

Walker's Health Plan Would Make Wisconsin One of the Most Expensive States

Written by Citizen Action of Wisconsin, Robert Kraig
Friday, 21 August 2015 09:03 -



Minnesota Lowest. Walker's tax credit plan worse for states like Wisconsin with high health insurance costs. Regional health insurance price changes provided in analysis.

STATEWIDE - An analysis of Scott Walker's recent health repeal proposal by Citizen Action of Wisconsin reveals that his plan would expose many Wisconsin consumers who receive federal tax credits under the Affordable Care Act (ACA) to massive premium hikes.

Walker's proposal released on Tuesday would, if it were ever enacted, repeal the Affordable Care Act (ACA), replacing the law's current tax credits which are based on income and the actual cost of health insurance where consumers live with a new flat-rate scheme based solely on the age of the applicant. This change would be catastrophic for Wisconsin health consumers, exposing hundreds of thousands of Wisconsinites to the state's' higher than average health insurance rates. Wisconsin is the 4th most expensive state to purchase individual health insurance policies after Alaska, Vermont and Wyoming, based on [current silver plans](#) .

Over time this adverse impact will grow worse because Walker's tax credits do not adjust for the rising cost of health care, unlike the ACA tax credits. It will also get worse if Wisconsin does not take steps to reduce its higher than average health insurance premiums. It is uncertain whether Walker's tax credits would ever become law because he proposes to repeal all funding sources for health reform.

"As a high cost state, Wisconsin health consumers benefit more than other states from tax credits under the Affordable Care Act which provide more help for consumers who live in areas with more expensive health insurance," said Robert Kraig, Executive Director of Citizen Action of Wisconsin. "By trying to turn the clock back by repealing the health care law, Walker's scheme would dramatically increase the sticker price of health insurance for tens of thousands of Wisconsinites."

Key findings:

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Scott Walker's tax credits that ignore economic need and geography would expose Wisconsinites, especially the low to moderate income, to higher health insurance costs.

60yr old earning 200% of poverty line in...

Annual cost with no tax credits (underlying costs)

Annual cost with Affordable Care Act tax credits

Annual cost with Walker's tax credits

Twin Cities, MN

\$4,620 a year

\$1,440 a year

\$1,620 a year

Eau Claire, WI

\$8,220

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\$1,308

\$5,220

Madison/ Janesville, WI

\$6,048

\$1,068

\$3,048

Milwaukee/ Racine/ Kenosha, WI

\$7,680

\$684

\$4,680

Fond du Lac, WI

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\$6,372

\$960

\$3,372

Sheboygan, WI

\$6,576

\$1,140

\$3,576

Green Bay/ Manitowoc, WI

\$6,768

\$1,260

\$3,768

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Appleton/Oshkosh, WI

\$6,924

\$1,440

\$3,924

Wausau/Stevens Pt/ Wis Rapids, WI

\$7,704

\$1,356

\$4,704

Rhineland, WI

\$7,728

\$276

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\$4,728

Superior, WI

\$9,012

\$1,296

\$6,012

La Crosse, WI

\$9,144

\$1,068

\$6,144

Hudson, WI

\$9,552

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\$1,380

\$6,552

Examining lowest cost silver plans using Healthcare.gov and MNSure comparison tools. Tax credits from Walker's plan provided by [his website](#)

40yr old earning 133% of poverty line in...

Annual cost with no tax credits (underlying costs)

Annual cost with Affordable Care Act tax credits

Annual cost with Walker's tax credits

Twin Cities, MN*

\$2,172

\$180 a year

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\$72 a year

Eau Claire, WI

\$3,876

\$408

\$1,776

Madison/ Janesville, WI

\$2,856

\$288

\$756

Milwaukee, WI

\$3,612

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\$108

\$1,512

Racine/ Kenosha, WI

\$3,612

\$312

\$1,512

Fond du Lac, WI

\$3,000

\$240

\$900

Sheboygan, WI

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\$3,096

\$324

\$996

Green Bay/ Manitowoc, WI

\$3,192

\$384

\$1,092

Appleton/Oshkosh, WI

\$3,264

\$324

\$1,164

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Stevens Pt/ Wis Rapids, WI

\$3,624

\$336

\$1,524

Wausau, WI

\$3,624

\$420

\$1,524

Rhineland, WI

\$3,636

\$0

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\$1,536

Superior, WI

\$4,248

\$396

\$2,148

La Crosse, WI

\$4,308

\$288

\$2,208

Hudson, WI

\$4,500

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\$432

\$2,400

* - Note, in Minnesota tax credits for individuals under 200% of the poverty line are rolled into "MinnesotaCare" at the above listed price.