

New \$0 Deductible Health Plans Introduced

Written by Citizen Action of Wisconsin, Robert Kraig

Friday, 30 September 2016 10:01 - Last Updated Friday, 30 September 2016 10:12

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



New health insurance plans offer relief from runaway pharmaceutical prices. Wisconsin health consumers will save over \$209 million.

WISCONSIN - At news conferences in four cities yesterday Citizen Action of Wisconsin announced that for 2017 some major insurance carriers in Wisconsin will be offering new health plans designed by the federal government to provide immediate relief from skyrocketing prescription drug prices and other medical costs. The announcement took place in Appleton, Wausau, Milwaukee, and Madison.

Deductibles jumped [40% this year in Wisconsin](#) , yet the [Walker Administration has refused](#) to take any meaningful steps to address high medical prices. To fill the gap, advocates and state legislators took matters into their own hands by directly lobbying Wisconsin health insurance companies to adopt new Federal plans designed to combat high deductibles.

The savings generated because of the introduction of these new plans are dramatic. The average health consumer purchasing insurance on the Affordable Care Act marketplace stands to save \$1,462 Rx deductibles and \$3,482 on other high value medical services. Overall Citizen Action of Wisconsin estimates the new plans will save Wisconsin health consumers over \$209 million per year in lower deductibles.

At the Capitol news conference Senator Jon Erpenbach and Representative Melissa Sargent represented Democratic legislators who joined Citizen Action in asking Wisconsin health insurers to offer “Low Out-of- Pocket” plans.

These new health plans will have the following common features:

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\$0 deductibles for prescription drugs (generic, brand name and specialty)

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\$0 deductible for Primary Care Visits to Treat an Injury or Illness

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\$0 deductible for Specialist Visits

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\$0 deductible for Mental/Behavioral Health and Substance Abuse Disorder Outpatient

-

Manageable co-pays that do not differ company to company.

Four companies have so far confirmed to Citizen Action their intention to introduce "Low Out-of-Pocket" health plans on the Affordable Care Act marketplace for 2017.

1.

Molina Healthcare

2.

Common Ground Healthcare Cooperative

3.

Group Health Cooperative of South Central WI

4.

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Network Health

“The introduction of new cost saving health plans in Wisconsin shows it is possible to use the tools provided by the health care reform law to make tangible progress on medical and prescription drug affordability,” said Robert Kraig, Executive Director of Citizen Action of Wisconsin. “Even more progress on skyrocketing health care costs would be possible if Governor Walker and conservatives in the State Legislature would cease their efforts to sabotage health reform, and join health advocates in working to guaranteed quality affordable health care in Wisconsin.”

Chart:

Average Current 2016 Deductibles by County (reduced to \$0 for some services in “Low Out of Pocket” Health Plans)

Counties With Plans

Average Rx Deductible*

Average Medical Deductible*

42 County Average**

\$1,462/year

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\$3,482/year

Brown County

\$1,464

\$3,422

Dane County

\$634

\$3,311

Kenosha County

\$1,480

\$3,580

Manitowoc County

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\$1,464

\$3,422

Marathon County

\$1,284

\$3,457

Milwaukee County

\$1,952

\$3,702

Oneida County

\$1,284

\$3,457

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Outagamie County

\$1,781

\$3,521

Racine County

\$1,952

\$3,702

Rock County

\$618

\$3,266

Shawano County

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\$1,346

\$3,363

Sheboygan County

\$1,464

\$3,422

Waukesha County

\$1,562

\$3,404

Winnebago County

\$2,023

\$3,523

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Wood County

\$1,284

\$3,457

* - Average deductible based on all silver plans available in county 2016 individual market without cost sharing

** - 42 county weighted average shows what the average resident in these 42 counties that will feature Low Out-of-Pocket health plans currently see for deductibles. Weighted by total enrollment.

More information on the features of the new health plans, and on savings in each Wisconsin County, can be found [here](#) .