

# *Milwaukee Coverage Report*

January 2021



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

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

# ACA Marketplace Enrollment – OE8 Highlights

- A detailed Marketplace report from Open Enrollment (OE) 8 (Nov. 1 – Dec 15, 2020), including county level data will be released by CMS in March.
- **Nationally**, enrollment through HealthCare.gov **increased by about 6.6%** compared to last year.
- The ACA OE8 in **Wisconsin** saw a **2% decline** from the previous year's open enrollment period.
- It is not yet clear what might have contributed to the decline in Wisconsin's Marketplace enrollments. It may relate to the substantial increase in Medicaid enrollment, and the suspension of Medicaid disenrollments and redeterminations, under the public health emergency continuous coverage policy.
- Due to the COVID-19 Public Health Emergency (PHE), Marketplace enrollment will re-open from February 15 – May 15, 2021.

# Marketplace Enrollment Data for OE8

- Nationally, plan selections through HealthCare.gov **increased by about 6.6% during Open Enrollment 8**, compared to Open Enrollment 7.
- The ACA OE8 yielded **191,702** Marketplace Plan selections in WI. This amounted to a **2% decline** from the previous year's open enrollment period.

Wisconsin	OE1 2013-2014	OE 2 2014-15	OE 3 2015-16	OE 4 2016-17	OE 5 2017-18	OE 6 2018-19	OE 7 2019-20	OE 8 2020-21
QHP Selections	158,048	207,349	239,034	242,863	225,435	205,118	195,498	191,702
Change from prior year	---	31.2%	15.3%	1.6%	-7.2%	-9.0%	-4.7%	-1.9%

# BadgerCare Plus Enrollment – Highlights

- Total **Milwaukee County BadgerCare Plus enrollment** reached 273,940 in December 2020, an **18.5% increase** between March-December 2020 – totaling 42,717 added BadgerCare Plus members.
  - Children increased **4.3%**
  - Childless adults increased **35.5%**
  - Parents/caretakers increased **18.3%**
  - Income extensions increased **41.0%**
- *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.*

# BadgerCare Enrollment

## Change with COVID-19 Public Health Emergency

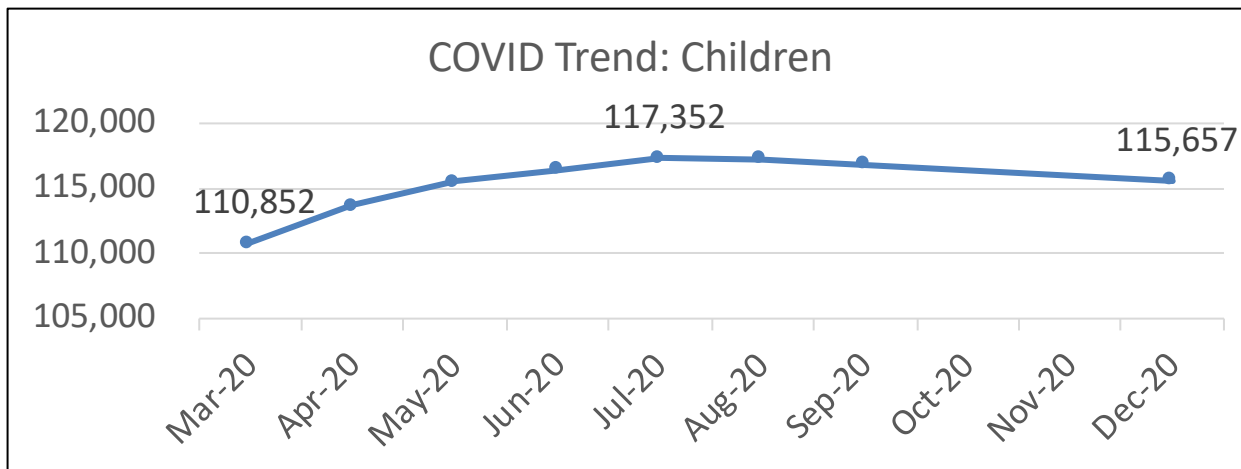
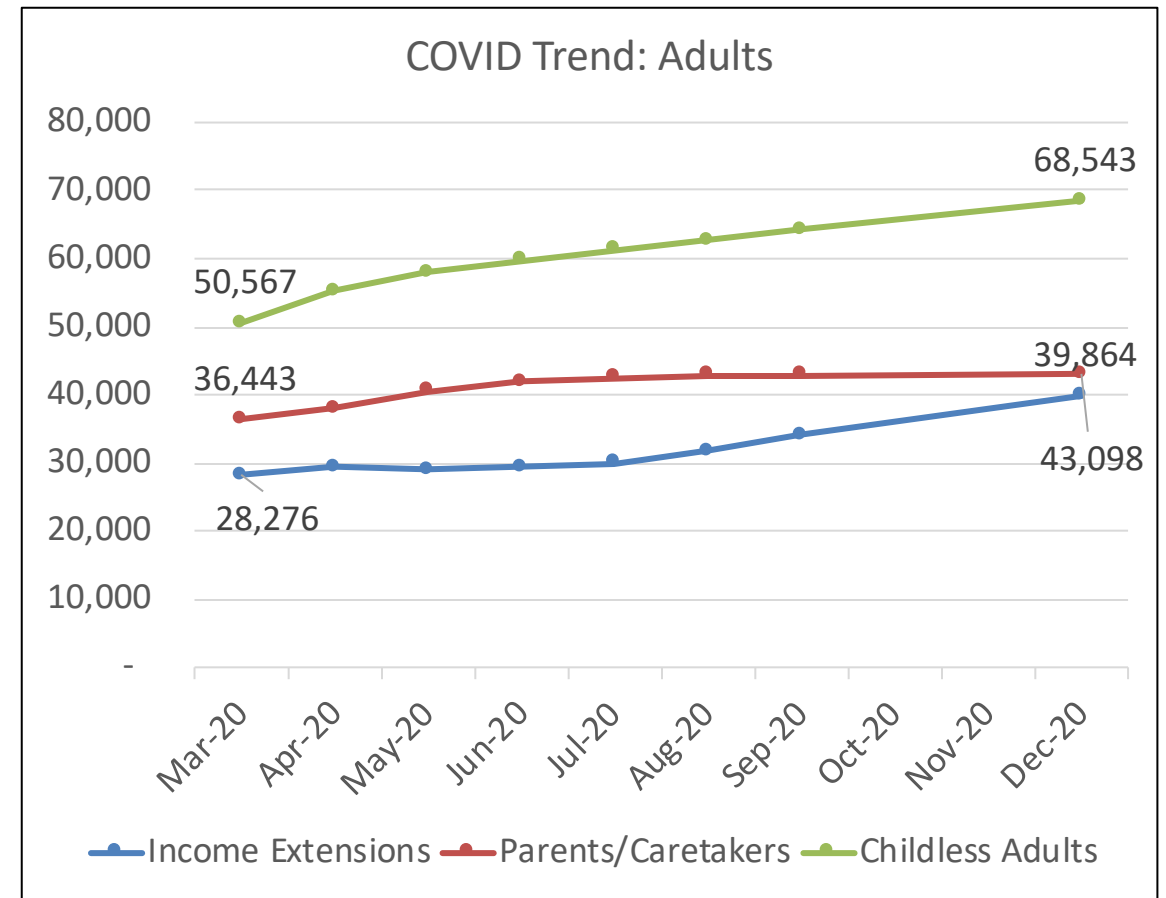
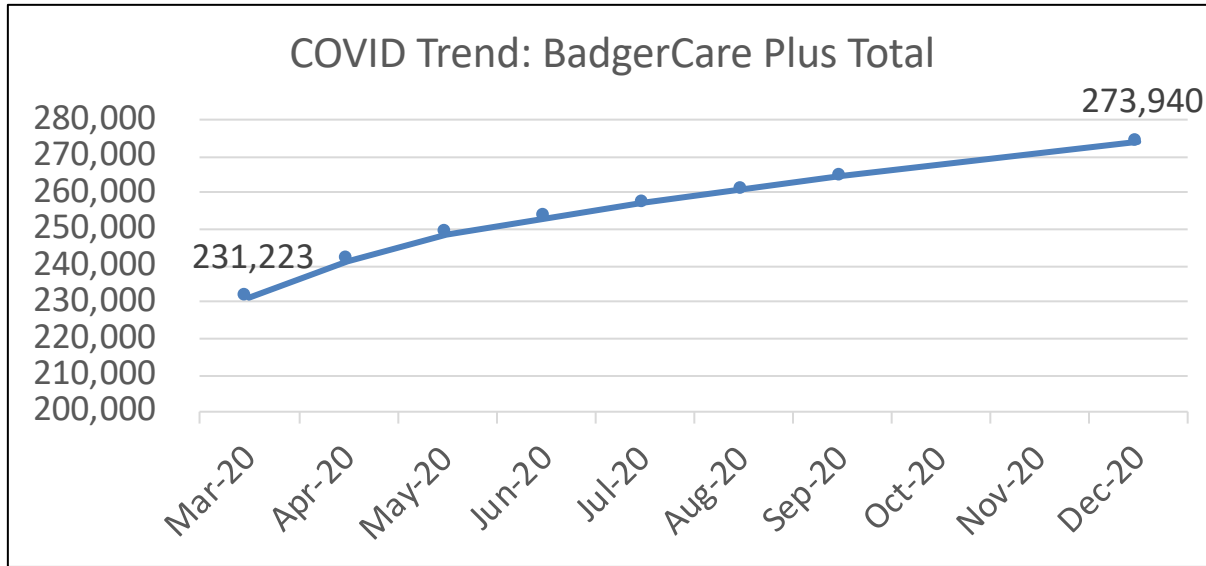
Milwaukee County	Mar-20	Jun-20	Sep-20	Dec-20	Change March- Dec 2020	% Change, March-Dec 2020
Children	110,852	116,428	116,862	115,657	4,805	4.3%
Income Extensions*	28,276	29,307	33,984	39,864	11,588	41.0%
Parents/Caretakers	36,443	41,913	42,949	43,098	6,655	18.3%
Childless Adults	50,567	59,663	64,138	68,543	17,976	35.6%
<b>BadgerCare Plus Total</b> (Other BadgerCare are included in this total)	231,223	253,159	264,275	273,940	42,717	18.5%

- **Statewide, BadgerCare Plus enrollment increased 23.3%** between March-December 2020, with 958,469 members counted for December enrollment (an increase of 181,157 since March 2020).

\*A BadgerCare Plus extension is a period of eligibility given to a person when the assistance group's income increases above 100 percent FPL either due to an increase in earned income and/or spousal support and otherwise meets the BadgerCare Plus eligibility criteria for people with incomes below 100 percent FPL.

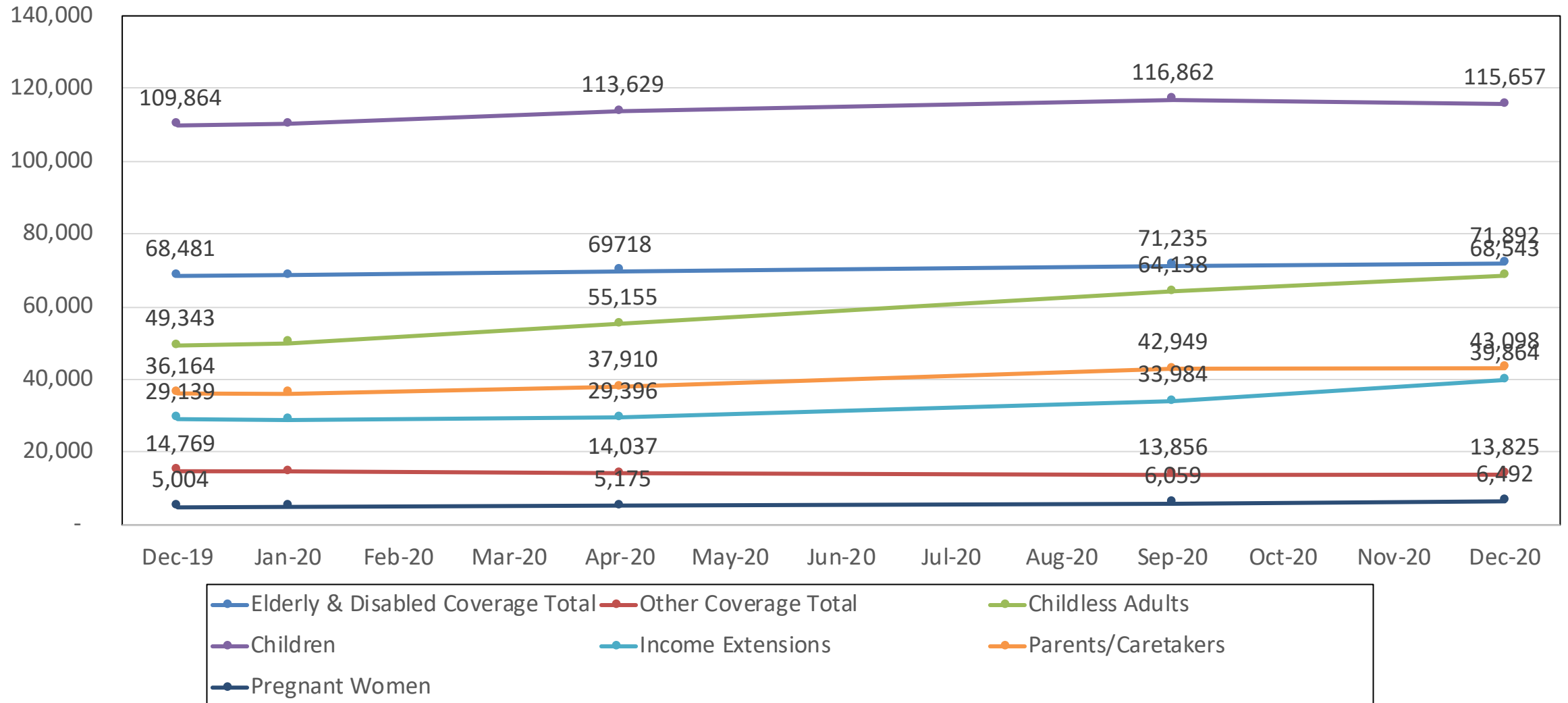
# BadgerCare Enrollment

## Change with COVID-19 Public Health Emergency



# Medicaid / BadgerCare Trends

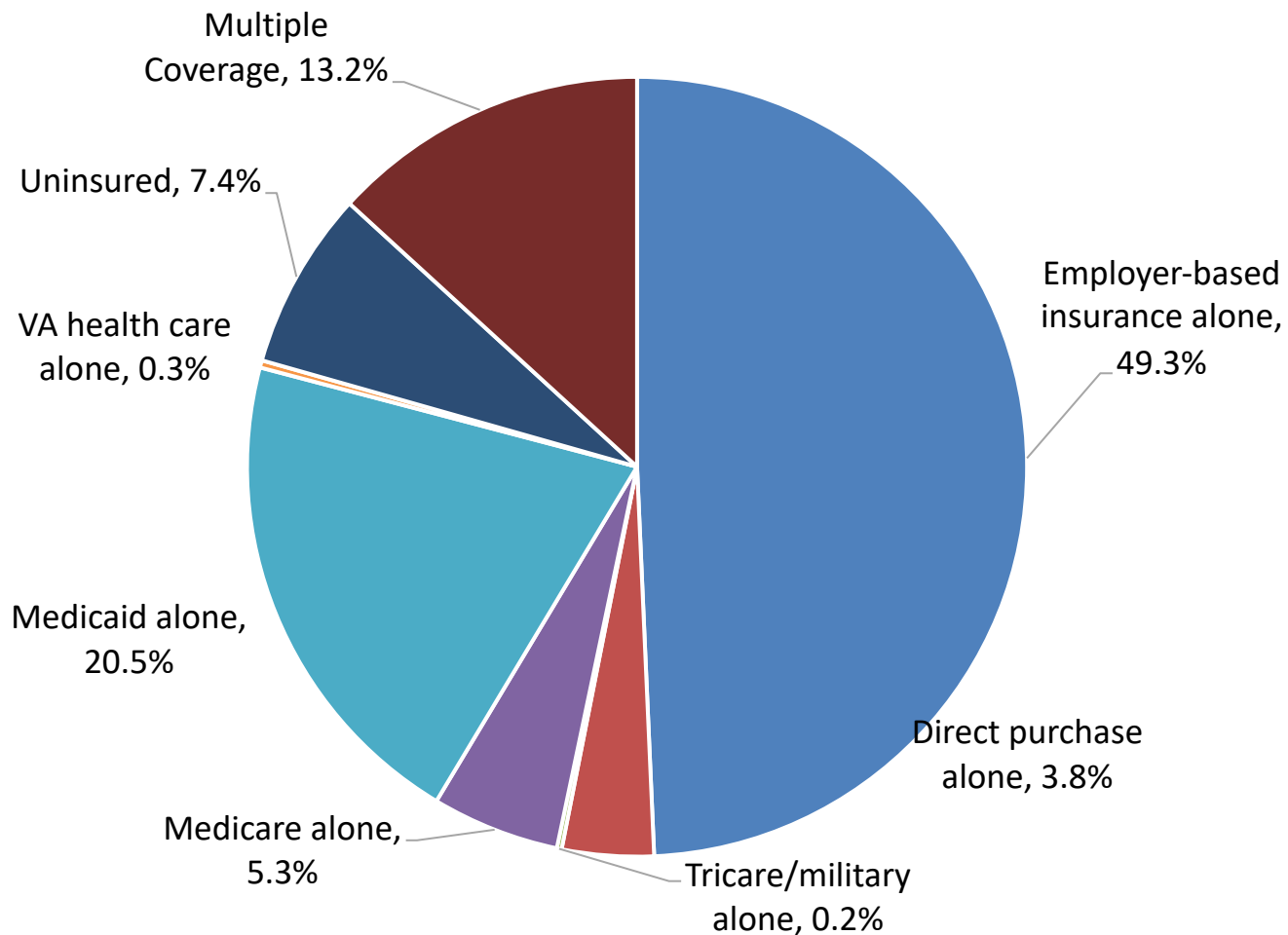
Milwaukee County, December 2019-December 2020



# Sources of Health Insurance - Detail

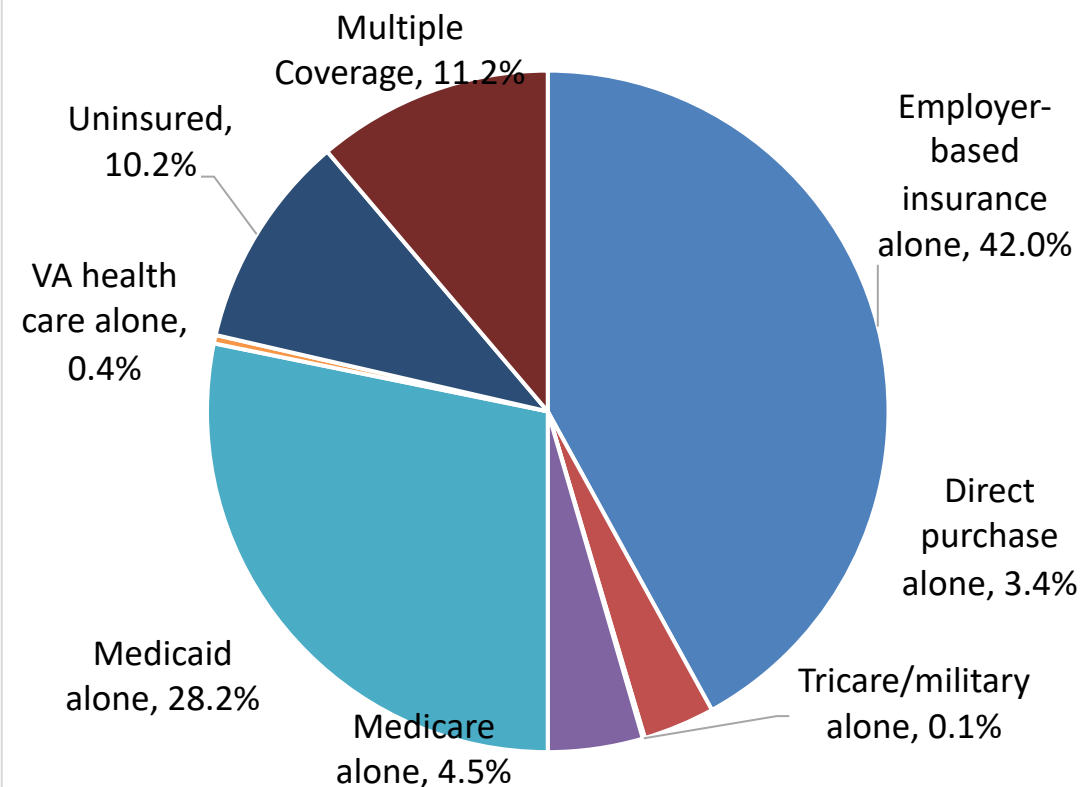
## Milwaukee County and City as of 2019

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

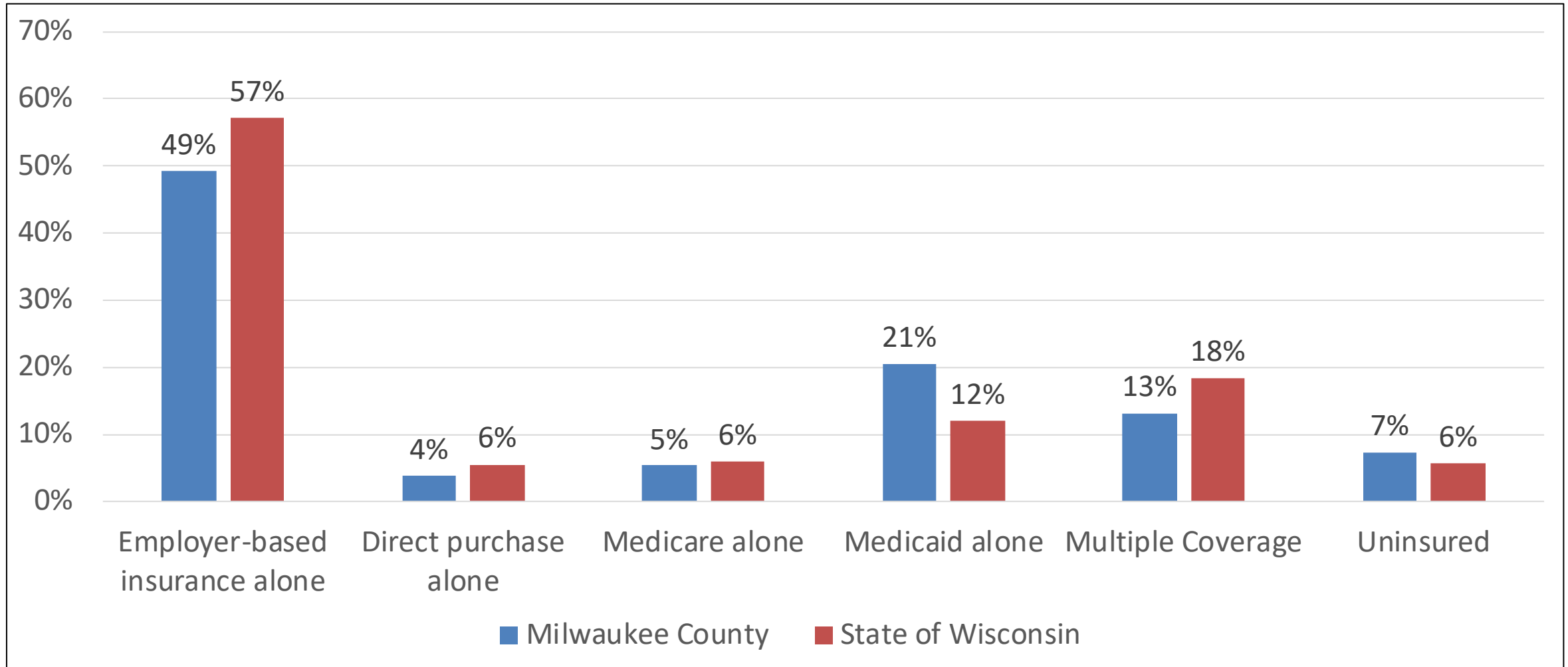


Source: U.S. Census, American Community Survey (ACS) 2019; Most recently available data



# Sources of Health Insurance - Detail

## Milwaukee County Compared to Statewide 2019



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

# Medicaid Enrollment

## *Milwaukee County compared to Wisconsin Statewide*

- ▶ As of December 2020,
  - ▶ 38% of Milwaukee County residents (359,657 people) are enrolled in Medicaid
  - ▶ 24% of Wisconsin residents (1,393,030 people) are enrolled in Medicaid

Medicaid/BadgerCare Monthly Enrollment:

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

- ▶ American Community Survey 2019 data (most recent available):
  - ▶ 21% of Milwaukee County residents (192,495 people) had Medicaid alone as their health insurance
  - ▶ 12% of Wisconsin residents had Medicaid alone as their health insurance

# Medicaid / BadgerCare Enrollment

*Milwaukee County, as of December 2020*

	# Covered in Milwaukee County	% of Milwaukee County Population	# Covered in Wisconsin	% of State Population
BadgerCare Children	<b>115,657</b>	48.6% (of all children)	<b>417,815</b>	31.1% (of all children)
BadgerCare Parents and Caretakers	<b>43,098</b>	7.6% (of all adults ages 18-64)	<b>156,077</b>	4.6% (of all adults ages 18-64)
BadgerCare Childless Adults	<b>68,543</b>	12% (of all adults ages 18-64)	<b>220,517</b>	6.5% (of all adults ages 18-64)
Other BadgerCare: Pregnant Women, Youths Exiting Foster Care, Income Extensions, Express Enroll	<b>46,642</b>		<b>164,060</b>	
<b>Total BadgerCare</b>	<b>273,940</b>	<b>29.2% of total population</b>	<b>958,469</b>	<b>16.7% of total population</b>
Elderly/Blind/Disabled	<b>71,892</b>		<b>254,334</b>	
Other Coverage	<b>13,825</b>		<b>180,227</b>	
<b>Total Medicaid</b>	<b>359,657</b>	<b>38.4% of total population</b>	<b>1,393,030</b>	<b>24.2% of total population</b>

# Medicaid HMO Enrollment

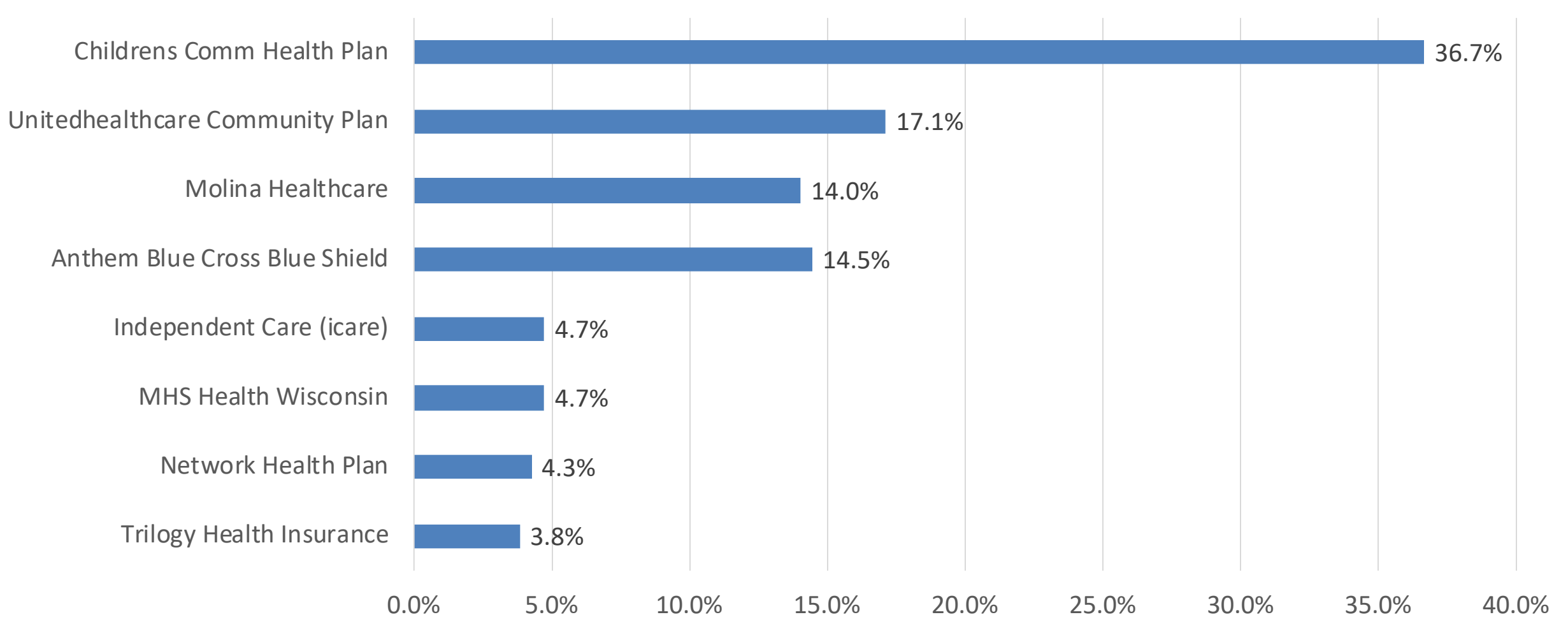
*Milwaukee County, December 2020*

	BadgerCare		SSI		Family Care		All	
	# enrolled	% of all BC	# enrolled	% of all SSI	# enrolled	% of all Family Care	December 2020 Total	% of enrollments
Anthem Blue Cross Blue Shield	38,135	14.5%	2,549	11.2%			40,684	13.7%
Care Wisconsin Health Plan					6,952	65.0%	6,952	2.3%
Childrens Comm Health Plan	96,722	36.7%					96,722	32.5%
Community Care Health Plan					3,736	35.0%	3,736	1.3%
Independent Care (icare)	12,793	4.7%	5,845	25.6%			18,638	6.3%
Managed Health Services			2,634	11.5%			2,634	0.9%
MHS Health Wisconsin	12,500	4.7%	-				12,500	4.2%
Molina Healthcare	37,047	14.0%	1,944	8.5%			38,991	13.1%
Network Health Plan	11,252	4.3%	1,423	6.2%			12,675	4.3%
Trilogy Health Insurance	10,139	3.8%	-				10,139	3.4%
Unitedhealthcare Community Plan	45,171	17.1%	8,436	36.9%			53,607	18.0%
<b>Total</b>	<b>263,759</b>	<b>100%</b>	<b>22,831</b>	<b>100%</b>	<b>10,688</b>	<b>100%</b>	<b>297,278</b>	<b>100%</b>

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

# Medicaid HMO BadgerCare Enrollment

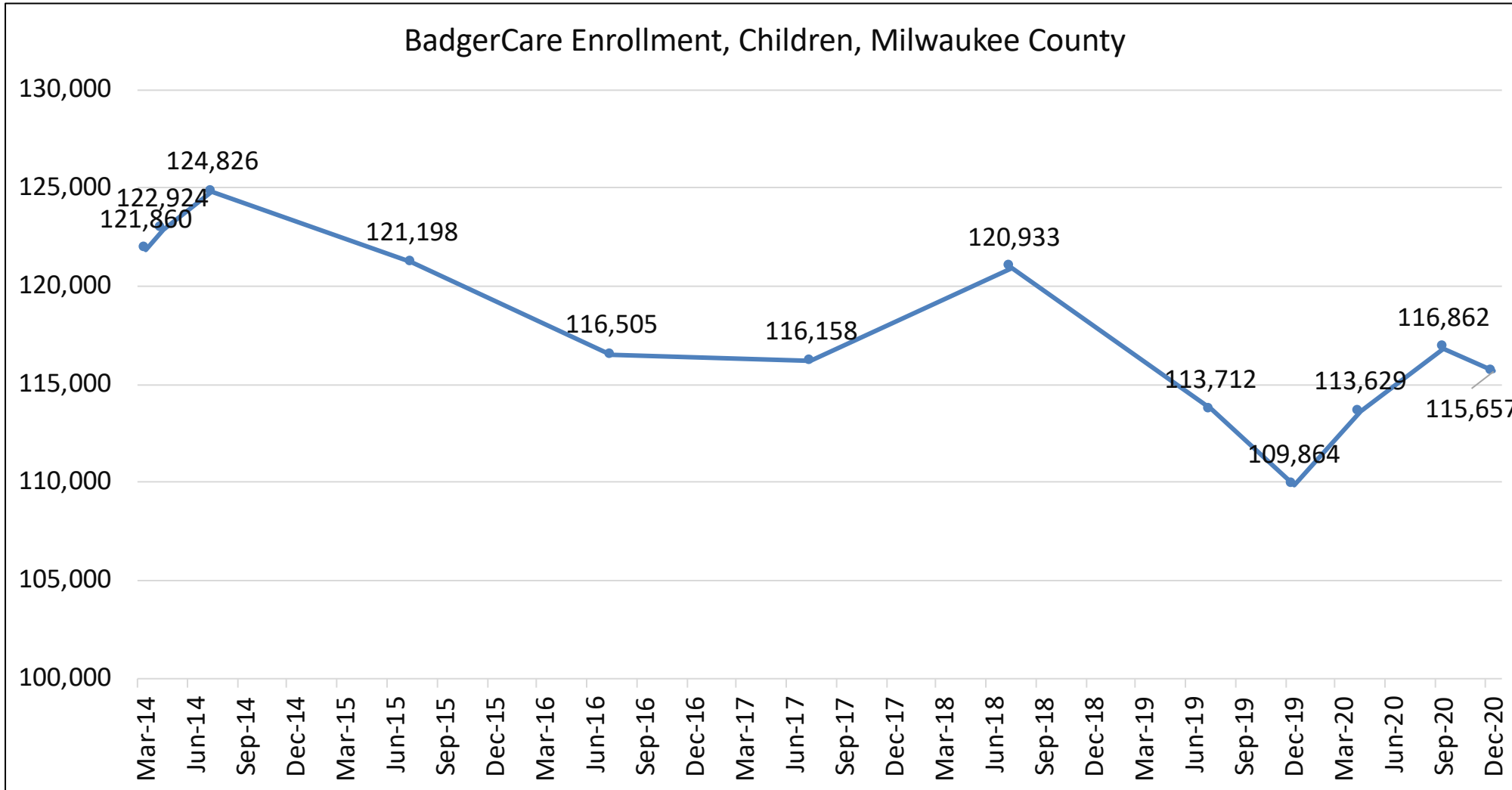
Milwaukee County, December 2020



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

# Medicaid / BadgerCare Children Trends

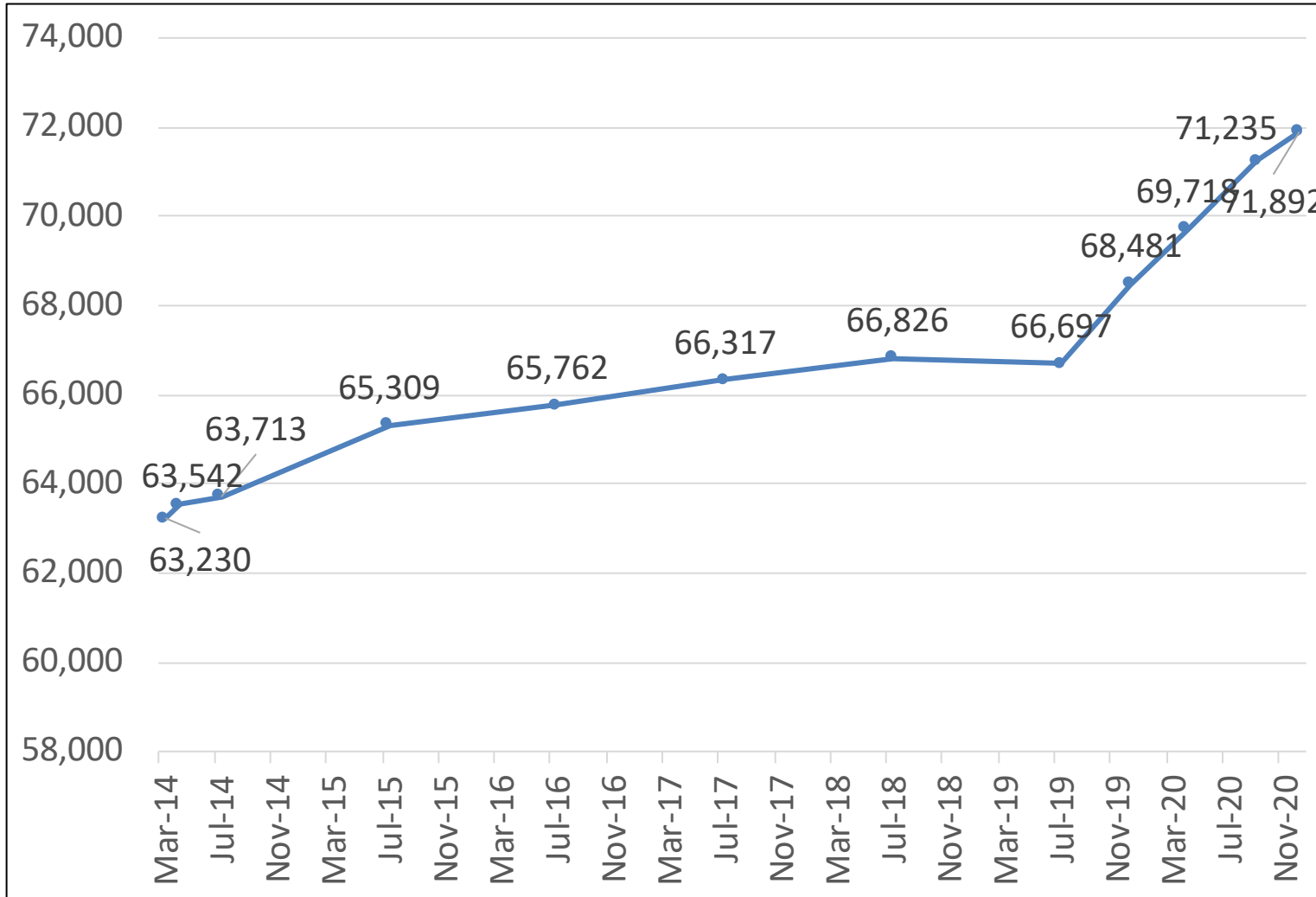
Milwaukee County, March 2014 to December 2020



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 Elderly, Blind, and Disabled (EBD)

*Milwaukee County, March 2014 through December 2020*



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

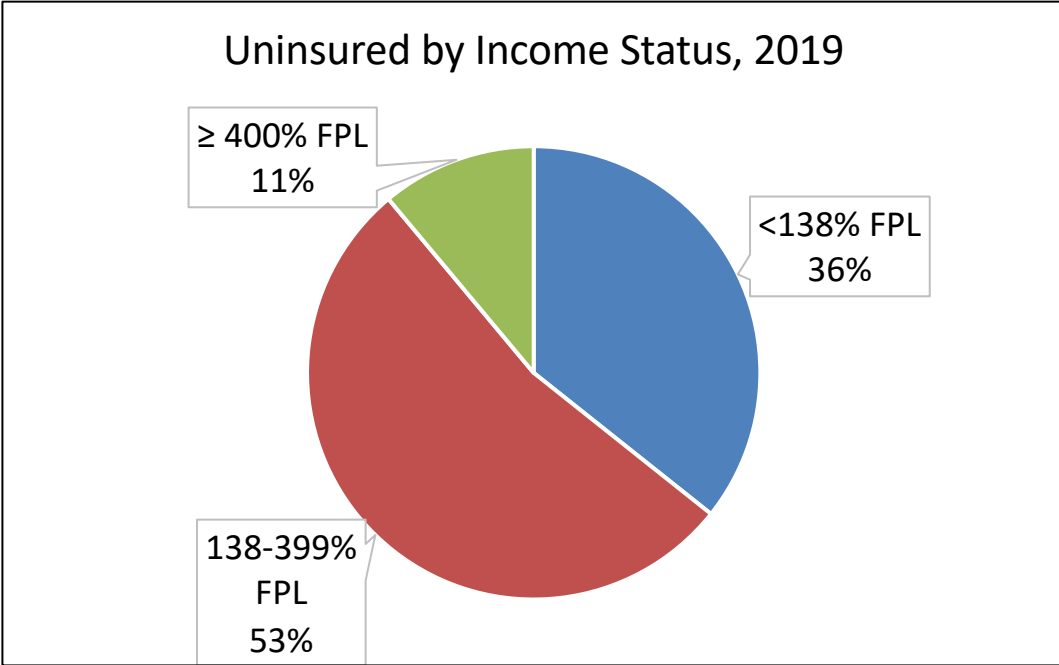
# Uninsured in Milwaukee County - 2019

*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 **16**



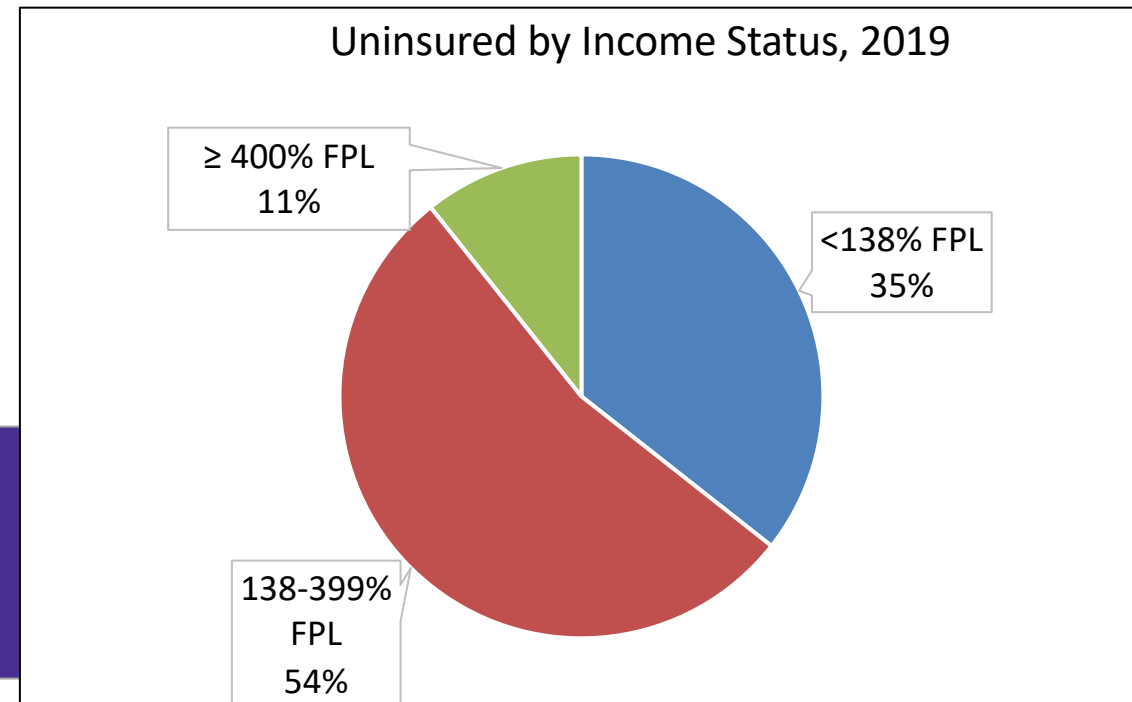
# Uninsured in City of Milwaukee - 2019

*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%
Total Population	52,524	9.1%	59,310	10.4%	12.9%

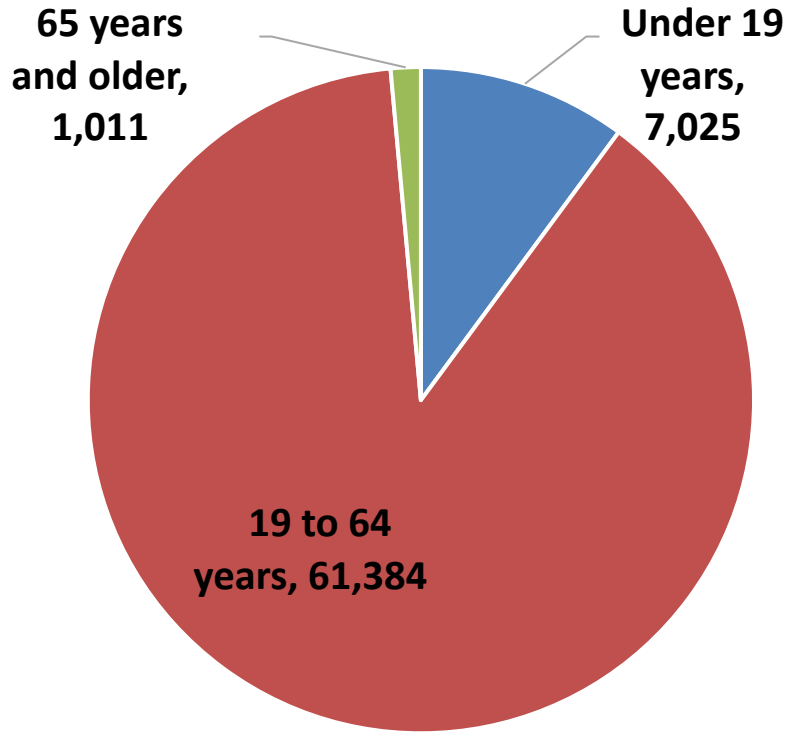
City of Milwaukee residents below 100% FPL account for 21% of the total uninsured, with 12,414 uninsured in this income group. Most should qualify for Medicaid/BadgerCare Plus.

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%.

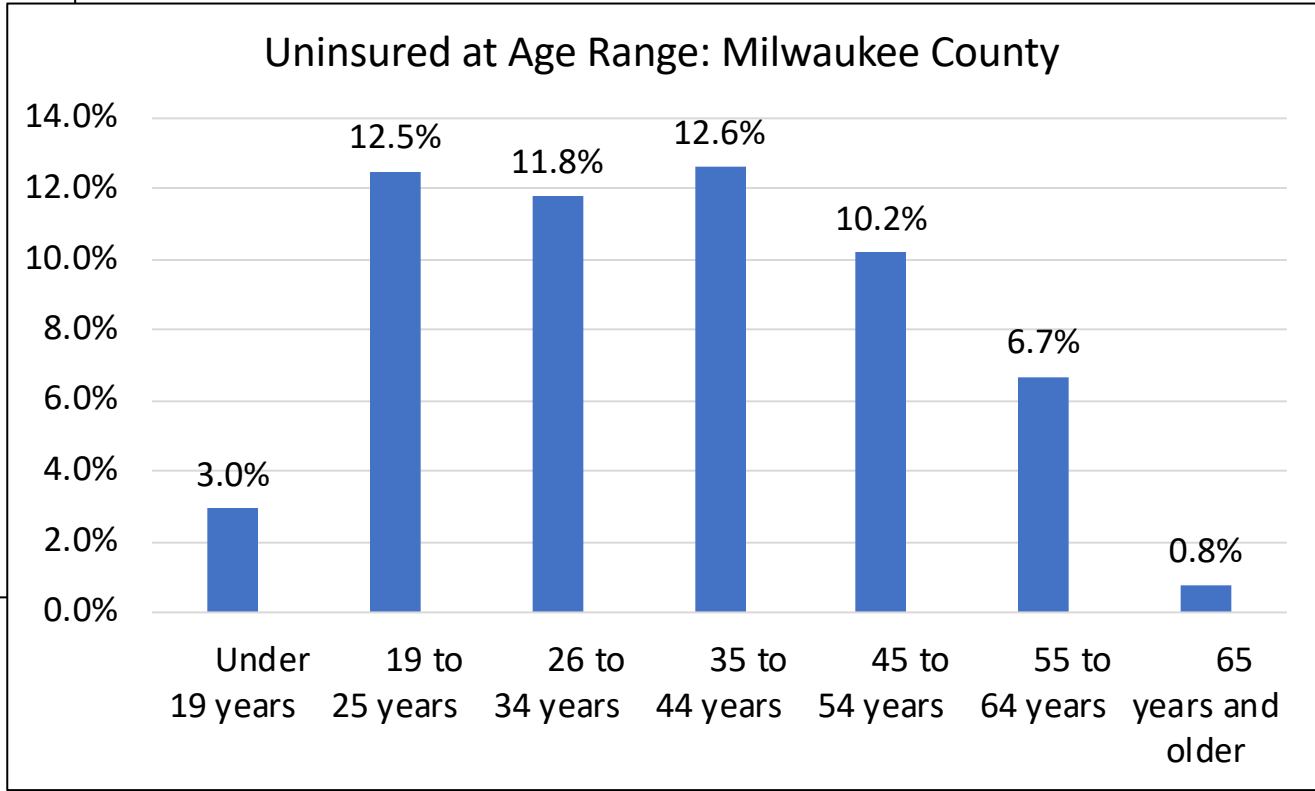


Source: U.S. Census, American Community Survey (ACS) 2017 and 2019, most recently available data

# Uninsured in Milwaukee County - 2019



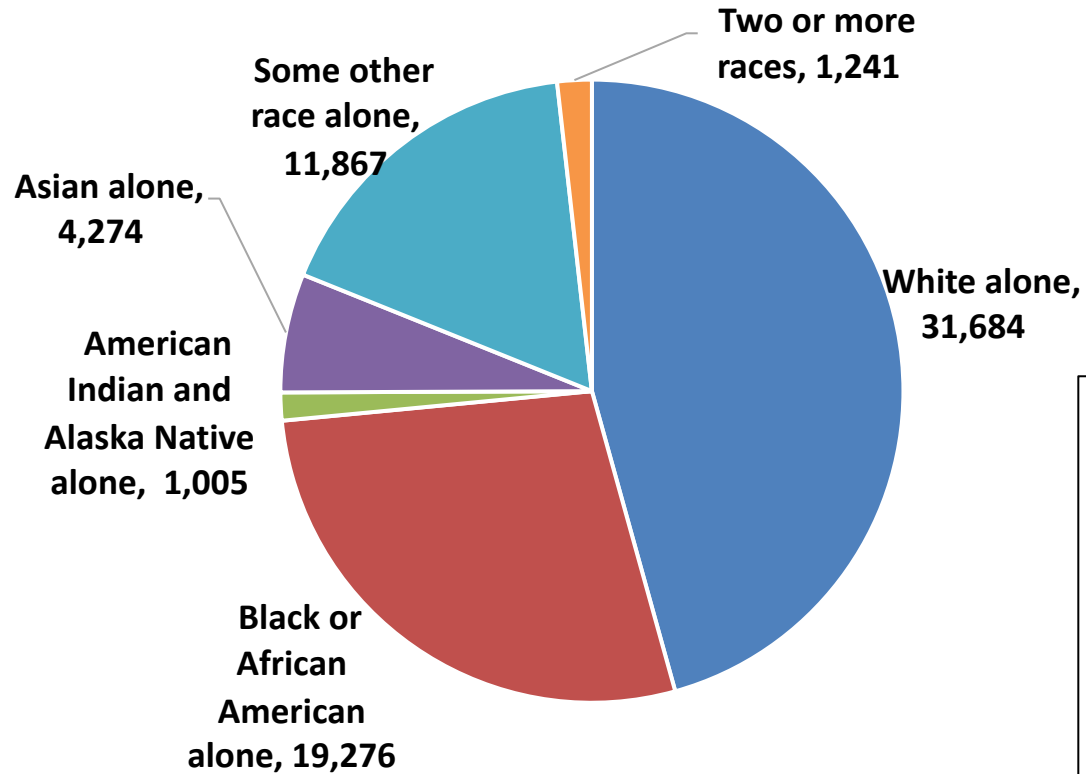
In 2019, 7,025 children remained uninsured



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

# Uninsured in Milwaukee County - 2019

Uninsured by Race, ACS 2019

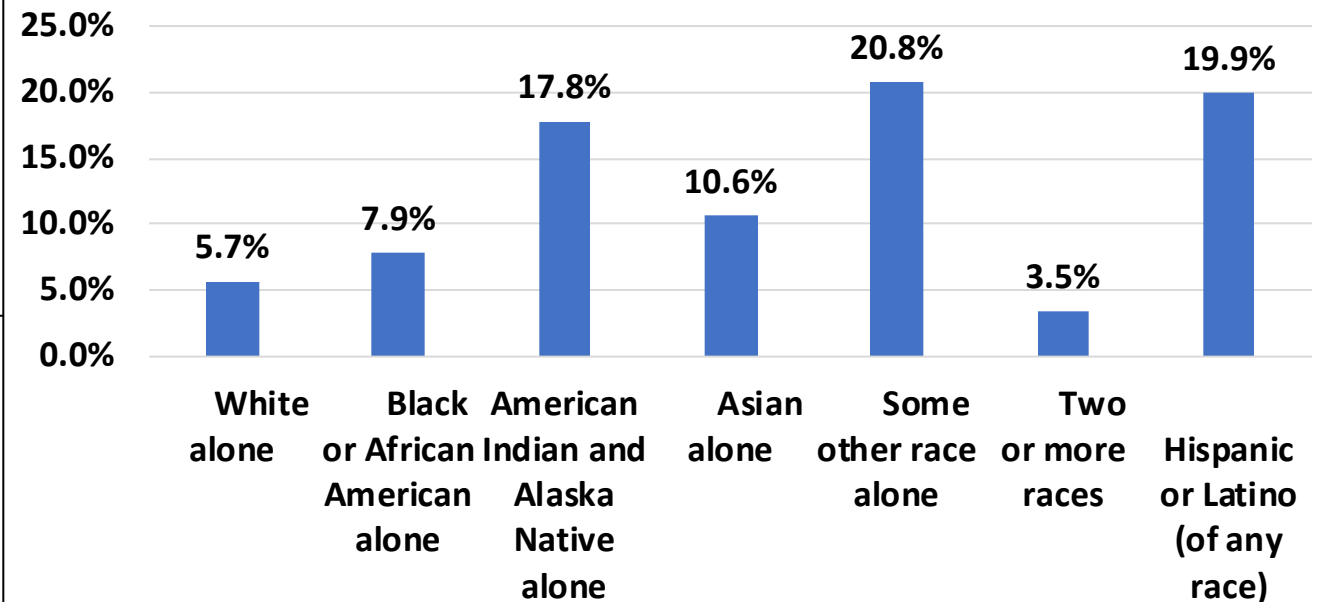


Source: U.S. Census, American Community Survey (ACS) 2019, most recently available data

Percentage of Uninsured who are employed

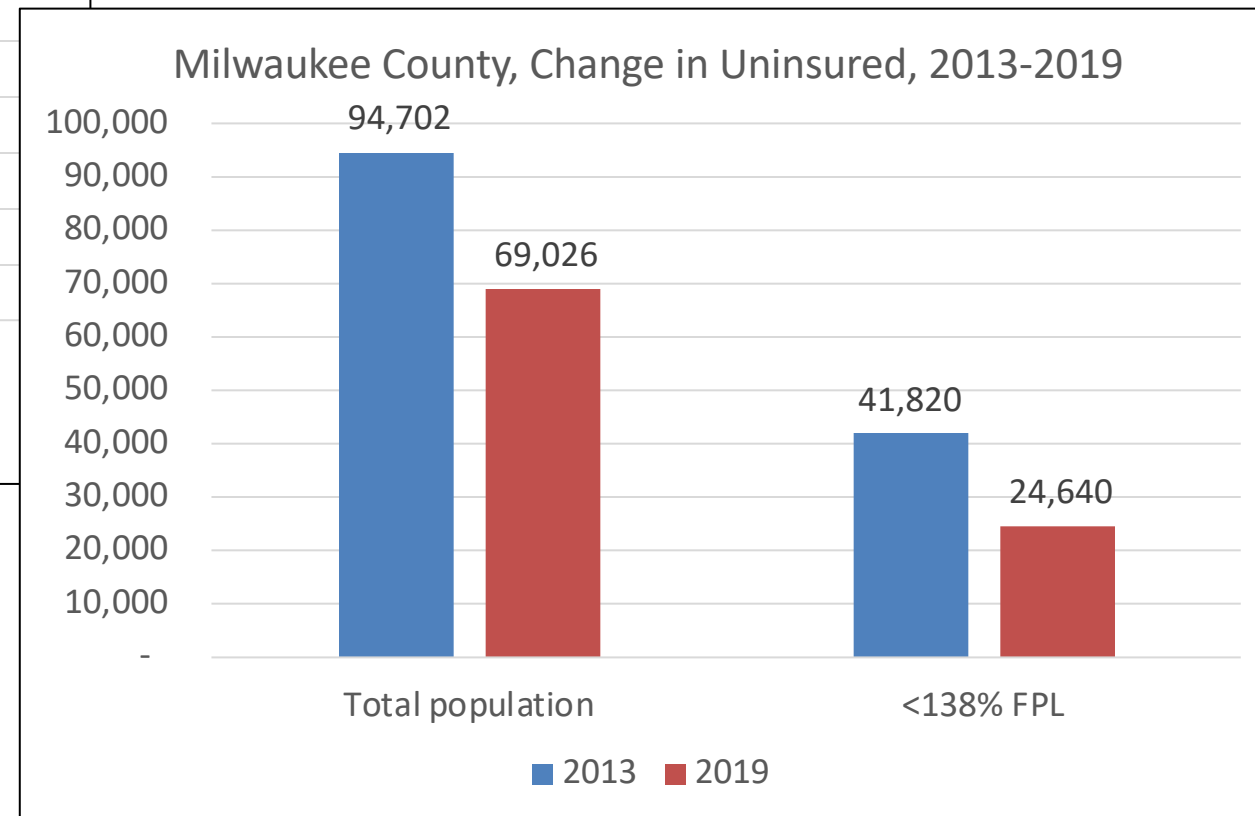
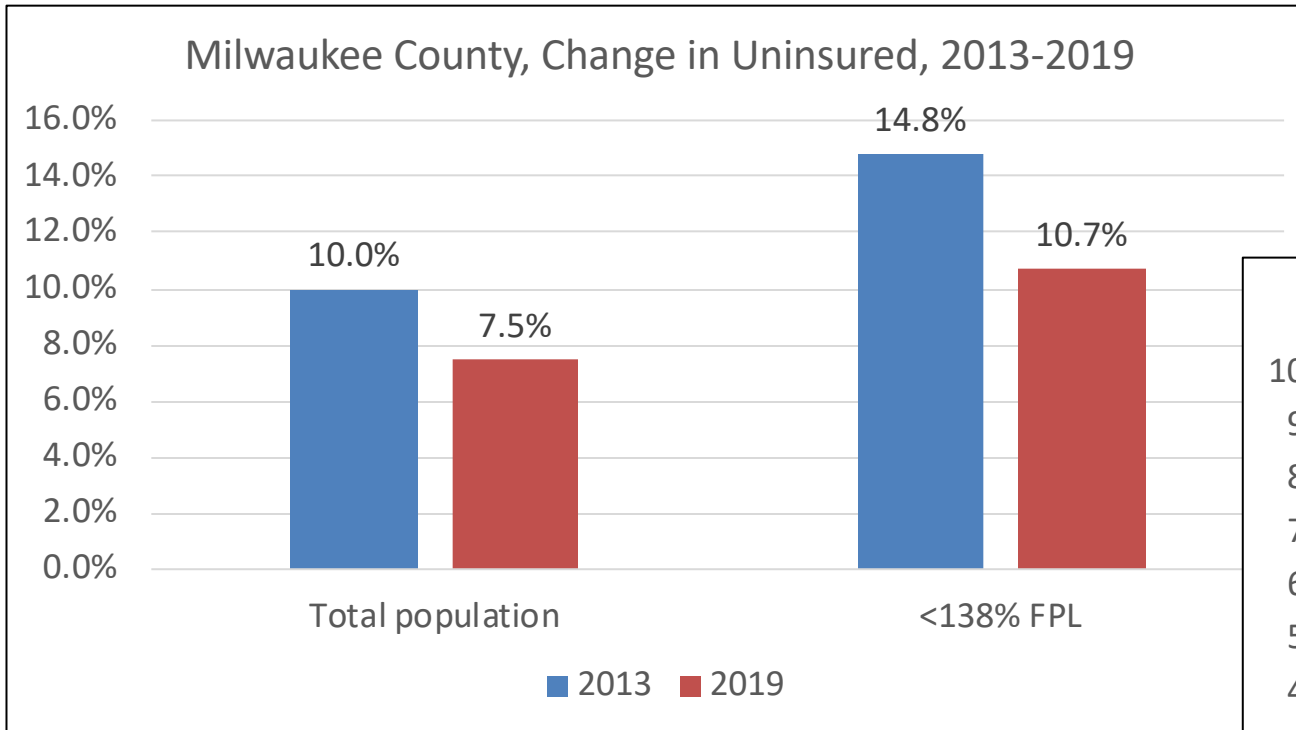
Uninsured ( <i>non-institutionalized population</i> )	61,384
Employed Uninsured	41,148
<i>Uninsured who are employed</i>	67%

Percent of Uninsured within each Race/Ethnicity



# Uninsured in Milwaukee County, 2013-2019

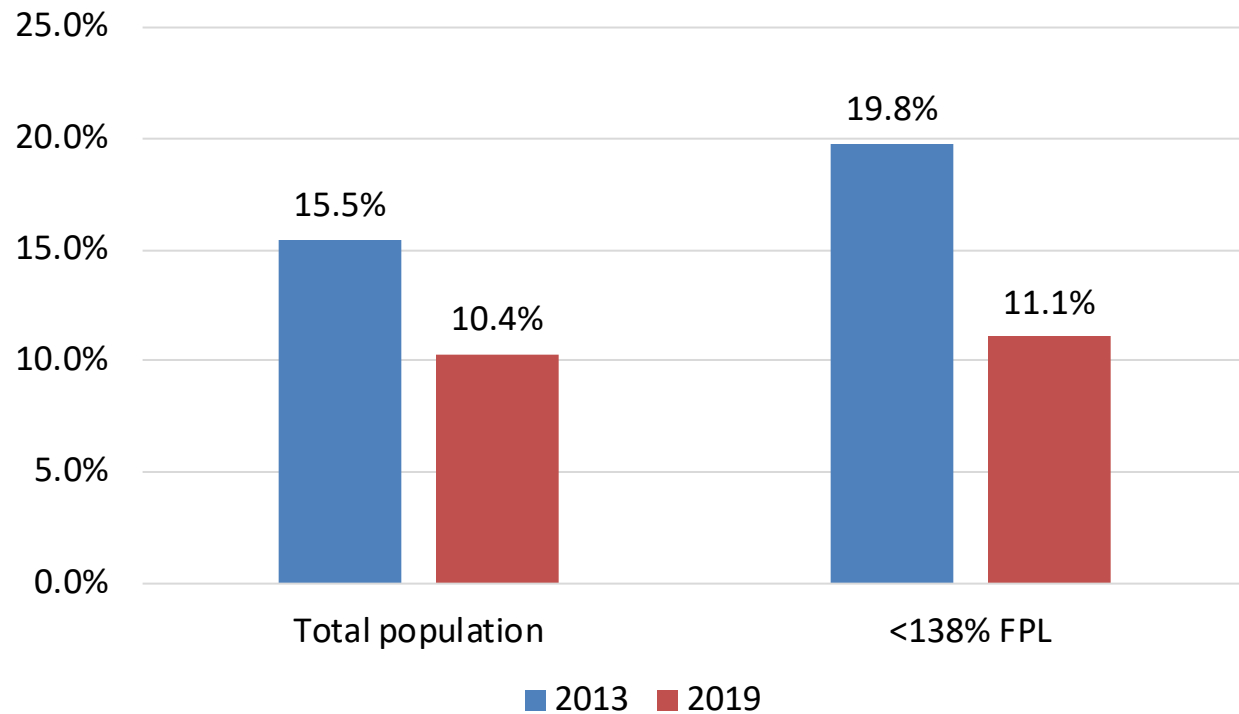
The uninsured rate has decreased by 27%, and across all income groups since 2013, and by 41% for persons below 138% FPL.



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

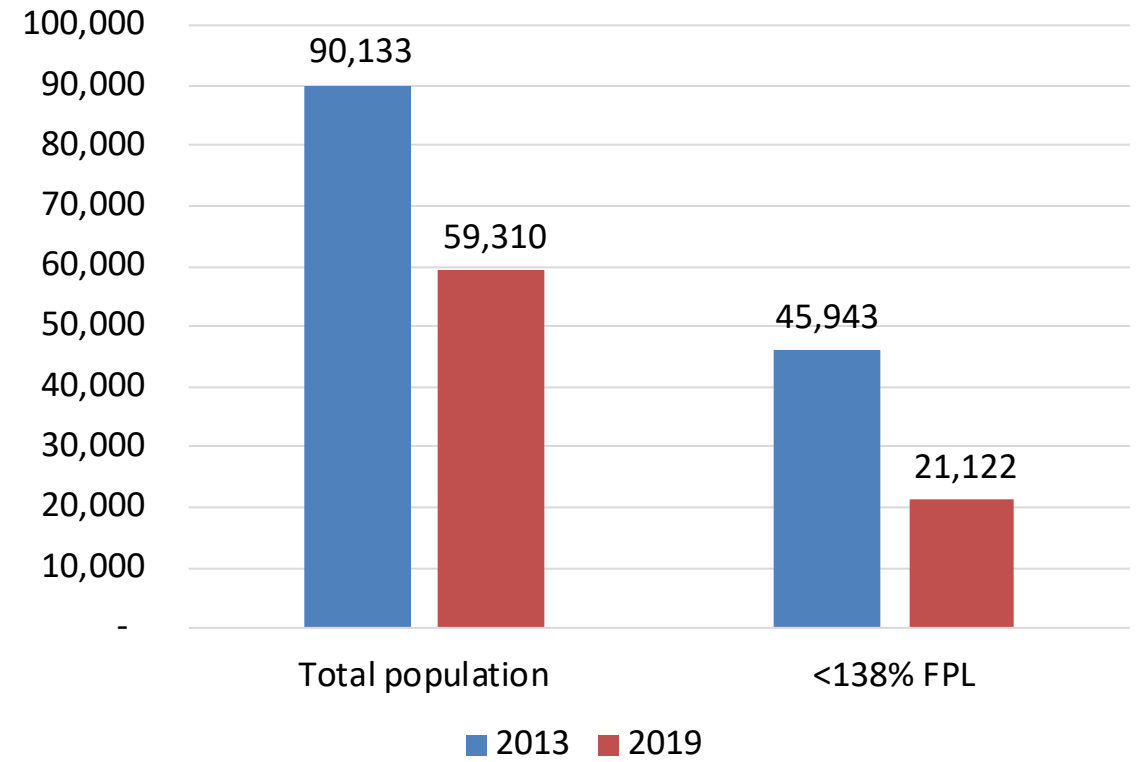
# Uninsured in City of Milwaukee , 2013-2019

### 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.

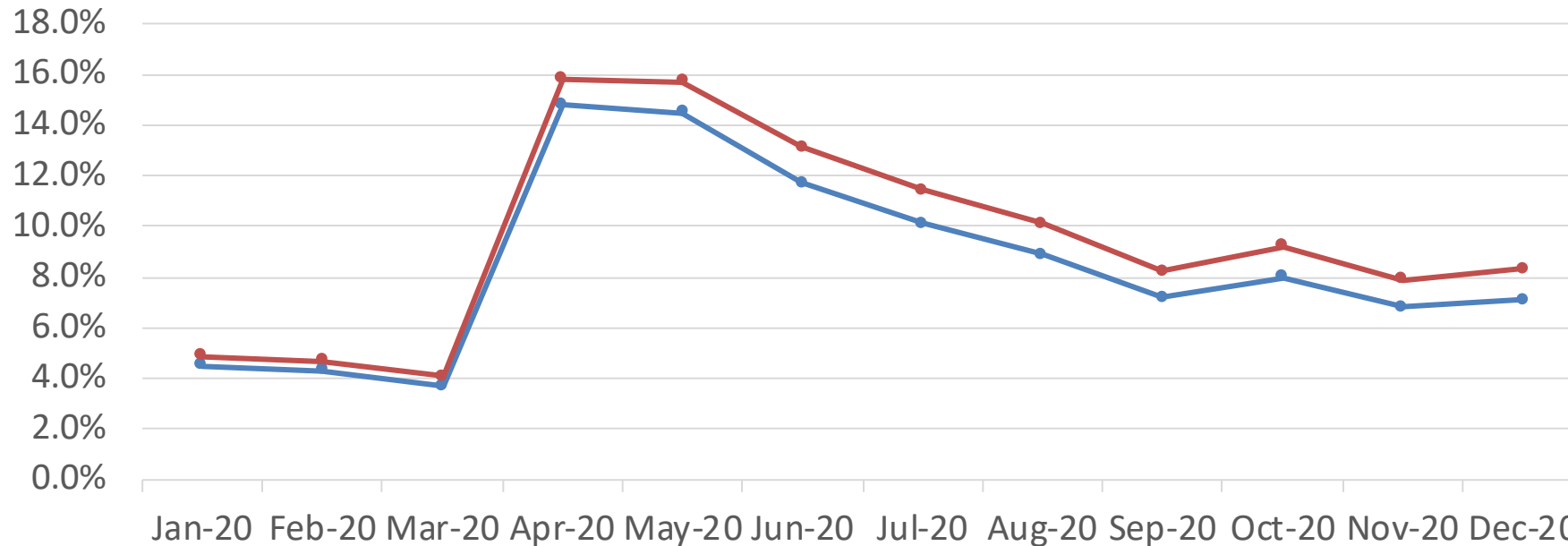
### Milwaukee City, Change in Uninsured, 2013-2019



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

# Milwaukee County Unemployment Rate Trend – CY2020

Unemployment Rate, Milwaukee County and City, CY2020



- The unemployment rate tripled at the start of the COVID-19 pandemic.
- Employment has steadily but not fully recovered.
- Unemployment as of December remains substantially higher than pre-pandemic.

	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20
County	4.5%	4.3%	3.7%	14.8%	14.5%	11.7%	10.1%	8.9%	7.2%	8.0%	6.8%	7.1%
City	4.9%	4.7%	4.1%	15.8%	15.7%	13.1%	11.4%	10.1%	8.2%	9.2%	7.9%	8.3%

— County — City