

Walker Administration's Lax Health Insurance Regulation Costly for Wisconsin Consumers

Posted on Sep 01, Posted by [Citizen Action of Wisconsin, Robert Kraig](#) Category [Wisconsin](#)



National data says letting insurers set their own rates has led to the 4th highest insurance premiums in the nation for silver plans, and cost inflation 7% to 9% higher for Wisconsinites. The average premium for a Wisconsin silver plan is \$780 more per year than the national average.

STATEWIDE - The Walker's Administration's Office of the Commissioner of Insurance recently defended Wisconsin's lax approach to reviewing health insurance rates, but national data refutes their claims.

According to the [Milwaukee Business Journal](#), Deputy Insurance Commissioner Dan Schwartz said "letting insurers set their own rates" has led to "minimal" rate increases in Wisconsin.

However, a recent [report by the Commonwealth Fund](#) found that Wisconsin had among the highest health insurance rates in the nation on the individual insurance market, and inflation rates that are well above average.

The Commonwealth Fund report found Wisconsin had the 4th highest insurance premiums in the nation for silver plans, the plans that federal government uses to calculate tax credits to make health insurance more affordable. Wisconsin also had inflation rates 9% above the national average for silver plans, and 7% above the national average for all plans on the individual market. The average premium for a Wisconsin silver plan is \$780 more per year than the national average.

Citizen Action of Wisconsin [has repeatedly pointed to the Walker' Administration's lax](#) approach to rate review as a factor in high Wisconsin health insurance costs. In June the federal government [called on Wisconsin and other states](#) to more carefully scrutinize large rate increases.

[States such as Minnesota](#) have reduced health insurance premium increases by implementing more robust rate review.

“The Walker Administration’s refusal to police excessive health insurance rates is a disaster for Wisconsinites struggling to afford rising premiums,” said Robert Kraig, Executive Director of Citizen Action of Wisconsin. “Simply allowing insurance companies to set their own rates violates the intent of the federal health care law. It’s long overdue for the Walker Administration to move beyond its endless efforts to sabotage health care reform, and take advantage of the tools available to hold health insurance companies accountable for unjustified premium hikes.”

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