

Milwaukee Coverage Report

October 2019



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

Data prepared by the University of Wisconsin-Madison Institute for Research on Poverty

Medicaid / BadgerCare Plus Enrollment Highlights – October 2019

- ▶ About a third of Milwaukee County residents (33.3%), and half of all children (46.6%), are enrolled in a Medicaid program.
- ▶ BadgerCare Plus child enrollment continued to decrease in Milwaukee County and statewide.
- ▶ As of August 2019, 49,328 childless adults are enrolled in BadgerCare Plus in Milwaukee County. The number of people enrolled is down 5,989 enrollees since its peak in March 2015.
- ▶ Enrollment for Parents/Caretakers has steadily declined since the eligibility changed in January 2014 from 200% to 100% of the federal poverty level.

Data: Wisconsin Department of Health Services

Marketplace Enrollment Highlights - October 2019

- ▶ Milwaukee County experienced a 15.3% decline in ACA Marketplace plan selections (5,134 individuals), during the open enrollment period for plan year 2019, compared to 2018 plans. This exceeds the overall statewide decline in plan selections of 9.0%.
- ▶ Decreases among consumers in the lowest income groups account for virtually all of overall decline in ACA plan selections.
- ▶ 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 ACA Marketplace enrollment between 2017 and 2019 did not balance out through an increase in Medicaid/BadgerCare enrollment.

Data: Centers for Medicare and Medicaid Services

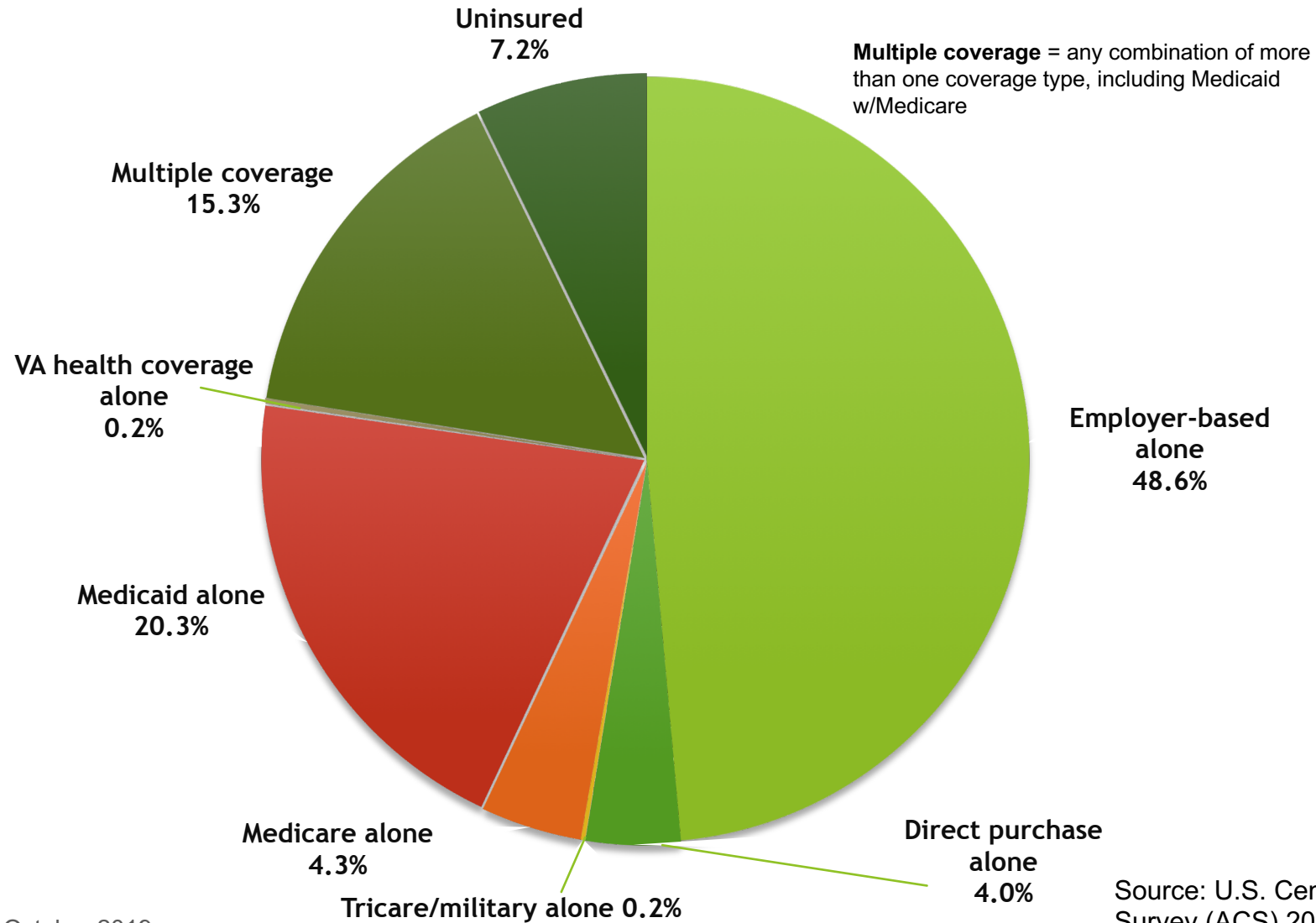
Milwaukee Uninsured Rate Highlights – October 2019

- ▶ Based on most recently available data (year end 2017), 67,966 people, approximately 7.2% of the Milwaukee County population, are uninsured.
- ▶ Approximately 58% of Milwaukee County's uninsured residents (~39,057 individuals) are below 200% of the Federal Poverty level (FPL).
- ▶ Approximately 25% of Milwaukee County uninsured residents (16,952 individuals) have incomes below 100% FPL, some 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



Medicaid / BadgerCare Enrollment

Milwaukee County, as of August 2019

| | # Covered in Milwaukee County | % of Milwaukee County Population | # Covered in Wisconsin | % of State Population |
|--|-------------------------------|----------------------------------|------------------------|----------------------------------|
| BadgerCare Children | 113,302 | 46.6% (of all children) | 391,750 | 29% (of all children) |
| BadgerCare Parents and Caretakers | 37,394 | 6.5% (of all adults ages 18-64) | 130,381 | 3.8% (of all adults ages 18-64) |
| BadgerCare Childless Adults | 49,328 | 8.5% (of all adults ages 18-64) | 150,051 | 4.4% (of all adults ages 18-64) |
| Other BadgerCare: Pregnant Women, Youths Exiting Foster Care, Income Extensions, Express Enroll | 30,520 | | 105,270 | |
| Total BadgerCare | 230,544 | 24.4% of total population | 777,452 | 13.6% of total population |
| Elderly/Blind/Disabled | 66,811 | | 231,114 | |
| Other Coverage | 16,472 | | 176,182 | |
| Total Medicaid | 313,827 | 33.3% of total population | 1,184,748 | 20.7% of total population |

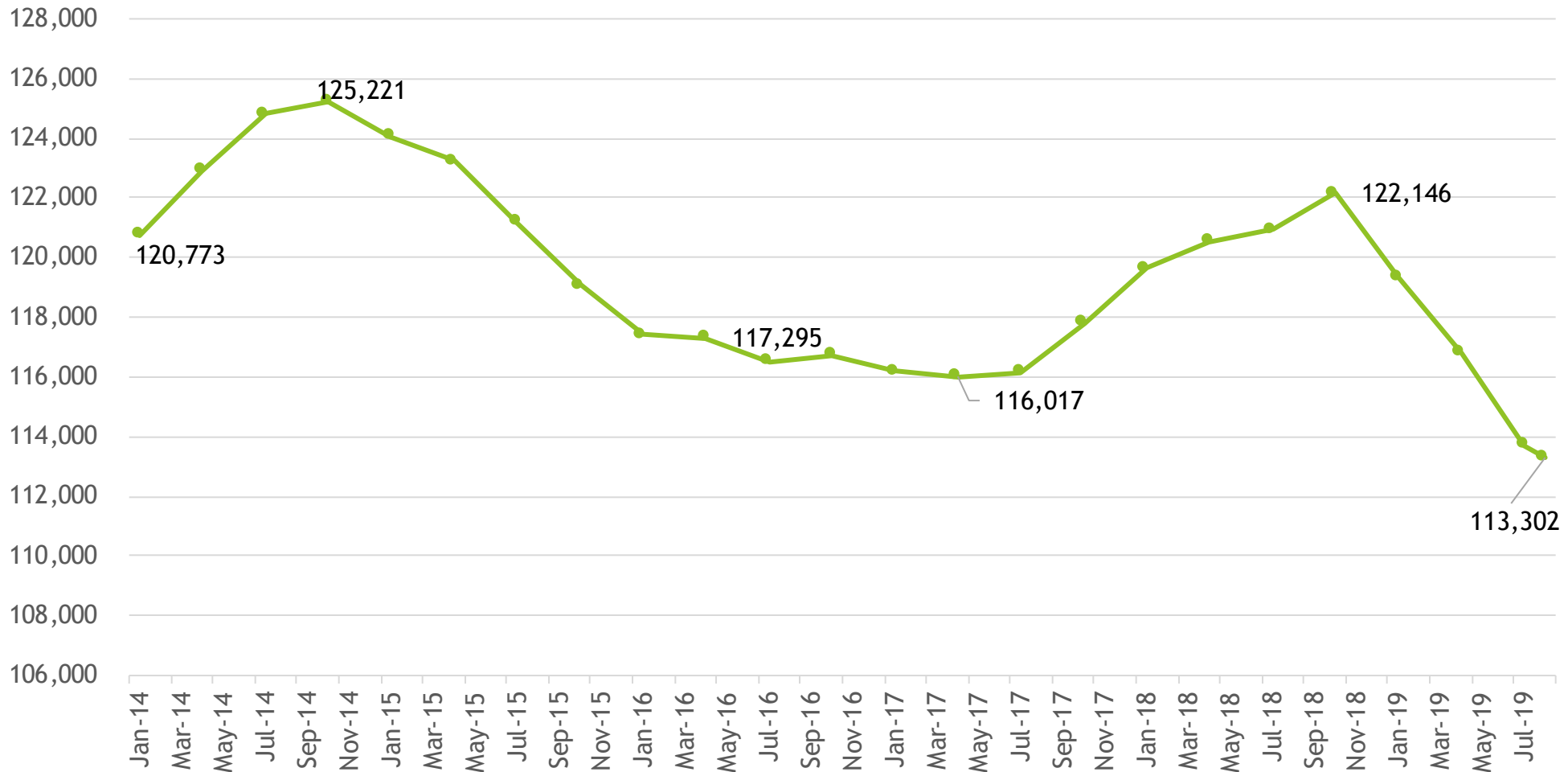
Medicaid/BadgerCare Monthly Enrollment:

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

Medicaid / BadgerCare Trends

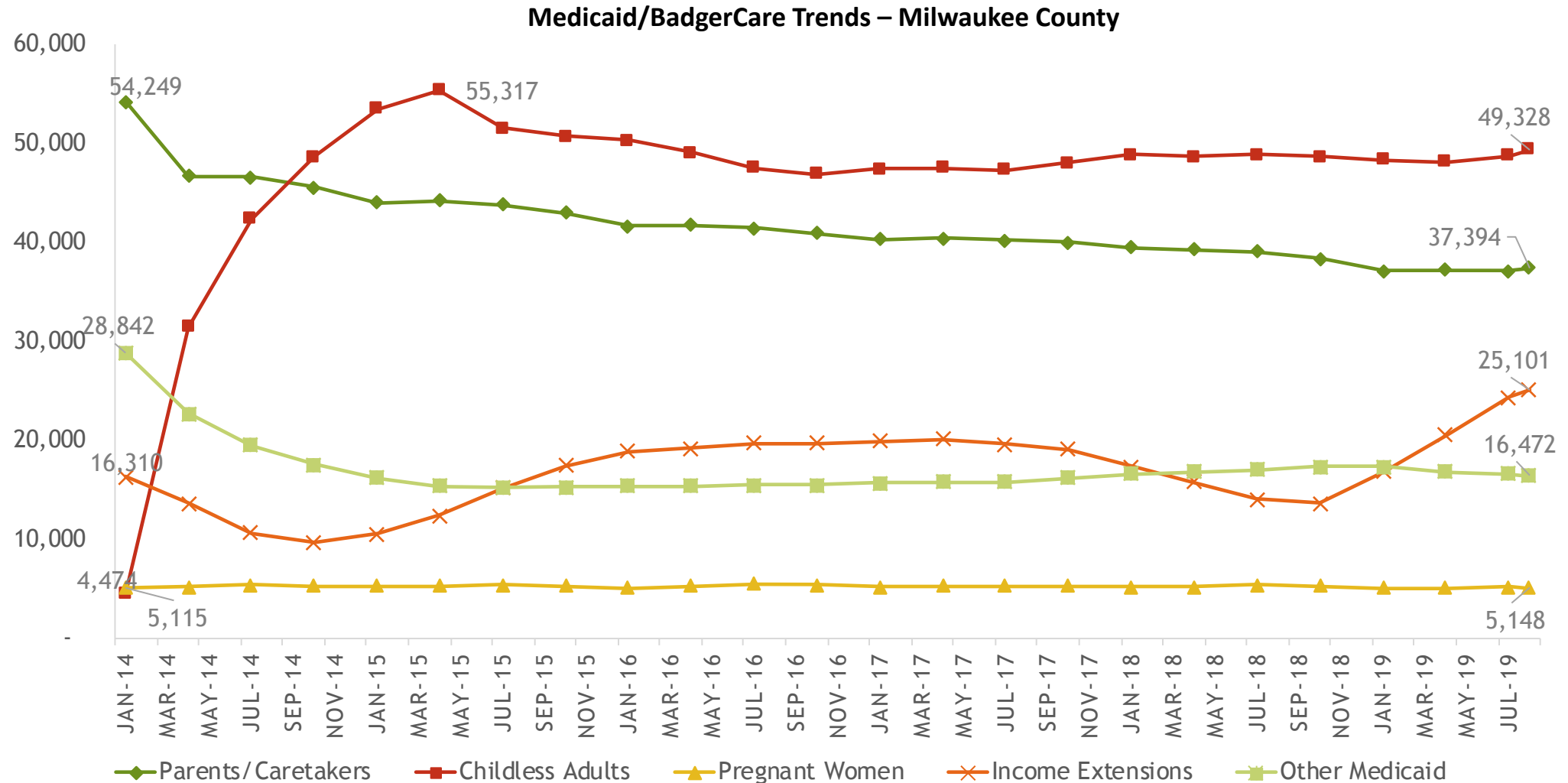
Milwaukee County, January 2014 to July 2019

BadgerCare Enrollment - Children, Milwaukee County



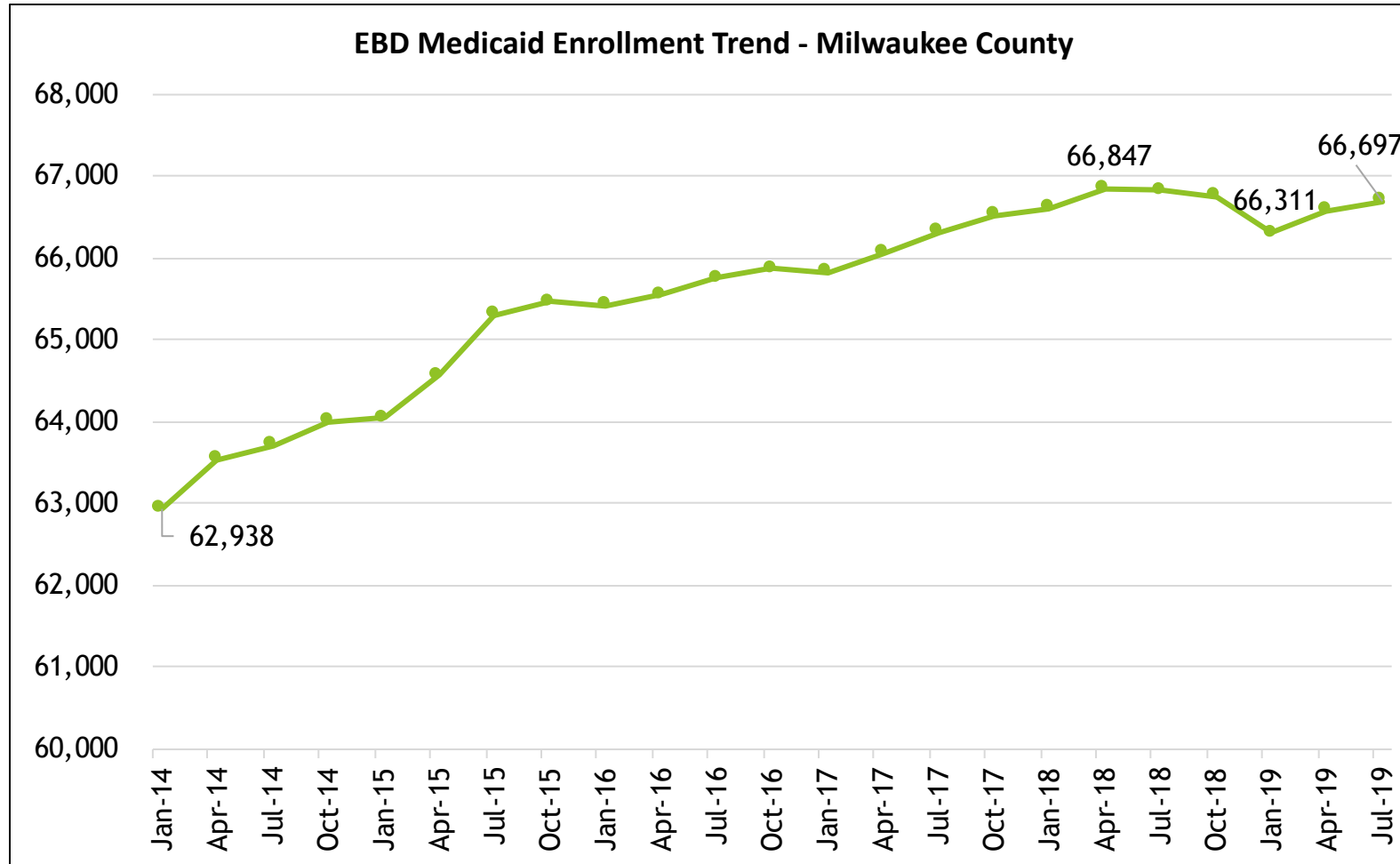
Medicaid / BadgerCare Trends

Milwaukee County, January 2014 to July 2019



Medicaid Elderly, Blind, and Disabled (EBD)

Milwaukee County, January 2014 to July 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

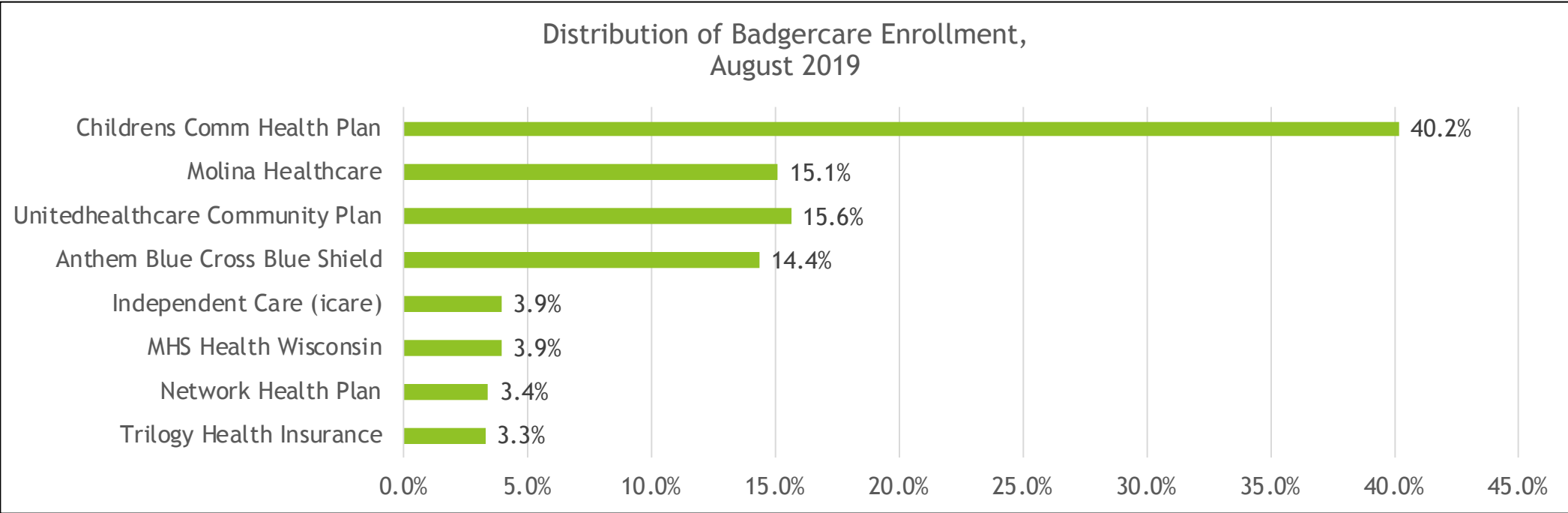
Milwaukee County, August 2019

| | BadgerCare | | SSI | | Family Care | | All | |
|---------------------------------|----------------|-------------|---------------|--------------|---------------|----------------------|-------------------|------------------|
| | # enrolled | % of all BC | # enrolled | % of all SSI | # enrolled | % of all Family Care | August 2019 Total | % of enrollments |
| Anthem Blue Cross Blue Shield | 30,763 | 14.4% | 2,186 | 10.0% | | | 32,949 | 13.3% |
| Childrens Comm Health Plan | 86,089 | 40.2% | | | | | 86,089 | 34.9% |
| Community Care Health Plan | | | | | 3,531 | 32.8% | 3,531 | 1.4% |
| Independent Care (icare) | 8,710 | 3.9% | 5,880 | 26.8% | | | 14,590 | 5.9% |
| Managed Health Services | 0 | | 2,402 | 11.0% | | | 2,402 | 1.0% |
| MHS Health Wisconsin | 8,451 | 3.9% | - | | | | 8,451 | 3.4% |
| Molina Healthcare | 32,388 | 15.1% | 1,893 | 8.6% | | | 34,281 | 13.9% |
| My Choice Family Care | | | | | 7,232 | 67.2% | 7,232 | 2.9% |
| Network Health Plan | 7,338 | 3.4% | 1,231 | 5.6% | | | 8,569 | 3.5% |
| Trilogy Health Insurance | 7,048 | 3.3% | - | | | | 7,048 | 2.9% |
| Unitedhealthcare Community Plan | 33,490 | 15.6% | 8,341 | 38.0% | | | 41,831 | 16.9% |
| Total | 214,277 | 100% | 21,933 | 100% | 10,763 | 100% | 246,973 | 100% |

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

Medicaid HMO Enrollment

Milwaukee County, August 2019

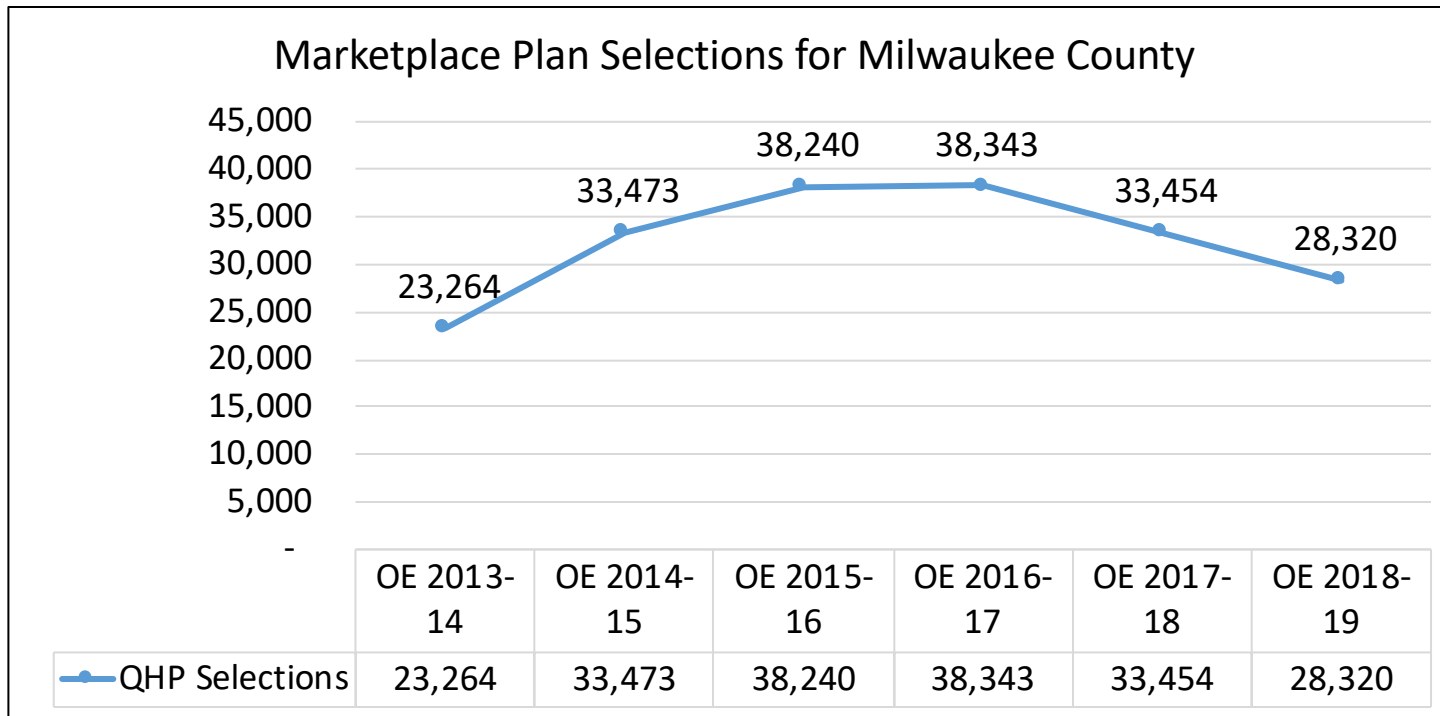


Note: Table omits plans with fewer than 100 enrolled Medicaid members

Marketplace Enrollment

Milwaukee County, Enrollment Year 2019

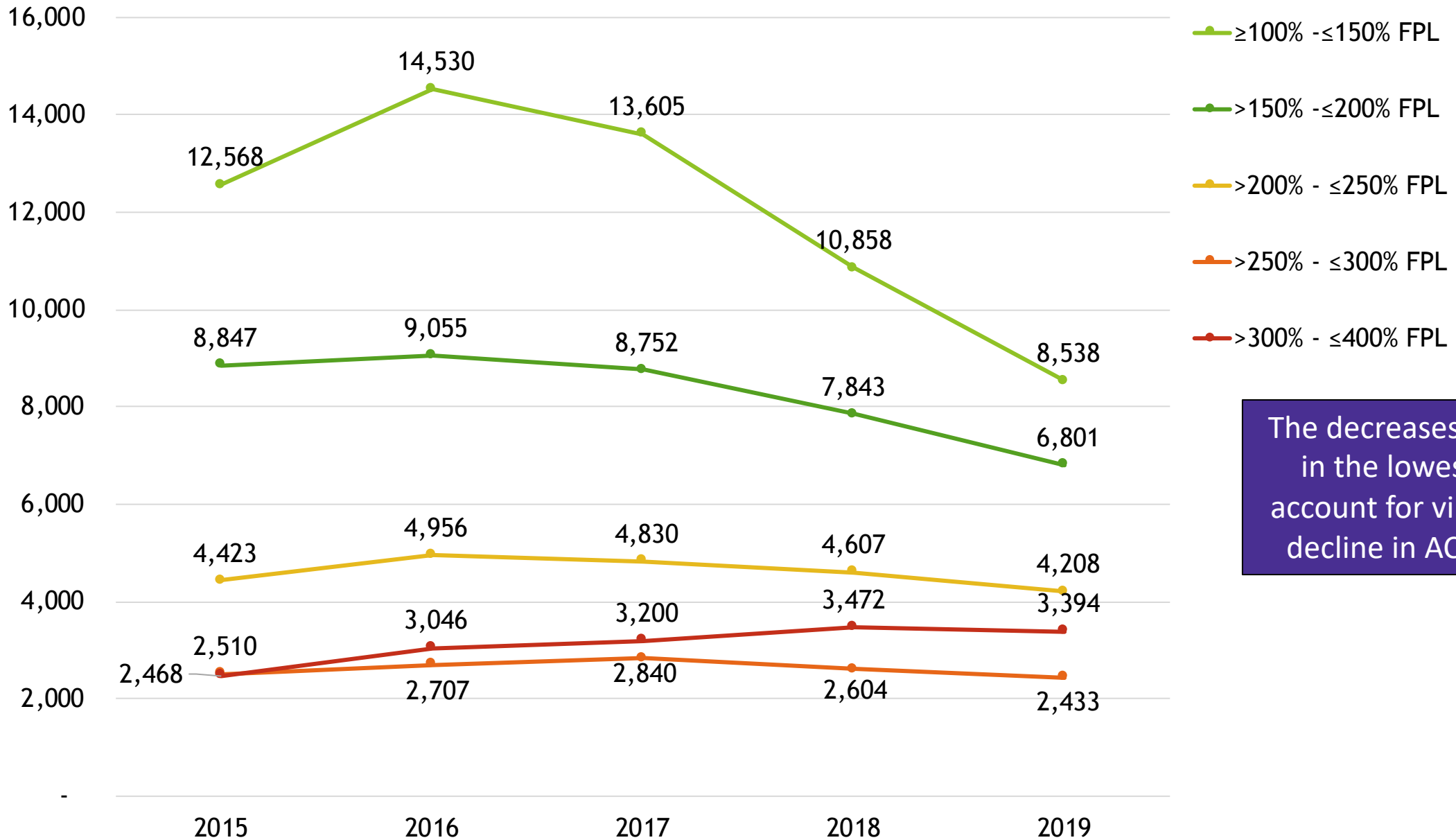
| | # OE* 2018-19 Plan Selections Milwaukee County | % of Population Milwaukee County | # OE* 2018-19 Plan Selections Wisconsin | % of Population Wisconsin |
|--|--|--|---|-------------------------------------|
| Total Qualified Health Plan Selections | 28,320 | 4.9% of population ages 18-64 | 205,118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



| Change in enrollment: | |
|----------------------------|---------------|
| Milwaukee County | -15.3% |
| Wisconsin Statewide | -9.0% |

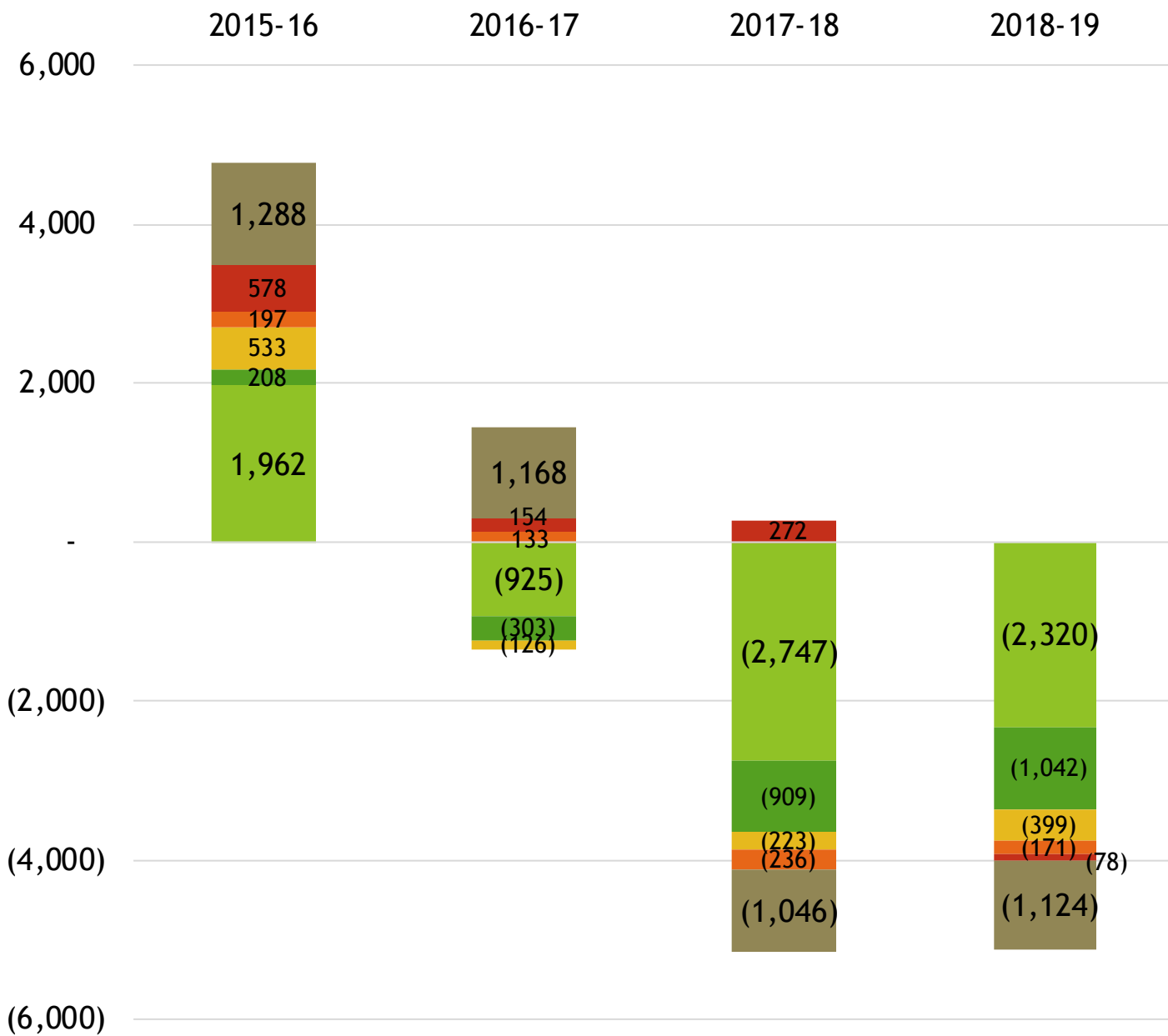
* Open Enrollment dates were November 1 - December 15, 2019, for plan year 2020.

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

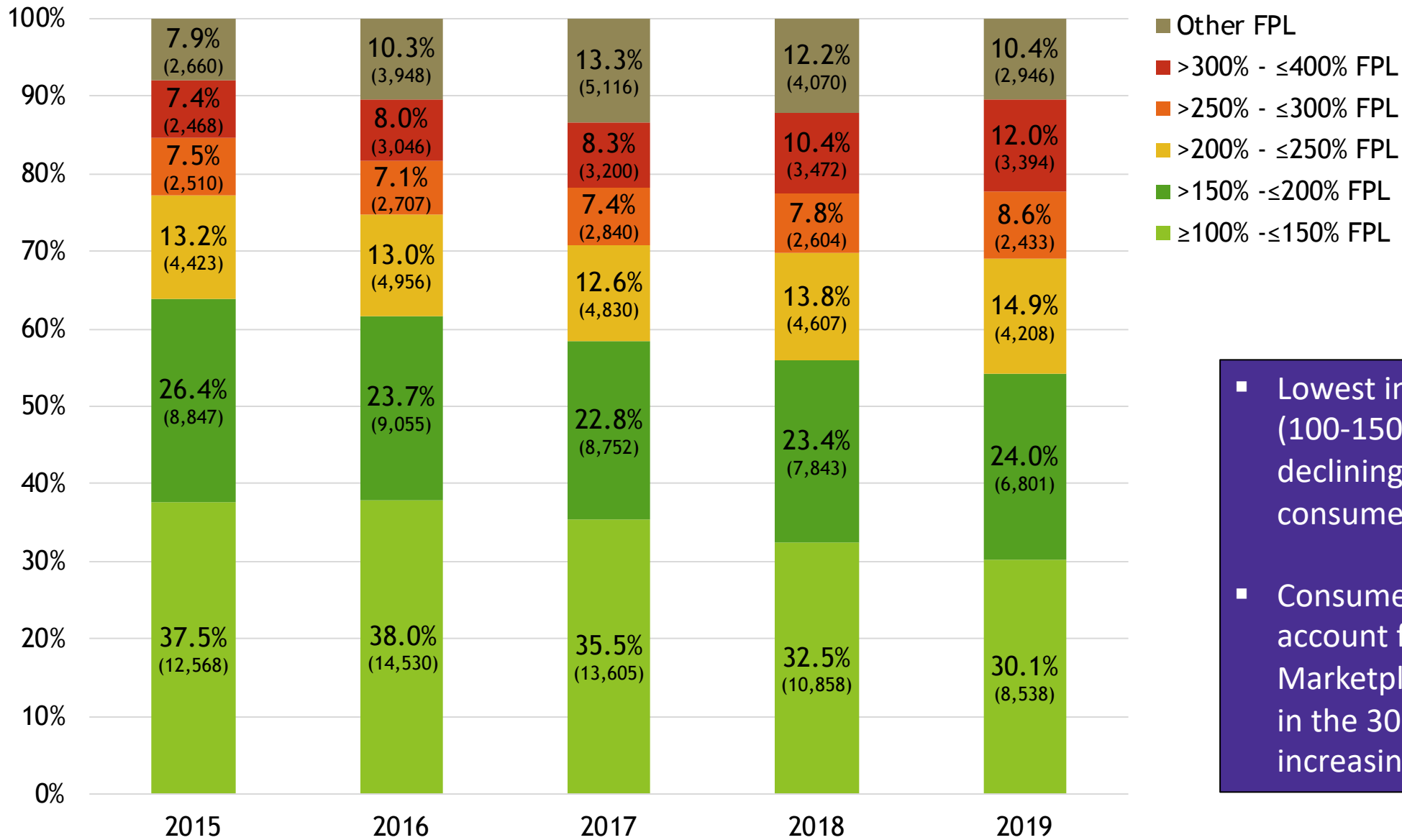


- Change Other FPL
- Change >300% - ≤400% FPL
- Change >250% - ≤300% FPL
- Change >200% - ≤250% FPL
- Change >150% - ≤200% FPL
- Change ≥100% - ≤150% FPL

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

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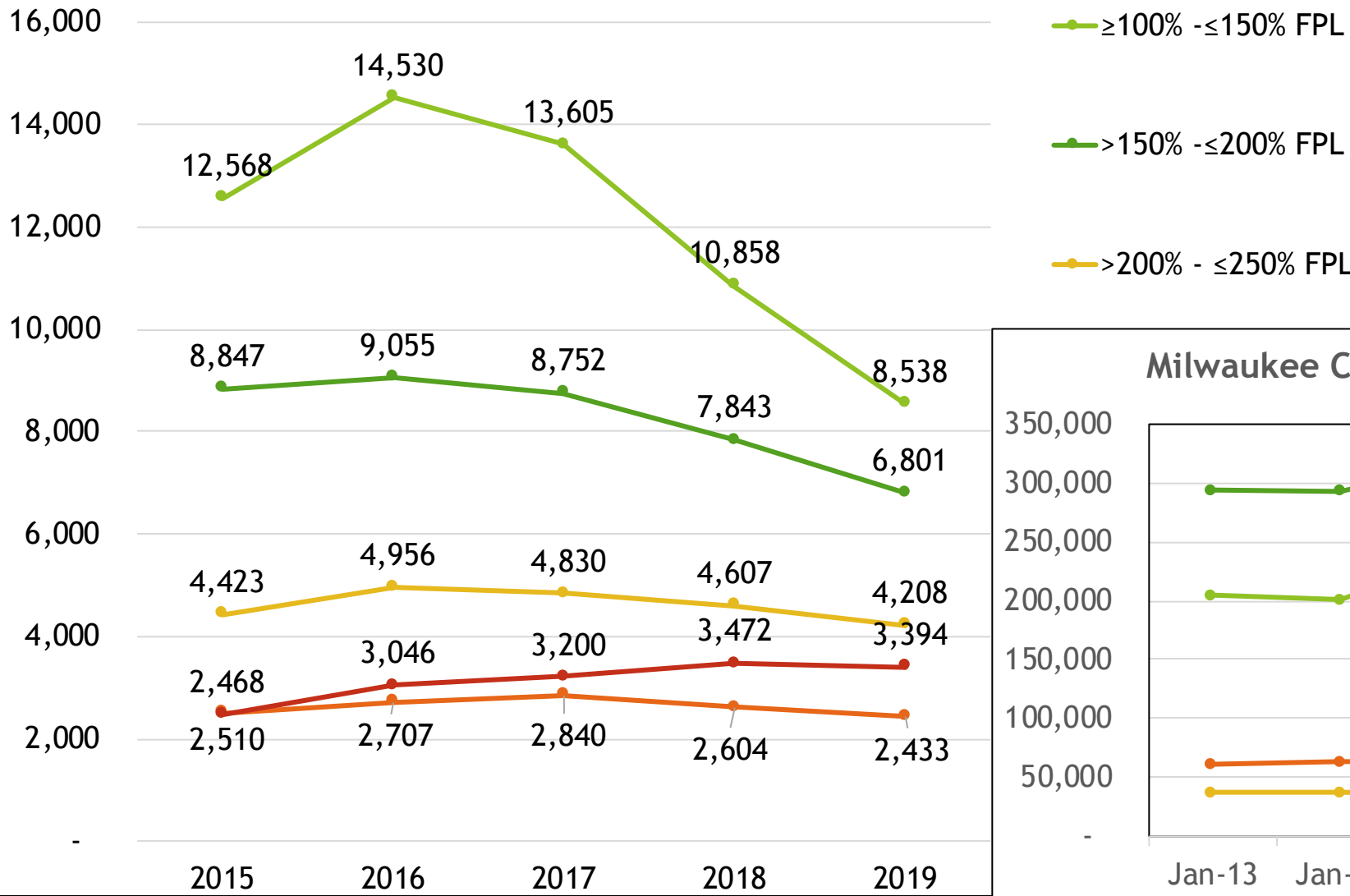
Plan Selections by Income Range, 2015-2019



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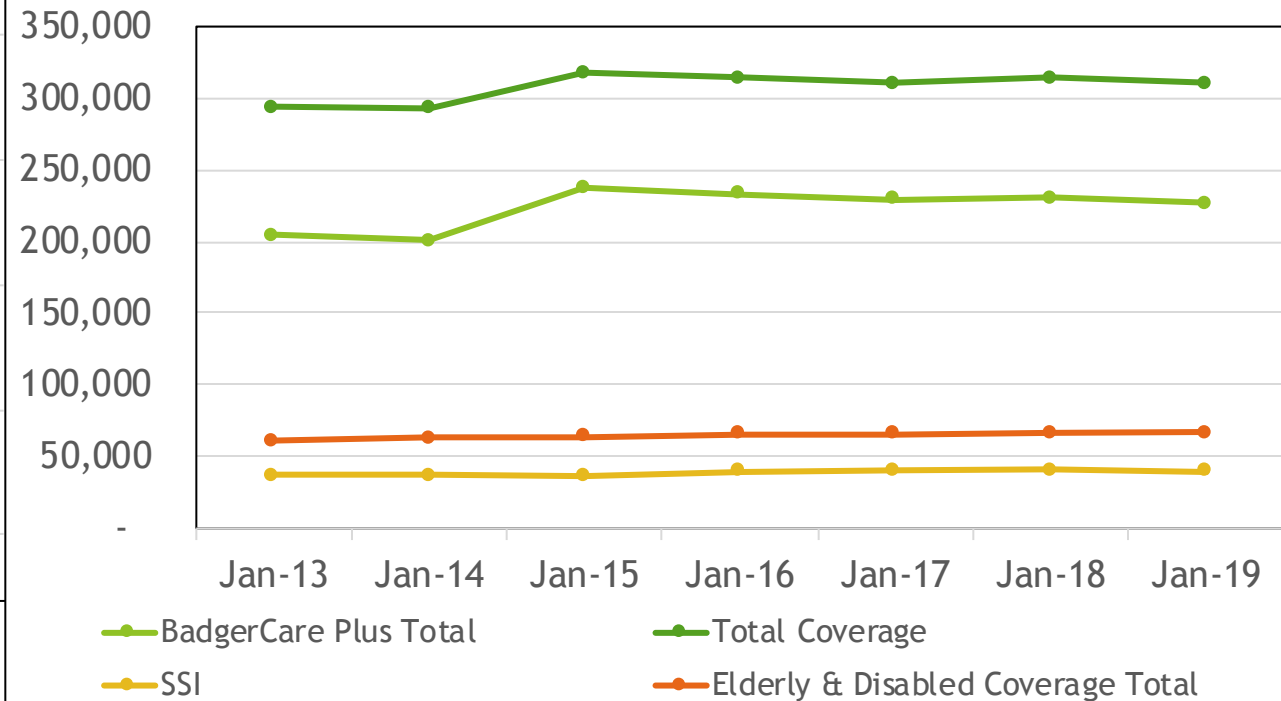
- Lowest income range consumers (100-150% FPL) account for a declining proportion of Marketplace consumers.
- Consumers with incomes >200% FPL account for an increasing share of Marketplace plans, with consumers in the 300-400% FPL range increasing the most.

Plan Selections by Income Range, 2015-2019



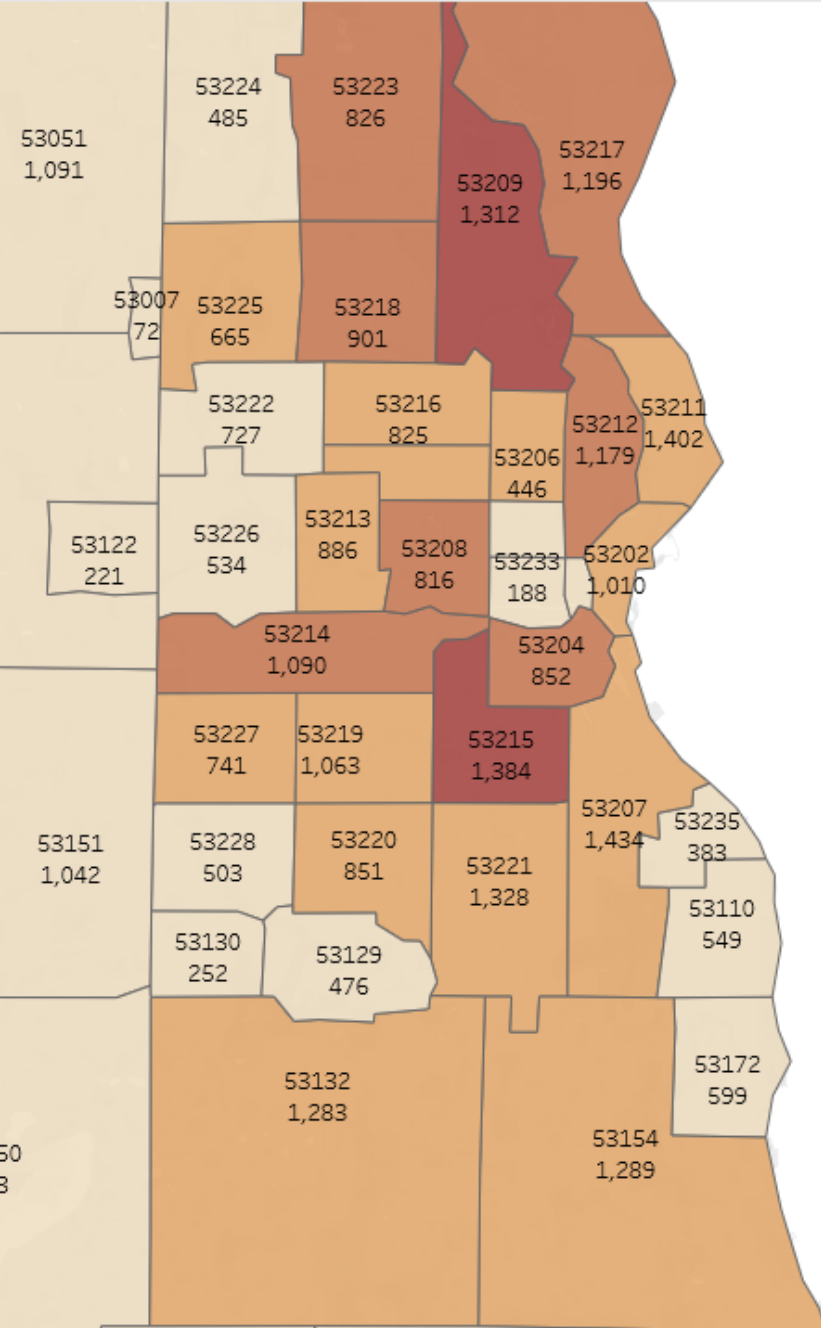
The decline in ACA Marketplace enrollment between 2017 and 2019 was not offset by an increase in Medicaid/BadgerCare enrollment.

Milwaukee County Medicaid Trend 2013-2019



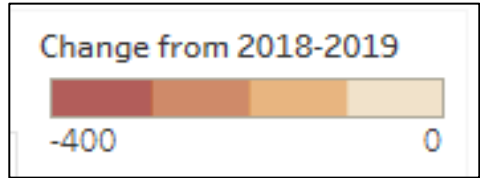
Milwaukee County ACA Marketplace Plan Year 2019

Selections by Zip Code



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

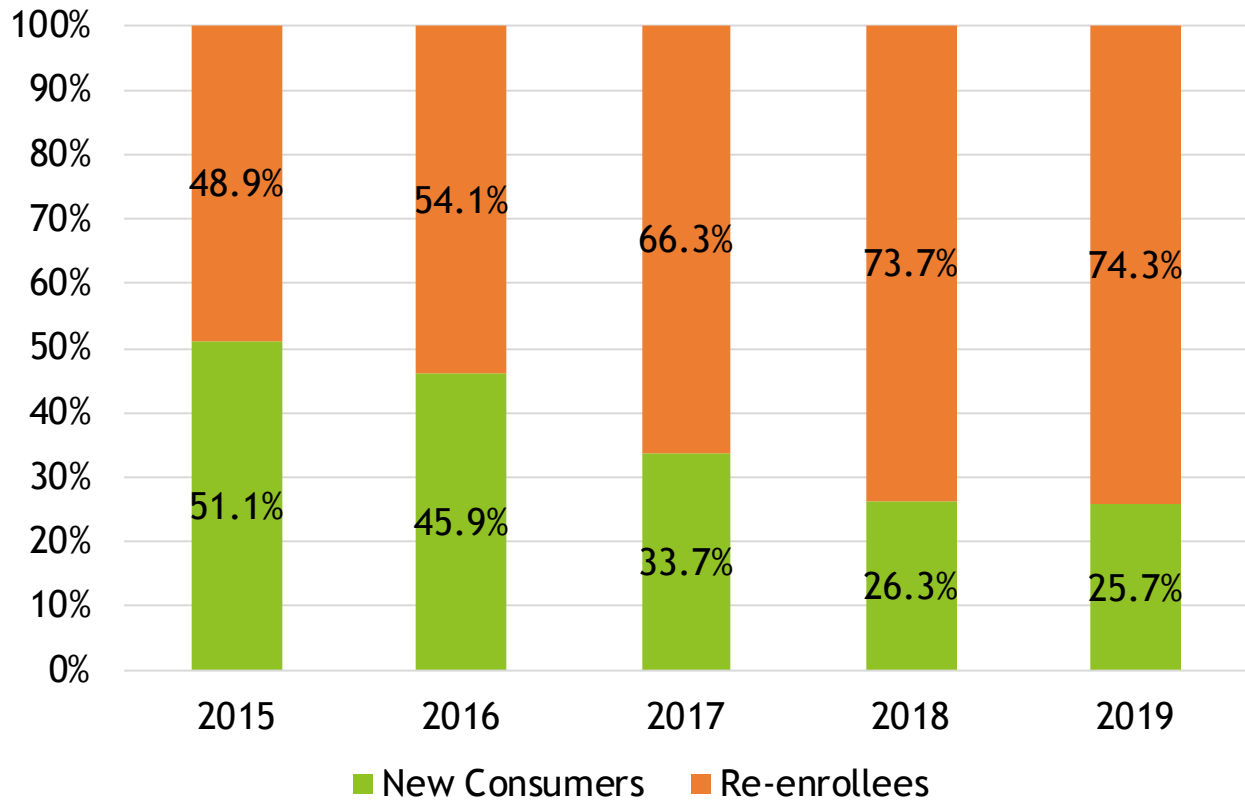
Every zip code region in Milwaukee county experienced a decline in ACA plan selections in open enrollment periods for plan years 2018 and 2019.



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

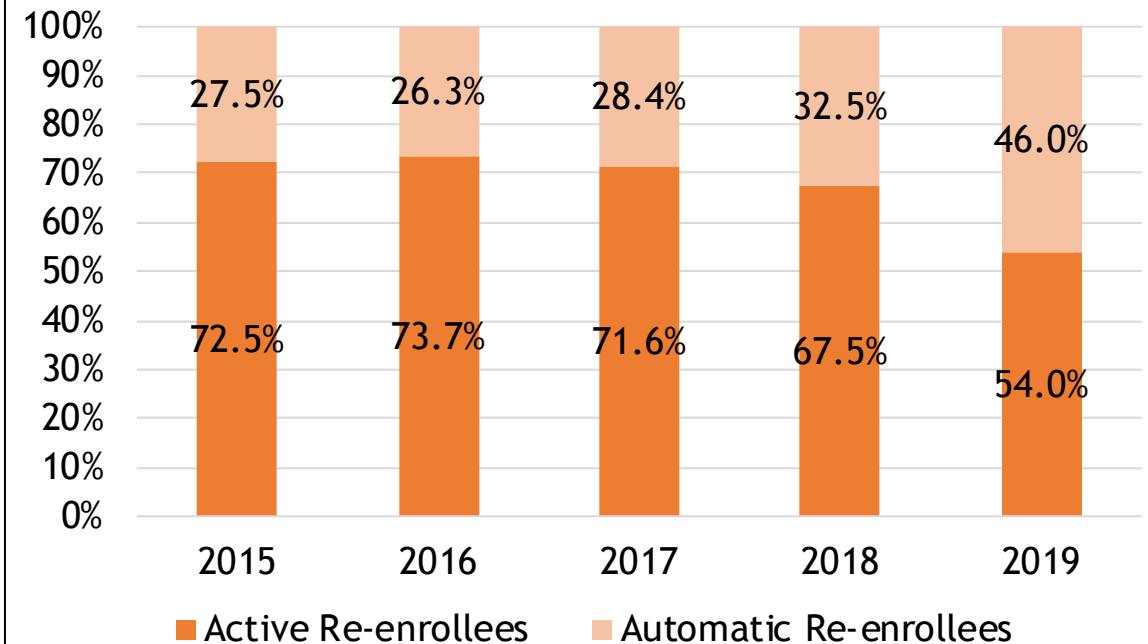
| | |
|--|--------------|
| Total Consumers Selecting Plans | 28,320 |
| Consumers with Advanced Premium Tax Credits (APTC) | 24,633 (87%) |
| Consumers with Cost-sharing Reductions (CSR) | 16,131 (57%) |
| Average Premium before APTC | \$683 |
| Average APTC | \$618 |
| Average Premium for Consumers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

New Consumers and Re-enrollees: Trend 2015-19

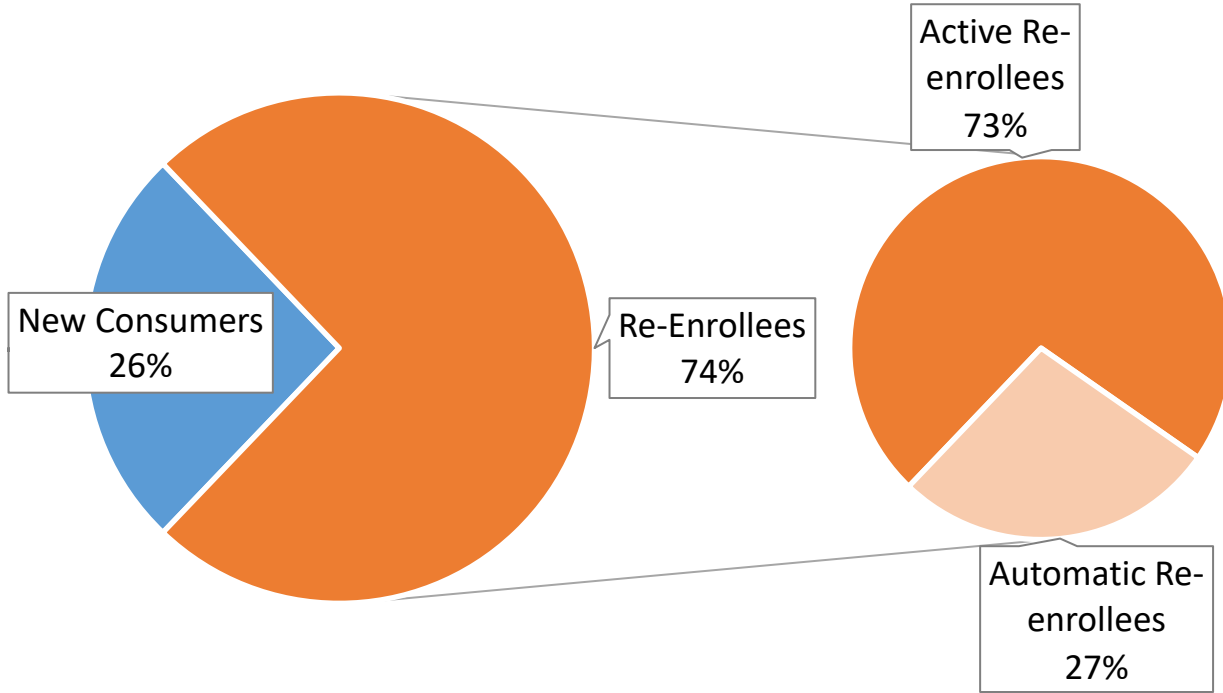


- The proportion of re-enrollees has increased steadily and substantially.
- Many re-enrollees continue to rely on active reenrollment, rather than relying on automatic processes.
- This reflects the need to re-assess available plans, premiums, and available subsidies every year.

Re-enrollees: Active and Automatic, 2015-19

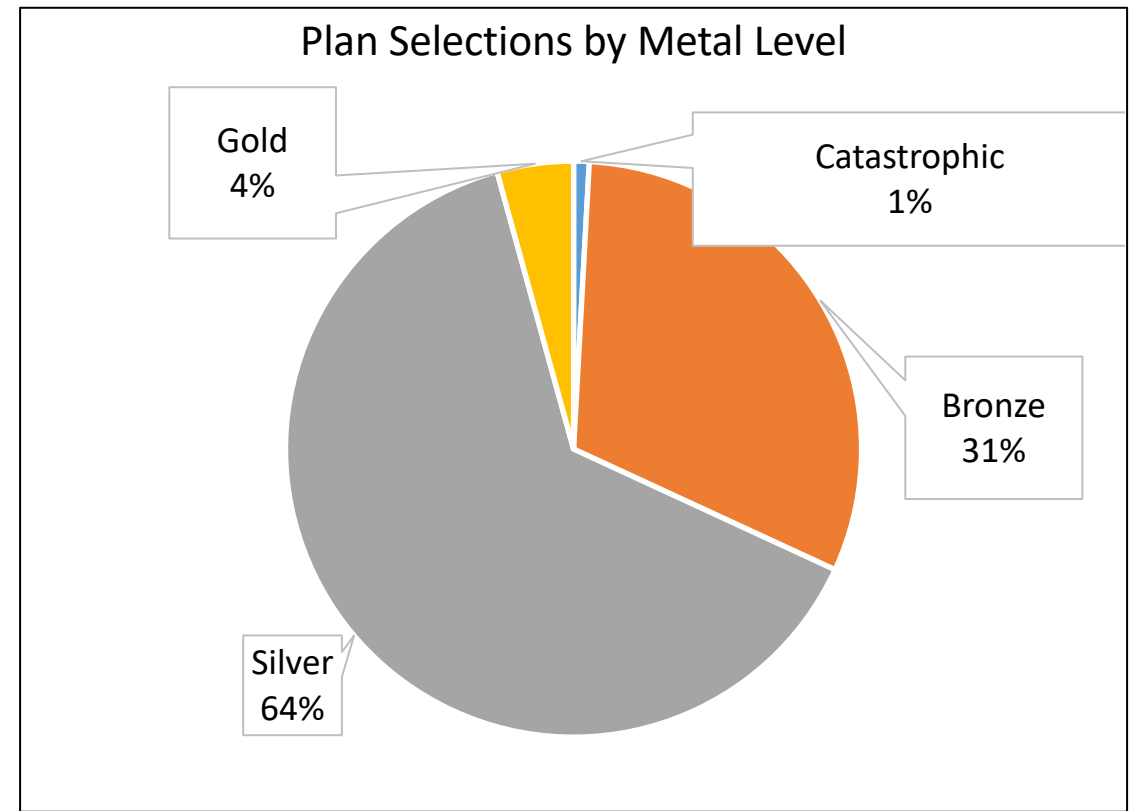
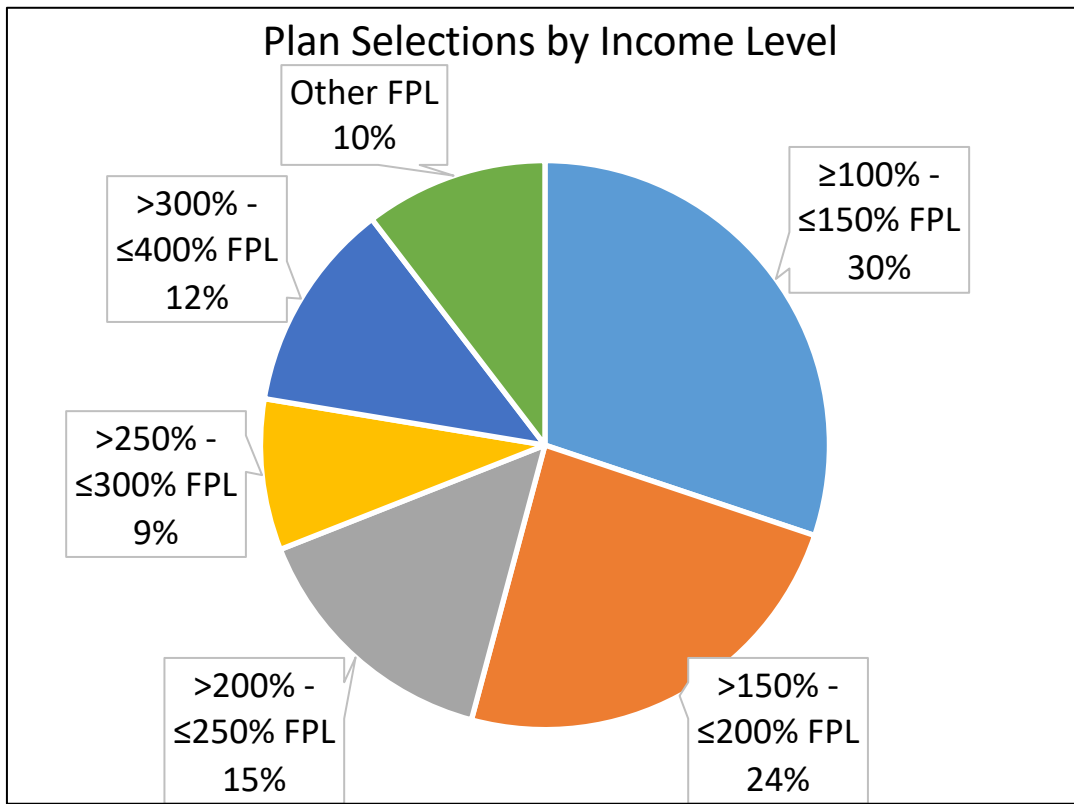


Plan Selections, New and Re-Enrollments



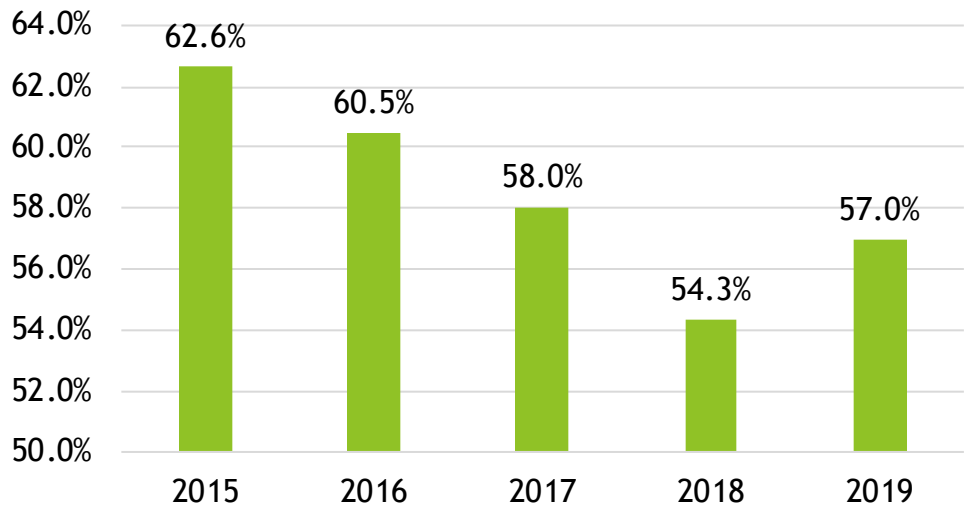
- Over 80% of Re-enrollees for Plan Year 2018 switched plans, while for 2019 plan switching declined to about 50%
- This likely reflects the 2017 federal change in CSR policy and the initiation of silver-loading for Plan Year 2018, along with the departure of two QHPs from the Milwaukee market for Plan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

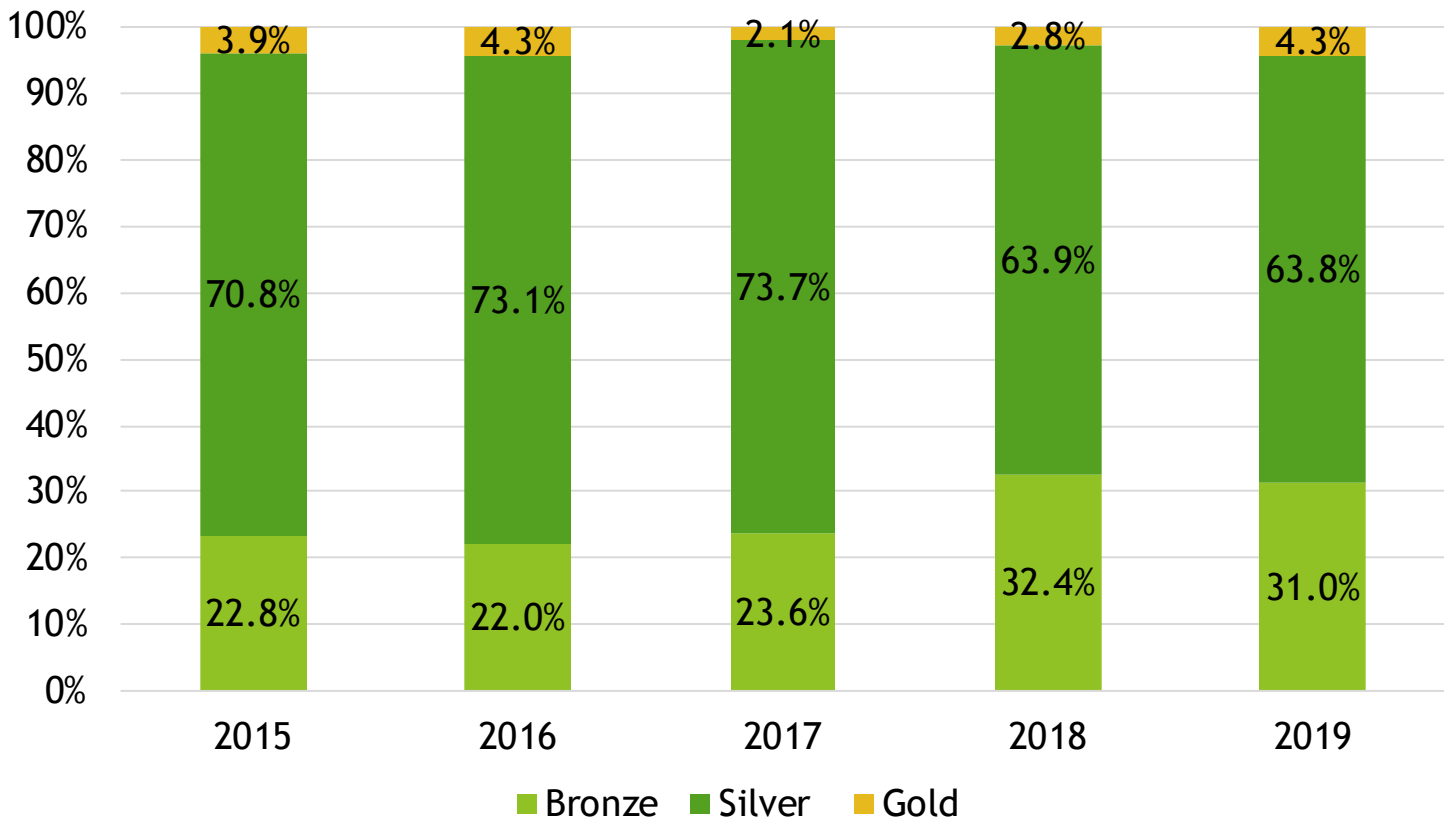
Consumers with CSR



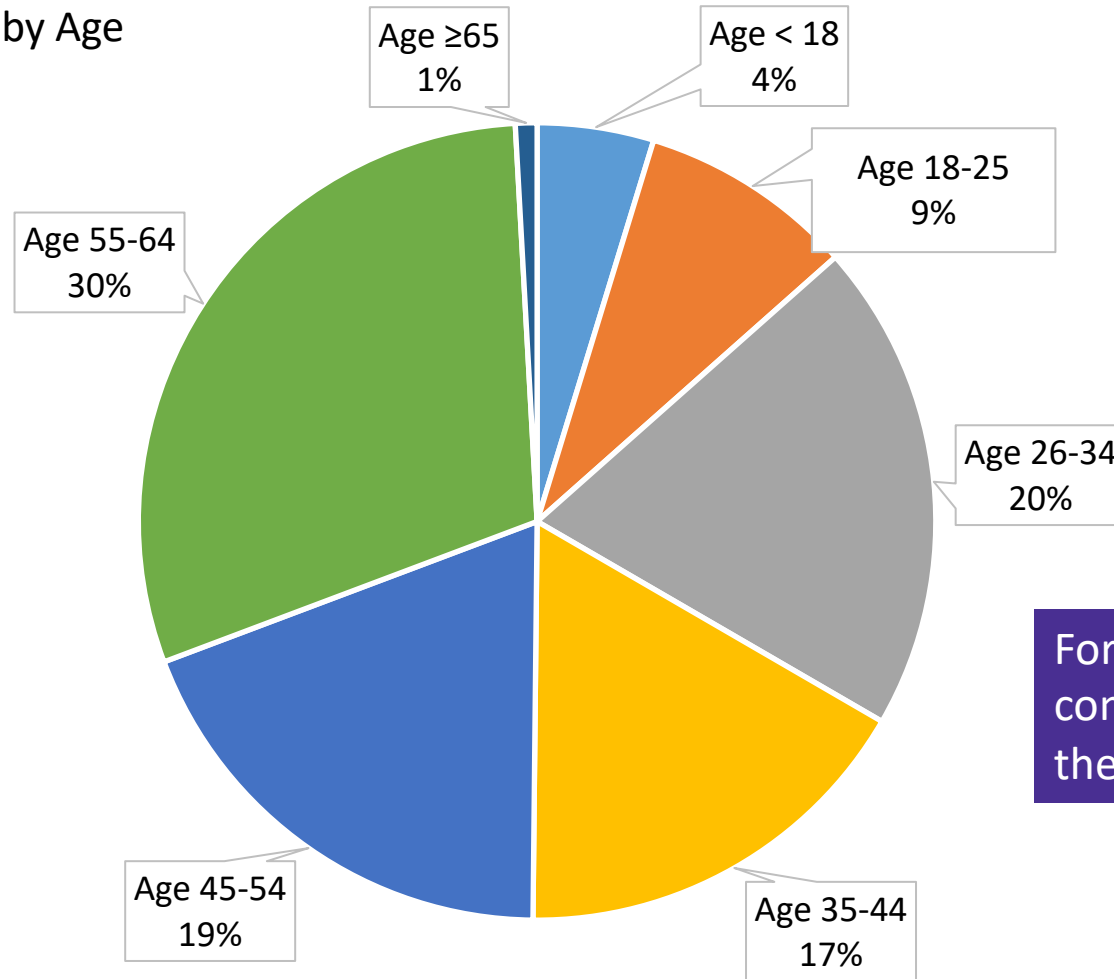
Consistent with the changing income composition of Marketplace consumers, a declining proportion qualify for Cost-Sharing Reductions (CSRs), which require income <250% FPL.

- 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

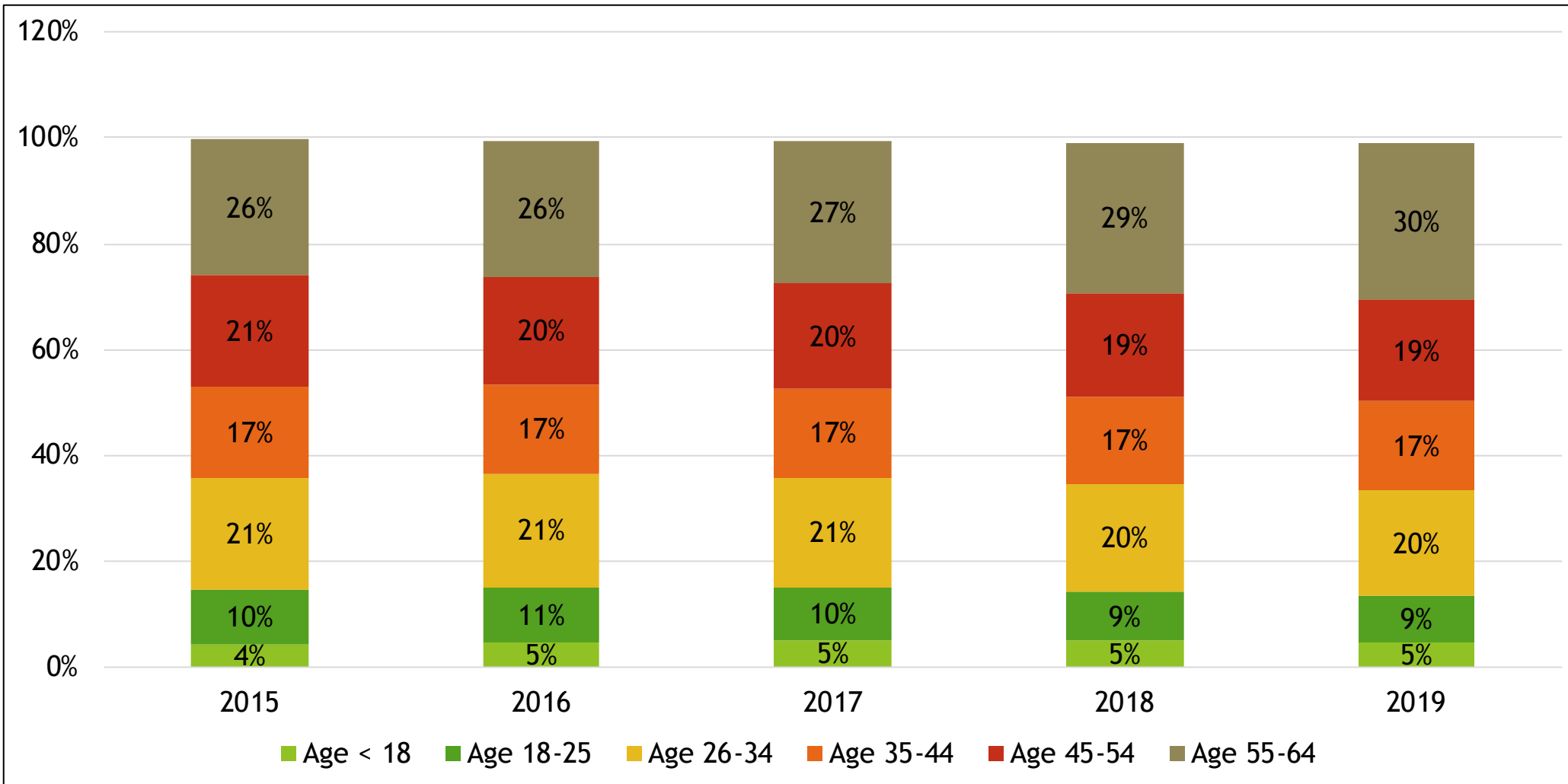


Plan Selections by Age



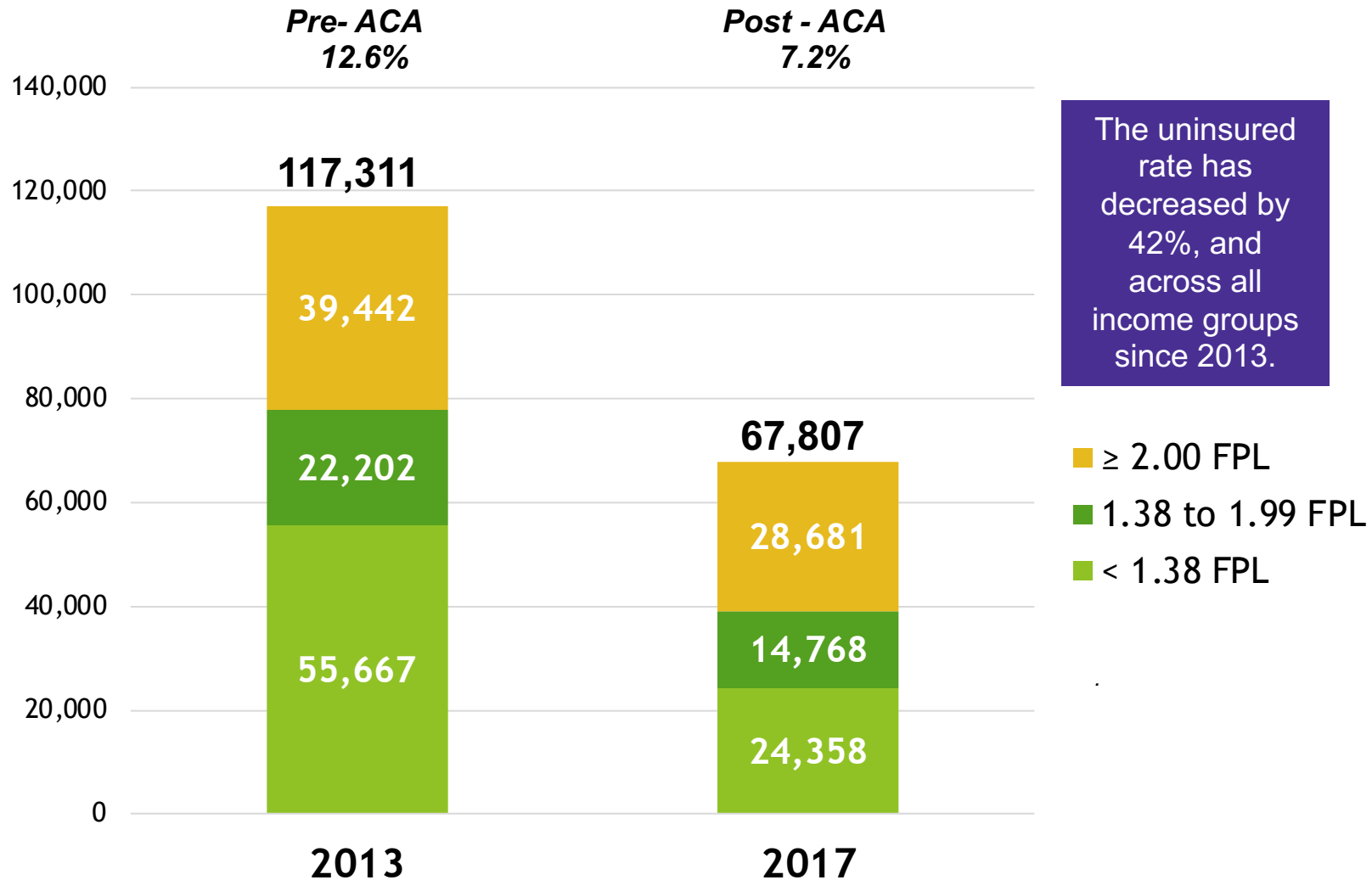
For the 2019 plan year, 29% of consumers selecting plans are in the 25-34 years age range

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.

Uninsured in Milwaukee County, 2013-2017



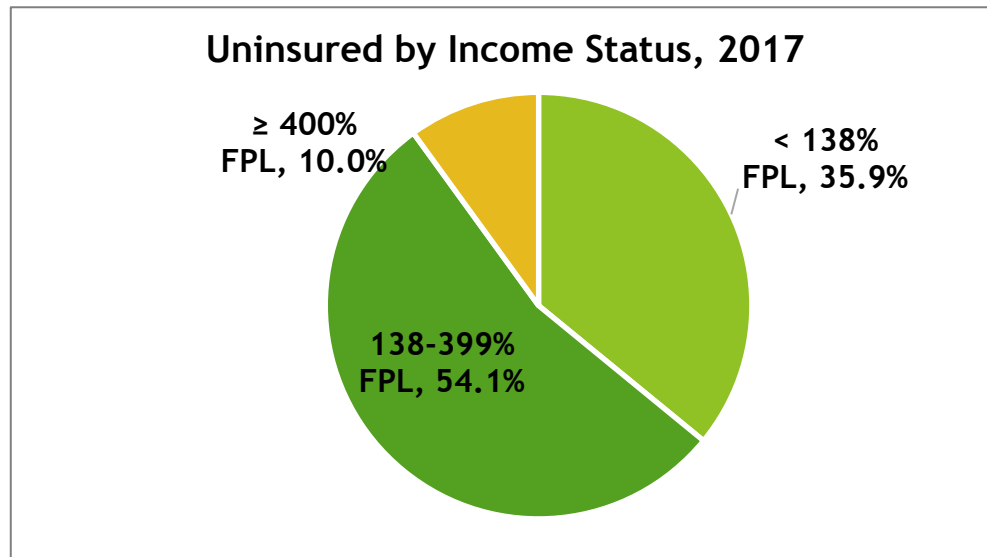
Source: U.S. Census, American Community Survey (ACS) 2013, 2017, most recently available data

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 |

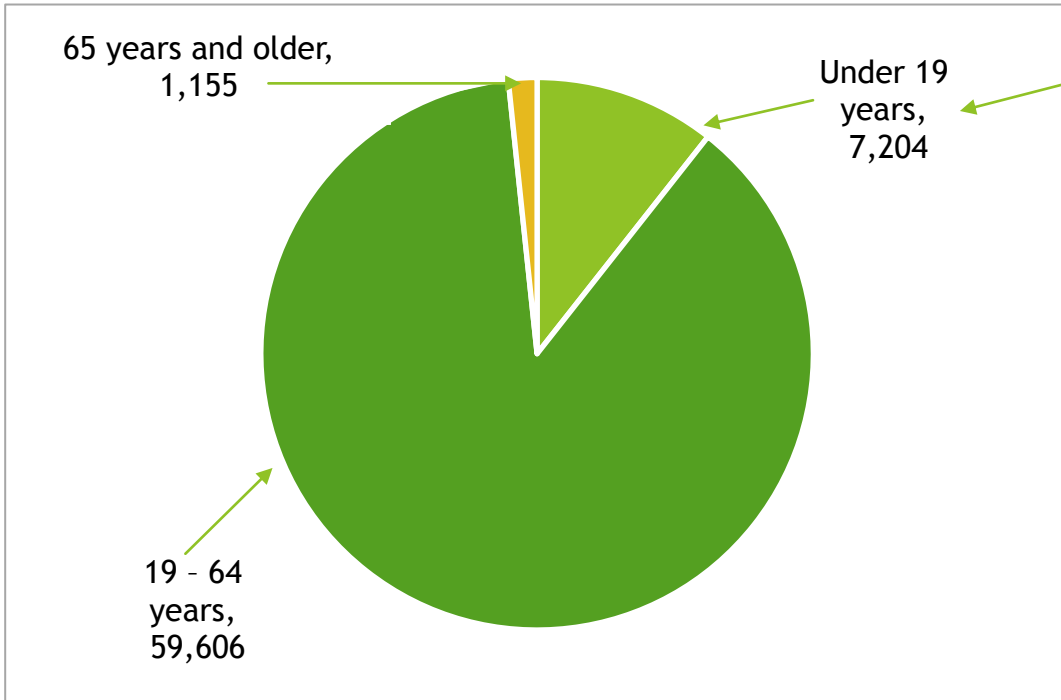
Of Milwaukee County residents below 100% FPL, 16,988 (9.7%) are uninsured. Most should qualify for Medicaid/BadgerCare



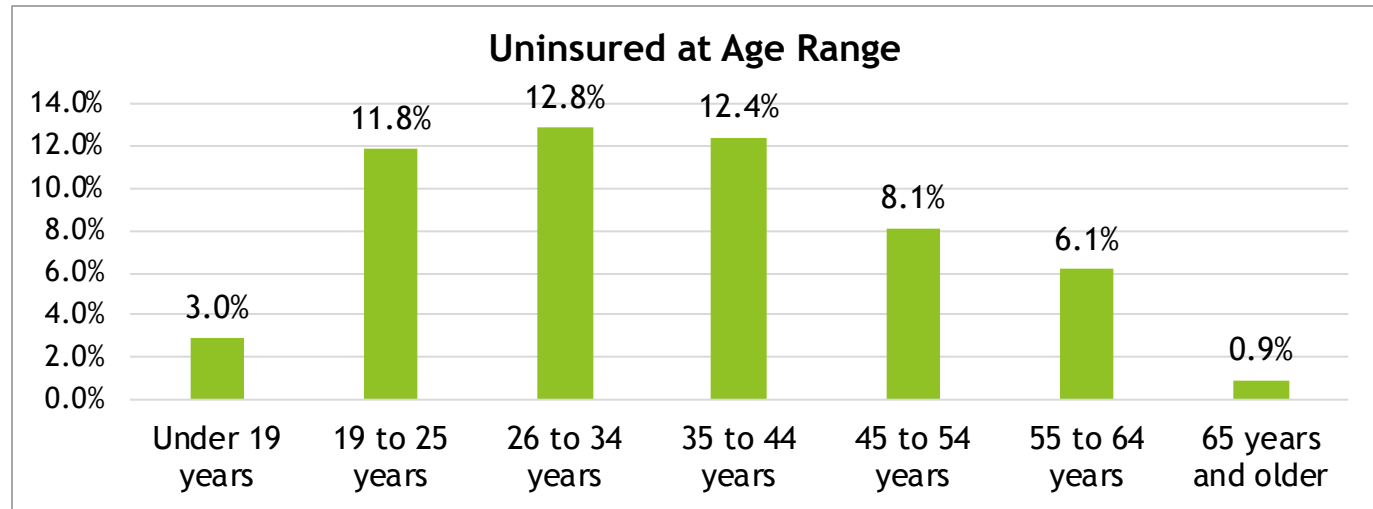
Of Milwaukee County residents between 100-200% FPL, an estimated 22,105 (11.4%) are uninsured. Most should qualify for significant financial help in the Marketplace.

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

Uninsured in Milwaukee County - 2017



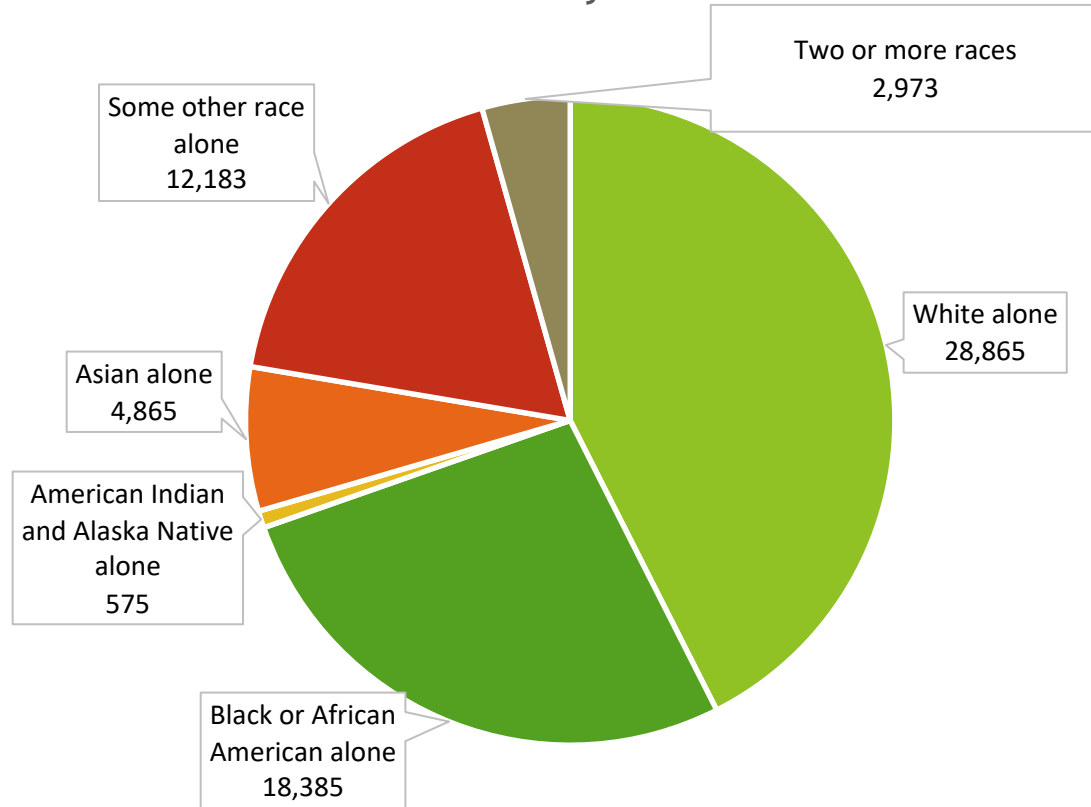
In 2017, 7,204 children remained uninsured



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

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

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

Percentage of Uninsured within each Race/Ethnicity

