

# The Affordable Care Act in Wisconsin

## Helping People Get the Health Care They Need

### Increasing Access to Health Insurance Coverage



**The ACA played a pivotal role in decreasing the uninsured rate in Wisconsin, with great gains in rural counties and significant coverage gains for communities of color.**

The uninsured rate decreased from 9.1% in 2013 to 5.7% in 2015. 195,000 people gained insurance in Wisconsin between 2013 and 2015. (2015 ACS Data).

**The ACA reduced the percent of uninsured young adults through the Marketplace and by allowing children to stay on their parent's plan up to the age of 26.**

An estimated 41,000 young adults in Wisconsin are benefiting from being able to stay on their parent's plan.

**The ACA allowed people to buy insurance even if they have a pre-existing condition.**

All Marketplace plans must cover treatment for pre-existing medical conditions. Up to 2.5 million people in Wisconsin have a pre-existing health condition.

**The ACA prohibits annual and lifetime limits on policies.**

Insurers can no longer place annual or lifetime spending caps on covered benefits, so all Wisconsinites with individual or employer plans now have coverage that's there when they need it.

### Improving Access to Health Care Services



**The ACA increased access to preventive and screening services like cancer screenings, flu shots, and contraception without cost sharing.**

An estimated 2.8 million people in Wisconsin, most of whom have employer coverage benefit from this ACA provision, and about 500,000 Wisconsinites each year are benefiting from similar ACA changes to Medicare.

**The ACA expanded investment into the primary care workforce through the National Health Service Corps (NHSC).**

As of September 2015, 234 NHSC primary care clinicians are providing care in underserved communities throughout Wisconsin, compared to 121 in 2008.

### Reducing and Slowing Down Growth in Health Care-Related Costs



**The ACA has helped to slow down the rate of growth of premiums in Wisconsin.**

An analysis by Citizen Action of Wisconsin found that insurance premiums rose by an average of 15% per year in the 13 years prior to the ACA, compared to just 2% per year since ACA implementation.

**The ACA has helped reduce hospital uncompensated care costs in Wisconsin.**

According to recent Wisconsin Hospital Association data, total uncompensated care (charity care & bad debt) fell by \$534 million in 2015—a 36.8% drop from 2013—which decreases cost-shifting to other patients.