

# *Milwaukee Coverage Report*

May 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

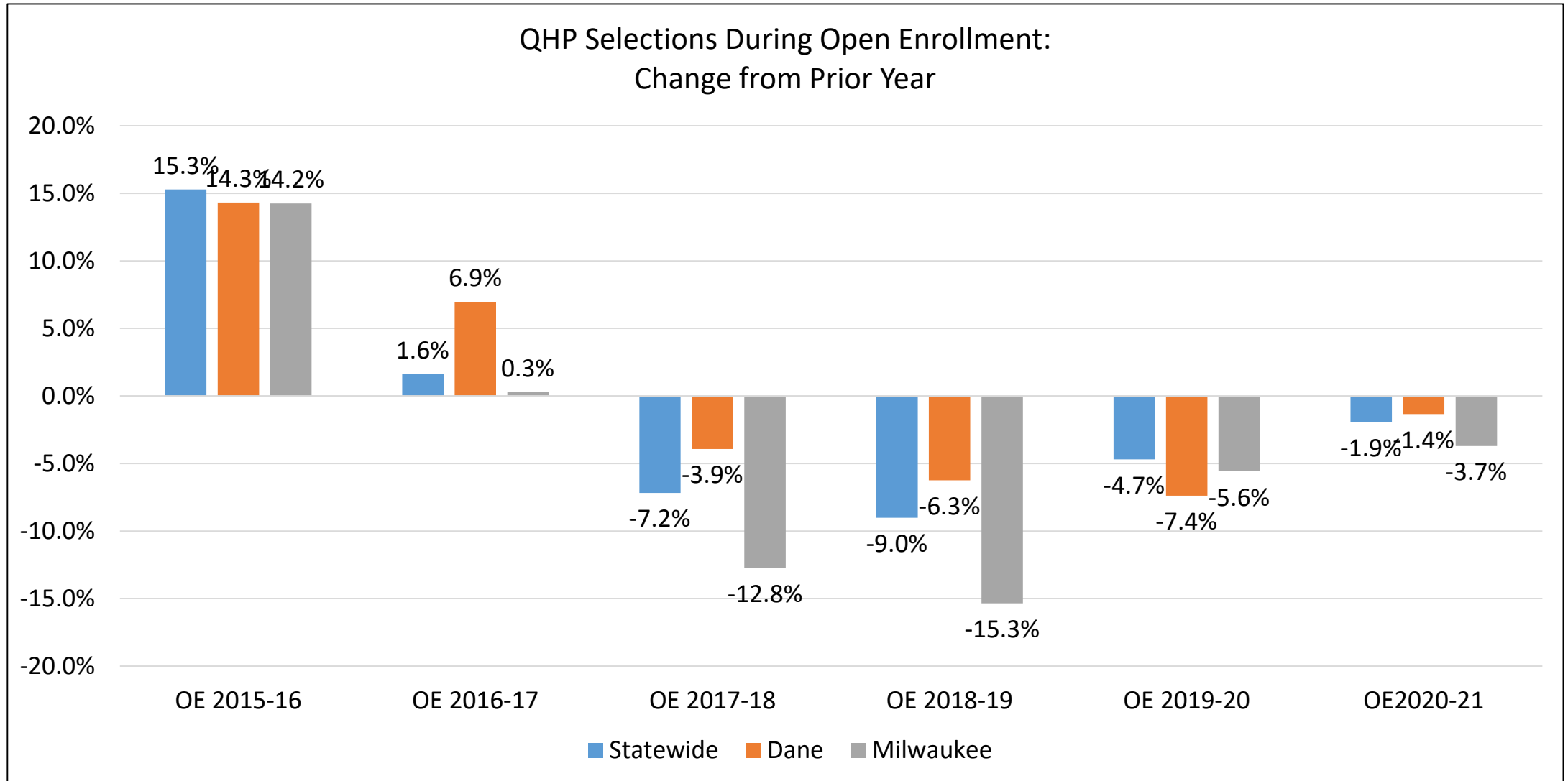
- A detailed Marketplace report from Open Enrollment (OE) 8 (Nov. 1 – Dec 15, 2020), including county level data, was just released by CMS (slides 4-8).
- **Nationally**, enrollment through HealthCare.gov **increased by about 6.6%** compared to last year during OE8.
- The ACA OE8 in **Wisconsin** saw 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 re-opened from February 15 – August 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%

- ACA Plan Selections during open enrollment have decreased statewide and in the state's two largest counties.
- The decline in Dane County has generally been smaller than the statewide rate of decline.
- The decline in Milwaukee County has exceeded the rate of statewide decline.



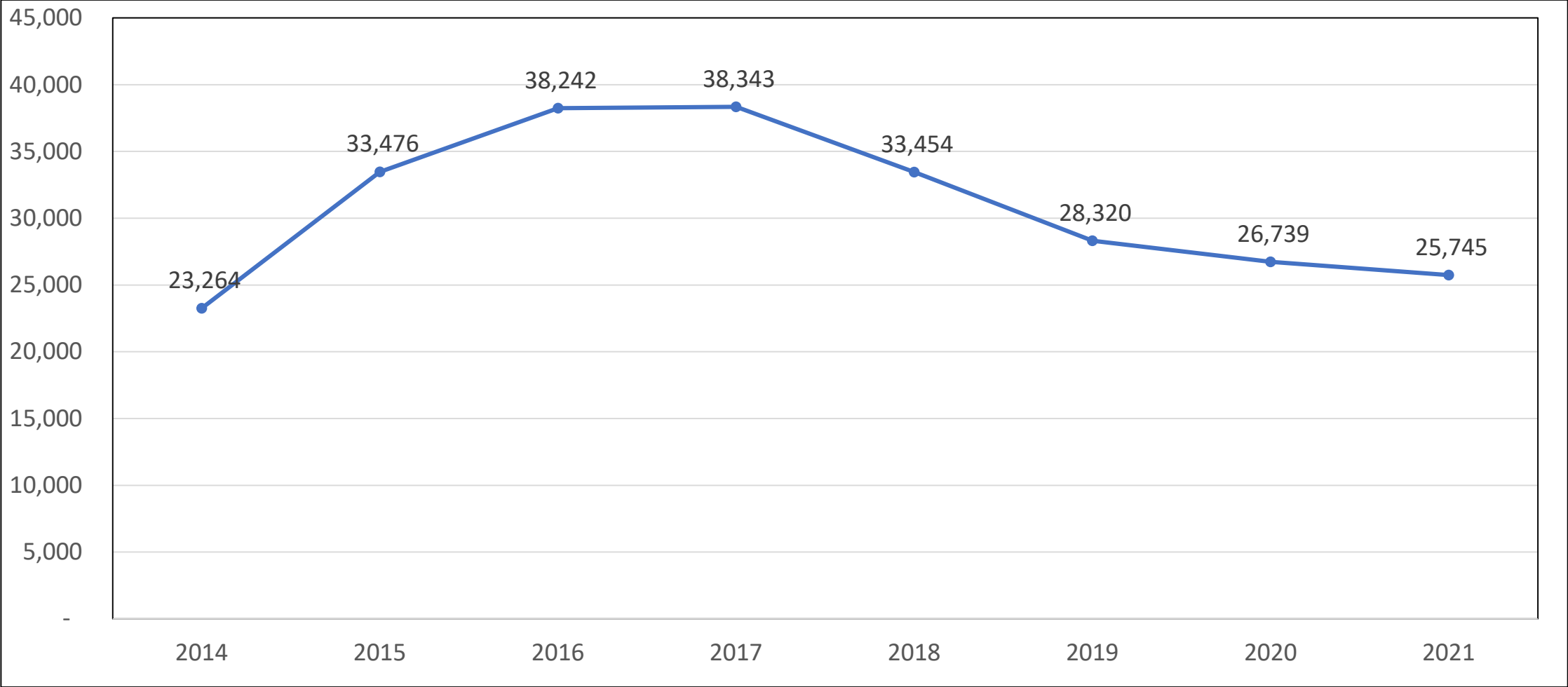
# Milwaukee County ACA Plan Selections for Plan Year 2021

(Compared to Plan Year 2020 as of Open Enrollment end December 15)

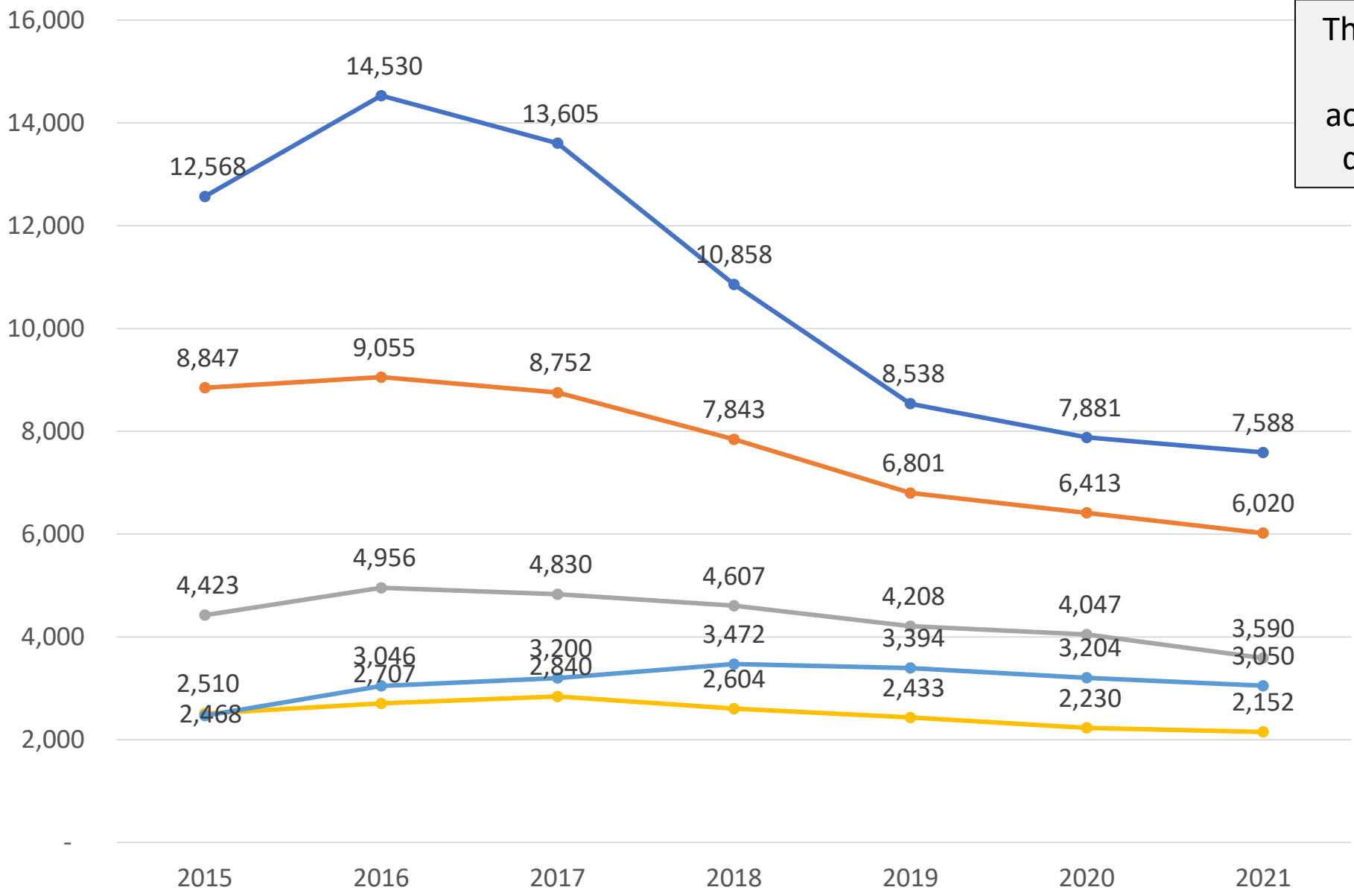
	Plan Year 2021	Plan Year 2020
Total Consumers Selecting Plans	25,745	26,739
Consumers with APTC	21,474 (83%)	22,969 (86%)
Consumers with CSRs	12,332 (48%)	14,339 (54%)
Average Premium before APTC	\$544	\$594
Average APTC	\$441	\$516
Average Premium for Consumers receiving APTC	\$118	\$90

Note:  
Declines in consumers receiving CSRs, along with decline in Average APTC, reflects increase in consumers selecting Bronze Plans

# Plan Selections for Milwaukee County , Trend 2014-2021



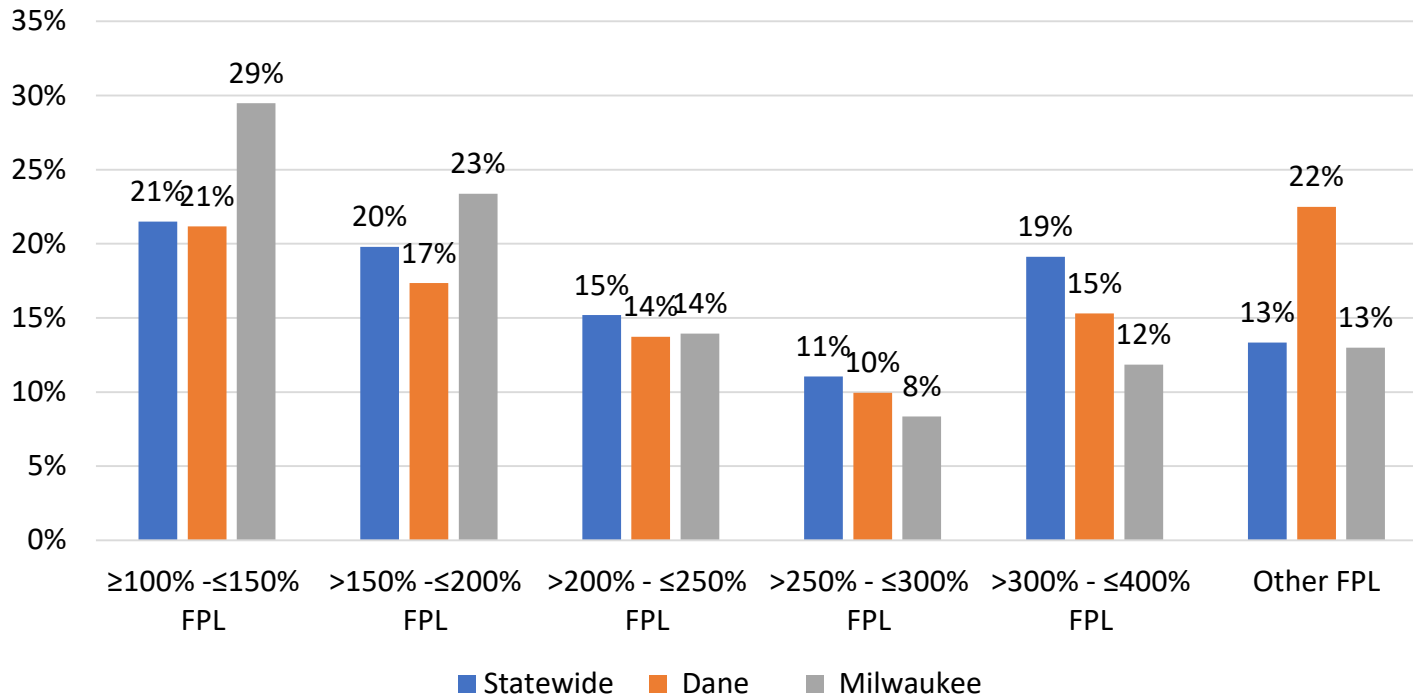
Plan Selections by Income Range, Milwaukee County, 2015-2021



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

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

Income Range of Consumers Selecting Health Plans, Plan Year 2021

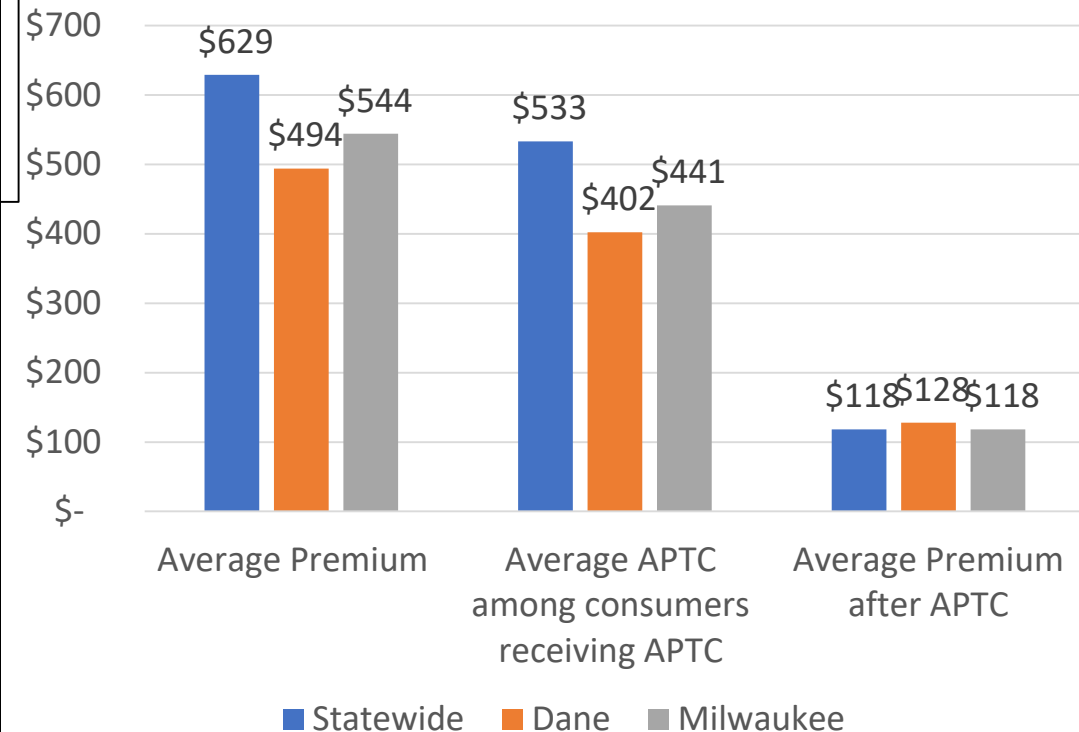


**Milwaukee County:**  
 More lower income consumers, with more qualifying for APTCs. With more qualifying for CSRs, higher selection of silver plans. Average premium after APTC relatively low.

**Dane County:**

More non-eligible for APTCs. Higher incomes among those with APTCs, so fewer qualifying for CSRs. More selecting non-silver plan. Average premium after APTC relatively higher.

QHP Premiums, Plan Year 2021





# BadgerCare Plus Enrollment – Highlights

- Total **Milwaukee County BadgerCare Plus enrollment** reached 282,264 in March 2021, a **22.1% increase** between March 2020 and March 2021– totaling 51,041 added BadgerCare Plus members.
  - Children increased **4.4%**
  - Childless adults increased **43.3%**
  - Parents/caretakers increased **20.1%**
  - Income extensions increased **52.4%**
- *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. However, it is likely that the members sustained in Medicaid coverage under the disenrollment freeze account for the majority of enrollment increases. Some portion of this “freeze” group would have been re-determined Medicaid eligible regardless of the freeze, as they would have lost earnings during the PHE. Others, who have increases in household income or returns to employment, may lose Medicaid enrollment at the end of the PHE, once they go through the eligibility re-determination process.*

*Data: Wisconsin Department of Health Services*

# BadgerCare Enrollment

## Change with COVID-19 Public Health Emergency

Milwaukee County	Mar-20	Sep-20	Dec-20	March 2021	Change March 2020- March 2021	% Change, March 2020- March 2021
Children	110,852	116,862	115,657	115,690	4,838	4.4%
Income Extensions*	28,276	33,984	39,864	43,106	14,830	52.4%
Parents/Caretakers	36,443	42,949	43,098	43,769	7,326	20.1%
Childless Adults	50,567	64,138	68,543	72,472	21,905	43.3%
<b>BadgerCare Plus Total</b> (Other BadgerCare are included in this total)	231,223	264,275	273,940	282,264	51,041	22.1%

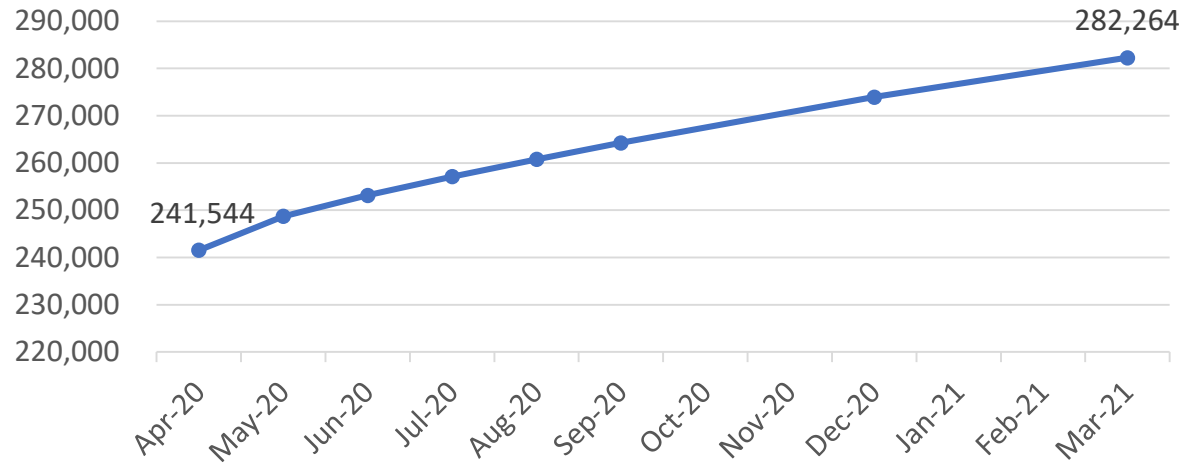
- This includes those members who remained enrolled under the Public Health Emergency disenrollment freeze.
- **Statewide, BadgerCare Plus enrollment increased 27.9%** between March 2020 and March 2021, with 993,851 members counted for March 2021 enrollment (an increase of 216,539 since March 2020).

\*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.

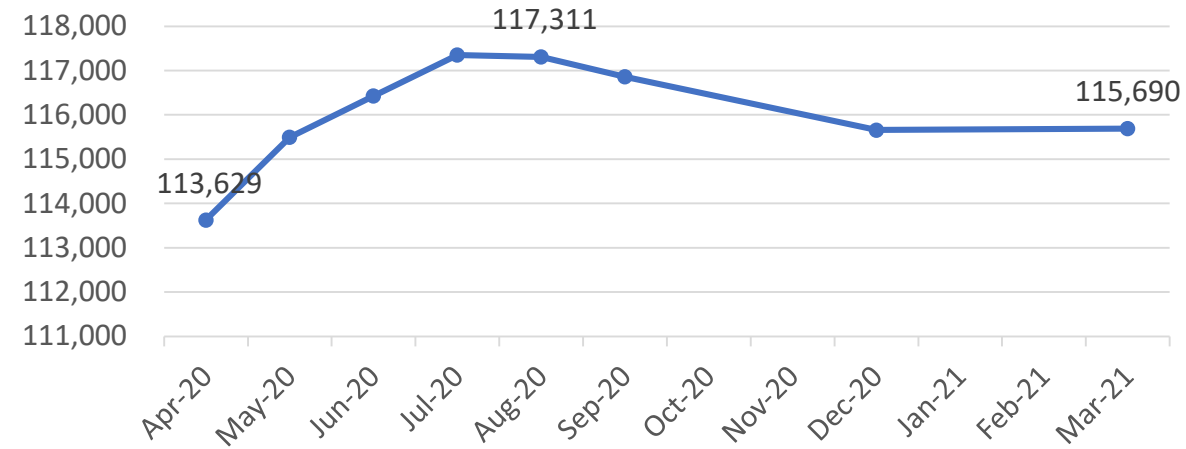
# BadgerCare Enrollment

## Change with COVID-19 Public Health Emergency

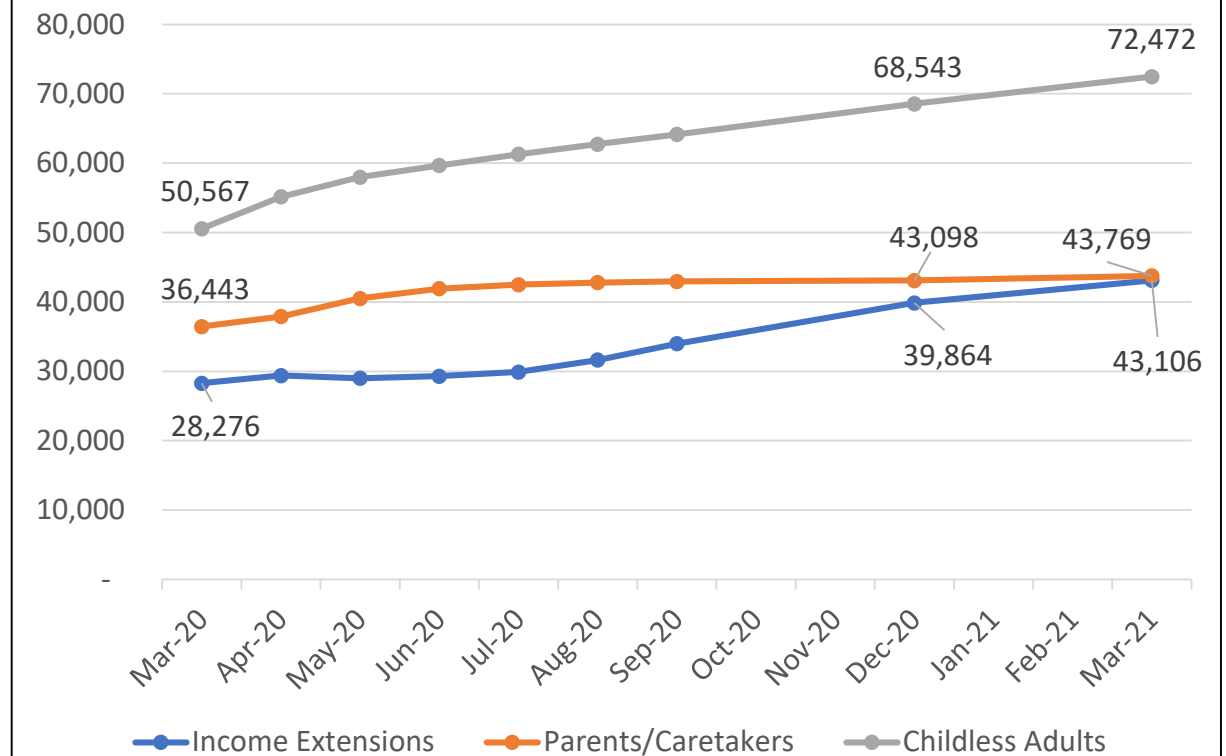
COVID Trend: BadgerCare Plus Total



COVID Trend: Children

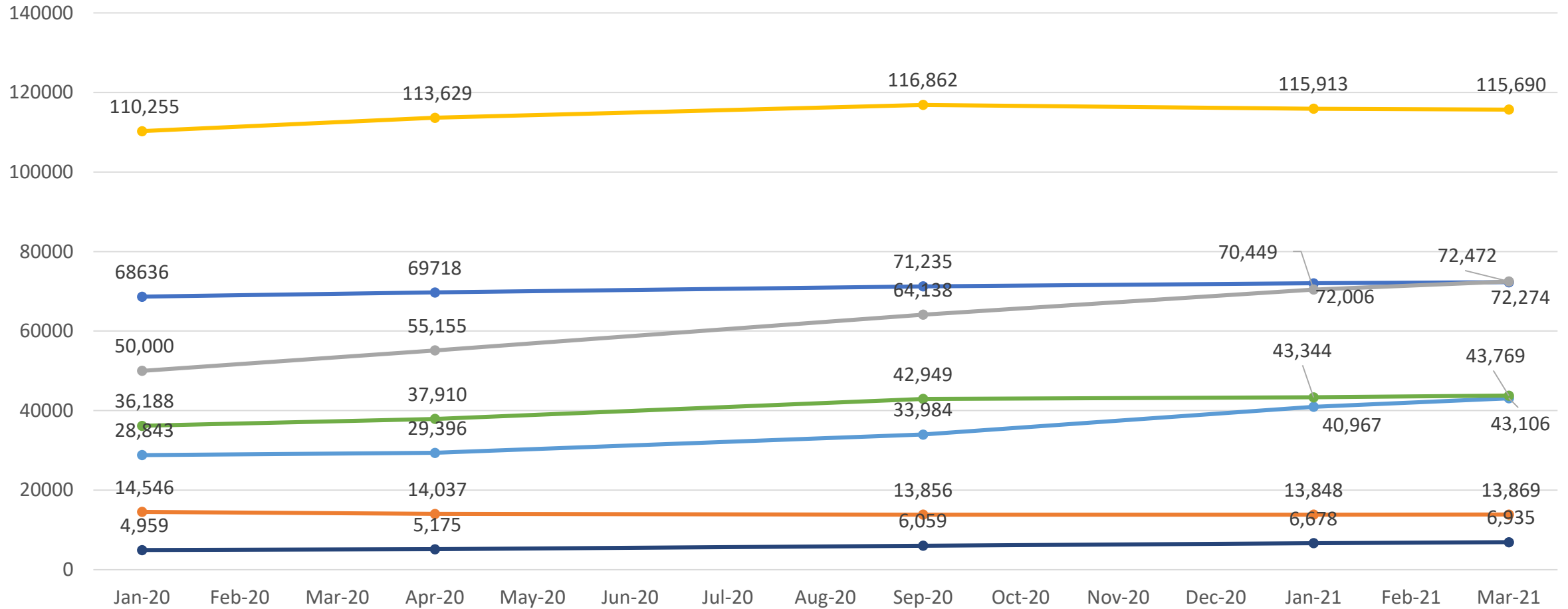


COVID Trend: Adults



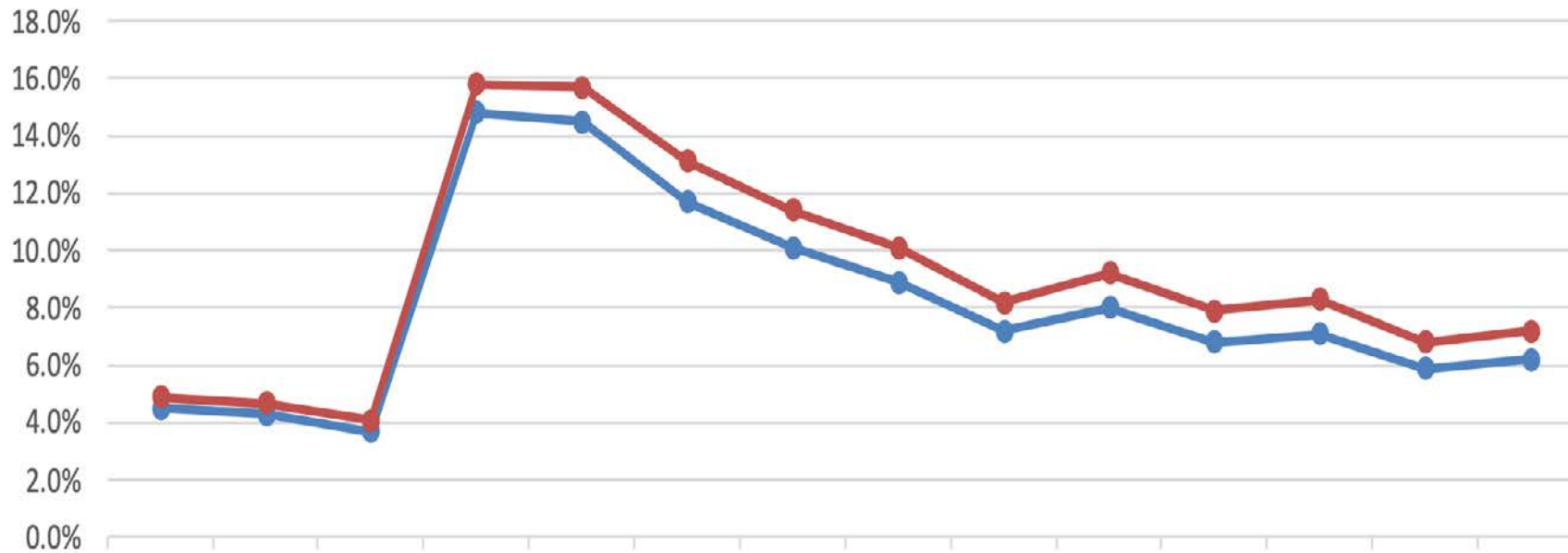
# Medicaid / BadgerCare Trends

## Milwaukee County, December 2019-March 2021



# Milwaukee County Unemployment Rate Trend

Unemployment Rate, Milwaukee County and City,



	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21
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%	5.9%	6.2%
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%	6.8%	7.2%

- The unemployment rate tripled at the start of the COVID-19 pandemic.
- Employment has steadily, but not fully recovered.
- Unemployment as of March 2021 remains about 50% higher than pre-pandemic.

County City

# Medicaid Enrollment

## *Milwaukee County compared to Wisconsin Statewide*

- As of March 2021,
  - 39% of Milwaukee County residents (368,407 people) are enrolled in Medicaid
  - 25% of Wisconsin residents (1,436,198 people) are enrolled in Medicaid
  - Milwaukee County accounts for a quarter of Wisconsin's statewide Medicaid enrollments.
  
- 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 Monthly Enrollment:  
<https://www.forwardhealth.wi.gov/WIPortal/Content/Member/caseloads/enrollment/enrollment.htm.spage>

# Medicaid / BadgerCare Enrollment

*Milwaukee County, as of March 2021*

	# Covered in Milwaukee County	% of Milwaukee County Population	# Covered in Wisconsin	% of State Population
BadgerCare Children	115,690	48.6% (of all children)	420,838	31.3% (of all children)
BadgerCare Parents and Caretakers	43,769	7.6% (of all adults ages 18-64)	159,869	4.7% (of all adults ages 18-64)
BadgerCare Childless Adults	72,472	12.7% (of all adults ages 18-64)	234,691	6.9% (of all adults ages 18-64)
Other BadgerCare: Pregnant Women, Youths Exiting Foster Care, Income Extensions, Express Enroll	50,333		178,453	
<b>Total BadgerCare</b>	<b>282,264</b>	<b>30.1% of total population</b>	<b>993,851</b>	<b>17.3% of total population</b>
Elderly/Blind/Disabled	72,274		256,868	
Other Coverage	13,869		185,479	
<b>Total Medicaid</b>	<b>368,407</b>	<b>39.3% of total population</b>	<b>1,436,198</b>	<b>25.0% of total population</b>

# Medicaid HMO Enrollment

*Milwaukee County, February 2021*

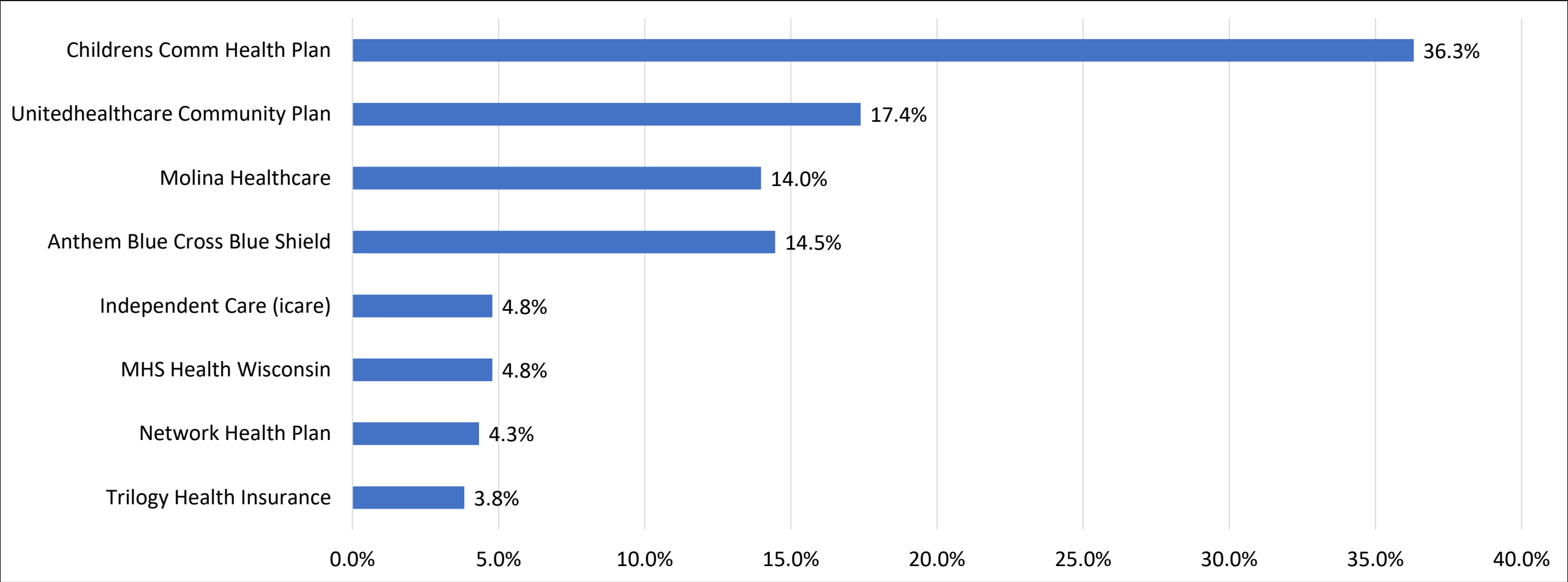
	BadgerCare		SSI		Family Care		All	
	# enrolled	% of all BC	# enrolled	% of all SSI	# enrolled	% of all Family Care	February 2021 Total	% of enrollments
Anthem Blue Cross Blue Shield	38,973	14.5%	2,603	11.3%			41,576	13.7%
Care Wisconsin Health Plan					6,845	64.9%	6,845	2.3%
Childrens Comm Health Plan	97,842	36.3%					97,842	32.3%
Community Care Health Plan					3,707	35.1%	3,707	1.2%
Independent Care (icare)	13,261	4.8%	5,814	25.2%			19,075	6.3%
Managed Health Services			2,666	11.6%			2,666	0.9%
MHS Health Wisconsin	12,898	4.8%	-				12,898	4.3%
Molina Healthcare	37,668	14.0%	1,970	8.6%			39,638	13.1%
Network Health Plan	11,675	4.3%	1,450	6.3%			13,125	4.3%
Trilogy Health Insurance	10,307	3.8%	-				10,307	3.4%
Unitedhealthcare Community Plan	46,851	17.4%	8,532	37.0%			55,383	18.3%
<b>Total</b>	<b>269,475</b>	<b>100%</b>	<b>23,035</b>	<b>100%</b>	<b>10,552</b>	<b>100%</b>	<b>303,062</b>	<b>100%</b>

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



# Medicaid HMO BadgerCare Enrollment

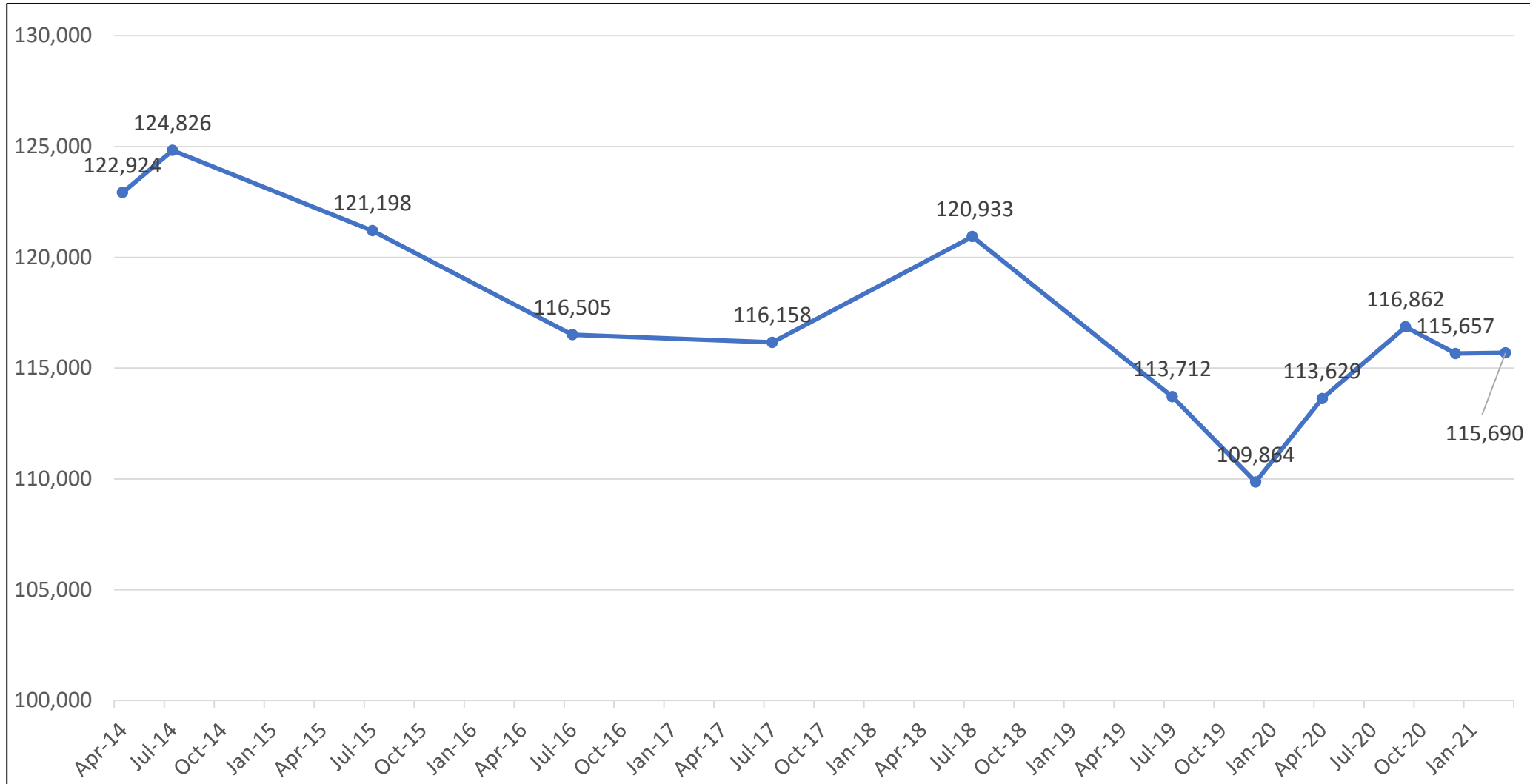
Milwaukee County, February 2021



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

# Medicaid / BadgerCare Children Trends

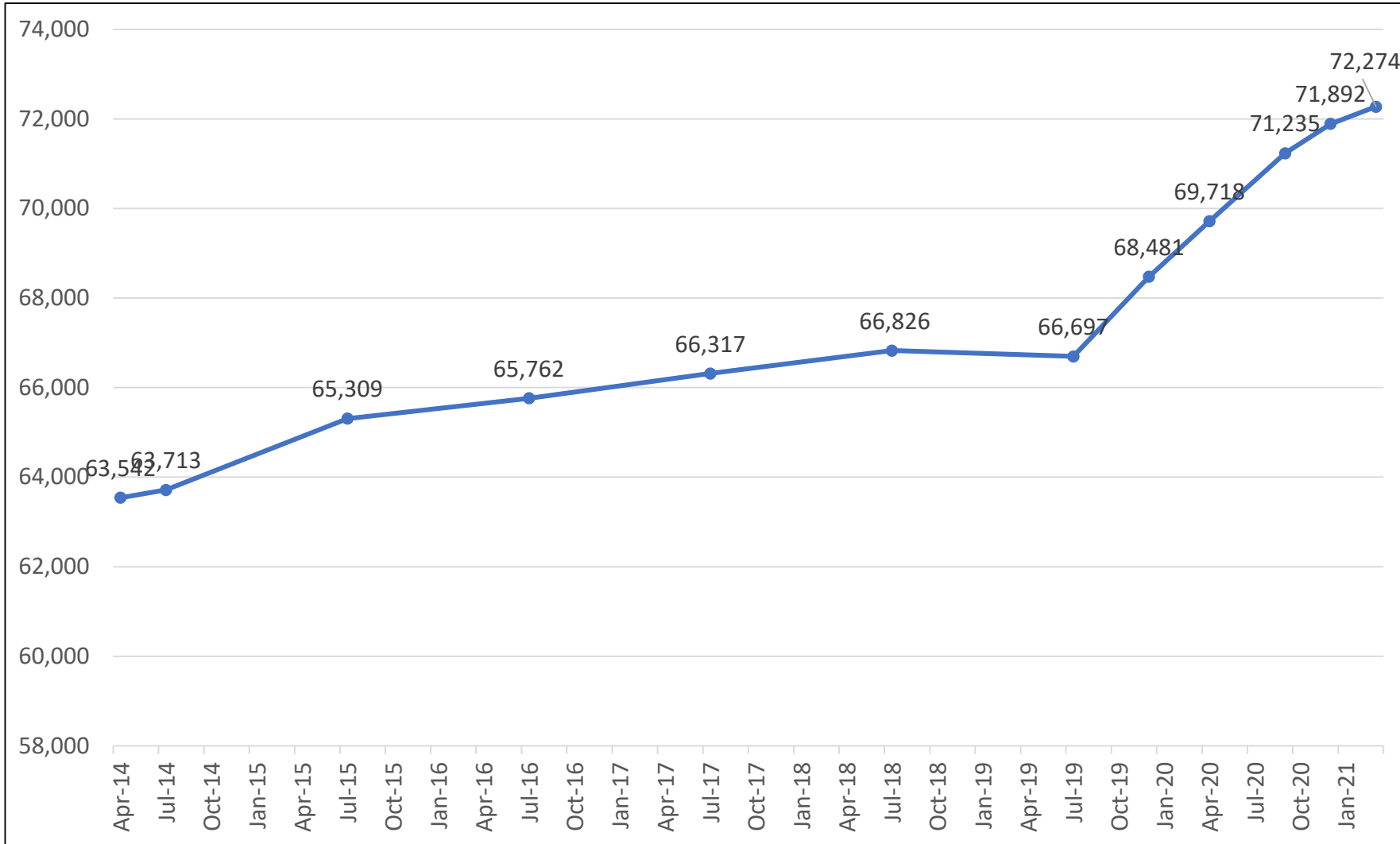
Milwaukee County, March 2014 to March 2021



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 March 2021*



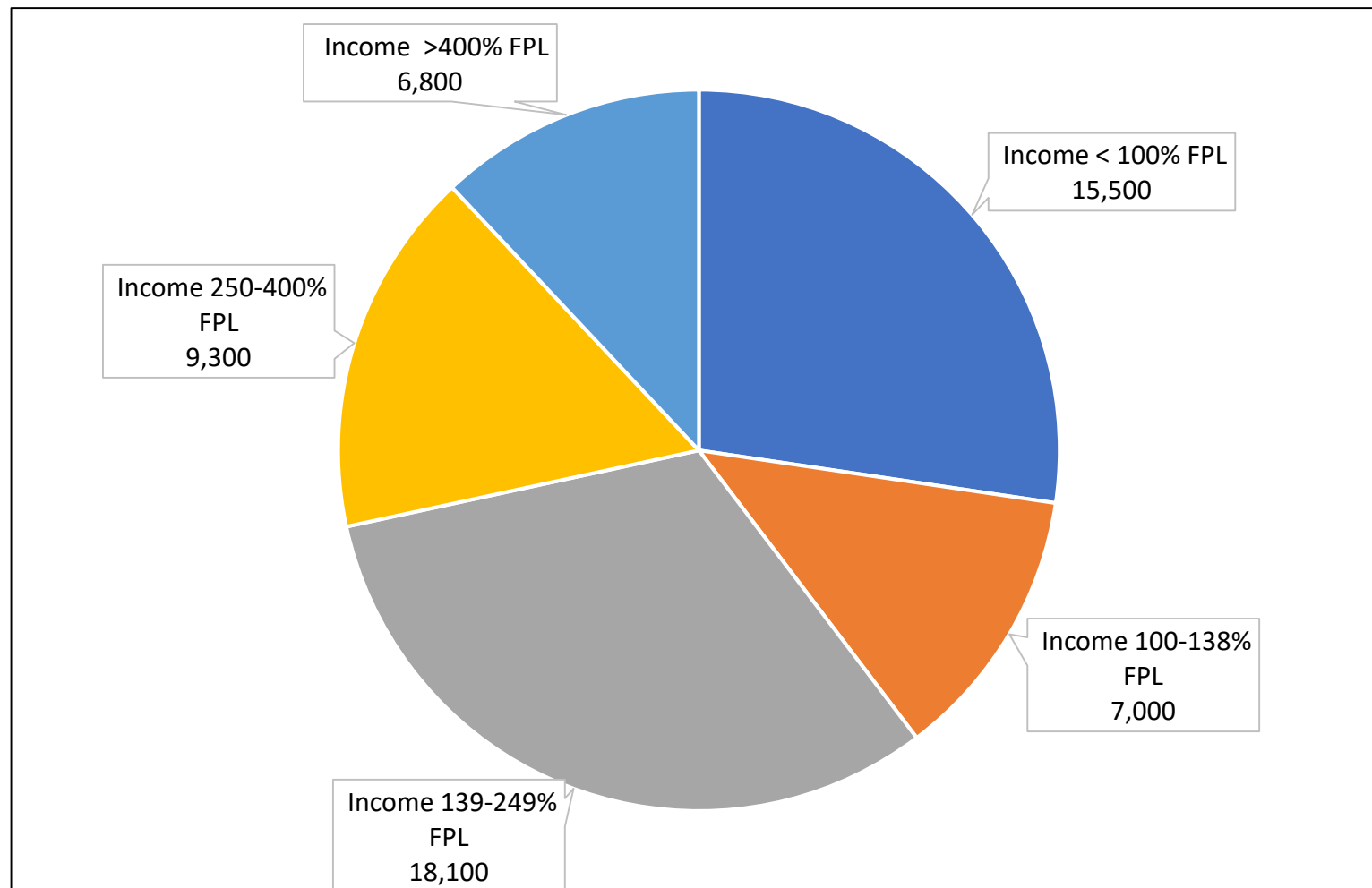
- EBD includes SSI, SSI-related, Institutionalized, Waiver, MAPP, Katie Beckett Program.
- EBD has been steadily increasing at a lower rate since 2013, and is increasing more substantially since mid-2019.

# New Uninsured Detail by Income Level

## Milwaukee County as of 2019

Note: 15,500 uninsured persons with incomes less than 100% FPL, most of whom should be eligible for Medicaid

	Number uninsured	Percent of the Uninsured
Income < 100% FPL	15,500	30%
Income 100-138% FPL	7,000	12%
Income 139-249% FPL	18,100	26%
Income 250-400% FPL	9,300	18%
Income >400% FPL	6,800	14%



Source: U.S. DHHS, ASPE. 03/12/2021. Using ACS 2019 data. Most recently available data. <https://aspe.hhs.gov/pdf-report/estimates-of-the-qhp-eligible-uninsured>

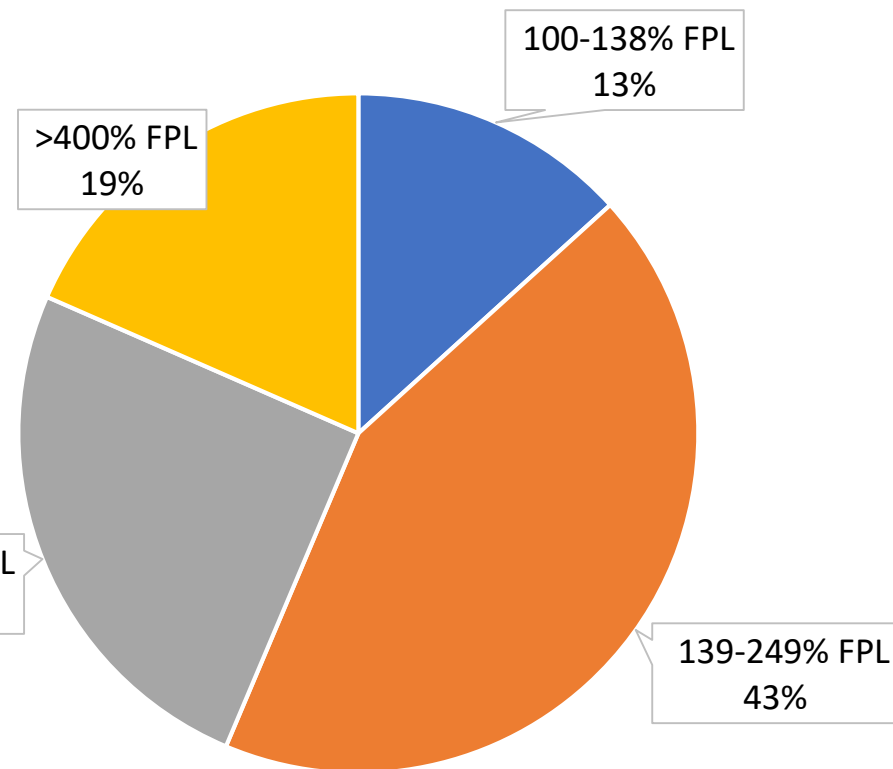
# New Uninsured Detail by Income Level

## Milwaukee County of as 2019

Uninsured Persons with incomes that qualify them to purchase qualified health plans (QHPs) in the Marketplace, at various subsidy levels.

QHP Eligible Uninsured = 36,900	Number
100-138% FPL	4,900
139-249% FPL	15,900
250-400% FPL	9,300
>400% FPL	6,800

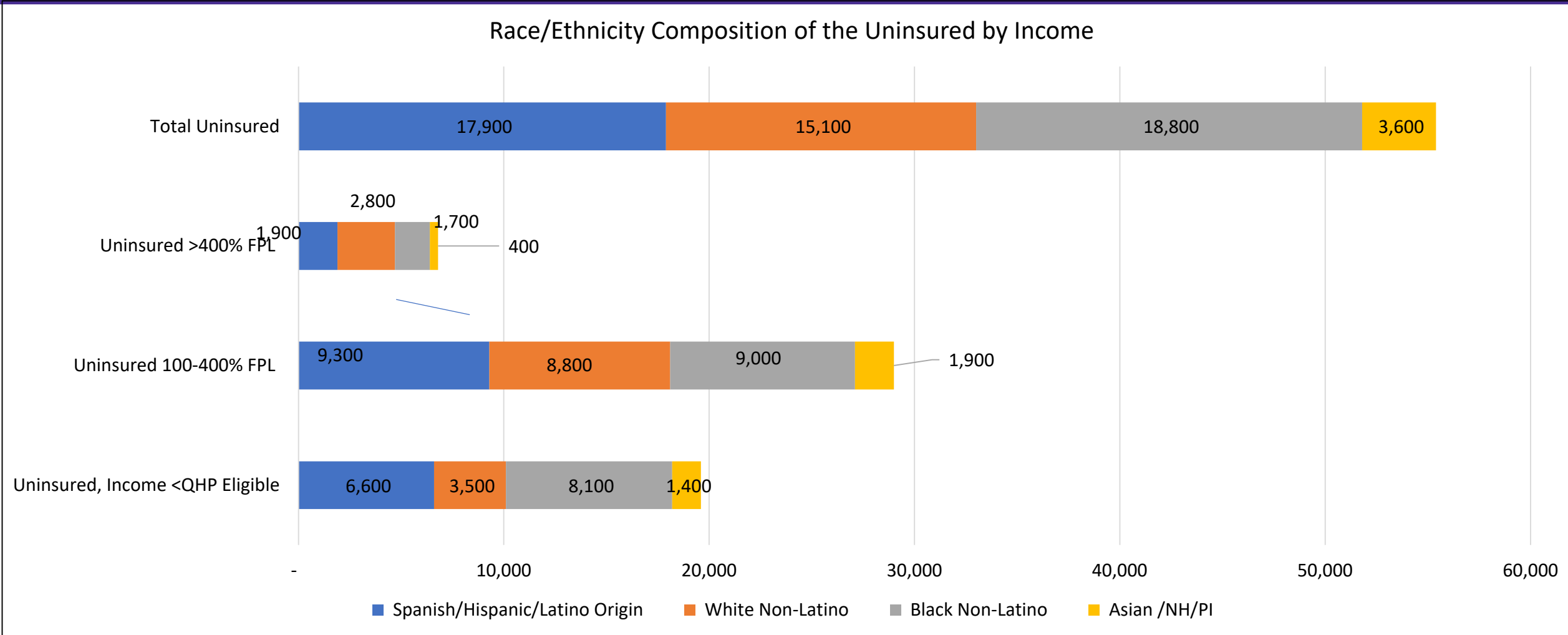
Uninsured, QHP Eligible



Source: U.S. DHHS, ASPE. 03/12/2021. Using ACS 2019 data. Most recently available data. <https://aspe.hhs.gov/pdf-report/estimates-of-the-qhp-eligible-uninsured>

# New Uninsured Detail on Race/Ethnicity and Income

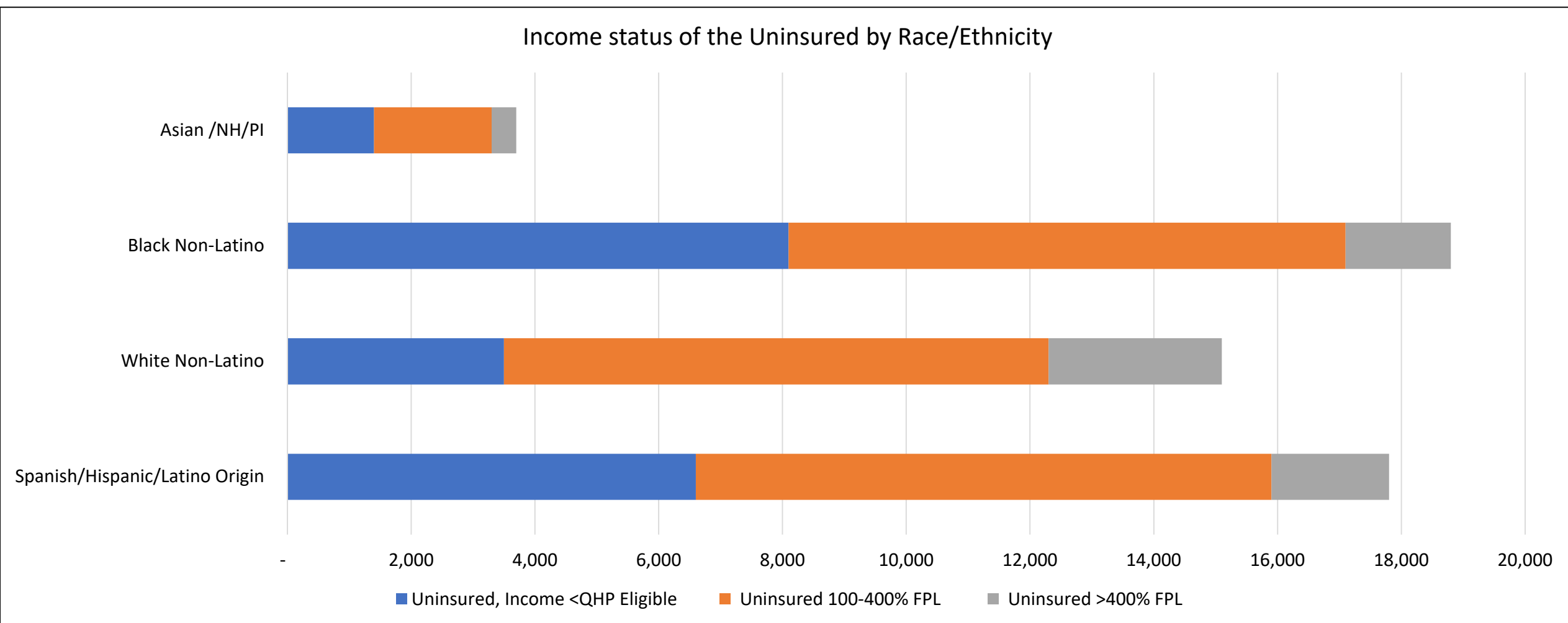
## Milwaukee County of as 2019



Source: U.S. DHHS, ASPE. 03/12/2021. Using ACS 2019 data. Most recently available data. <https://aspe.hhs.gov/pdf-report/estimates-of-the-qhp-eligible-uninsured>

# New Uninsured Detail from Income and Race/Ethnicity

*Milwaukee County as of 2019*

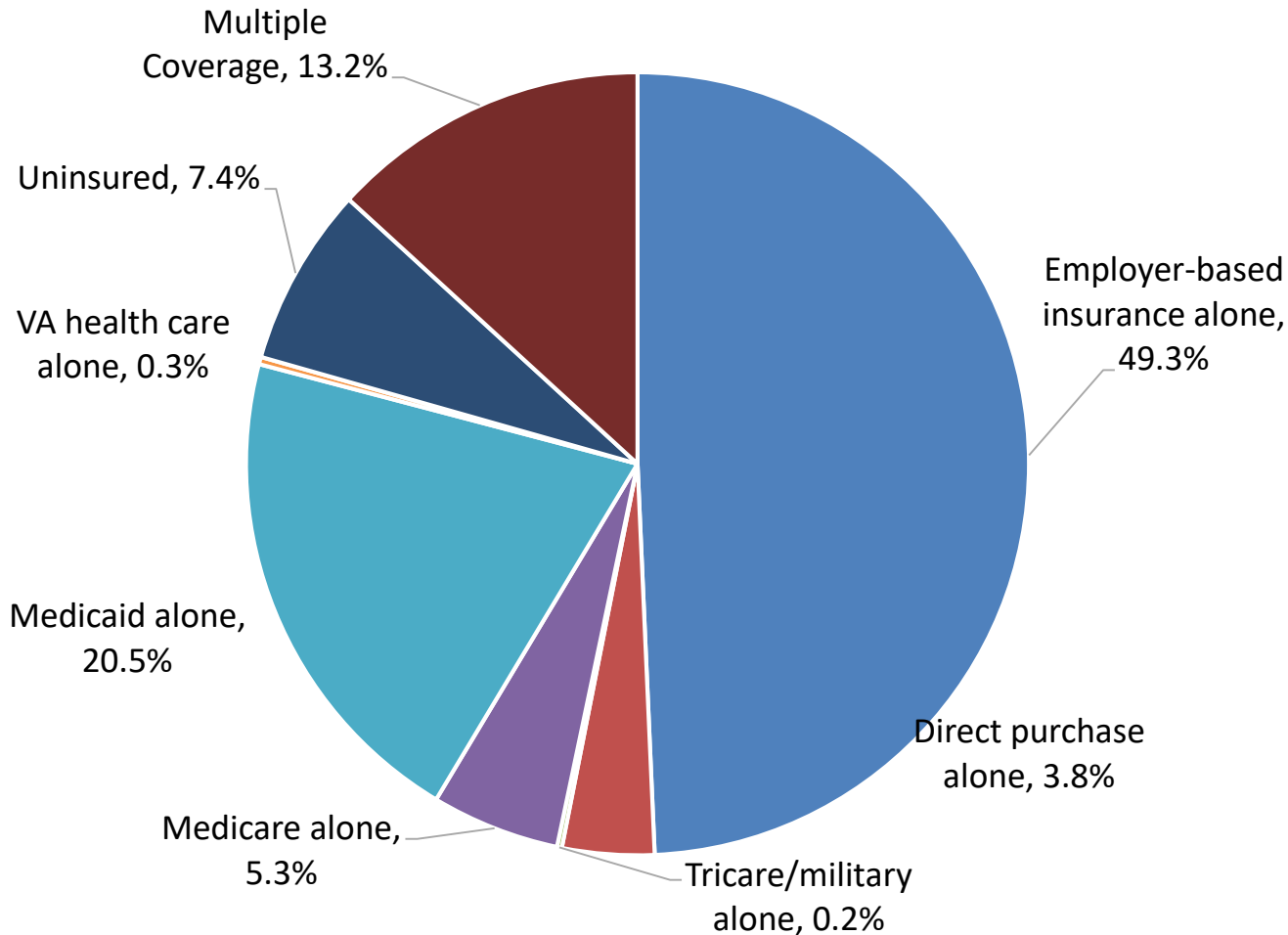


Source: U.S. DHHS, ASPE. 03/12/2021. Using ACS 2019 data. Most recently available data. <https://aspe.hhs.gov/pdf-report/estimates-of-the-qhp-eligible-uninsured>

# Sources of Health Insurance - Detail

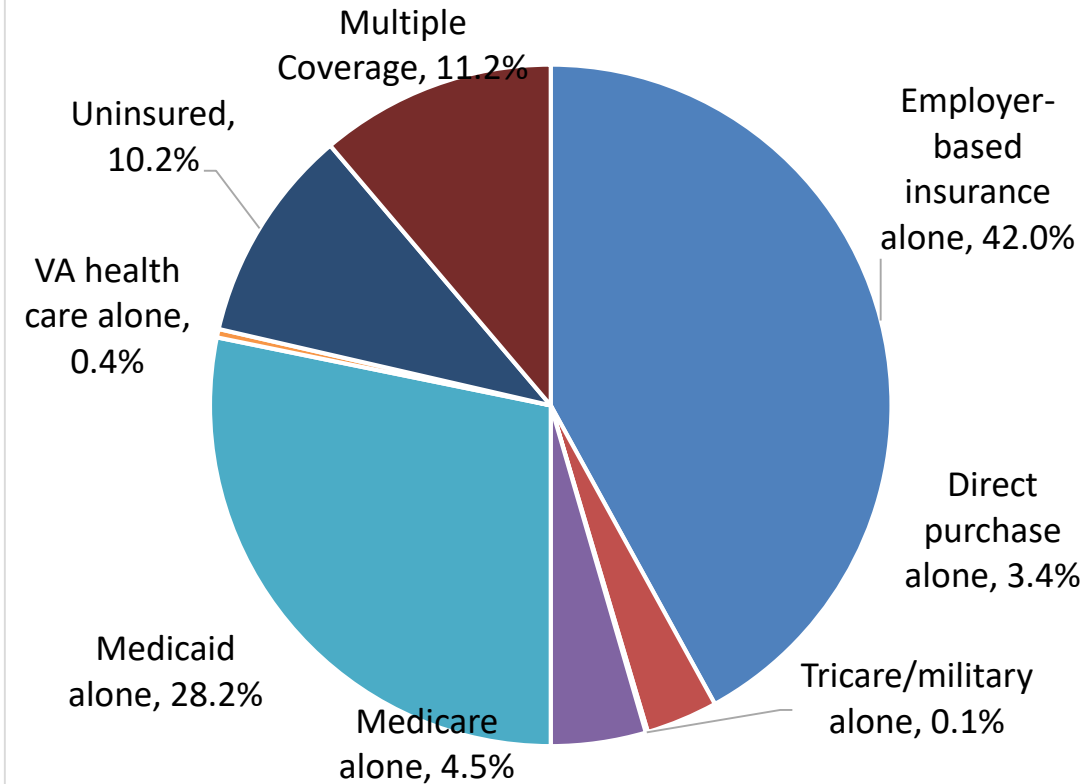
## Milwaukee County and City as of 2019

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

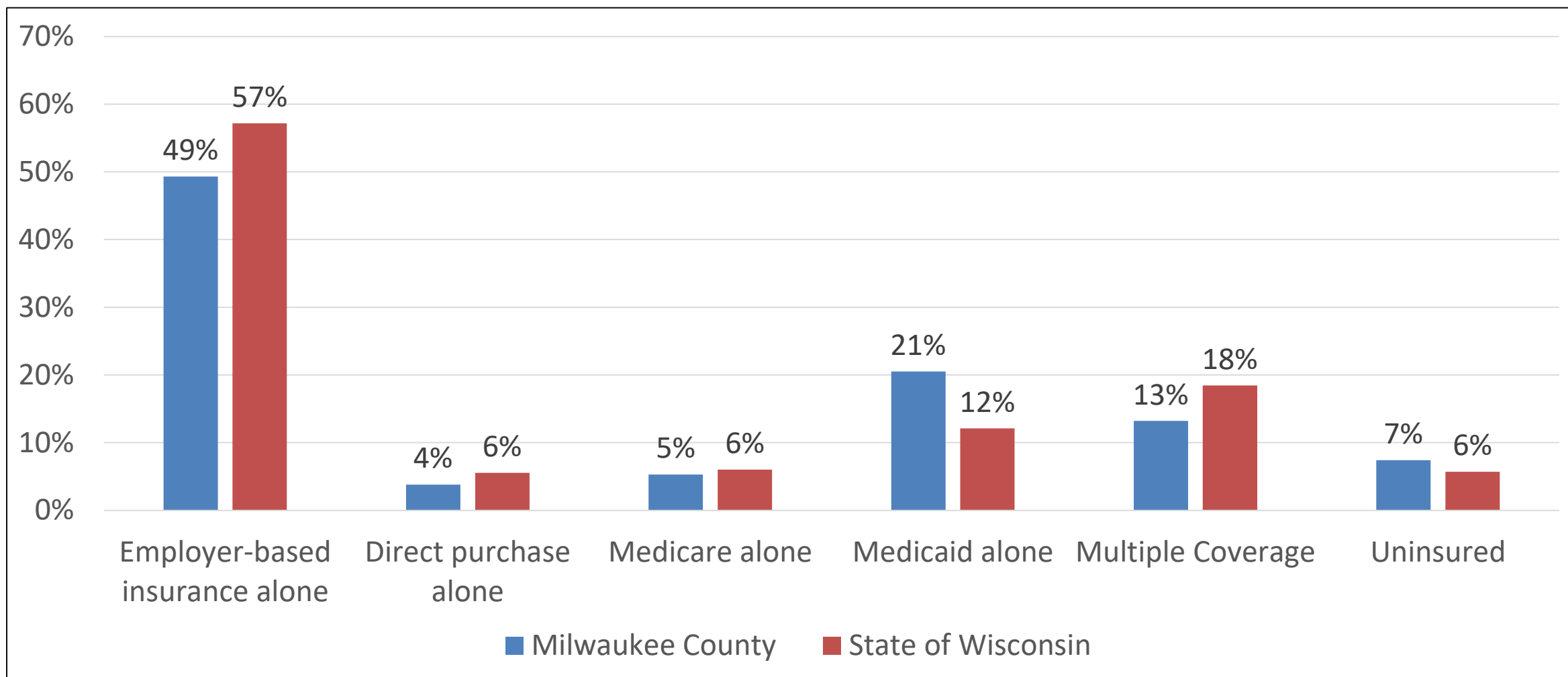


Source: U.S. Census, American Community Survey (ACS) 2019; Most recently available data



# Sources of Health Insurance - Detail

## Milwaukee County Compared to Statewide 2019



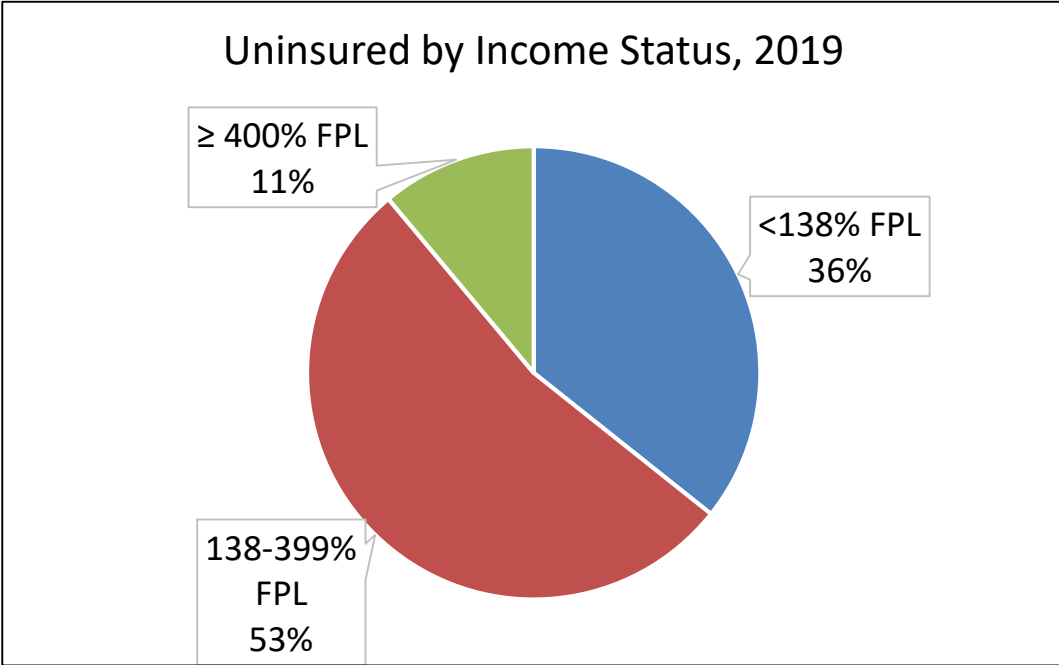
Source: U.S. Census, American Community Survey (ACS) 2019;  
Most recently available data

# Uninsured in Milwaukee County - 2019

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%.



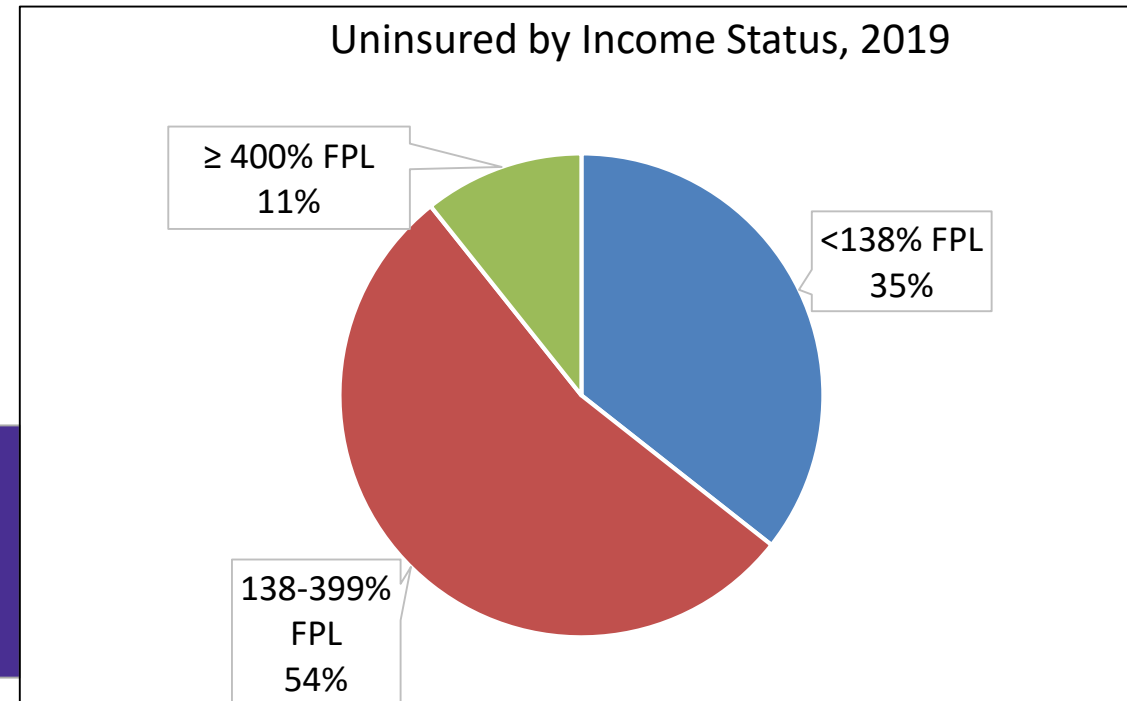
Source: U.S. Census, American Community Survey (ACS) 2017 and 2019, most recently available data

# Uninsured in City of Milwaukee - 2019

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%

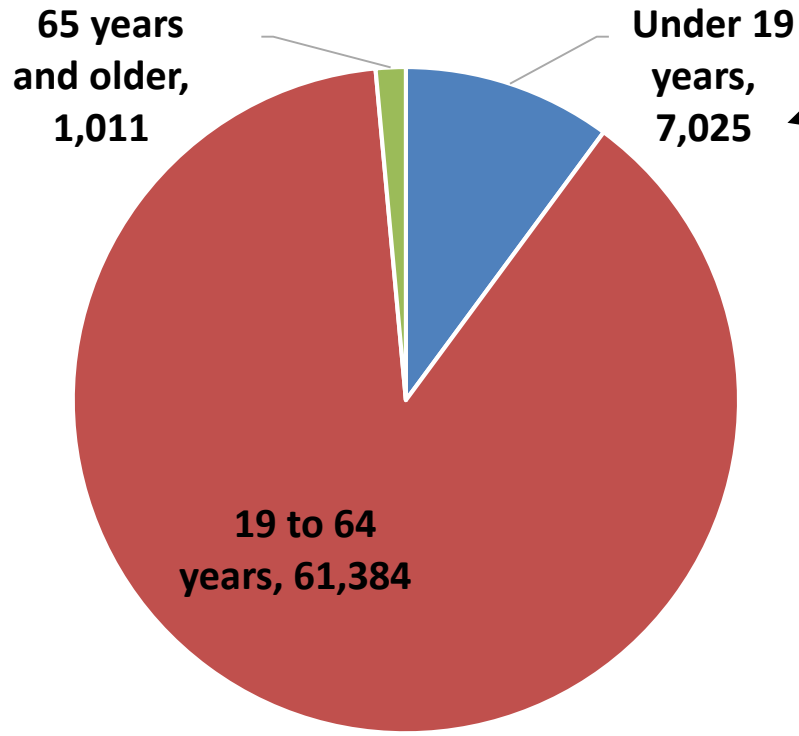
City of Milwaukee residents below 100% FPL account for 21% of the total uninsured, with 12,414 uninsured in this income group. Most should qualify for Medicaid/BadgerCare Plus.

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%.

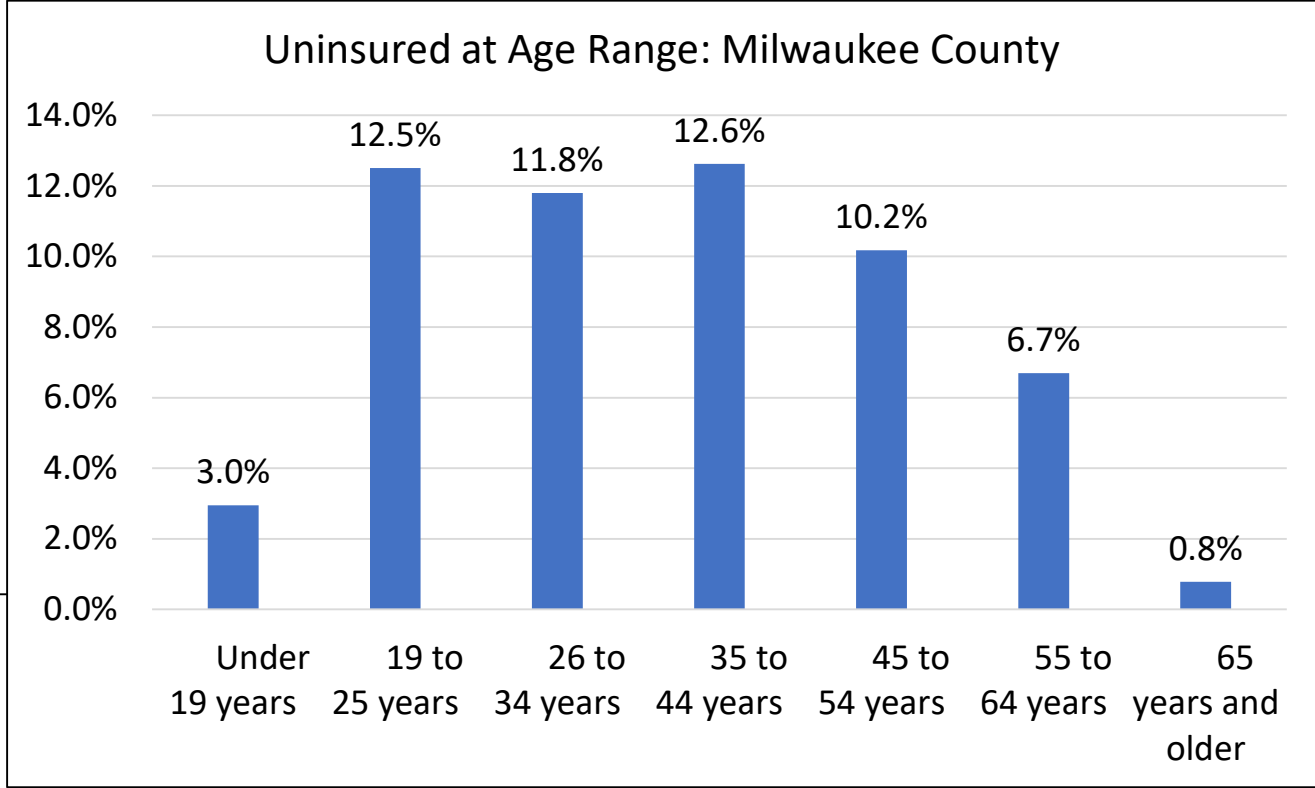


Source: U.S. Census, American Community Survey (ACS) 2017 and 2019, most recently available data

# Uninsured in Milwaukee County - 2019



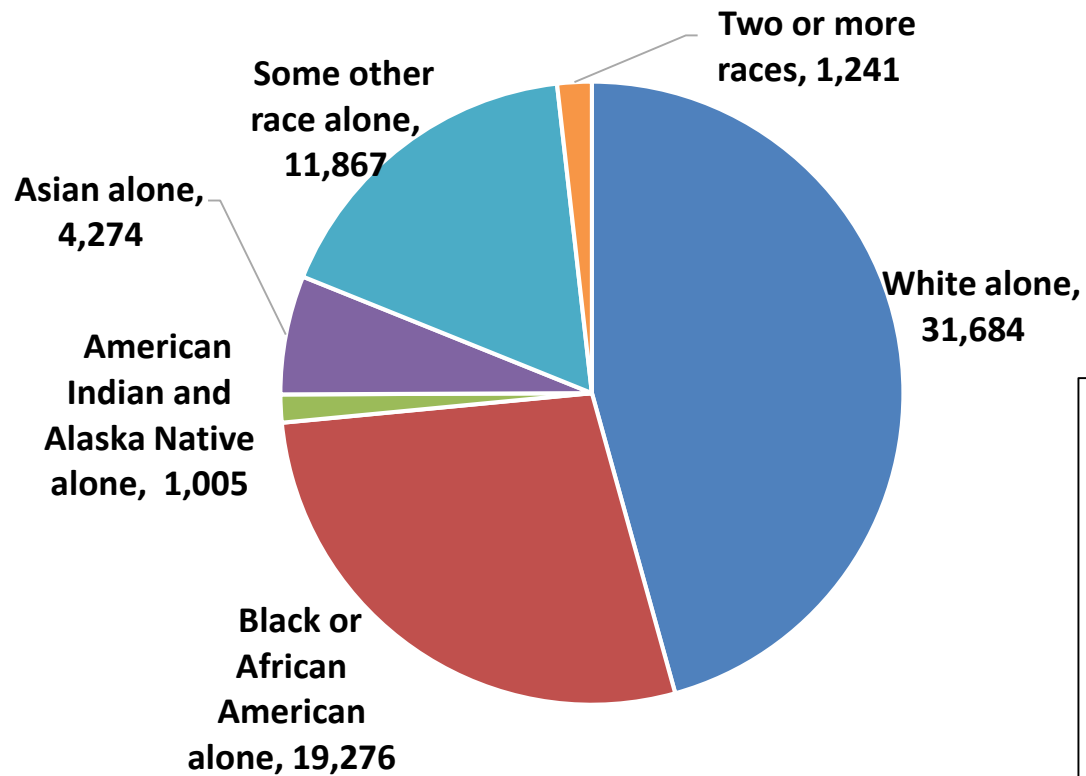
In 2019, 7,025 children remained uninsured



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

# Uninsured in Milwaukee County - 2019

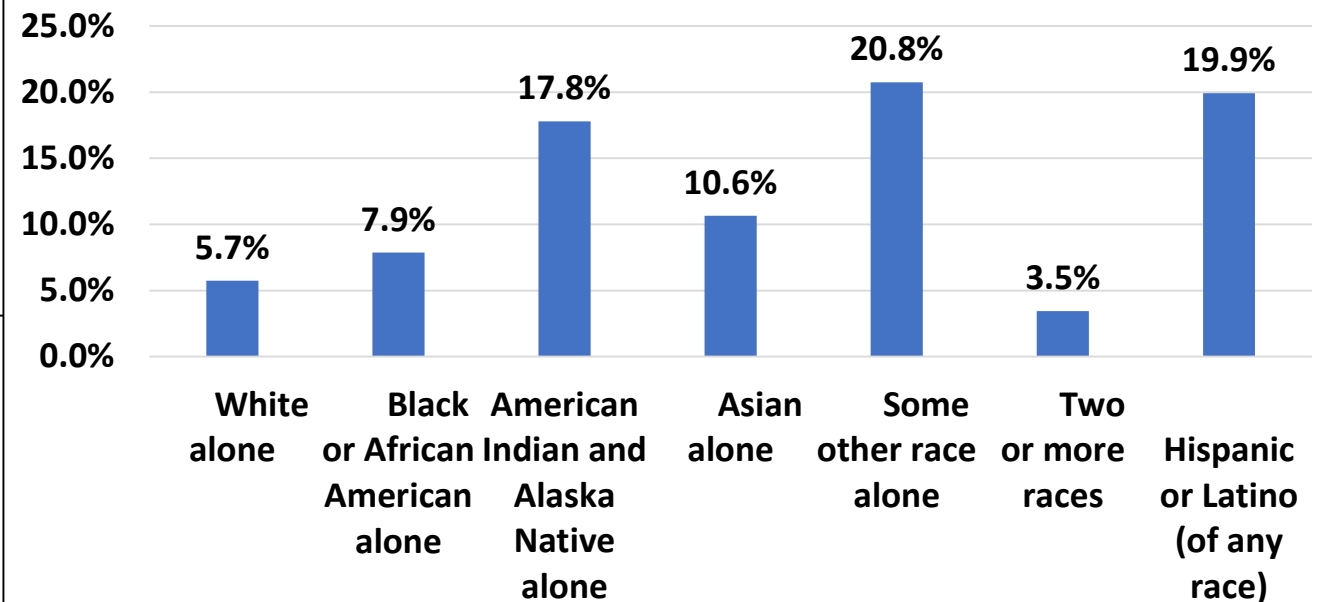
Uninsured by Race, ACS 2019



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%

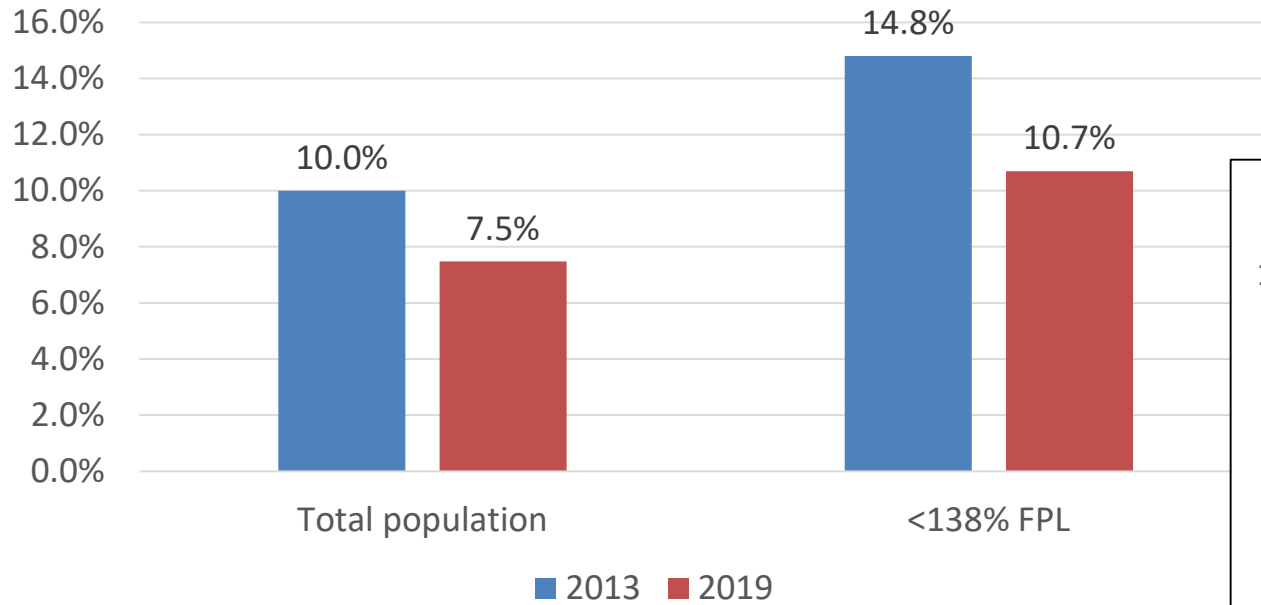
Percent of Uninsured within each Race/Ethnicity



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

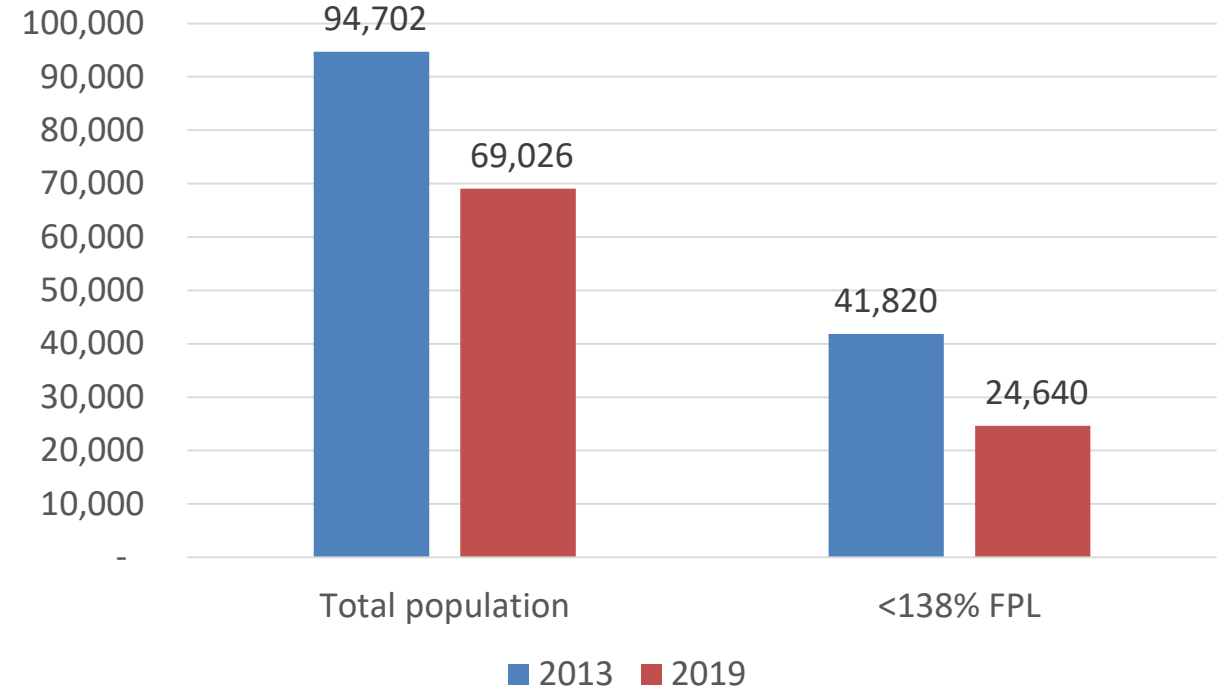
# Uninsured in Milwaukee County, 2013-2019

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.

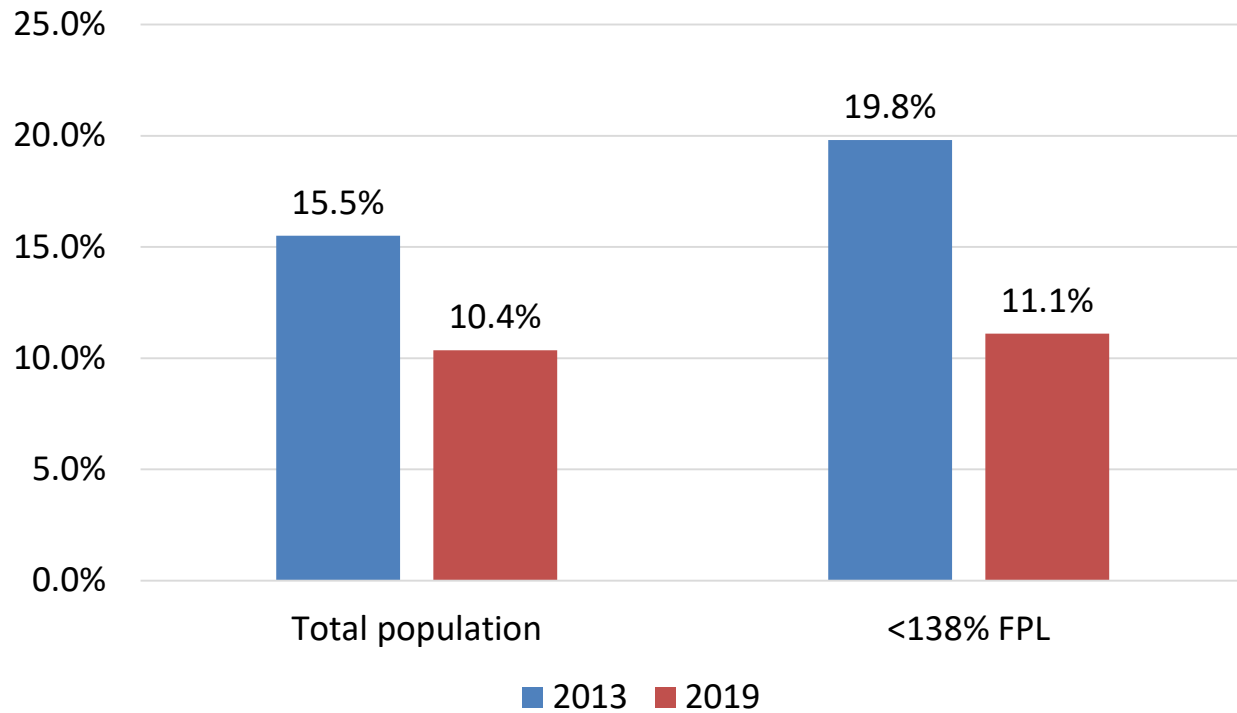
Milwaukee County, Change in Uninsured, 2013-2019



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

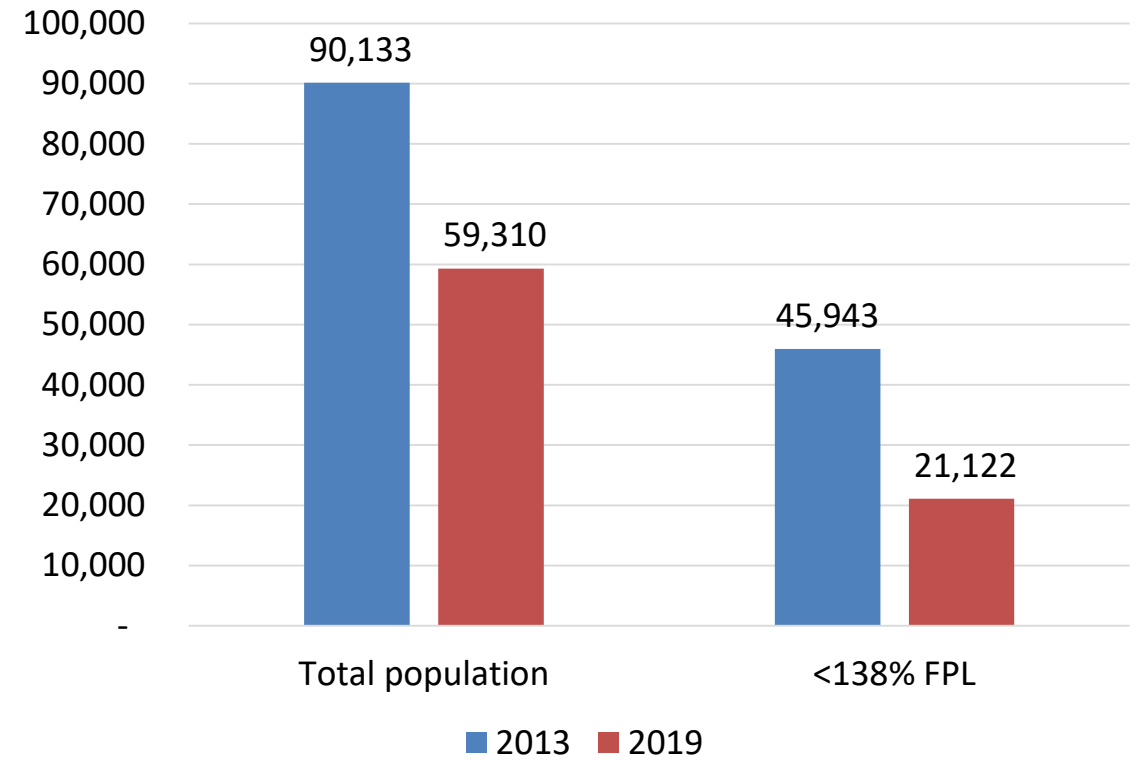
# Uninsured in City of Milwaukee , 2013-2019

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