



OVERVIEW

Governor Evers has proposed creating a state-based exchange (SBE) so Wisconsin can operate our own cost-efficient and consumer-oriented health insurance marketplace. This initiative would give Wisconsin more flexibility to create a marketplace that meets our unique needs.



**MORE FLEXIBILITY TO
MEET OUR NEEDS**



**ALLOW TARGETED
SUBSIDIES**



**REDUCE INSURANCE
PREMIUMS**



**MORE EFFICIENT USE
OF TAX DOLLARS**

ACCESSIBLE INSURANCE COVERAGE

- An SBE would allow us to keep more of our tax dollars right here in Wisconsin rather than paying fees to the federal government. For example, Nevada has projected that transitioning to its own platform, rather than HealthCare.gov, will result in \$19 million in savings through 2023¹
- SBEs have also been shown to hold down prices better than the federal exchange making individual health insurance coverage more affordable for Wisconsinites
- With an SBE, Wisconsin could run our own marketplace for less than what insurers are charged by the federal government and reinvest that revenue back into programs to increase enrollment and affordability
- An SBE would allow Wisconsin to provide better consumer education and outreach by having access to enrollment data more quickly. Targeted efforts could help us attract more enrollees which strengthens the marketplace
 - When Colorado opened an enrollment period through their SBE for the uninsured during the COVID-19 pandemic, they saw a higher proportion of enrollees under the age of 35. Enrollment of younger, healthier individuals strengthens the marketplace for everyone.²
- SBE on average have attracted and retained a healthier risk mix in their individual health insurance marketplace than the states with a federally facilitated marketplace³

¹ Robert Wood Johnson Foundation, <https://www.rwjf.org/en/insights/our-research/2019/10/states-seek-greater-control-cost-savings-by-converting-to-state-based-marketplaces.html>

² The Commonwealth Fund, <https://www.commonwealthfund.org/blog/2021/many-states-covid-19-special-enrollment-periods-see-increase-younger-enrollees>

³ Covered California, https://hbex.coveredca.com/data-research/library/CoveredCA_Marketing_Matters_9-17.pdf