

New Report Confirms Wisconsin-Minnesota Health Insurance Rate Disparity

Written by Citizen Action of Wisconsin, Robert Kraig
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<http://www.newprogressive.com/images/stories/S5/healthcare2-s5.jpg>



St. Paul Pioneer Press and Kaiser Family Foundation Research Confirm Citizen Action's Report that Wisconsinites Will Pay More for Health Insurance Because of Walker Decision.

STATEWIDE - Over the weekend an analysis by the [St. Paul Pioneer Press](#), which includes yet to be published Kaiser Family Foundation research confirmed Citizen Action of Wisconsin's October report documenting vast differences between Minnesota and Wisconsin in the cost for health insurance on the individual insurance marketplace created by the Affordable Care Act.

The Citizen Action report released in late October, [A Tale of Two States: Why Wisconsin's Health Insurance Individual Marketplace Premiums are Dramatically Higher than Minnesota's](#), shows that two critical decisions made differently in the two states explain a substantial portion of the rate disparity. The full report can be downloaded [here](#).

Key Findings in Citizen Action Report:

--Wisconsin health insurance marketplace premiums for single coverage will be on average 79% to 99% higher than premiums in Minnesota, before tax credits are applied. That is a difference of over \$1,800 a year.

--The health insurance cost differential will be even worse for some major Wisconsin cities. Rates in La Crosse are 136% higher than the Minnesota average, rates in Eau Claire are 116% higher, and rates in Milwaukee are 112% higher.

--Two key decisions in Wisconsin's Affordable Care Act implementation play a substantial role

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in raising health insurance rates in Wisconsin relative to Minnesota: the decision to reject enhanced federal Medicaid dollars, and the decision not to implement rigorous review of health insurance rates.

--Wisconsin has the opportunity to bring down rates by accepting enhanced federal Medicaid funds and using state powers such as reviewing and rejecting excessive rates to make health insurance more affordable.

--Wisconsin's rejection of a state-based marketplace strip policymakers of additional tools for moderating health insurance rates.

--The cost gap with Minnesota has the biggest impact on middle class Wisconsinites because Affordable Care Act tax credits mitigate the impact on lower income people who buy insurance on the marketplace.

"The breathtaking health insurance cost gap between Wisconsin and Minnesota needs to be immediately addressed by policymakers in Madison," said Robert Kraig, Executive Director of Citizen Action of Wisconsin "This report shows that the Walker Administration's decision not to take advantage of all of the tools made available by national health care reform will be very costly for Wisconsin families struggling to secure affordable health care."

"Thanks to Citizen Action of Wisconsin's new analysis, we now have tangible evidence that Wisconsin's approach to implementation has put our citizens at a costly disadvantage, relative to Minnesota – a state that has long had similar health care systems and costs," said Congresswoman Gwen Moore. "I encourage the Governor to rethink his strategy and begin to work in the best interests of those he represents."