## **Qualified Health Plan Executive Panel**

Erin Long Security Health Plan



#### 2018 Experience

# Steadily decreasing market

 Service area and statewide market decrease

# Alternate enrollee influx

 Exit of Wisconsin competitors including Molina, Anthem BCBS, and Health Tradition Health Plan

#### Metal tier shifts

CSR elimination and increased APTCs

#### 2019 Participation



### Marketplace Strengths and Weaknesses

#### Strengths

- Moderate rate increases for 2019
- Competition

#### Weaknesses

- Unaffordability for non-APTC consumers
- Recent federal regulations

#### Consumer Engagement



- System sponsorship of navigator program to assist consumers in gaining coverage
- Educating consumers on health insurance basics and helping them find a plan
- Engagement on social media and outreach to consumers
- Keeping healthcare coverage top of mind

## SHP Perspectives on Public Policy

Individuals and families must have access to affordable healthcare coverage regardless of pre-existing conditions and a stable, predictable insurance market Association Health Plans are an alternative that may help consumers obtain affordable health care Short-term, limited-duration plans may look attractive to consumers until they read the fine print Continued collaborative efforts by the state and community health plans to introduce and implement innovative solutions for affordable and comprehensive healthcare

# Thank you

