

Affordable Care Act & Medicaid Reform in Wisconsin Enrollment Trends Chartpack 2013-2014 ACA Open Enrollment Period

July 2014



University of Wisconsin
Population Health Institute
SCHOOL OF MEDICINE AND PUBLIC HEALTH

covering
kids & families
wisconsin

Data Sources

Health Insurance Marketplace: Summary Enrollment Report for the Initial Annual Open Enrollment Period: For the period: October 1, 2013 – March 31, 2014, U.S. ASPE Issue Brief, DHHS, May 1, 2014

http://aspe.hhs.gov/health/reports/2014/MarketPlaceEnrollment/Apr2014/ib_2014Apr_enrollment.pdf

Office of Governor Scott Walker, “81,731 Wisconsinites Living in Poverty Access Health Care Through Medicaid,” Press Release, May 19, 2014.

<http://walker.wi.gov/newsroom/press-release/81731-wisconsinites-living-poverty-access-health-care-through-Medicaid>

Medicaid & CHIP: April 2014 Monthly Applications, Eligibility Determinations, and Enrollment Report, U.S. Centers for Medicaid and Medicare Services, June 4, 2014.

<http://www.medicaid.gov/AffordableCareAct/Medicaid-Moving-Forward-2014/Downloads/April-2014-Enrollment-Report.pdf>

Profile of Affordable Care Act Coverage Expansion Enrollment for Medicaid/CHIP and the Health Insurance Marketplace, 10-1-2013 to 3-31-2014, Wisconsin,” U.S. DHHS.

<http://aspe.hhs.gov/health/reports/2014/MarketPlaceEnrollment/Apr2014/pdf/wi.pdf>

Wisconsin Department of Health Services. Medicaid (ForwardHealth) Health Care Enrollment, Monthly Enrollment Report. July 2014.

<https://www.forwardhealth.wi.gov/WIPortal/Tab/42/icscontent/Member/caseloads/enrollment/enrollment.htm.spage> and

Wisconsin Department of Health Services, Enrollment Data

<http://www.dhs.wisconsin.gov/badgercareplus/enrollmentdata/pdf/BadgerCarePlusStateReport.pdf>

Federally Facilitated Marketplace ACA Enrollment in Wisconsin as of May 1, 2014

230,516 Individuals Determined Eligible for Marketplace

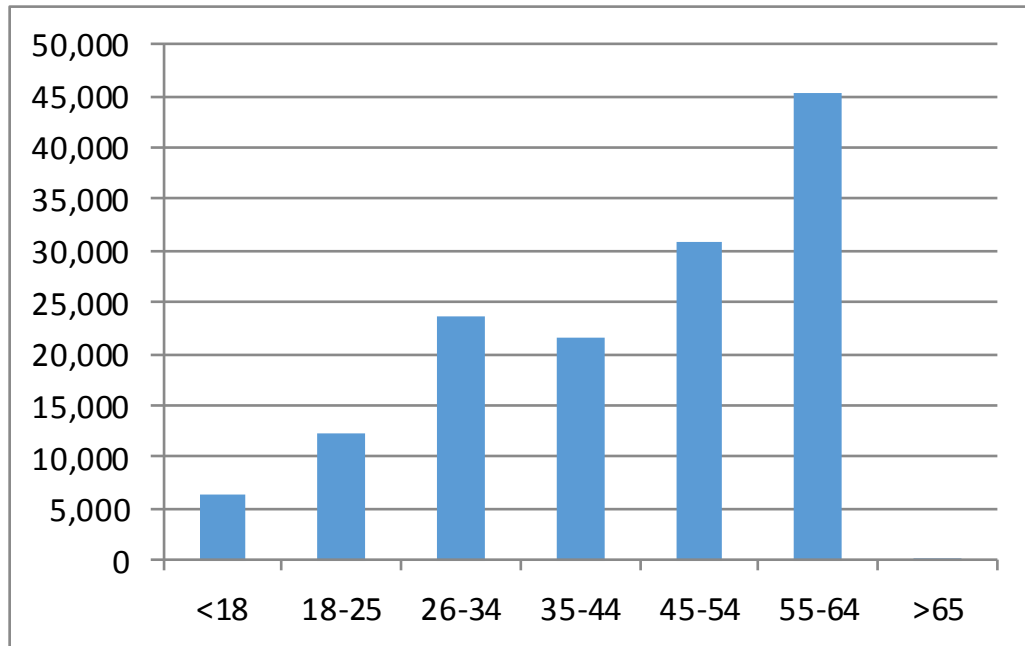
168,721 Individuals Determined Eligible to Enroll in a Marketplace Plan
with Financial Assistance

Of this group of
potentially eligible people

**139,815 Wisconsin
residents enrolled in a
Qualified Health Plan
through the
ACA Marketplace**

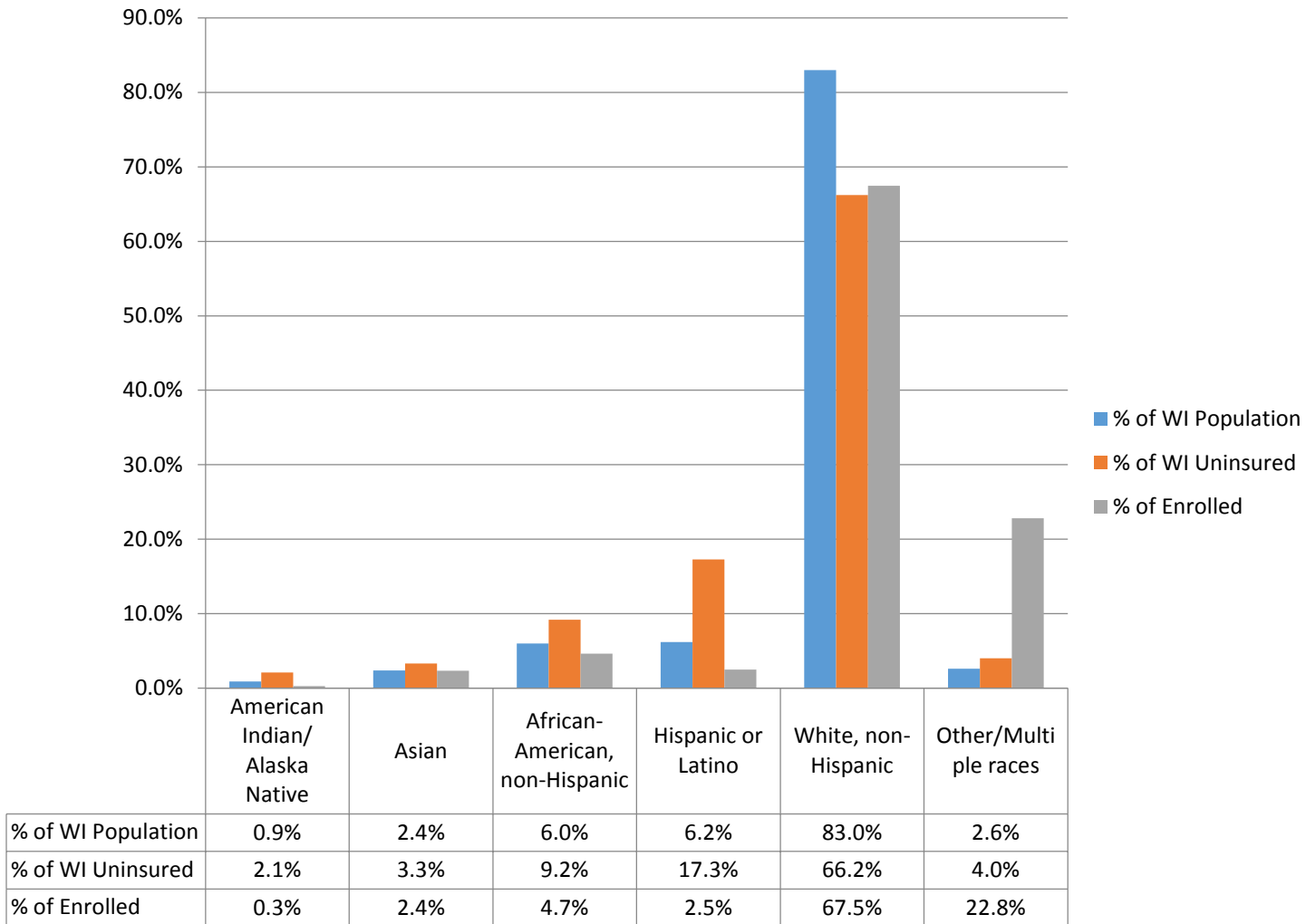
Enrollment Status	Number	Percentage
With Financial Subsidy	126,991	91%
Without Financial Subsidy	12,824	9%

Wisconsin ACA Marketplace Enrollment by Age



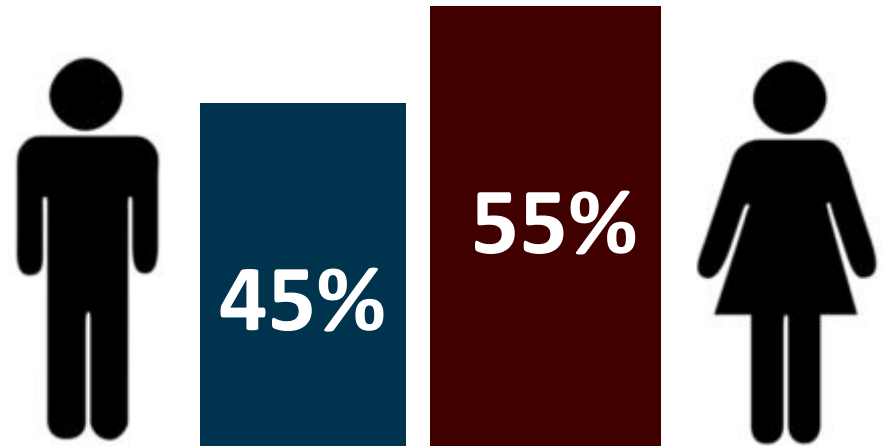
Age	Enrollment	Percent
< 18	6,311	5%
18-25	12,188	9%
26-34	23,554	17%
35-44	21,620	15%
45-54	30,771	22%
55-64	45,199	32%
>65	172	0%
Total	139,815	100%

Wisconsin ACA Marketplace Plan Selection by Race/Ethnicity

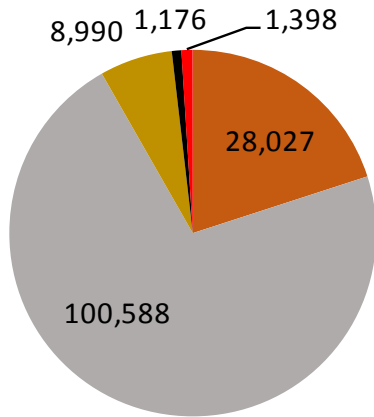


Wisconsin ACA Marketplace Plan Selection by Gender

Gender	Enrollment
Male	62,548
Female	77,241



Wisconsin ACA Marketplace Enrollment by Plan Metal Level



■ Bronze
 ■ Silver
 ■ Gold
 ■ Platinum
 ■ Catastrophic

Metal Level	Enrollment	Percent
Bronze	28,027	20%
Silver	100,588	72%
Gold	8,990	6%
Platinum	1,176	1%
Catastrophic	1,398	1%
Total	139,815	100%

Bronze: Covers 60% of the cost of essential health benefits across the enrolled population.

Silver: Covers 70% of the cost of essential health benefits across the enrolled population.

Eligible plan for cost-sharing assistance.

Gold: Covers 80% of the cost of essential health benefits across the enrolled population.

Platinum: Cover 90% of essential health benefits across the enrolled population.

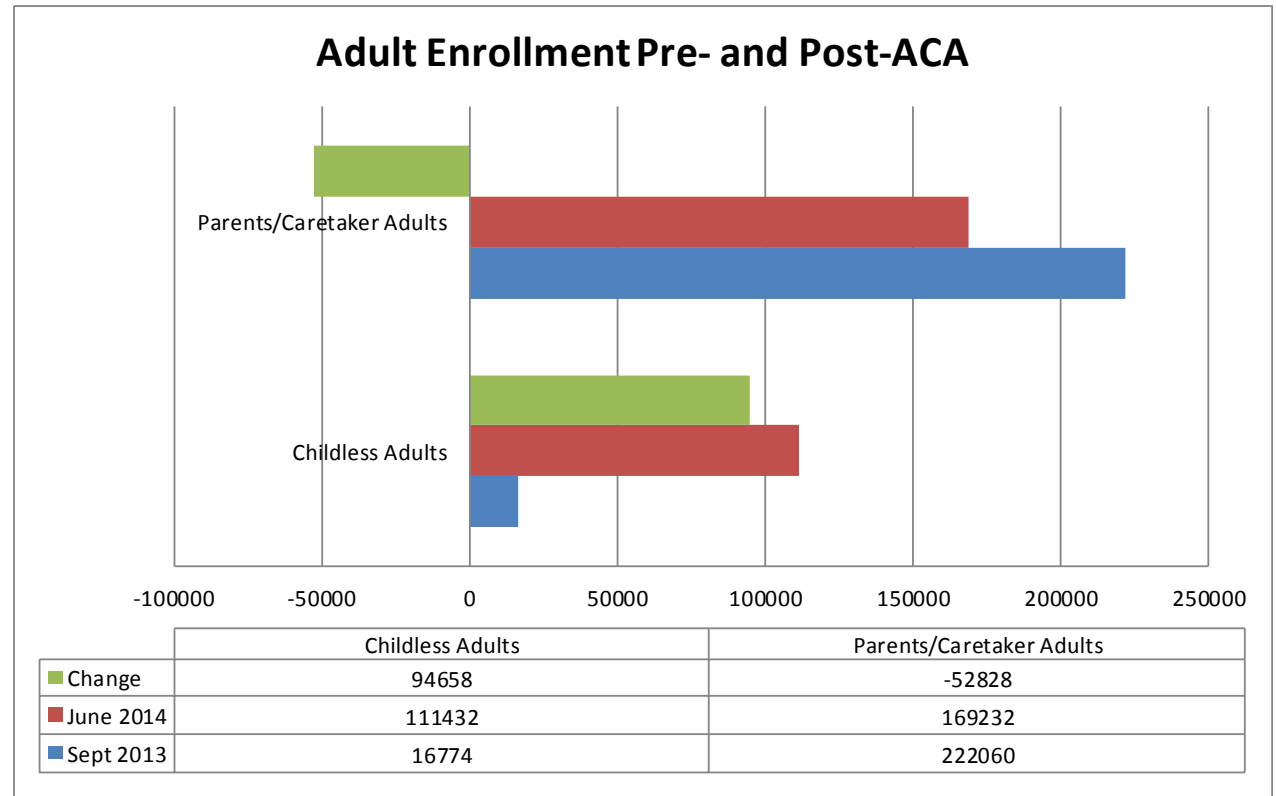
Catastrophic: Only available to those under 30 years of age, or eligible for a “hardship exemption” to the individual mandate. Covers limited benefits with high cost-sharing.

Wisconsin Medicaid Enrollment

Parents and caretaker
BadgerCare
enrollment has
declined 24%.

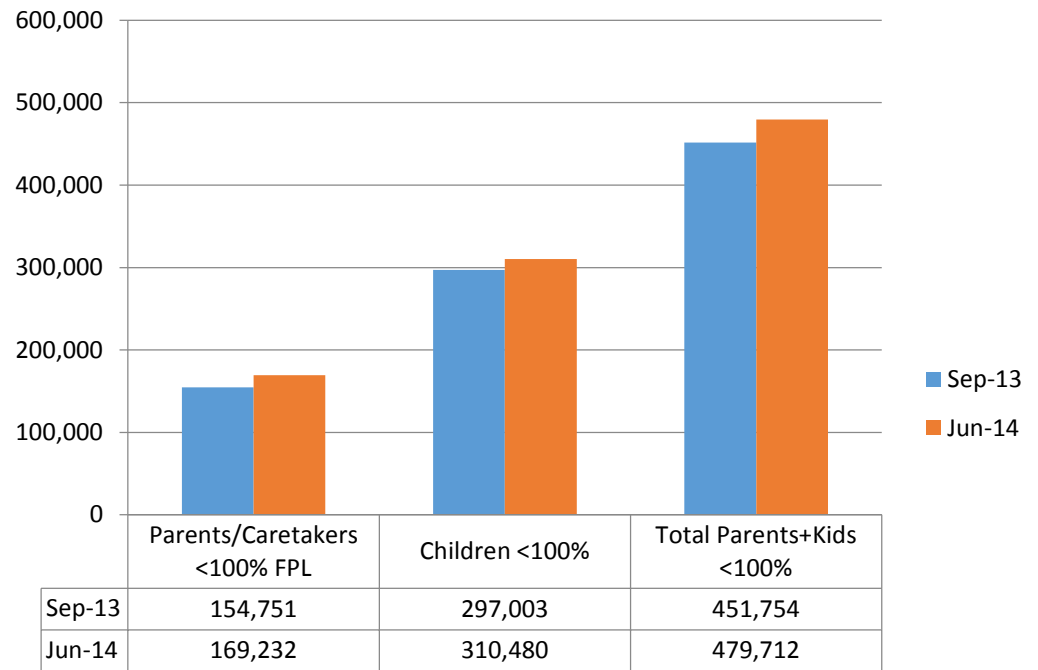


Enrollment of Childless
Adults has **increased**
more than five-fold
(564%).



- Wisconsin’s monthly average Medicaid enrollment has increased 1.6% since pre-ACA open enrollment, compared to a 3.3% increase in other states that did not participate in the ACA Medicaid expansion, and a 15.3% increase in Medicaid expansion states.
- Some of this difference in growth reflects Wisconsin’s higher eligibility levels relative to other states prior to the ACA, while some of the difference reflects the current Wisconsin Medicaid reforms.

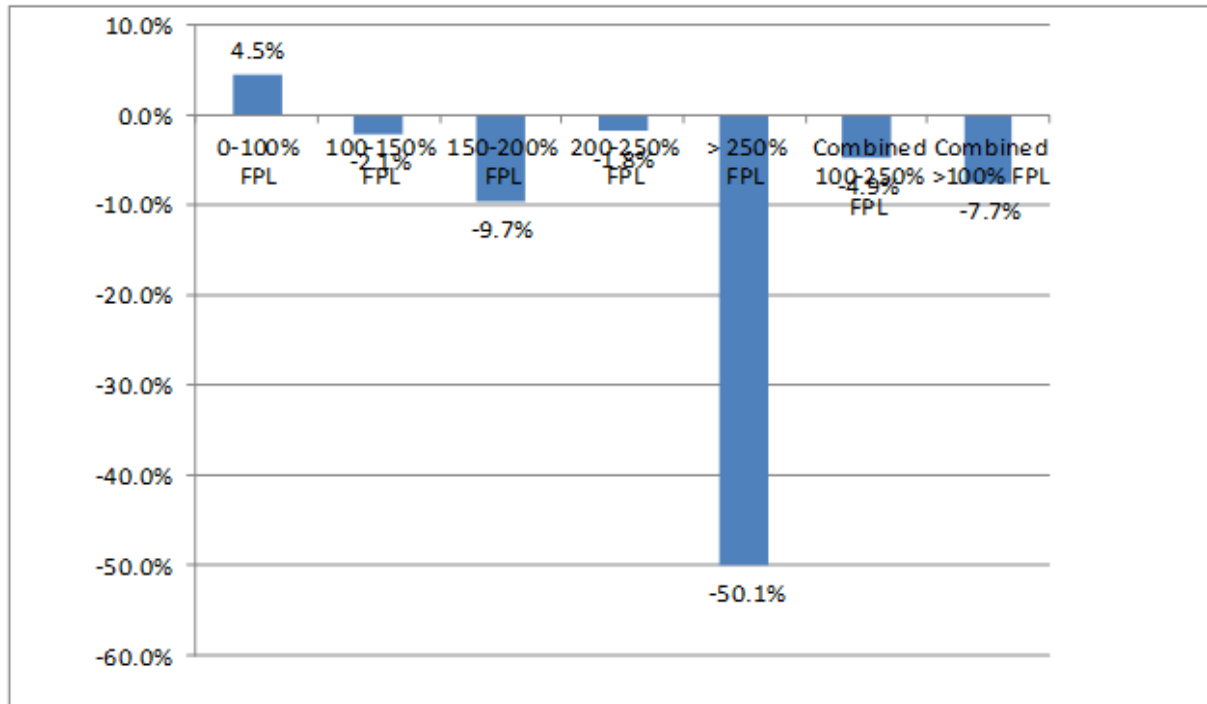
Enrollment of People Below the Poverty Level into Medicaid/BadgerCare



- ✓ Enrollment has increased 9.4% for parents and caretaker adults below 100% FPL.
- ✓ Enrollment of children below the poverty line has increase 4.5%.
- ✓ Combined enrollment of parents/caretakers and children with incomes below the poverty line increased 6.2% — perhaps bringing in people previously eligible but not enrolled.

Note: This does not include enrollment declines from the TMA/Extensions program, depicted in slide #12.

Children's Pre- and Post-ACA Medicaid/BadgerCare Enrollment



Change from September 2013 through June 2014

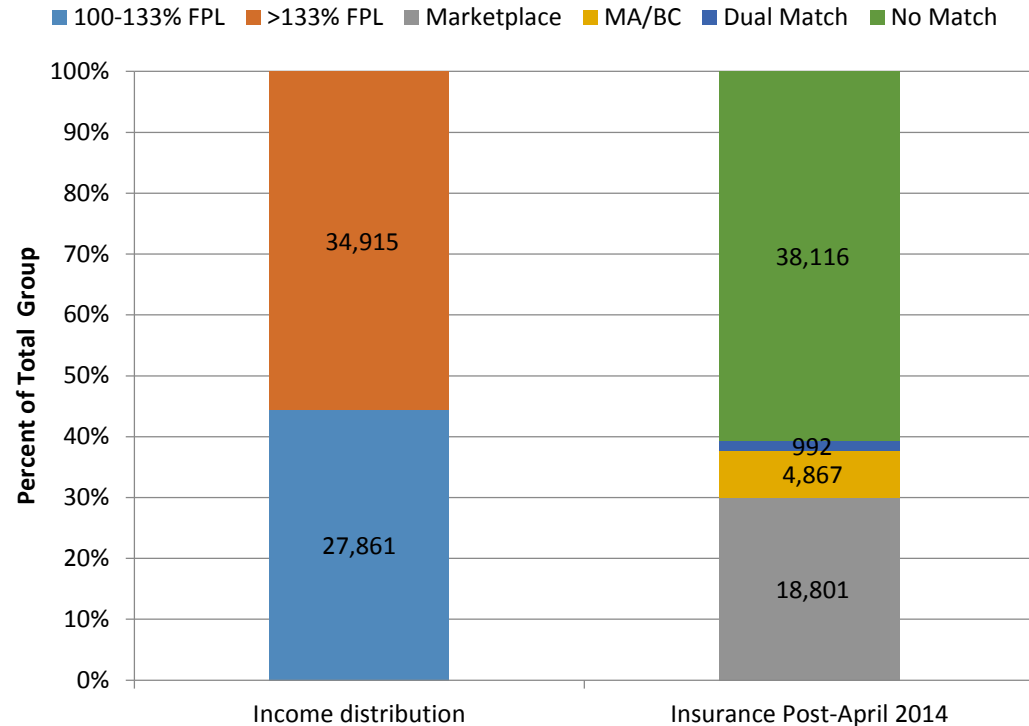
Note This does not include changes in coverage extensions under “Transitional Medical Assistance” (TMA)

- Enrollment for children 100-250% FPL—who remain eligible for coverage but whose parents and caretakers have lost eligibility for BadgerCare coverage— has declined 5% since September 2013, with a drop-off of 5,993 children in this eligible group.
- Children above 300% FPL are no longer eligible for BadgerCare after April 1, 2014, which may account for much of the drop off noted in the <250% FPL category.
- Enrollment of children below the poverty level has increased by 13,477 children.

Wisconsin Entitlement Reform: Movement of Adults from BadgerCare to Other Coverage Pre- and Post-ACA

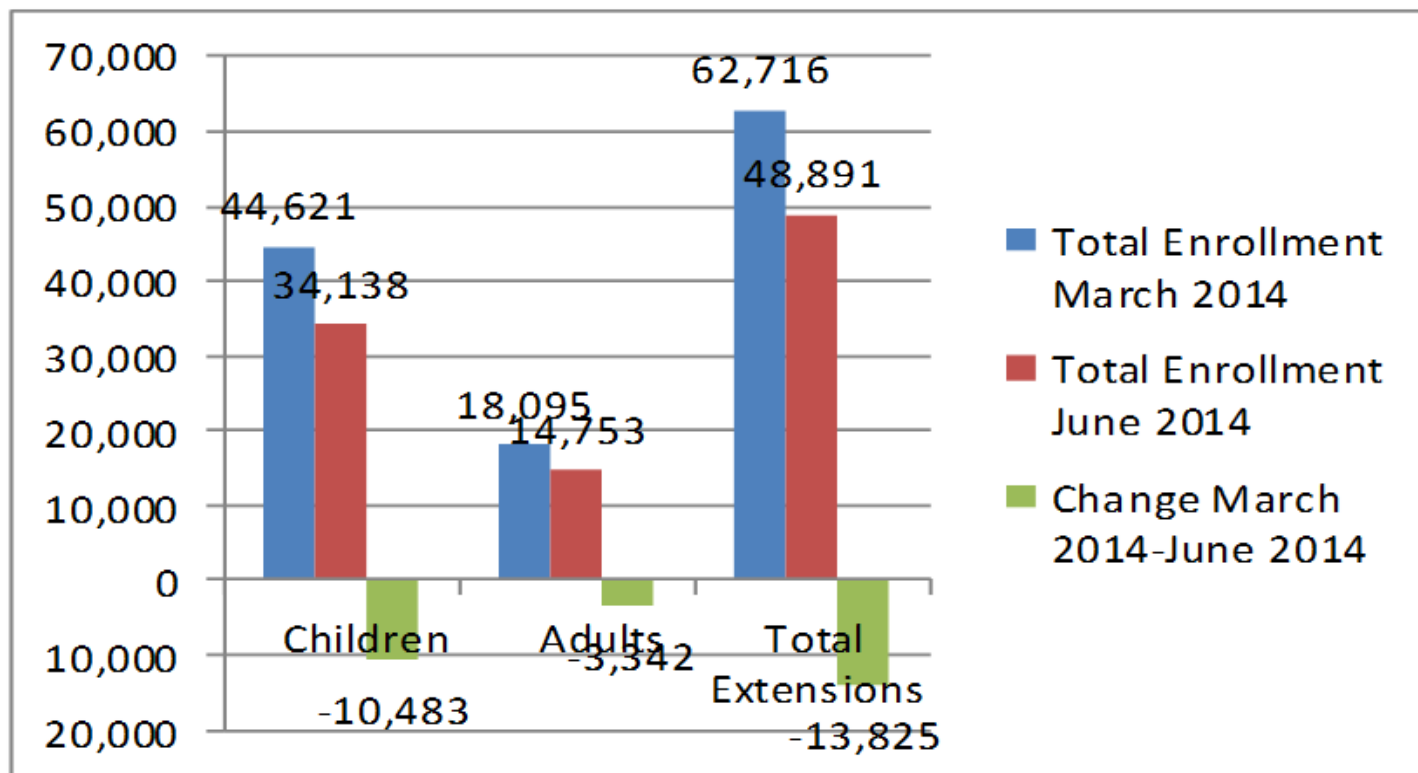
Tracked Adults N=62,776

Wisconsin DHS tracked the enrollment status as of June 30, 2014 of 62,776 adults who became ineligible for BadgerCare under Governor Walker's entitlement reform rules that took effect April 1, 2014.



- 18,801 (30%) selected an ACA Qualified Health Plan via the Marketplace as of June 13, 2014
 - 4,867 (8%) were redetermined eligible for BadgerCare
- Insurance status of 62% of those removed from BadgerCare (38,116 people) remains unknown

Extensions/Transitional Medicaid Enrollment



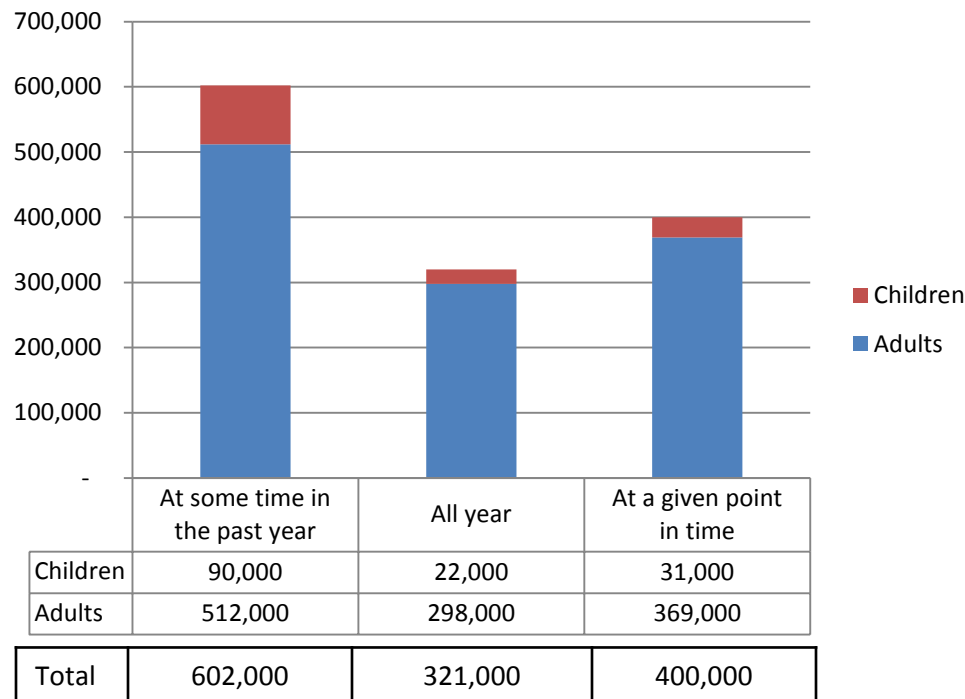
- Following policy changes that took effect on April 1, 2014, enrollment declined 22% in Medicaid coverage extensions, known as the Transitional Medicaid program for those who have an increase in income while on Medicaid.
- This includes a decline of 23.5% in children's enrollment and an 18.5% decline in adults' enrollment.

Uninsured in Wisconsin

Governor Walker's entitlement reform goal:

Reduce the number of uninsured adults in Wisconsin by 224,580 by 2015.

Uninsured in 2012, based on Wisconsin Family Health Survey



<http://www.dhs.wisconsin.gov/stats/familyhealthsurvey.htm>

<http://www.dhs.wisconsin.gov/aboutdhs/initiatives/budget/initiatives/er/index.htm>