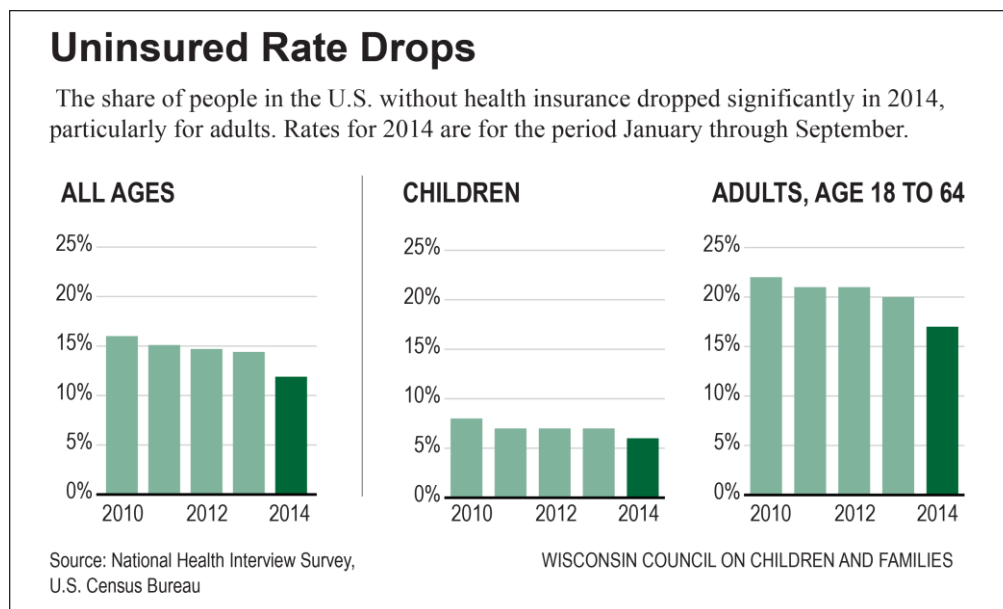


## Wisconsin's Uninsured Rates: New Data Underscore the Importance of Preserving the Affordable Care Act

Recently released data from the Centers for Disease Control and Prevention's [National Health Interview Survey \(NHIS\)](#) show that we are making significant strides to insure people of all ages.

The Affordable Care Act (ACA) has substantially increased the number of Americans who have health insurance. Nationally:

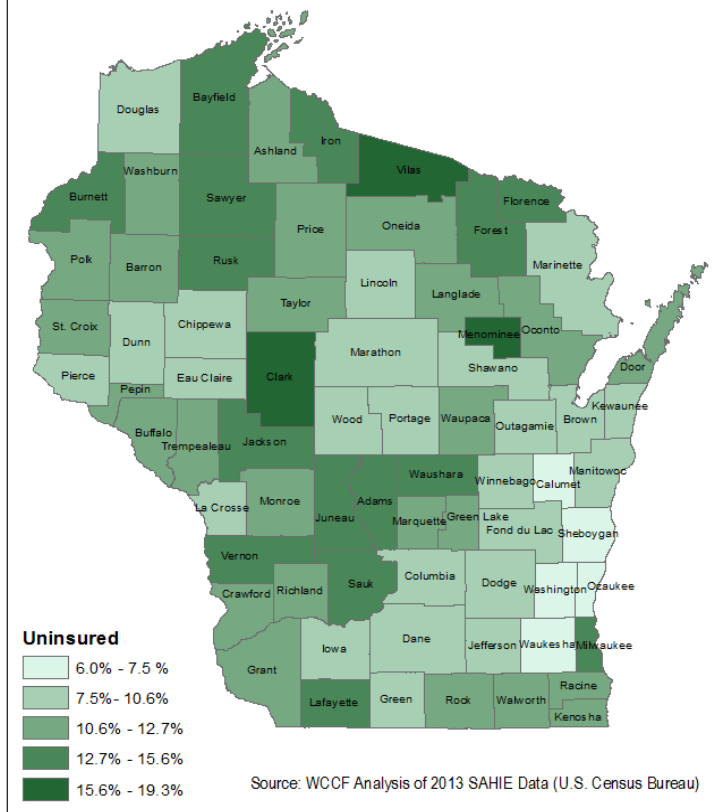
- The percentage of uninsured people of all ages decreased from 16.0% in 2010 to 11.9% by September, 2014.
- The portion of adults ages 18-64 who were uninsured decreased from 20.4% in 2013 to 16.7% in the first nine months of 2014.
- The percentage of uninsured children (0-17) decreased more slowly than the rate for adults – from 7.8% in 2010 to 5.9% in the first nine months of 2014.



Although the NHIS findings do not give us state-level 2014 data, we do know that since the beginning of that year, a very large number of Wisconsinites now have gained access to insurance. Here's what we know:

- **Enrollment is climbing:** More than 207,000 Wisconsin residents enrolled through the federal health insurance marketplace or had a plan renewed during the recent open enrollment period, a jump from the 140,000 people who enrolled in the first enrollment period. The vast majority (181,870) of the Wisconsinites enrolled in the marketplace are receiving federal premium tax credits, which are making coverage more affordable by \$315 per month on average.
- **BadgerCare helps childless adults:** Enrollment of childless adults has grown by more than 140,000 from December 2013 through February 2015, including 14,619 in the first two months of this year.

## % Uninsured in Wisconsin by County (2013)



- **State policy changes have also reduced access to coverage:** About 63,000 people lost BadgerCare coverage after the state scaled back eligibility in April 2014. Many of those people now rely on the federal health insurance marketplace, although others appear to be uninsured.

How those changes affected uninsured rates in Wisconsin in 2014, when most of the coverage provisions of the ACA took effect, won't become apparent until the September 2015 release of the American Community Survey.

However, 2013 data recently released from Census Bureau provides a great baseline for what uninsured rates looked like before the BadgerCare changes and health insurance marketplace implementation.

The map of the 2013 data by county shows higher uninsured rates are not only a problem in major urban areas like Milwaukee, but that Wisconsin's rural counties had some of the highest uninsured rates in the state (ranging from 7.5% to 19.3%).

### Conclusion: The ACA Works for all Wisconsinites

The Affordable Care Act has enabled 11.7 million Americans to get health insurance through the new health insurance marketplace plans, including about 207,000 Wisconsinites. It has also led to a sharp drop in the percentage of Americans, particularly non-elderly adults, who are uninsured.

Repealing the ACA, as some members of Congress have proposed, would undo the remarkable progress that has already been made. Wisconsin could also be dealt a harsh blow by a Supreme Court ruling striking down the marketplace subsidies in federal health insurance marketplace states. More than 180,000 residents could lose their recently gained access to affordable health insurance and federal premium tax credits, unless policymakers take corrective action.

Contrary to what some people might think, repealing the ACA or ending the Marketplace subsidies wouldn't simply hurt the residents of the state's most populated cities. It would increase uninsured rates all over Wisconsin, and especially in the rural parts of the state.

Wisconsin's Congressional delegation should support the ACA in order to protect the substantial gains that have been made in improving access to health care and reducing uncompensated care costs that are spread among all purchasers of health insurance. If the Supreme Court rules that ACA subsidies for private insurance plans are limited to states with their own insurance marketplaces, state policymakers should act quickly to establish a marketplace in Wisconsin or reverse the cuts to BadgerCare eligibility initiated after the federal marketplace began.