

Insurance Commissioner: Announces five-year extension of waiver to operate successful Wisconsin healthcare stability plan

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Madison, Wis. — Last week, the Centers for Medicare and Medicaid Services (CMS) approved Wisconsin's application for an extension of the [Section 1332 State Innovation Waiver](#) (1332 waiver) which has allowed the successful operation of the Wisconsin Healthcare Stability Plan (WIHSP). With this extension, WIHSP will be able to operate under the 1332 waiver for an additional five years through Plan Year 2028.

Under the Affordable Care Act (ACA), 1332 State Innovation Waivers allow states to pursue innovative strategies for providing residents with access to high-quality, affordable health insurance while retaining the important protections of the ACA. Since 2019, Wisconsin's Office of the Commissioner of Insurance has operated WIHSP under a 1332 waiver.

"The Wisconsin Healthcare Stability Plan has been a bipartisan success story for providing more affordable health care coverage options for Wisconsin residents across the state," said Insurance Commissioner Nathan Houdek. "This waiver extension will allow us to continue our efforts to stabilize and strengthen Wisconsin's individual health insurance market, and we look forward to building on those efforts with the continued support from Governor Evers and the Legislature in the upcoming biennial budget."

WIHSP is a reinsurance program that covers a portion of high-cost enrollee claims within certain parameters. The program is funded with a sum sufficient state

appropriation and federal pass-through funds totaling \$230 million per year.

An [actuarial analysis](#) of WIHSP found that the average premium paid by Wisconsin enrollees on the individual health insurance market was reduced by approximately 13.2% due to the program. The analysis also found that the program led to an increase in enrollment. During the [2022 Open Enrollment Period](#), 212,209 Wisconsinites signed up for health insurance on HealthCare.gov- Wisconsin's highest enrollment since the 2018 Open Enrollment Period.

“Expanding access to high-quality, affordable health insurance coverage has been a priority for Governor Evers and it is critical for the overall well-being of our state. WIHSP is one of our agency’s most important tools in that effort,” said Commissioner Houdek. “This five-year extension will allow us to build on past success to ensure that more Wisconsinites can get the health coverage they need.”