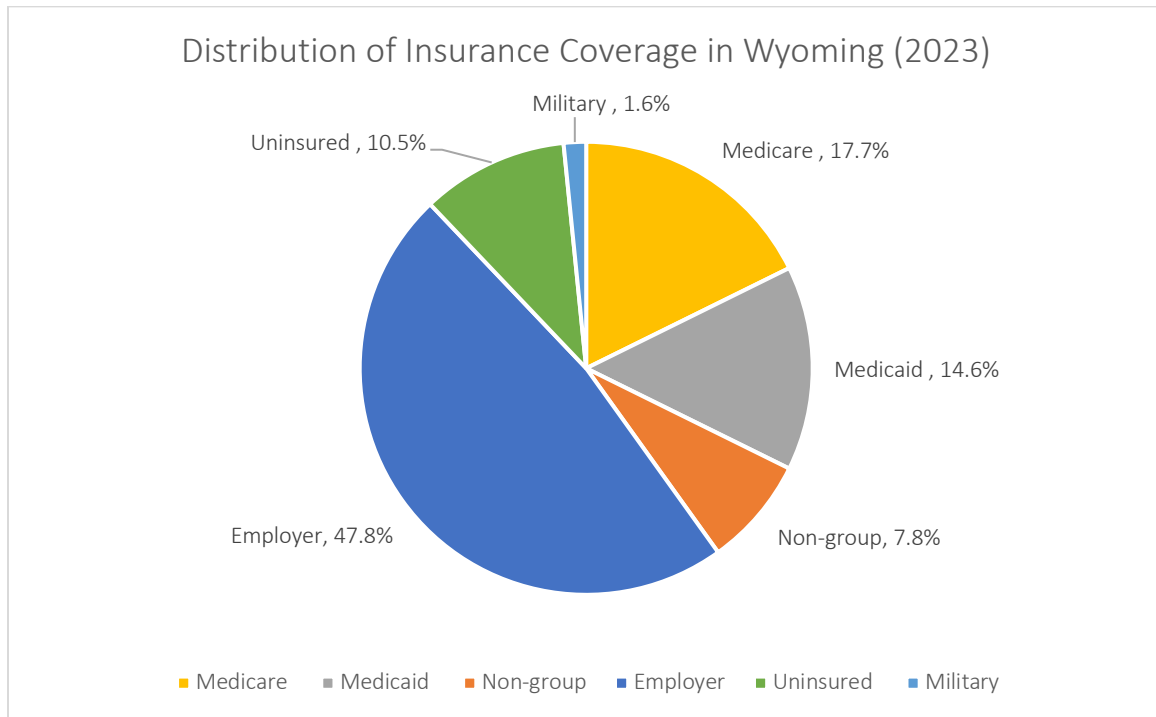


Wyoming

Sources of Insurance Coverage



**Source: KFF, Health Insurance Coverage of the Total Population, 2023*

Medicare

In Wyoming, approximately [100,600](#) residents are enrolled in Medicare, about 17.7% of the state's population (2023 data). In 2024, [17%](#) of Medicare beneficiaries are enrolled in a Medicare Advantage plan. For Wyoming residents in the traditional Medicare program, the Wyoming Department of Insurance (DOI) regulates Medicare supplemental plans. The DOI's 2023 guide to Medicare supplemental plans can be found [here](#).

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

In Wyoming, about [82,700](#) residents are enrolled in Medicaid or CHIP, around 14.6% of the population (2023 data).

Wyoming has not adopted Medicaid expansion under the Affordable Care Act. As a result, about [9,000](#) adults fall in the "coverage gap" in the state, meaning their income is too high for Medicaid but too low to qualify for premium tax credits available on the Affordable Care Act Marketplace (August 2024 data). The state's Medicaid program covers low-income parents with household income up to [45%](#) of the federal poverty level (FPL), and does not cover childless adults.

Medicaid covers children up to [205% FPL and pregnant women up to 159% FPL](#). Approximately [30%](#) of all births in Wyoming are covered by Medicaid (August 2024 data). In Wyoming, the CHIP program operates as an expansion of Medicaid.

In Wyoming, Medicaid enrollees [do not](#) receive benefits via private managed care organizations (MCOs).

Employer-sponsored Insurance

In Wyoming, approximately [271,600](#) people are covered by employer-sponsored insurance (ESI), or about 47.8% of the total state population (2023 data). Approximately [31.8%](#) of private-sector establishments in Wyoming offer ESI. However, offer rates vary significantly by size of firm. In Wyoming, 94.7% of large firms (50 or more employees) offer ESI, while only 18.3% of small employers offer ESI.

In Wyoming, approximately [54.6%](#) 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, 66.6% self-fund at least one health plan.

Individual Market Insurance

Approximately [7.8%](#) of Wyoming residents are enrolled in the individual market (2023 data). In 2024, [42,293](#) Wyoming residents selected a plan through the Affordable Care Act Marketplace, which in Wyoming is run by the federal government and is accessible through [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 Wyoming by the Department of Insurance (DOI).

Other Coverage

Some Wyoming residents are enrolled in other forms of insurance coverage, such as coverage for the military (TRICARE or U.S. Veterans Administration), which covers [1.6%](#), or roughly 9,300 residents (2023 data).

The Uninsured

Approximately [10.5%](#), or 59,400 Wyoming residents are uninsured (2023 data), one of the highest uninsured rates in the country.

Among the non-elderly population: American Indian/Alaska Native residents have the highest [uninsured rate](#) (26.6%), followed by Hispanic residents (21.4%). Multiracial residents and White residents have the lowest uninsured rate among all racial groups (16.4% and 11.0%, respectively). Lack of insurance is also highly correlated with income. Approximately [22.9%](#) of people under 100% FPL and 20.2% of people between 100-199% FPL are the uninsured in Wyoming, while just 7.0% of people at or above 400% FPL are uninsured.

State Regulators: Wyoming

The Centers for Medicare & Medicaid Services (CMS) Regional Office for Wyoming is based in Denver. Media inquiries may be submitted [here](#). As in all states, CMS is responsible for the administration of Medicare in Wyoming. Less typically, CMS is also responsible for enforcing certain federal insurance laws in the state, including the Affordable Care Act, the Mental Health Parity and Addiction Equity Act (MHPAEA), and the No Surprises Act. CMS also conducts the review of insurers' proposed individual and small group market rates in Wyoming.

Department of Insurance (DOI)

The Wyoming Department of Insurance (DOI) regulates the business of insurance in the state. For health insurance companies, the DOI is responsible for:

- **Licensure:** 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 the DOI. Financial exams as well as financial summaries can be found [here](#).
- **Form review:** The DOI reviews health insurers' contracts and covered benefits to ensure that they comport with state law. However, the federal government enforces the Affordable Care Act, the Mental Health Parity and Addiction Equity Act (MHPAEA), and the No Surprises Act in Wyoming.
- **Rate review:** Insurers must submit proposed premium rates and justifications to the DOI, and the agency has the authority to review and require adjustments for individual or large group market in the event there is a "noncompetitive" market. However, Wyoming is not considered to have an "effective rate review program" pursuant to federal law, so CMS reviews individual and small group market rates.
- **Marketing:** The DOI is responsible for oversight of insurers' marketing tactics and discouraging unfair or deceptive tactics. The agency also licenses and oversees insurance agents and brokers.
- **Enforcement:** The DOI has authority to enforce state insurance laws. Enforcement tools can range from issuing a cease and desist order, imposing civil monetary penalties, or seeking an injunction through the state attorney general. Consumers can learn more about filing a complaint and access the online complaint portal [here](#). Enforcement and administrative actions against insurance brokers and agents 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. In Wyoming, the DOI licenses independent review organizations to perform the external review process, and provides information to enrollees seeking an appeal [here](#).

Wyoming Department of Health (WDH)

The Wyoming Department of Health (WDH) runs the state's Medicaid program. Wyoming does not contract with managed care organizations (MCOs), but it does contract with a Care

Management Entity (CME) to coordinate care for Medicaid youth with complex behavioral health needs as well as their families. WDH monitors CME performance.

Wyoming Attorney General

The DOI can report violations of the insurance laws to the Wyoming Attorney General's Office in order to take enforcement action through the courts, including to seek injunctive relief. The Attorney General's Office also enforces consumer protection laws that prohibit unfair and deceptive trade practices. Consumers can learn more and file complaints [here](#), however, the Attorney General's Office [lists](#) the DOI as a resource for consumers with complaints or issues regarding insurance.

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. Wyoming-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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