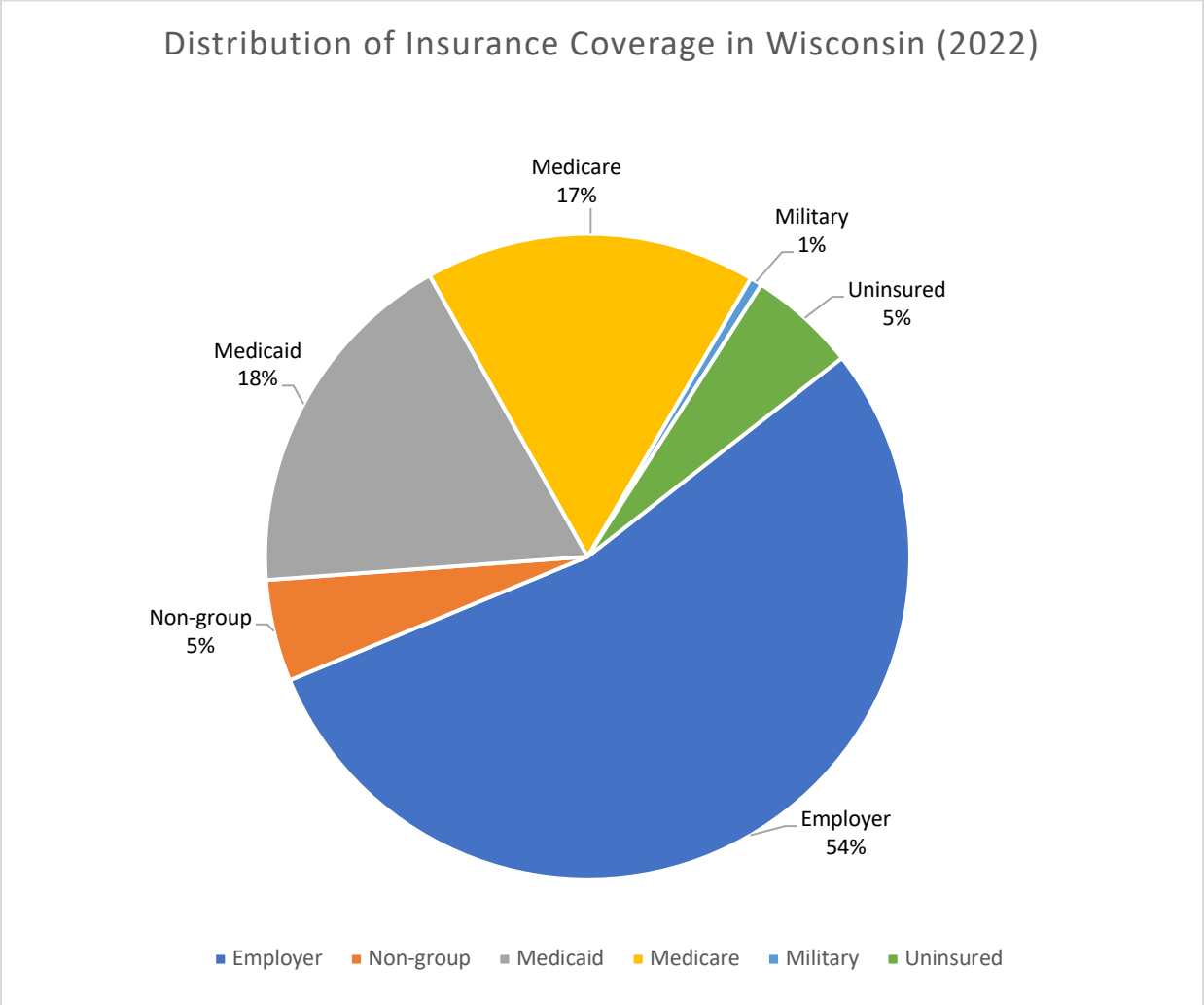


Wisconsin

Sources of Insurance Coverage



*Source: KFF, Health Insurance Coverage of the Total Population, 2022

Medicare

In Wisconsin, approximately [957,000](#) residents are enrolled in Medicare, about 17% of the state’s population (2022 data). In 2023, [54%](#) of Medicare beneficiaries are enrolled in a Medicare Advantage plan. For Wisconsin residents in the traditional Medicare program, the Office of the Insurance Commissioner (OCI) regulates Medicare supplemental plans. A list of Medicare supplemental plans available in 2023 can be found [here](#).

Medicaid and the Children’s Health Insurance Program (CHIP)

In Wisconsin, about [1,037,200](#) residents are enrolled in Medicaid or CHIP (called “BadgerCare Plus” in Wisconsin), roughly 18% of the population (2022 data).

Wisconsin has not adopted Medicaid expansion under the Affordable Care Act. The state's Medicaid program covers low-income parents and childless adults with a household income up to [100%](#) of the federal poverty level (FPL).

Medicaid covers children up to [306% FPL](#). Approximately [35%](#) of all births in Wisconsin are covered by Medicaid (June 2023 data). In Wisconsin, the CHIP program is [operated](#) as a separate program as well as an expansion of Medicaid. Children who have access to job-based insurance through their parents are not eligible for the separate CHIP program if the employer covers at least 80% of the cost.

Medicaid also covers pregnant women up to [306% FPL](#).

In Wisconsin, [most](#) Medicaid enrollees receive benefits via private managed care organizations (MCOs). These insurers have contracts with the Department of Health Services (DHS).

Employer-sponsored Insurance

In Wisconsin, approximately [3,125,400](#) people are covered by employer-sponsored insurance (ESI), around 54% of the total state population (2022 data). Approximately [51.8%](#) of private-sector establishments in Wisconsin offer ESI. However, offer rates vary significantly by size of firm. In Wisconsin, 95.8% of large firms (50 or more employees) offer ESI, while only 34.6% of small employers offer ESI.

In Wisconsin, approximately [35.8%](#) of private sector businesses that offer health insurance self-fund at least one health plan. For large firms (50 or more employees) that offer health insurance, 52.3% self-fund at least one health plan.

Individual Market Insurance

Approximately [5%](#) of Wisconsin residents are enrolled in the individual market (2022 data). In 2023, [221,128](#) Wisconsin residents selected a plan through the Affordable Care Act Marketplace, which in Wisconsin is run by the federal government and is accessible through [HealthCare.gov](https://www.healthcare.gov). It is more challenging to ascertain enrollment numbers for off-Marketplace individual market enrollment.

Individual market health insurance (both on- and off-Marketplace) is regulated in Wisconsin by the Office of the Commissioner of Insurance (OCI).

Other Coverage

Some Wisconsin residents are enrolled in other forms of insurance coverage, such as coverage for the military (TRICARE or U.S. Veterans Administration), which covers [1%](#), or roughly 34,500 residents (2022 data).

The Uninsured

Approximately [5%](#), or about 310,100 Wisconsin residents are uninsured (2022 data), lower than a majority of states.

Among the non-elderly population: People of color are significantly more likely to be uninsured in Wisconsin than White people. Hispanic residents have the highest [uninsured rate](#) (18.7%), followed American Indian/Alaska Native residents (10.5%), Black residents (9.0%), and Asian/Native Hawaiian and Pacific Islander residents (6.3%). White residents have the lowest uninsured rate among all racial groups (5.0%). Lack of insurance is also highly correlated with income. Approximately [9.8%](#) of people under 100% FPL and 12.2% of people between 100-199% FPL are the uninsured in Wisconsin, while just 2.9% of people at or above 400% FPL are uninsured.

State Regulators: Wisconsin

The Centers for Medicare & Medicaid Services (CMS) Regional Office for Wisconsin is based in Chicago. Media inquiries may be submitted [here](#).

Office of the Commissioner of Insurance (OCI)

The Office of the Commissioner of Insurance (OCI) regulates the business of insurance in the state. For health insurance companies, OCI is responsible for:

- **Licensure:** All insurers operating in the state must obtain a certificate of authority. Insurers must demonstrate that they are financially solvent and capable of paying claims. After initial certification, companies must continue filing financial information with OCI, and OCI conducts financial examinations of domiciled companies. Financial examination reports can be found [here](#). The agency also licenses and oversees insurance agents and brokers.
- **Form review:** OCI reviews health insurers' contracts and covered benefits to ensure that they comport with state and federal law.
- **Rate review:** Insurers must file proposed rates and justifications with OCI, but the agency does not have the authority to require adjustments.
- **Marketing:** OCI is responsible for oversight of insurers' marketing tactics and discouraging unfair marketing practices.
- **Enforcement:** OCI has authority to enforce insurance laws. Enforcement tools can range from issuing a cease and desist order, imposing civil monetary penalties, or seeking an injunction. Consumers file a complaint against an insurance company or agent [here](#). Agency announcements of administrative actions can be found [here](#), and an archive of market conduct exams can be found [here](#).
- **Appeals:** Under the ACA, insurers must provide enrollees with an internal review of adverse benefit decisions and the right to an external, independent appeal. OCI certifies independent external review entities. A list of certified independent review organizations and more information about requesting an external appeal can be found [here](#).

Department of Health Services (DHS)

The Wisconsin Department of Health Services (DHS) runs the state's Medicaid program (called "BadgerCare Plus" in Wisconsin), and manages the contracts with the companies that deliver Medicaid in the state, which are called Managed Care Organizations (MCOs). A list of MCOs is available [here](#).

DHS reviews MCO performance, including quality and access measures. Reports on MCO performance are available [here](#).

DHS can conduct an enforcement action against an MCO if it fails to meet its contract obligations. Enforcement actions can include corrective action, civil monetary penalties, and terminated contracts.

Wisconsin Attorney General

The Wisconsin Attorney General heads the state's Department of Justice and sometimes represents the state in court in enforcement action against insurers.

Other Sources of Information

Health Insurance Navigators, Agents and Brokers (collectively, "consumer assisters")

The federal government provides grants to local organizations called "Navigators" that are tasked with assisting consumers, determining eligibility for coverage affordability programs, and helping consumers with post-enrollment questions. Wisconsin-based insurance agents and brokers perform similar consumer assistance functions, but they are generally paid on a commission basis. These consumer assisters can be helpful sources of information about health insurance and the challenges consumers face. They can be located through [this page](#) on the federal Marketplace website.

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