

# Milwaukee Coverage Report

February 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 – December 2019

- ▶ Over one third of Milwaukee County residents (37.1%), and almost half of all children (48.6%), are enrolled in a Medicaid program.
- ▶ BadgerCare Plus child enrollment continued to decrease in Milwaukee County and statewide. In the calendar year from January through December 2019, the number of Milwaukee County children enrolled in Medicaid/BadgerCare Plus declined by 9,473 (-8%).
- ▶ In calendar year 2019, the number of Milwaukee County Income Extensions increased by 12,313 (+42%). These are members that receive a 12-month coverage extension when their earnings increase above 100% FPL, under certain rules.
- ▶ As of December 2019, 49,343 childless adults are enrolled in BadgerCare Plus in Milwaukee County. The number of people enrolled is down 13% from its peak in March 2015 of 56,690.
- ▶ Enrollment for Parents/Caretakers has steadily declined since the eligibility changed in January 2014 from 200% to 100% of the FPL.

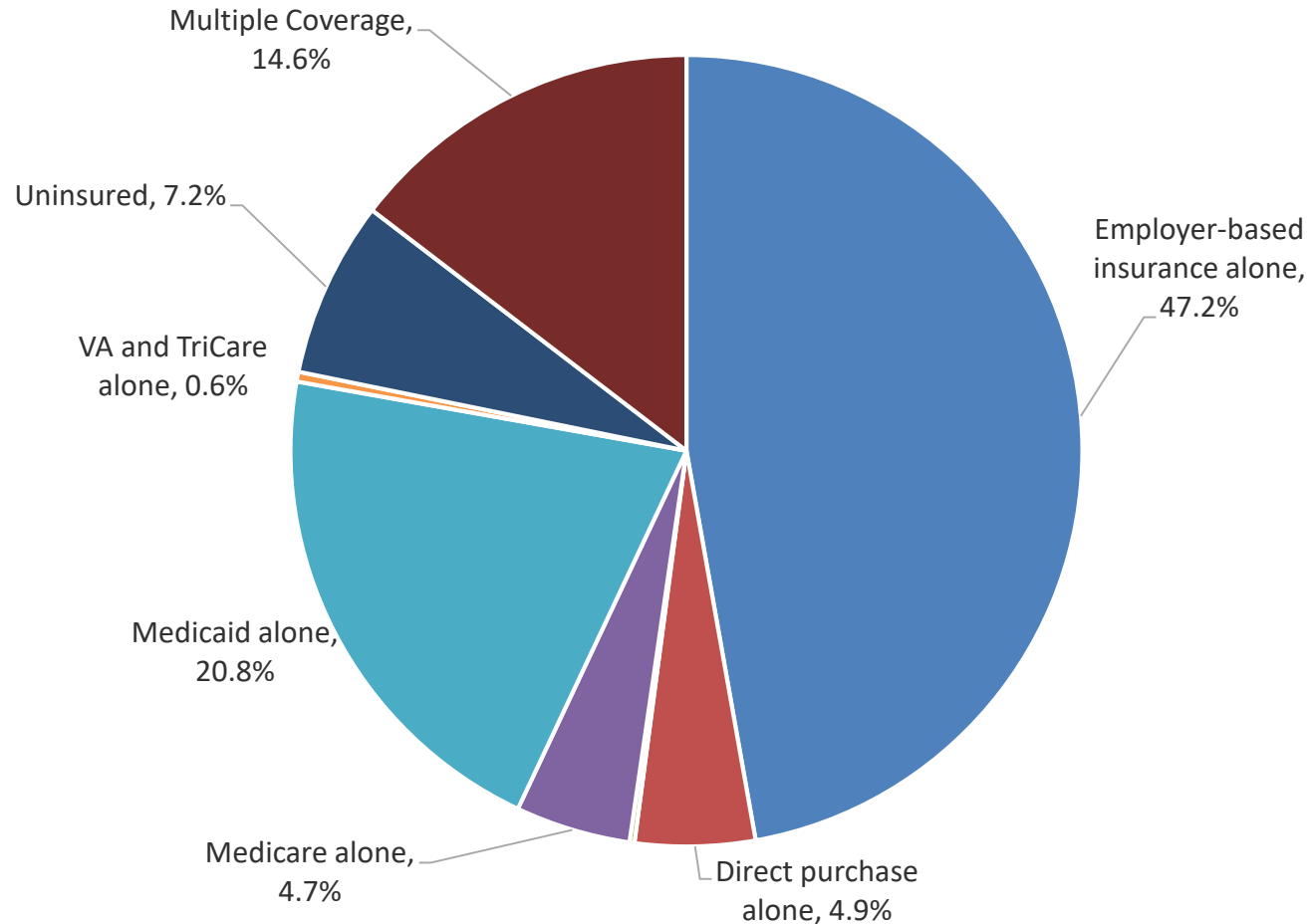
# Milwaukee County Uninsured Rate – As of 2018

- ▶ Based on most recently available data (2018), 67,506 people, approximately 7.2% of the Milwaukee County population, are uninsured. The Milwaukee County uninsured rate decreased 1.3% between 2017 and 2018.
- ▶ Approximately 23% of Milwaukee County uninsured residents (15,428 individuals) have incomes below 100% FPL, many of whom may qualify for Medicaid benefits.
- ▶ About 6,000 Milwaukee County children (under age 19) were uninsured in 2018, accounting for 9% of all uninsured residents in Milwaukee County.
- ▶ An estimated 73% of uninsured people in Milwaukee County are employed.
- ▶ 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 2018.

# Sources of Health Insurance

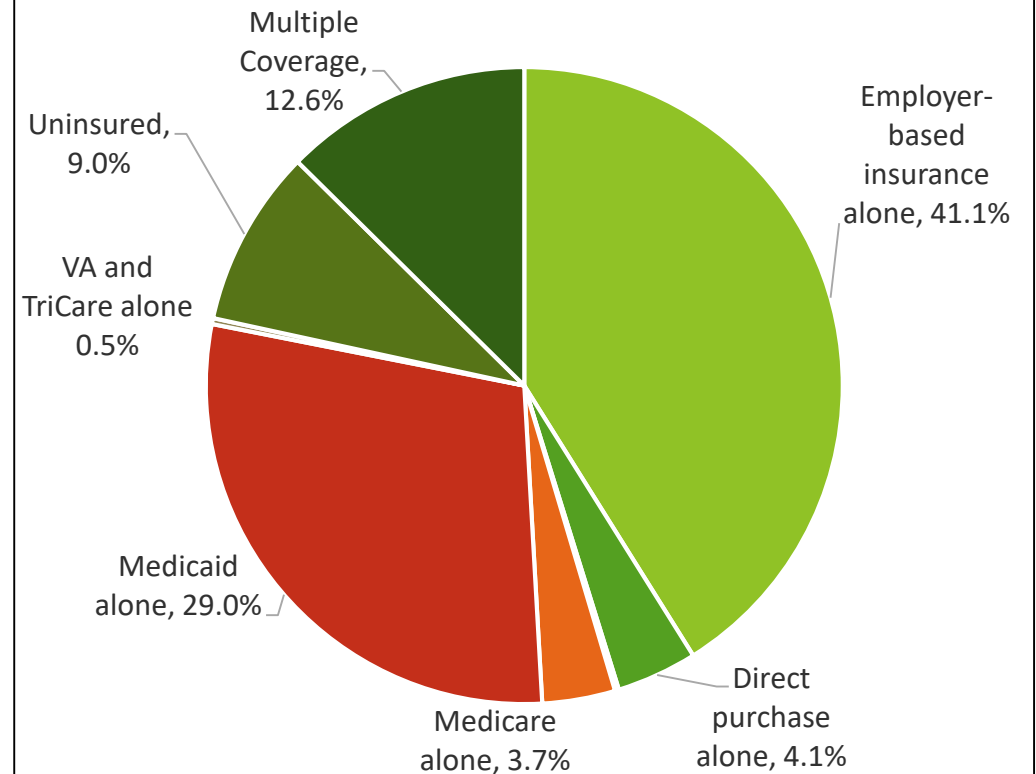
## Milwaukee County as of 2018

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) 2018; Most recently available data

# Medicaid / BadgerCare Enrollment

*Milwaukee County, as of December 2019*

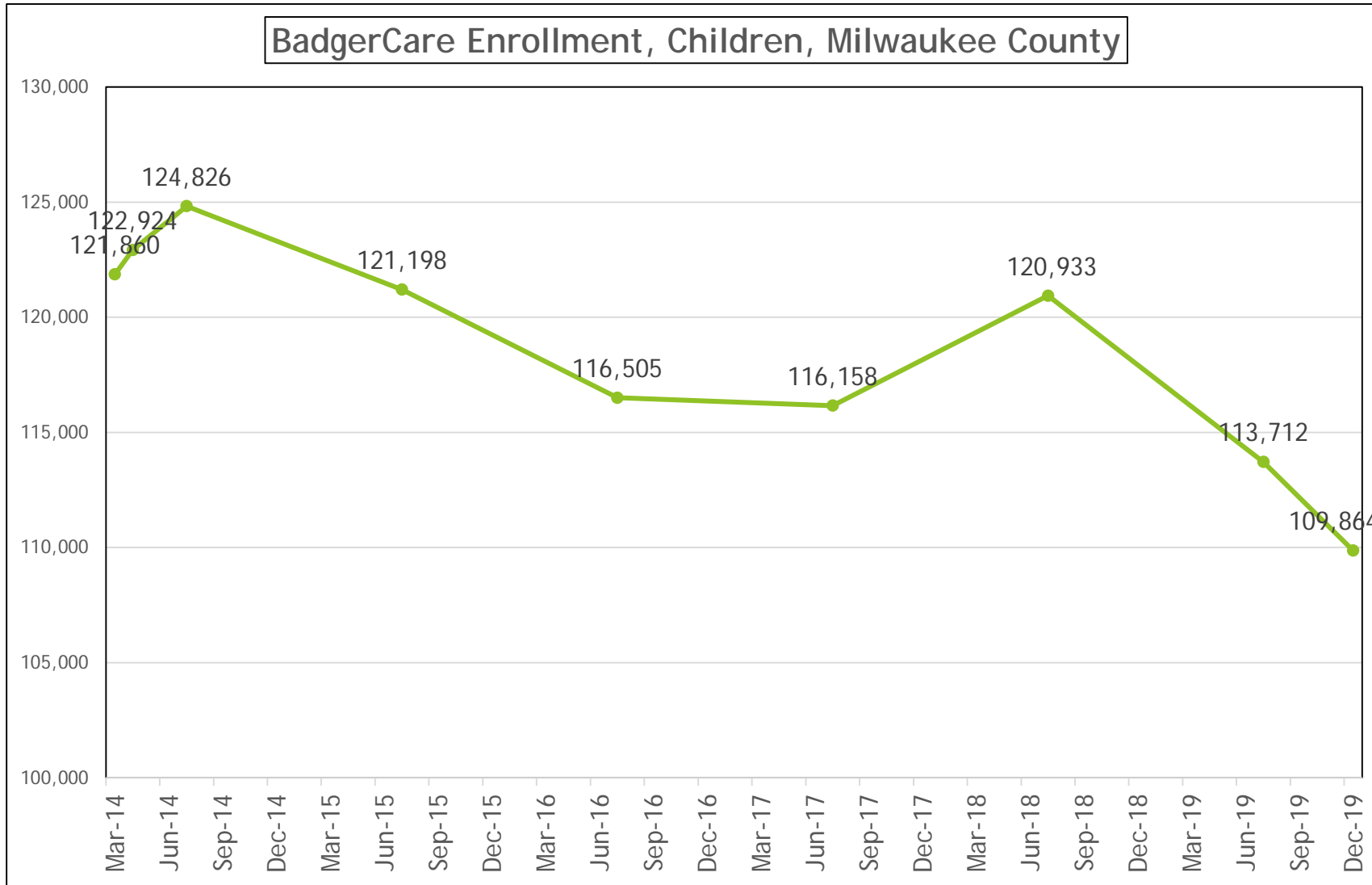
	# Covered in Milwaukee County	% of Milwaukee County Population	# Covered in Wisconsin	% of State Population
BadgerCare Children	116,505	48.6% (of all children)	379,981	28.1% (of all children)
BadgerCare Parents and Caretakers	36,164	6.3% (of all adults ages 18-64)	125,722	3.7% (of all adults ages 18-64)
BadgerCare Childless Adults	49,343	8.6% (of all adults ages 18-64)	149,923	4.4% (of all adults ages 18-64)
Other BadgerCare: Pregnant Women, Youths Exiting Foster Care, Income Extensions, Express Enroll	65,143		117,255	
<b>Total BadgerCare</b>	<b>267,155</b>	<b>28.5% of total population</b>	<b>772,881</b>	<b>13.6% of total population</b>
Elderly/Blind/Disabled	65,746		237,980	
Other Coverage	15,474		170,972	
<b>Total Medicaid</b>	<b>313,827</b>	<b>37.1% of total population</b>	<b>1,181,833</b>	<b>20.6% of total population</b>

Medicaid/BadgerCare Monthly Enrollment:

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

# Medicaid / BadgerCare Trends

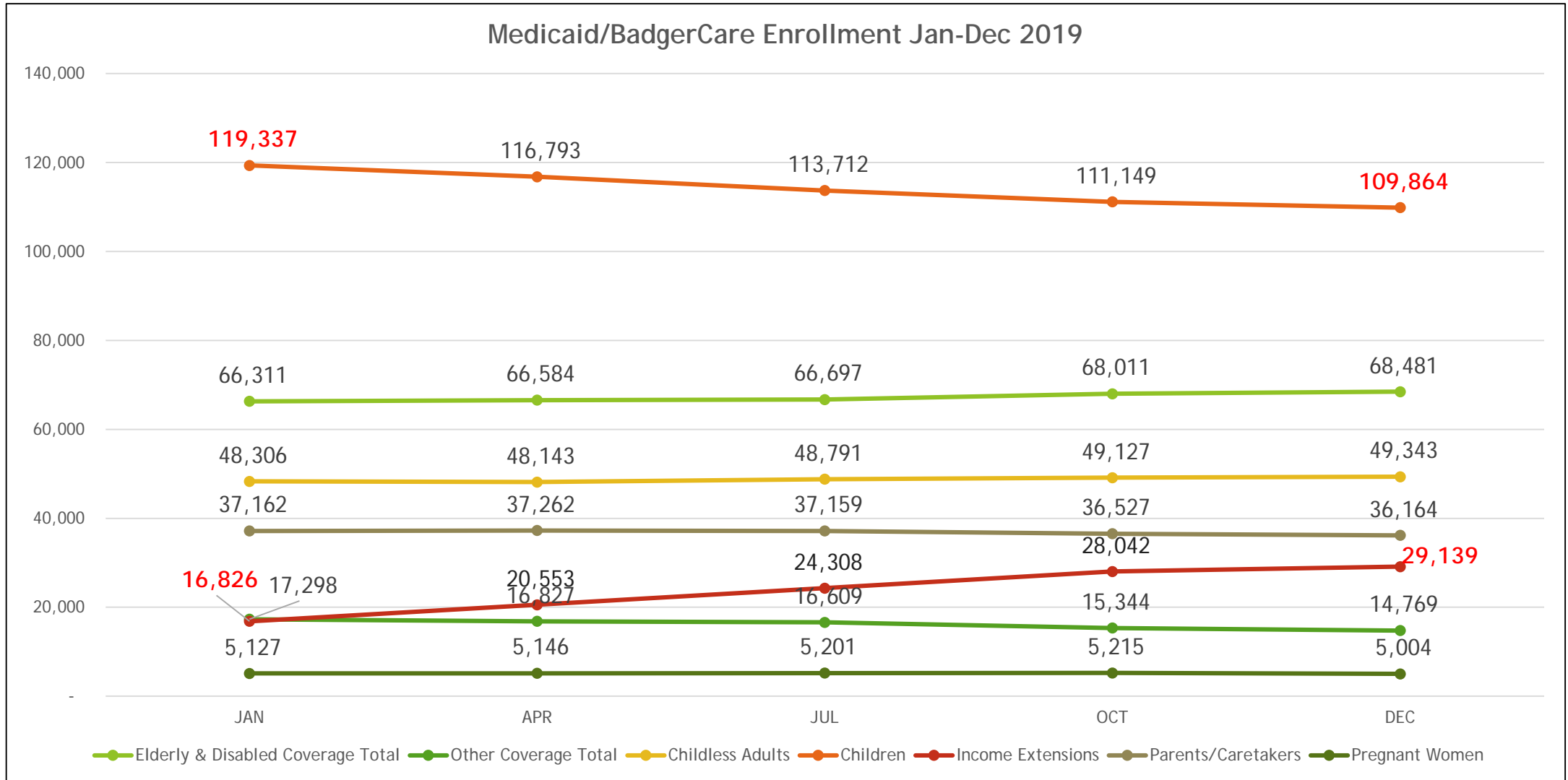
Milwaukee County, March 2014 to December 2019



Children's enrollment in BadgerCare has declined 9.8% since the month prior to the initiation of Medicaid reforms in 2014.

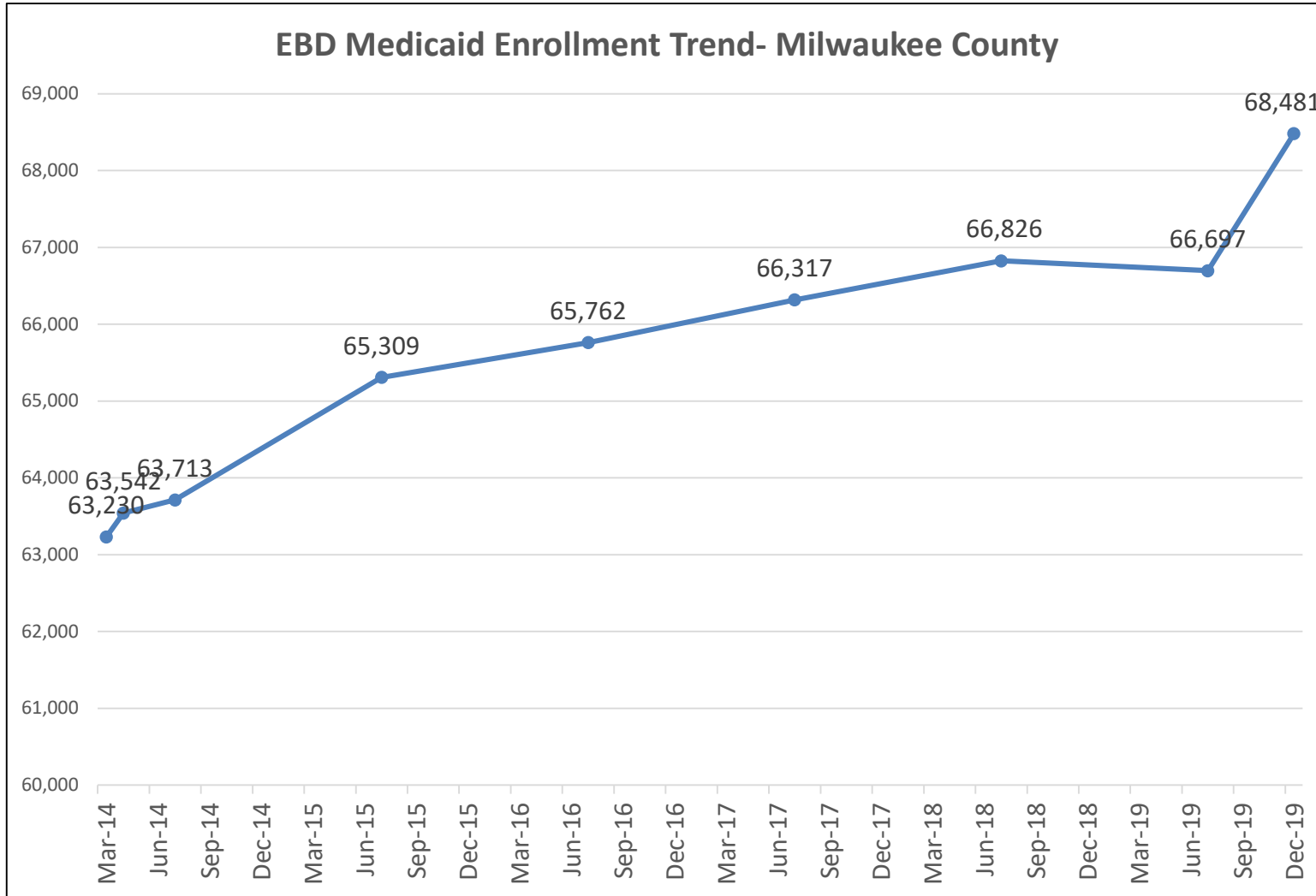
# Medicaid / BadgerCare Trends

Milwaukee County, January-December 2019



# Medicaid Elderly, Blind, and Disabled (EBD)

*Milwaukee County, 2014 through 2019*



- 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

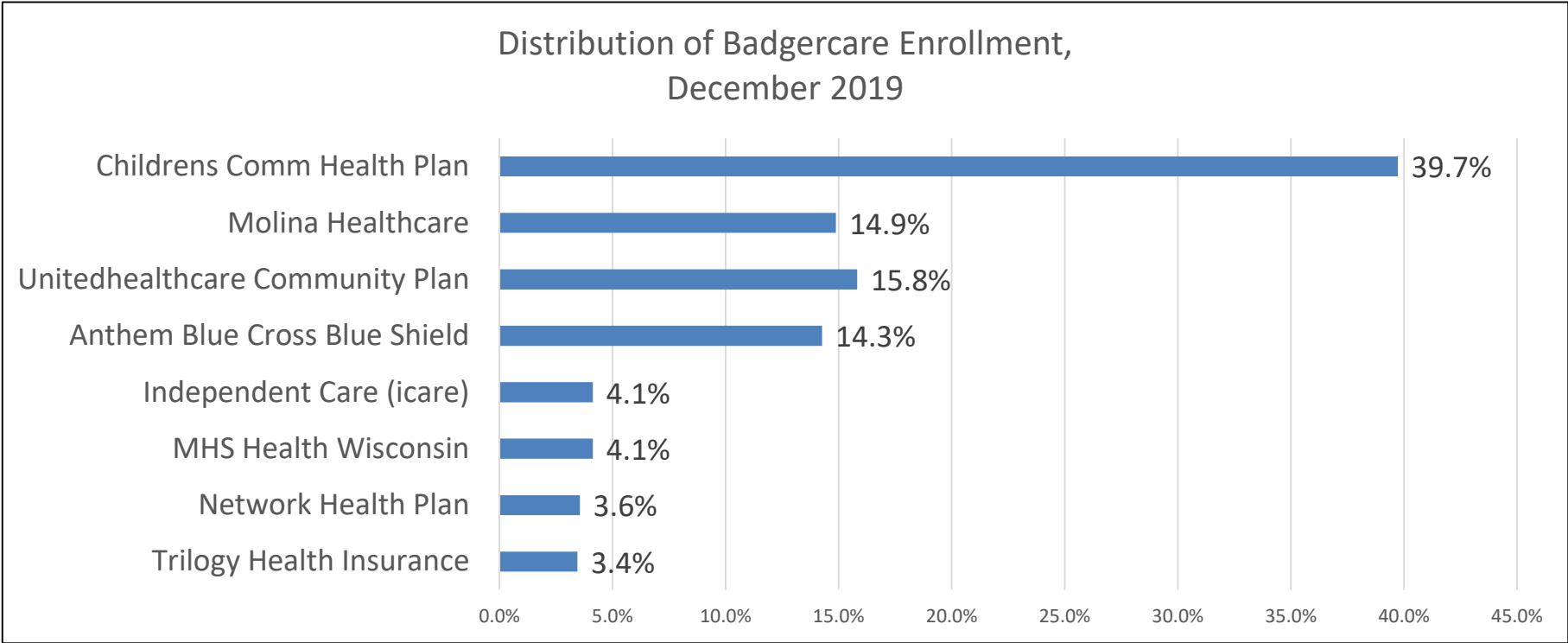
*Milwaukee County, December 2019*

	BadgerCare		SSI		Family Care		All	
	# enrolled	% of all BC	# enrolled	% of all SSI	# enrolled	% of all Family Care	December 2019 Total	% of enrollments
<b>Anthem Blue Cross Blue Shield</b>	30,568	14.3%	2,186	9.9%			32,754	13.2%
<b>Children's Comm Health Plan</b>	85,171	39.7%					85,171	34.4%
<b>Community Care Health Plan</b>					3,593	33.0%	3,593	1.5%
<b>Independent Care (icare)</b>	9,018	4.1%	5,848	26.6%			14,866	6.0%
<b>Managed Health Services</b>	0		2,469	11.2%			2,469	1.0%
<b>MHS Health Wisconsin</b>	8,840	4.1%	-				8,840	3.6%
<b>Molina Healthcare</b>	31,890	14.9%	1,906	8.7%			33,796	13.7%
<b>My Choice Family Care</b>					7,303	67.0%	7,303	3.0%
<b>Network Health Plan</b>	7,617	3.6%	1,271	5.8%			8,888	3.6%
<b>Trilogy Health Insurance</b>	7,385	3.4%	-				7,385	3.0%
<b>Unitedhealthcare Community Plan</b>	33,905	15.8%	8,292	37.7%			42,197	17.1%
<b>Total</b>	<b>214,394</b>	<b>100%</b>	<b>21,972</b>	<b>100%</b>	<b>10,896</b>	<b>100%</b>	<b>247,262</b>	<b>100%</b>

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

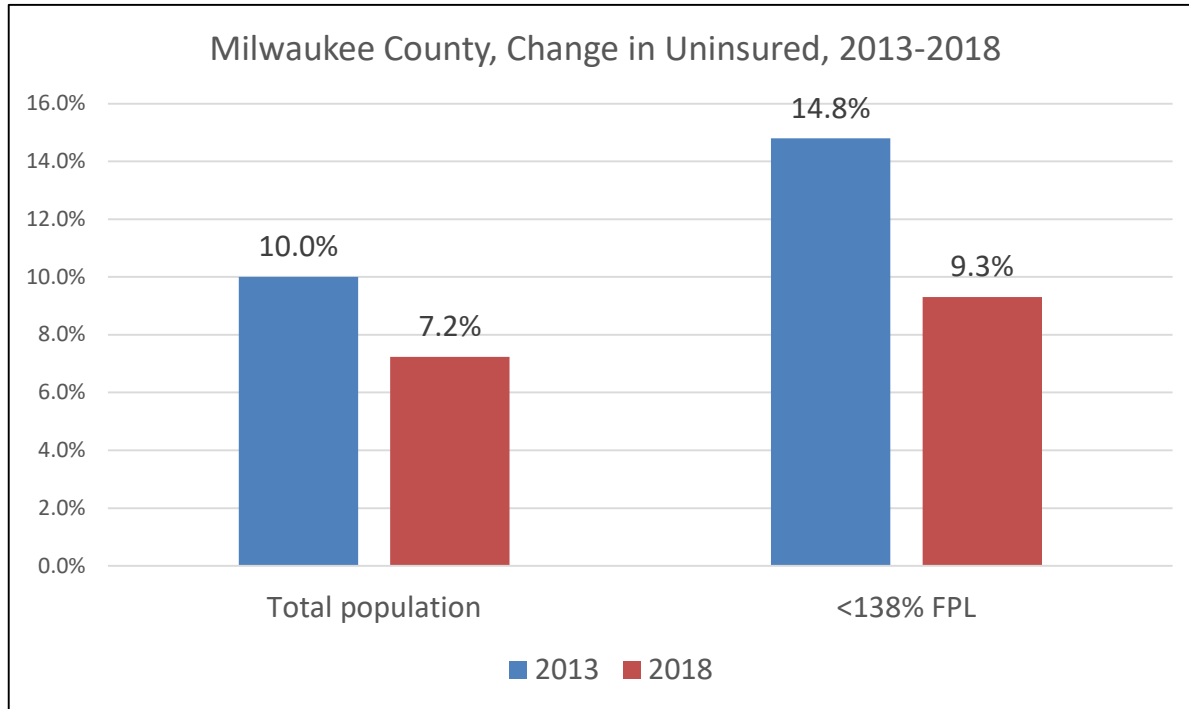
# Medicaid HMO Enrollment

Milwaukee County, December 2019

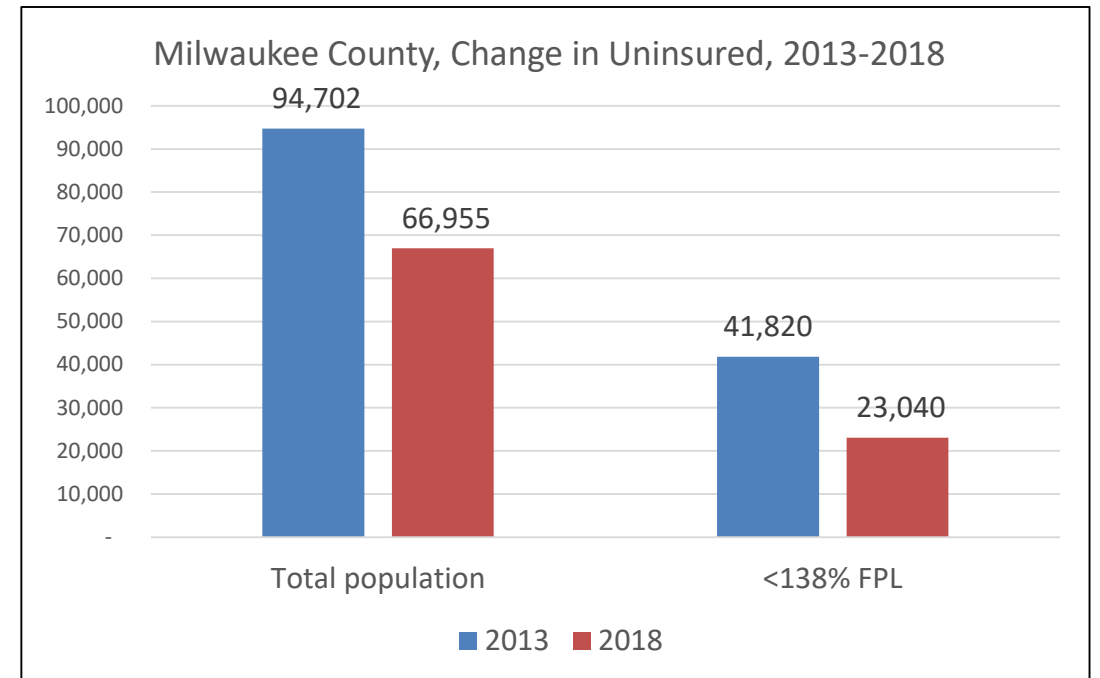


Note: Table omits plans with fewer than 100 enrolled Medicaid members

# Uninsured in Milwaukee County, 2013-2018



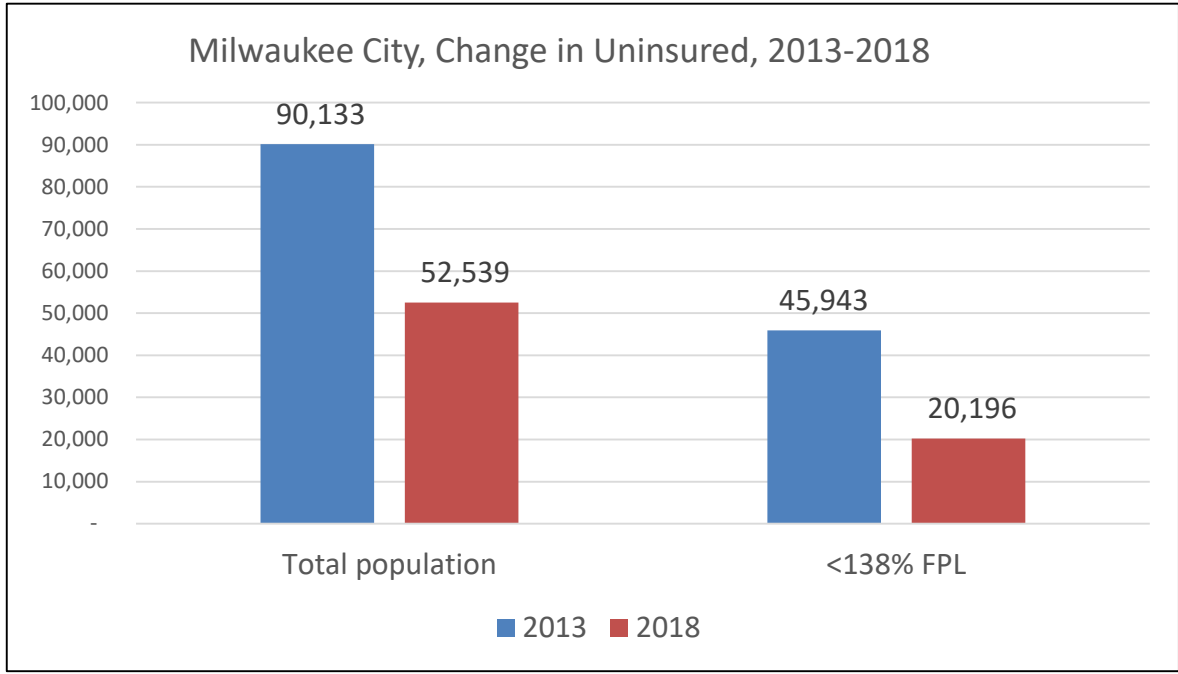
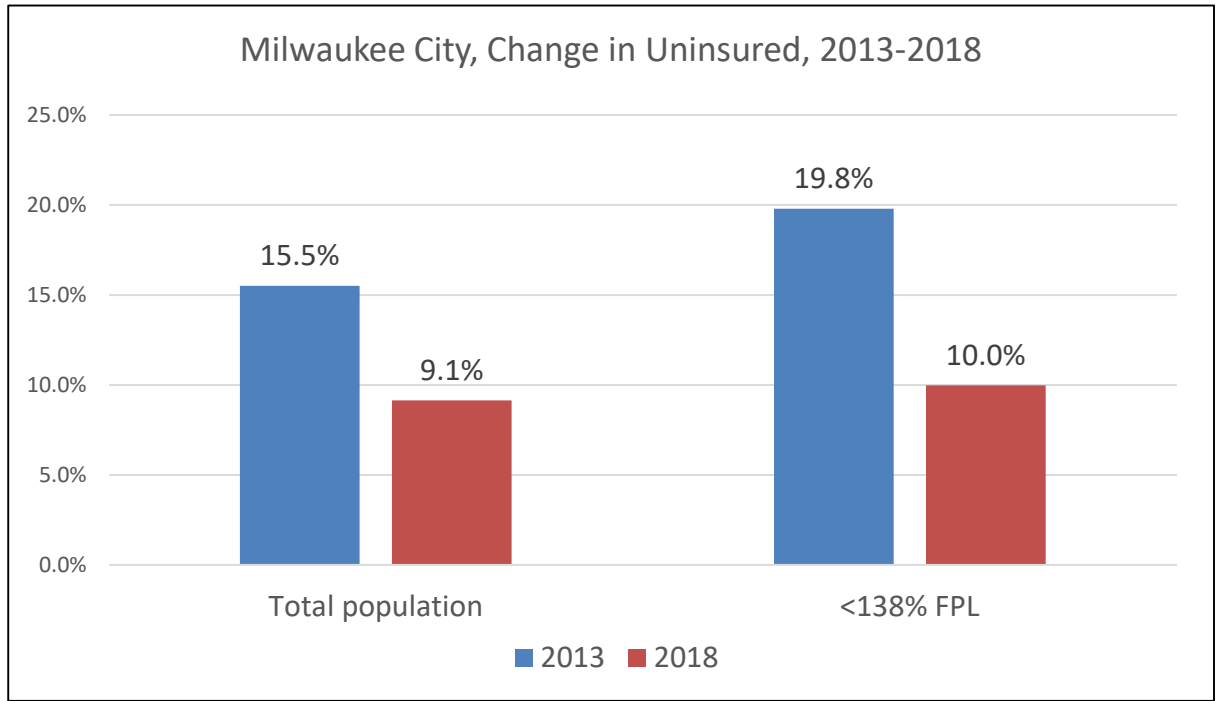
The uninsured rate has decreased by 29%, and across all income groups since 2013, and by 45% for persons below 138% FPL.



Source: U.S. Census, American Community Survey (ACS) 2013, 2018, most recently available data

# Uninsured in City of Milwaukee , 2013-2018

The uninsured rate has decreased by 42%, and across all income groups since 2013, and by 56% for persons below 138% FPL.



Source: U.S. Census, American Community Survey (ACS) 2013, 2018, most recently available data

# Uninsured in Milwaukee County - 2018

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

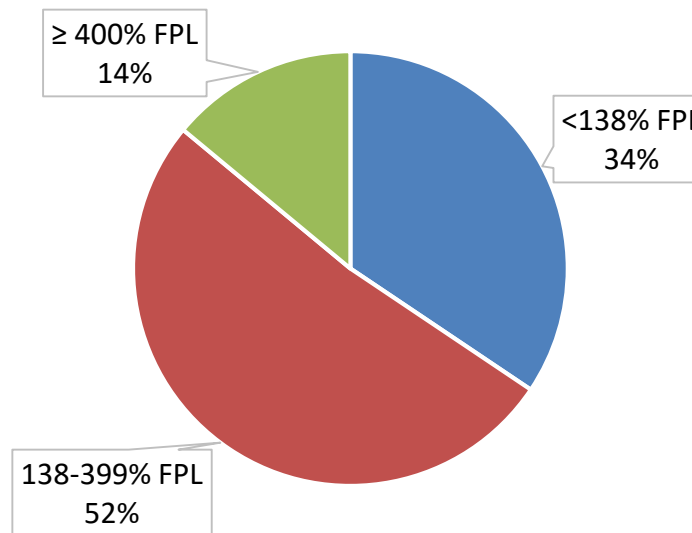
	2017		2018	Change 2017-2018	
Detail Uninsured	Number Uninsured	Percent Uninsured	Number Uninsured	Percent Uninsured	
< 100% FPL	16,988	9.7	15,428	8.8%	-9.2%
<138% FPL	24,358	9.7	23,040	9.3%	-5.4%
138-399% FPL	36,676	9.5	34,556	8.8%	-5.8%
>400% FPL	6,773	2.3	9,359	3.3%	<b>38.2%</b>
Total Population	67,807	7.3	66,955	7.2%	-1.3%

Milwaukee County residents below 100% FPL account for 23% of the uninsured, with 15,428 uninsured in this income group.

Most should qualify for Medicaid/BadgerCare Plus

Milwaukee County residents with incomes above 400% FPL experienced a 38% increase in uninsured between 2017 to 2018.

Uninsured by Income Status, 2018



Source: U.S. Census, American Community Survey (ACS) 2017 and 2018, most recently available data

# Uninsured in City of Milwaukee - 2018

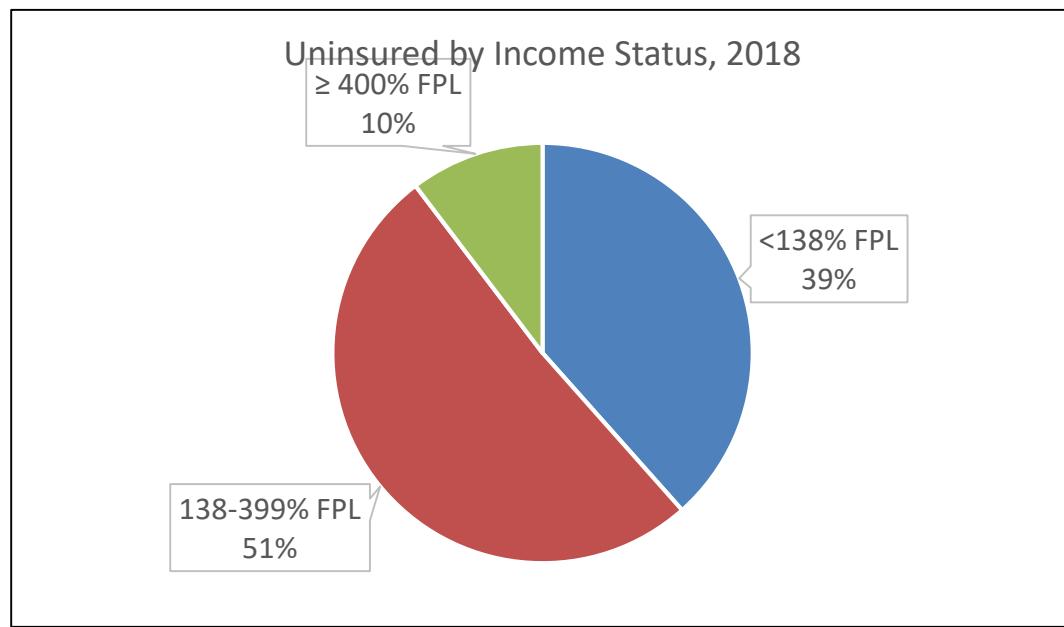
*Uninsured City of Milwaukee Residents for Whom Poverty Status is Determined*

	2017		2018	Change 2017-2018	
Detail Uninsured	Number Uninsured	Percent Uninsured	Number Uninsured	Percent Uninsured	
< 100% FPL	14,526	10.0%	13,364	9.3%	-8.0%
<138% FPL	20,995	10.2%	20,196	10.0%	-3.8%
138-399% FPL	27,859	11.1%	26,909	10.9%	-3.4%
>400% FPL	3,670	3.0%	5,434	4.3%	<b>48.1%</b>
Total Population	52,524	9.1%	52,539	9.1%	0

City of Milwaukee residents with incomes above 400% FPL experienced a 48% increase in uninsured between 2017 to 2018.

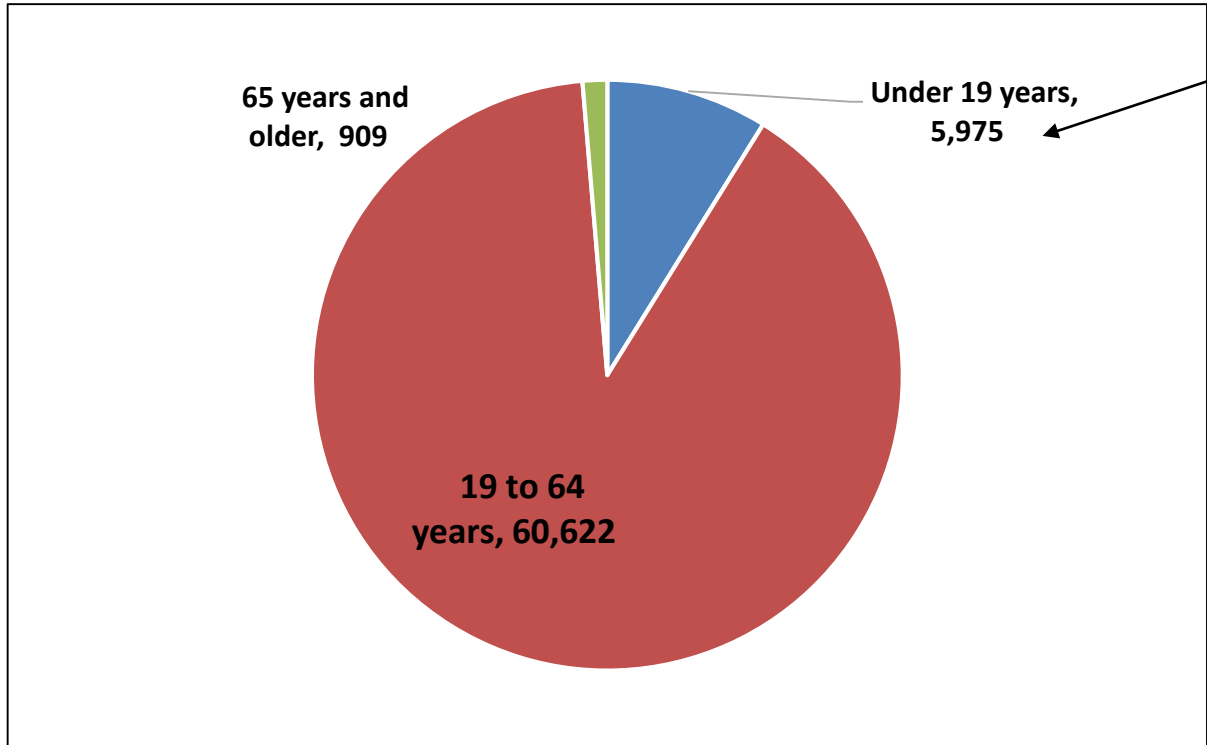
City of Milwaukee residents below 100% FPL account for 25% of the total uninsured, with 13,364 uninsured in this income group

Most should qualify for Medicaid/BadgerCare Plus

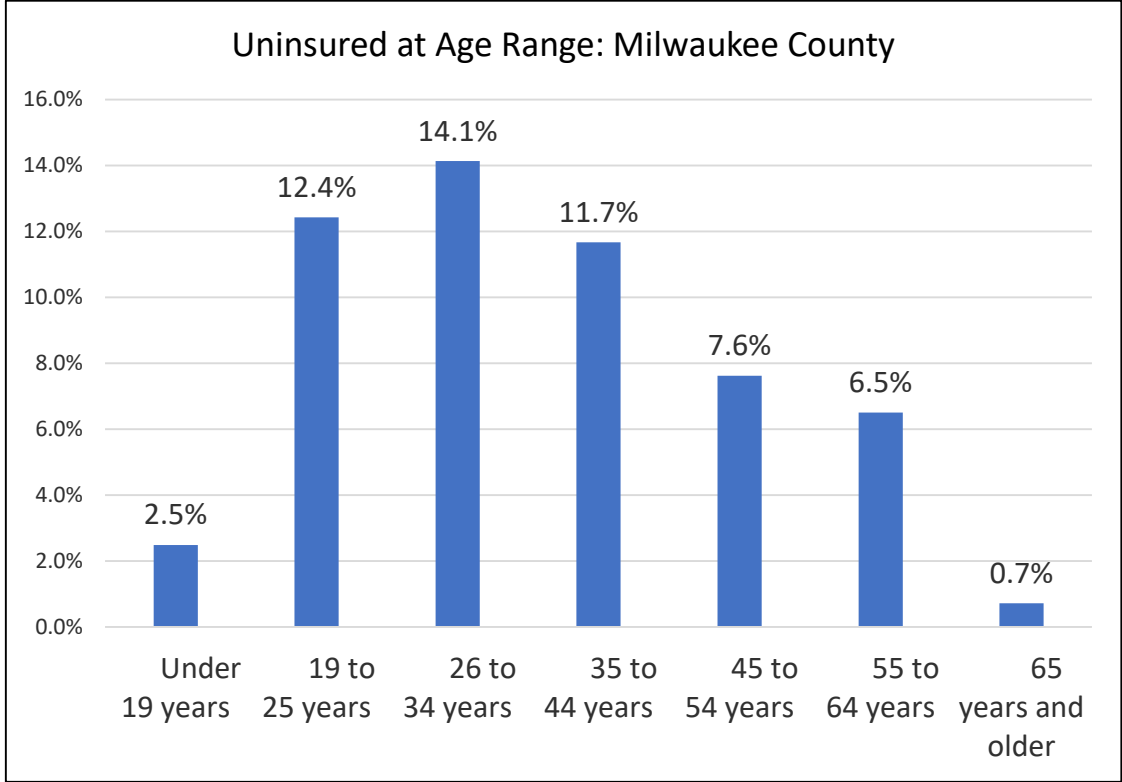


Source: U.S. Census, American Community Survey (ACS) 2017 and 2018, most recently available data

# Uninsured in Milwaukee County - 2018



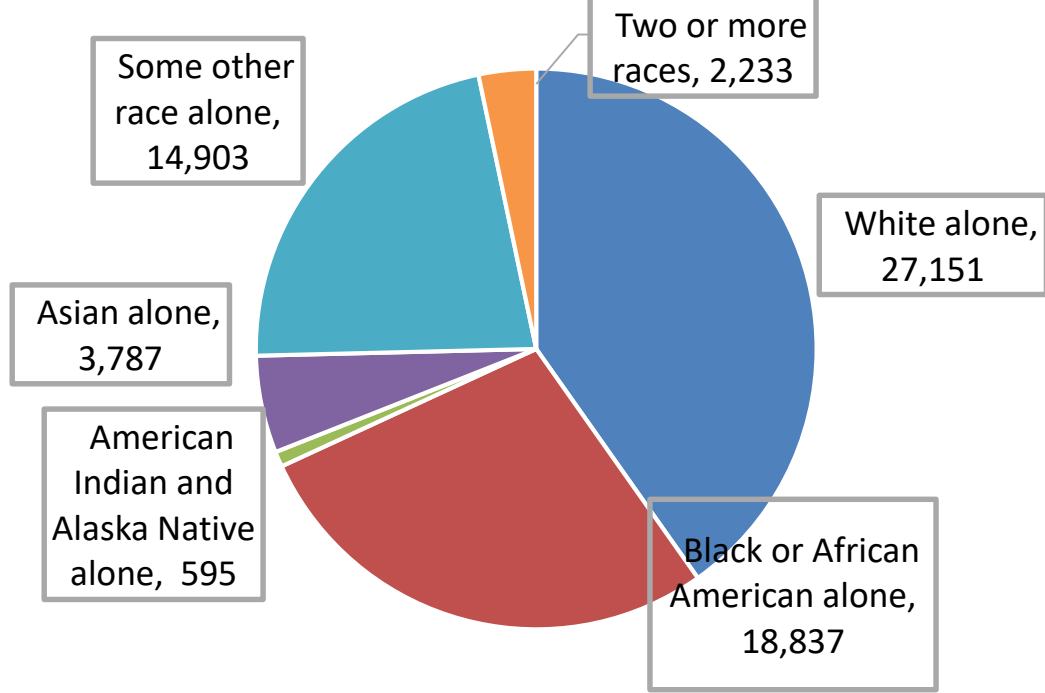
In 2018, 5,975 children remained uninsured



Source: U.S. Census, American Community Survey (ACS) 2018, most recently available data

# Uninsured in Milwaukee County - 2018

Uninsured by Race

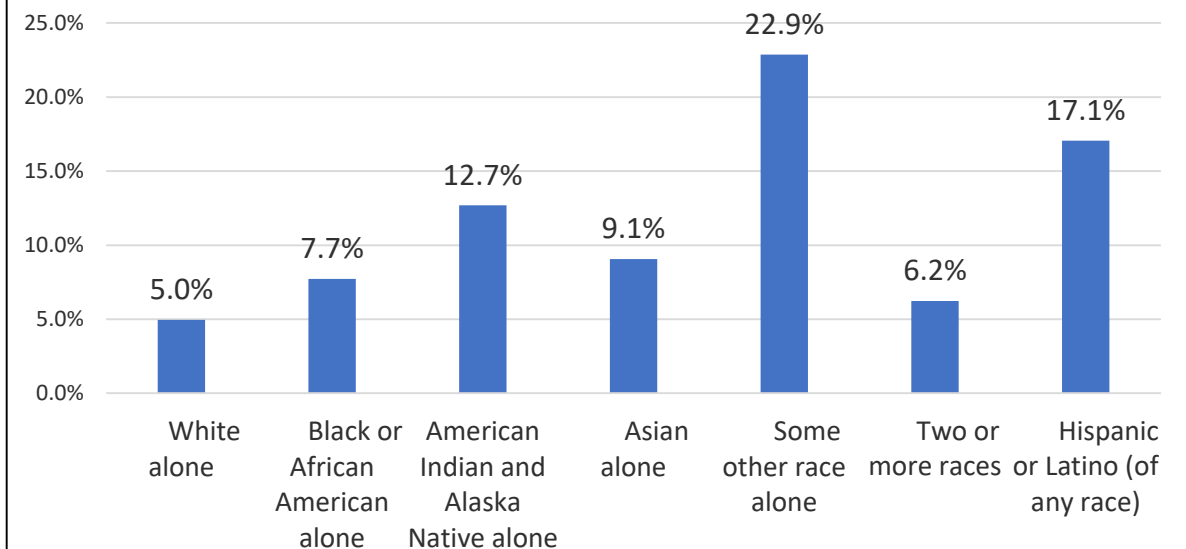


Source: U.S. Census, American Community Survey (ACS) 2018, most recently available data

Percentage of Uninsured who are employed

Uninsured ( <i>non-institutionalized population</i> )	60,622
Employed Uninsured	44,266
<i>Uninsured who are employed</i>	73%

Percent of Uninsured within each Race/Ethnicity





# Marketplace Enrollment Data for 2019 Plan Year and Prior

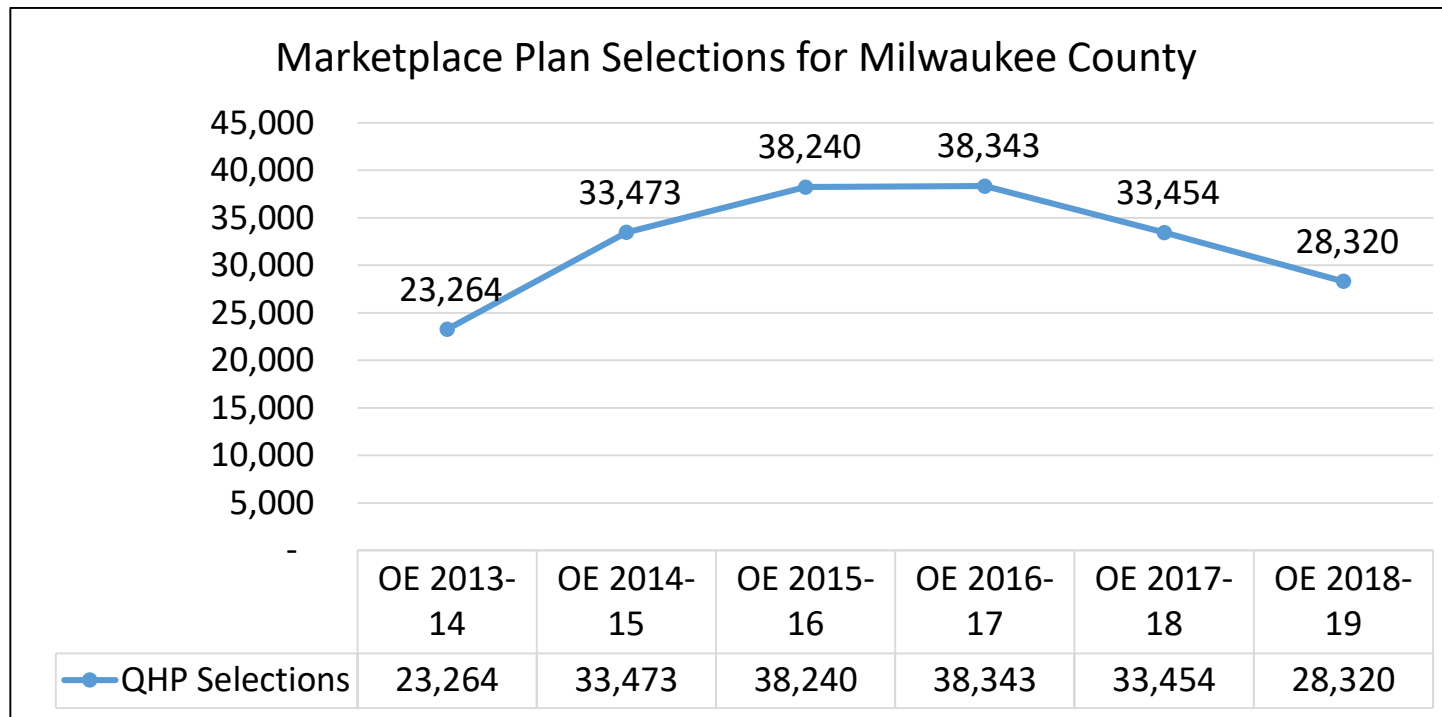
## Appendix: Slides 18-30

- ▶ Detailed Marketplace enrollment information for plan year 2020 has not yet been released. The MKEN Coverage Report will be updated when the data is made publicly available.
- ▶ Slides 18-30 reflect Marketplace enrollment for 2019.

# Marketplace Enrollment

*Milwaukee County, Enrollment Year 2019 (2020 data not yet available)*

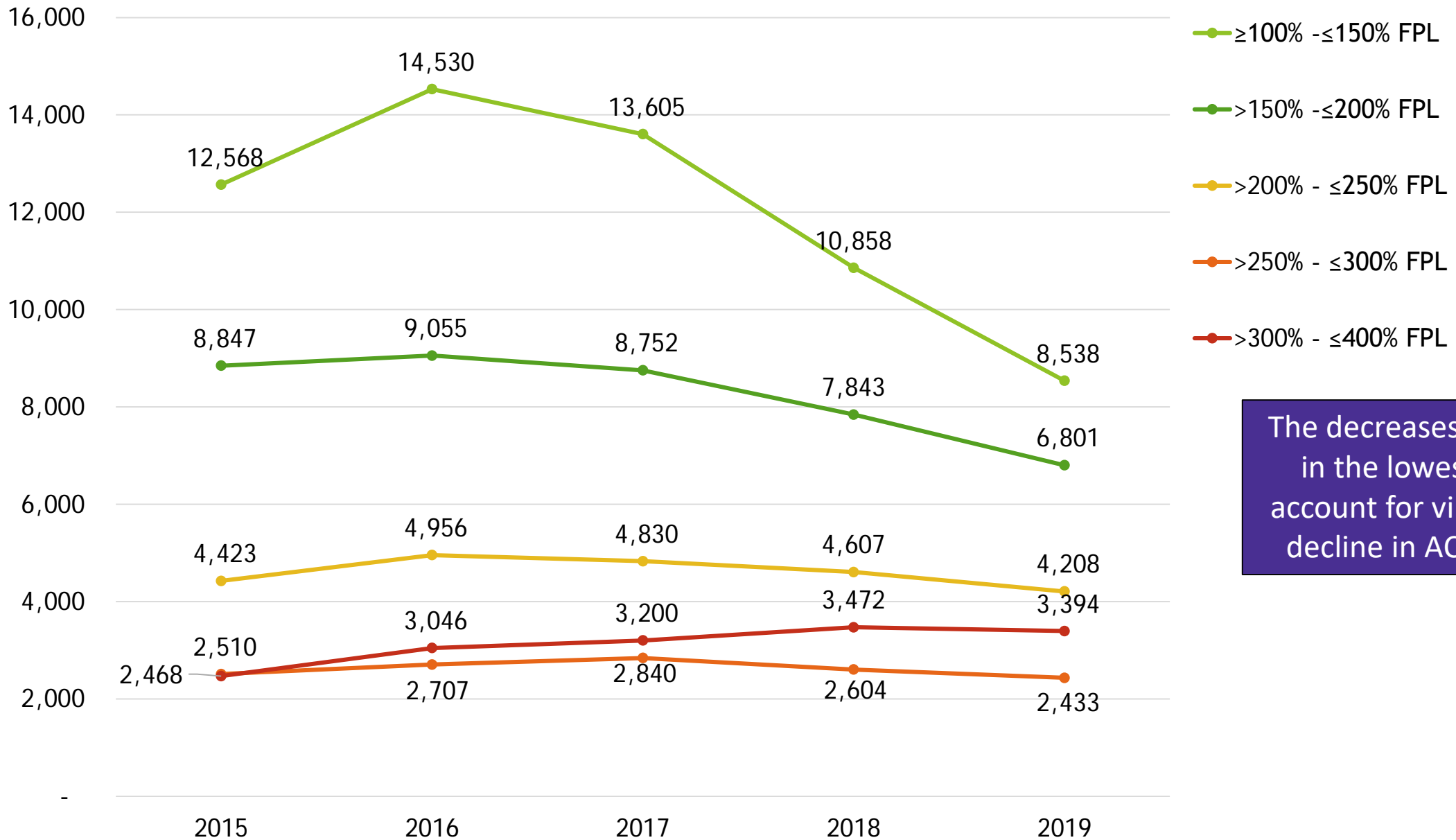
	# OE* 2018-19 Plan Selections Milwaukee County	% of Population Milwaukee County	# OE* 2018-19 Plan Selections Wisconsin	% of Population Wisconsin
Total Qualified Health Plan Selections	28,320	4.9% of population ages 18-64	205,118	5.8% of population ages 18-64



Change in enrollment from OE 2017-18 to OE 2018-19:	
<b>Milwaukee County</b>	<b>-15.3%</b>
<b>Wisconsin Statewide</b>	<b>-9.0%</b>

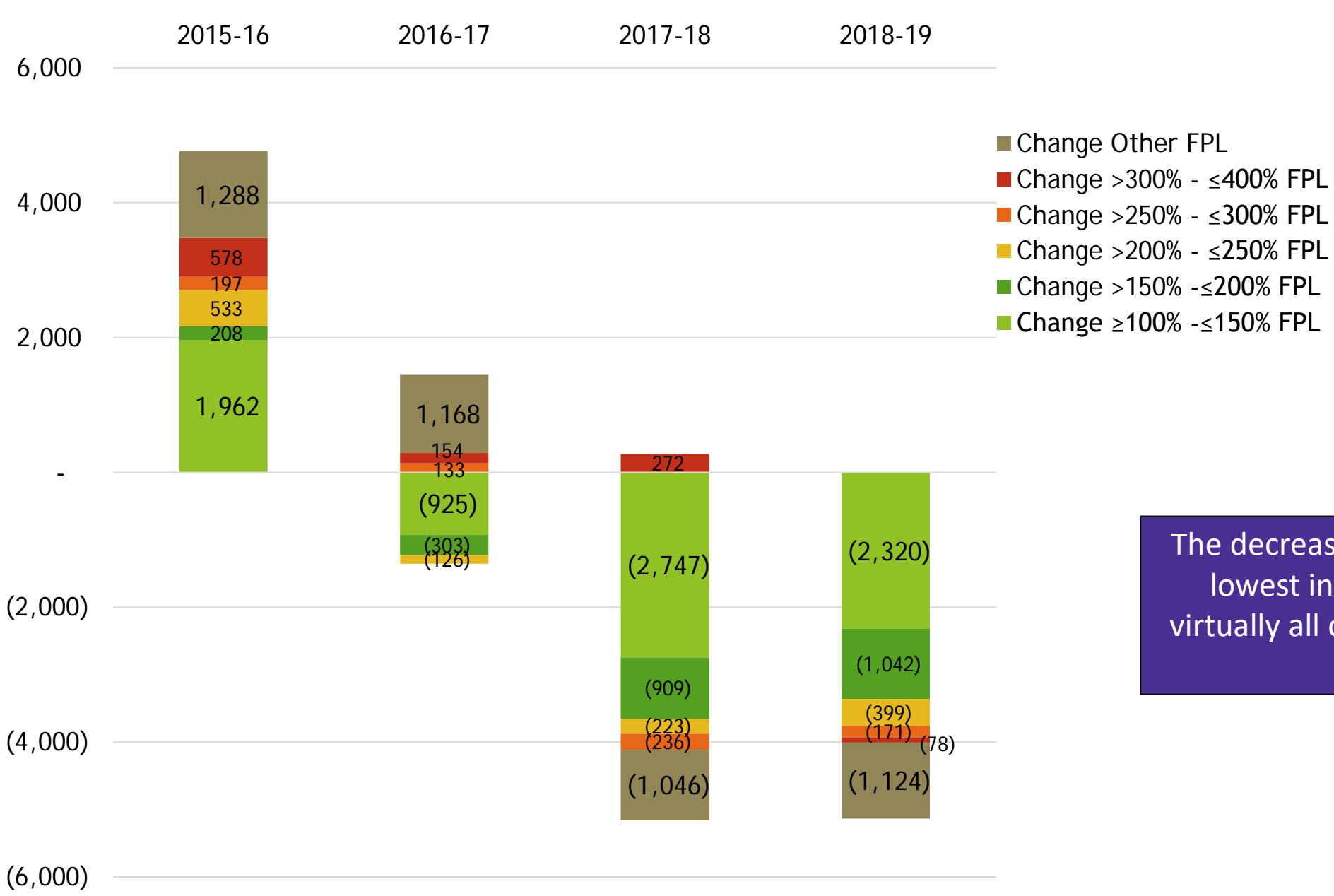
\* Open Enrollment dates were November 1 - December 15

## Plan Selections by Income Range, 2015-2019



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

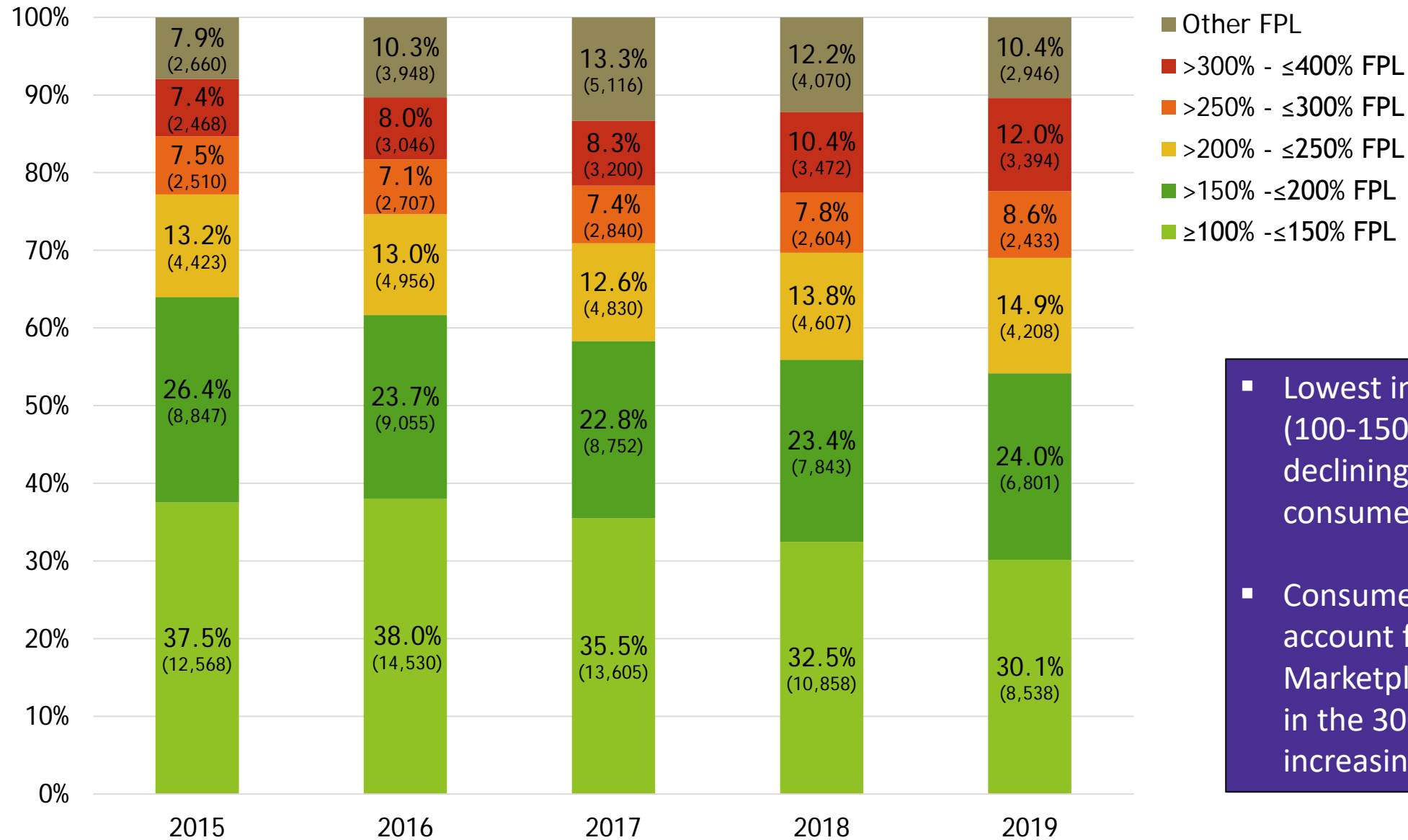
# Plan Selections, Year-to-Year Change by Income Range, 2015-2019



Plan Years	Net Change
2015-16	+4,766
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.

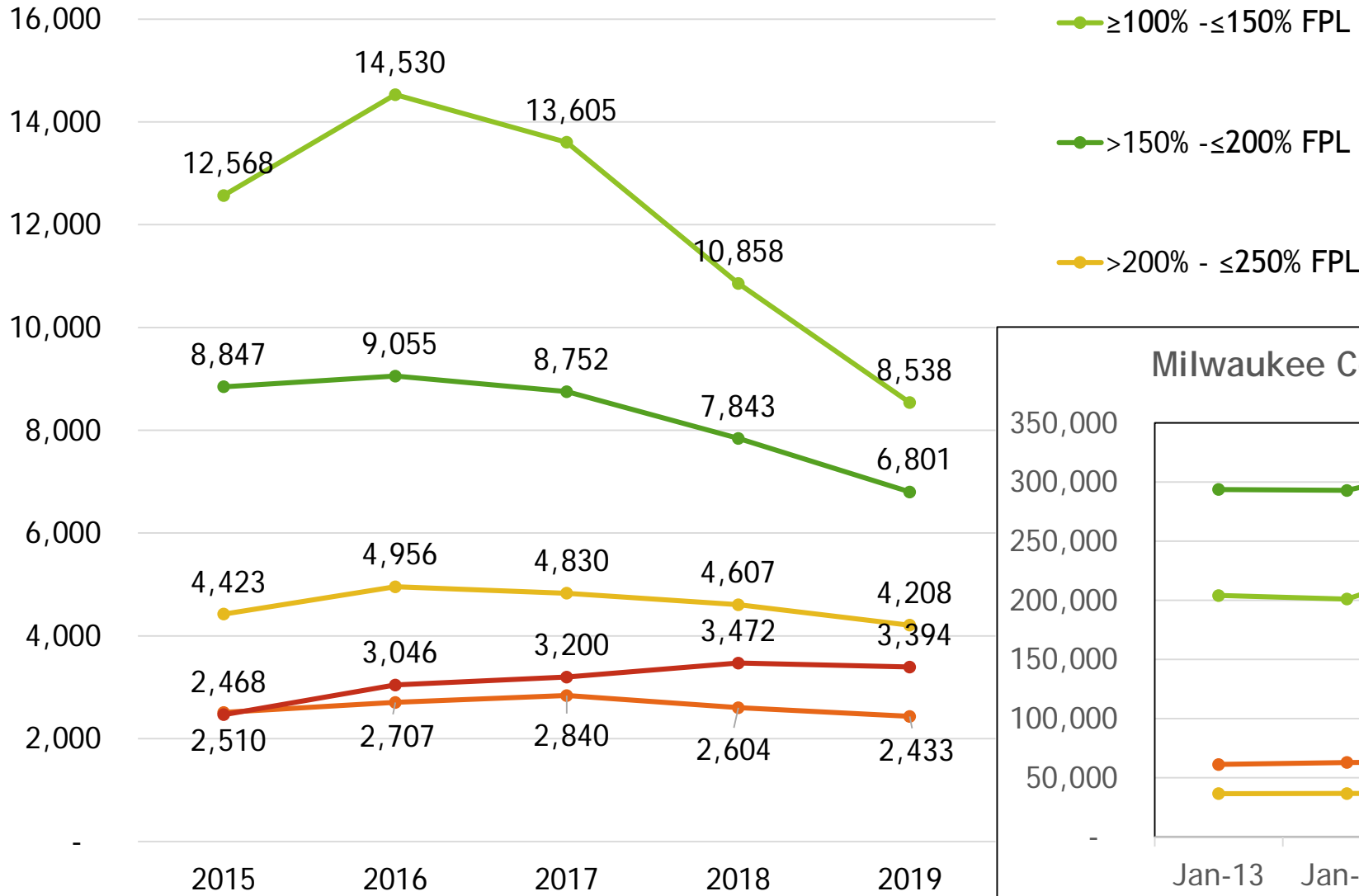
## Plan Selections by Income Range, 2015-2019



Plan Years	Net Change
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2017-18	(4,889)
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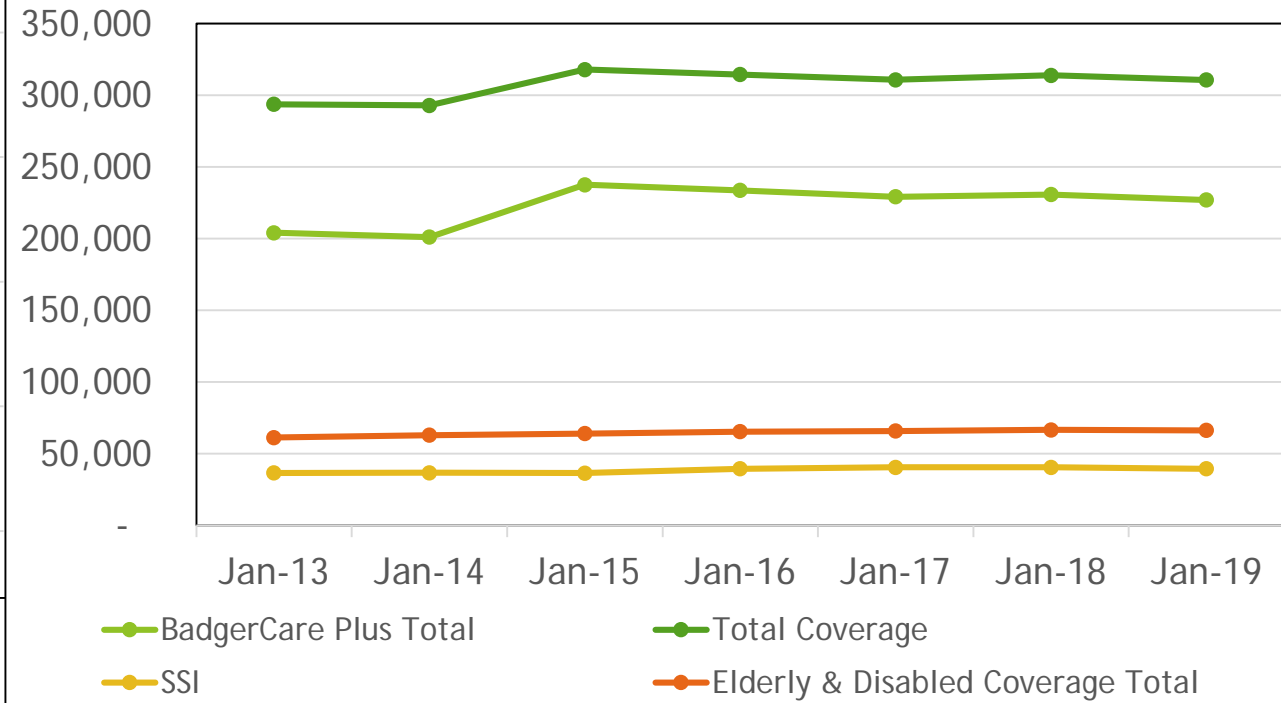
- Lowest income range consumers (100-150% FPL) account for a declining proportion of Marketplace consumers.
- Consumers with incomes >200% FPL account for an increasing share of Marketplace plans, with consumers in the 300-400% FPL range increasing the most.

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



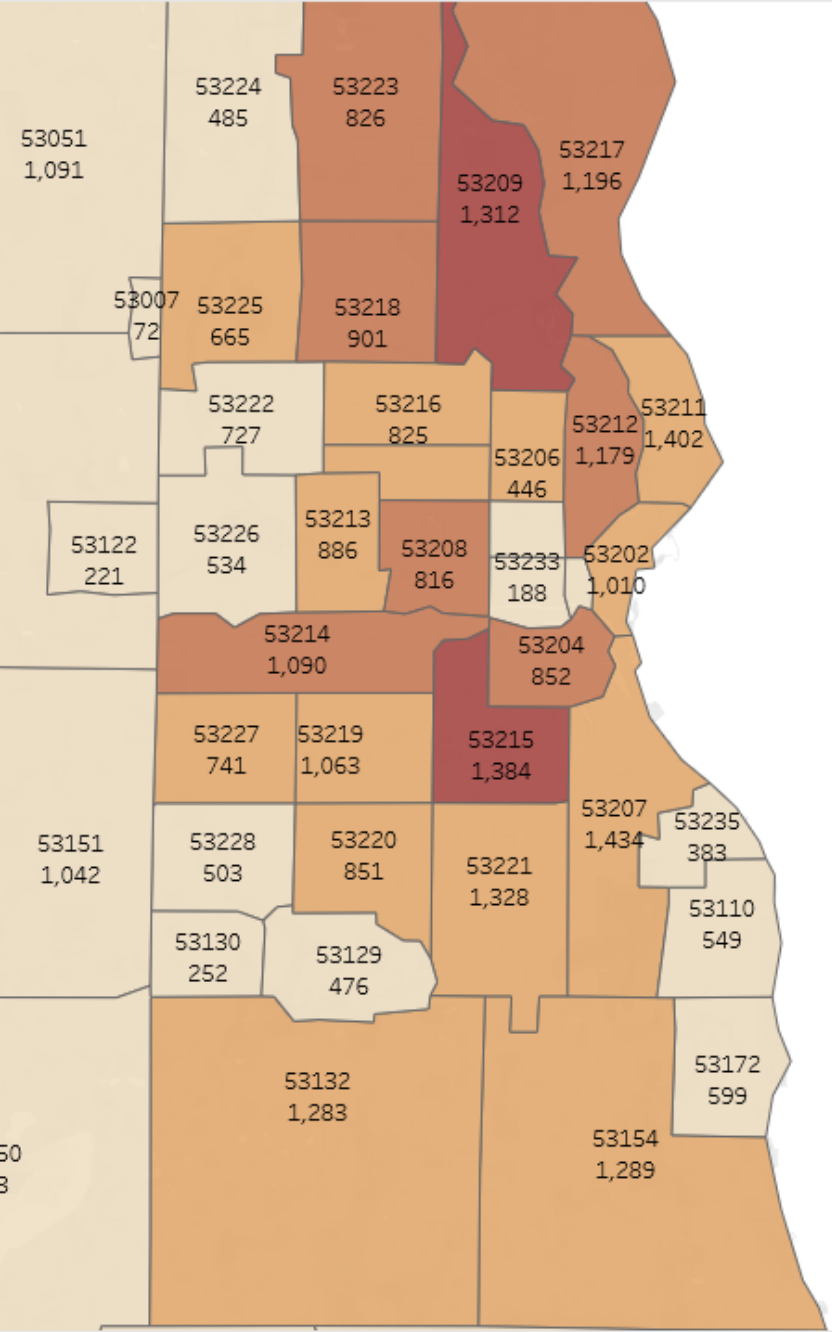
The decline in ACA Marketplace enrollment between 2017 and 2019 was not offset by an increase in Medicaid/BadgerCare Plus enrollment.

### Milwaukee County Medicaid Trend 2013-2019



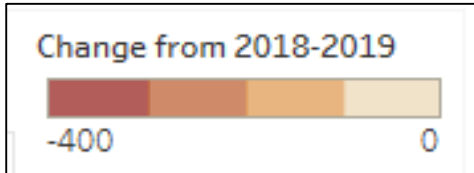
# Milwaukee County ACA Marketplace Plan Year 2019 (2020 data not yet available)

## *Selections by Zip Code*



Top number = zip code  
 Bottom number = total plan selections during open enrollment

Every zip code region in Milwaukee county experienced a decline in ACA plan selections in open enrollment periods for plan years 2018 and 2019.

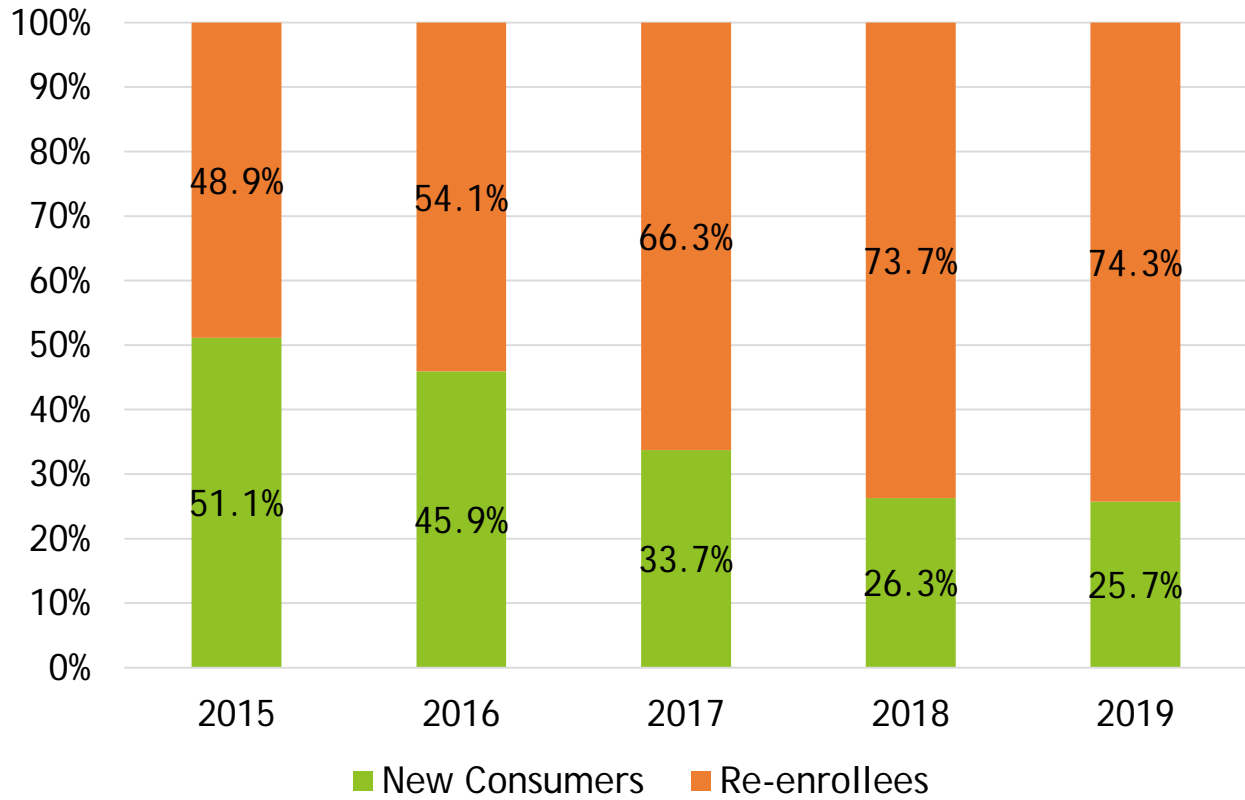


# Marketplace Plan Selections for Plan Year 2019 as of December 15, 2018

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

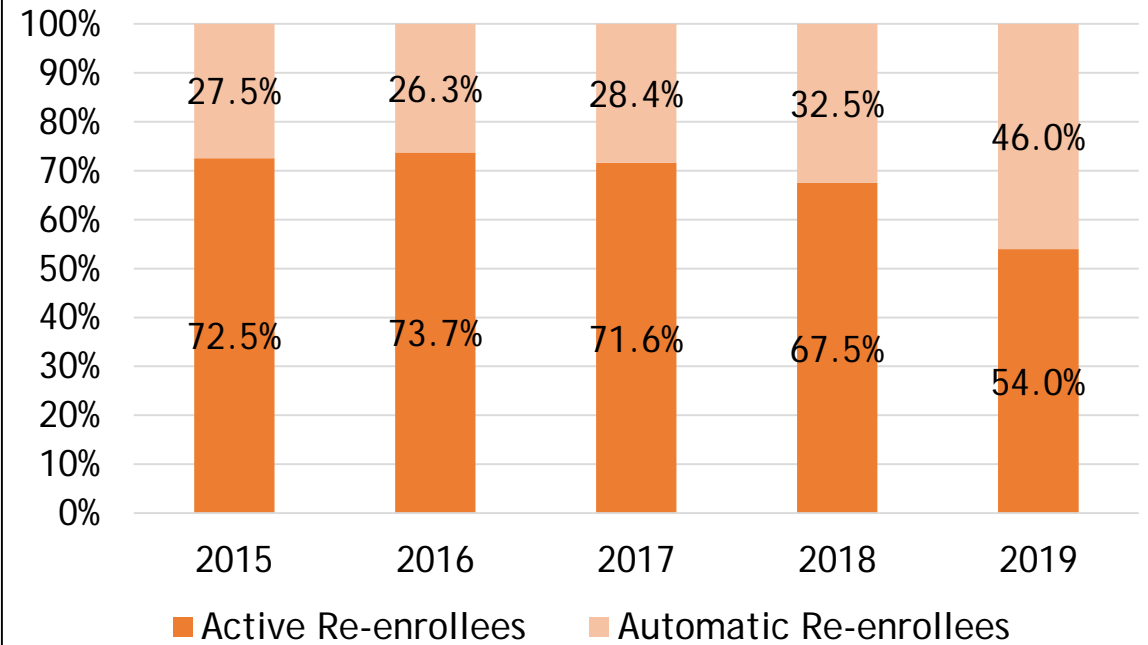


### New Consumers and Re-enrollees: Trend 2015-19

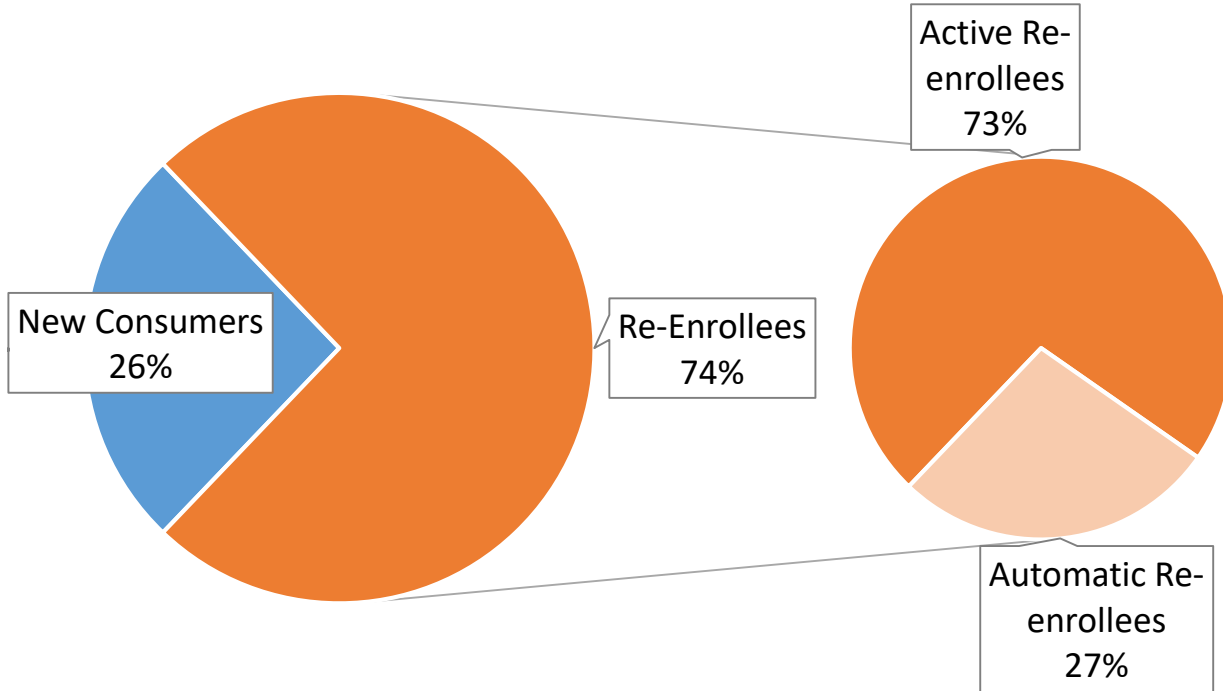


- The proportion of re-enrollees has increased steadily and substantially.
- Many re-enrollees continue to rely on active reenrollment, rather than relying on automatic processes.
- This reflects the need to re-assess available plans, premiums, and available subsidies every year.

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

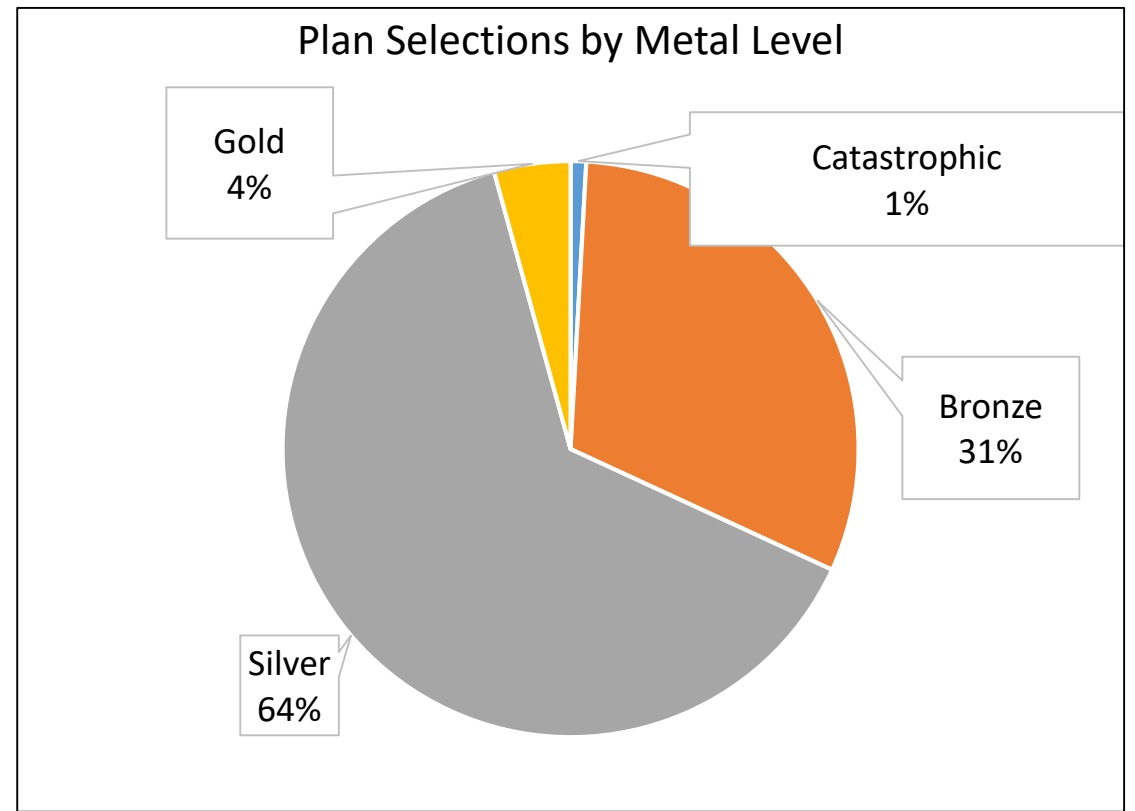
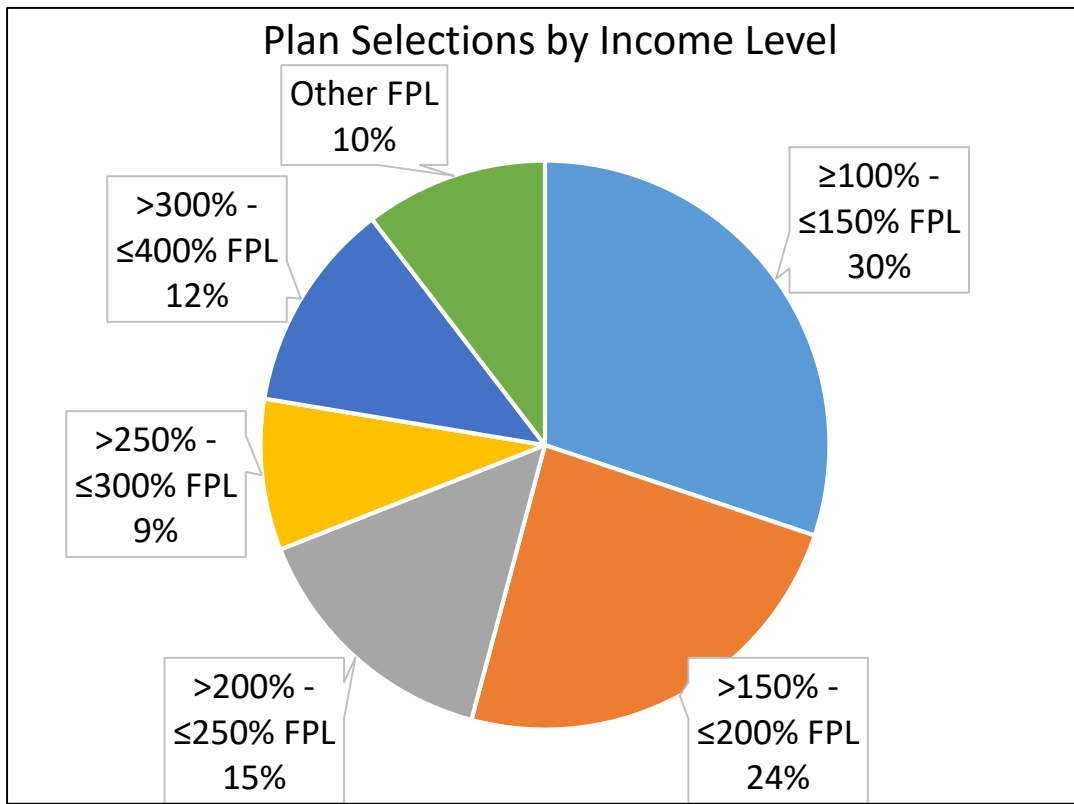


## Plan Selections, New and Re-Enrollments



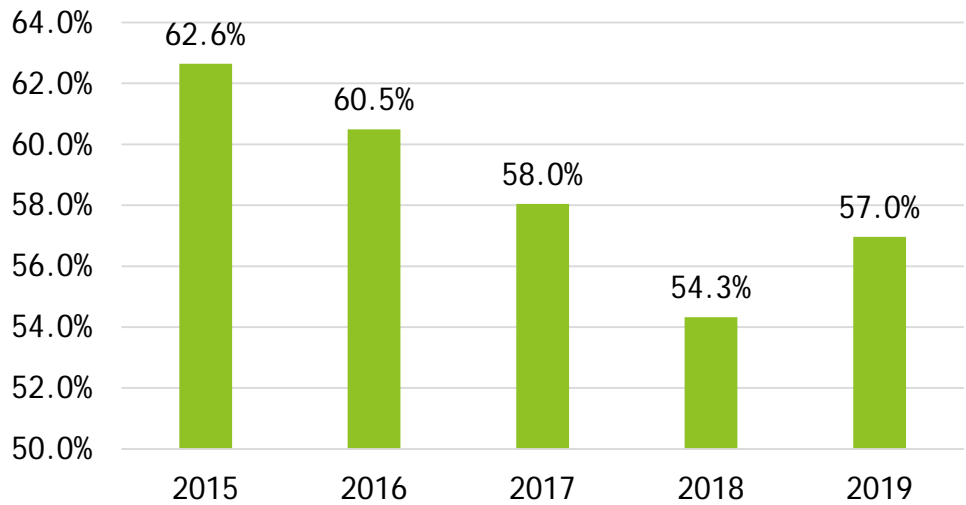
- Over 80% of Re-enrollees for Plan Year 2018 switched plans, while for 2019 plan switching declined to about 50%.
- This likely reflects the 2017 federal change in CSR policy and the initiation of silver-loading for Plan Year 2018, along with the departure of two QHPs from the Milwaukee market for Plan 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 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 they are below 250% of the federal poverty level through cost sharing reductions (CSRs).

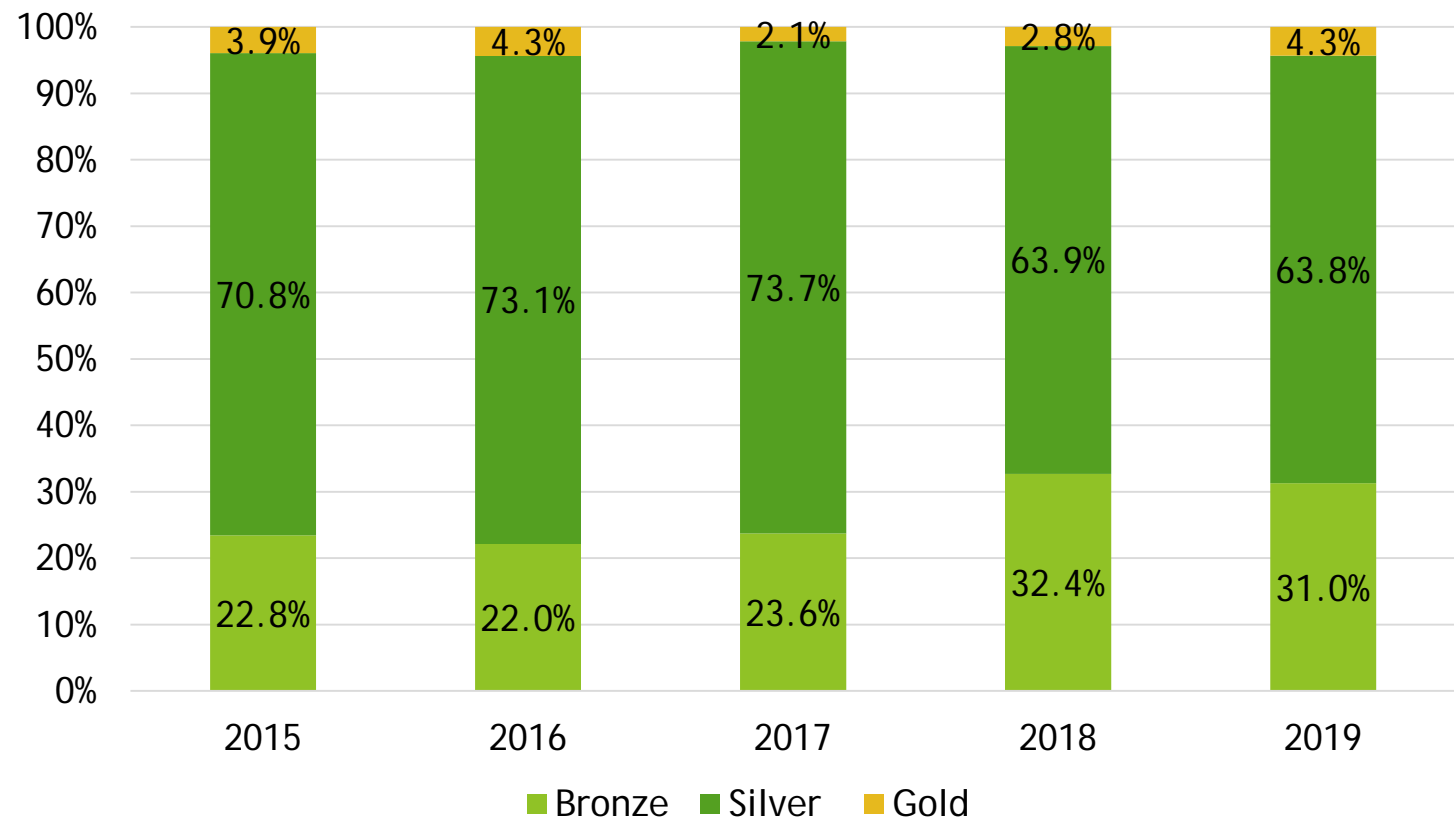
Consumers with CSR



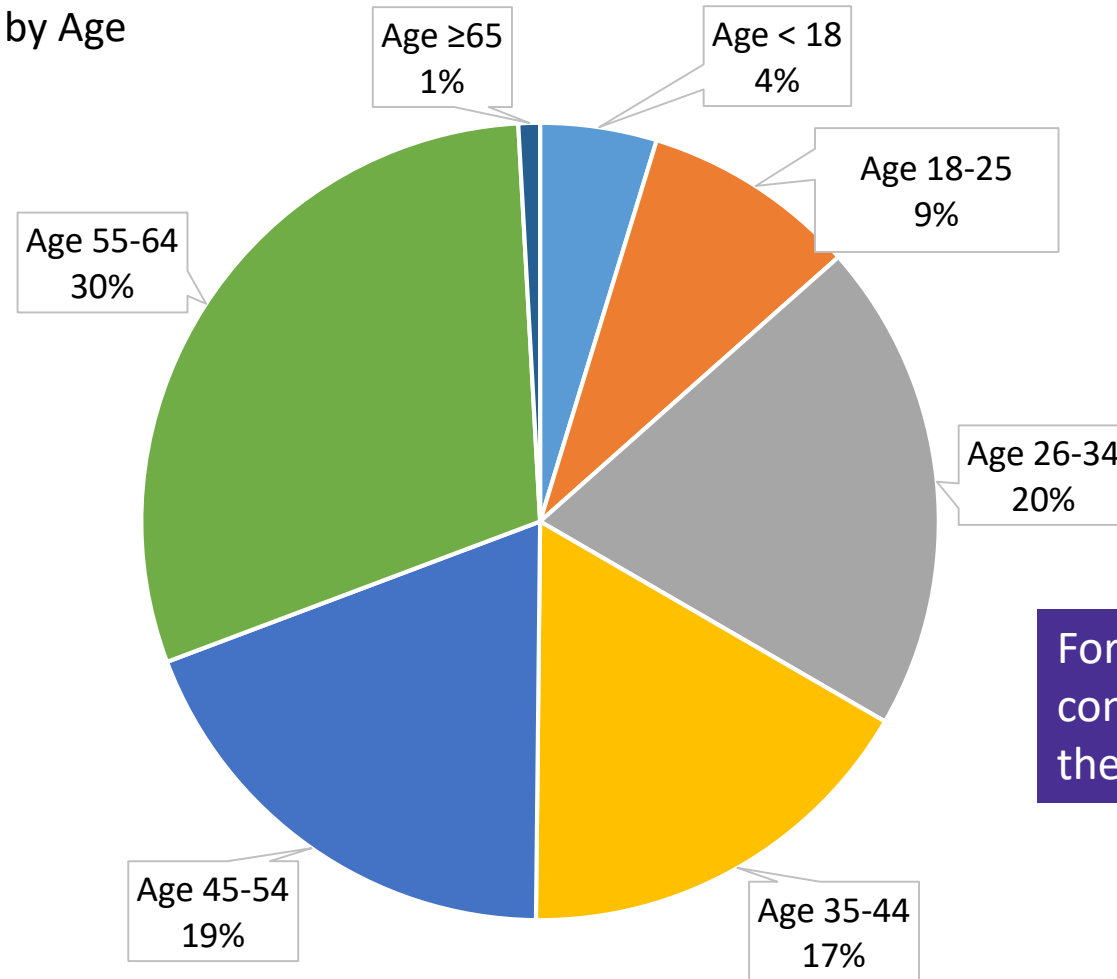
Consistent with the changing income composition of Marketplace consumers, a declining proportion qualify for Cost-Sharing Reductions (CSRs), which require income <250% FPL.

- 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

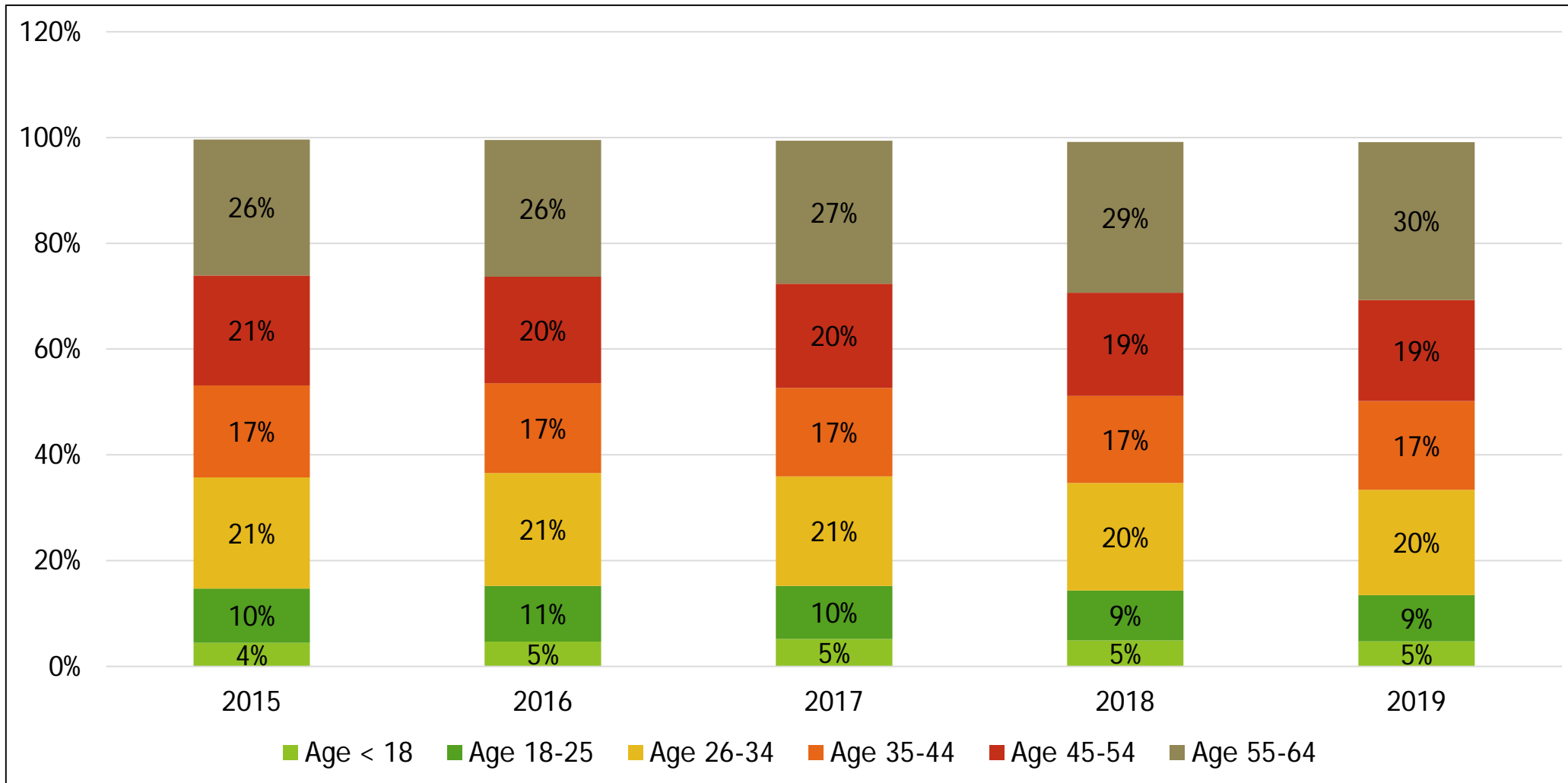


## Plan Selections by Age



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

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



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