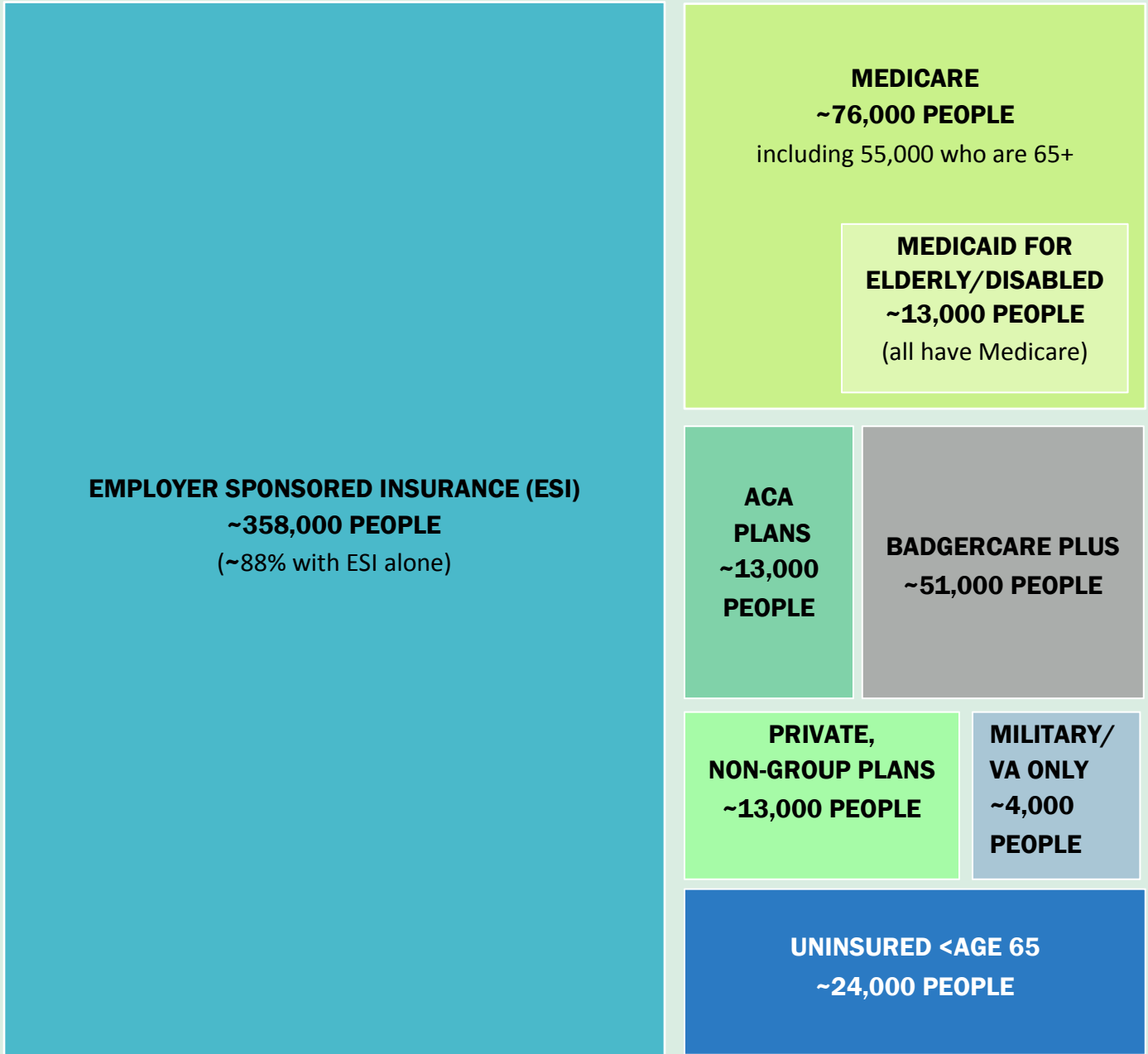


# HEALTH INSURANCE LANDSCAPE IN DANE COUNTY

Enrollment in health care coverage is dynamic. This graphic displays actual enrollment figures (rounded) and estimated enrollment in various types of public and private health care coverage, using the most current data available. It is important to note that some people carry more than one type of coverage so the categories are not exclusive.

## 2015 DANE COUNTY POPULATION ~500,000



# HEALTH INSURANCE LANDSCAPE IN DANE COUNTY

## Methods, measures, and data sources

### Employer sponsored insurance (ESI):

The estimated number of Dane County residents with employment-based health insurance, and the estimated percentage of those with employment-based health insurance alone, 2014

- 357,971 or 69.9% of the total civilian noninstitutionalized population in Dane County have ESI
- 314,476 have ESI and no other coverage (61.4% of the population; 88% of those with ESI)

Source:

U.S. Census Bureau, 2014 American Community Survey 1-year Estimates, American Factfinder Guided Search for Dane County

[2014 American Community Survey \(ACS\) 1-Year estimates](http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_14_1YR_S2701&prodType=table)

[http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS\\_14\\_1YR\\_S2701&prodType=table](http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_14_1YR_S2701&prodType=table)

### 2015 ACA Marketplace plans in effect:

The number of Dane County residents who were enrolled into 2015 ACA Marketplace insurance plans during the open enrollment period plus one week extension (11/15/2014 to 2/22/2015), and an estimate of those whose coverage was paid for and put into effect.

- A total of 14,504 Dane County residents were enrolled.
- In the absence of county-level data, the percentage with 2015 plans that were effectuated in Wisconsin (88.3%) was applied = 12,812.

Sources:

U.S. Department of Health and Human Services

[http://aspe.hhs.gov/health/reports/2015/MarketPlaceEnrollment/EnrollmentByCounty/rpt\\_EnrollmentByCounty\\_July2015.cfm](http://aspe.hhs.gov/health/reports/2015/MarketPlaceEnrollment/EnrollmentByCounty/rpt_EnrollmentByCounty_July2015.cfm)

March 31, 2015 Effectuated Enrollment Snapshot, June 2, 2015. CMS. U.S. DHHS.

<http://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2015-Fact-sheets-items/2015-06-02.html>

University of Wisconsin: Population Health Institute; School of Medicine and Public Health. (July 2015). *Affordable Care Act and Medicaid reform in Wisconsin: Enrollment and coverage trends chartpack* [PowerPoint Slides]

<http://uwphi.pophealth.wisc.edu/programs/health-policy/ebhpp/health-reform/chartpack-summer-2015.pdf>.

### Other private, non-group plans:

An estimate of Dane County residents covered by other private, non-group insurance, 2014 (after the first ACA open enrollment period)

- Kaiser Family Foundation (KFF) estimated that 5% of Wisconsin residents were covered by other private, non-group insurance plans in 2013. A KFF study conducted in April-May 2014 found a significant shift from non-ACA compliant to ACA-compliant plans, and about half of all non-group enrollees had purchased

new coverage from a Health Insurance Exchange. The 5% estimate was therefore reduced by half to 2.5% and applied to the estimated 2014 county population (516,284) = 12,907.

Source:

Kaiser Family Foundation

<http://kff.org/state-category/health-coverage-uninsured/?state=WI>

<http://kff.org/health-reform/report/survey-of-non-group-health-insurance-enrollees/>

## Military and VA:

An estimate of Dane County residents with TRICARE/military health coverage alone or VA Health Care alone, 2014

- 3,132 Dane County residents have TRICARE/military health coverage alone; 1,244 have VA Health Care alone; Total = 4,376

Source:

U.S. Census Bureau, 2014 American Community Survey 1-year Estimates, American Factfinder Guided Search for Dane County

[2014 American Community Survey \(ACS\) 1-Year estimates](http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_14_1YR_S2701&prodType=table)

[http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS\\_14\\_1YR\\_S2701&prodType=table](http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_14_1YR_S2701&prodType=table)

## Medicare:

Actual Medicare enrollment, Dane County, December 2013

- 76,035 Dane County residents are enrolled in Medicare
- 55,200 of those people are aged 65 and older

Source:

Social Security Administration

[http://www.ssa.gov/policy/docs/statcomps/oasdi\\_sc/2013/index.html](http://www.ssa.gov/policy/docs/statcomps/oasdi_sc/2013/index.html)

## Medicaid for the Elderly, Blind or Disabled:

Actual enrollment in SSI Medicaid, Dane County, June 2015 (Note: these “dual eligible” people also have Medicare and are included in the count of Medicare enrollees.)

- 13,456 Dane County residents are enrolled in Medicaid for elderly or disabled people

Source:

Wisconsin Department of Health Services

<https://www.forwardhealth.wi.gov/WIPortal/portals/0/staticContent/Member/caseloads/481-caseload.htm>

## BadgerCare Plus:

Actual enrollment in BadgerCare Plus, Dane County, June 2015 (BadgerCare Plus is Medicaid for low income children and adults under age 65. Those on limited coverage Medicaid programs not included.)

- 51,060 Dane County residents are enrolled in BadgerCare Plus

Source:

Wisconsin Department of Health Services

<https://www.forwardhealth.wi.gov/WIPortal/portals/0/staticContent/Member/caseloads/481-caseload.htm>

## Current estimate of uninsured under age 65

An estimate of uninsured Dane County residents under age 65, as of June 2015

In absence of more recent county-level data on the uninsured that would capture the significant gains in health care coverage that began in 2014, the most recent estimate of uninsured in Dane County (2013) was adjusted for the estimated number of uninsured people who gained coverage through an ACA Marketplace plan or BadgerCare Plus since that 2013 estimate. (Changes in other Medicaid programs were not considered.)

A detailed methodology and limitations are discussed.

- In 2013, an estimated 8.9% ( $\pm 0.7\%$ ) of the Dane County population <age 65 were uninsured, or est. **39,043** people (based on 2013 population).

Source: 2013 U.S. Census SAHIE (Small Area Health Insurance Estimate)

[http://www.census.gov/did/www/sahie/data/interactive/#view=data&utilBtn=&yLB=0&stLB=50&aLB=0&sLB=0&iLB=0&rLB=0&countyCBSelected=true&insuredRBG=pu\\_&multiYearSelected=false&multiYearAlertFlag=false](http://www.census.gov/did/www/sahie/data/interactive/#view=data&utilBtn=&yLB=0&stLB=50&aLB=0&sLB=0&iLB=0&rLB=0&countyCBSelected=true&insuredRBG=pu_&multiYearSelected=false&multiYearAlertFlag=false)

- Estimated number of uninsured who gained **BadgerCare Plus** coverage since the 2013 estimate:
  - Total enrollment in BadgerCare Plus rose from 41,821 in September 2013 to 51,060 in June 2015 = 9,239. (Notes: The September 2013 date is used as the date from which to measure change because it preceded events in the last quarter that resulted in eligible individuals dropping BadgerCare coverage: receipt of notices about cancellation of coverage in 2014, and the first open enrollment for ACA Marketplace plans. BadgerCare Plus enrollees are under age 65.)  
Source: Wisconsin Department of Health Services  
<https://www.forwardhealth.wi.gov/WIPortal/portals/0/staticContent/Member/caseloads/481-caseload.htm>
  - An assumption was made that 75% of those who gained BadgerCare Plus coverage were previously uninsured = estimated **6,929** uninsured individuals gained BadgerCare coverage.
- Estimated number of uninsured who gained coverage through an **ACA Marketplace Plans** since the 2013 estimate:
  - Through 2/22/15, an estimated 12,812 Dane County residents were enrolled into 2015 ACA Marketplace insurance plans that were put into effect (see *2015 ACA Marketplace plans in effect*, above). (Note: 2015 ACA Marketplace plan enrollees in Dane County were under age 65; 94% adults aged 18-64 and 16% children.)

Sources: See sources for *2015 ACA Marketplace plans in effect*, above.

- Two methods were used to estimate the portion of the 12,812 who were uninsured prior to gaining that coverage, and the two products created a range: **7,302-8,847**.
  - Method 1: Applied the findings of a 2014 KFF study that found that 57% of those who enrolled in a 2014 ACA Marketplace plan were previously uninsured = **7,302**. This assumption was used in an analysis by the UW PHI, but has some limitations. Limitations: The KFF study was a national study of adults only, conducted in 2014 after the first open enrollment period, and may not apply to those enrolled in the 2015 enrollment period. In addition, Wisconsin may be unique in that many parents/caretakers with income 100-200% FPL lost BadgerCare Plus coverage and enrolled in Marketplace plans.
  - Method 2: Applied a different assumption about previous insurance status to renewals vs. people enrolled for the first time in 2015.
    - 8,216 of the 2015 enrollees were renewals of 2014 coverage (considered 100% effectuated plans); the 2014 KFF study finding that 57% of those who enrolled in 2014 were uninsured prior to gaining coverage was applied = **4683**.
    - 6388 of the 2015 enrollees were new in 2015; estimated 88.3% effectuated their coverage = 5552 (see *ACA Marketplace plans in effect*, above). It is assumed that 75% of those were uninsured prior to gaining coverage, based on a projection analysis by U.S. Department of Health and Human Services = **4,164**.
    - Estimate of uninsured people who gained ACA Marketplace coverage in 2014 and 2015 = **8,847**
- Estimated number of uninsured persons who gained BadgerCare Plus (6,929) or ACA Marketplace plan coverage (7,302-8,847) since late 2013 = **14,231 to 15,776, rounded to 14,000-16,000, and equating to a 36%-40% decrease since the 2013 estimate of 39,043 uninsured.**
- **Estimate of remaining uninsured:**  $39,043 - 14,231 = 24,812$ ;  $39,043 - 15,776 = 23,267$ ; **rounded to 23,000-25,000, average 24,000.**

Limitations of the calculation of uninsured:

1. The number of people covered by employer sponsored insurance since 2013 is assumed to be stable. 2. The calculation is based on the 2013 SAHIE estimate of uninsured in Dane County which has a margin of error of 3,133. That estimate is for the 2013 county population under age 65 and was not adjusted for the estimated changes in that population after 2013. 3. Changes in ACA Marketplace enrollment after 2/22/2015 are not considered. 4. A statewide effectuated rate for ACA Marketplace plans is applied to the county. 5. The assumptions about the percentage that was previously uninsured before gaining BadgerCare Plus or ACA Marketplace coverage may be inaccurate.

Sources:

University of Wisconsin: Population Health Institute; School of Medicine and Public Health. (July 2015). *Affordable Care Act and Medicaid reform in Wisconsin: Enrollment and coverage trends chartpack* [PowerPoint Slides] <http://uwphi.pophealth.wisc.edu/programs/health-policy/ebhpp/health-reform/chartpack-summer-2015.pdf>.

Kaiser Family Foundation study:

<http://kff.org/private-insurance/report/survey-of-non-group-health-insurance-enrollees/>

U.S. Department of Health and Human Services projection, November 2014

[http://aspe.hhs.gov/health/reports/2014/Targets/ib\\_Targets.pdf](http://aspe.hhs.gov/health/reports/2014/Targets/ib_Targets.pdf)