http://newiprogressive.com/images/stories/S5/affordablecareact-s5.jpg



BadgerCare Public Option could protect Wisconsinites from Trump's health care sabotage, premiums and deductibles would decrease 24% statewide.

STATEWIDE - On a media call last Friday, legislators, health advocates, and consumers made the case that the large health insurance rate increases announced yesterday are completely avoidable if Wisconsin adopts the BadgerCare Public Option bill introduced in the Legislature this summer. A recording of the media call can be found here .



The bill would also protect Wisconsin consumers from the impact of the reckless executive orders **President Trump** announced Thursday which are designed **to sabotage the Affordable Care Act** .

The BadgerCare Public Option Bill (Assembly Bill 449/Senate Bill 363), authored by State Rep. Eric Genrich (D-Green Bay) and State Sen. LaTonya Johnson (D-Milwaukee), would give

Wisconsinites the option of purchasing BadgerCare on the Affordable Care Act marketplace.

An analysis of 2017 and 2018 rates by Citizen Action of Wisconsin released on the media call found that not only could the rate spike be avoided, but that Wisconsinites who buy health insurance on their own would pay substantially less than current rates.

According to the Citizen Action of Wisconsin analysis, a 40 year old buying a silver plan on the ACA marketplace would see a dramatic reduction of 24% in their premiums and deductibles in 2018 if they could buy into BadgerCare (see Figure 1 below). In some Wisconsin cities the savings would be almost 40%. This contrasts sharply with the over 50% increase the same 40 year old will face in 2018 with the private health insurance options which are available now.

Key Findings (full metro area charts below)

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Comparing the most common health plan (2nd lowest cost silver) for a 40 year old within Wisconsin metro areas, the total cost of premiums & deductibles could be 24% lower with a BadgerCare Public Option than private insurance in 2018.

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Without the BadgerCare Public Option, premiums for private insurance will increase between 29% (Superior) to 105% (Green Bay).

“President Trump’s unprecedented sabotage of the American health care system this week has created a crisis that state officials must immediately address to protect the lives and livelihoods of Wisconsin families,” said Robert Kraig, Executive Director of Citizen Action of Wisconsin. “Governor Walker and the State Legislature have it within their power to both dramatically reduce the cost of health insurance, and protect Wisconsinites from and disruption of coverage that could result from President Trump’s reckless actions. It is time for Walker and the Legislature to stop playing politics with health care and immediately pass the BadgerCare Public Option bill.”

Figure 1: Percent change private insurance 2017 to new private insurance 2018 rates, 2nd lowest cost silver for 40 year old, by Metro.

Metro Area	Private Insurance Rates (2017-2018)*
Statewide**	50.74% more for premiums alone
Green Bay	105.08% more
Madison	60.54% more
Superior	

29.89% more

Eau Claire

32.54% more

Fond du Lac

61.55% more

Kenosha/Racine

48.37% more

La Crosse

45.34% more

Milwaukee

49.8% morek

Wausau

33.87% more

Rhinelander

54.56% more

Appleton

77.27% more

Janesville/Beloit

43.3% more

Oshkosh

77.27% more

* - Comparison of percent increases for 2nd lowest cost Silver plans, 2017-2018. Gathered from OCI release.

** - Average of the 13 metro areas above.

Figure 2: Percent change, 2017 Private Insurance plans to 2018 BadgerCare Public Option, 2nd lowest cost silver for 40 year old, by Metro.

Metro Area

BadgerCare Public Option vs Private Insurance Rates (2017-2018)*

Statewide**

24% less for premiums & deductibles

Green Bay

24% less

Madison

13% less

Superior

30% less

Eau Claire

32% less

Fond du Lac

19% less

Kenosha/Racine

26% less

La Crosse

25% less

Milwaukee

25% less

Wausau

38% less

Rhinelander

6% less

Appleton

24% less

Janesville/Beloit

12% less

Oshkosh

21% less

* - comparison of 2nd lowest cost Silver health plan, premiums and deductibles, for 40 year old vs Legislative Fiscal Bureau estimate of a BadgerCare Public Option buy-in. Private rates gathered from Healthcare.gov

** - Average of the 13 metro areas above.

Figure 3: BadgerCare Public Option Cost

Annual, Adults*

Annual, Child*

Statewide estimate

$7,224

$2,976

* - Legislative Fiscal Bureau estimate of a BadgerCare Public Option buy-in. Public Option figures above does not have any deductible, unlike private insurance.

Figure 4: Current 2017 Premiums & Deductibles, 2nd lowest cost silver for 40 year old, by Metro, and Extra Annual Cost Over BadgerCare Public Option of Private Insurance

County

2017 Premiums & Deductibles, private plans on Healthcare.gov*

Dollar amount over BadgerCare Public Option for Private Insurance, Annual

Statewide***

$9,458 per year, premiums & deductibles

+$2,234 more per year than BadgerCare Public Option

Green Bay

$9,529

+$2,305

Madison

$8,341

+$1,117

Superior

$10,319

+$3,095

Eau Claire

$10,656

+$3,432

Fond du lac

$8,885

+$1,661

Kenosha/Racine

$9,703

+$2,479

La Crosse

$9,658

+$2,434

Milwaukee

$9,595

+$2,371

Wausau

$11,705

+$4,481

Rhinelander

$7,663

+$439

Appleton

$9,529

+$2,305

Janesville/Beloit

$8,240

+$1,016

Oshkosh

$9,130

+$1,906

* - 2nd Lowest silver plan for a 40 year old, 12 months of premiums and deductible.

“As premiums sky-rocket with President Trump’s continued work to sabotage the health insurance market, Governor Walker cheers from the sidelines, providing no solutions for our citizens,” said Eric Genrich, State Representative (D-Green Bay). “In contrast, we are advancing a tested, high-quality option by offering Wisconsinites access to BadgerCare, the health care plan we are all invested in.”

“This is a crisis for the patients we serve and the members we represent”, said Candice Owley, registered nurse and president of the Wisconsin Federation of Nurses & Health Professionals. “We were already deeply concerned with the cost of care and skyrocketing medical debt, and this latest news will only cause consumers to delay care even further and make us all sicker.”

“I buy an individual plan without subsidies. I am a small business owner and there are many of us entrepreneurs who rely on the Affordable Care Act for coverage”, said Alice Thompson, who owns an environmental consulting company in South Milwaukee. “Now I wake up to the knowledge that I could be paying $1,200 a month for health insurance. That’s more than my mortgage! A BadgerCare Public Option seems like a responsible and life-saving idea to me.”