

What Consumers in Illinois, Michigan, and Wisconsin Need to Know about Open Enrollment

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Figure 6

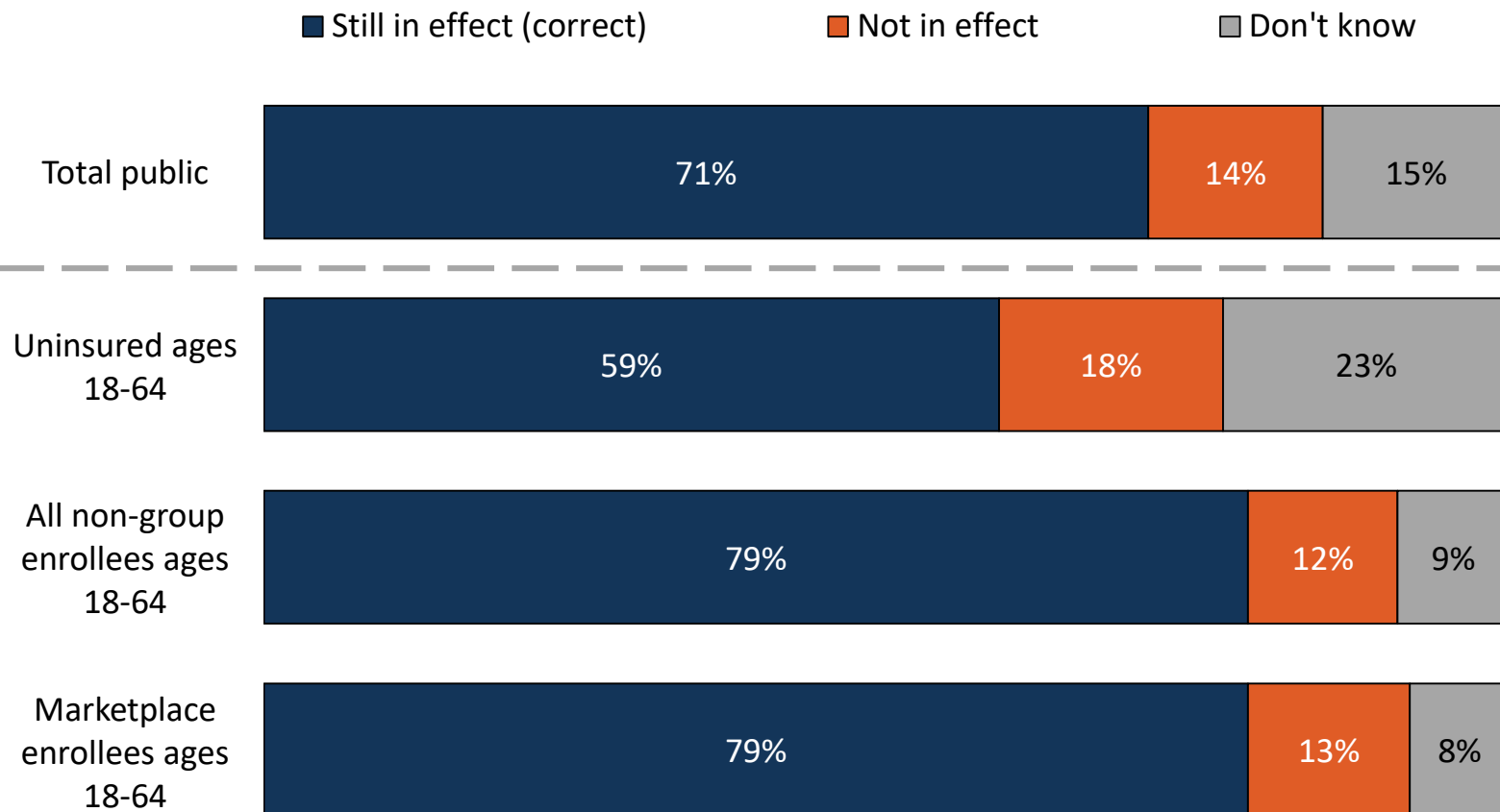
Events leading up to open enrollment added to uncertainty for insurers and confusion for consumers.

- Debate over Affordable Care Act repeal ended with no legislation enacted
- 2018 Open Enrollment shortened to 6 weeks
- Resources for outreach and consumer assistance have been reduced
 - 90% reduction in federal funding for advertising
 - 41% reduction in federal navigator grants; varying effects by states and programs
 - Cost-sharing reduction (CSR) payments to insurers have been terminated
- Bipartisan effort underway in Senate to restore CSR payments to insurers and federal funding for marketing and in-person assistance, though prospects are uncertain

Figure 7

Most are aware the individual mandate is still in effect, but four in ten uninsured are unaware or unsure.

As you may know, the health care law passed in 2010—known as the Affordable Care Act or Obamacare—required nearly all Americans to have health insurance, or else pay a fine. As far as you know, is this requirement still in effect, or not?



NOTE: Refused responses not shown.

SOURCE: Kaiser Family Foundation Health Tracking Polls (pooled interviews from September and October 2017)

Figure 8

The Affordable Care Act is still the law.

- The law has not been repealed or replaced
- Individuals must have health insurance in 2018 or risk paying a tax penalty
 - Penalty in 2018 is greater of:
 - \$695/adult (\$347.50/child), up to \$2,085/family; or
 - 2.5% of household income above the tax filing threshold, capped at the cost of national average bronze plan premium
 - Exemptions for affordability (if lowest cost marketplace premium is more than 8.05% of income in 2018), poor adults in states not expanding Medicaid, hardship, others
- To satisfy the individual mandate:
 - Sign up for health coverage offered at work
 - Apply for Medicaid/CHIP
 - Nearly 680,000 in IL, MI, and WI are eligible for Medicaid but not enrolled
 - Apply for private, non-group health insurance on or off Marketplace
 - Premium subsidies available in Marketplace for people with income 100%-400% FPL
- Private non-group health insurance can only be purchased during open enrollment or special enrollment periods (SEP) following life change events

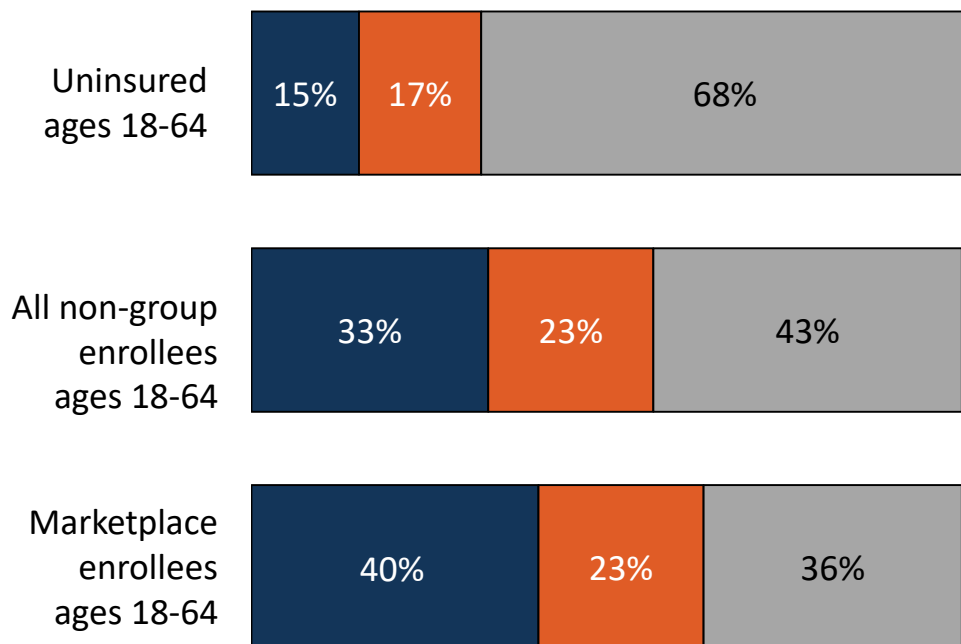
Figure 9

Most uninsured and large shares of non-group enrollees are unaware of the timing of open enrollment.

As you may know, under the health care law there are specific open enrollment periods each year when individuals can sign up for new insurance or change their current health insurance plans.

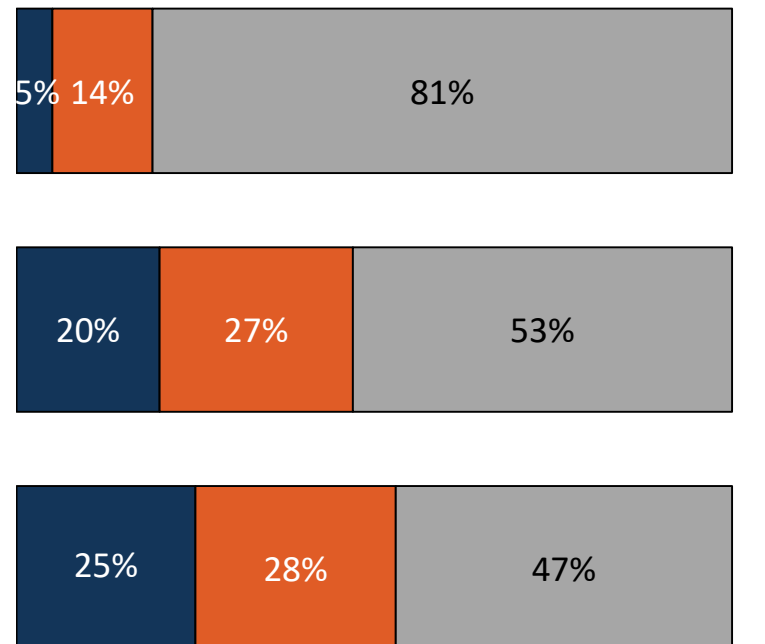
Do you happen to know when the next open enrollment period **begins**?

- November 1st (correct)
- Incorrect
- Don't know



Do you happen to know when the next open enrollment period **ends**?

- Dec. or January, depending on state (correct)
- Incorrect
- Don't know



NOTE: Refused responses not shown.

SOURCE: Kaiser Family Foundation Health Tracking Polls (pooled interviews from September and October 2017)

Figure 10

Open enrollment for 2018 will be shorter in most states.

- November 1 – December 15, 2017 in Healthcare.gov states
 - Open enrollment period will be 6 weeks, compared to 12 weeks in prior years
- State run marketplaces have option to extend dates, and many have

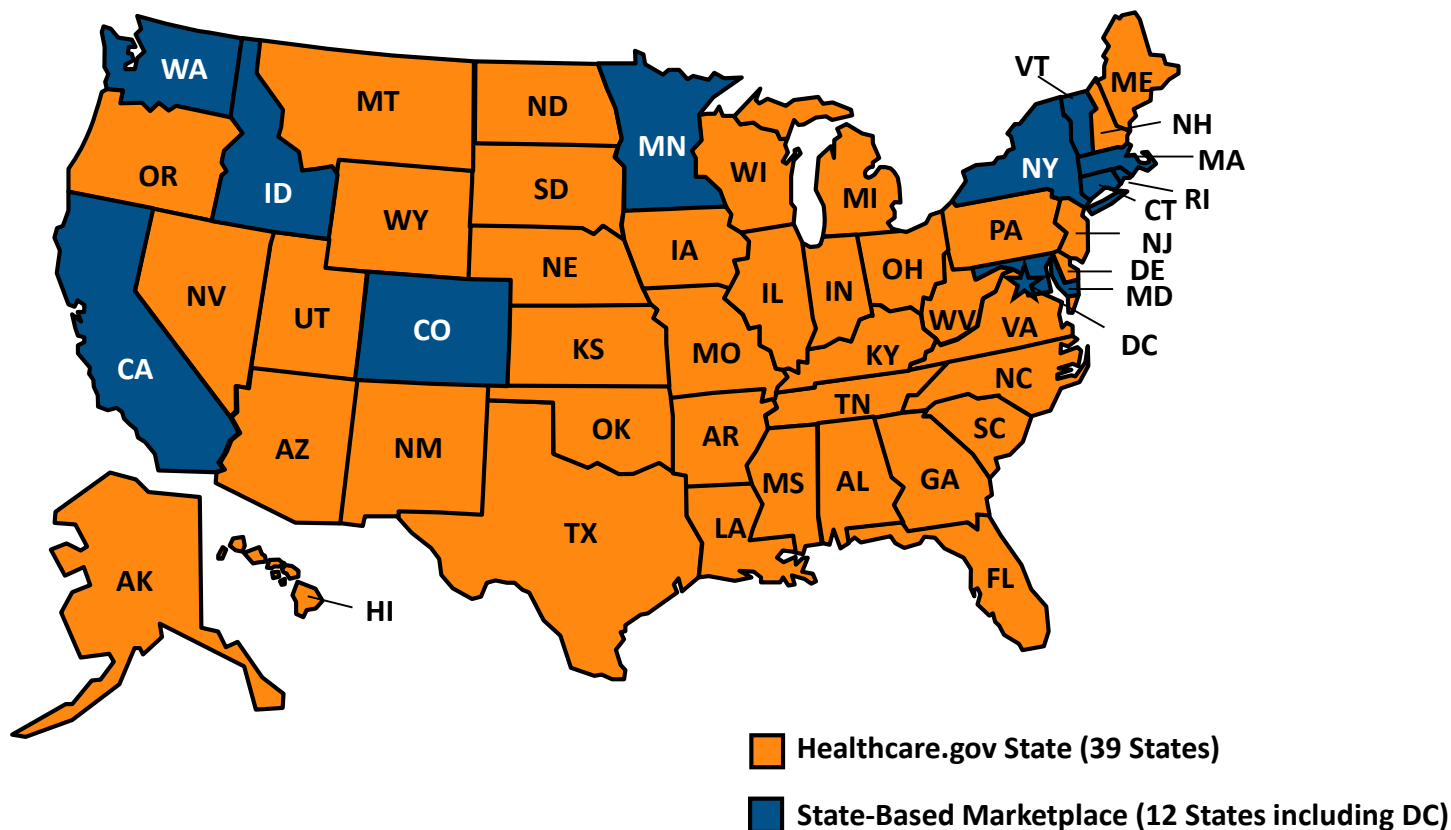
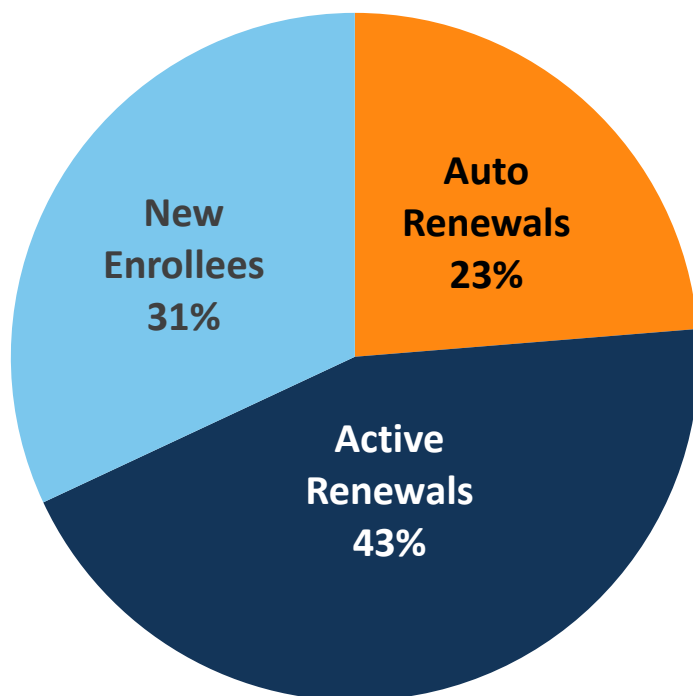


Figure 11

Nearly one-quarter of Marketplace enrollees auto-renewed in 2017.

2017 Marketplace Plan Selections
by Enrollment Type



- Auto-renewal will still be an option in 2018, but active shopping is strongly recommended
- Issuer exits means auto-renewal could assign consumers to new insurer with new provider network
- Unlike prior years, consumers will not have the opportunity to change plans in January if they do not like the auto-renewal results
 - If 2017 plan is discontinued, consumers will be eligible for loss-of-coverage SEP
- With 2018 premium changes, subsidy amounts could change substantially
- Renewal notices with 2018 premium amounts that typically arrive in October will be late for many consumers

Figure 12

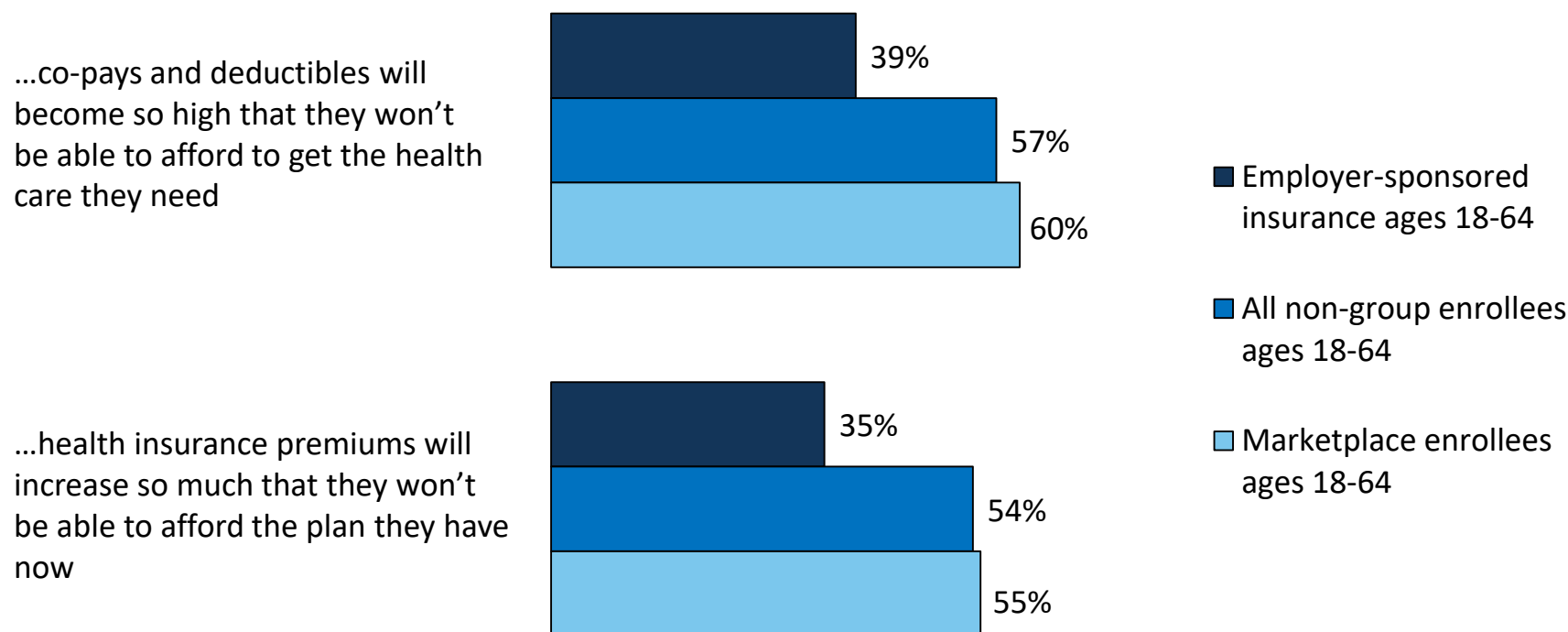
2018 Insurer participation changed in Illinois, Michigan, and Wisconsin.

State	Number of Marketplace Insurers		Detail
	2017	2018	
Illinois	5	4	<ul style="list-style-type: none"> • Humana left Marketplace statewide • Cigna expanded • BCBSIL (HCSC) is statewide, no change • Celtic and Health Alliance (HAMP) no change
Michigan	9	7	<ul style="list-style-type: none"> • Humana left Marketplace statewide • Health Alliance (Henry Ford) left Marketplace statewide • BCBSMI no change • McClaren, Meridian, Molina, Spectrum Health, Total Health Care, and Physicians Health plan: no change
Wisconsin	15	11	<ul style="list-style-type: none"> • Anthem left Marketplace statewide • Molina left Marketplace statewide • Health Tradition Plan left Marketplace statewide • Gunderson and Unity Health Merged (Quartz) • Medica expanded • Aspirius Arise (WPS), Children's Community Health Plan, Common Ground Co-Op, Dean Health Plan, Group Health Cooperative, Health Partners, Mercy Alliance, Network Health, and Security Health: no change

Figure 13

Most Marketplace enrollees worry rising deductibles, premiums will make their coverage unaffordable.

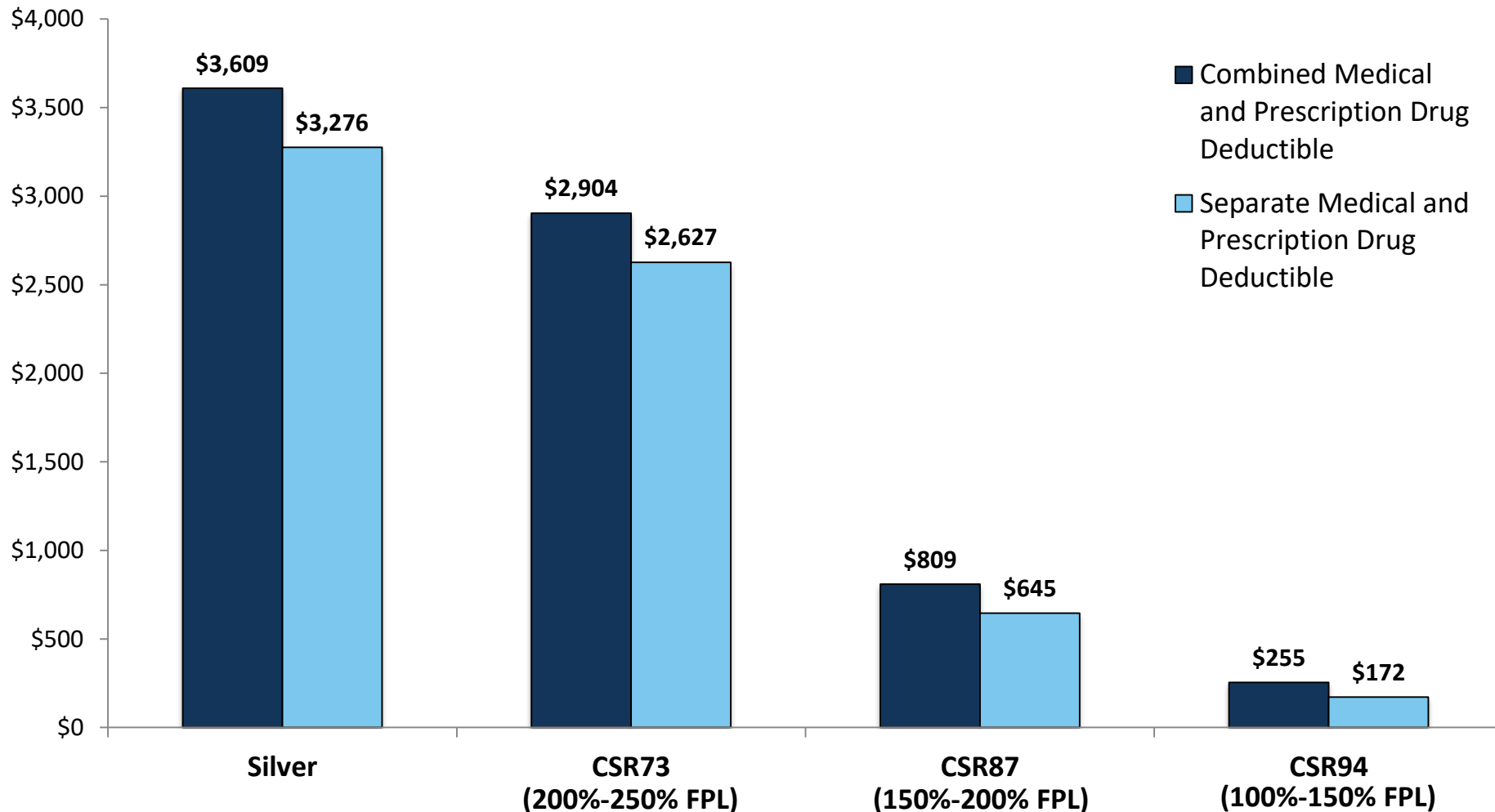
Percent who say they are “very” or “somewhat” worried that their...



SOURCE: Kaiser Family Foundation Health Tracking Polls (pooled interviews from September and October 2017)

Figure 14

Cost sharing reduction (CSR) subsidies are still available. Average medical deductibles in CSR plans are much lower than in traditional Silver plans.



Source: Kaiser Family Foundation analysis of Marketplace plans in the 39 states with Federally Facilitated or Partnership exchanges in 2017 (including Arkansas, Kentucky, New Mexico, Nevada, and Oregon). Data are from Healthcare.gov health plan information for individuals and families available here: <https://www.healthcare.gov/health-plan-information-2017/>

Figure 15

Though the President stopped CSR reimbursement to insurers, insurers must still provide CSR to consumers

- Cost sharing reductions (CSR) are available to eligible individuals in the Marketplace with income 100%-250% FPL
 - \$12,060-\$30,150 for individual in 2018
 - \$24,600 to \$61,500 for family of four in 2018
- Nationwide, 57% of marketplace enrollees were eligible for CSR in 2017
 - 48% in Illinois; 50% in Michigan, 51% in Wisconsin
- CSR subsidies are delivered only through modified Silver plans.
 - Silver plan deductibles, co-pays, and other cost sharing amounts are reduced; federal government reimburses insurers monthly for the value of added coverage
- President Trump's recent announcement ended CSR reimbursement to health insurers, but insurers are still required to offer CSR to eligible individuals
 - Most important takeaway for consumers: Insurers are still required to provide reduced deductibles and copays for low-income marketplace enrollees
 - Second most important takeaway for consumers: While insurers are increasing premiums to offset the loss of payments from the federal government, consumers will mostly be held harmless

Figure 16

Most insurers raised premiums to address the termination of CSR payments

- Most insurers applied an extra 2018 premium increase just to silver plans to offset loss of CSR reimbursement from the federal government
 - CSR subsidies are available only in silver plans
- As a result, the premium for silver plans in most areas will increase much more than will premiums for bronze or gold plans
- That means the dollar value of premium tax credits will also increase substantially in 2018
 - Premium tax credit amount is tied to the cost of the benchmark silver plan
 - Premium tax credit can be applied to any metal-level Marketplace plan
- Some insurers applied the extra 2018 premium increase just to silver plans offered through the Marketplace

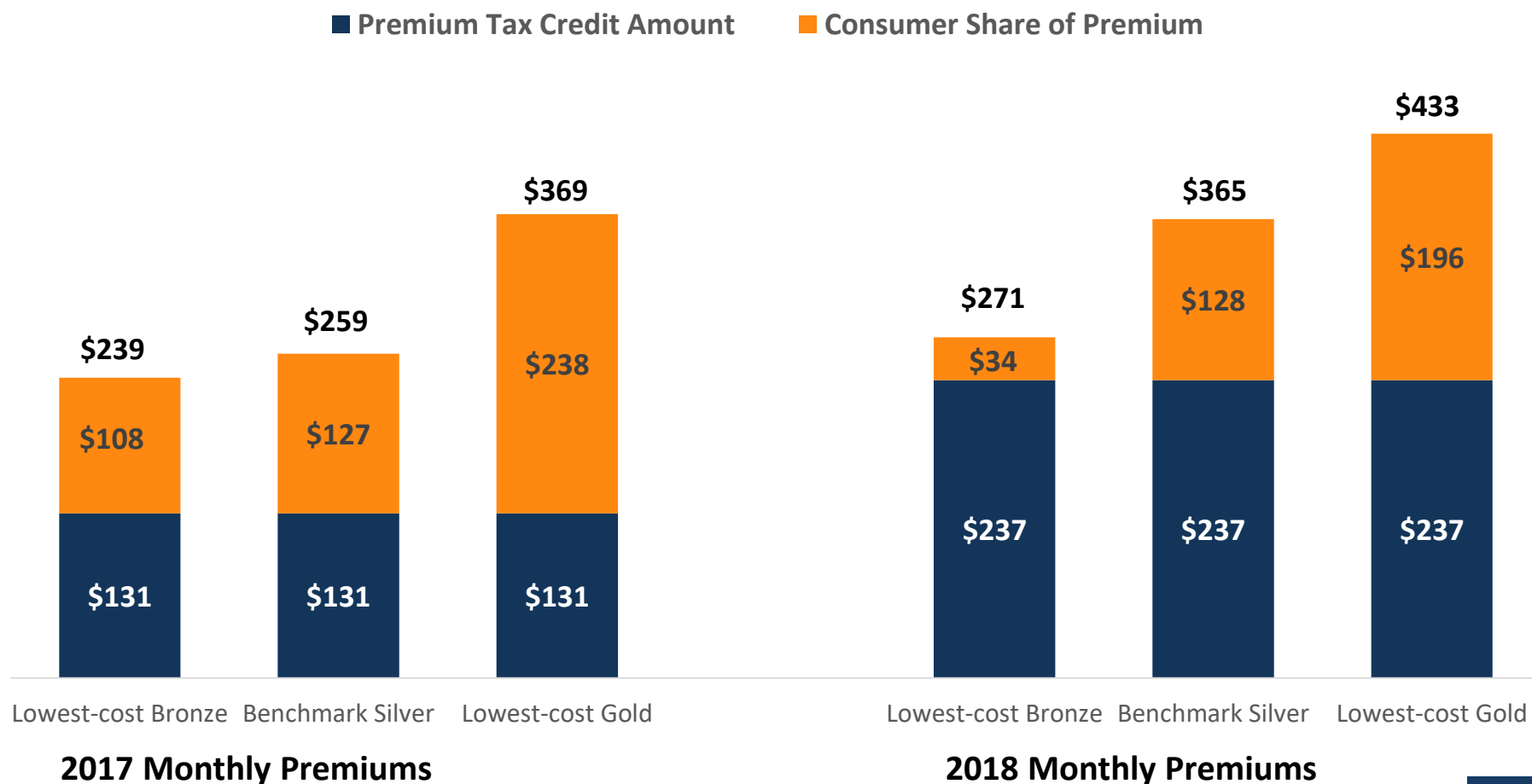
How will 2018 premium increases affect consumers?

- Premium tax credit will absorb the rate increase for subsidy-eligible individuals
- People who continue to buy the benchmark Silver plan – or a cheaper plan – will be able to pay about the same monthly premium in 2018 or less
- People may also find other deals. After taking into account the tax credit, consumers may find the net premium for bronze and gold plans in 2018 is more affordable than it was in 2017
- People who are not eligible for subsidies can avoid the CSR premium increase if they select other plans

Figure 18

2018 premiums in Illinois are increasing, but subsidy-eligible consumers will pay the same or less.

Advance premium tax credit amounts and consumer share of premiums for 30-year old in Chicago, Il with income at 200% FPL (\$24,120 in 2018)

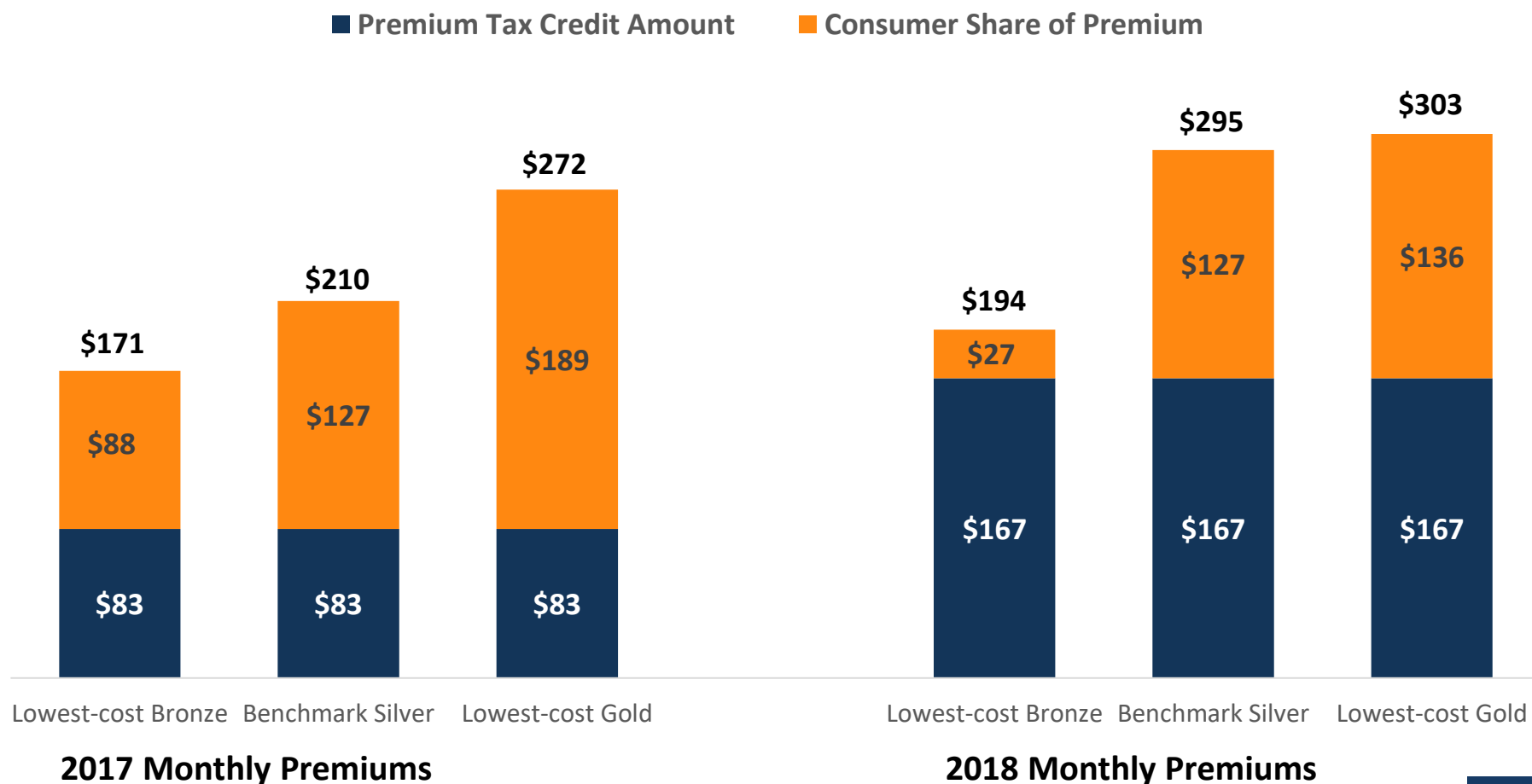


SOURCE: HealthCare.gov for 2017 and 2018 monthly premiums and premium tax credits.

Figure 19

2018 premiums in Michigan are increasing, but subsidy-eligible consumers will pay the same or less.

Advance premium tax credit amounts and consumer share of premiums for 30-year old in Detroit, MI with income at 200% FPL (\$24,120 in 2018)

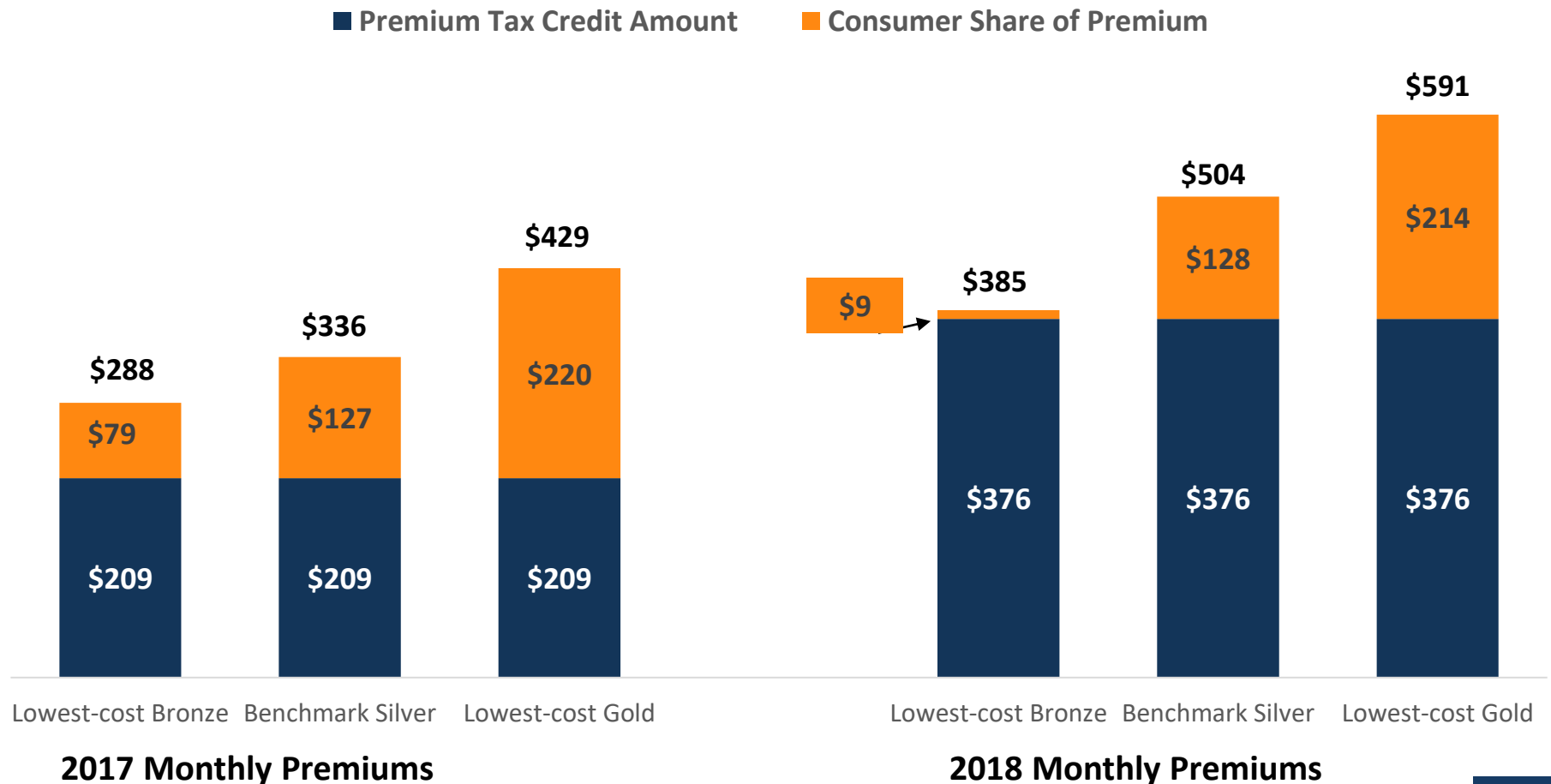


SOURCE: HealthCare.gov for 2017 and 2018 monthly premiums and premium tax credits.

Figure 20

2018 premiums in Wisconsin are increasing, but subsidy-eligible consumers will pay the same or less.

Advance premium tax credit amounts and consumer share of premiums for 30-year old in Milwaukee, WI with income at 200% FPL (\$24,120 in 2018)



SOURCE: HealthCare.gov for 2017 and 2018 monthly premiums and premium tax credits.

Figure 21

New enrollment rules may add to confusion.

- Failure to reconcile
 - Consumers who received advanced premium tax credits (APTCs) in 2016 and who have not yet filed their 2016 federal income tax return with Form 8962 may be denied APTCs in 2018
 - Marketplace eligibility determination notice won't specify this reason
 - Consumers can regain eligibility for APTC by filing 2016 federal return with Form 8962
- Insurers can require repayment of 2017 unpaid premium debt
 - Insurers can require payment of back due premiums from prior 12 months before issuing new coverage for 2018
 - New rule, effective June 19, 2017, applies to premium debt after that date
 - Prior notice required in 2017
 - Appeals process not yet clearly defined
 - Contact marketplace, state insurance regulator, in-person assister for help

Figure 22

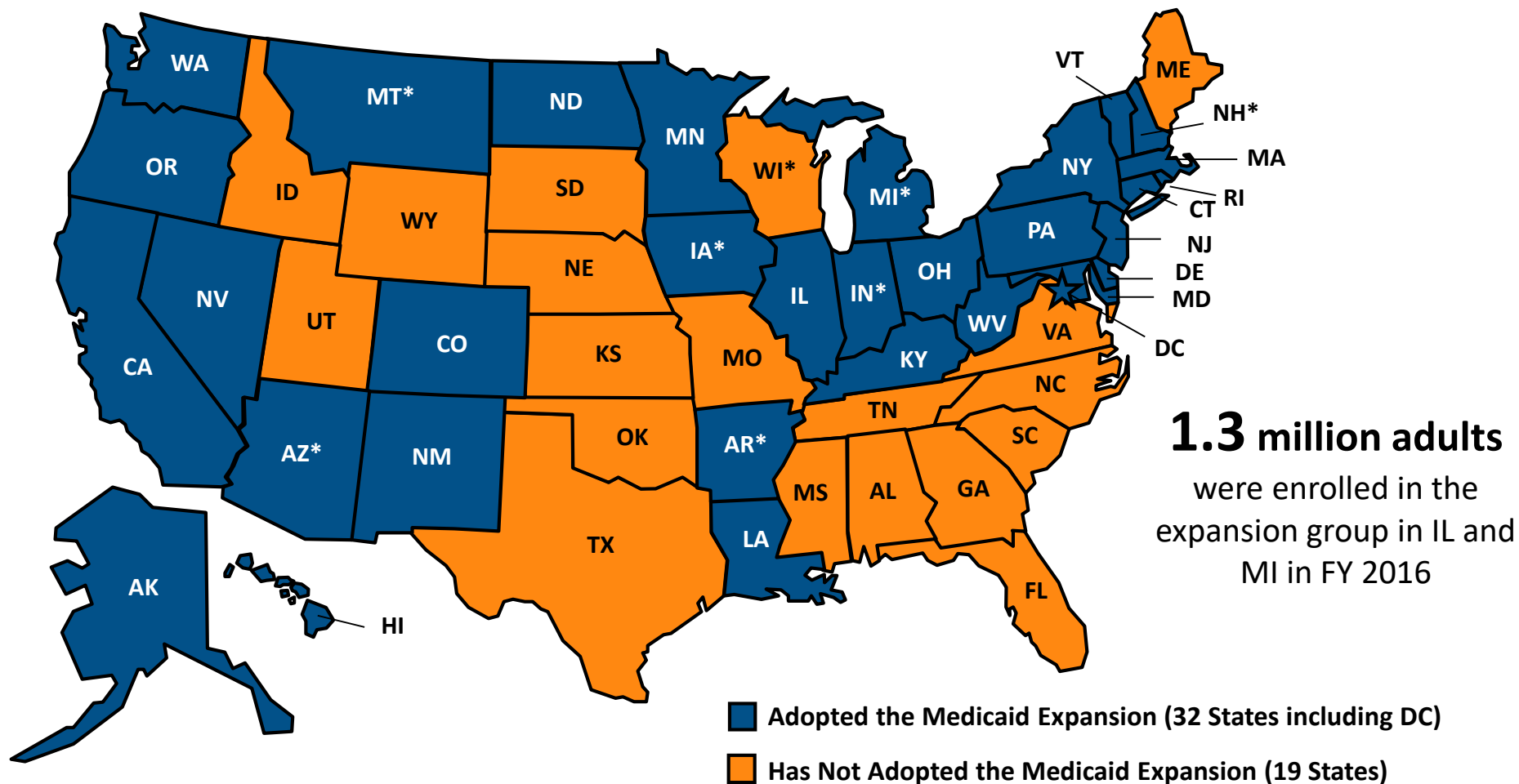
Start early. Waiting to the last minute risks delays.

- “Surge” signups as deadline approaches may increase with shorter Open Enrollment period
 - Healthcare.gov slowdowns, call center waits are possible
 - Unclear whether “in-line” enrollment will be permitted for those who are unable to complete their enrollment by Dec. 15 deadline
- Planned maintenance on HealthCare.gov during Open Enrollment
- Navigator funding reduced 41%, on average, in federal marketplace states
 - Reductions vary by state: 31% in IL, 44% in WI, and 72% in MI
 - Response to funding reductions will vary: Staff layoffs, reduced service areas, reduced service hours expected in some areas/programs*
- Demand for in-person help can exceed capacity in final weeks of Open Enrollment

* Kaiser Family Foundation, “Data Note: Changes in 2017 Federal Navigator Funding,” October 2017, <https://www.kff.org/health-reform/issue-brief/data-note-changes-in-2017-federal-navigator-funding/>

Figure 23

Medicaid coverage is available for low-income adults in Illinois, Michigan, and Wisconsin throughout the year.



NOTES: Current status for each state is based on KCMU tracking and analysis of state executive activity. *AR, AZ, IA, IN, MI, MT, and NH have approved Section 1115 waivers. WI covers adults up to 100% FPL in Medicaid, but did not adopt the ACA expansion.

SOURCE: "Status of State Action on the Medicaid Expansion Decision," KFF State Health Facts, updated January 1, 2017.

<http://kff.org/health-reform/state-indicator/state-activity-around-expanding-medicaid-under-the-affordable-care-act/>

KFF Resources on Open Enrollment

- Health Reform Frequently Asked Questions
<https://www.kff.org/health-reform/faq/health-reform-frequently-asked-questions/>
- Marketplace Subsidy Calculator (2018 updates pending)
<https://www.kff.org/interactive/subsidy-calculator/>
- Penalty calculator (pending)
- ACA and You Explainers <https://www.kff.org/understanding-health-insurance/>
- State Health Facts <https://www.kff.org/statedata>

United Way
of Metro Chicago



The ACA is still here! ...now what?

What every Illinois resident needs
to know about getting covered
& staying covered in 2018

5 Key Messages for OE5

Cutting Through Confusion About the Marketplace

**80% of people
qualify for a
discount on their
health insurance!**

**Marketplace health
insurance discounts
are based on income
Navigators can help
you find out if
you're eligible**

We're here to help!
**Free, local, in-person
enrollment help is available**

ACA has got your back!
**Ignore the headlines about the
rising costs of health insurance,
because if you qualify for a discount
then the ACA covers the difference**

ACA is still here!

**If you enroll in a
plan for 2018, you
will have health
insurance in 2018**

Don't miss your chance!
Enroll by Dec 15!
**Open enrollment is shorter this year, you
can only enroll between Nov 1 – Dec 15**
***If you miss the Dec 15 deadline
you'll spend all of 2018 uninsured***

Beware of Scams

- People who qualify for a discount on their health insurance can **only** receive the discount if they enroll through the Marketplace (healthcare.gov)
- Anyone considering purchasing health insurance outside of the Marketplace can protect themselves from scams by asking the right questions:
 - Are you a licensed health insurance broker in the State of Illinois & what is your producer number?
 - Is the insurance plan you're offering a Qualified Health Plan based on ACA compliance guidelines?
 - Am I eligible for a discount on the Marketplace?
 - Are these all of the insurance options available?

What should the other 97% of Illinois Residents know?

Medicare Enrollment is Happening Right Now

Health insurance for seniors 65+ & individuals with disabilities

Medicare open enrollment: October 15 – December 7

**Need help with Medicare enrollment?
Illinois residents can call (800) 252-8966**

Medicaid Enrollment is Always Open

Free health insurance for children,
adults & seniors with limited income

**Illinois Medicaid is transitioning & will enroll
100% of clients into a Medicaid Managed Care
Organization (MCO) plan by January 1, 2018**

**Medicaid clients are receiving letters
right now telling them to pick a plan
or they will be auto-assigned.**

Important Note: The ACA Open
Enrollment deadline **does not** apply
to Medicaid MCO plan enrollment.
Medicaid clients have until
March 31, 2018 to switch.

Employer Coverage Open Enrollment Varies

About 50% of Illinois
residents get their health
insurance through their employer

**Employers set their own open
enrollment dates, which may
not overlap with the
Marketplace Open Enrollment.**

**Marketplace discounts aren't
available to individuals whose
employers offer insurance.
Which is why, when in doubt,
pick your employer plan because
it will almost always be cheaper
than Marketplace plans
without a discount.**

We're Here to Help!

Thousands of Illinois residents still remain uninsured & thousands more may lose their coverage because of confusion & uncertainty

If you're uninsured or need help renewing your Marketplace coverage, make an appointment with a Navigator for free, local, in-person enrollment help at LIVEUNITEDchicago.org/getcovered

Regardless of where you get your insurance, if you have questions about how to use your insurance, need help understanding your plan benefits or are encountering barriers to accessing health care, make an appointment with a Navigator after December 15 at LIVEUNITEDchicago.org/getcovered

Inna Rubin

Manager of Health Access Initiatives

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United Way of Metro Chicago fights for the health, education, financial stability and safety of every person in every neighborhood across the region.

United Way
of Metro Chicago



2018 OPEN ENROLLMENT PERIOD:

November 1, 2017 – December 15, 2017

Everyone must have minimum coverage or face a tax penalty.

Do you have questions about health insurance? Already enrolled or signing up for the first time?

Do you need help to explore new coverage choices, review any changes to your policy, update and compare subsidies and tax breaks?

Contact Enroll Michigan: (517) 367-7293 or enrollmichigan.org

ENROLL
MICHIGAN

GET COVERED!

4 ways to get health insurance coverage:

Online - Visit HealthCare.gov to apply and enroll on the web. This is the quickest way.

Over the phone - Call the Marketplace Call Center at 1-800-318-2596. TTY users should call 1-855-889-4325. A customer service representative can help you apply and enroll over the phone.

In-person help - Get help from people in your local community trained to help you apply and enroll in the Marketplace contact: (517) 367-7293 OR ENROLLMICHIGAN.ORG

Paper application - Fill out and mail in a paper application. You'll get eligibility results in the mail within 2 weeks.

MICHIGAN *ENROLL*

Donna Friedsam

Health Policy Programs Director

Principal Investigator/Director

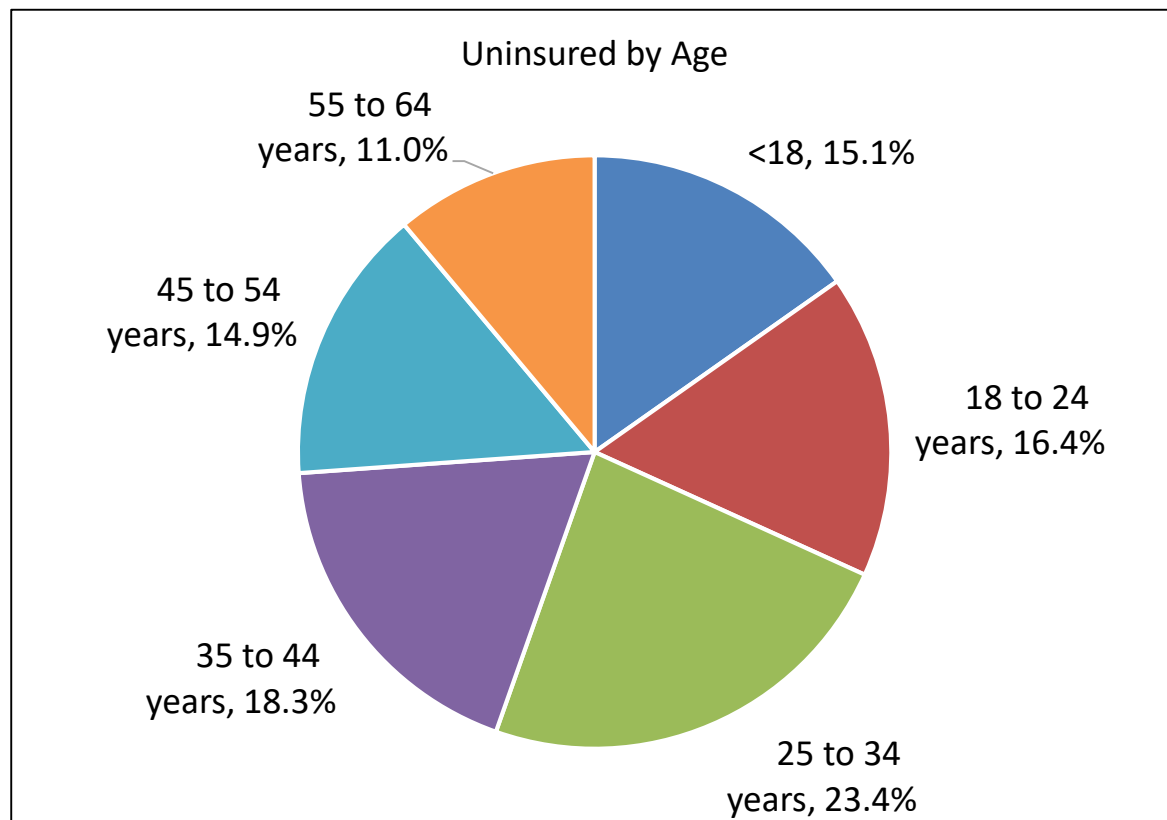


University of Wisconsin
Population Health Institute
SCHOOL OF MEDICINE AND PUBLIC HEALTH

covering
Wisconsin
Connect to Care, Engage in Health

Twitter: @UWHealthPolicy
Blog: healthpolicy.wisc.edu

Who is Still Uninsured?: Wisconsin Residents who Remained Uninsured, ACS 2016



- An estimated 300,206 Wisconsin residents (5.3% of the population) were uninsured in 2016 (ACS).
- Children under the age of 18 make up about 15% of the remaining uninsured, with an estimated 45,331 children remaining uninsured in Wisconsin in 2016.

Wisconsin Health Plans offering ACA plans for 2018

Aspirus Arise Health Plan of Wisconsin, Inc.

*Children's Community Health Plan

Common Ground Healthcare Cooperative

*Dean Health Plan, Inc.

*Group Health Cooperative of South Central Wisconsin

HealthPartners Insurance Company

Medica Health Plans of Wisconsin

*MercyCare HMO, Inc.

*Network Health Plan

*Security Health Plan of Wisconsin, Inc.

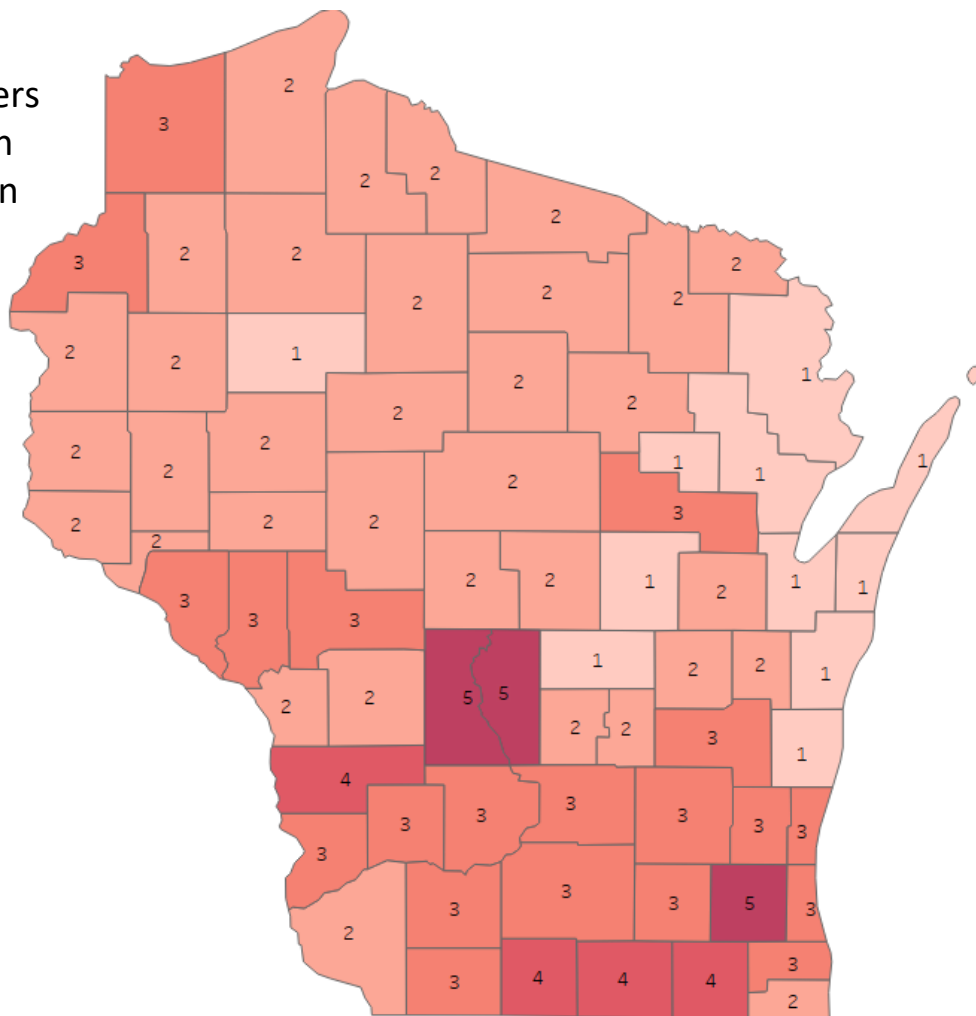
*Quartz (Unity and Gundersen) Health Plans

** Depicts plans also offering BadgerCare Plus enrollment*

Number of Insurance Carriers available offering Plans on Healthcare.gov
available in Wisconsin counties

Number of Counties	Counties	Number of Carriers
11	Brown, Door, Kewaunee, Manitowoc, Marinette, Menominee, Oconto, Rusk, Sheboygan, Waupaca, Waushara.	1
34	Ashland, Barron, Bayfield, Calumet, Chippewa, Clark, Dunn, Eau Claire, Florence, Forest, Grant, Green Lake, Iron, Kenosha, La Crosse, Langlade, Lincoln, Marathon, Marquette, Monroe, Oneida, Outagamie, Pepin, Pierce, Polk, Portage, Price, Saint Croix, Sawyer, Taylor, Vilas, Washburn, Winnebago, Wood	2
20	Buffalo, Burnett, Columbia, Crawford, Dane, Dodge, Douglas, Fond du Lac, Iowa, Jackson, Jefferson, Lafayette, Milwaukee, Ozaukee, Racine, Richland, Sauk, Shawano, Trempealeau, Washington	3
4	Green, Rock, Vernon, Walworth	4
3	Adams, Juneau, Waukesha	5

Number of Insurance Carriers
available offering Plans on
Healthcare.gov available in
Wisconsin counties



	2018	Percent Change
Adams	\$360.71	60.15%
Ashland	423.68	29.89
Barron	453.95	35.11
Bayfield	423.68	29.89
Brown	625.03	105.08
Buffalo	432.33	21.94
Burnett	423.68	29.89
Calumet	500.03	77.27
Chippewa	462.59	32.54
Clark	438.49	36.97
Columbia	390.04	53.35
Crawford	367.88	58.70
Dane	352.78	60.54
Dodge	399.31	56.22
Door	625.03	105.08
Douglas	423.68	29.89
Dunn	462.59	32.54
Eau Claire	462.59	32.54
Florence	419.36	54.56
Fond du Lac	412.92	61.55
Forest	419.36	54.56
Grant	367.88	58.70
Green	302.80	43.30
Green Lake	360.71	60.15
Iowa	367.76	58.65
Iron	419.36	32.54
Jackson	432.33	32.54
Jefferson	390.04	53.35
Juneau	360.71	60.15
Kenosha	449.13	48.37
Kewaunee	625.03	96.08
La Crosse	515.29	45.34
Lafayette	367.76	58.65
Langlade	419.36	32.54
Lincoln	410.71	33.87
Manitowoc	625.03	105.08

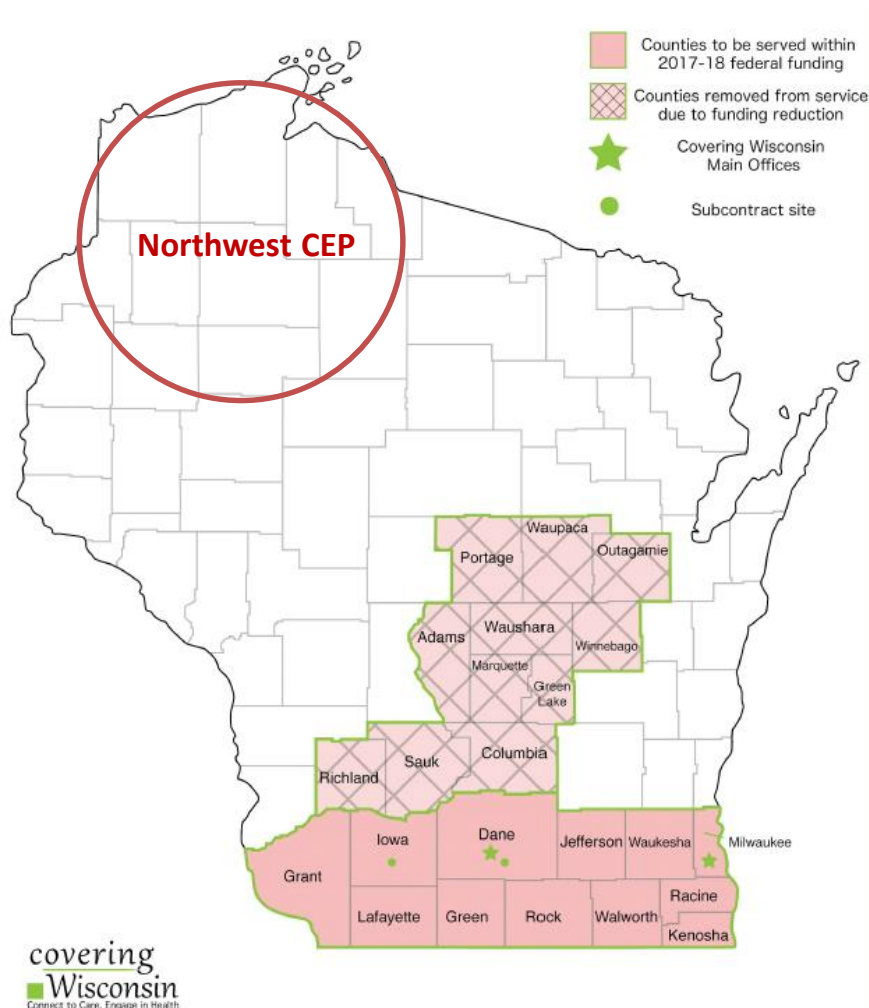
	2018	Percent Change
Marathon	\$410.71	33.87%
Marinette	625.03	105.08
Marquette	360.71	60.15
Menominee	423.68	37.73
Milwaukee	444.20	49.80
Monroe	515.29	45.34
Oconto	625.03	105.08
Oneida	419.36	54.56
Outagamie	500.03	77.27
Ozaukee	462.79	53.18
Pepin	462.59	32.54
Pierce	433.34	22.53
Polk	451.24	27.60
Portage	410.71	33.87
Price	438.49	36.97
Racine	449.13	48.37
Richland	360.71	60.15
Rock	302.80	43.30
Rusk	453.95	35.11
Sauk	346.27	70.85
Sawyer	423.68	29.89
Shawano	423.68	39.02
Sheboygan	500.03	77.27
St Croix	433.34	22.53
Taylor	438.49	36.97
Trempealeau	432.33	32.54
Vernon	367.88	58.70
Vilas	419.36	54.56
Walworth	302.80	43.30
Washburn	423.68	29.89
Washington	462.79	53.18
Waukesha	443.65	46.85
Waupaca	440.98	54.89
Wausara	479.22	51.38
Winnebago	500.03	77.27
Wood	410.71	33.87
		50.74%

Rate and percent change from 2017 for second-lowest-cost silver plan (SLCSP) for a 21-year-old, by county

- ✓ Statewide average increase for ACA-compliant plans: 36%
- ✓ Average increase for SLCSP, 21-year-old: 51%

Source: Wisconsin Commissioner of Insurance

<https://oci.wi.gov/Pages/PressReleases/20171012OpenEnrollment.aspx>
<https://oci.wi.gov/Pages/PressReleases/20171012OpenEnrollmentSLCSP.pdf>



Federally-Designated Navigators

Health Insurance

Options for you and your Family

If you are under 26, you have the option to remain on your parent's plan from their job or the Marketplace.

By law, you must have insurance or you will likely pay a fee.
Each person in your family may qualify for a different option.

1. Health Insurance from your Job

Ask your job about the **cheapest** health plan that covers **only the employee**. If the monthly amount you pay for this plan is less than 9.69% of your family's income, it is considered affordable.

Is insurance from a job affordable?

no

yes

Talk to your employer

2. Medicare

You must be 65 or over, OR receiving Social Security Disability, OR have end-stage kidney disease.



Do you qualify for Medicare?

no

yes

1-800-242-1060 or medicare.gov

3. BadgerCare Plus (Out-of-Pocket Maximum)

check back for details

Need Health Insurance?

Get Free, Local Enrollment Help!

Deadline to sign up is
December 15th!

Appointment Locations

Public Health Madison & Dane County
2705 E. Washington Ave.
Madison, WI 53704
Hours: Mon-Fri 8:00AM - 4:30PM

Dane County Job Center
1819 Aberg Ave.
Madison, WI 53704
Hours: Mon-Fri 8:00AM - 4:30PM

Walk-In Events

Verona Public Library
500 Silent St.
Verona, WI 53593
Hours: 9:00AM - 4:00PM

Pinney Library
204 Cottage Grove Rd.

November 2017

SUN	MON	TUE	WED	THU	FRI	SAT
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

December 2017

SUN	MON	TUE	WED	THU	FRI	SAT
					1	2
3	4	5	6	7	8	9

Questions About Open Enrollment

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Email alerts: kff.org/email