Who Are Wisconsin’s Uninsured and Potential Marketplace Customers?

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Wisconsin Health Insurance Outreach and Enrollment Summit
July 16, 2013
BadgerCare Coverage

BadgerCare: Today

Percent of Federal Poverty Level: 100% 133% 150% 200%

Children & Pregnant Women (493,087)
- No premium
- $ $ $

Custodial Parents (244,393)
- No premium
- $ $ $

Adults Without Dependent Children (Core) (17,791)
- No premium
- $ $ $

Source: June DHS Enrollment Numbers
GPR Cost: $149 million in next budget and +490 million to June 2020
Enrollment: -89,000 BadgerCare Parents/Caretakers, + 82,000 childless adults
Transitioning BadgerCare Adults by County

Proportion of adult population transitioning off BadgerCare into Marketplace coverage:
- 1 out of 41 adults and less
- 1 out of 31 to 1 out of 40 adults
- 1 out of 21 to 1 out of 30 adults
- 1 out of 20 adults and more
Uninsured Wisconsinites

506,700 Total Uninsured Statewide

Uninsured by Gender

- 291,800 Men
- 214,800 Women

7.5%, or 38,000 with a Disability

2011 U.S. Census, ACS Public Use Microdata Sample
Uninsured Wisconsinites

506,700 Total Uninsured Statewide

Race and Ethnicity

- White: 78%
- Hispanic, Any Race: 20%
- White, not Hispanic: 80%
- Other Race: 5%
- Black: 4%
- American Indian: 2%
- Asian: 2%
- Two or More Races: 9%

2011 U.S. Census, ACS Public Use Microdata Sample
Uninsured Wisconsin Adults

Employment Status

- Not in Labor Force: 95,977 (21%)
- Unemployed: 79,066 (17%)
- Employed: 281,988 (62%)

Federal Poverty Level vs. Annual Income (Single Person & Family of Four)

<table>
<thead>
<tr>
<th>Federal Poverty Level</th>
<th>Annual Income (Single Person &amp; Family of Four)</th>
<th>Currently Uninsured</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 50%</td>
<td>&lt; $5,745</td>
<td>64,011 (12.8%)</td>
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<tr>
<td></td>
<td>&lt; $11,775</td>
<td></td>
</tr>
<tr>
<td>50-99%</td>
<td>$5,745 - $11,375</td>
<td>73,012 (14.6%)</td>
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<tr>
<td></td>
<td>$11,775 - $23,314</td>
<td></td>
</tr>
<tr>
<td>100-149%</td>
<td>$11,490 - $17,120</td>
<td>77,013 (15.4%)</td>
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<tr>
<td></td>
<td>$23,550 - $35,090</td>
<td></td>
</tr>
<tr>
<td>150-199%</td>
<td>$17,235 - $22,865</td>
<td>72,012 (14.4%)</td>
</tr>
<tr>
<td></td>
<td>$35,325 - $46,865</td>
<td></td>
</tr>
<tr>
<td>200-299%</td>
<td>$22,980 - $34,355</td>
<td>99,016 (19.8%)</td>
</tr>
<tr>
<td></td>
<td>$47,100 - $70,415</td>
<td></td>
</tr>
<tr>
<td>300% +</td>
<td>$34,470 +</td>
<td>115,019 (23%)</td>
</tr>
<tr>
<td></td>
<td>$70,650 +</td>
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</tr>
</tbody>
</table>

Note: Does Not Include Transitioning BadgerCare Adults

2011 U.S. Census, ACS Public Use Microdata Sample
**Population Streams**

Where will currently uninsured adults in Wisconsin get their health insurance in 2014?

<table>
<thead>
<tr>
<th>Income Level</th>
<th>Population Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>400% + FPL</td>
<td><strong>Unsubsidized Marketplace Population:</strong> Currently Uninsured Individuals, Self-Insured, Individuals without Affordable Employer Sponsored Insurance</td>
</tr>
<tr>
<td>400% - 100% FPL</td>
<td><strong>Subsidized Marketplace Population:</strong> Transitioning BadgerCare Parents/Caretakers and Core Above 100% FPL, Current Uninsured, Self-Insured, Individuals without Affordable Employer Sponsored Insurance</td>
</tr>
<tr>
<td>100% - 0 FPL</td>
<td><strong>BadgerCare Population:</strong> Uninsured Newly Eligible and Currently Enrolled Parents/Caretakers and Core Under 100% FPL</td>
</tr>
</tbody>
</table>

Insurance Opportunities for BadgerCare and Currently Uninsured Adult Wisconsinites in 2014
Sub-segments of Population

Transitioning off BadgerCare
• Adults over 100% FPL, approx. 90,000 adults

Uninsured (approx. 424,675)
• Newly Eligible for BadgerCare
  • Under 100% FPL, approx. 82,000 adults
• Unemployed vs. Employed
  • Employed without access to employer sponsored coverage (e.g. hospitality workers, part time workers, musicians, etc.)
  • Employed opting out of employer insurance (e.g. cash buy-out, high out-of-pocket, etc.)
  • Employed but only offered individual coverage (vs. family coverage)
• Low and moderate income (100%-400% FPL) seeking premium and cost-sharing subsidies
• Young Invincibles
  • Under 26 years old with or without access to parent’s employer sponsored coverage
  • Over 26 looking for health insurance

Insured looking for more cost-effective options
• Self Insured (e.g. consultants, self-employed, etc.)
• High-Risk – pre-existing conditions (HIRSP)
• Small Employers – 50 employees (e.g. non-profits like WCCF, small businesses, etc.)
Population Streams
Who will need special considerations for coverage in 2014?

New to Private Insurance Market
- Low Income unemployed or underemployed
- Transitioning BadgerCare population
- Young Invincibles

Individuals with Disabilities and Individuals with Behavioral Health Disorders
- Medicaid and Marketplace options – knowing the differences

HIRSP
- Individuals with preexisting conditions

Children
- Will mean split coverage plans for many families

Pregnant Women
- Still eligible for BadgerCare up to 300% FPL

Special Coverage Benefit to Pay Attention To:
- Dental Coverage: BadgerCare will cover, Marketplaces will sell unsubsidized supplemental dental benefits for adults

All: Maintaining Enrollment to Prevent Churning!
Milwaukee Health Care Partnership

Mission
Improve **health care** for underserved populations in Milwaukee County (Medicaid and Uninsured)

Members
Health Systems, FQHCs, MCW and City, County and State Health Departments

Goals
1. Secure adequate & affordable **coverage** for low income individuals
2. Ensure **access** to quality primary & specialty care
3. Improve **care coordination** across the community
Milwaukee County Coverage Profile

BadgerCare+

- Children: 122,474
- Parents/Caretakers: 55,658
- Pregnant Women: 5,009
- Childless Adults: 5,234 (~80% <100% FPL)
- Other: 14,960

Total BadgerCare+: 203,335

Elderly/Blind/Disabled: 61,884

Total Medicaid Coverage: 294,368

31% of Total Milwaukee Co Population in Medicaid
52% of All Children are enrolled in Medicaid
### Milwaukee County Uninsured

<table>
<thead>
<tr>
<th>Count</th>
<th>Percentage</th>
<th>Numbers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Men</td>
<td>59%</td>
<td>71,734</td>
</tr>
<tr>
<td>Women</td>
<td>41%</td>
<td>49,030</td>
</tr>
<tr>
<td>with a Disability</td>
<td>6.7%</td>
<td>8,091</td>
</tr>
<tr>
<td>Employed</td>
<td>~60%</td>
<td></td>
</tr>
<tr>
<td>Incomes Below the Poverty Level</td>
<td>~30%</td>
<td></td>
</tr>
</tbody>
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120,764 Uninsured (~13% of County Population)

2011 U.S. Census, ACS Public Use Microdata Sample
Populations Needing Enrollment Assistance

Individuals Transitioning Off Medicaid ~17,000
Uninsured

Newly Eligible for Medicaid <100% FPL ~44,000
Other Uninsured ~85,000 >100% FPL
100-300% FPL ~60,000

At Risk for Discontinuous Enrollment
Pregnant Women <300% FPL
Families 100 – 300% FPL
Homeless / Transients /Mentally Ill
Released from Incarceration

Population Eligible for Enrollment ~150,000*
Population Needing Enrollment Assistance ~100,000- 120,000
Milwaukee Enrollment Network

**Purpose**
The Milwaukee Enrollment Network (MKEN) is a public/private consortium organized to support the enrollment of Milwaukee County residents in public health benefits or private insurance via the Marketplace with a focus on low income, vulnerable populations.

**Objectives**
- Support Consumer Outreach and Education
- Build the Capacity and Capability of the Enrollment Support Infrastructure
- Help People Enroll and *Stay Enrolled*
- Measure and Monitor Coverage and Enrollment Outcomes
MILWAUKEE ENROLLMENT NETWORK

WPHCA

ENROLLMENT FOR HEALTH WI

MILWAUKEE HEALTH CARE PARTNERSHIP *
COVERING KIDS & FAMILIES *
DEPARTMENT OF HEALTH SERVICES *

* CO-CONVENERS

CMS

MILWAUKEE ENROLLMENT STEERING COMMITTEE

MILWAUKEE ENROLLMENT SUPPORT NETWORK ¹

MKE HEALTH DEPARTMENT
PUBLIC HEALTH DEPARTMENTS
FQHCs
HEALTH SYSTEMS
FREE & COMMUNITY CLINICS
OTHER PROVIDER ORGANIZATIONS
COMMUNITY BASED ORGANIZATIONS
ADVOCACY GROUPS
INDEPENDENT AGENTS & BROKERS
QUALIFIED HEALTH PLAN AGENTS & BROKERS
MILES
SOCIAL SECURITY ADMINISTRATION
CMS CALL CENTER
CMS WEBSITE
211
SPECIAL POPULATIONS
OTHER

MILWAUKEE MOBILIZERS ²

FAITH-BASED GROUPS
NEIGHBORHOOD ASSOCIATIONS
EDUCATION ACADEMIC INSTITUTIONS
CIVIC GROUPS
BUSINESS COALITION
FUNDERS
RACIAL / ETHNIC GROUPS
COMMUNITY HEALTH WORKERS
COMMUNITY BASED ORGANIZATIONS
STUDENT GROUPS
OTHER
OTHER

¹ Those employing/deploying enrollment workers, including Certified Application Counselors, financial counselors, outstation eligibility workers, and other official information and referral agents
² Those supporting consumer education and outreach
Work Plan - Preliminary Strategies

1. Consumer/Mobilizer Outreach and Education
   a. Leverage DHS, CMS and Other Stakeholder Efforts
   b. Specific Tactics for Sub-Populations

2. Building Capacity and Capability of Enrollment Infrastructure
   a. Leverage and Expand Enrollment Assister Workforce
      • Milwaukee Enrollment Services Center (MilES)
      • Navigator Deployment
      • Certified Application Councilors (CACs)
      • Public Program Enrollment Assisters
      • QHP Agents
   b. Training and Continuing Education
   c. Create I&R System
      • Inventory of Inward/Outward Facing Assisters

3. Premium Assistance and Payee Programs

4. Measure and Monitor Outcomes
Overview

• Safety-net for individuals who would otherwise be uninsured.

• Eligible Criteria:
  – Medicare due to disability
  – HIV/AIDS
  – Medically uninsurable
  – Lost group health insurance (HIPAA)

• Medicaid or BC+ Standard Plan are not HIRSP eligible. BC+ Core Plan and Benchmark Plan are eligible.

• Coverage ends for all members 1/1/14.
Membership

• Almost 25,000 members (2\textsuperscript{nd} largest individual insurer).

• HIRSP members reside in all 72 counties.

• Highest concentrations: Dane, Marathon, Outgamie, Brown, Milwaukee, Racine, Waukesha, Washington and Ozaukee.
2012 Claims Cost

- 14% of HIRSP members = 79% costs
- $770 PMPM total ($585 medical; $185 drug)
- Cost drivers
  - Hospitalizations – 125 admits & 735 days per 1,000
  - Ambulatory care – 4 office visits/3 outpt PMPY
  - Prescriptions – 63% take 4 or more per month
Income and family size data is self-reported on applications. Based on recent application data:

- 12% of applicants had income under 100% FPL
- 68% had income between 100% and 400% FPL
- 20% had income over 400% FPL
HIRSP vs. Marketplace

- HIRSP provider payment rates are lower than commercial rates increasing cost impact to commercial market.

- Average age of HIRSP members is 54 years; HIRSP Federal 49 years; Commercial 35 years.

- 55% of HIRSP members are covered under two HIRSP plans that have OOP limits in excess of ACA limit.

- Premiums for these plans are comparable to (or lower than) commercial premiums, but only cover 60% of the plan costs.

- HIRSP statewide provider network is broader than some commercial networks.
Implications

• Some HIRSP members will pay more for their insurance in 2014 due to higher Marketplace premiums and some will pay less because of premium-tax credits.

• Some HIRSP members may pay more and some will pay less due to new community rating rules.

• HIRSP Medicare members may pay more because commercial Medicare Supplement policies don’t offer a drug benefit.

• While coverage is expected to be comparable, some members may experience disruption due to network differences.

• Merging HIRSP into market is expected to significantly increase premiums in commercial market, but risk programs under ACA may somewhat mitigate the impact.
Outreach Objective

Intensive communication and outreach plan to ensure that our members are educated about the Health Insurance Marketplace and other reforms taking effect in 2014 and have the information necessary to take action to ensure continuity of coverage and care.
Outreach Strategies

• Weekly email updates and countdown clock
• Newsletter and other direct mail pieces
• IVR, EOB and on-hold messaging
• Agent and Health Plan Directories
• Facebook and other forums for live Q&A
• Collaboration with key stakeholders groups
• Telephonic outreach to targeted groups
• Robo calls
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Questions??

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