

## Wisconsin

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## 1. MEDICARE OVERVIEW FOR WISCONSIN (UPDATED 3-12-21)

Wisconsin Medicare enrollment was about 1.2 million in 2020, with 562,296 enrolled in a Medicare Advantage plan. About 13% of the state's total Medicare populations is comprised of individuals with disabilities. Wisconsin wasn't involved in a dual demonstration. However, the state had over 54,000 Special Needs Plan members as of March 2020.

## 2. MEDICARE ADVANTAGE PLAN FINANCIALS

Medicare Advantage plans in Wisconsin generated total premiums of \$5.2 billion in 2019 and medical costs of \$4.4 billion. Average MLR was 83.6% after reinsurance recoveries.

**(Note: Financial metrics and comparisons presented in this overview are based on health plan NAIC filings in the state. Measures like per member per month premiums and medical loss ratios may vary greatly by plan and by state depending on the mix of business and other factors.)**

### Wisconsin Medicare Advantage Plan Financials, 2019

Plan	Publicly Traded	Enrollment	Member Months	PMPM	Premiums Earned (000)	Medical Costs (000)	MLR <sup>(1)</sup>
Anthem	Y	18,527	202,431	\$849.77	\$172,020	\$146,449	85.1% <sup>(2)</sup>
Care Wisconsin Health Plan	N	1,307	14,758	\$4,286.24	\$63,256	\$52,840	84.0%
Centene/Managed Health Services	Y	1,387	15,779	\$1,290.09	\$20,356	\$16,146	79.4%
Community Care Health Plan	N	1,027	12,106	\$2,639.10	\$31,949	\$23,658	74.1%
HealthPartners	N	2,455	27,199	\$398.33	\$10,834	\$9,060	83.6% <sup>(2)</sup>
Humana	Y	81,846	977,325	\$928.17	\$907,119	\$735,904	81.1% <sup>(2)</sup>
Medica	N	24,590	295,919	\$457.34	\$135,336	\$106,676	78.8% <sup>(2)</sup>
Medical Associates Clinic	Y	3,689	43,744	\$126.84	\$5,548	\$5,386	90.5%
Molina Healthcare	Y	973	11,518	\$1,156.60	\$13,322	\$8,464	63.6%
Network Health	N	66,810	795,250	\$813.07	\$646,594	\$545,365	84.4%
Security Health Plan of WI	N	52,307	622,167	\$907.57	\$564,661	\$518,829	91.9%
SSM Health Care/Dean Health	Y	23,919	290,472	\$479.73	\$139,349	\$124,376	89.3%
Ucare	N	201	2,107	\$577.39	\$1,217	\$1,337	109.9% <sup>(2)</sup>
UnitedHealth Group	Y	199,243	2,350,535	\$1,002.12	\$2,355,526	\$1,928,231	81.9% <sup>(2)</sup>
University Health Care	Y	16,598	198,192	\$824.36	\$163,382	\$150,879	92.3% <sup>(2)</sup>
<b>Total</b>		<b>494,879</b>	<b>5,859,502</b>	<b>\$892.65</b>	<b>\$5,230,469</b>	<b>\$4,373,601</b>	<b>83.6%</b>

(1) After reinsurance recoveries. (2) Before reinsurance recoveries.

Source: S&P Global Market Intelligence, NAIC, HMA

## Wisconsin Medicare Advantage Plan Financials, 2018

Plan	Publicly Traded	Enrollment	Member Months	PMPM	Premiums Earned (000)	Medical Costs (000)	MLR <sup>(1)</sup>
Anthem	Y	9,071	100,818	\$780.28	\$78,666	\$67,266	85.5% <sup>(2)</sup>
Care Wisconsin Health Plan	N	1,174	12,141	\$4,614.18	\$56,021	\$47,706	85.6%
Centene/Managed Health Services	Y	1,158	12,826	\$1,166.67	\$14,964	\$11,783	78.8%
Community Care Health Plan	N	999	12,229	\$2,960.54	\$36,204	\$26,687	73.9%
HealthPartners	N	1,344	14,625	\$592.05	\$8,659	\$5,172	59.7% <sup>(2)</sup>
Humana	Y	81,486	971,795	\$893.26	\$868,070	\$712,132	82.0% <sup>(2)</sup>
Medica	N	25,061	301,759	\$435.44	\$131,397	\$92,502	70.4% <sup>(2)</sup>
Medical Associates Clinic	Y	3,603	42,582	\$124.13	\$5,286	\$5,038	86.2%
Molina Healthcare	Y	969	12,074	\$1,124.51	\$13,577	\$10,265	75.6%
Network Health	N	65,764	778,989	\$751.35	\$585,292	\$534,395	91.2%
Security Health Plan of WI	N	50,690	602,759	\$861.80	\$519,456	\$482,713	92.9%
SSM Health Care/Dean Health	Y	24,301	293,750	\$466.27	\$136,967	\$116,010	84.7%
UnitedHealth Group	Y	180,727	2,120,340	\$968.78	\$2,054,145	\$1,669,967	81.3% <sup>(2)</sup>
University Health Care	Y	15,765	185,933	\$803.05	\$149,314	\$138,849	93.0% <sup>(2)</sup>
<b>Total</b>		<b>462,112</b>	<b>5,462,620</b>	<b>\$852.71</b>	<b>\$4,658,018</b>	<b>\$3,920,486</b>	<b>84.2%</b>

(1) After reinsurance recoveries. (2) Before reinsurance recoveries.

Source: S&P Global Market Intelligence, NAIC, HMA

### 3. MEDICARE ADVANTAGE PLAN UTILIZATION METRICS

Medicare Advantage plans averaged 15,398 physician visits per 1000 members in 2018 and 2,195 bed days per 1000. Days per admission averaged 6.4.

#### Wisconsin Medicare Advantage Plan Utilization Measures, 2018

Plan	Physician Visits	Visits Per 000	Inpatient Bed Days	Inpatient Admissions	Bed Days Per 000	Days Per Admission
Anthem	131,536	15,656	12,823	2,084	1,526	6.2
Care Wisconsin Health Plan	53,409	52,789	7,080	1,145	6,998	6.2
Centene	25,101	23,484	2,607	394	2,439	6.6
Cmnty Care Health Plan	5,205	5,108	4,375	640	4,293	6.8
HealthPartners	17,327	14,217	1,902	192	1,561	9.9
Humana	1,419,894	17,533	218,068	23,816	2,693	9.2
Medica	296,925	11,808	14,024	3,556	558	3.9
Medical Associates Clinic	73,734	20,779	5,996	858	1,690	7.0
Molina Healthcare	13,722	13,638	2,286	345	2,272	6.6
Network Health	414,287	6,382	95,521	13,806	1,471	6.9
Security Health Plan of WI	0	0	49,219	10,381	980	4.7
SSM Health Care Corporation	174,627	7,134	73,012	7,831	2,983	9.3
UnitedHealth Group	3,493,428	19,771	187,328	34,045	1,060	5.5
University Health Care	112,770	7,278	3,307	26,463	213	0.1
<b>Total</b>	<b>6,231,965</b>	<b>15,398</b>	<b>677,548</b>	<b>125,556</b>	<b>2,195</b>	<b>6.4</b>

*Note: Numbers presented are not risk adjusted.*

*Source: S&P Global Market Intelligence, NAIC, HMA*

## 4. MEDICARE ADVANTAGE PLAN PREMIUMS, DEDUCTIBLES, STAR RATINGS

Wisconsin's top five Medicare Advantage plans had STAR ratings of 2.5 to 4.5 in 2020. Maximum premium ranged from \$112 per month at UnitedHealth Group to \$296 at Network Health.

Wisconsin Medicare Advantage Plans Premiums, Deductibles, STAR Ratings, 2020

Plan	Minimum Premium	Maximum Premium	Minimum Drug Deductible	Maximum Drug Deductible	Minimum Star Rating	Maximum Star Rating
Humana	0	139	200	435	3.5 Stars	4 Stars
Marshfield Clinic Health System	0	222	0	435	2.5 Stars	4.5 Stars
Medica	49	227	300	380	4 Stars	4 Stars
Network Health	0	296	250	420	3.5 Stars	4.5 Stars
UnitedHealth Group	0	112	100	435	4 Stars	4.5 Stars
<b>Total</b>	<b>0</b>	<b>296</b>	<b>0</b>	<b>435</b>		

Source: CMS

## 5. MEDICARE ADVANTAGE ENROLLMENT UPDATE

There were about 1.2 million Medicare members in Wisconsin in 2020, up 1.8% from 2019. Traditional Medicare accounted for more than half of the total at 53.4%; however, its share is declining. Medicare Advantage enrollment accounted for 46.6% of the total at 562,296, up 8.7% compared to 2019. Excluding Prescription Drug Plan and 800 Series enrollment, Medicare Advantage, membership rose 8.7% to 494,769 in 2020.

UnitedHealth Group is the largest Medicare Advantage plan in the state, followed by Network Health and Humana.

### Wisconsin Medicare Enrollment, FFS vs. Medicare Advantage, 2019-20

Program	2019	2020
<b>Original Medicaid</b>	<b>668,911</b>	<b>645,334</b>
<i>% y/y between reporting periods</i>		-3.5%
<i>% of total</i>	56.4%	53.4%
<b>Medicare Advantage, Other Plans</b>	<b>517,485</b>	<b>562,296</b>
<i>% y/y between reporting periods</i>		8.7%
<i>% of total</i>	43.6%	46.6%
<b>Total Medicare</b>	<b>1,186,396</b>	<b>1,207,630</b>
<i>% y/y between reporting periods</i>		1.8%
<b>MA, Other Plans, Excluding PDP, 800 Series</b>	<b>455,117</b>	<b>494,769</b>
<i>% y/y between reporting periods</i>		8.7%

Source: CMS, HMA

## Wisconsin Medicare Advantage Enrollment, 2019-20

Plan Name	2019	2020
<b>Humana</b>	<b>63,052</b>	<b>60,911</b>
+/- between reporting periods	NA	<span style="color: red;">(2,141)</span>
% chg. Between reporting periods	NA	-3.4%
% of total	13.9%	12.3%
<b>Marshfield Clinic Health System</b>	<b>52,057</b>	<b>54,464</b>
+/- between reporting periods	NA	2,407
% chg. Between reporting periods	NA	4.6%
% of total	11.4%	11.0%
<b>Medica Holding Company</b>	<b>24,228</b>	<b>24,257</b>
+/- between reporting periods	NA	29
% chg. Between reporting periods	NA	0.1%
% of total	5.3%	4.9%
<b>Network Health</b>	<b>66,411</b>	<b>65,315</b>
+/- between reporting periods	NA	<span style="color: red;">(1,096)</span>
% chg. Between reporting periods	NA	-1.7%
% of total	14.6%	13.2%
<b>UnitedHealth Group</b>	<b>166,558</b>	<b>193,532</b>
+/- between reporting periods	NA	26,974
% chg. Between reporting periods	NA	16.2%
% of total	36.6%	39.1%
<b>Total, 5 Top Plans</b>	<b>372,306</b>	<b>398,479</b>
+/- between reporting periods	NA	26,173
% chg. Between reporting periods	NA	7.0%
% of total	81.8%	80.5%
<b>Total, All Plans</b>	<b>455,117</b>	<b>494,769</b>
+/- between reporting periods	NA	39,652
% chg. Between reporting periods	NA	8.7%
% of total	100.0%	100.0%

Source: CMS, HMA

## 6. SNPs AND DUAL ELIGIBLES

Wisconsin announced in late 2013 that it was no longer interested in participating in the CMS duals demonstration initiative. The state had a total of 54,479 Special Needs Plan members as of November 2020.

### Wisconsin SNP Enrollment by Plan, November 2020

Plan	Total SNPs	DSNPs	CSNPs	ISNPs	Share
UnitedHealthcare	32,980	26,099	4,571	2,310	60.5%
Independent Care Health Plan, Inc.	8,906	8,906			16.3%
Anthem	4,047	4,047			7.4%
Network Health Insurance Corporation	2,625	2,625			4.8%
Care Wisconsin Health Plan	2,137	2,137			3.9%
Centene	1,621	1,621			3.0%
Molina Healthcare	1,041	1,041			1.9%
Security Health Plan	610	610			1.1%
Community Care Health Plan	512	512			0.9%
<b>Total</b>	<b>54,479</b>	<b>47,598</b>	<b>4,571</b>	<b>2,310</b>	<b>100.0%</b>

Source: CMS, HMA