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Changes to the Affordable Care Act Put Wisconsinites at Risk

Republican Health Bill Would be Especially Harmful for Rural Wisconsinites

(Madison, WI) – The House Republican health bill would be particularly harmful to Wisconsin’s rural communities, [according to a new report released](#) today by the Wisconsin Council on Children and Families (WCCF).

The House-passed bill makes sweeping changes to the federal health insurance Marketplace that currently provides health care coverage for nearly a quarter of a million people in Wisconsin. It also changes the fundamental structure of the Medicaid program, which serves almost 1.2 million Wisconsinites.

Jon Peacock, research director at the Wisconsin Council on Children and Families, said the bill’s cap on Medicaid funding is likely to be the most important and widely felt change for Wisconsin in the long term, but is not the most immediate concern. “In the short run, the proposed changes to the federally subsidized marketplace and the potential collapse of that marketplace are the largest threats, particularly for rural communities and other low income parts of the state.”

According to the report, people in rural communities are particularly at risk from changes to the marketplace and Medicaid because they are more likely to be self-employed or work for smaller employers who do not offer affordable insurance. [A new analysis by the Center on Budget and Policy Priorities](#) found that 37 percent of Wisconsinites who have purchased Marketplace insurance plans live in rural areas.

Enrollment in the federal marketplace reached a record level in Wisconsin this year, and from 2013 to 2015 the number of uninsured Wisconsinites fell by almost 200,000. More than four-fifths of the people participating in the marketplace receive tax credits that substantially reduce the net cost of the premiums.

The current tax credits for marketplace plans are much higher in rural Wisconsin counties because premiums are higher in those counties and incomes tend to be lower. Peacock said the bill approved by the House would sharply increase the net cost of insurance coverage for people in rural areas, as well as seniors and low-income Wisconsinites, because it would provide flat credits that don’t vary based on income or insurance costs.

“Wisconsin’s rural communities already face a lot of challenges and policymakers in Washington shouldn’t make life harder for the people who live there,” Peacock said. “That means our Senators should reject any bill that makes insurance coverage unaffordable, caps or cuts Medicaid, or takes away protections for people with health conditions.”

The report notes that even though the marketplace is very strong in Wisconsin now, actions taken by the Trump administration and Congress are creating uncertainty and risk for insurance companies that could seriously damage this source of health insurance. “Even if Congress does not pass the bill repealing the Affordable Care Act, the failure of Congress and the President to support funding for the current marketplace subsidies may cause insurance companies to drop out, which could leave millions of Americans without affordable health insurance,” Peacock said.

The WCCF report includes access to county specific fact sheets that show percentages of children and adults who are enrolled in Medicaid, purchasing marketplace insurance plans, or are uninsured. It also shows the average tax credit people in each county receive to help pay their premiums. [To view the county specific fact sheets, click here.](#)

Rural counties generally also have a higher percentage of children who receive insurance through Medicaid and the Children’s Health Insurance Plan, making them more vulnerable to proposed changes in Medicaid.

To view the full report visit www.wccf.org/assets/Changes-to-the-Affordable-Care-Act.pdf

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The Wisconsin Council on Children and Families is a multi-issue policy research and advocacy organization promoting statewide policies that ensure a safe and healthy future for every child in Wisconsin. For more information, visit www.wccf.org.