

Recent Changes Will Increase Health Costs and Decrease Coverage in Wisconsin

Without Congressional action, eligible enrollees in Wisconsin will pay on average \$1,200 more per year for marketplace health coverage—and multiple times more per family. These costs could be even higher, given <u>preliminary projected increases</u> in premiums for 2026 of **15 percent**.

266,300 residents had health insurance marketplace coverage in 2024, **39** percent more than in 2021. This includes:

- ~106,526 residents ages 55-64
- ~17,426 residents who are children

Additionally, the new reconciliation law will require **57,285** enrollees to file new paperwork to stay covered.

Counties Hardest Hit:

Highest average loss of premium tax credits:

- Sawyer County: \$1,968 more per year
- Barron County: \$1,920 more per year
- Pepin County: \$1,908 more per year
- Chippewa County: \$1,896 more per year
- Vilas County: \$1,848 more per year

Highest number of enrollees that could be affected:

- Milwaukee County: 39,500
- Dane County: 21,300
- Waukesha County: 16,800
- Brown County: 11,800
- Outagamie County: 9,600

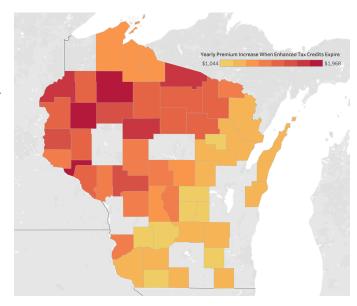
Rural Counties:

Without Congressional action, eligible enrollees in rural counties will pay on average \$1,387 more per year for marketplace health coverage—and multiple times more per family.

93,500 residents in rural counties had health insurance marketplace coverage in 2024, **31** percent more than in 2021. This includes:

- ~43,661 residents ages 55-64
- ~3,826 residents who are children

Additionally, the new reconciliation law will require **20,120** enrollees in rural counties to file new paperwork to stay covered.



High Diabetes Rate Counties:

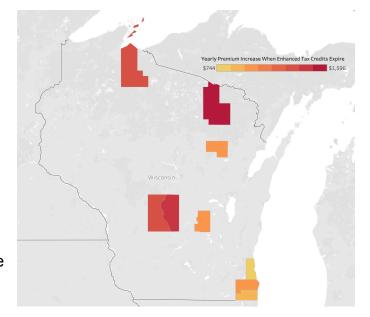
Without Congressional action, eligible enrollees in high diabetes rate counties will pay on

average \$846 more per year for marketplace health coverage—and multiple times more per family.

58,300 residents in high diabetes rate counties had health insurance marketplace coverage in 2024, **52** percent more than in 2021. This includes:

- ~17,961 residents ages 55-64
- ~3,141 residents who are children

Additionally, the new reconciliation law will require **13,331** enrollees in high diabetes rate counties to file new paperwork to stay covered.



High Cancer Rate Counties:

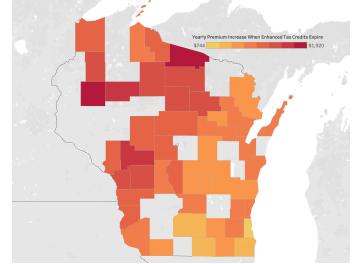
Without Congressional action, eligible enrollees in high cancer rate counties will pay on

average \$1,140 more per year for marketplace health coverage—and multiple times more per family.

213,500 residents in high cancer rate counties had health insurance marketplace coverage in 2024, **40** percent more than in 2021. This includes:

- ~83,431 residents ages 55-64
- ~12,822 residents who are children

Additionally, the new reconciliation law will require **45,874** enrollees in high cancer rate counties to file new paperwork to stay covered.



High Uninsured Rate Counties:

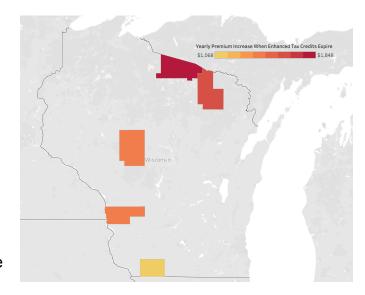
Without Congressional action, eligible enrollees in high uninsured rate counties will pay on

average \$1,527 more per year for marketplace health coverage—and multiple times more per family.

6,700 residents in high uninsured rate counties had health insurance marketplace coverage in 2024, **34** percent more than in 2021. This includes:

- ~3,174 residents ages 55-64
- ~116 residents who are children

Additionally, the new reconciliation law will require **1,574** enrollees in high uninsured rate counties to file new paperwork to stay covered.



High Primary Care Ratio Counties:

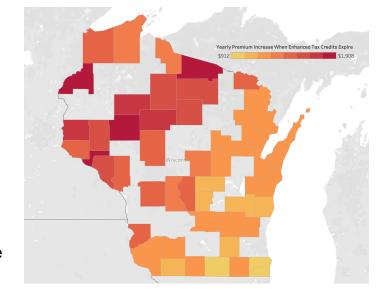
Without Congressional action, eligible enrollees in high primary care ratio counties will pay on

average \$1,275 more per year for marketplace health coverage—and multiple times more per family.

129,500 residents in high primary care ratio counties had health insurance marketplace coverage in 2024, **36** percent more than in 2021. This includes:

- ~57,270 residents ages 55-64
- ~6,912 residents who are children

Additionally, the new reconciliation law will require **27,804** enrollees in high primary care ratio counties to file new paperwork to stay covered.



County Characteristics Definitions:

- **Rural:** Counties are classified as rural if they meet the definition of "Fully FORHP Rural Counties" by the Health Resources and Services Administration (HRSA) <u>Federal Office of Rural Health Policy</u>.
- High Diabetes: Counties with higher than the national average rates of diabetes.
- **Higher Cancer Prevalence:** Counties with higher than the national average prevalence rate of cancer.
- **High Uninsured:** Counties with a rate of people without health insurance above the national average.
- **High Primary Care Ratio:** Counties whose population to primary care physician ratio is above the national average, meaning fewer primary care providers per capita.