

Coverage Report

October 2018



Data prepared by the University of Wisconsin Population Health Institute

Highlights - October 2018

MEDICAID

- About a third of Milwaukee County residents (32.8%), and half of all children (47.9%), are enrolled in a Medicaid program.
- BadgerCare Plus child enrollment has been increasing since September 2017.
- As of June 2018, 48,788 childless adults are enrolled in BadgerCare Plus in Milwaukee County. The number of people enrolled is down 7,902 enrollees since its peak in March 2015.

MARKETPLACE

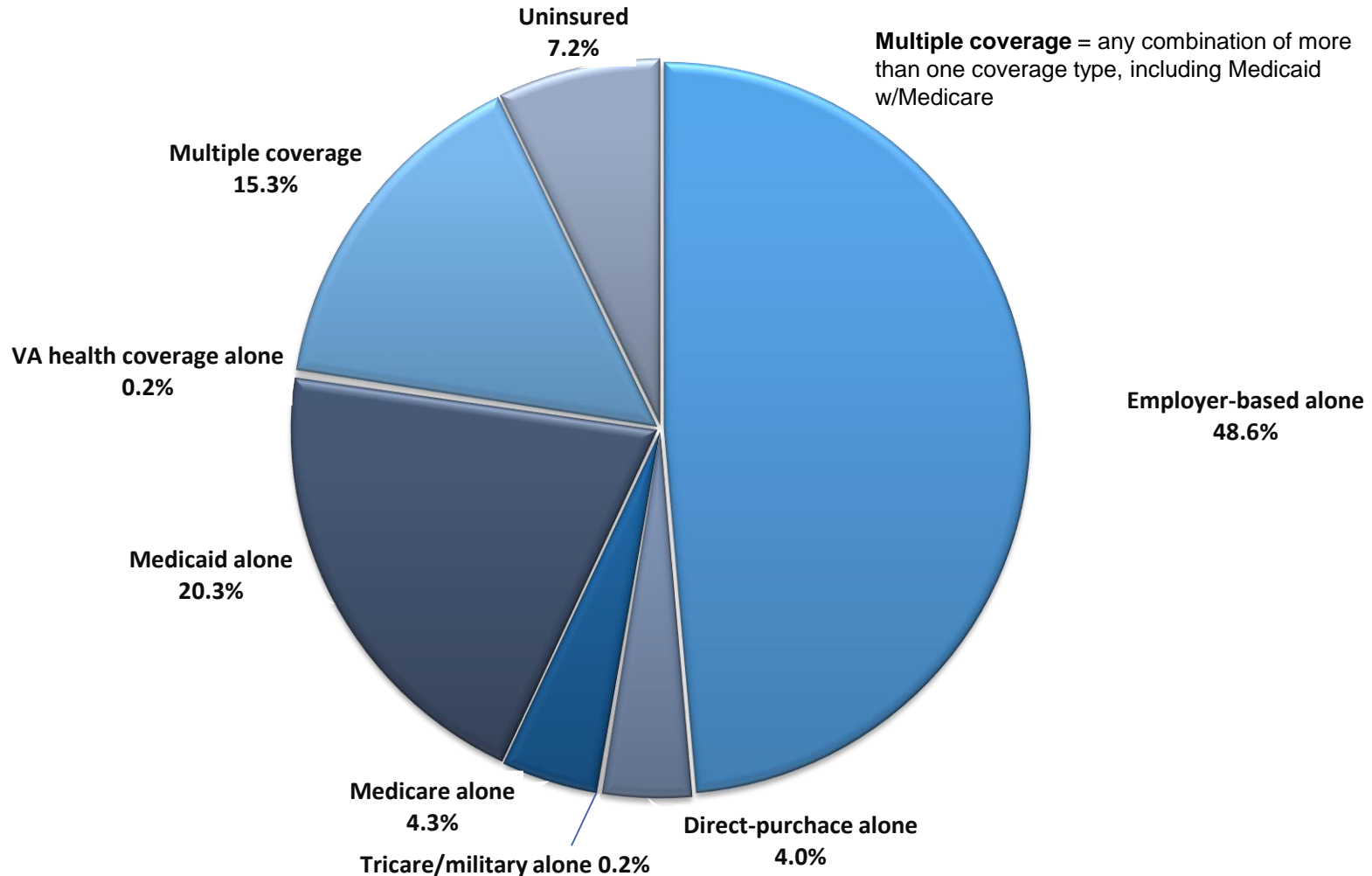
- Milwaukee County experienced a 12.8% decrease of enrollment in the ACA Marketplace during the six-week open enrollment period for calendar year 2018 plans compared to the twelve-week open enrollment period for calendar year 2017 plans.
- We believe this decline in enrollment in Milwaukee County may 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 UNINSURED RATE

- Based on most recently available data (year end 2017), 67,807 people, approximately 7.2% of the Milwaukee County population are uninsured.
- Approximately 57.8% of the people who are uninsured are below 200% FPL; About 17,000 Milwaukee County residents have incomes below 100% FPL and should likely qualify for Medicaid or BadgerCare.
- 70% of people who are uninsured in Milwaukee County are employed.

Sources of Health Insurance

Milwaukee County as of 2017



Medicaid / BadgerCare Enrollment

Milwaukee County, as of September, 2018

	# Covered in Milwaukee County	% of Milwaukee County Population	# Covered in Wisconsin	% of State Population
BadgerCare Children	122,098	47.9% (of all children)	424,184	29.6% (of all children)
BadgerCare Parents and Caretakers	38,672	6.5% (of all adults)	136,211	3.8% (of all adults)
BadgerCare Childless Adults	48,788	8.2% (of all adults)	148,156	4.2% (of all adults)
Other BadgerCare: Pregnant Women, Youths Existing Foster Care, Income Extensions, Express Enroll	19,174		67,068	
Total BadgerCare	228,732	24.0%	775,619	13.4%
Elderly/Blind/Disabled	66,715		223,557	
Other Coverage	17,234		182,841	
Total Medicaid	312,681	32.8%	1,182,017	20.4%

Medicaid / BadgerCare Trends

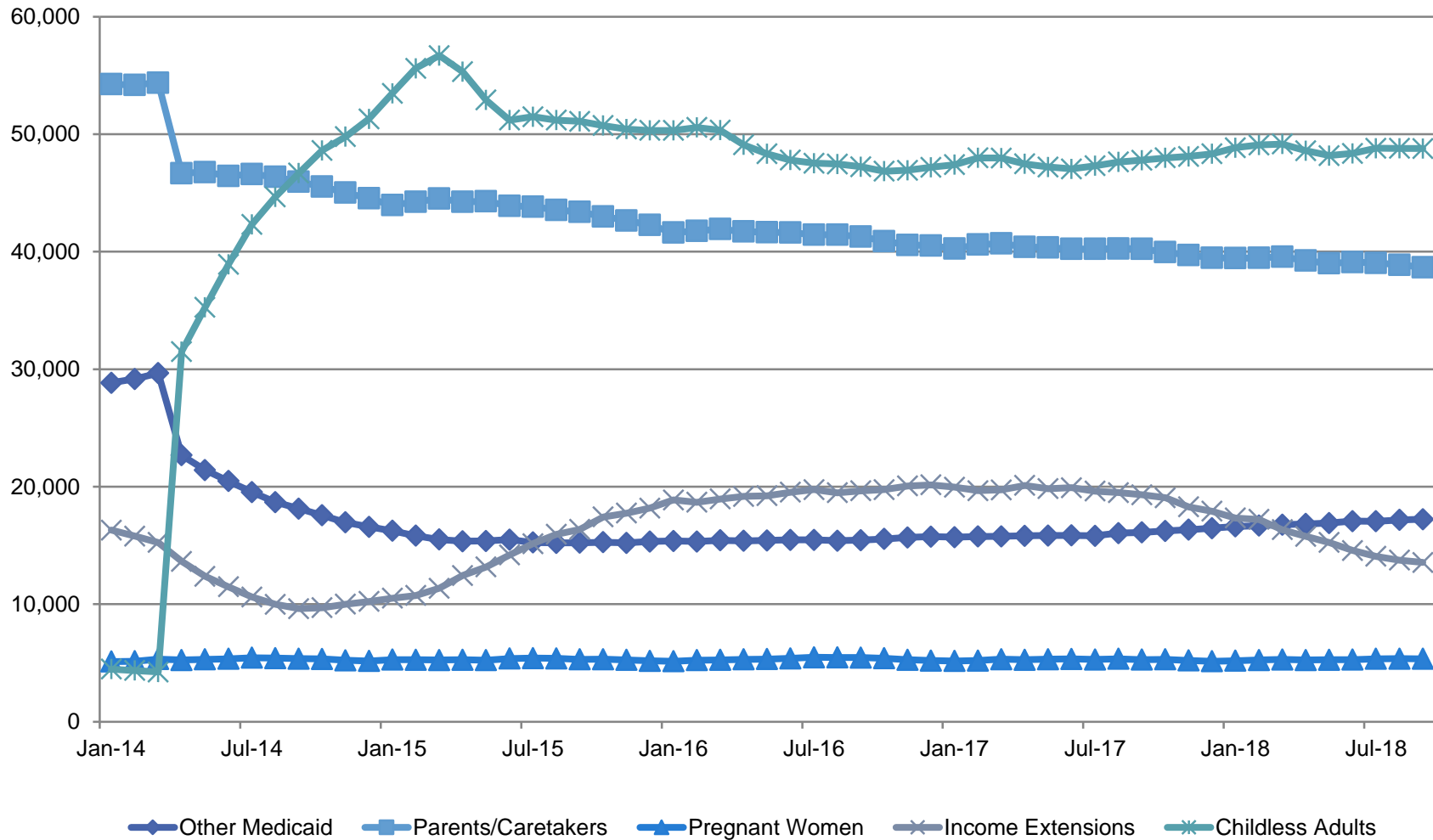
Milwaukee County, March 2014 to June 2018

Children



Medicaid / BadgerCare Trends

Milwaukee County, March 2014 to June 2018

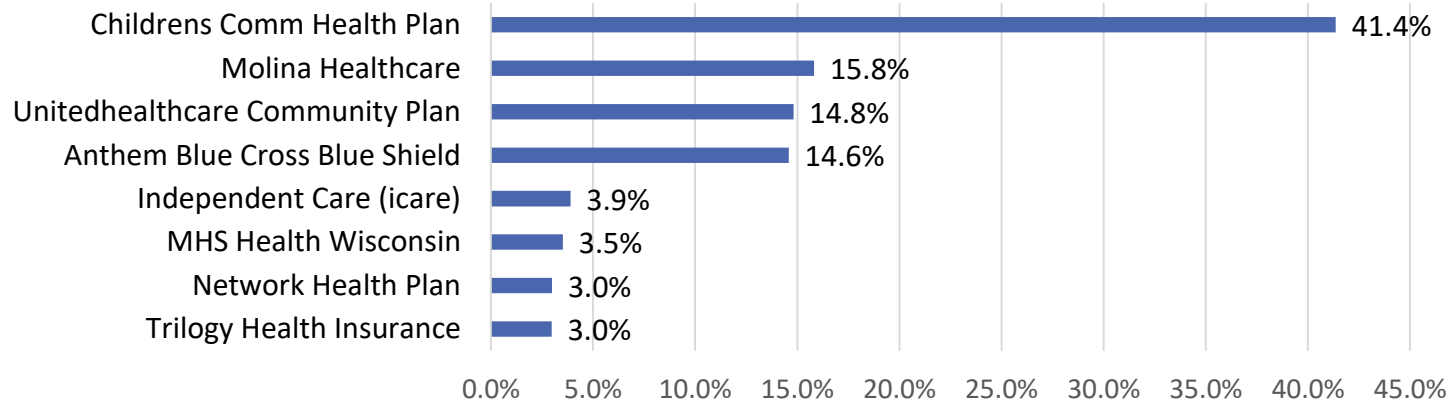


Quarterly Coverage Report ■ October 2018

Medicaid HMO Enrollment

Milwaukee County, September 2018

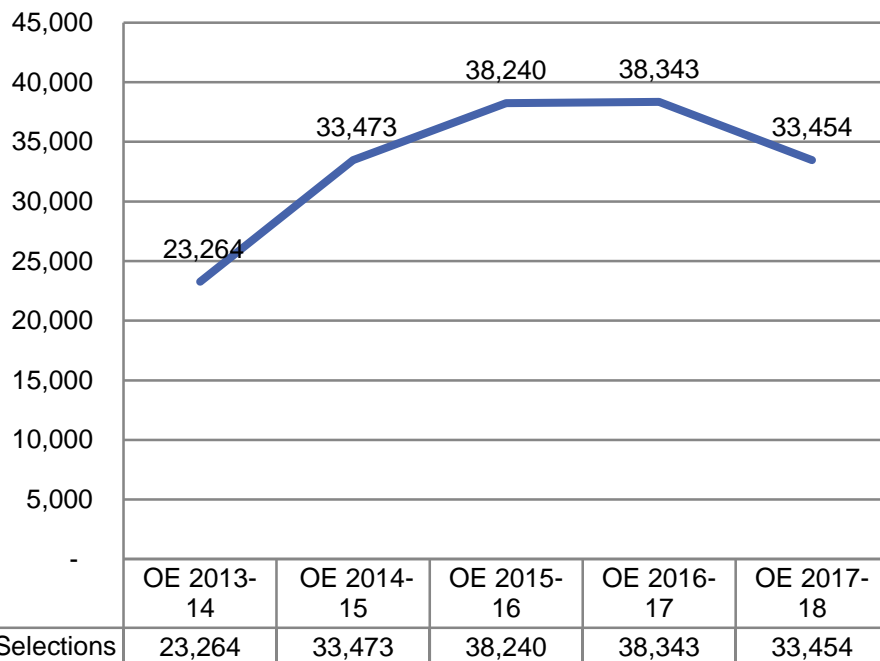
Sep-18	BadgerCare		SSI		Family Care		All	
	# enrolled	% of all BC	# enrolled	% of all SSI	# enrolled	% of all Family Care	Sept 2018 Total	% of enrollments
Anthem BCBS	30,946	14.6%	2,121	9.4%			33,067	13.5%
Community Care Inc					3,247	30.2%	3,247	1.3%
Childrens CH Plan	87,778	41.4%					87,778	35.8%
Independent Care (icare)	8,275	3.9%	6,167	27.4%			14,442	5.9%
MHS Health Wisconsin	7,479	3.5%	2,439	10.8%			9,918	4.0%
Molina Healthcare	33,560	15.8%	1,885	8.4%			35,445	14.4%
My Choice Family Care					7,427	69.1%	7,427	3.0%
Network Health Plan	6,359	3.0%	1,173	5.2%			7,532	3.1%
Other HMOs	56	0.0%	2	0.0%	78	0.7%	136	
Trilogy Health Insurance	6,321	3.0%		0.0%			6,321	2.6%
Unitedhealthcare Community Plan	31,438	14.8%	8,699	38.7%			40,137	16.4%
Total	212,212	100%	22,486	100%	10,752	100%	245,450	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



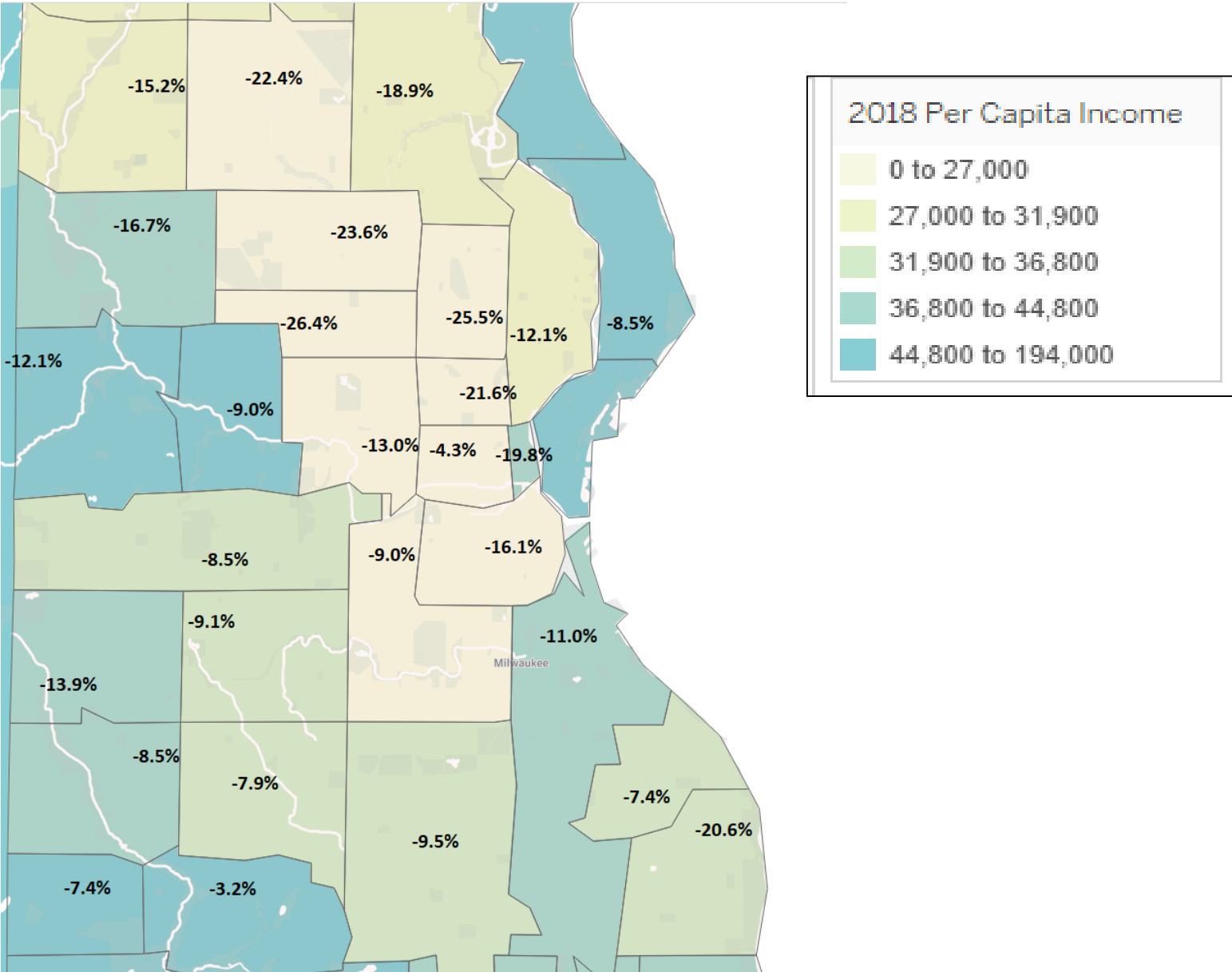
Change in enrollment:

Milwaukee County -12.8%

Wisconsin Statewide -7.2%

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

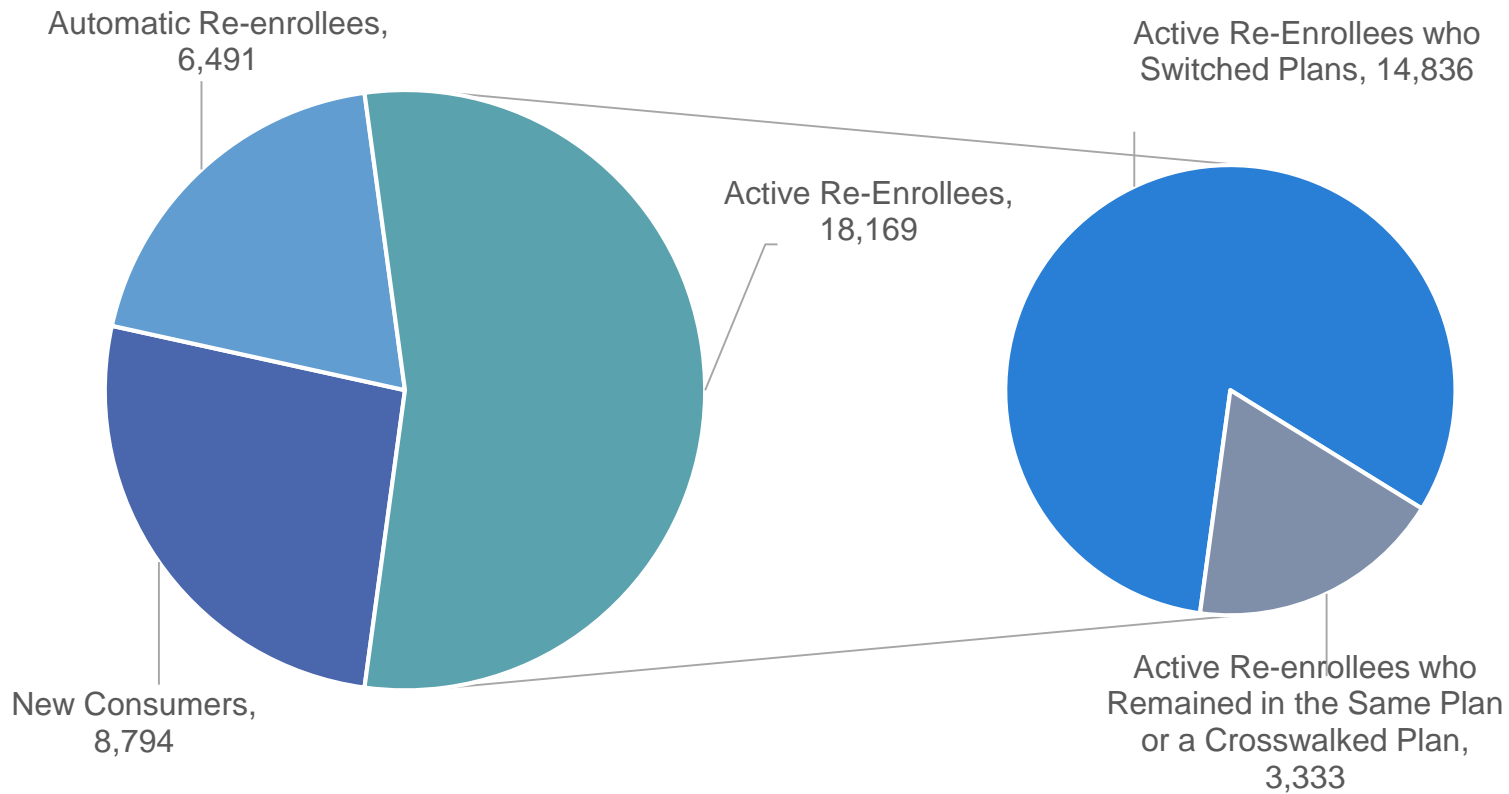
Change in Marketplace Selection by Zip Code, Open Enrollment 2017/2018



Marketplace Enrollment

Milwaukee County, Enrollment Year 2017/2018

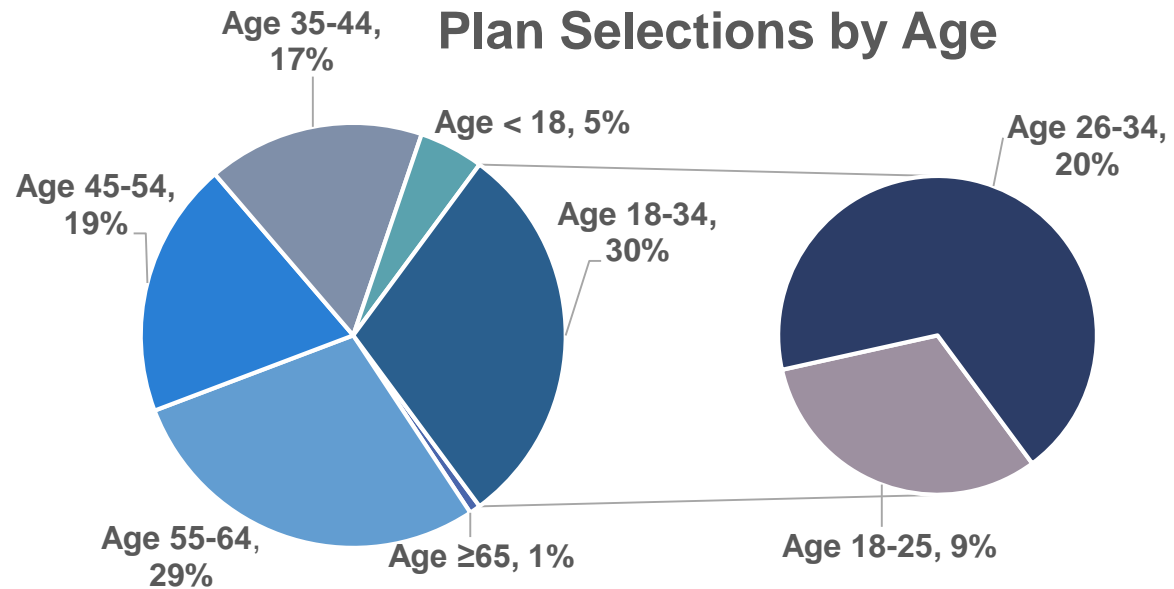
Plan Selections = 33,454



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))

All Consumers	
Average monthly premium <i>before</i> APTCs	Average monthly premium <i>after</i> APTCs
\$739	\$193

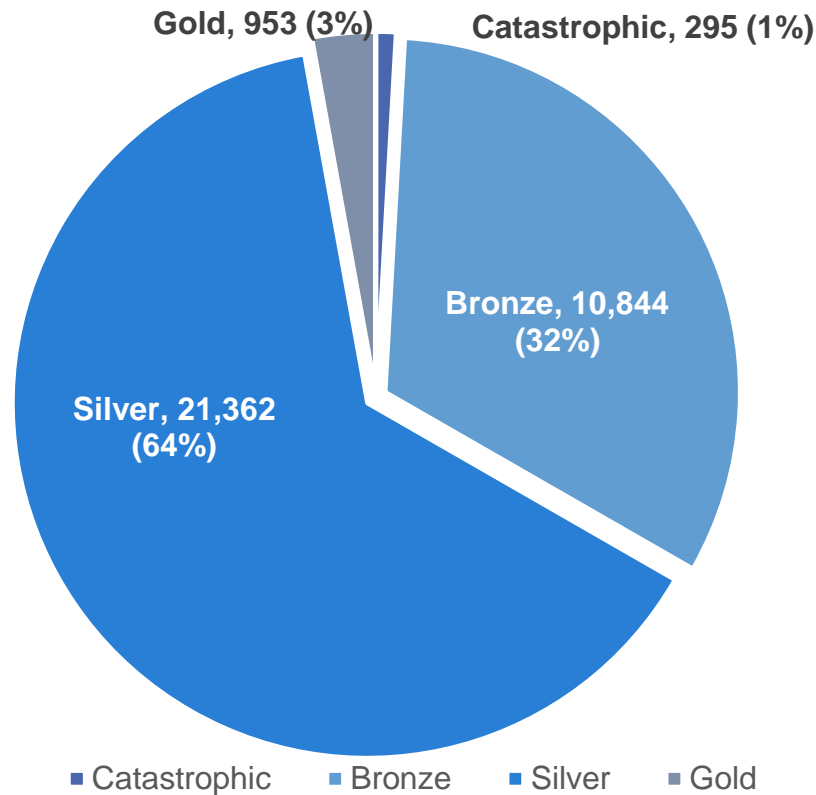
Consumers Receiving APTC		
Average monthly APTC 2017	Average monthly APTC 2018	Average Premium after APTC, 2018
\$396	\$645	\$108

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.

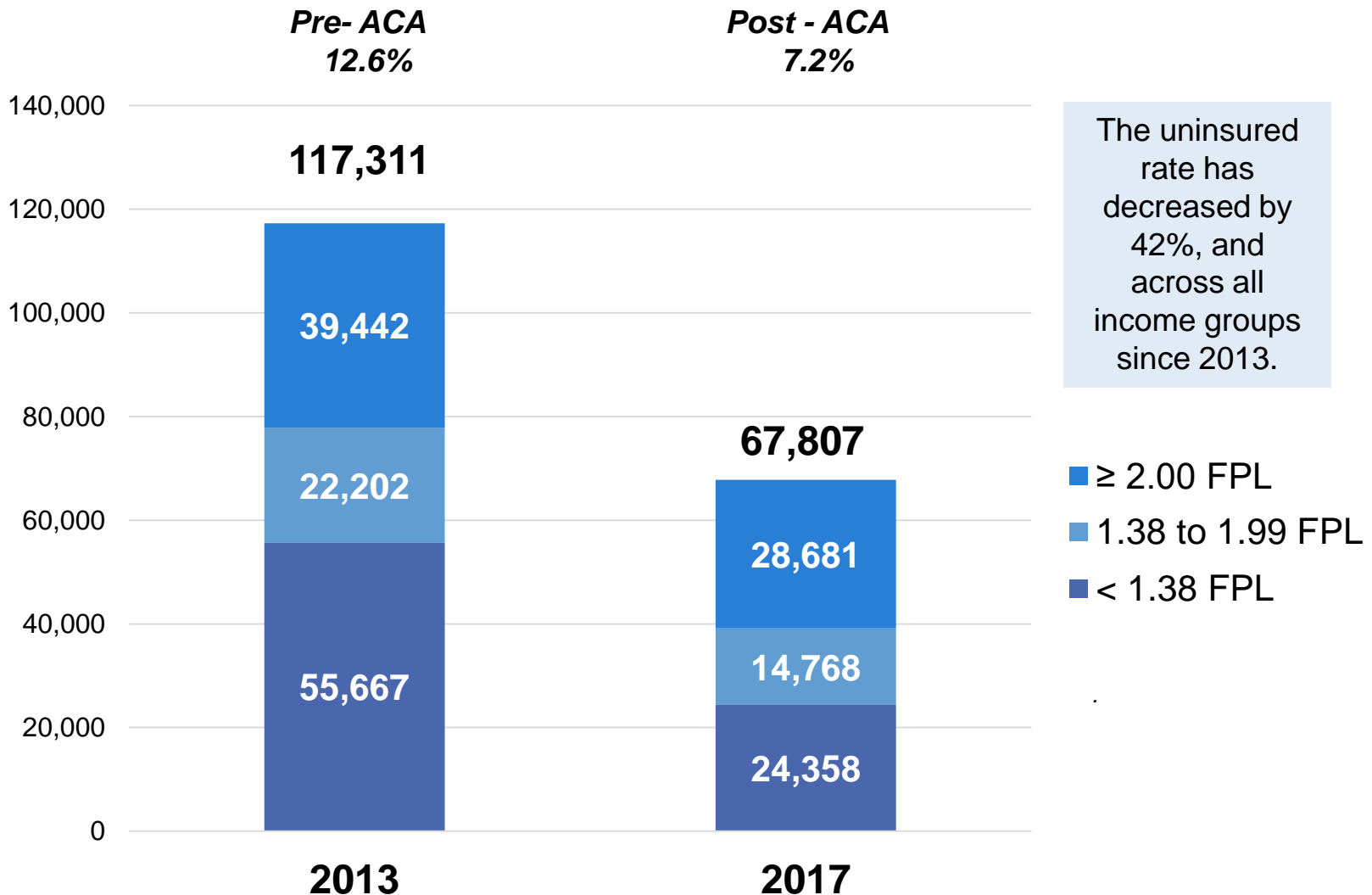
Household income – two extremes:

- 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, 2013-2016



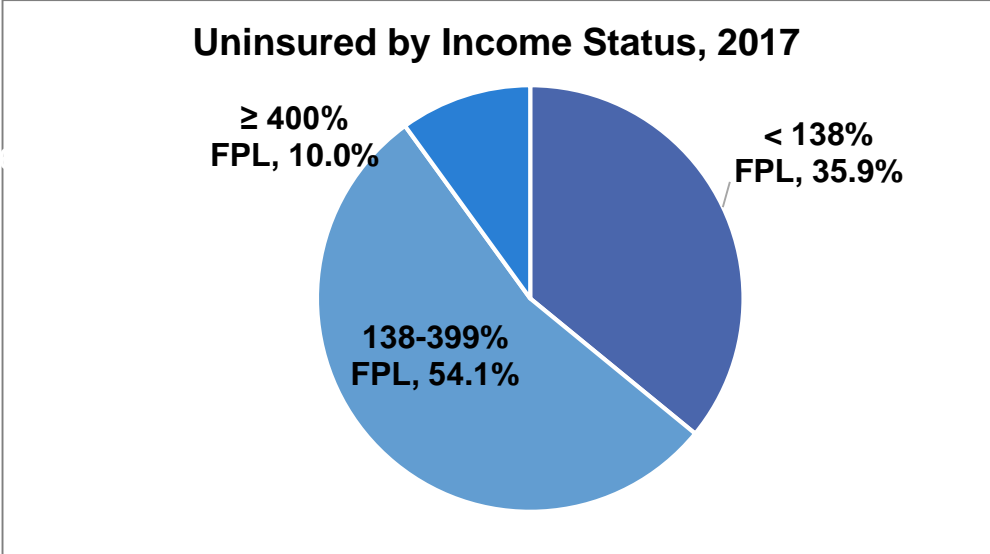
Uninsured in Milwaukee County - 2017

Uninsured Milwaukee County Residents for Whom Poverty Status is Determined

Detail 2017 Uninsured	Percent Uninsured in Each Income Category	Number of Uninsured
<133% FPL	9.7%	24,358
138-399% FPL	9.5%	36,676
>400% FPL	2.3%	6,773
Total Population	7.3%	67,807

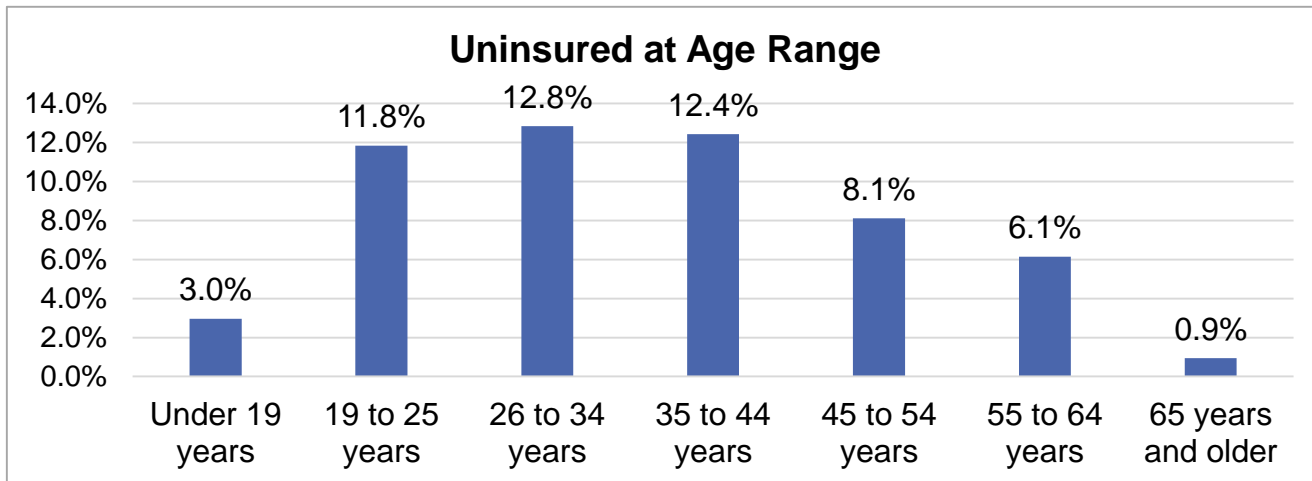
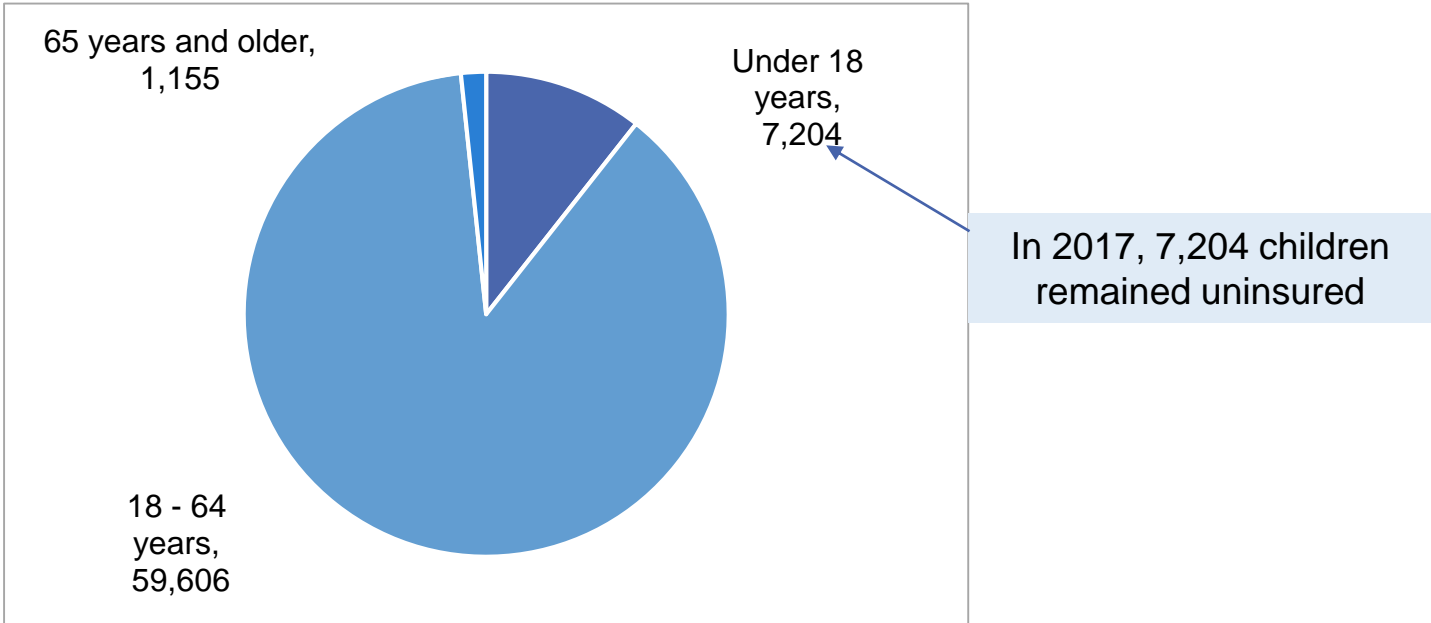
Of Milwaukee County residents below 100% FPL, 16,988 (9.7%) are uninsured.
Most should qualify for Medicaid/BadgerCare

Of Milwaukee County residents between 100-200% FPL, 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

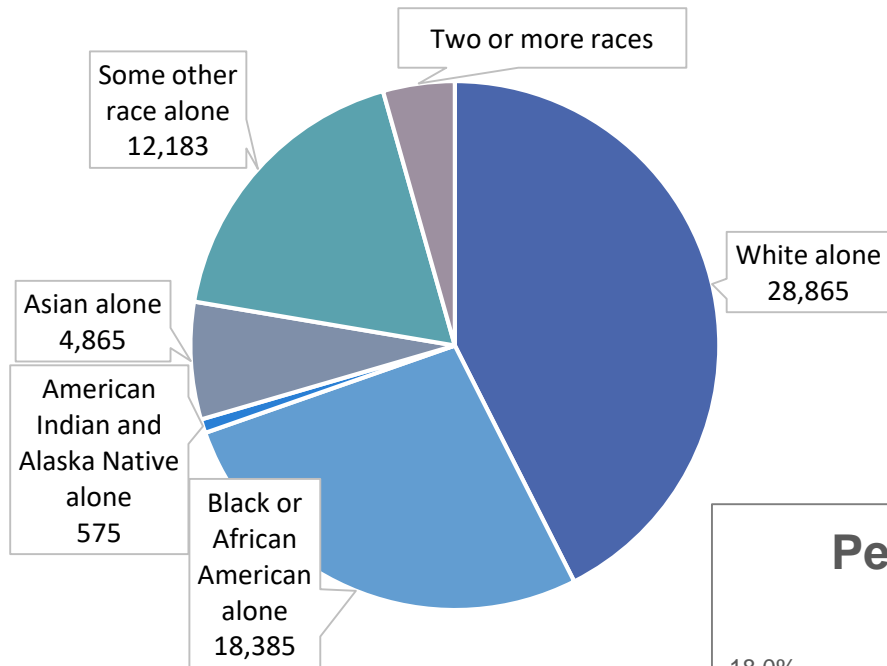
Uninsured in Milwaukee County - 2017



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

Uninsured in Milwaukee County - 2017

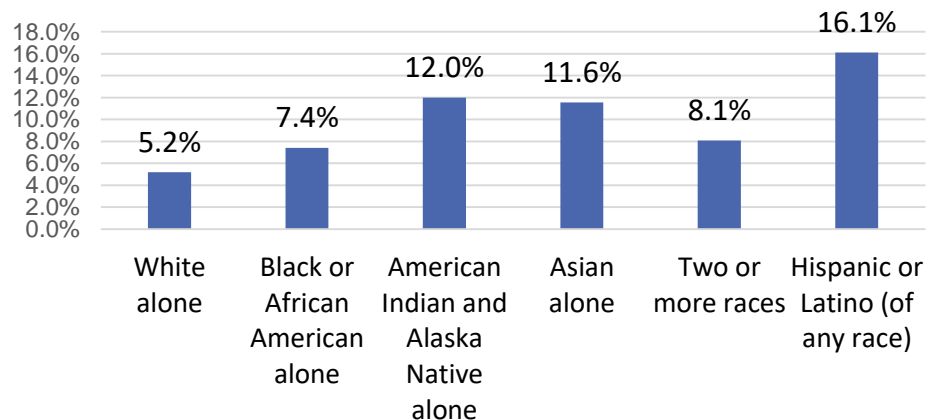
Uninsured by race



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



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