

Affordable Care Act a Huge Advance for Wisconsin

Written by Citizen Action of Wisconsin, Robert Kraig

Monday, 23 March 2015 14:09 - Last Updated Monday, 23 March 2015 14:34

<http://newiproggressive.com/images/stories/S5/affordablecareact-s5.jpg>



Five years after the passage of the Affordable Care Act the law is guaranteeing Wisconsinites more freedom to control their own health decisions. But benefits are at risk due to inaction on Supreme Court threat. Reform more important in Wisconsin due to higher insurance costs.

STATEWIDE - Five years after the passage of the Affordable Care Act the law is guaranteeing, more than any time in American history, the freedom of Wisconsinites to control their own health decisions. Before the Affordable Care Act passed, Americans faced shocking health insurance discrimination based on age, preexisting medical conditions, gender, and other factors. Today over 207,000 Wisconsinites have quality health coverage that can never be taken away by insurance companies.

There are substantial tax subsidies to make health coverage affordable which have an especially important benefit in a high cost state like Wisconsin. Because Wisconsin health insurance premiums are higher than surrounding states, Wisconsin health consumers gain substantially more. Local numbers and comparison charts are below.

As significant as these advances are, Governor Scott Walker's refusal to prepare for the potential adverse decision in the U.S. Supreme Court decision of *King v. Burwell* threatens to take health coverage away from over 183,000 Wisconsinites who receive tax subsidies and have nowhere else to go. Many of these consumers have pre-existing conditions and faced shocking discrimination from insurance companies before the passage of health reform. Others were forced on the marketplace by Governor Walker's ill-conceived decision to reject hundreds of millions of federal dollars for BadgerCare provided by the Affordable Care Act.

"The advance in freedom provided by health reform is at risk in Wisconsin due to Governor Walker's actions," said Robert Kraig, Executive Director of Citizen Action of Wisconsin. "It is political malpractice for Governor Walker not to prepare for a predictable disaster which could strip affordable health coverage from over 183,000 Wisconsinites. By failing to prepare a Wisconsin health insurance marketplace in the event the Supreme Court makes a damaging decision, Walker is putting at risk the lives and fundamental freedoms of people in every corner

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of Wisconsin.”

Table 1: Affordable Care Act's Tax Credits Very Effective At Making Private Insurance More Affordable

([Click here to see data for more Metropolitan areas](#))

Metro

Lowest Cost Silver, 40 year old, before tax credits

After tax credits, 200% FPL

Annual savings from credits

Milwaukee, WI

\$301 per month

\$94 per month

\$2,484

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Madison, WI

\$238

\$109

\$1,548

Minneapolis, MN

\$181

\$121

\$720

Chicago, IL

\$212

\$123

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\$1,068

Detroit, MI

\$219

\$116

\$1,236

Des Moines, IA

\$195

\$116

\$948

Data collected from Healthcare.gov and MNSure.org for 40 year old single applicant, non-smoking. Tax credits estimated for 40 year old single applicant making 200% of the federal poverty line, or \$23,541 a year

Table 2: Affordable Care Act's Outlawing of Pre-existing Condition Discrimination Protects

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Thousands

([Click here to see data for more Wisconsin localities](#))

Est. Number of Consumers With Diagnosed Pre-existing Conditions

Milwaukee County

214,600 people

Dane County

114,000

La Crosse County

26,800

Eau Claire/Chippewa County

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38,200

Marathon County

31,000

Brown County

59,000

Fox Valley

93,300

Waukesha

90,600

Racine County

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46,000

Sheboygan County

26,800

Kenosha County

38,500

Rock County

37,900

Estimates from [Families USA analysis](#) of consumers in Wisconsin of non-institutionalized, non-Medicare-eligible population

Table 3: Citizens Around Wisconsin Have Signed Up for Health Coverage

([Click here to see data for more Wisconsin counties](#))

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Est. County Enrollment

Est. Qualified for Tax Credits

Est. Total Tax Credits Annually

Brown County

8,127

7,233

\$27,687,415.69

Dane County

11,662

11,747

\$44,642,245

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Douglas County

1,760

1,566

\$5,995,934.74

Eau Claire County

3,998

3,558

\$13,619,632.63

Fond du Lac County

2,955

2,629

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\$10,065,341.07

Kenosha County

5,370

4,780

\$18,296,874.51

La Crosse County

3,974

3,537

\$13,537,214.83

Manitowoc County

3,066

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2,729

\$10,446,526.17

Marathon County

6,376

5,674

\$21,722,386.87

Milwaukee County

34,468

30,677

\$117,430,699.37

Oneida County

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2,557

2,276

\$8,710,589.80

Outagamie County

5,658

5,036

\$19,275,592.18

Portage County

3,344

2,977

\$11,394,336.91

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Racine County

5,828

5,188

\$19,857,672.30

Rock County

4,843

4,310

\$16,499,124.28

Sheboygan County

1,744

1,551

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\$5,939,272.38

Waukesha County

9,906

8,817

\$33,750,315.78

Winnebago County

5,083

4,524

\$17,318,155.83

Wood County

3,845

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3,422

\$13,099,367.37

STATEWIDE

207,349

184,540

\$706,418,001.86

Source - County enrollment distribution based on Dept of Health Services [June 2014 enrollment report](#)

used for most recent

[February Healthcare.gov state enrollment numbers](#)

. Total tax credits are based on local enrollment and

[HHS reported average Wisconsin tax credit](#)

, annualized.

adj