

Office of the Commissioner of Insurance: 2019 health care open enrollment begins November 1

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2019 Rates are Lower by 4.2 Percent on Weighted Average from 2018 Rates

Madison, WI—The Wisconsin Office of the Commissioner of Insurance (OCI) has completed its review of rates and forms filed by insurers requesting to participate in the federally facilitated exchange. It is important to note these rates and forms are impacting the individual market only and not the group market where most Wisconsinites get their coverage.

“Thanks to Governor Walker’s leadership on the Wisconsin Health Care Stability Plan, we are pleased that all Wisconsin counties not only have coverage but will see a premium decrease of 4.2 percent on weighted average,” said Commissioner Nickel. “Since the Affordable Care Act, individuals have experienced significant rate increases and many lost their coverage and had to pick a new plan. As open enrollment nears, it’s helpful to seek out insurance professionals to actively explore health insurance options.”

Governor Walker’s Health Care Stability Plan is expected to lower 2019 premium rates in Wisconsin’s individual health insurance market on a weighted average by 4.2 percent from 2018 rates and by an estimated 10 percent as compared to without the program, based on rate filings received by OCI and [a report completed by Wakely](#). While not every consumer will see their rates decrease, this is a significant change from the [44 percent rate increase the average Wisconsin consumer saw last year](#).

The individual market currently is not stable. Over the past several years, insurers have left the market, reduced service areas, and increased rates. Insurers in the individual market have experienced over \$500 million in losses since 2014. Consumers are consistently faced with fewer coverage options and double-digit premium increases. The Wisconsin Health Care Stability Plan will help stabilize the market and help lower costs.

Wisconsin Health Care Stability Plan

On April 19, 2018, Governor Walker, through OCI, submitted for federal approval the Wisconsin Health Care Stability Plan, also known as the 1332 Waiver for State Innovation Application under the Affordable Care Act (ACA). 2017 Wisconsin Act 138 allows Wisconsin to leverage federal funding for the operation of a state-based reinsurance plan; the Health Care Stability Plan. The U.S. Department of Health and Human Services and the U.S. Department of the Treasury approved Wisconsin's 1332 waiver application on [July 29, 2018](#). The waiver will be effective on January 1, 2019.

Governor Walker's Health Care Stability Plan creates a reinsurance program to cover costs in Wisconsin's individual market. The program will provide \$200 million in reinsurance funding. Based on the [actuarial report completed by Wakely](#), under the program, Wisconsin estimates it will pay \$34 million for reinsurance in 2019; the federal government will pay the remaining \$166 million in "pass through" funds representing federal savings from the program. The program will provide coverage for claims between \$50,000 and \$250,000. The Wisconsin Health Care Stability Plan will pay 50 percent of those costs up to \$200 million.

Open Enrollment

The ACA requires insurers to offer coverage on a guaranteed issue basis to all eligible consumers during an annual open enrollment period. Open enrollment allows individuals to re-enroll in their existing health insurance plans or to shop for a new plan.

Consumers are encouraged to shop for insurance. If you receive a subsidy through the federal exchange, it is important to understand how the subsidy will impact the cost of your plan. While subsidies are only available through the exchange, consumers shopping for health insurance should consider off-exchange carriers as well.

This year, open enrollment runs from November 1, 2018, until December

15, 2018. Coverage begins on January 1, 2019.

Consumers seeking individual coverage should sign up before December 15, 2018, or risk being locked out of the individual insurance market until 2019. Of course, consumers facing a loss of their group coverage or other special situations may be eligible for special enrollment periods.

Map of Comprehensive Health Insurers - Individual Market

OCI provides access to an interactive map showing all carriers available in each Wisconsin county and a link to the company website to explore plan options. The interactive map is a record of health insurance companies' marketing practices as reported to OCI in rate filings. Inclusion on this list is NOT an implicit or explicit endorsement by OCI.

For access to the 2019 map of comprehensive health insurers in the individual market, visit <https://oci.wi.gov/Pages/Consumers/FindHealthInsurer.aspx>.

For more information on the Wisconsin Health Care Stability Plan and 2019 Open Enrollment, visit oci.wi.gov.