

Wisconsinites Pay More for Health Insurance Than Minnesotans

Written by Citizen Action of Wisconsin, Robert Kraig

Friday, 27 October 2017 14:43 - Last Updated Saturday, 28 October 2017 15:51

<http://newiproggressive.com/images/stories/S5/affordablecareact-s5.jpg>



“Minnesota vs Wisconsin 2018” analysis finds consumer premiums and out of pocket costs much larger and rising in Wisconsin, costs vary widely by region in both states.

STATEWIDE: On a media call Thursday, Citizen Action of Wisconsin was joined by Wisconsin State Senator **Dave Hansen**, Wisconsin State Representative **Jimmy Anderson**, and Minnesota State Representative

Jennifer Schultz

made the case that the large health insurance rate increases announced this month could be avoided, and released a new analysis on comparative health insurance costs in Wisconsin and Minnesota.



An audio recording is [available here](#) .

Citizen Action of Wisconsin analyzed healthcare cost - premiums and deductibles - variations

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between Wisconsin and Minnesota, as well as the major metropolitan areas in both states.

Key Findings for 2018 Rates Wisconsin vs. Minnesota (full metro area charts below)

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For the most common Silver plan Wisconsin consumers will pay 45% more annually on average in premiums than Minnesota consumers.

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For metro areas, the second lowest cost silver plan total premiums will range from 18% higher to more than double (144% higher) in Wisconsin, compared to the average premium in Minnesota.

-

These percentage differences translate into \$727 - \$5,676 more per person per year in premiums alone in Wisconsin depending on geography.

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Northeast Wisconsin has seen a large spike in price, with Green Bay \$5,676 more per person than Minneapolis for a similar plan in 2018.

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This disparity is quite stark on the border regions of the states, who often share medical providers. Residents of Superior WI would see premiums \$1,399 higher and deductibles \$2,250 higher for the same plan compared to those across border in Duluth.

“These new numbers are further proof that states like Wisconsin which are taking no action to address health insurance costs fare worse than those like Minnesota who are moving forward to improve the health care system,” said Robert Kraig, Executive Director of Citizen Action of Wisconsin. “Governor Walker and the State Legislature have it within their power to both

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dramatically reduce the cost of health insurance, and protect Wisconsinites from and disruption of coverage that could result from President Trump’s reckless actions. It is time for Walker and the Legislature to stop playing politics with health care and immediately pass the BadgerCare Public Option bill.”

Figure 1: Statewide weighted average of most common plan, monthly premiums. 2018

Wisconsin

Minnesota

Percent Higher in Wisconsin

Annual Extra Premium For Ave. Wisconsinites

2018

\$565

\$388

+45%

+\$2,124

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Analysis of annual cost of 2nd lowest cost plan for a 40 year old applicant without children or tax credits. Numbers are weighted by population density. Gathered from [MN Commerce](#) & [WI Insurance Commissioner](#)

. WI Commissioner rates were adjusted from 21 year old to 40

Figure 2: Higher Premiums to Consumers by Wisconsin Metros compared to Twin Cities Metro, 2018, monthly premiums for 40 year old.

Additional Percent Consumer in Metro will Pay Annually in Premiums Compared to Twin Cities, MN Average

Extra Annual Premium Cost Consumers Will See Compared to Equivalent Twin Cities, MN Average

Additional Deductible Consumers Will See Compared to Equivalent Twin Cities, MN Average

Green Bay / Manitowoc

+145% (premiums)

+\$5,676 in premiums

+\$2,000 in deductibles

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La Crosse

+102%

+\$3,990

+\$3,550

Appleton / Oshkosh / Sheboygan

+96%

+\$3,756

+\$3,650

Eau Claire

+81%

+\$3,181

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+\$2,750

Racine/Kenosha

+76%

+\$2,974

+\$1,000

Milwaukee

+74%

+\$2,899

+\$2,500

Waukesha

+74%

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+\$2,890

+\$4,350

Hudson

+70%

+\$2,732

+\$3,000

Superior

+66%

+\$2,583

+\$3,500

Rhineland

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+64%

+\$2,517

+\$3,500

Fond du Lac

+62%

+\$2,418

+\$4,350

Wausau /Stevens Point /Wis Rapids/Marshfield

+61%

+\$2,385

+\$2,750

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Madison

+38%

+\$1,494

+\$2,000

Janesville/Beloit

+18%

+\$727

+\$3,000

Analysis of annual cost of 2nd lowest cost plan for a 40 year old applicant without children or tax credits. Number shows 12 months of premiums. Deductibles gathered from MNSure.org

Figure 3: Analysis of Wisconsin/Minnesota Border Cities cost average, 2018, annual premiums

Percent Higher Premium in Wisconsin City Compared to Minnesota City

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Extra Annual Premiums Consumers Will See in Wisconsin City vs Minnesota Border City

Extra Deductible Consumers Will See in Wisconsin City vs Minnesota Border City

La Crosse, WI vs Winona, MN

+10%

+ \$766

+\$1,500

Superior, WI vs Duluth, MN

+27%

+ \$1,399

+\$2,250

Hudson, WI vs Stillwater, MN

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+70%

+ \$2,729

+\$0

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Figure 4: Change for Minnesota Plans, 2017-2018

Minnesota Insurers

Change, 2017-2018

Blue Plus

+2.80%

Group Health

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-7.50%

Medica Insurance Company

-0.40%

PreferredOne Insurance Company

-38.00%

UCare

-13.30%

Source: [Minnesota Department of Commerce](#)

"The high cost of health insurance is just not sustainable in either Minnesota or Wisconsin," said Minnesota State Representative Jennifer Schultz (DFL-Duluth). "Our state ensured junk policies can't be sold, and audited our health plans in Minnesota to root out unjustified premium increases."

"Even the Governor's own Insurance Commissioner admits that the reason we're seeing this spike in premiums is because of the actions by President Trump and the Republicans," said Senator Dave Hansen (D-Green Bay). "It's really difficult to understand how their actions are

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helping middle class families in my district who could see their premiums over \$5,600 per year higher than places like Minneapolis. And many of these families earn too much to qualify for the subsidies so they will bear the full impact of these increases."

"It's not just what President Trump is doing at the federal level to destabilize health markets but it's the inaction at our state level that is causing large amounts of pain," said State Representative Jimmy Anderson (D-Fitchburg). "There's been a real dearth of consumer protection bills that protect Wisconsinites from junk policies and excessive costs which is hurting families."

"Our family has a Silver plan with a \$10,000 family deductible, which I believed was already too much, but we were shocked to see a letter from our insurance company saying that because of the uncertainty and removal of the federal tax credits we'll see an over 250% increases for the premiums alone next year," said Renee Gasch, a young mother from DePere Wisconsin. "My family doesn't qualify for any subsidies, so we will feel the full brunt of that. We are not prepared to spend \$26,000 on healthcare next year on top of mortgage, student loans, and general expenses. We're debating dropping our coverage to have the money to cover our young daughter."