

Milwaukee Coverage Report

June 2020



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

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

Medicaid / BadgerCare Plus Enrollment – June 2020

- ▶ While Milwaukee County BadgerCare Plus child enrollment decreased 8% in 2019, child enrollment increased 3% between Jan and April 2020.
- ▶ The number of Milwaukee County Income Extensions increased by 8,843 (+43%) between April 2019 to April 2020. These are members that receive a 12-month coverage extension when their earnings increase above 100% FPL, under certain rules.
- ▶ As of April 2020, 55,155 childless adults are enrolled in BadgerCare Plus in Milwaukee County. The number of people enrolled had been declining from its peak in March 2015 of 56,690, but has rebounded in the past several months, and increased over 9% between March-April 2020.
- ▶ Enrollment for Parents/Caretakers steadily declined since the eligibility changed in January 2014 from 200% to 100% of the FPL, but increased 4.75% between Jan. and April 2020.

Data: Wisconsin Department of Health Services

ACA Marketplace Enrollment – Plan Year 2020

- ▶ The ACA open enrollment period for plan year 2020 yielded 26,739 marketplace plan selections in Milwaukee County. This amounted to a 5.6% decline from the previous year's open enrollment period, compared to a statewide decline of 4.7%.
- ▶ Decreases in enrollment by the lowest income consumers (below 200% FPL) account for virtually all of the decline in overall marketplace enrollments over the past two years, while enrollment by those with incomes in the 300-400% FPL range have increased.
- ▶ The decline in ACA Marketplace enrollment between 2017 and 2020 was not offset by an increase in Medicaid/BadgerCare enrollment.
- ▶ As the income composition of the consumers in the marketplace changes, fewer qualify for cost-sharing reductions, which require income <250% FPL, and are linked to Silver plans.
- ▶ Consistent with the changing income composition of Marketplace consumers, a declining proportion select Silver metal plans, while more select Bronze plans. In 2020, 60% of Milwaukee County Marketplace consumers selected Silver plans, down from a high of 74% in 2017.

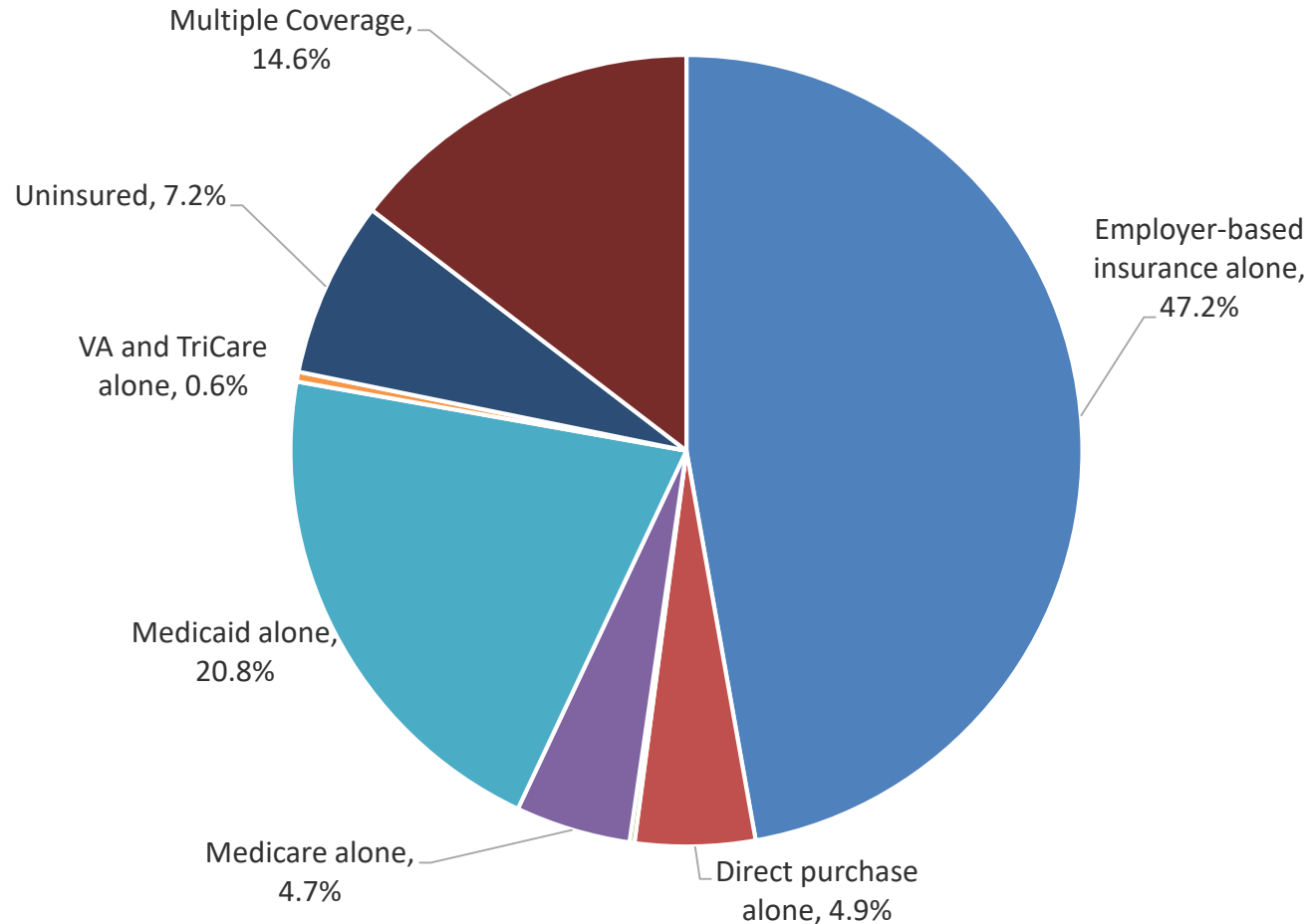
Milwaukee County Uninsured Rate – As of 2018

- ▶ Based on most recently available data (2018), 67,506 people, approximately 7.2% of the Milwaukee County population, are uninsured. The Milwaukee County uninsured rate decreased 1.3% between 2017 and 2018.
- ▶ Approximately 23% of Milwaukee County uninsured residents (15,428 individuals) have incomes below 100% FPL, many of whom may qualify for Medicaid benefits.
- ▶ About 6,000 Milwaukee County children (under age 19) were uninsured in 2018, accounting for 9% of all uninsured residents in Milwaukee County.
- ▶ An estimated 73% of uninsured people in Milwaukee County are employed.
- ▶ Lower income groups show small continuing declines in uninsured, while persons with incomes over 400% FPL show a substantial increase in the rate of uninsured from 2017 to 2018.

Sources of Health Insurance

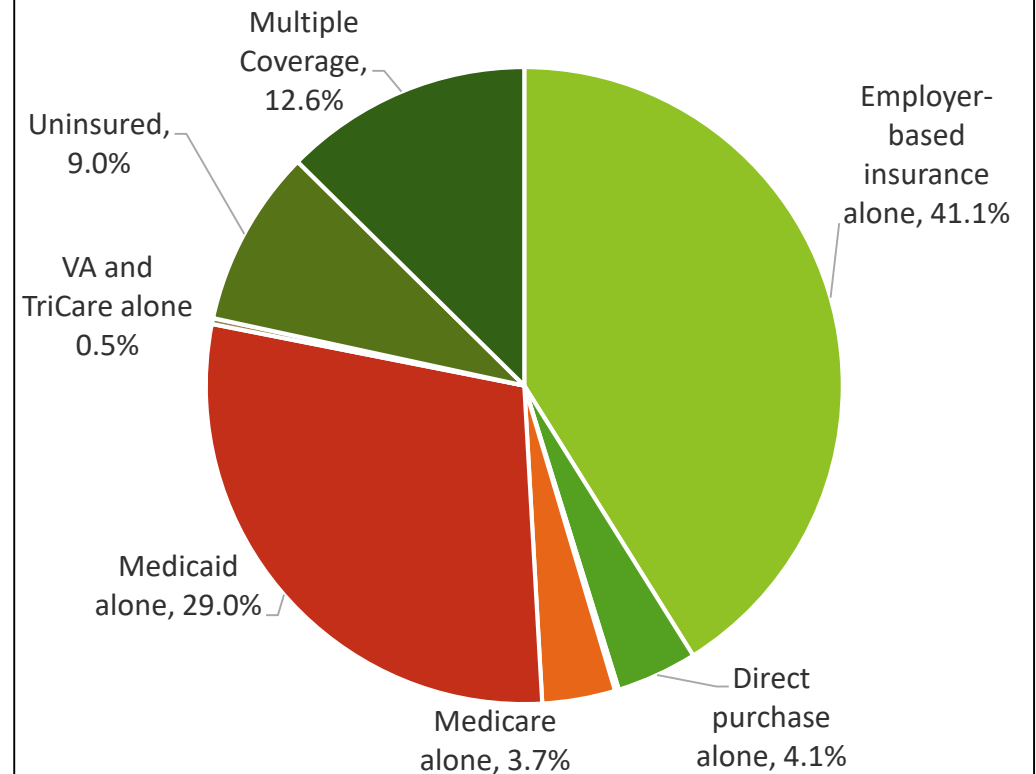
Milwaukee County as of 2018

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) 2018; Most recently available data

Medicaid / BadgerCare Enrollment

Milwaukee County, as of April 2020

	# Covered in Milwaukee County	% of Milwaukee County Population	# Covered in Wisconsin	% of State Population
BadgerCare Children	113,629	47.4% (of all children)	396,924	29.4% (of all children)
BadgerCare Parents and Caretakers	37,910	6.6% (of all adults ages 18-64)	134,933	3.9% (of all adults ages 18-64)
BadgerCare Childless Adults	55,155	9.6% (of all adults ages 18-64)	166,970	4.9% (of all adults ages 18-64)
Other BadgerCare: Pregnant Women, Youths Exiting Foster Care, Income Extensions, Express Enroll	34,850		117,516	
Total BadgerCare	241,544	25.7% of total population	816,343	14.2% of total population
Elderly/Blind/Disabled	69,718		244,226	
Other Coverage	14,037		170,291	
Total Medicaid	325,299	34.7% of total population	1,230,860	21.4% of total population

Medicaid/BadgerCare Monthly Enrollment:

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

Medicaid / BadgerCare Enrollment

Milwaukee County, Change with COVID-19 Public Health Emergency

	Jan-20	Feb-20	Mar-20	Apr-20	Change, March-April 2020	% Change, March-April 2020
Children	110,255	110,656	110,852	113,629	2,777	2.5%
Childless Adults	50,000	50,219	50,567	55,155	4,588	9.1%
Income Extensions	28,843	28,607	28,276	29,396	1,120	4.0%
Parents/Caretakers	36,188	36,292	36,443	37,910	1,467	4.0%
BadgerCare Plus Total	230,520	230,978	231,223	241,544	10,321	4.5%

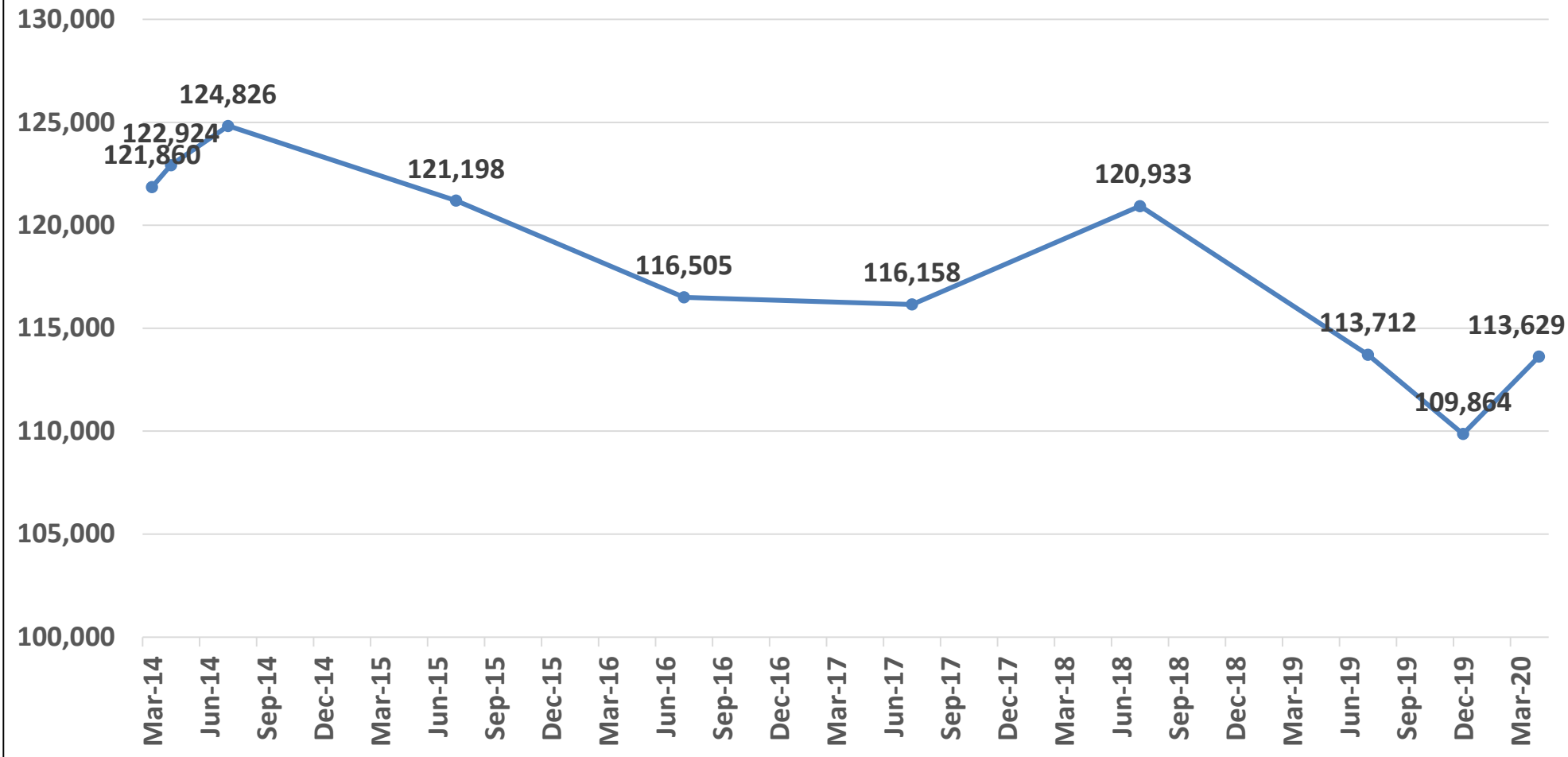
Enrollments started showing increases in April 2020, the first month following declaration of the COVID-19 Public Health Emergency, with Childless Adults showing the most substantial increases in enrollment.

Note: As of March 18, 2020, members who are enrolled in Medicaid or BadgerCare Plus will not lose eligibility for these programs during the COVID-19 public health emergency.

Medicaid / BadgerCare Trends

Milwaukee County, March 2014 to April 2020

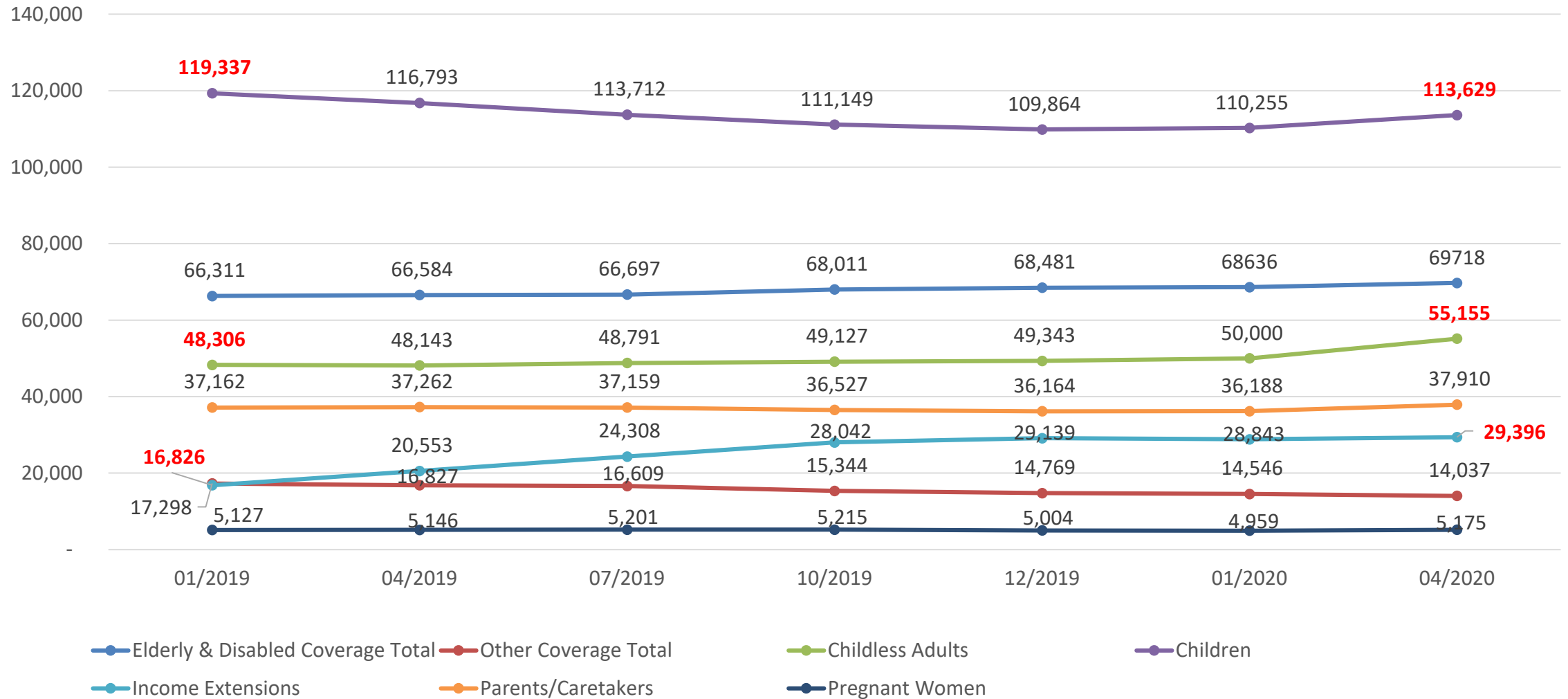
BadgerCare Enrollment, Children, Milwaukee County



Children's enrollment in BadgerCare has declined since the month prior to the initiation of Medicaid reforms in 2014, but has started to rebound in 2020.

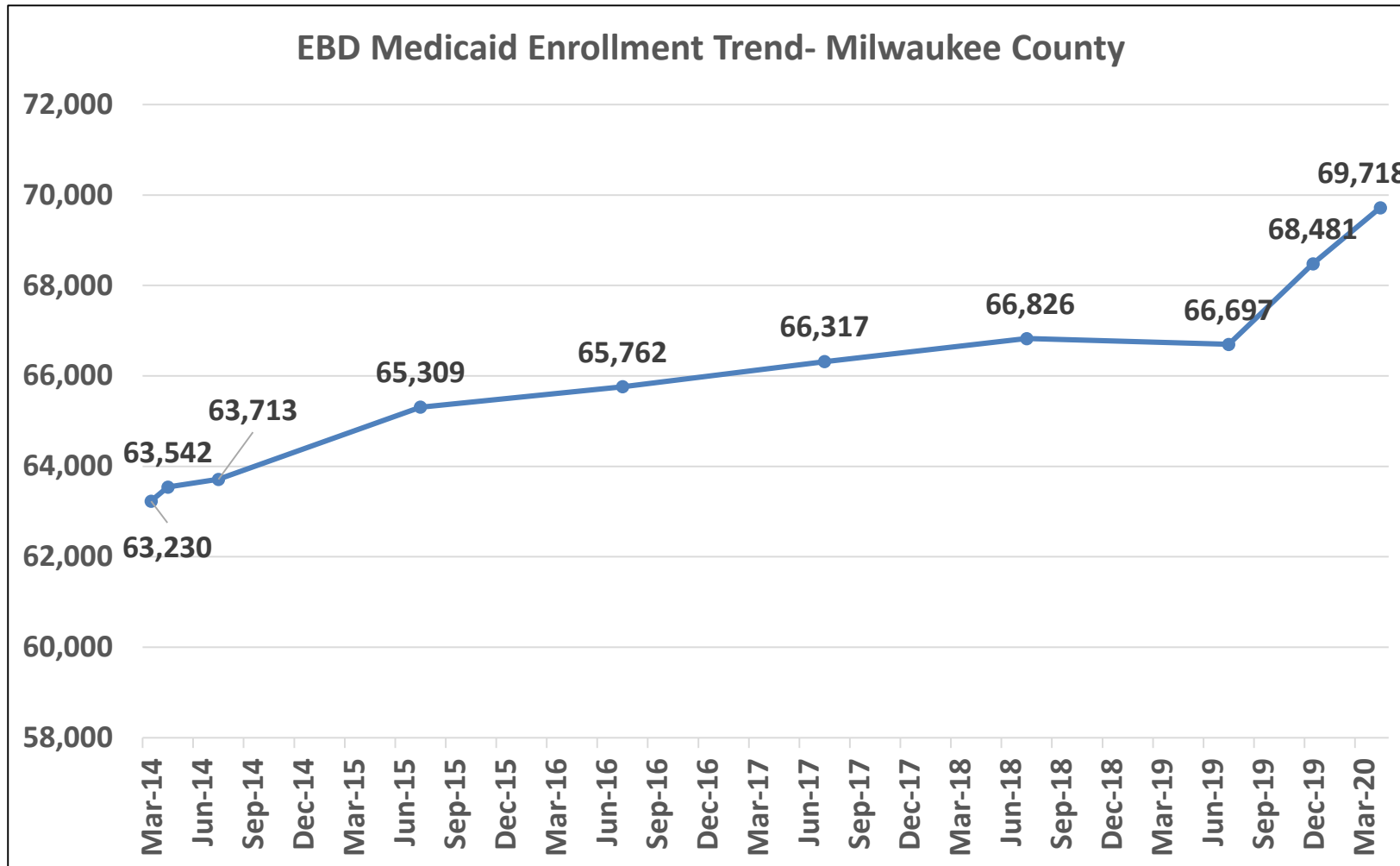
Medicaid / BadgerCare Trends

Milwaukee County, January 2019 -April 2020



Medicaid Elderly, Blind, and Disabled (EBD)

Milwaukee County, March 2014 through April 2020



- EBD includes SSI, SSI-related, Institutionalized, Waiver, MAPP, Katie Beckett Program.
- EBD increased substantially from 2008-2013, has been steadily increasing at a lower rate since 2013, and is increasing more substantially since September 2019.

Medicaid HMO Enrollment

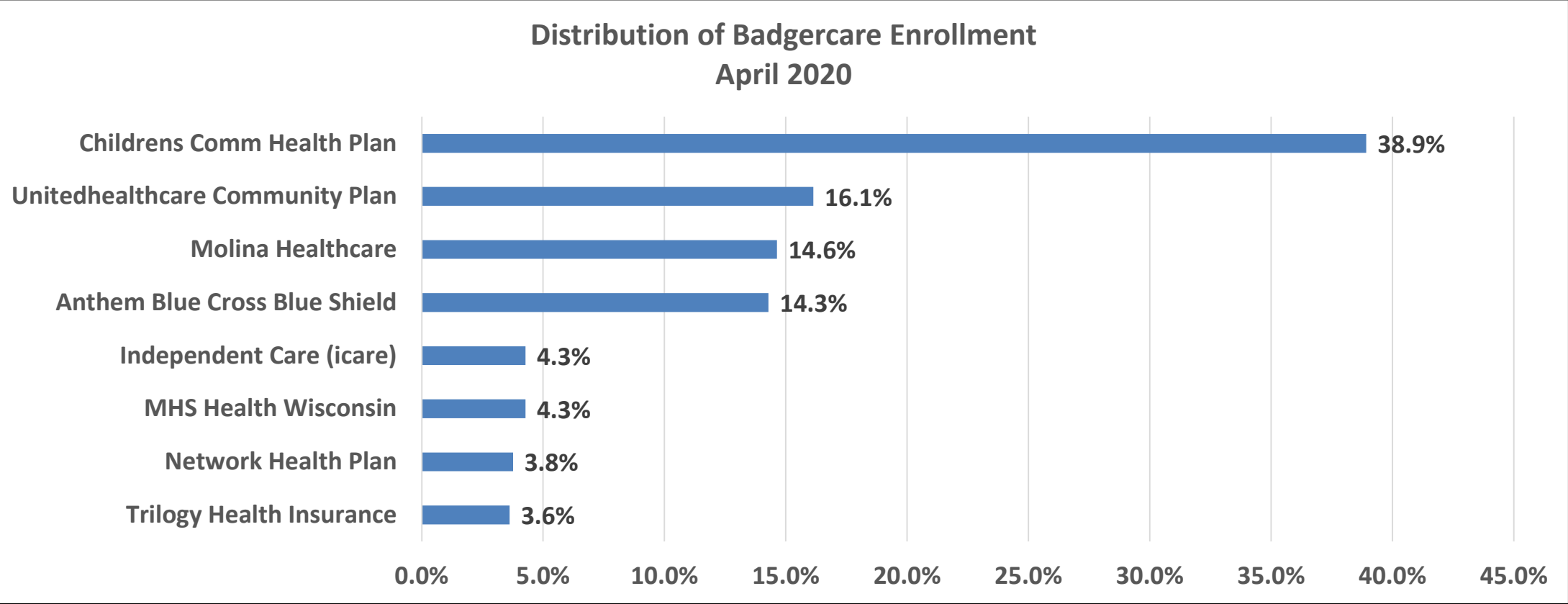
Milwaukee County, April 2020

	BadgerCare		SSI		Family Care		All	
	# enrolled	% of all BC	# enrolled	% of all SSI	# enrolled	% of all Family Care	April 2020 Total	% of enrollments
Anthem Blue Cross Blue Shield	32,339	14.3%	2,347	10.5%			34,686	13.4%
Care Wisconsin Health Plan					7,173	66.4%	7,173	2.8%
Childrens Comm Health Plan	88,102	38.9%					88,102	34.0%
Community Care Health Plan					3,630	33.6%	3,630	1.4%
Independent Care (icare)	9,891	4.3%	5,863	26.3%			15,754	6.1%
Managed Health Services			2,532	11.4%			2,532	1.0%
MHS Health Wisconsin	9,674	4.3%	-				9,674	3.7%
Molina Healthcare	33,130	14.6%	1,911	8.6%			35,041	13.5%
Network Health Plan	8,513	3.8%	1,327	6.0%			9,840	3.8%
Trilogy Health Insurance	8,194	3.6%	-				8,194	3.2%
Unitedhealthcare Community Plan	36,527	16.1%	8,313	37.3%			44,840	17.3%
Total	226,370	100%	22,293	100%	10,803	100%	259,466	100%

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

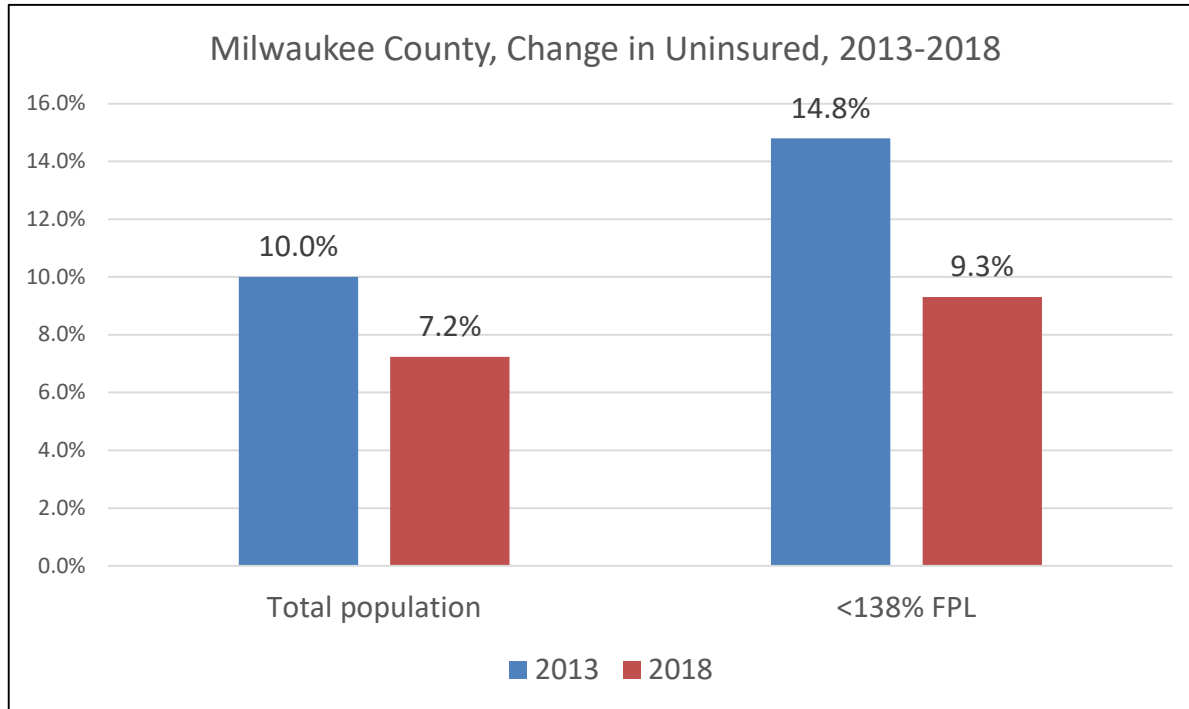
Medicaid HMO Enrollment

Milwaukee County, April 2020

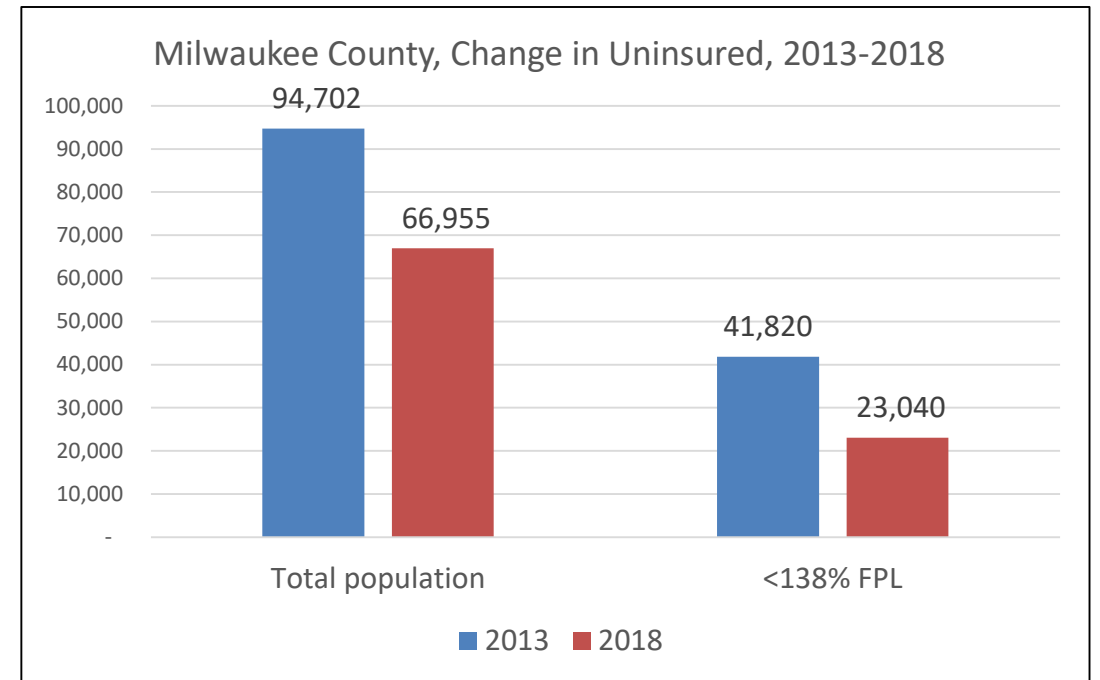


Note: Table omits plans with fewer than 100 enrolled Medicaid members

Uninsured in Milwaukee County, 2013-2018

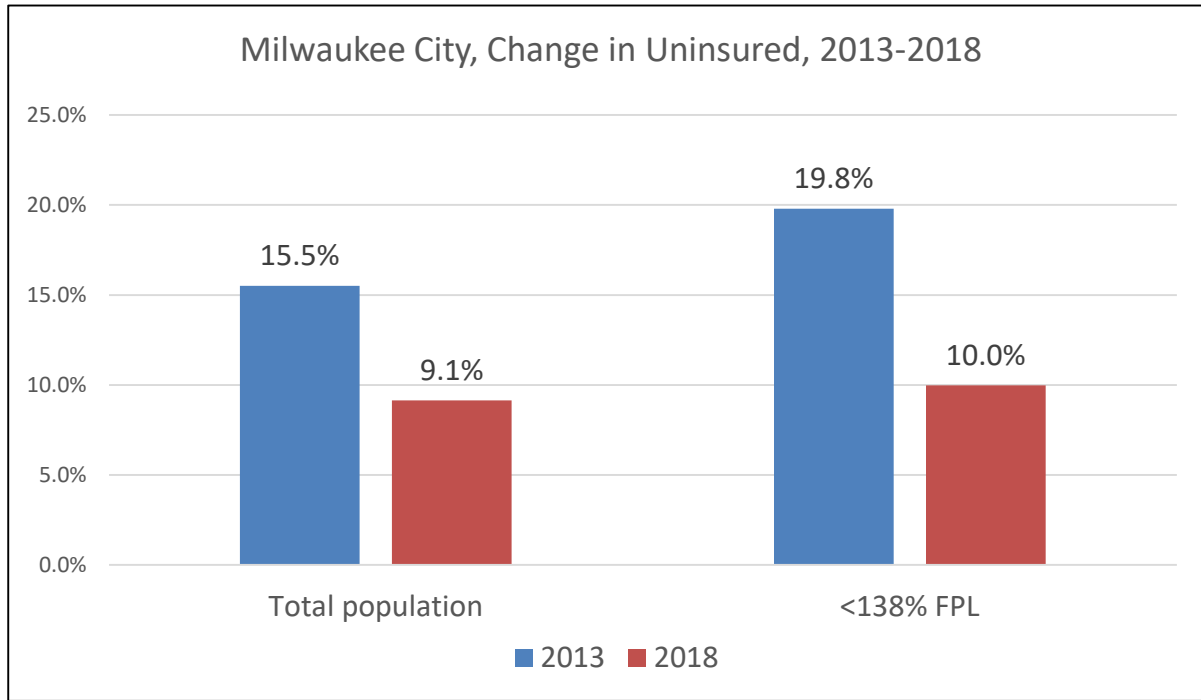


The uninsured rate has decreased by 29%, and across all income groups since 2013, and by 45% for persons below 138% FPL.

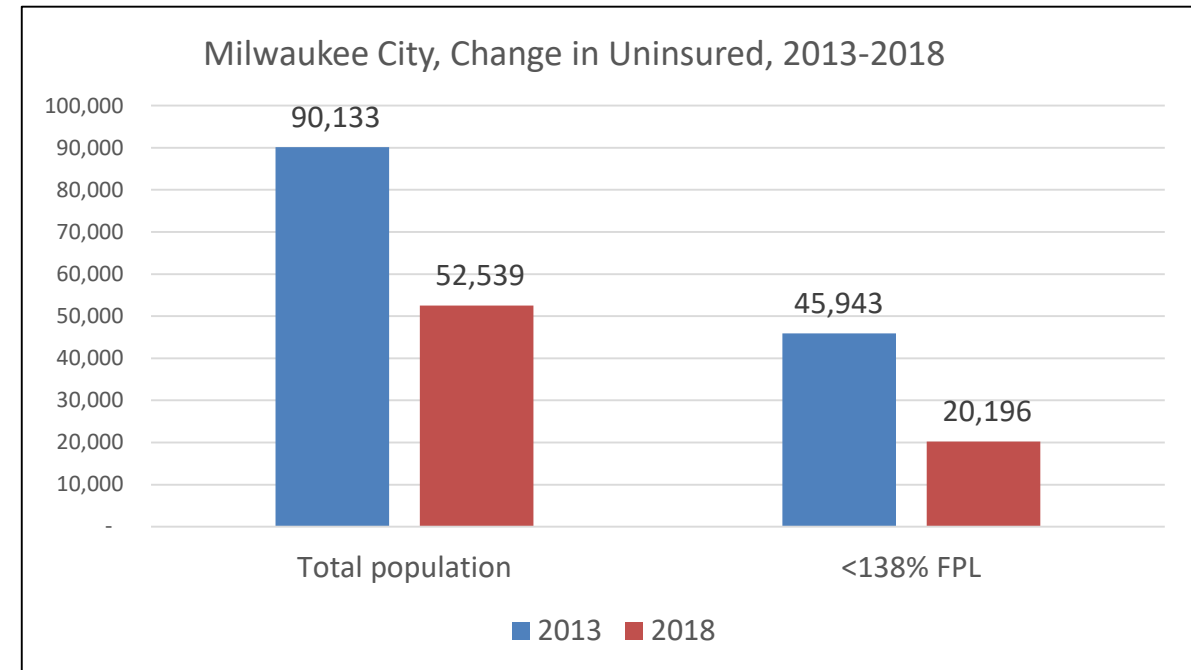


Source: U.S. Census, American Community Survey (ACS) 2013, 2018, most recently available data

Uninsured in City of Milwaukee , 2013-2018



The uninsured rate has decreased by 42%, and across all income groups since 2013, and by 56% for persons below 138% FPL.



Source: U.S. Census, American Community Survey (ACS) 2013, 2018, most recently available data

Uninsured in Milwaukee County - 2018

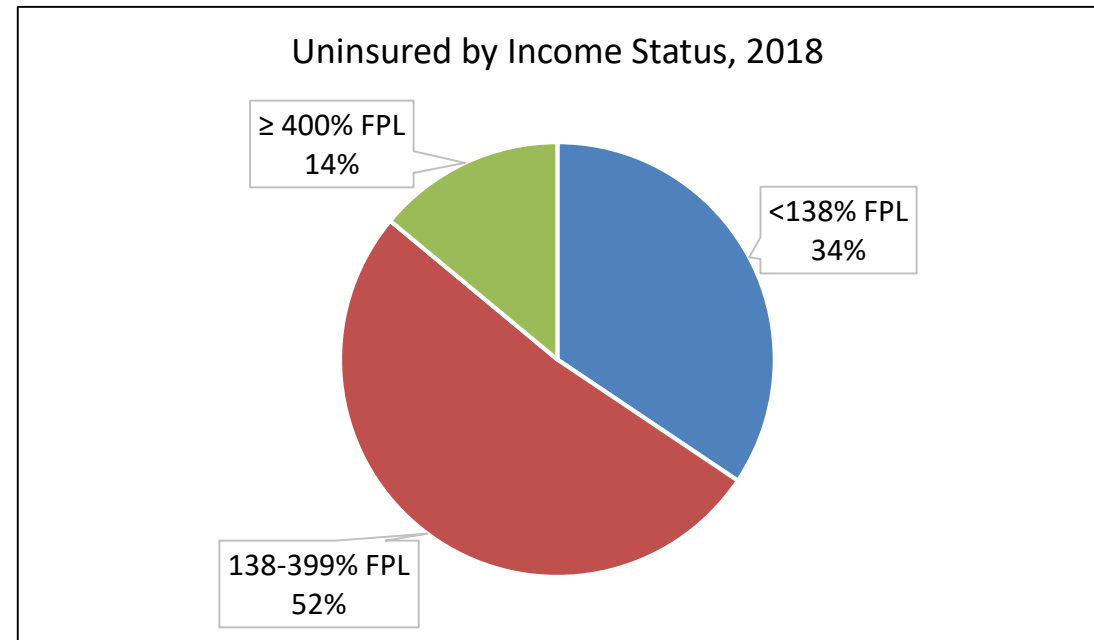
Uninsured City of Milwaukee Residents for Whom Poverty Status is Determined

	2017		2018	Change 2017-2018	
Detail Uninsured	Number Uninsured	Percent Uninsured	Number Uninsured	Percent Uninsured	
< 100% FPL	16,988	9.7	15,428	8.8%	-9.2%
<138% FPL	24,358	9.7	23,040	9.3%	-5.4%
138-399% FPL	36,676	9.5	34,556	8.8%	-5.8%
>400% FPL	6,773	2.3	9,359	3.3%	38.2%
Total Population	67,807	7.3	66,955	7.2%	-1.3%

Milwaukee County residents below 100% FPL account for 23% of the uninsured, with 15,428 uninsured in this income group.

Most should qualify for Medicaid/BadgerCare Plus

Milwaukee County residents with incomes above 400% FPL experienced a 38% increase in uninsured between 2017 to 2018.



Source: U.S. Census, American Community Survey (ACS) 2017 and 2018, most recently available data

Uninsured in City of Milwaukee - 2018

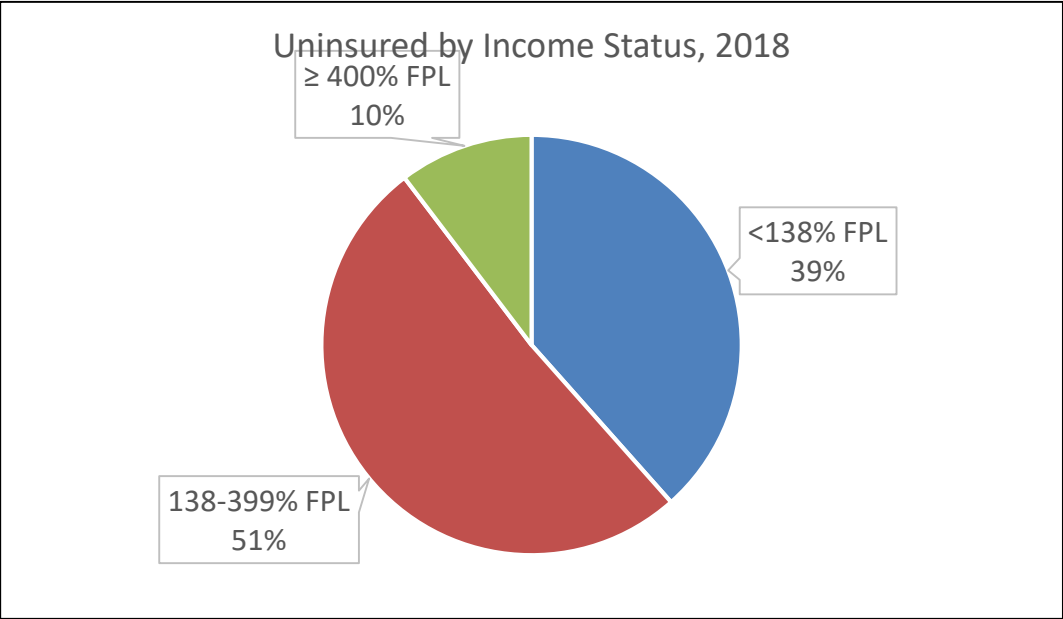
Uninsured City of Milwaukee Residents for Whom Poverty Status is Determined

	2017		2018	Change 2017-2018	
Detail Uninsured	Number Uninsured	Percent Uninsured	Number Uninsured	Percent Uninsured	
< 100% FPL	14,526	10.0%	13,364	9.3%	-8.0%
<138% FPL	20,995	10.2%	20,196	10.0%	-3.8%
138-399% FPL	27,859	11.1%	26,909	10.9%	-3.4%
>400% FPL	3,670	3.0%	5,434	4.3%	48.1%
Total Population	52,524	9.1%	52,539	9.1%	0

City of Milwaukee residents below 100% FPL account for 25% of the total uninsured, with 13,364 uninsured in this income group

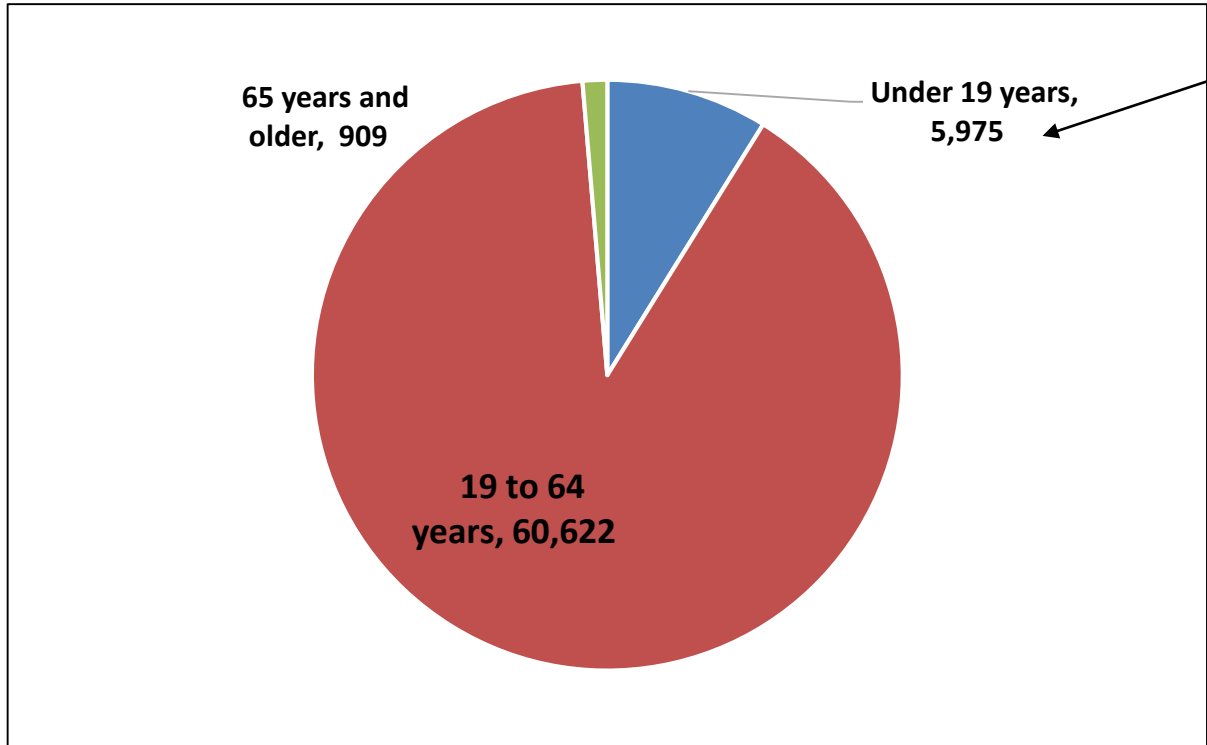
Most should qualify for Medicaid/BadgerCare Plus

City of Milwaukee residents with incomes above 400% FPL experienced a 48% increase in uninsured between 2017 to 2018.

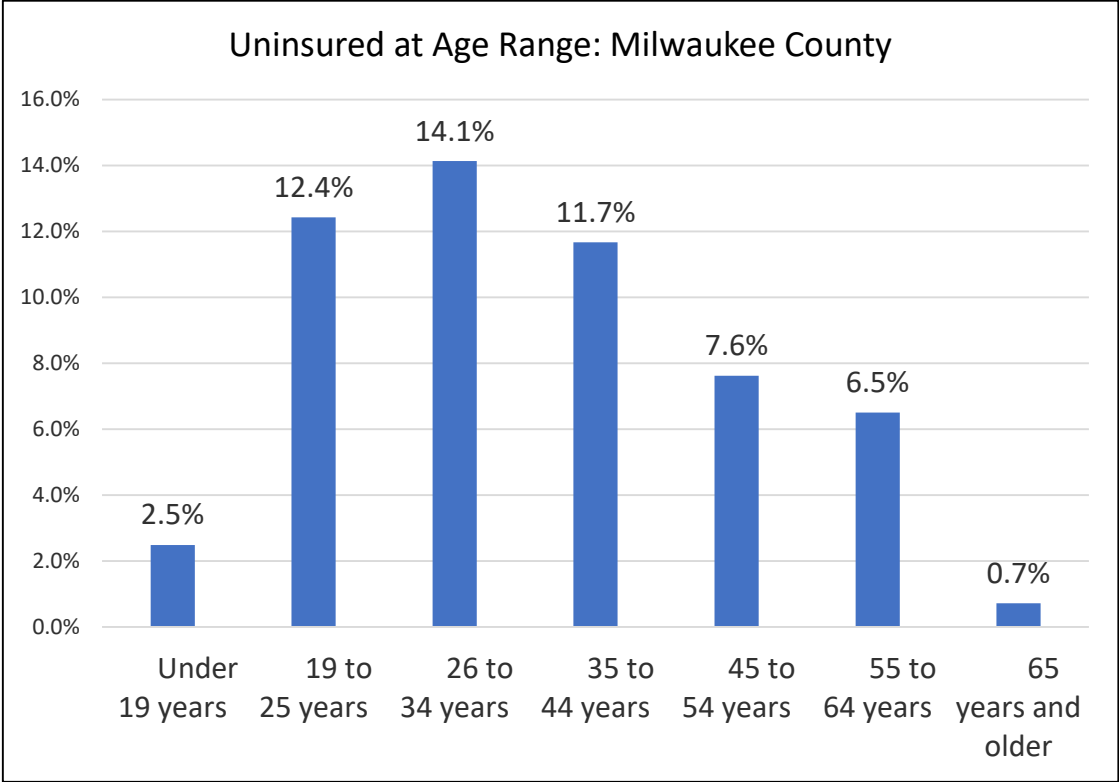


Source: U.S. Census, American Community Survey (ACS) 2017 and 2018, most recently available data

Uninsured in Milwaukee County - 2018



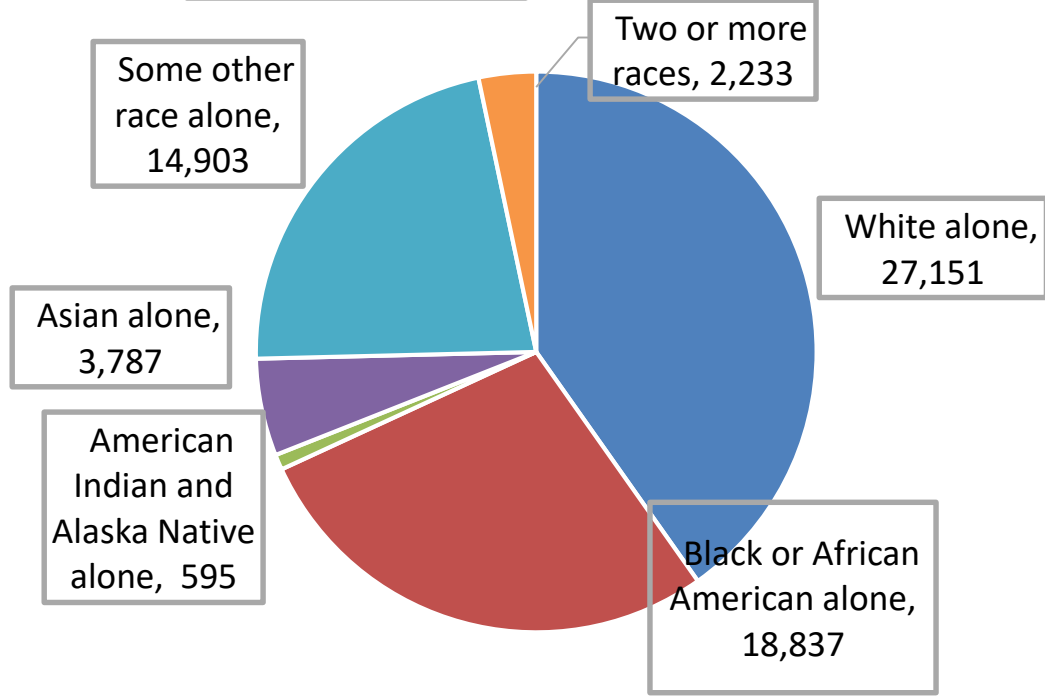
In 2018, 5,975 children remained uninsured



Source: U.S. Census, American Community Survey (ACS) 2018, most recently available data

Uninsured in Milwaukee County - 2018

Uninsured by Race

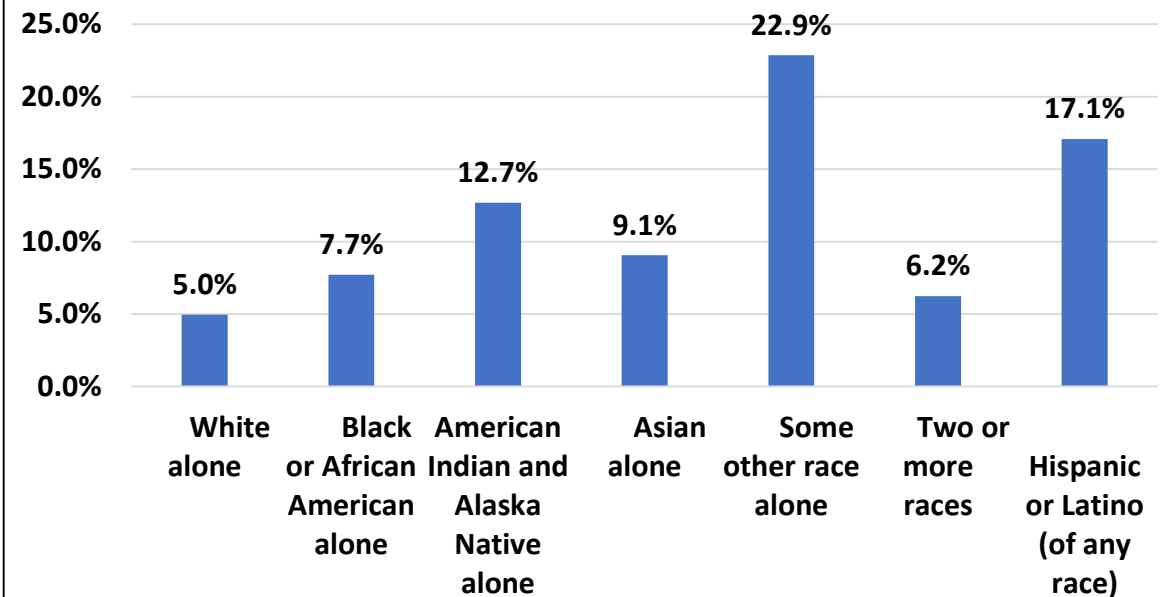


Source: U.S. Census, American Community Survey (ACS) 2018, most recently available data

Percentage of Uninsured who are employed

Uninsured (non-institutionalized population)	60,622
Employed Uninsured	44,266
<i>Uninsured who are employed</i>	73%

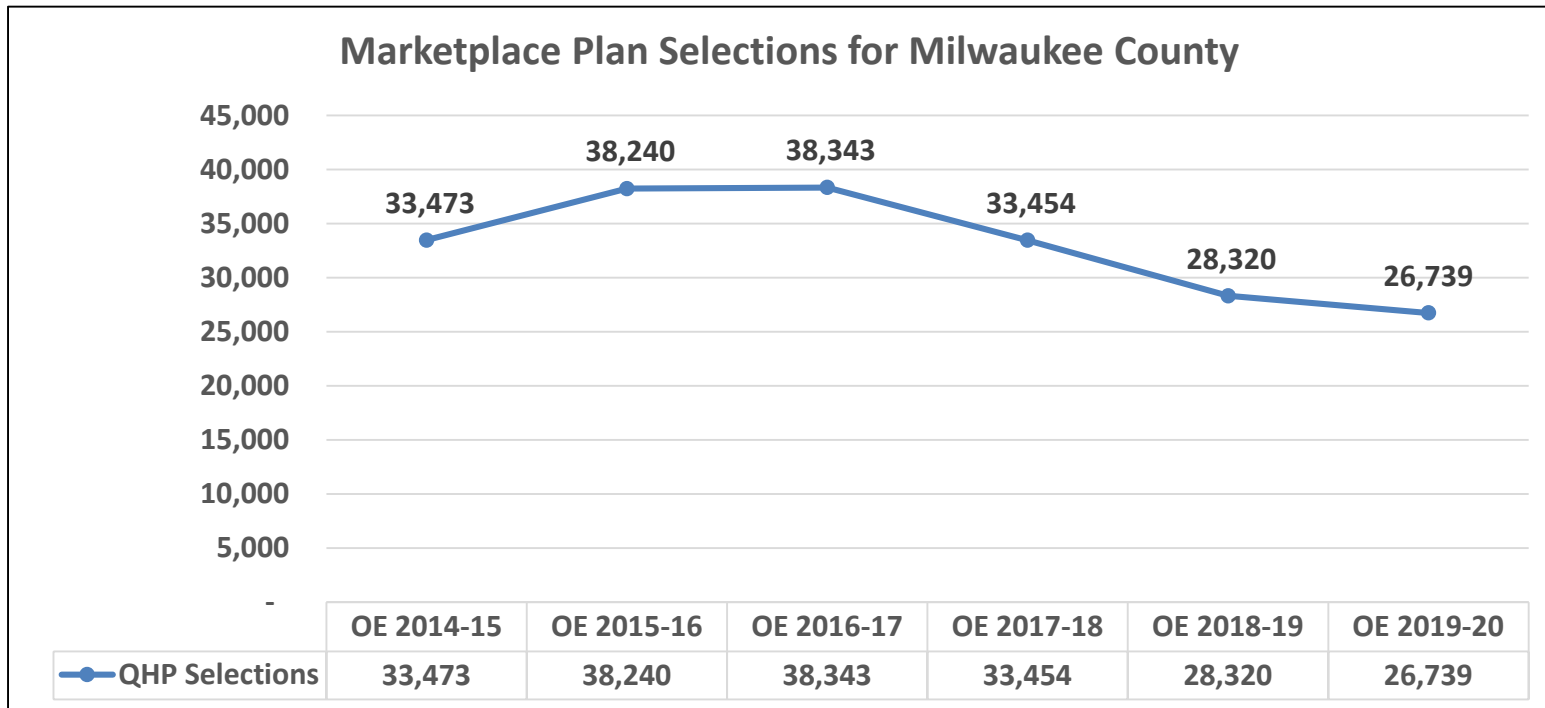
Percent of Uninsured within each Race/Ethnicity



Marketplace Enrollment

Milwaukee County, Plan Year 2020

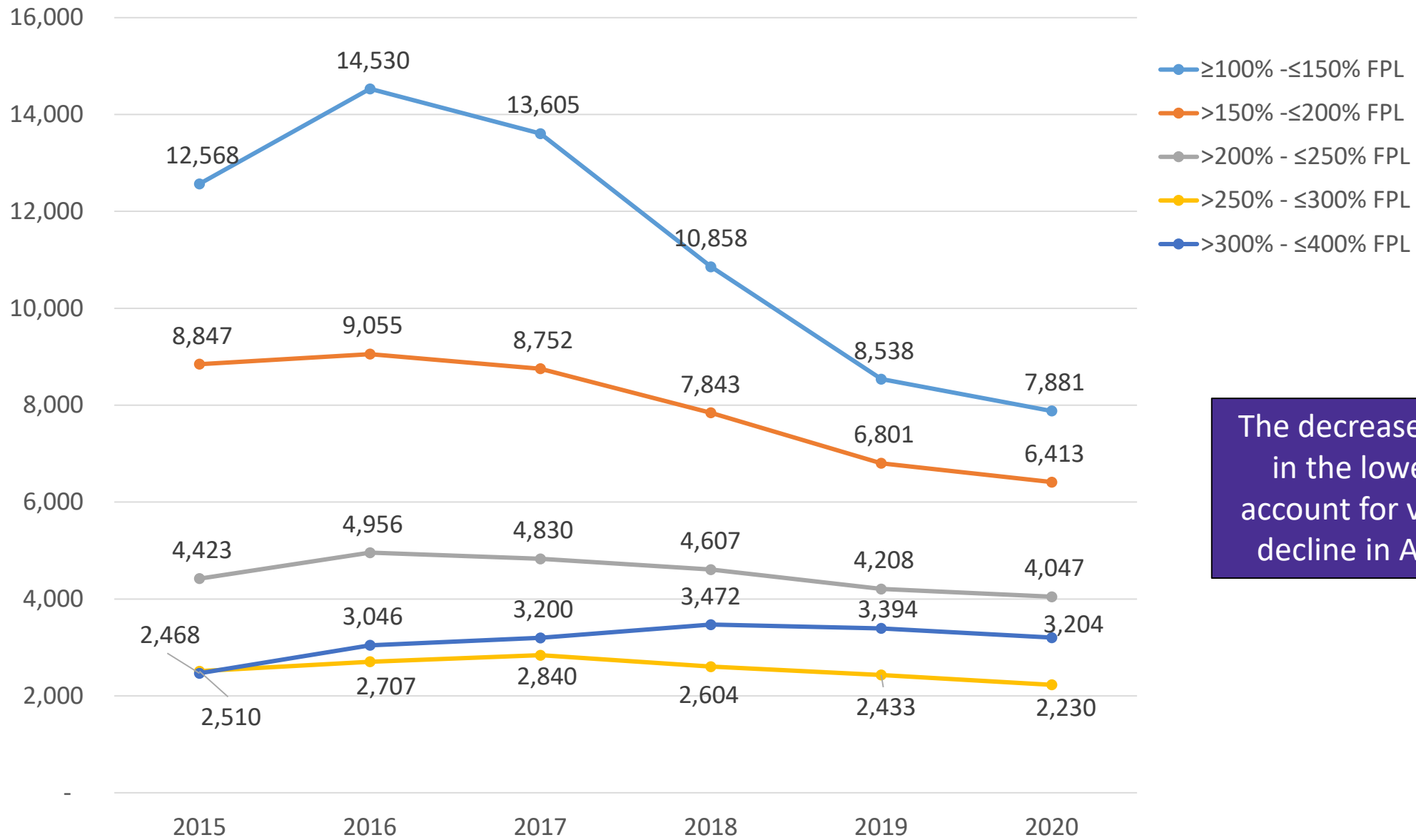
	# OE* 2019-20 Plan Selections Milwaukee County	% of Population Milwaukee County	# OE* 2019-20 Plan Selections Wisconsin	% of Population Wisconsin
Total Qualified Health Plan Selections	26,739	3.3% of population ages 18-64	195,498	4.1% of population ages 18-64



Change in enrollment from OE 2018-19 to OE 2019-20:	
Milwaukee County	-5.6%
Wisconsin Statewide	-4.7%

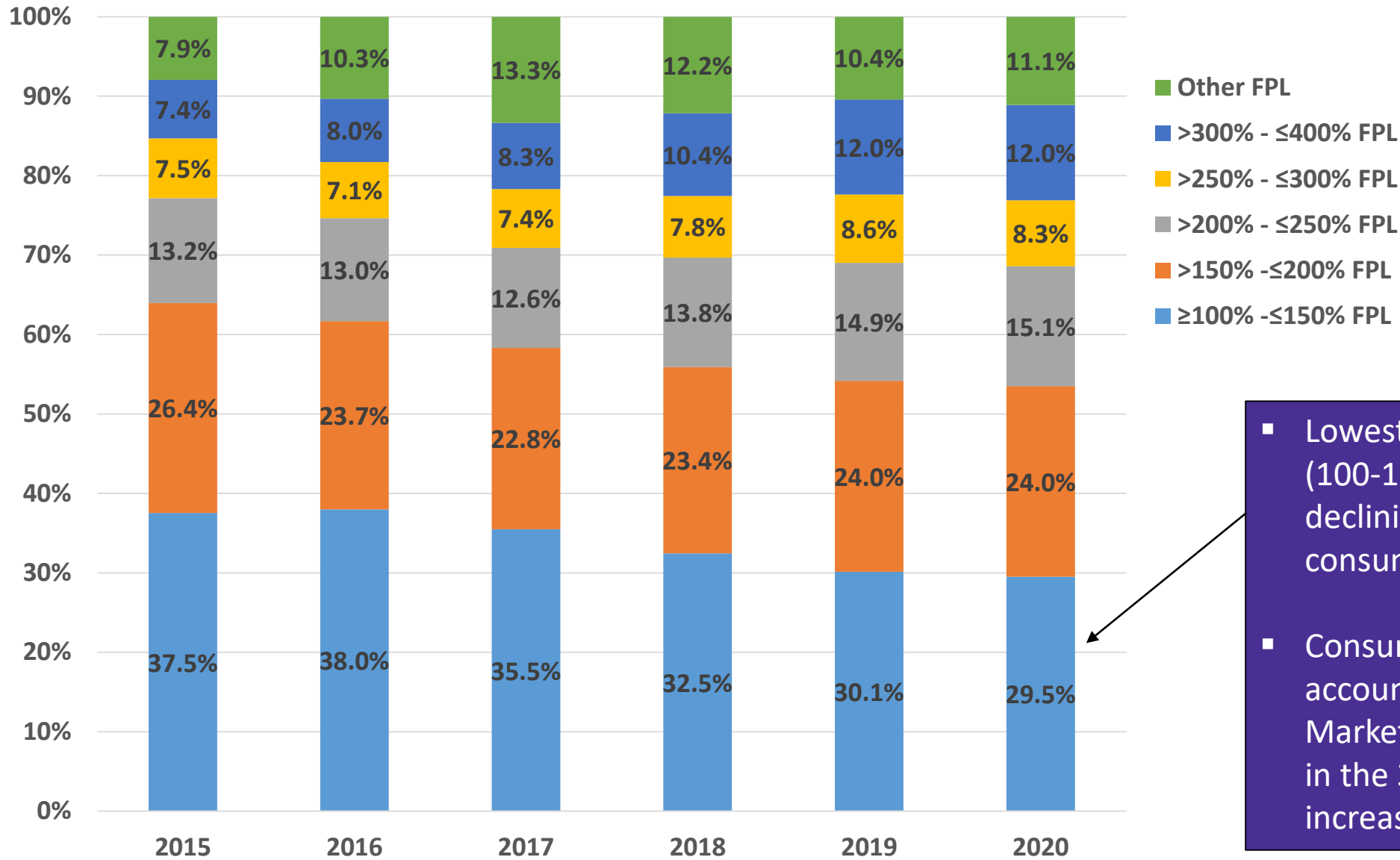
* Open Enrollment dates were
November 1 - December 15

Plan Selections by Income Range, 2015-2020



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

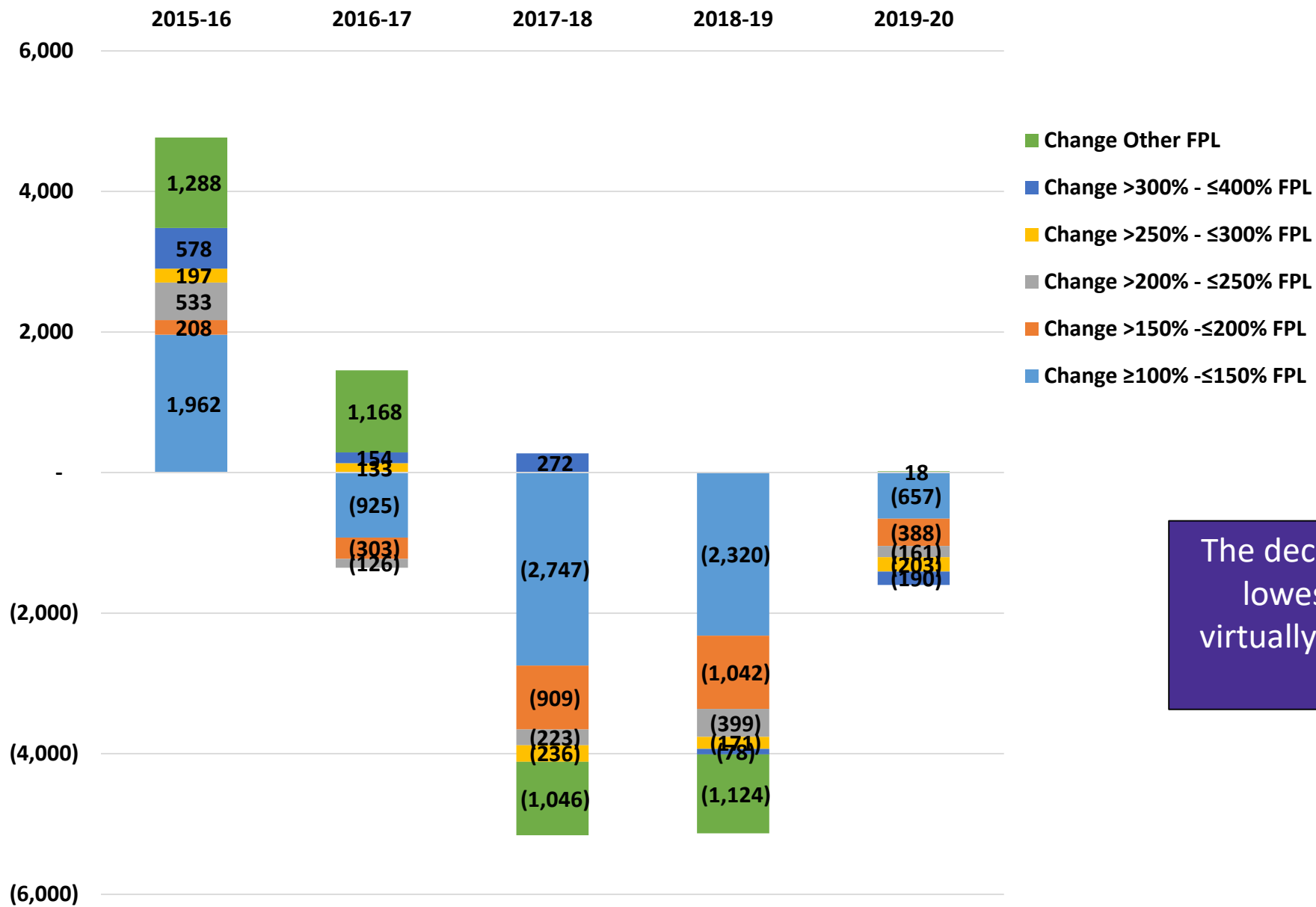
Plan Selections by Income Range, 2015-2020



Plan Years	Net Change
2015-16	+4,766
2016-17	+101
2017-18	(4,889)
2018-19	(5,134)
2019-20	(1,581)

- Lowest income range consumers (100-150% FPL) account for a declining proportion of Marketplace consumers.
- Consumers with incomes >200% FPL account for an increasing share of Marketplace plans, with consumers in the 300-400% FPL range increasing the most.

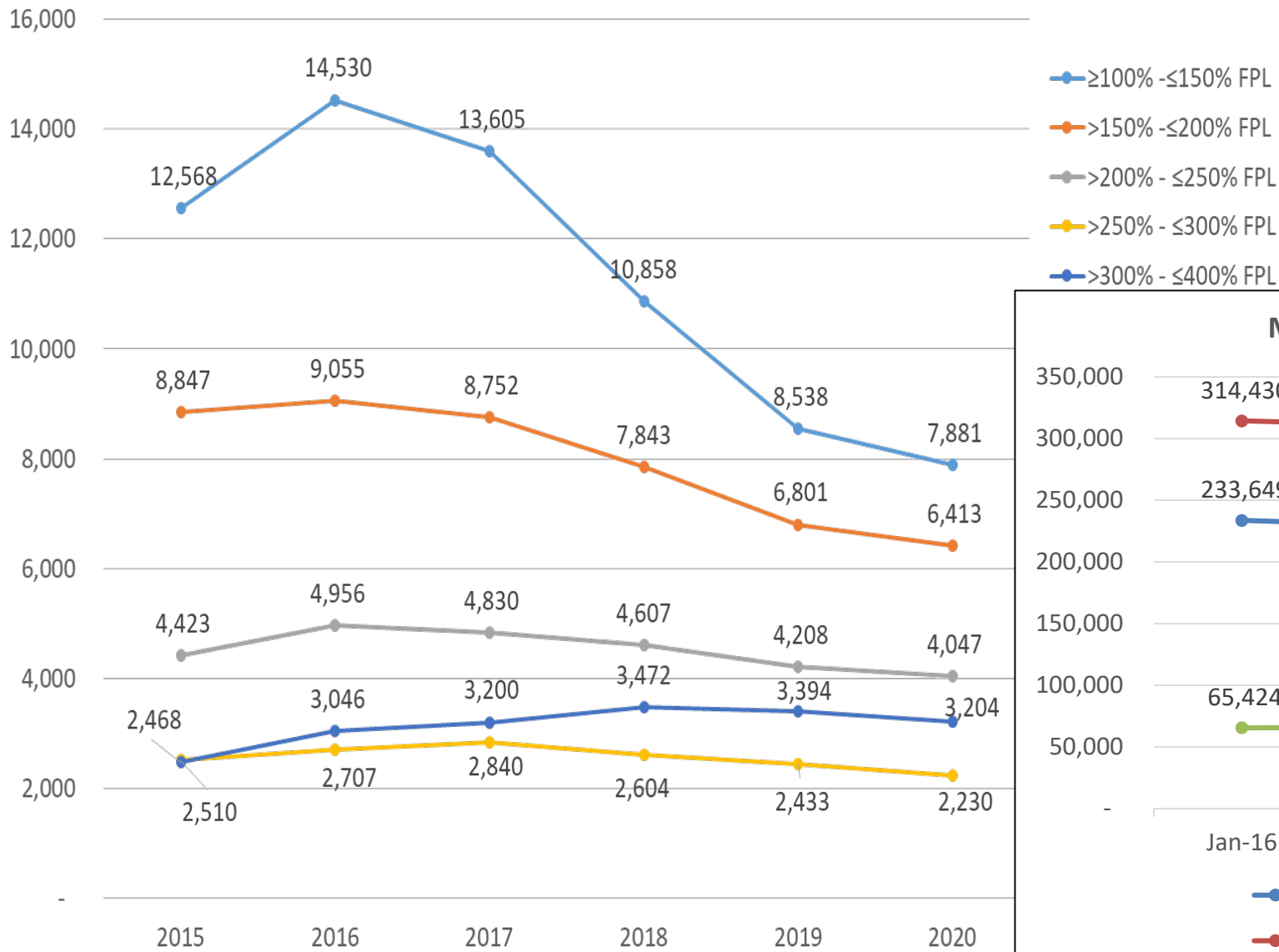
Plan Selections, Year-to-Year Change by Income Range, 2015-2020



Plan Years	Net Change
2015-16	+4,766
2016-17	+101
2017-18	(4,889)
2018-19	(5,134)
2019-20	(1,581)

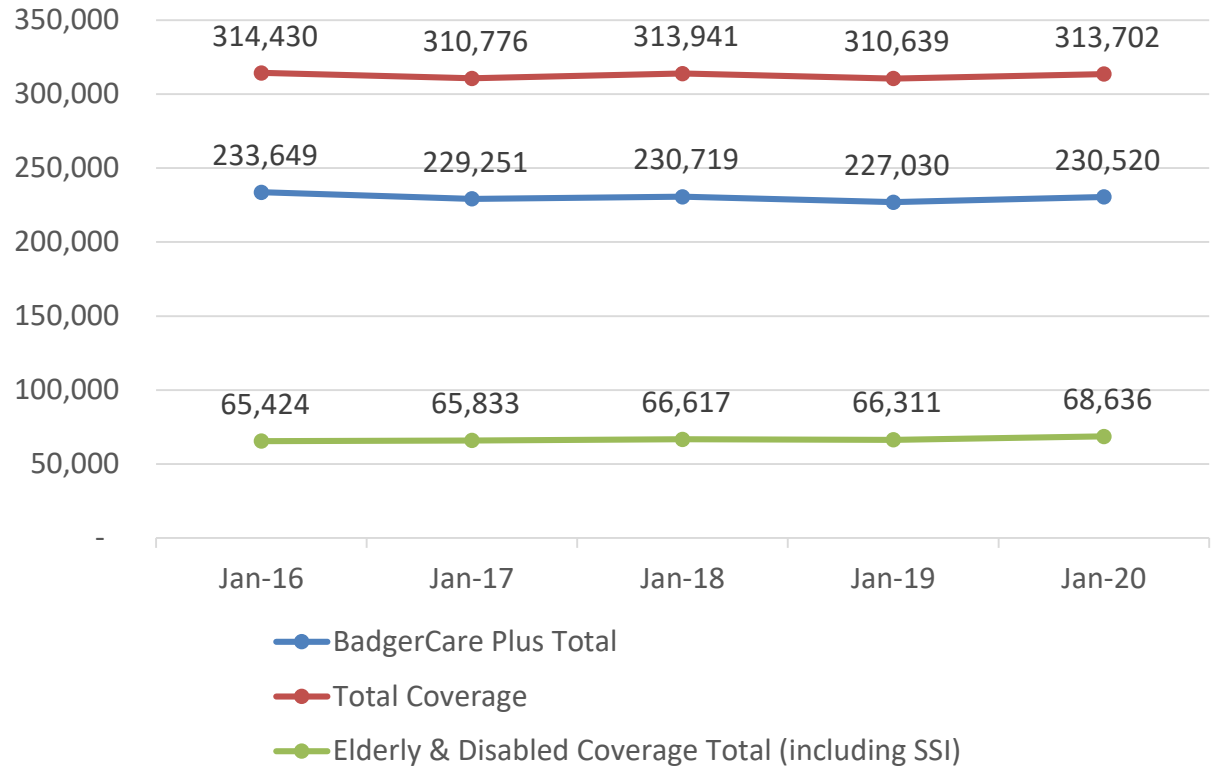
The decreases among consumers in the lowest income groups account for virtually all of the overall decline in ACA plan selections.

Plan Selections by Income Range, 2015-2020



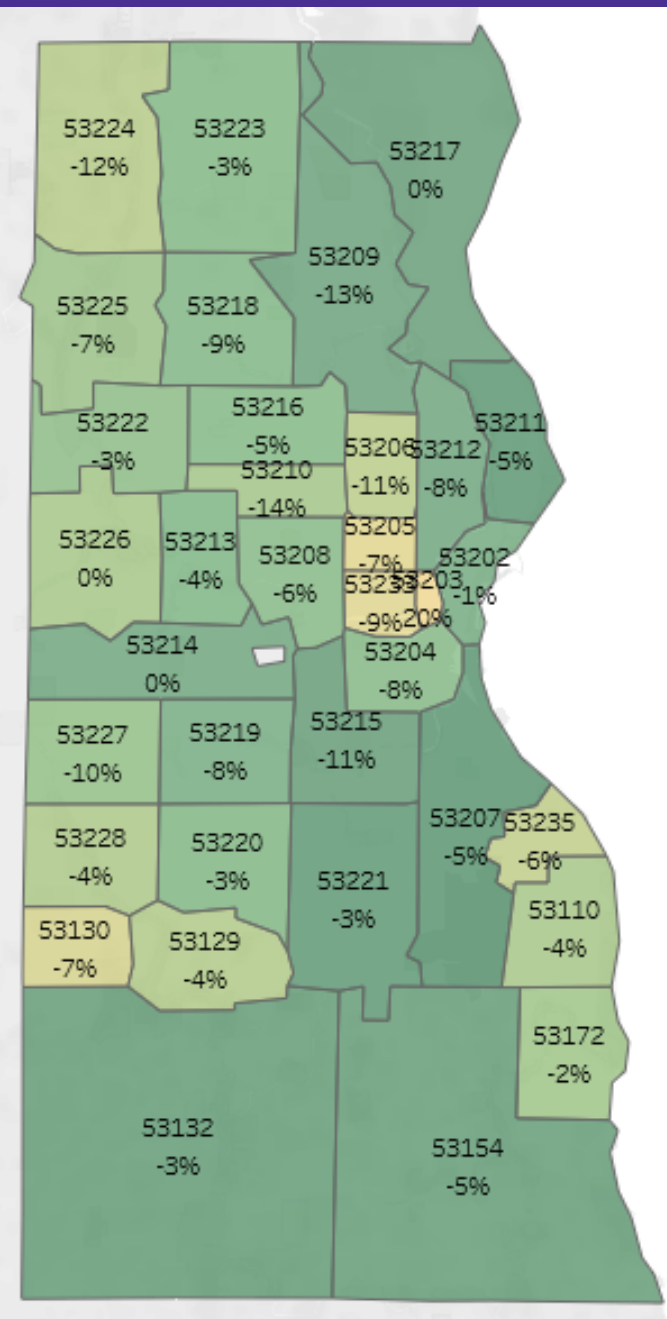
The decline in ACA Marketplace enrollment between 2017 and 2020 was not offset by an increase in Medicaid/BadgerCare Plus enrollment.

Medicaid-Related Enrollment 2016-2020



Milwaukee County ACA Marketplace Plan Year 2020

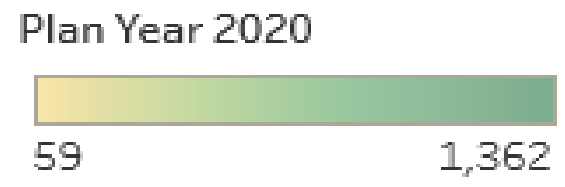
Selections by Zip Code



Top number = zip code
 Bottom number = percent change in plan selections from 2019 to 2020 during open enrollment

Most zip code regions in Milwaukee county experienced a decline in ACA plan selections in open enrollment periods for plan years 2019 and 2020.

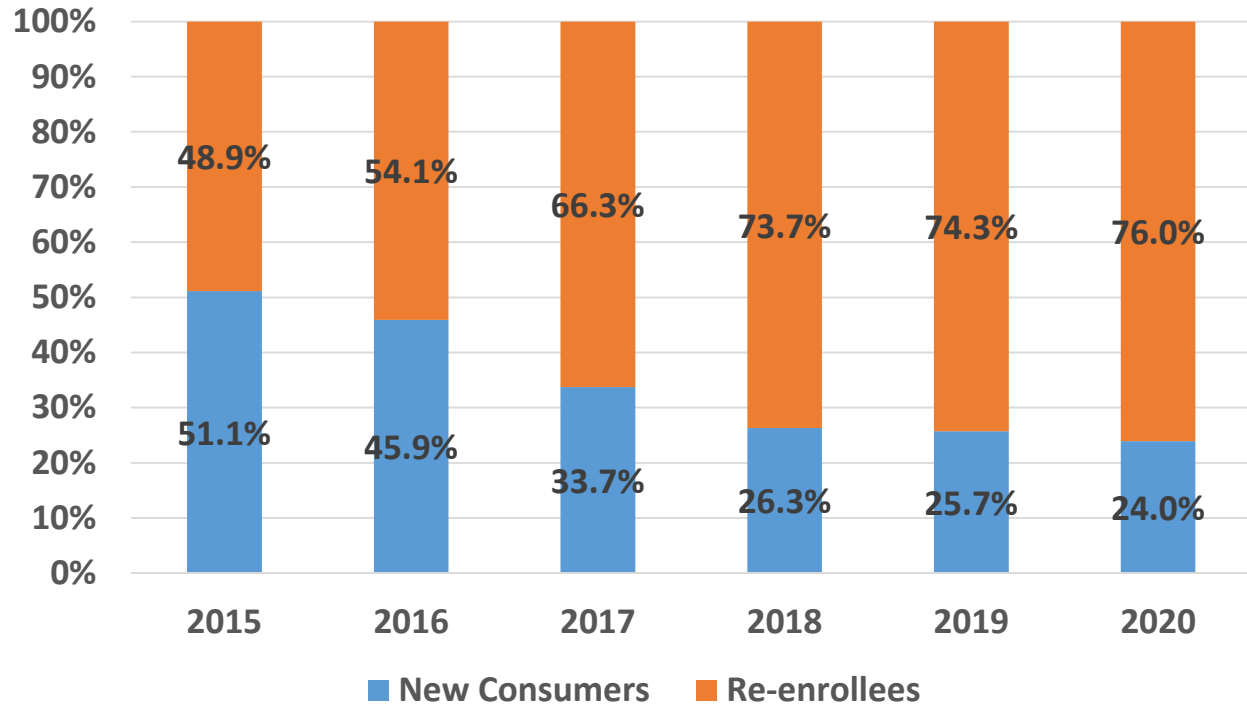
Marketplace Plan Selections, Open Enrollment Period



Marketplace Plan Selections for Plan Year 2020

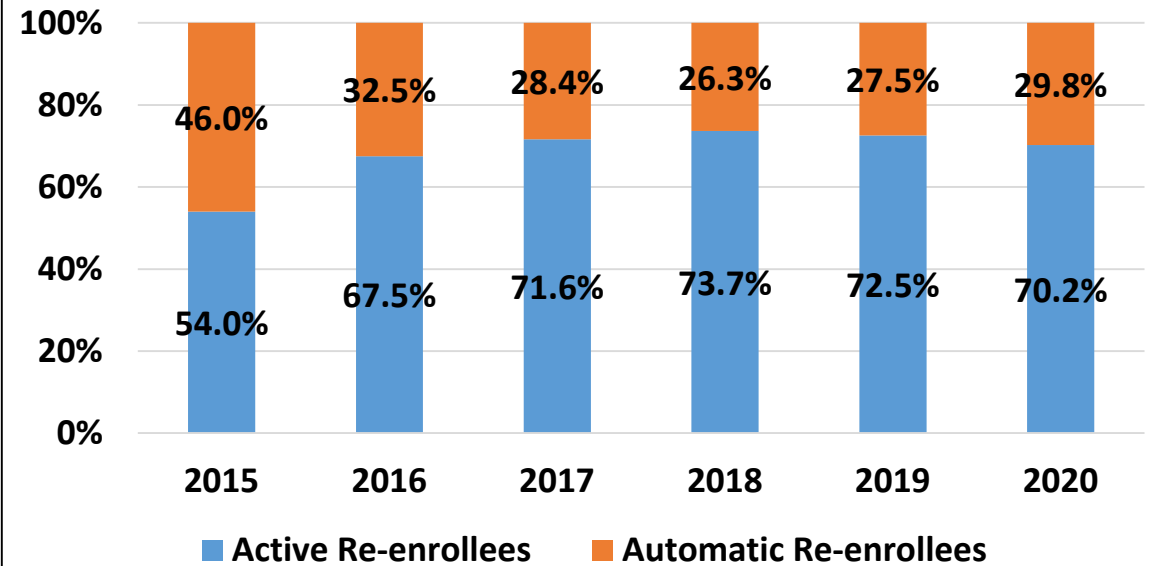
Total Consumers Selecting Plans	26,739
Consumers with Advanced Premium Tax Credits (APTC)	22,969 (86%)
Consumers with Cost-sharing Reductions (CSR)	14,339 (54%)
Average Premium before APTC	\$594
Average APTC	\$516
Average Premium for Consumers receiving APTC	\$90

New Consumers and Re-enrollees: Trend 2015-2020

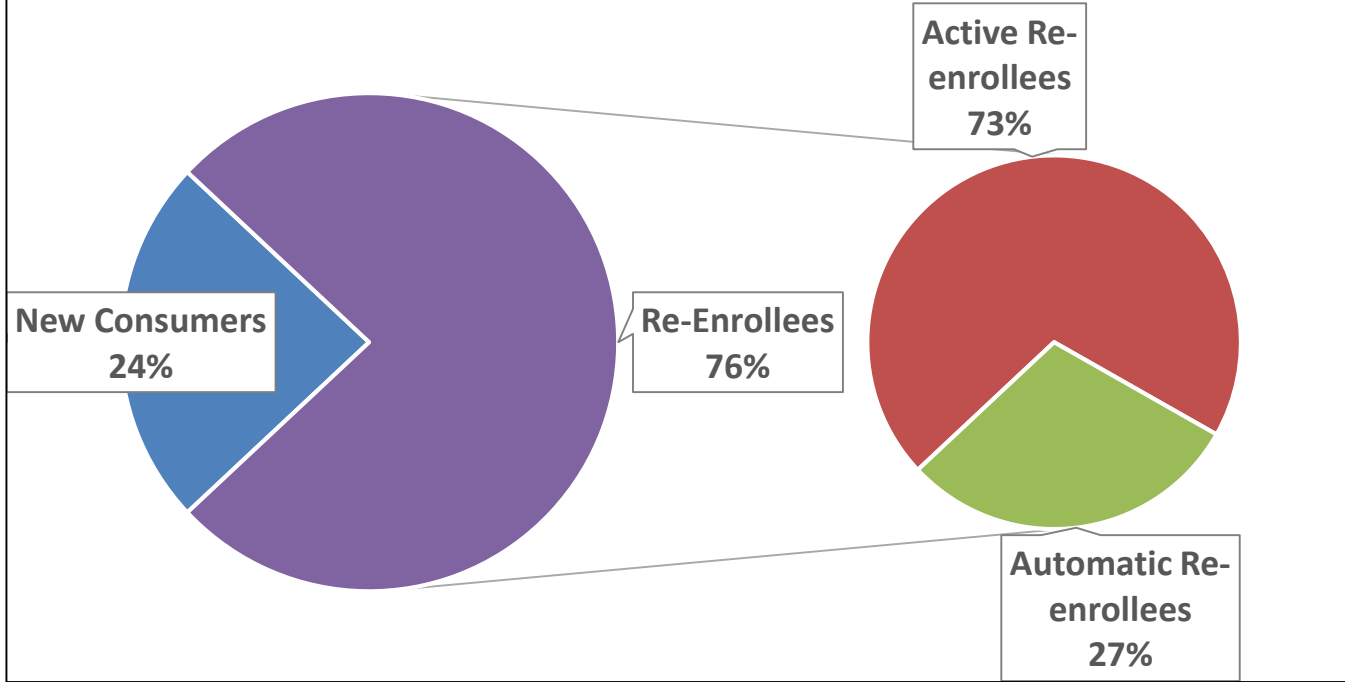


- The proportion of re-enrollees has increased steadily until 2020, when new enrollees accounted for an increasing share of a smaller overall enrollment pool.
- Many re-enrollees continue to rely on active reenrollment, rather than relying on automatic processes.
- This reflects the need to re-assess available plans, premiums, and available subsidies every year.

Re-enrollees: Active and Automatic, 2015-2020



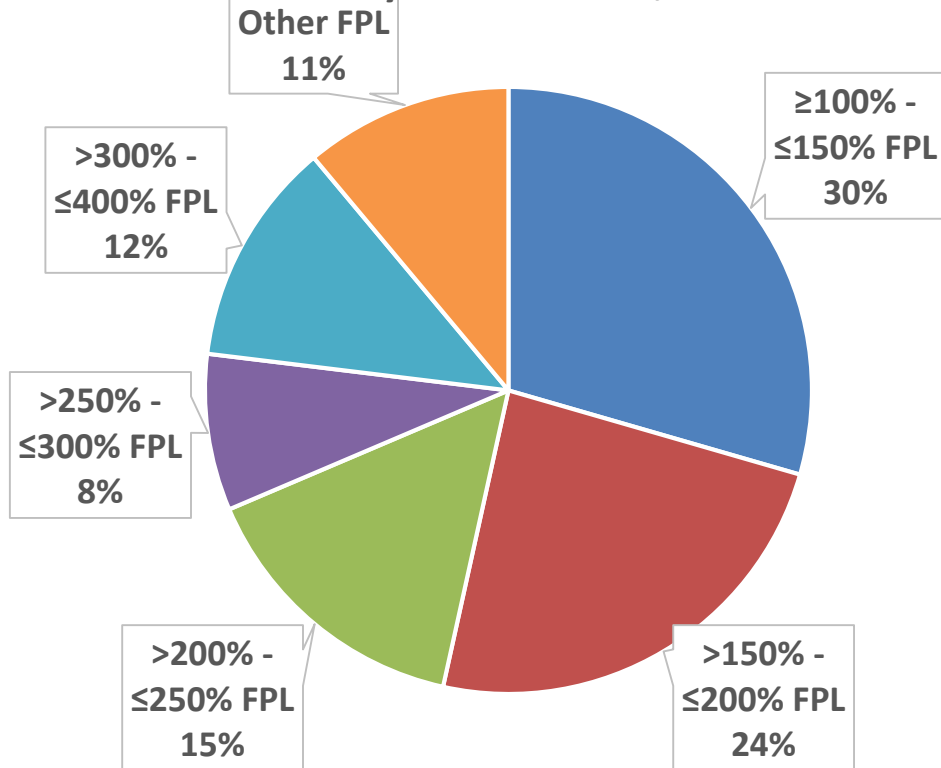
Plan Selections, New and Re-Enrollments



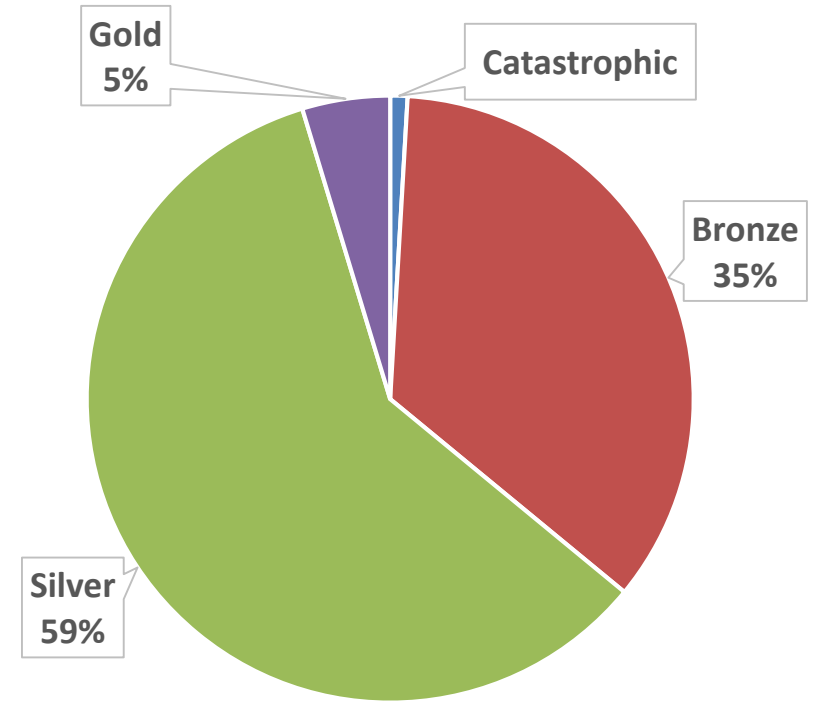
- A declining share of active re-enrollees switched plans in Plan Year 2020, relative to the previous plan year.
- This likely reflects increasing stability of plans and premiums in the market.

	Active Re-enrollees who Switched Plans	Active Re-enrollees who Remained in the Same Plan
Plan Year 2020	37.1%	62.9%
Plan Year 2019	49.6%	50.4%

Plan Selections by Income Level, Plan Year 2020

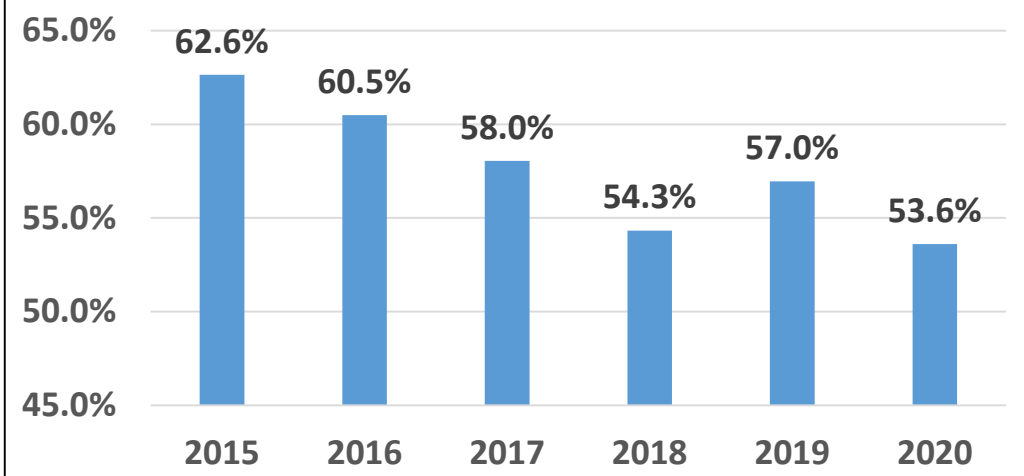


Plan Selections by Metal Level, Plan Year 2020



- In Milwaukee County, the Marketplace has 4 types of plans (Catastrophic, Bronze, Silver, and Gold level plans). Typically, bronze level plans have lower costing monthly premiums and higher out-of-pocket costs. Silver and Gold plans have higher premiums and lower out-of-pocket costs. Consumers can qualify for lower out-of-pocket costs with a silver level plan if their incomes are below 250% of the federal poverty level, by receiving federally-supported cost sharing reductions (CSRs).

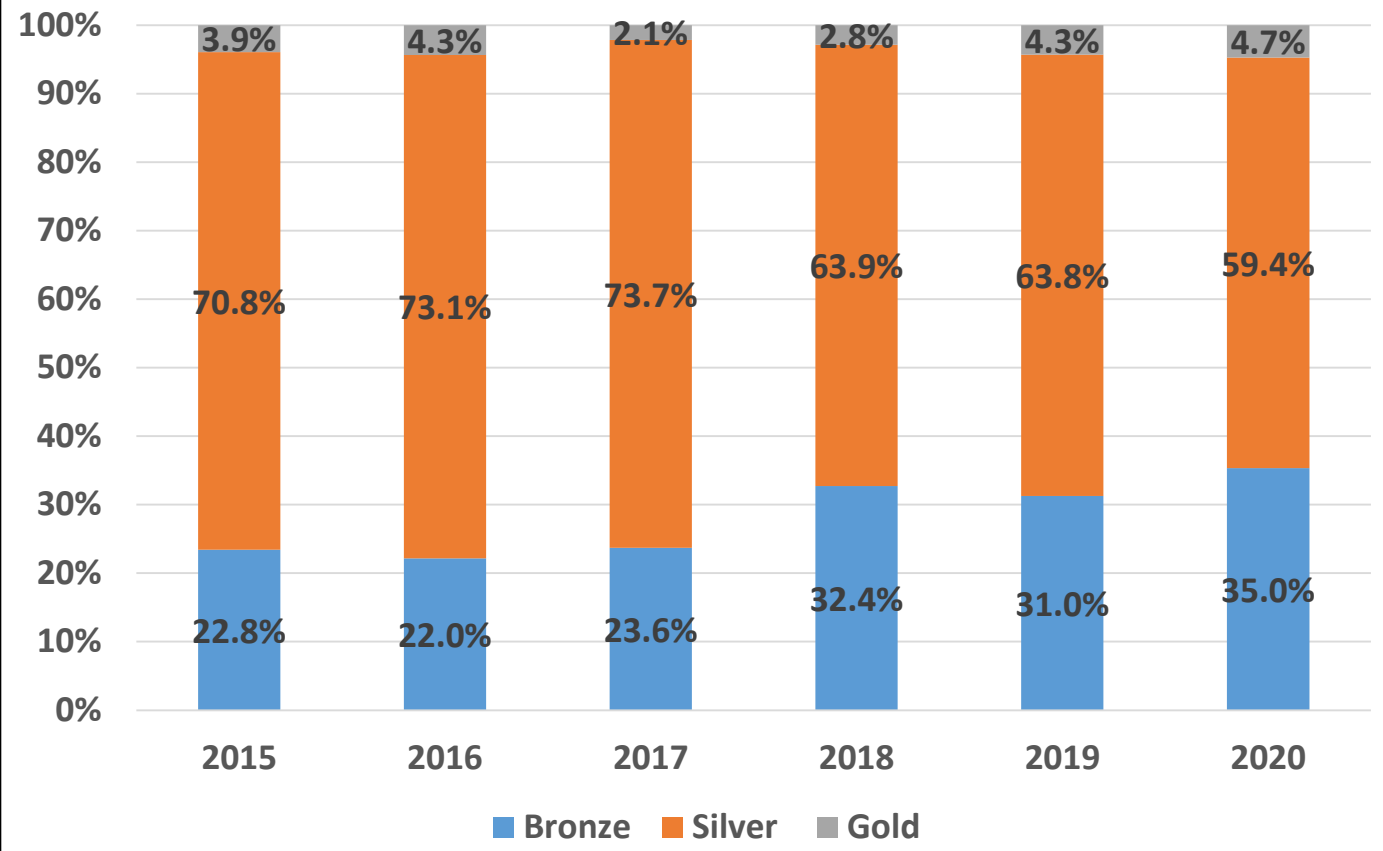
Consumers with CSR



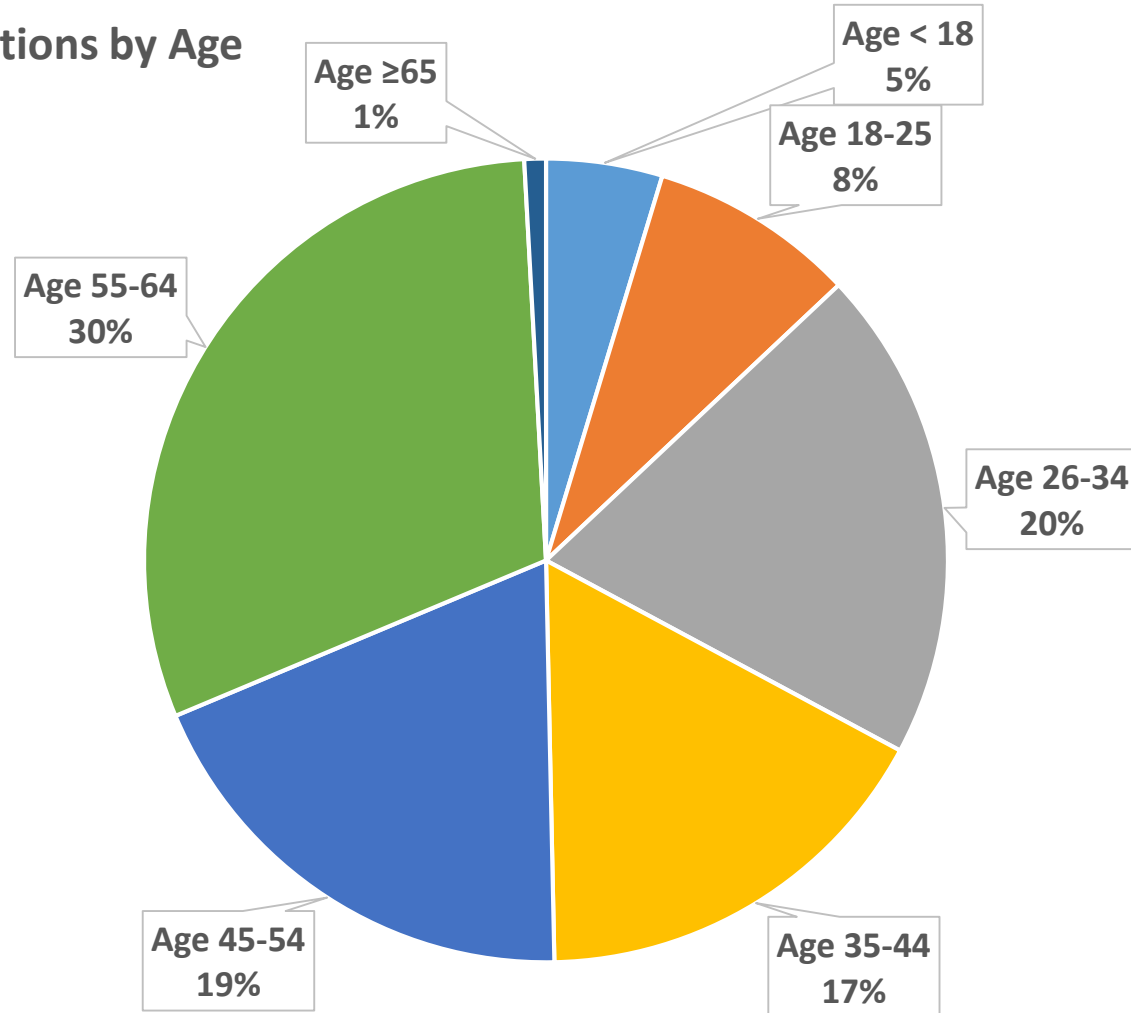
Consistent with the changing income composition of Marketplace consumers, a declining proportion qualify for Cost-Sharing Reductions (CSRs), which require income <250% FPL.

- With the decline in CSR-linked consumers, an increasing proportion of consumers select bronze plans and a decreasing proportion select silver plans.
- This trend may also reflect the effect of silver loading in premiums after 2017, and the ability of consumers to apply their APTCs to other metal levels.

Plan Selections by Metal Level, 2015-2020

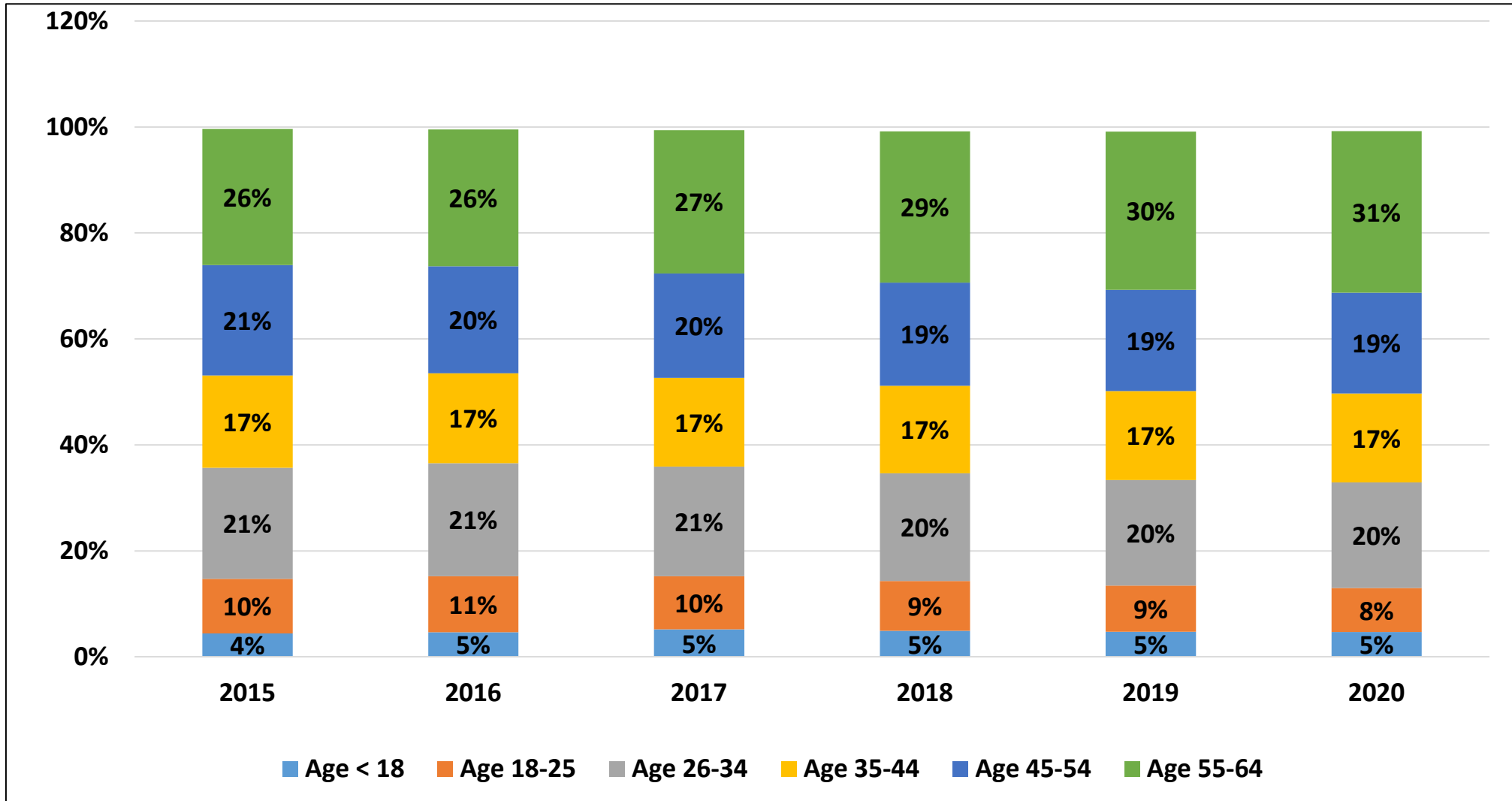


Plan Selections by Age



For the 2020 plan year, 28% of consumers selecting plans are in the 18-34 years age range.

Age Range Trend: ACA Marketplace Plan Selections, Milwaukee County, 2015-2020



Consumers in age range 55-64 account for an increasing share of total Marketplace consumers in Milwaukee County.