

ENROLLMENT YEAR REPORT

JULY 2020 – AUGUST 2021

The **Milwaukee Enrollment Network (MKEN)** is convened by the *Milwaukee Health Care Partnership* and *Covering Wisconsin*. It is a public/private coalition of nearly 100 organizations working together to support the enrollment of eligible individuals in public and private insurance, with a focus on low-income, vulnerable populations in Milwaukee County.

Purpose:

Educate, enroll and retain health insurance coverage for Milwaukee County residents, with the aim of reducing the uninsured rate and improving health insurance literacy – with a focus on low-income, underserved populations.

Objectives:

- ✓ Support and engage 10 or more **public-facing organizations** in **providing health insurance enrollment assistance**
- ✓ Support the **enrollment and retention** of eligible individuals in Medicaid, Marketplace or other health insurance programs via *Covering Wisconsin* navigators and other partner enrollment assister organizations
- ✓ **Reduce the uninsured rate** in Milwaukee County to 5% of the total population

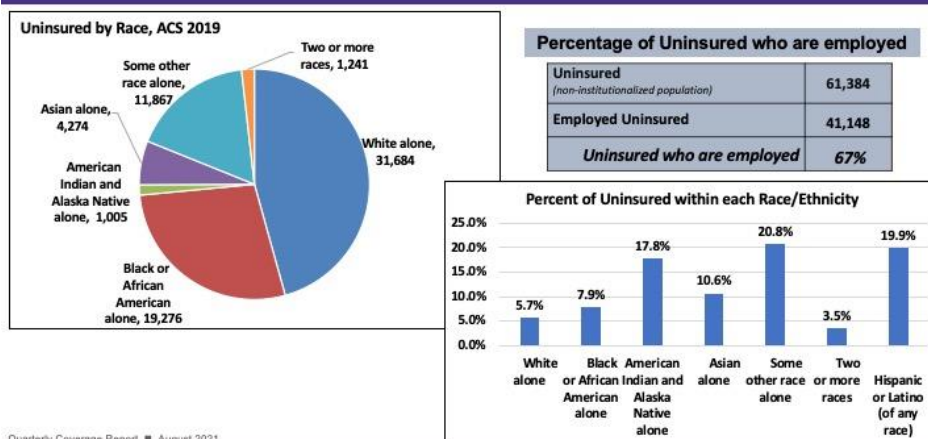
The MKEN's **31 assister organizations** represent **Navigators** and **Certified Application Counselors (CACs)** who provide help with both public benefits and insurance enrollment in the Marketplace, **financial counselors** who support Medicaid enrollment, and **37 agents and brokers** who are Marketplace and Medicaid certified and agree to receive referrals and assist with more complex cases.

Goals:

1. Build the capacity and capability of the **enrollment assister workforce** and infrastructure
2. Facilitate **consumer and mobilizer education** and health insurance literacy
3. Assist consumers with insurance **enrollment, retention and renewal**
4. **Measure and monitor** coverage and enrollment processes and outcomes

Who is Uninsured in Milwaukee County?

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



MILWAUKEE ENROLLMENT NETWORK 2020 – 2021 PERFORMANCE

1. Enrollment Assister Workforce

During the 2020-21 enrollment year, the MKEN provided to its enrollment assisters and mobilizers:

- **Nine trainings** (in-person and virtual), on timely and relevant topics including: *QHP Panel, MAPP Overview, Coverage Upon Re-entry, Public Charge Texting Tool and Health Insurance Resources for Artists*
- **Monthly meetings** of an enrollment assister peer-learning network to share best practices, address timely regulatory issues, and advise on ongoing training needs
- **Regular updates** with technical assistance and general enrollment information to the **MKEN list serve, reaching more than 700 members**

2. Consumer and Mobilizer Education

Due to the COVID-19 pandemic, traditional in-person outreach and education events were not possible in EY21. However, MKEN members leveraged **partnerships with 50+ agencies** serving un- and underinsured populations to promote the value and affordability of coverage. **Special efforts were made to reach out to those who lost employment or health benefits due to the pandemic – particularly restaurant workers and others in the service sector.** Outreach also included:

- **Advertising:** Targeted to low-income and minority audiences through social media as well as transit, billboards, radio and print ads in African American and Spanish-speaking communities. Flyers in English and Spanish were distributed at pharmacies, grocery stores, churches, day care centers and safety net clinics.

HealthyMKE.com launched in 2021 as a culturally relevant, multi-lingual resource for COVID testing and vaccine information. The website was also able to **connect thousands COVID information seekers to health insurance education.** HealthyMKE hosted ten **“We’ve Got You Covered”** podcasts and created an online **Saver Tool** to help visitors understand the value of health insurance as well as learn what types of coverage they may qualify for.

- **IMPACT 2-1-1:** Offered insurance help to 2,075 callers, and **290 referrals** were made to local MKEN partners for in-person assistance. IMPACT also sent thousands of text reminders to subscribers during the open enrollment period.

3. Enrollment Retention and Renewal

In response to the COVID-19 public health emergency, the federal government launched a second **Marketplace open enrollment period** in February and implemented a **Special Enrollment Period (SEP)*** from April 1 – August 15, 2021, offering additional cost reductions and incentives for coverage through the end of the year.

- **Nationally**, enrollment through HealthCare.gov **increased by about 6.6%** compared to last year during the ACA 2020 open enrollment period (OE8).
- **Wisconsin** saw a **2% decline** in Marketplace enrollment from the previous year’s open enrollment period, OE7. However, **Marketplace enrollments more than doubled during the February – August SEP**, compared to the same timeframe in 2020.
- In **Milwaukee County**, 25,745 consumers selected 2021 Marketplace plans in OE8, a **3.7% decline*** from OE7.
- While it is not yet clear what contributed to the decline in Wisconsin and Milwaukee’s Marketplace enrollment, both the county and the state saw a **substantial increase** in Medicaid enrollment, likely attributable to loss of employment, lower family incomes, and the temporary suspension of Medicaid disenrollment under emergency orders.

As of June 2021, **40%** of Milwaukee County residents (374,387) were **enrolled in Medicaid.**

Wisconsin’s Department of Health Services (DHS) changed **BadgerCare Plus** and **Wisconsin Medicaid** program rules starting March 18, 2020, so that people who would have normally stopped getting health care benefits would continue to get them during the federal COVID-19 public health emergency.

- Total **Milwaukee County BadgerCare Plus** enrollment reached 287,672 in June 2021, a **24.4% increase** between March 2020 and June 2021—totaling **56,449 added BadgerCare Plus members.**
 - Children increased 4.1%
 - Childless adults increased 47.6%
 - Parents/caretakers increased 21.1%
 - Income extensions increased 63.3%

4. Measure and Monitor

The MKEN regularly reports updates and changes to health insurance programs and regulations and tracks its performance according to 35+ tactics identified in its **Annual Work Plan.** It publishes a **Quarterly Coverage Report**, found at mkehcp.org/MKEN

*SEP data not available for Milwaukee County as of 9/2021