Care Health Plan					3,674	34.2%	3,674	1.3%
Independent Care (icare)	11,641	4.6%	5,852	25.9%			17,493	6.2%
Managed Health Services	0		2,576	11.4%			2,576	0.9%
MHS Health Wisconsin	11,443	4.6%	-				11,443	4.0%
Molina Healthcare	35,909	14.3%	1,922	8.5%			37,831	13.3%
Network Health Plan	10,199	4.1%	1,374	6.1%			11,573	4.1%
Trilogy Health Insurance	9,617	3.8%	-				9,617	3.4%
Unitedhealthcare Community Plan	41,811	16.7%	8,386	37.2%			50,197	17.7%
<b>Total</b>	<b>250,346</b>	<b>100%</b>	<b>22,560</b>	<b>100%</b>	<b>10,736</b>	<b>100%</b>	<b>283,642</b>	<b>100%</b>

Note: Table omits plans with fewer than 100 enrolled Medicaid members

# Medicaid HMO Enrollment

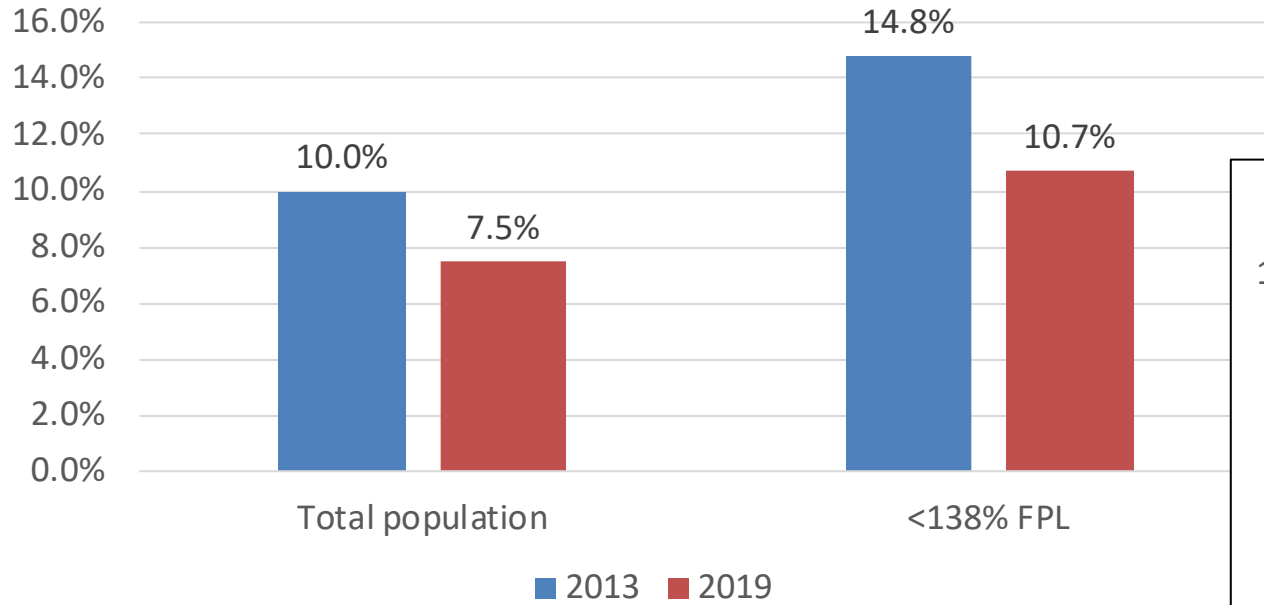
Milwaukee County, August 2020



Note: Table omits plans with fewer than 100 enrolled Medicaid members

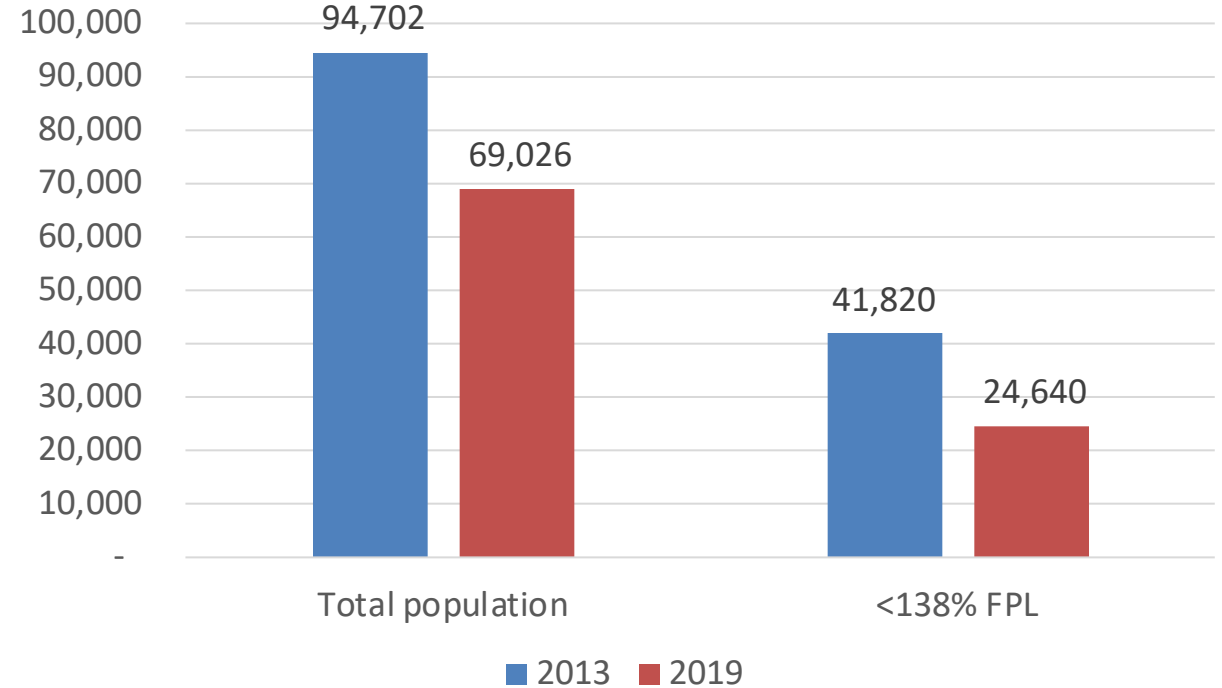
# Uninsured in Milwaukee County, 2013-2019

Milwaukee County, Change in Uninsured, 2013-2019



The uninsured rate has decreased by 27%, and across all income groups since 2013, and by 41% for persons below 138% FPL.

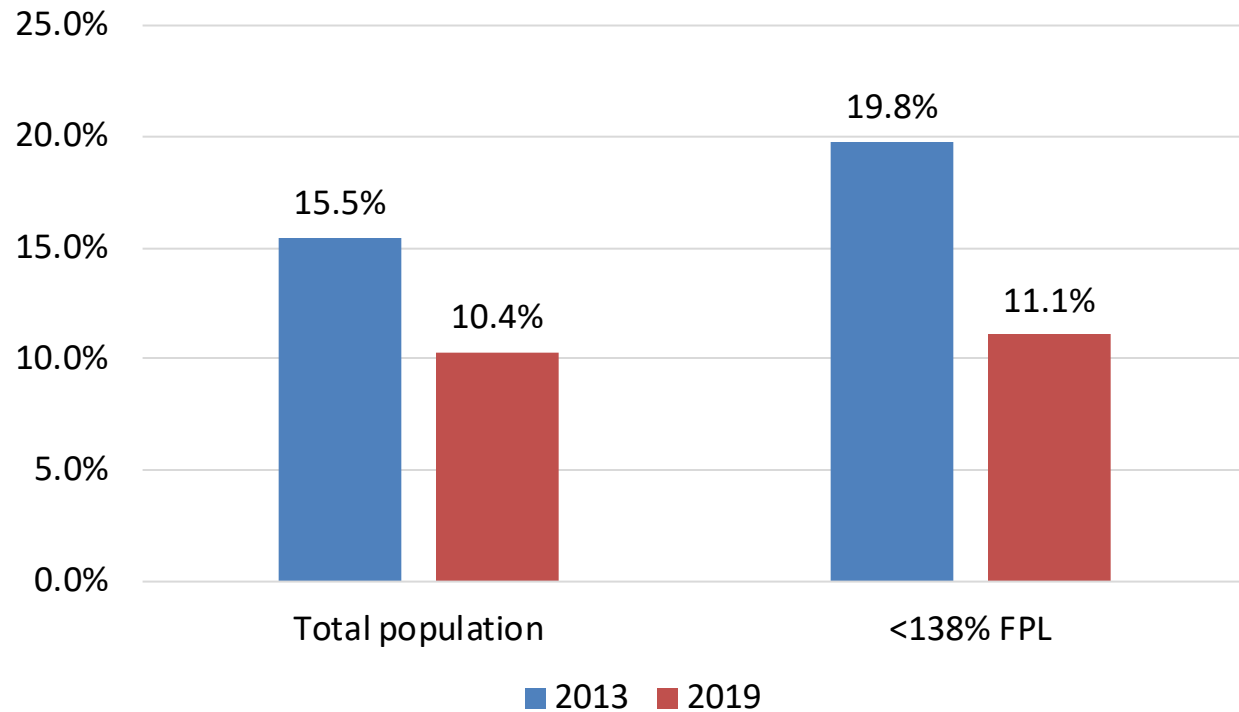
Milwaukee County, Change in Uninsured, 2013-2019



Source: U.S. Census, American Community Survey (ACS) 2013, 2019, most recently available data

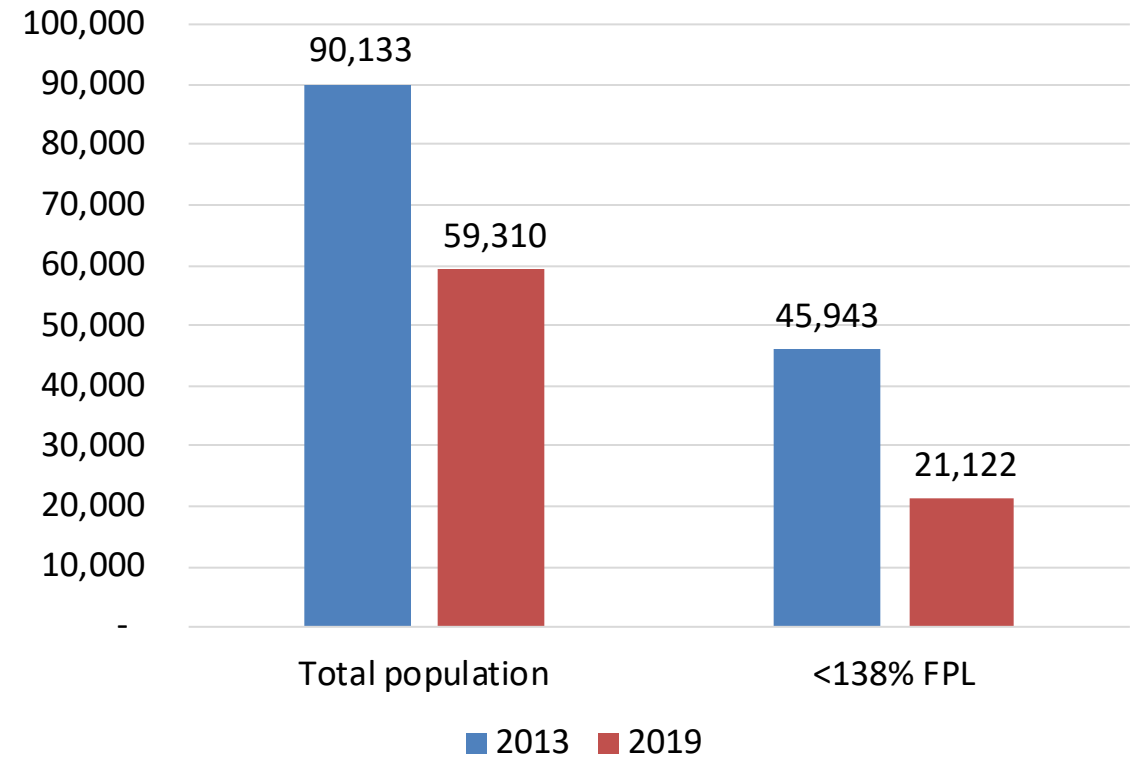
# Uninsured in City of Milwaukee , 2013-2019

Milwaukee City, Change in Uninsured, 2013-2019



The uninsured rate has decreased by 34%, and across all income groups since 2013, and by 54% for persons below 138% FPL.

Milwaukee City, Change in Uninsured, 2013-2019



Source: U.S. Census, American Community Survey (ACS) 2013, 2019, most recently available data

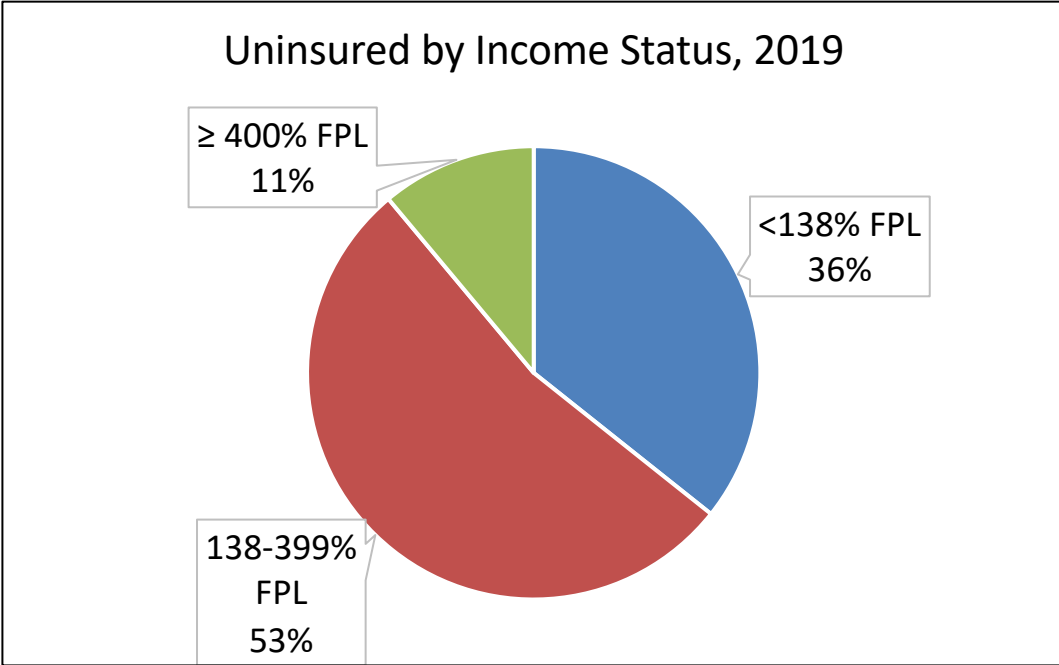
# Uninsured in Milwaukee County - 2019

*Uninsured City of Milwaukee Residents for Whom Poverty Status is Determined*

Detail Uninsured	2017		2019		% change 2017-2019
	Number Uninsured	Percent Uninsured	Number Uninsured	Percent Uninsured	
< 100% FPL	16,988	9.7	14,462	9.4%	-14.9%
<138% FPL	24,358	9.7	24,640	10.7%	1.2%
138-399% FPL	36,676	9.5	36,741	9.6%	0.2%
>400% FPL	6,773	2.3	7,645	2.4%	12.9%
Total Population	67,807	7.3	69,026	7.5%	1.8%

Milwaukee County residents below 100% FPL account for 21% of the uninsured, with 14,462 uninsured in this income group. Most should qualify for Medicaid/BadgerCare Plus.

Milwaukee County residents with incomes above 400% FPL experienced a 13% increase in uninsured between 2017 to 2019, while the percentage of uninsured with incomes <100% FPL declined by 15%.



Source: U.S. Census, American Community Survey (ACS) 2017 and 2019, most recently available data **15**

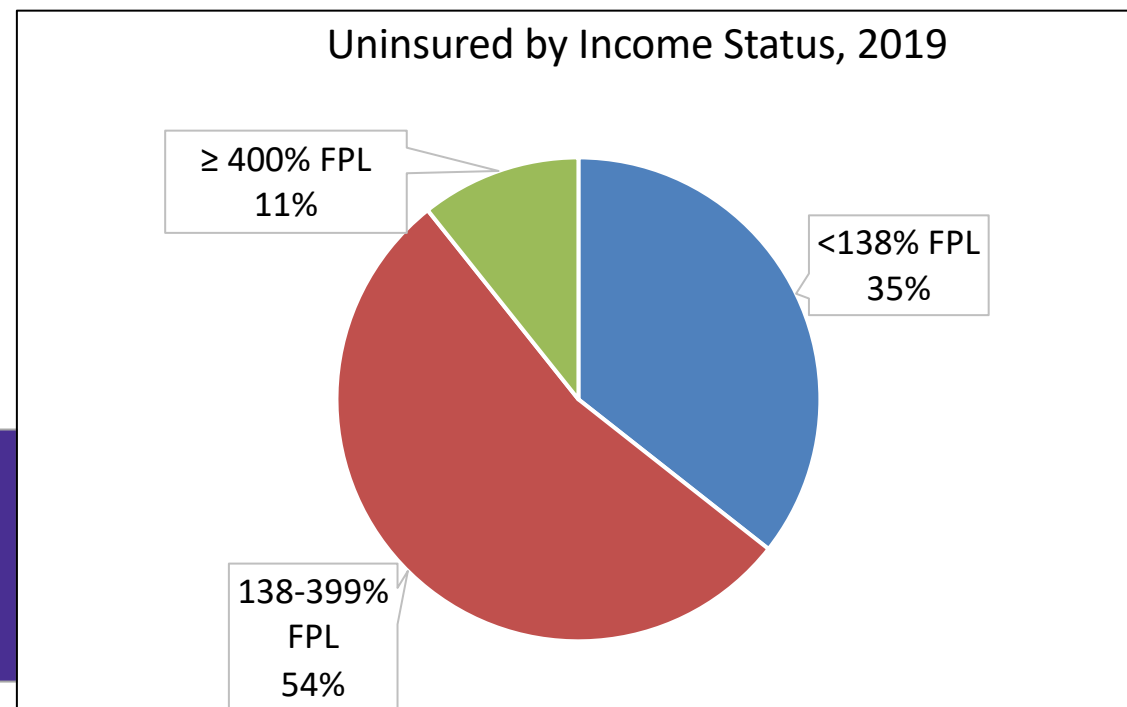
# Uninsured in City of Milwaukee - 2019

*Uninsured City of Milwaukee Residents for Whom Poverty Status is Determined*

Detail Uninsured	2017		2019		% Change 2017-2019
	Number Uninsured	Percent Uninsured	Number Uninsured	Percent Uninsured	
< 100% FPL	14,526	10.0%	12,414	9.7%	-14.5%
<138% FPL	20,995	10.2%	21,122	11.1%	0.6%
138-399% FPL	27,859	11.1%	31,836	12.5%	14.3%
>400% FPL	3,670	3.0%	6,352	4.9%	73.1%
<b>Total Population</b>	<b>52,524</b>	<b>9.1%</b>	<b>59,310</b>	<b>10.4%</b>	<b>12.9%</b>

City of Milwaukee residents below 100% FPL account for 21% of the total uninsured, with 12,414 uninsured in this income group. Most should qualify for Medicaid/BadgerCare Plus.

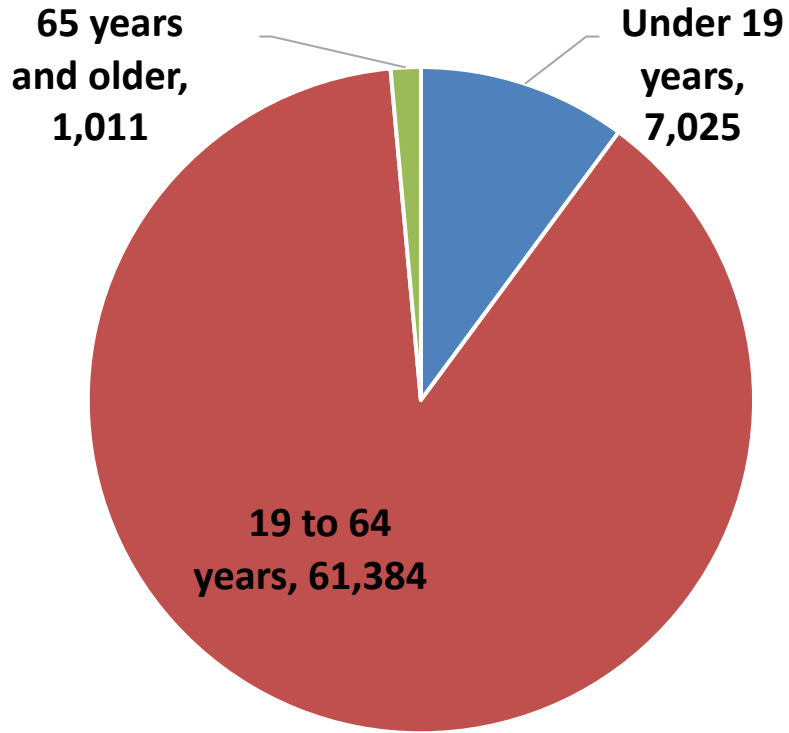
City of Milwaukee residents with incomes above 400% FPL experienced a 73% increase in uninsured between 2017 to 2019, while the percentage of uninsured with incomes <100% FPL declined by 15%.



Source: U.S. Census, American Community Survey (ACS) 2017 and 2019, most recently available data

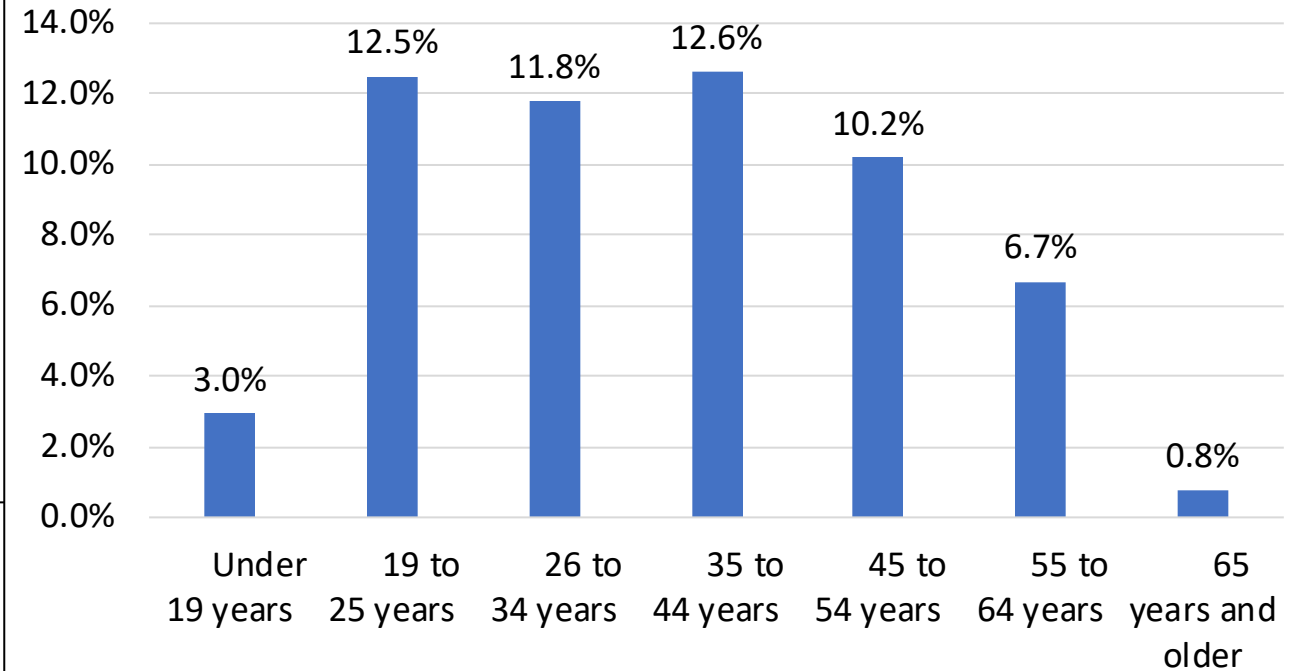


# Uninsured in Milwaukee County - 2019



In 2019, 7,025 children remained uninsured

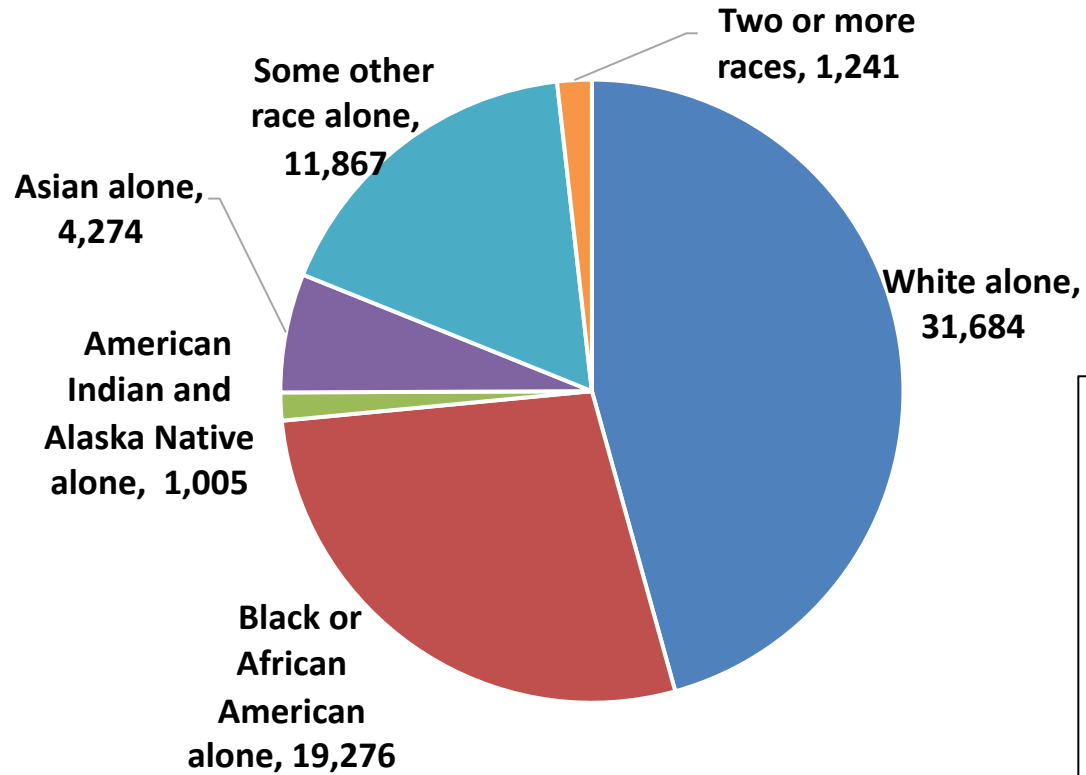
Uninsured at Age Range: Milwaukee County



Source: U.S. Census, American Community Survey (ACS) 2019, most recently available data

# Uninsured in Milwaukee County - 2019

Uninsured by Race, ACS 2019

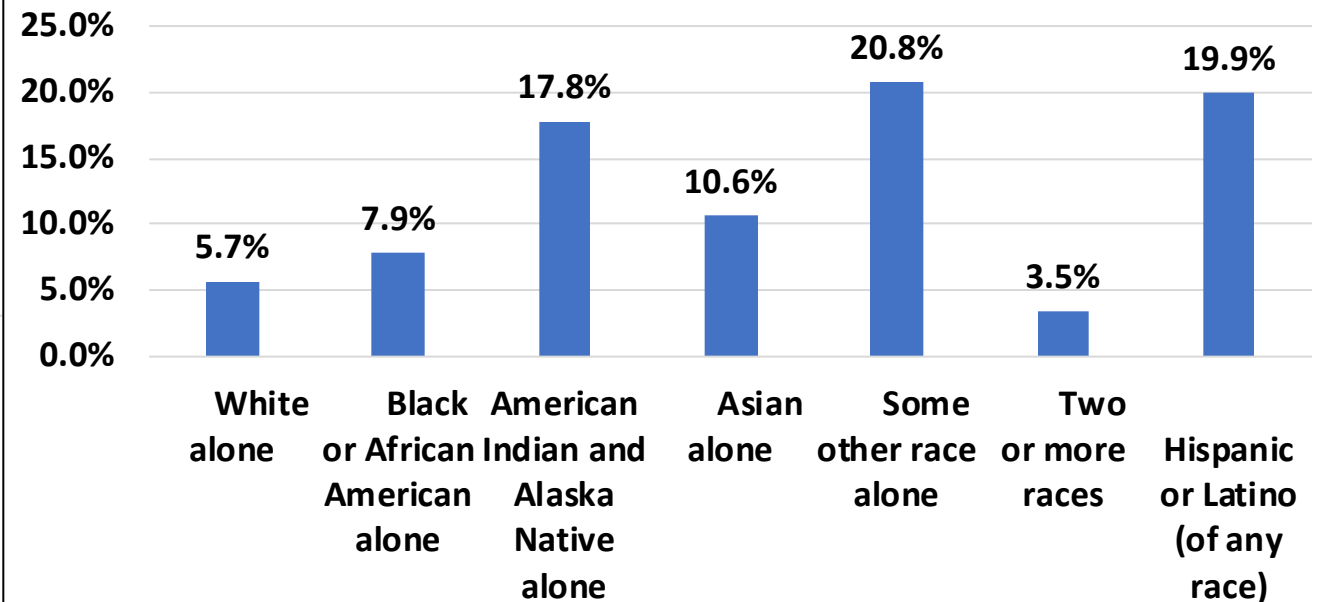


Source: U.S. Census, American Community Survey (ACS) 2019, most recently available data

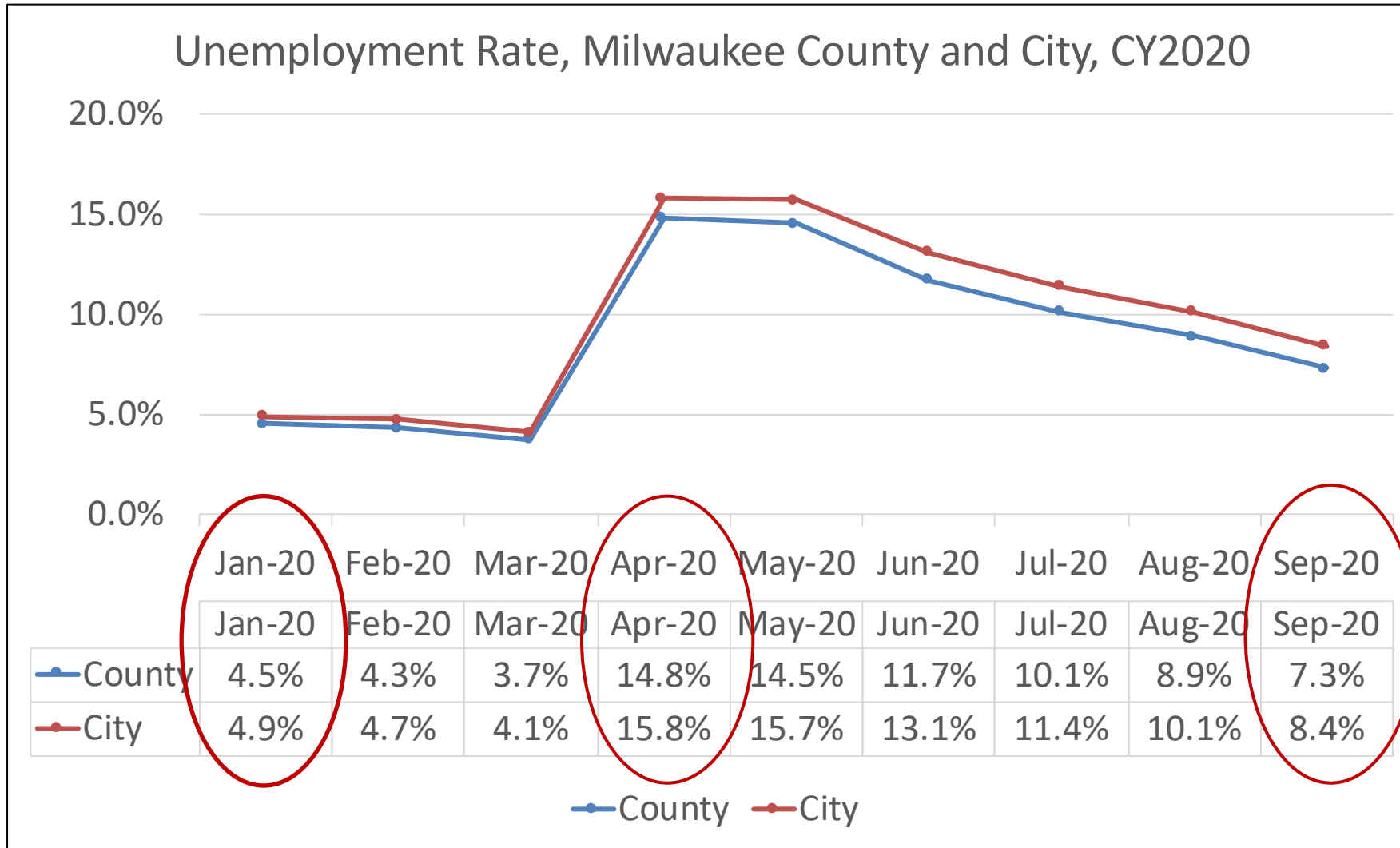
Percentage of Uninsured who are employed

Uninsured ( <i>non-institutionalized population</i> )	61,384
Employed Uninsured	41,148
<i>Uninsured who are employed</i>	67%

Percent of Uninsured within each Race/Ethnicity



# Milwaukee County Unemployment Rate Trend – CY2020



- The unemployment rate tripled at the start of the COVID-19 pandemic.
- Employment has steadily but not fully recovered.
- Unemployment as of September remains substantially higher than pre-pandemic: 71% higher for Milwaukee City, and 62% higher for Milwaukee County.

# COVID-Related Uninsured Trends

- ▶ The Milwaukee County and City unemployment rates tripled in April 2020 and has slowly recovered since then. As of September 2020, the Milwaukee County unemployment rate is 62% higher than it was in January, and the City rate is 71% higher than it was in January 2020.
- ▶ Data are not yet available to indicate how many people became uninsured. As noted, Medicaid enrollment has increased substantially. But a portion of that increase reflects the hold-over of members who, during the public health emergency, are not being subject to standard disenrollment and eligibility review.
- ▶ In the short term, employees who face lay-off or furlough may retain their employer-sponsored health insurance by various means: the employer may continue it, the coverage remains effective through the eligibility month, or the employee takes up COBRA.
- ▶ Over the longer-term, such options may diminish and those displaced workers will increasingly need other coverage options.
- ▶ While the unemployment rate has been recovering, the longer-term outlook for the survival of various businesses during the winter COVID wave suggests likely increases in unemployment and uninsurance.

# Marketplace Enrollment Data for 2020 Plan Year and Prior

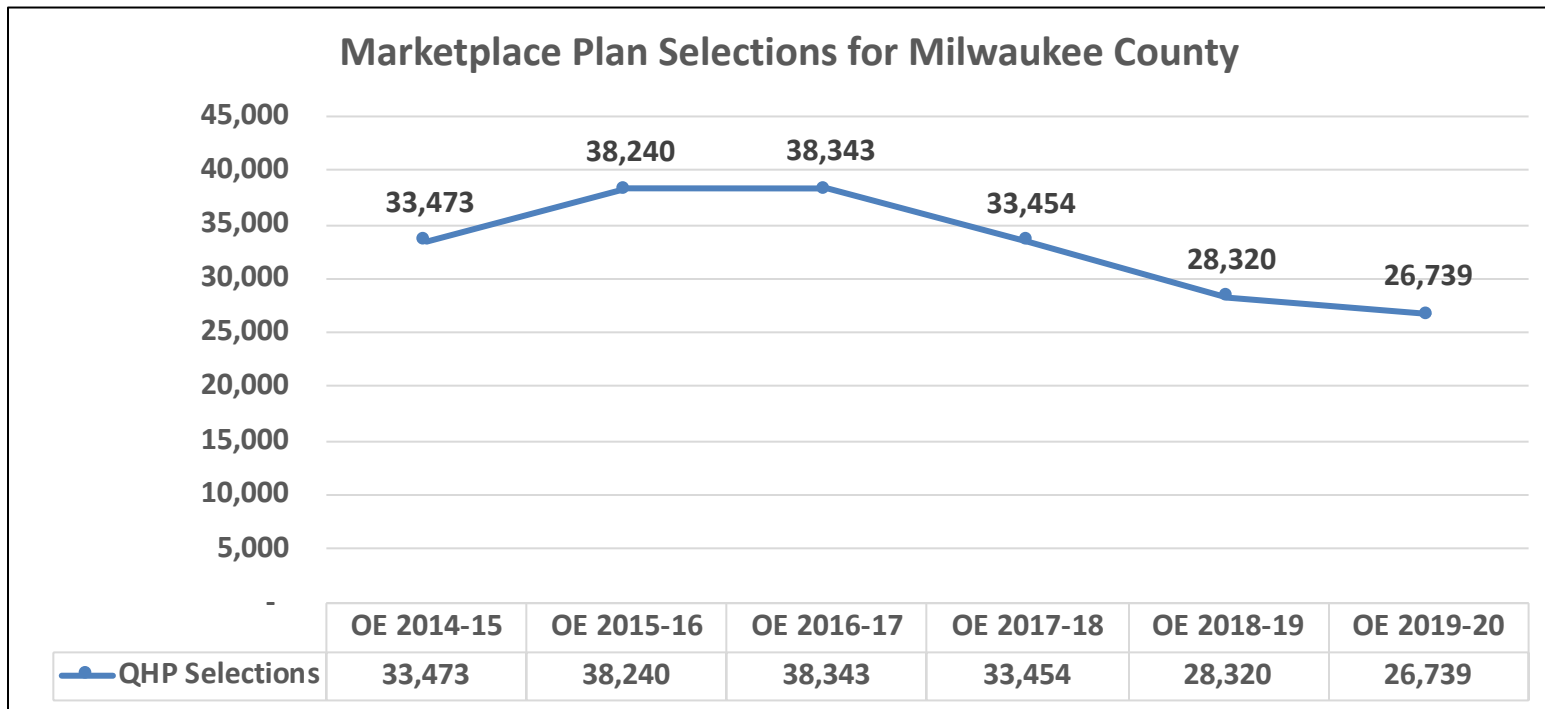
## Appendix: Slides 20-32

- ▶ Slides 20-32 reflect Marketplace enrollment for 2020. This data was previously shared in the June 2020 Coverage Report.

# Marketplace Enrollment

## Milwaukee County, Plan Year 2020

	# OE* 2019-20 Plan Selections Milwaukee County	% of Population Milwaukee County	# OE* 2019-20 Plan Selections Wisconsin	% of Population Wisconsin
Total Qualified Health Plan Selections	26,739	3.3% of population ages 18-64	195,498	4.1% of population ages 18-64



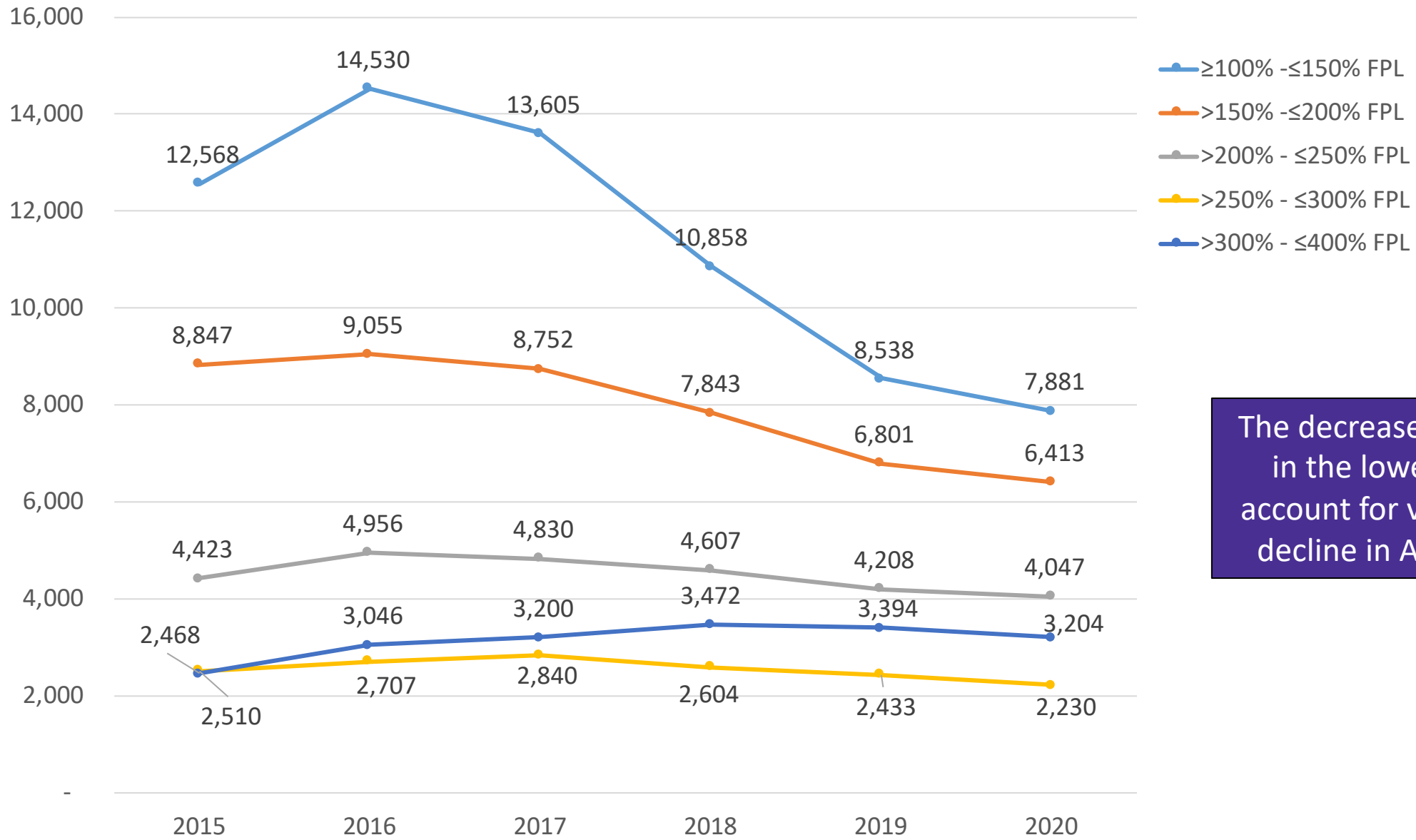
**Change in enrollment  
from OE 2018-19 to OE 2019-20:**

**Milwaukee County      -5.6%**

**Wisconsin Statewide    -4.7%**

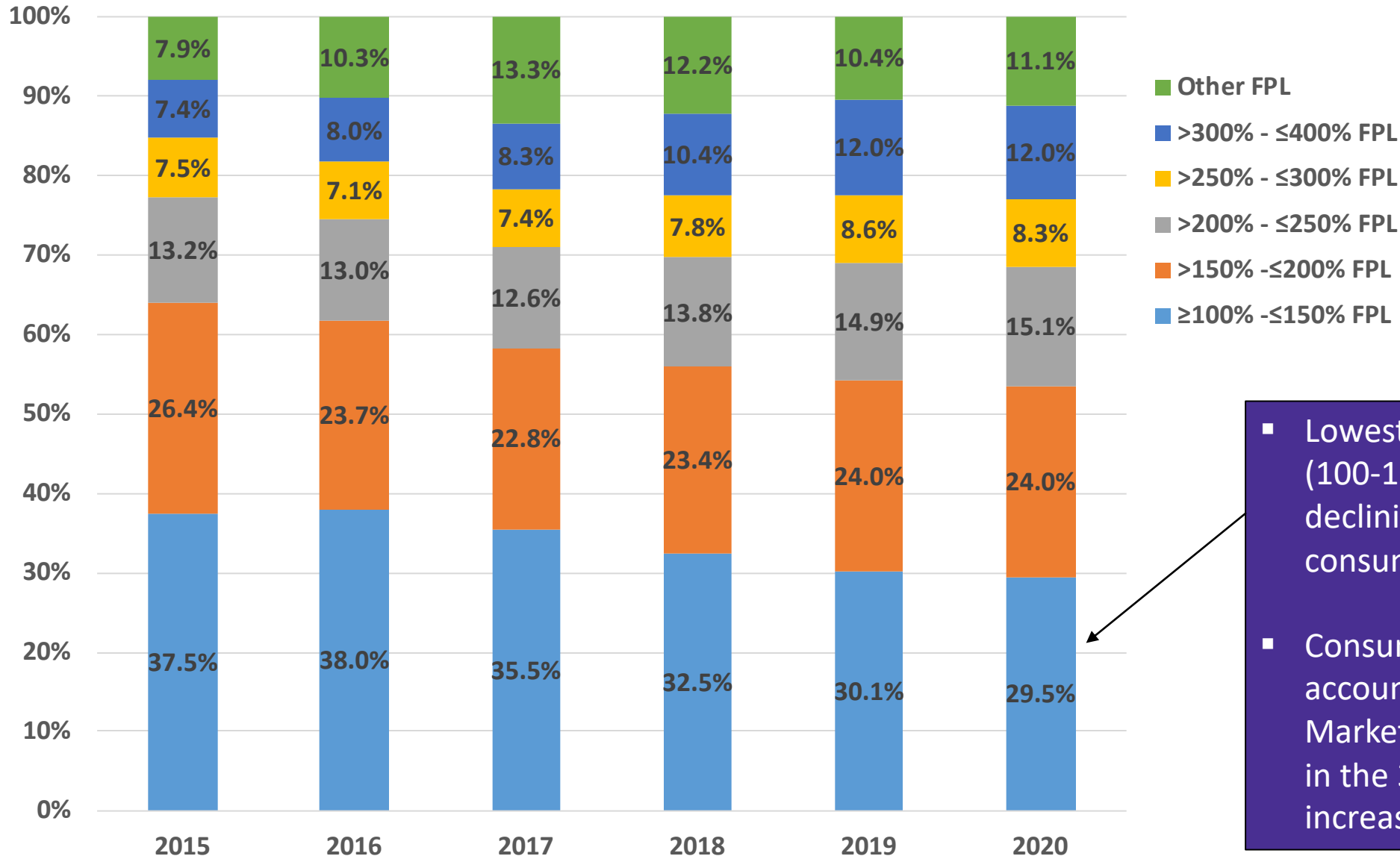
\* Open Enrollment dates were  
**November 1 - December 15**

Plan Selections by Income Range, 2015-2020



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

Plan Selections by Income Range, 2015-2020

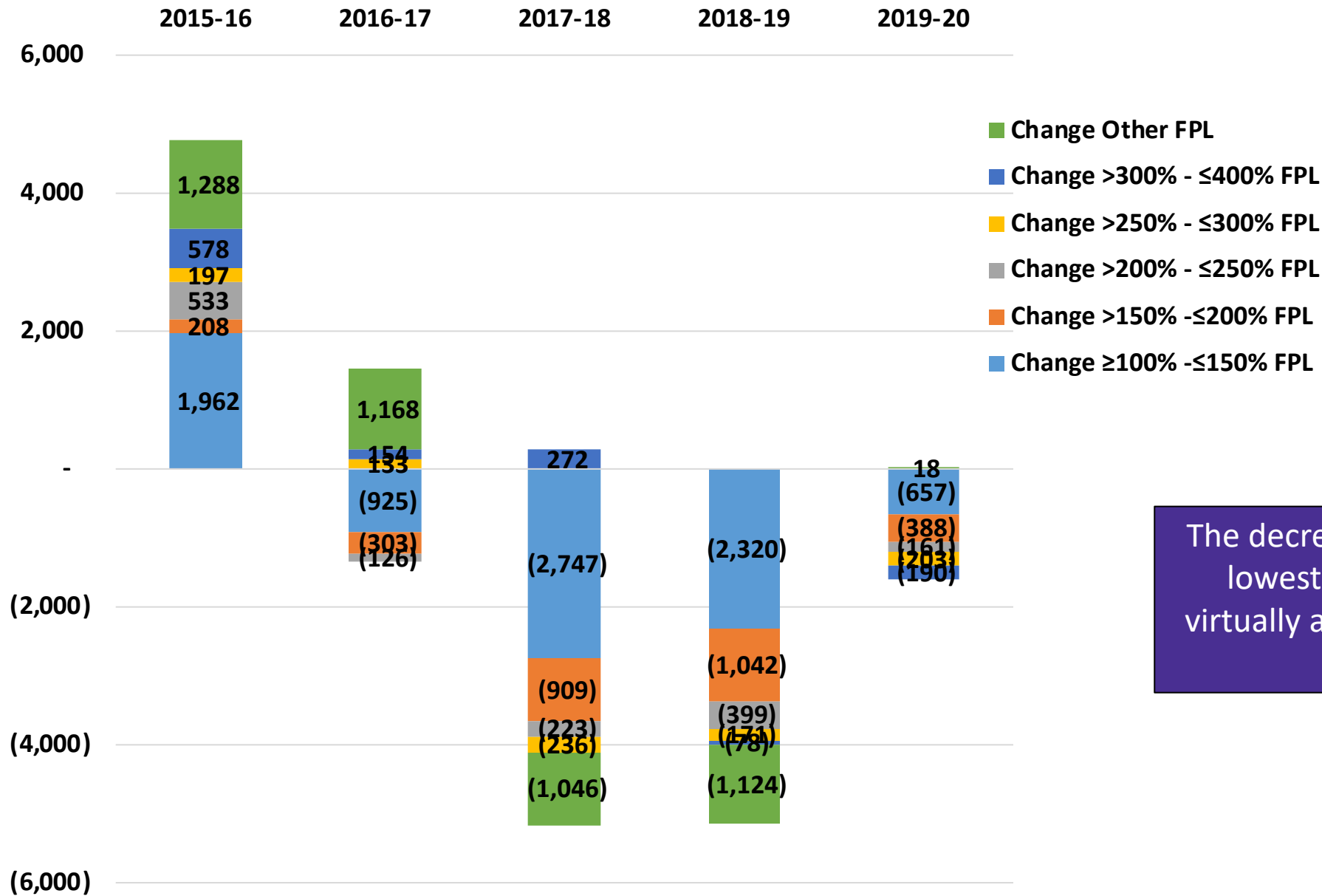


Plan Years	Net Change
2015-16	+4,766
2016-17	+101
2017-18	(4,889)
2018-19	(5,134)
2019-20	(1,581)

- 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.



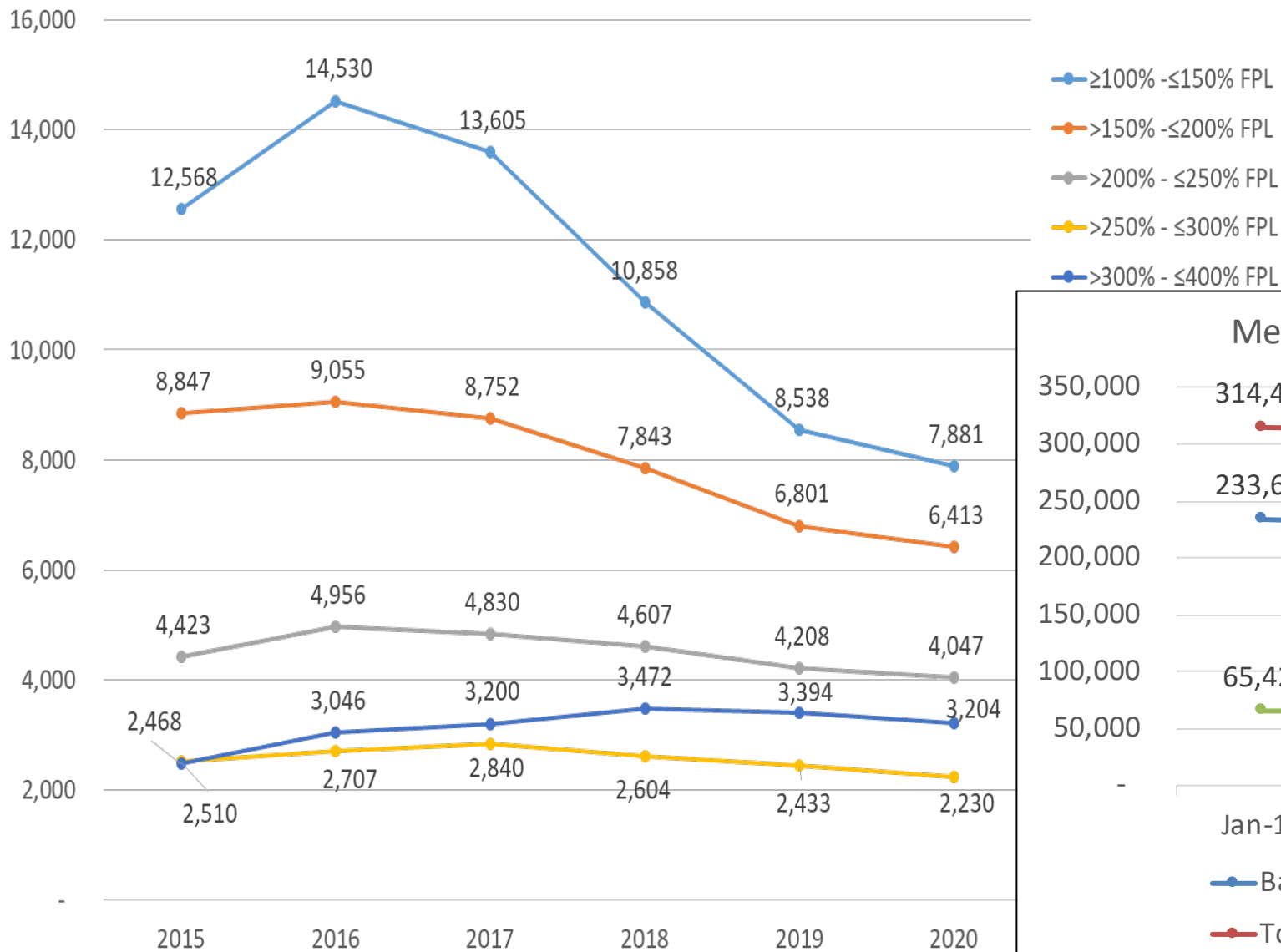
### Plan Selections, Year-to-Year Change by Income Range, 2015-2020



Plan Years	Net Change
2015-16	+4,766
2016-17	+101
2017-18	(4,889)
2018-19	(5,134)
2019-20	(1,581)

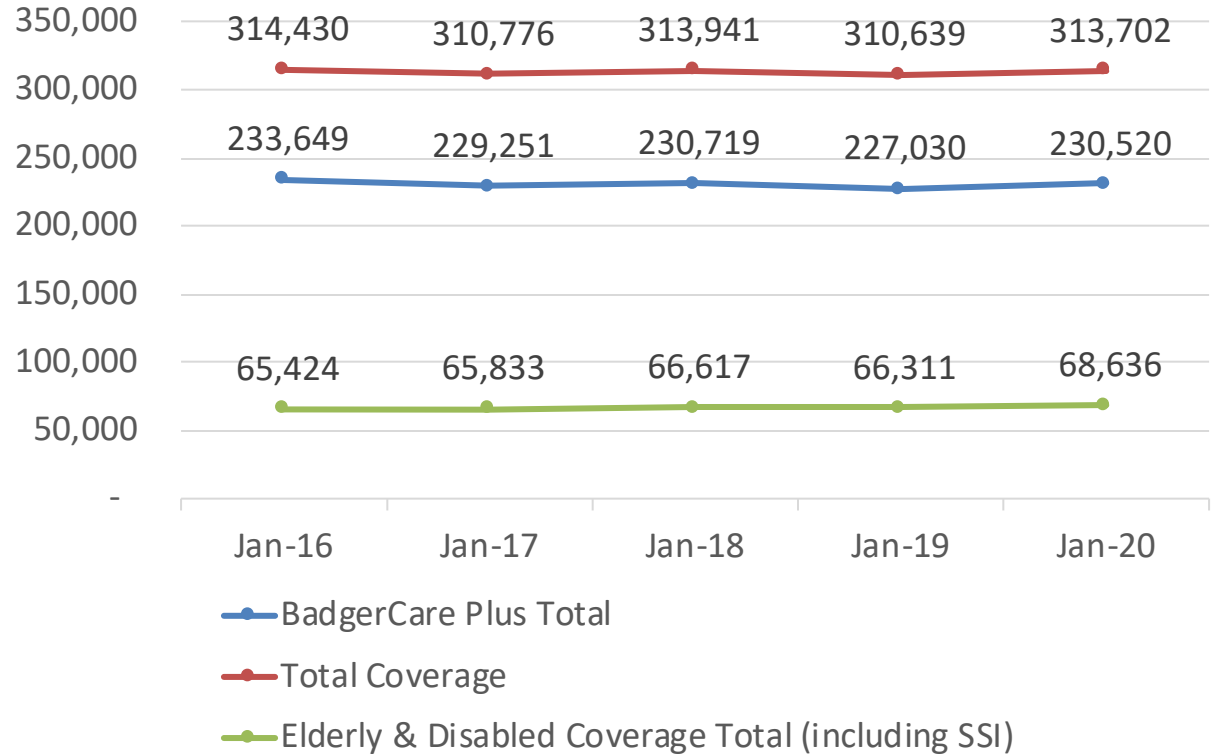
The decreases among consumers in the lowest income groups account for virtually all of the overall decline in ACA plan selections.

Plan Selections by Income Range, 2015-2020



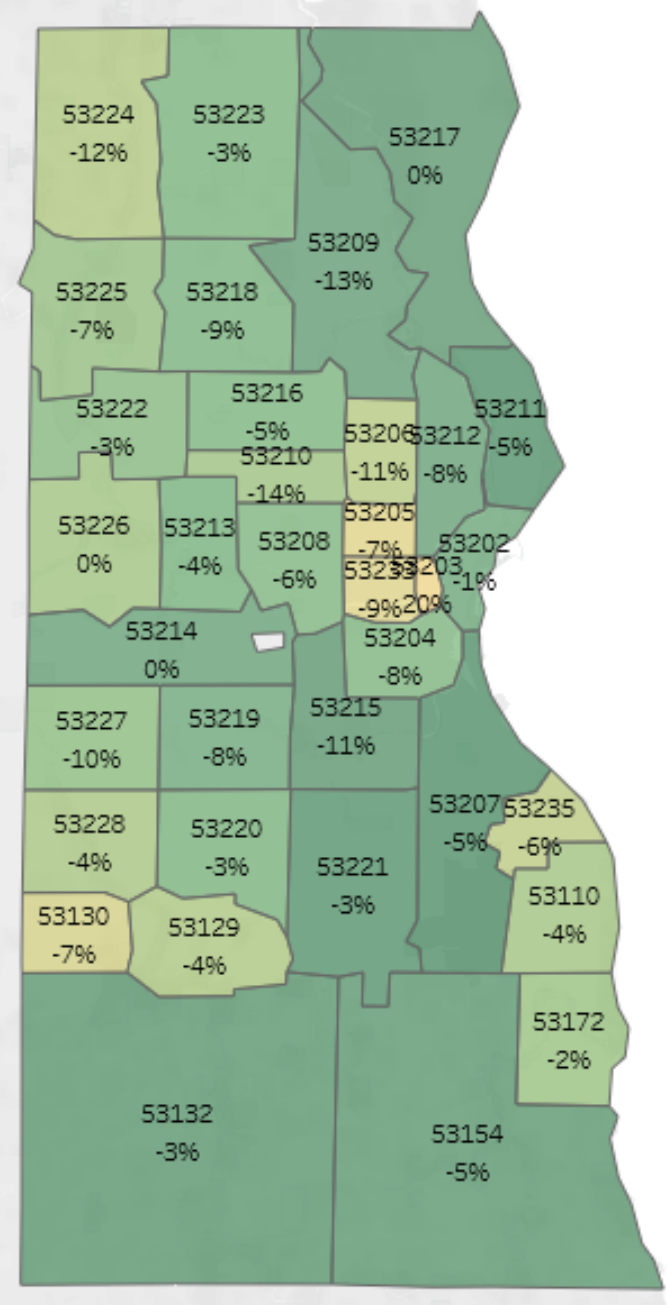
The decline in ACA Marketplace enrollment between 2017 and 2020 was not offset by an increase in Medicaid/BadgerCare Plus enrollment.

Medicaid-Related Enrollment 2016-2020



# Milwaukee County ACA Marketplace Plan Year 2020

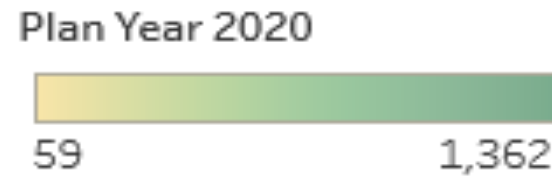
## *Selections by Zip Code*



Top number = zip code  
 Bottom number = percent change in plan selections from 2019 to 2020 during open enrollment.

Most zip code regions in Milwaukee county experienced a decline in ACA plan selections in open enrollment periods for plan years 2019 and 2020.

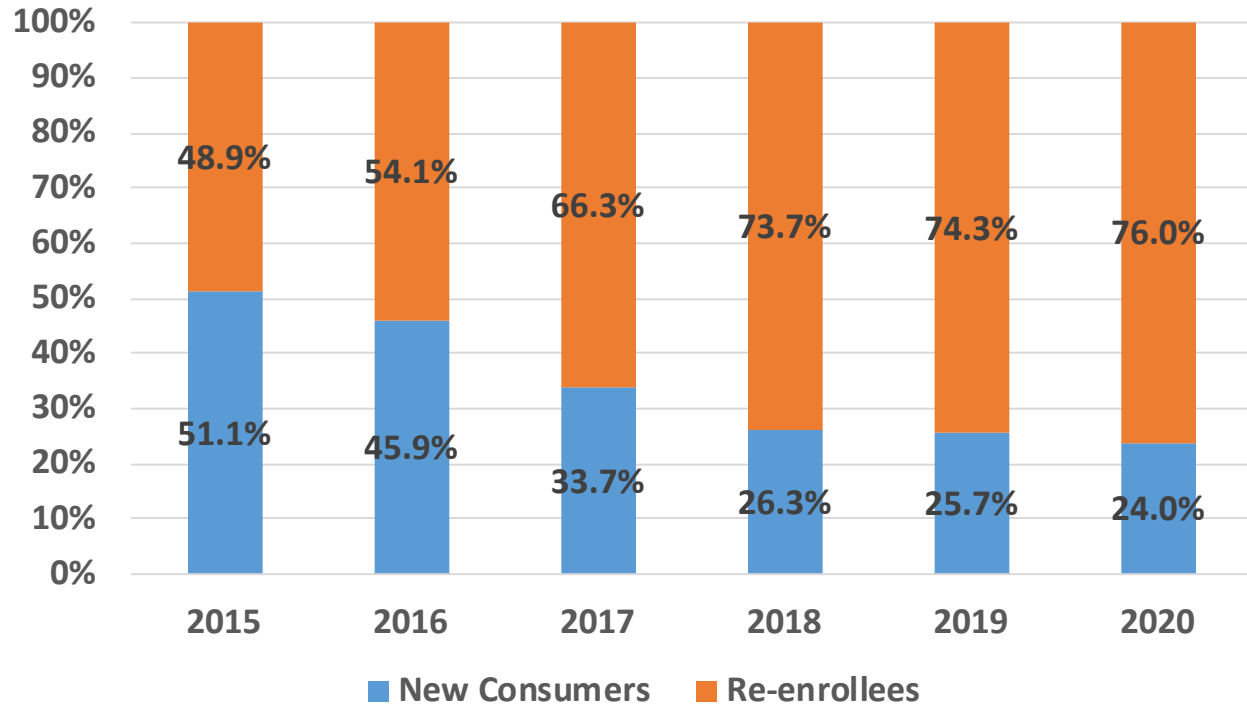
### Marketplace Plan Selections, Open Enrollment Period



# Marketplace Plan Selections for Plan Year 2020

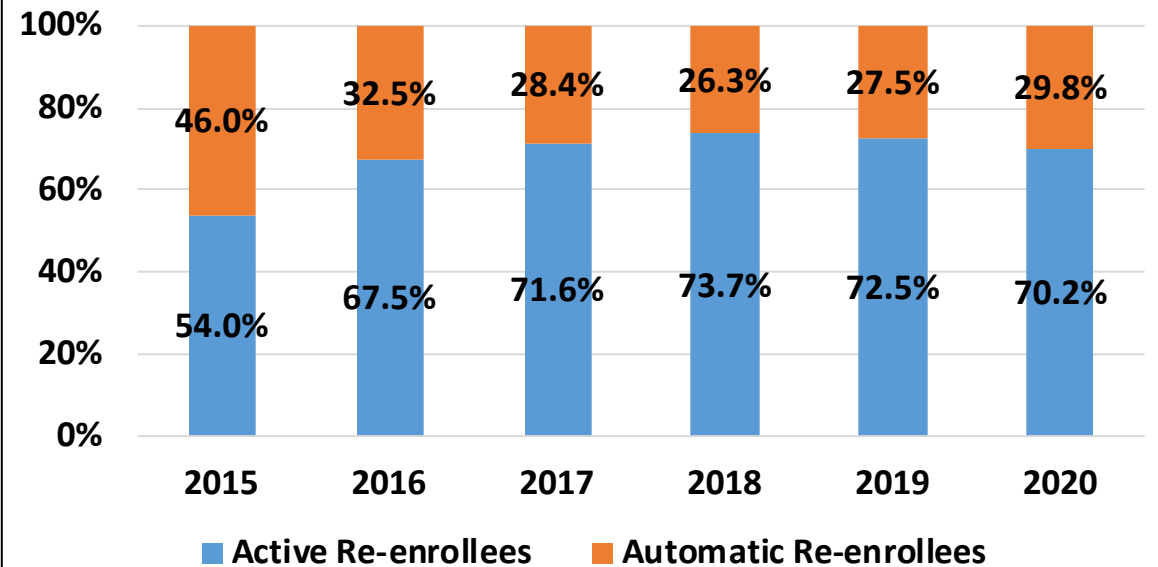
Total Consumers Selecting Plans	26,739
Consumers with Advanced Premium Tax Credits (APTC)	22,969 (86%)
Consumers with Cost-sharing Reductions (CSR)	14,339 (54%)
Average Premium before APTC	\$594
Average APTC	\$516
Average Premium for Consumers receiving APTC	\$90

### New Consumers and Re-enrollees: Trend 2015-2020

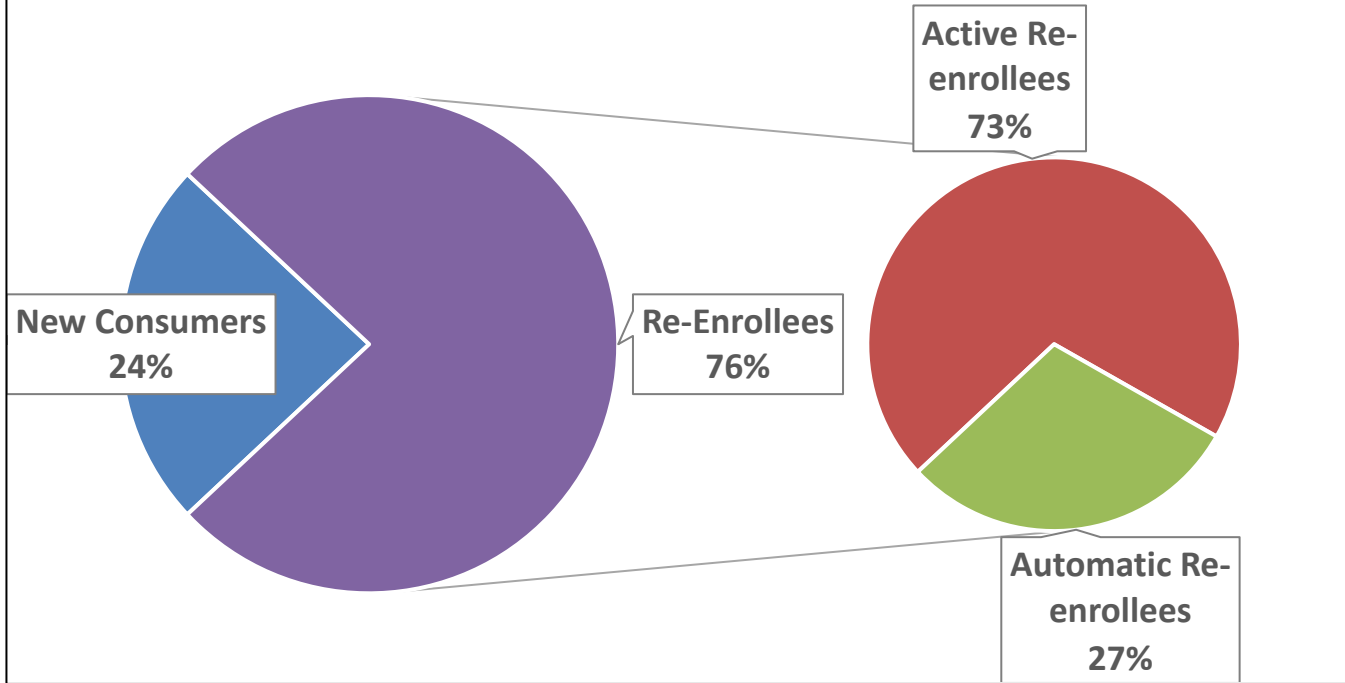


- The proportion of re-enrollees has increased steadily until 2020, when new enrollees accounted for an increasing share of a smaller overall enrollment pool.
- Many re-enrollees continue to rely on active reenrollment, rather than relying on automatic processes.
- This reflects the need to re-assess available plans, premiums, and available subsidies every year.

### Re-enrollees: Active and Automatic, 2015-2020



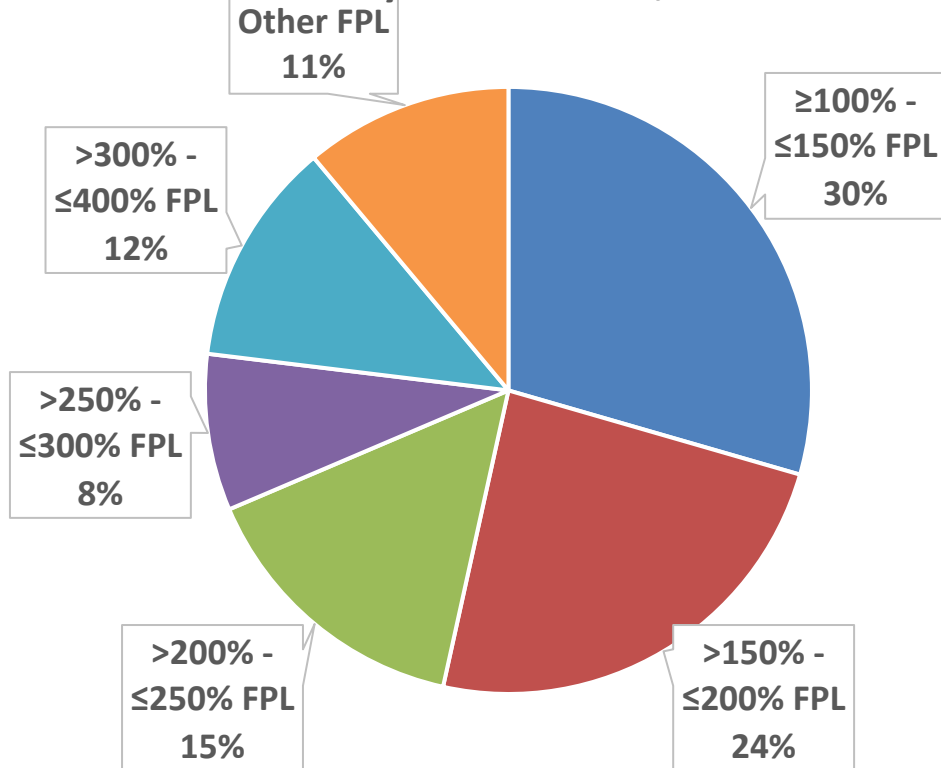
### Plan Selections, New and Re-Enrollments



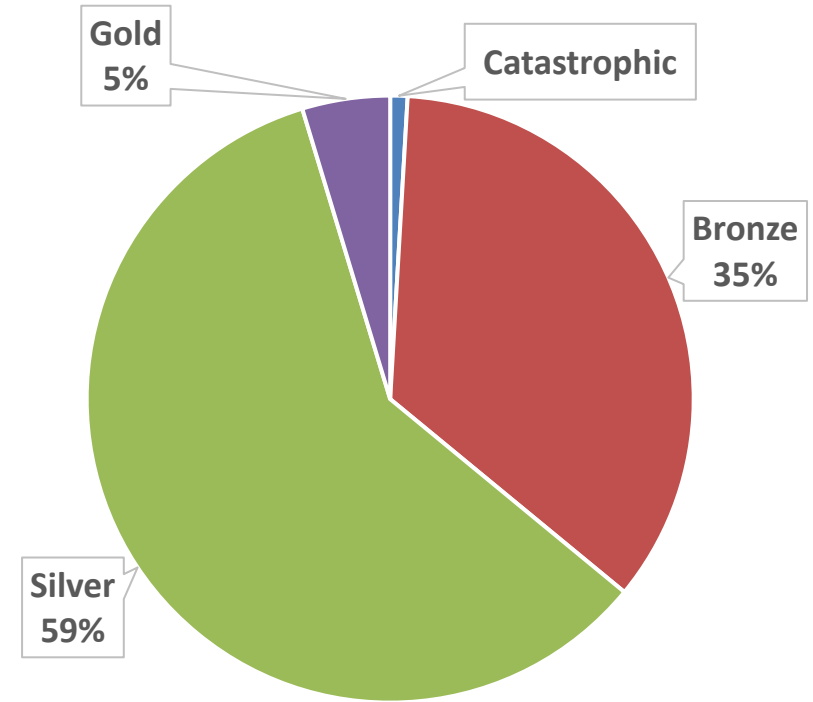
- A declining share of active re-enrollees switched plans in Plan Year 2020, relative to the previous plan year.
- This likely reflects increasing stability of plans and premiums in the market.

	Active Re-enrollees who Switched Plans	Active Re-enrollees who Remained in the Same Plan
Plan Year 2020	37.1%	62.9%
Plan Year 2019	49.6%	50.4%

Plan Selections by Income Level, Plan Year 2020

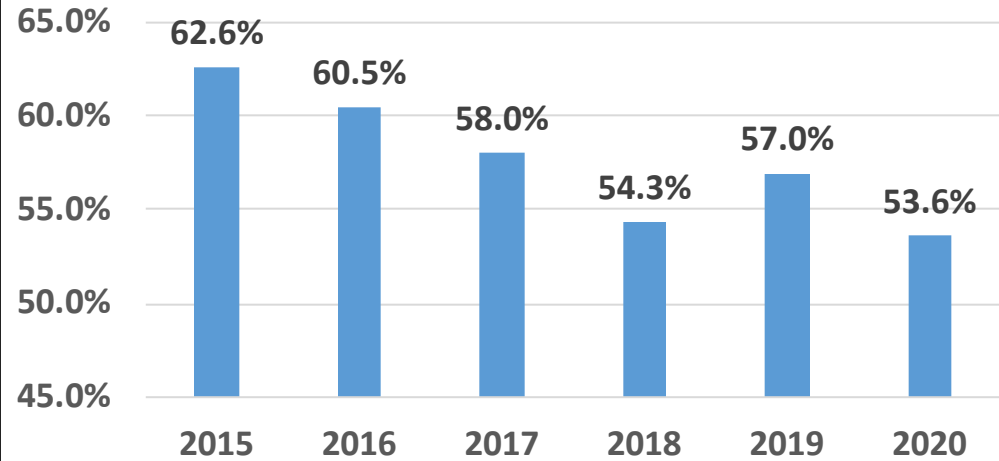


Plan Selections by Metal Level, Plan Year 2020



- In Milwaukee County, the Marketplace has 4 types of plans (Catastrophic, Bronze, Silver, and Gold level plans). Typically, bronze level plans 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 if their incomes are below 250% of the federal poverty level, by receiving federally-supported cost sharing reductions (CSRs).

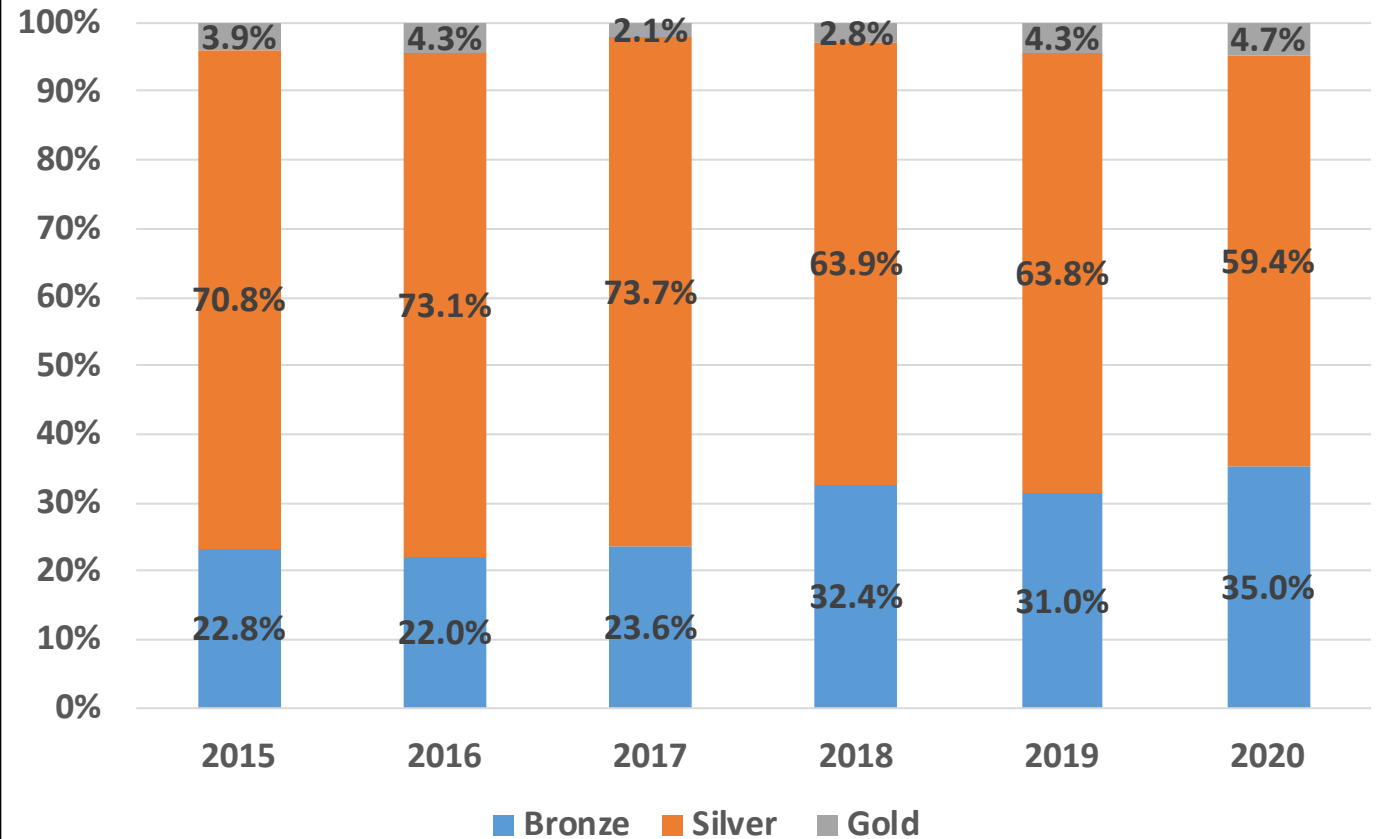
### Consumers with CSR



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

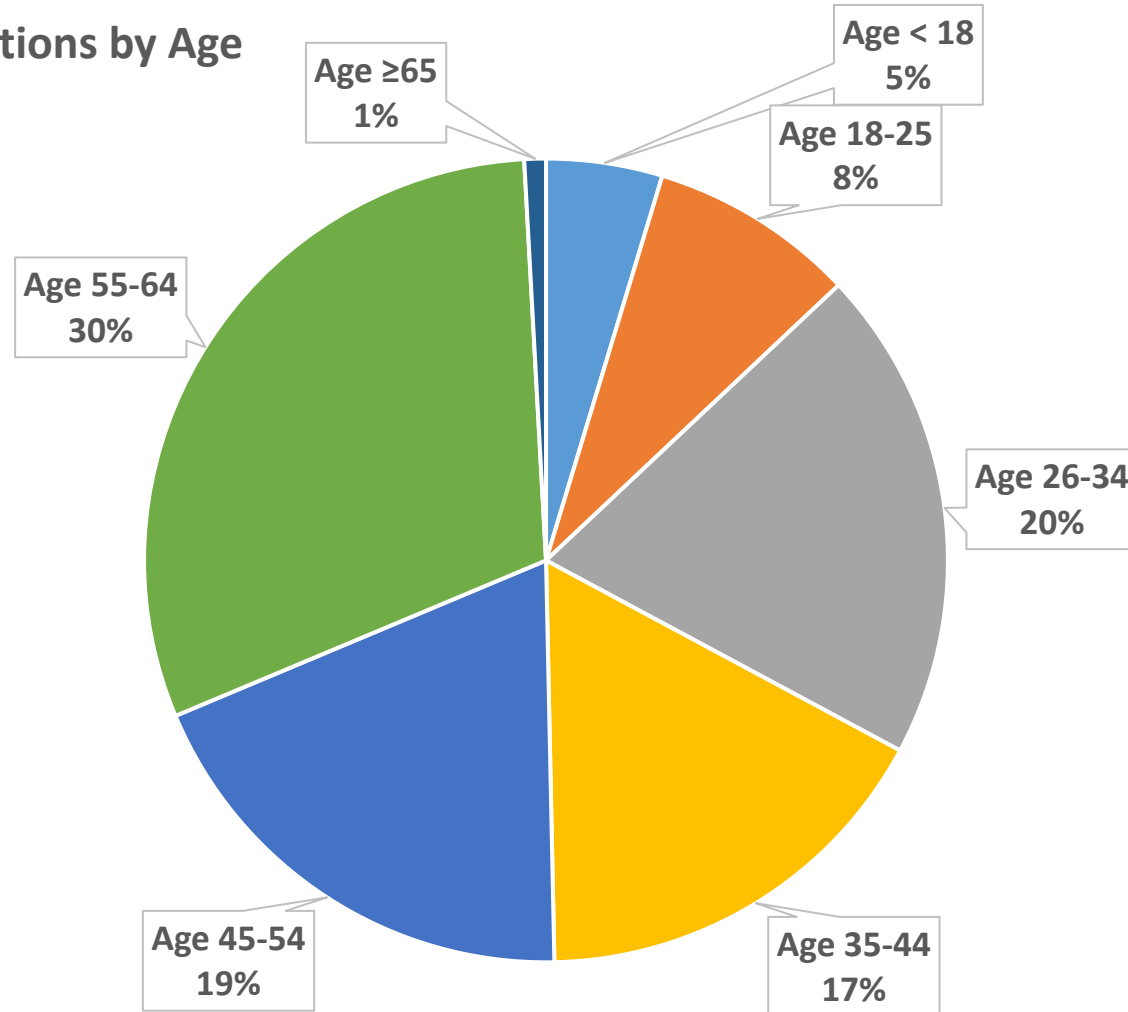
- With the decline in CSR-linked consumers, an increasing proportion of consumers select bronze plans and a decreasing proportion select silver plans.
- This trend may also reflect the effect of silver loading in premiums after 2017, and the ability of consumers to apply their APTCs to other metal levels.

### Plan Selections by Metal Level, 2015-2020



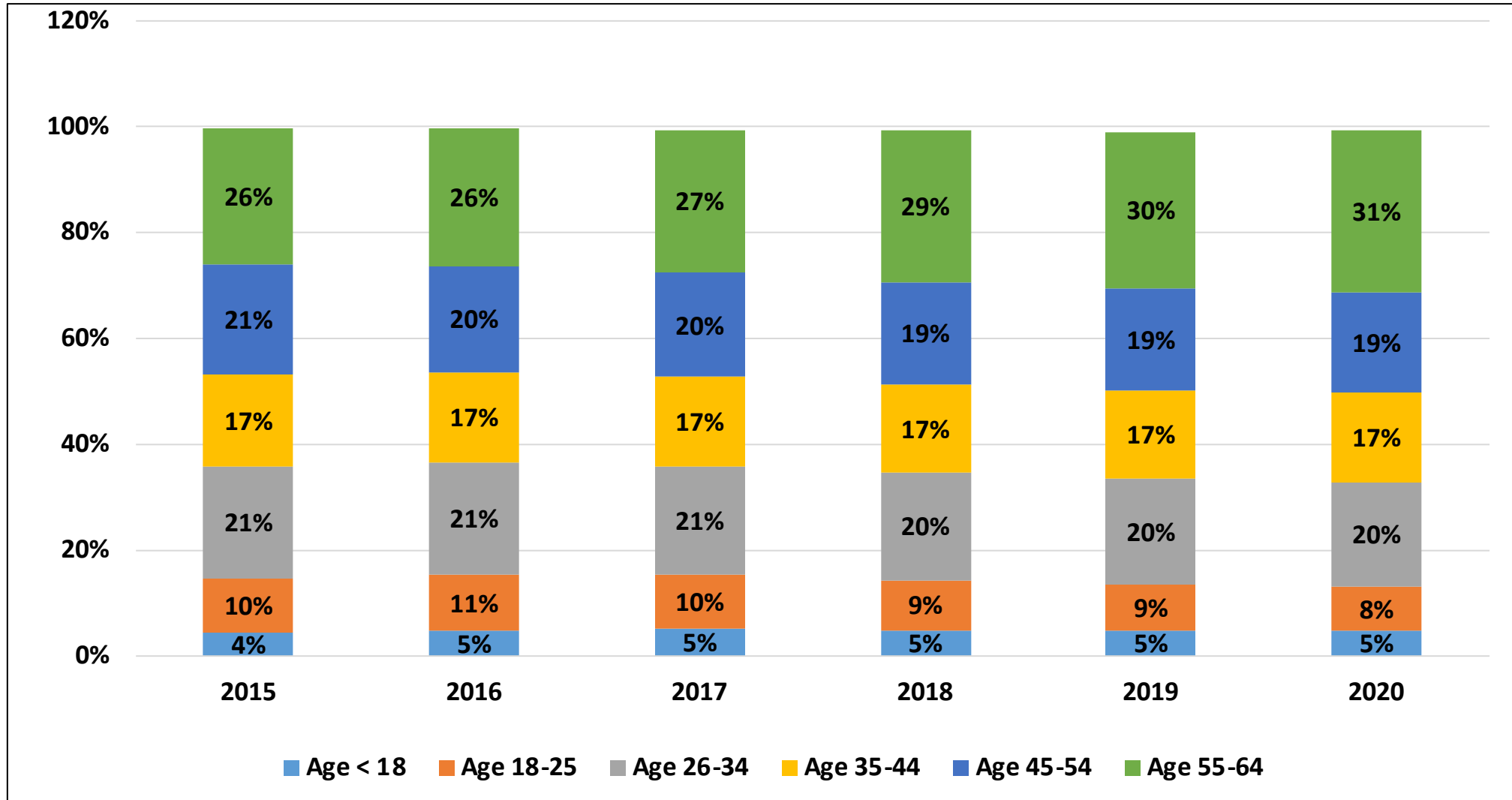


## Plan Selections by Age



For the 2020 plan year, 28% of consumers selecting plans are in the 18-34 years age range.

# Age Range Trend: ACA Marketplace Plan Selections, Milwaukee County, 2015-2020



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