

A preliminary look at how the new insurance Marketplace and the BadgerCare changes have affected access to health insurance in Wisconsin.

Medicaid/BadgerCare Participation Trends (from Sept. 2013 through June 2014)

- Medicaid enrollment has grown nationally by 6.6 million or 11.4% (May 2014 vs. the average for July-Sept. 2013)
- In Wisconsin, about 71,800 fewer parents above the poverty level are now covered in BadgerCare and Transitional Medicaid (in June 2014 vs. Sept. 2013).
- At the end of June there were more than 111,000 childless adults enrolled in BadgerCare, which is an increase of nearly 96,000 this year, and DHS expects to exceed its target for 2014-15 by about 37,000.
- While the participation level of parents dropped sharply since September, the number of kids over the poverty level enrolled in BadgerCare and Transitional Medicaid also fell – dropping by more than 22,000 since last fall.
- On the other hand, indirect effects of the ACA have significantly boosted participation among already eligible parents and children below the poverty level (+14,481 parents and 13,477 kids).
- For kids of all income levels there's been a net drop of about 8,600 since September. That's worrisome and very surprising because the budget bill assumed that the direct and indirect effects of the ACA and state policy changes would yield a net increase of about 37,000 children by June 2015.
- There's been a total net increase of more than 29,700 (4%) in BadgerCare since September.

BadgerCare Trends by Age Group and Income (enrollment changes, calculated from DHS data)

	Sept. - Dec.	Dec. - June	Total Sept. - June
Parents			
Below poverty	-4,105	18,586	14,481
Above poverty	-1,740	-70,074	-71,814
Total	-5,845	-52,828	-57,333
Children			
Below poverty (excl. newborns)	-6,201	19,678	13,477
Above poverty (excl. newborns)	2,338	-24,460	-22,122
Kids total (incl. newborns)	-3,875	-4,743	-8,618
Childless adults	-1,194	95,852	94,658
BadgerCare Total	-11,131	40,889	29,758

New Marketplace Sign-up Numbers (as of April 19)

- 8 million signed up nationally (i.e., selected a plan), which is 13% above the target set by federal officials in CMS.

- According to federal data almost 140,000 signed up in Wisconsin
 - Although that's 79% above the target set by CMS, their target apparently didn't take into account that more than 90,000 Wisconsinites above the poverty level would lose their BadgerCare coverage.
 - It appears that we'll need substantially more people to enroll through the Marketplace to achieve the Governor's goal of nearly cutting in half the number of uninsured Wisconsinites.
- 91% in WI are eligible for subsidies.
- 26% in WI are ages 18 to 34 (and 5% are children).
- We don't have statewide data yet on how many are paying their premiums (but Arise Health Plan said that as of May 1 it had received premium payments for 87% of the plans it had sold).