

Office of the Commissioner of Insurance: Wisconsin OCI releases new study analyzing Wisconsin's health insurance marketplace

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Madison, Wis. — Wisconsin's Office of the Commissioner of Insurance (OCI) has released a report evaluating enrollment in the Affordable Care Act Marketplace, other coverages, and the uninsured population. The [Wisconsin Individual Health Insurance Market Analysis](#) (Market Analysis) was conducted thanks to funding through the [State Flexibility to Stabilize the Market Cycle II Grant Program](#) (State Flexibility Grant) administered by the Centers for Medicare and Medicaid Services.

"This report provides important insights for health care access advocates, enrollment assistance organizations, health plans, and our agency as we prepare for the 10th annual Open Enrollment Period," said Insurance Commissioner Nathan Houdek. "It is the first of three reports we have commissioned with the State Flexibility Grant funding to help us evaluate and monitor the health insurance market in Wisconsin."

The Market Analysis highlighted several key takeaways that help identify barriers to health coverage and will inform OCI's efforts to increase individual market enrollment:

- Wisconsin has an estimated 312,000 uninsured residents, with the statewide uninsured rate estimated at 5.5% in 2020. People with lower incomes are substantially more likely to be uninsured, as are persons of color and Hispanic/Latinos of any race.
- The Affordable Care Act (ACA)-compliant individual market has grown 8% from

2018 to 2021 and shows similar growth in five of the six OCI-defined regions of the state.

- Open enrollment for plan year 2022 resulted in 212,209 Wisconsin consumers selecting plans through the ACA Marketplace. Eighty-eight percent of these consumers qualified for premium subsidies. This enrollment increase reflects the enhanced premium subsidies under the American Rescue Plan Act, which were extended for three more years under the Inflation Reduction Act of 2022.
- Yet, over half of uninsured adult respondents report knowing “a little or nothing at all” about Marketplace coverage options and about Marketplace financial assistance.
- Wisconsin consumer demand for and use of Navigator services has increased substantially in the past year; Wisconsin’s Navigator agency, Covering Wisconsin, doubled the unduplicated monthly count of consumers assisted and services provided in the open enrollment months of late 2021 (for plan year 2022) compared to late 2020 (for plan year 2021).
- State survey results align with national surveys and confirm the need for further outreach efforts to address consumer knowledge and understanding of 1) coverage options, available subsidies, and enrollment assister resources; and 2) cost-sharing, deductibles, and other health insurance plan design features.

Governor Tony Evers launched the DHS OCI Health Care Coverage Partnership in 2019 to improve coordination around outreach and education, increasing enrollment and health insurance literacy, and improving enrollment retention. Wisconsin’s unique Partnership has allowed OCI to engage with stakeholders working in health care access advocacy and enrollment to both inform the development of this Market Analysis and share the results widely.

“Continual outreach is an important component of efforts to maintain and increase health coverage in Wisconsin. We’re excited to leverage the information in OCI’s Market Analysis in our ongoing consumer education and engagement work,” said Courtney Harris, Outreach and Partner Relations Manager at Covering Wisconsin.

State Flexibility Grant funds can be used for a variety of planning and implementation objectives related to the selected market reforms and consumer protections such as developing actuarial and economic analyses and performing market scans of the states’ health insurance market to improve and expand the number of coverage options. OCI commissioned three reports funded by the State Flexibility Grant including the Market Analysis, a study of short-term limited

duration plans, and a review of network adequacy. Wisconsin's State Flexibility Grant has a project period that ends September 14, 2023.