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**2018 Open Enrollment: November 1 – December 15, 2017**

*36 Percent Average Rate Increase for  
Individual Affordable Care Act (ACA)-Compliant Health Insurance*

**Madison, WI**—The Wisconsin Office of the Commissioner of Insurance (OCI) has completed its review of rates and forms filed by insurers requesting to participate in the federally facilitated exchange. It is important to note these rates and forms are impacting the individual market only and not the group market where most Wisconsinites get their coverage.

“This year, we were successful in ensuring coverage in all Wisconsin counties,” stated Commissioner Ted Nickel. “Unfortunately, Wisconsin consumers will be facing an average premium rate increase of 36 percent for individual ACA-compliant health insurance plans in Wisconsin. These rate changes and the recent exiting of numerous national carriers make it even more important for individuals to actively explore their health insurance options. As always, it’s helpful to seek out insurance professionals to help guide you through that process.”

In order to be eligible for the federally facilitated exchange, insurers must meet all state standards and file their rates and forms with the state of Wisconsin. Insurers began filing insurance policies in Wisconsin in June. Wisconsin reviewed the rate and form filings to ensure the policies are in compliance with all laws and regulations.

“The ACA destabilized the Wisconsin individual health insurance market and federal health care reform efforts continue to face significant challenges,” said Commissioner Nickel. “As a result, we are exploring our options available under the ACA Section 1332 Waiver for State Innovation. We stand committed to continuing our efforts in ensuring a stable and competitive market and affordable coverage for Wisconsin consumers.”

### **Alternative Enrollment**

In cases where a consumer's current health insurer is exiting the market and the policy was purchased through the federal exchange, the federal government will assign the consumer to a new health insurer if the consumer does not purchase coverage through the exchange. This process is called "alternative enrollment." To avoid alternative enrollment, consumers are encouraged to explore their options and shop around for coverage.

"This year, more than 75,000 Wisconsinites will lose their current coverage with their insurer," said Commissioner Nickel. "Nobody wants the federal government to substitute its judgement for the judgement of the consumer. Therefore, we strongly encourage these consumers to shop around and avoid a plan being chosen for them."

### **Open Enrollment**

The ACA requires insurers to offer coverage on a guaranteed issue basis to all eligible consumers during an annual open enrollment period. Open enrollment allows individuals to re-enroll in their existing health insurance plans or to shop for a new plan. Consumers are encouraged to shop for insurance. If you receive a subsidy through the federal exchange, it is important to understand how the subsidy will impact the cost of your plan. While subsidies are only available through the exchange, consumers shopping for health insurance should consider off-exchange carriers as well.

This year, open enrollment runs from November 1, 2017, until December 15, 2017. Coverage begins on January 1, 2018. Consumers seeking individual coverage should sign up before December 15, 2017, or risk being locked out of the individual insurance market until 2018. Of course, consumers facing a loss of their group coverage or other special situations may be eligible for special enrollment periods.

### **Interactive Coverage Map**

OCI provides access to an interactive map showing all carriers available in each Wisconsin county and a link to the company Web site to explore plan options. The Health Insurer Map is a record of health insurance companies' marketing practices as reported to OCI in rate filings. Inclusion on this list is NOT an implicit or explicit endorsement by OCI. For access to the Health Insurer Map please visit [oci.wi.gov/Pages/Consumers/FindHealthInsurer.aspx](http://oci.wi.gov/Pages/Consumers/FindHealthInsurer.aspx).

### **Second Lowest Cost Silver Plan in Each County**

We are providing the following chart in advance of Open Enrollment for planning purposes. Information on the chart is the second lowest cost silver plan in each county. Consumers should note that all subsidies are based on the cost of the second lowest cost silver plan in their county.

**Chart - Second Lowest Cost Silver Plan (see attachment)**

Created by the Legislature in 1870, Wisconsin's Office of the Commissioner of Insurance (OCI) was vested with broad powers to ensure that the insurance industry responsibly and adequately met the insurance needs of Wisconsin citizens. Today, OCI's mission is to lead the way in informing and protecting the public and responding to its insurance needs.

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