

PUBLIC NOTICE
OFFICE OF THE COMMISSIONER OF INSURANCE

The Office of the Commissioner of Insurance (OCI) announces the **revised** final payment parameters for the 2026 plan year for the Wisconsin Healthcare Stability Plan. Consistent with Wis. Stat. § 601.83(2), the Commissioner has adjusted the payment parameters with the goals of stabilizing or reducing premium rates, increasing participation by health insurers, improving access to health care providers and services, and mitigating the impact on premium rates of high-risk individuals participating in the individual health insurance market.

The Commissioner engaged an actuarial consulting firm to assist OCI in developing its preliminary payment parameters for plan year 2026, consistent with Wis. Stat. § 601.83. After considering the data received by insurers and the best estimates for 2026 enrollment, holding a public hearing on April 30, 2025, and considering public input, the Commissioner finalized payment parameters on May 7, 2025. Those final payment parameters laid out several options, addressing the potential for Affordable Care Act Enhanced Premium Tax Credits to be extended and for the WIHSP expenditure cap to be increased. OCI is now revising the final payment parameters to account for state and federal developments on these points, as follows:

Revised Final Payment Parameters:

Attachment point: \$50,000

Coinsurance rate: 50%

Individual claim cap: \$214,738

For additional information, please contact Coral Manning at (608) 266-2461 or email OCIWIHSP@wisconsin.gov.

This Public Notice is approved on July 10, 2025.



Nathan Houdek
Commissioner of Insurance