



In 2015, even with increased access to health insurance in the United States, there remain critical gaps leaving millions of Americans and hundreds of thousands of Wisconsinites uninsured or lacking dental, vision, and behavioral health services.

Certainly the Affordable Care Act (ACA/"Obamacare") made health insurance more affordable to many; however, it is not (and was never intended to be) universal health coverage. Prior to ACA implementation, Wisconsin's uninsured rate was around 11.6%, after the first enrollment it was down to 9.5%, and Governor Walker set the goal of 8% uninsured rate by March 2015. Clearly free and charitable clinics are still needed in Wisconsin.

Free and charitable clinics (FCCs) continue to be a critical safety net provider in Wisconsin in response to the remaining gaps in health care. The non-profit Wisconsin Association of Free and Charitable Clinics (WAFCC) formed in 2014, joining together many of the state's FCCs in response to the continuing gaps in the changing healthcare landscape. The WAFCC has found that many Wisconsinites remain uninsured for various reasons. In fact, most are exempt from the health insurance tax/penalty "Shared Responsibility Payment".

## #TheNeedContinues

### WHO ARE THE REMAINING UNINSURED PEOPLE IN WISCONSIN?

#### THOSE WHO:

1. Find employer individual or family coverage "unaffordable"; usually not eligible for subsidies because of how "affordability" is defined.
2. Cannot enroll in BadgerCare (Medicaid).
3. Are exempt from Insurance Mandate & "Shared Responsibility Payment".
4. Dropped their expensive COBRA insurance after the open enrollment period, not realizing this does NOT trigger a special enrollment.
5. File taxes separately from their spouse, rendering them ineligible for subsidies in the Marketplace.
6. Are 65 or older and find Medicare Part B and Advantage premiums "".
7. Are waiting for their insurance to kick-in.
8. Are caught in the differences of income determination between the Marketplace (annual income \$11,770 single, \$15,930 family of four) and BadgerCare (monthly income \$980.83 single, \$2,0020.83 family of four).
9. Are undocumented residents and can not purchase insurance in the United States (i.e., no Social Security number or legal document number).
10. Are unable to quit, or choose to smoke, and are penalized up to 50% higher premiums, thus making insurance "unaffordable".
11. Missed Open Enrollment (no waiver for this).
12. Do not have dental or vision insurance.



Despite Wisconsin's best efforts to give residents access to affordable health insurance – the subsidies offered by the ACA are not enough or the rules prevent those who need subsidies most from being able to receive them; leaving many uninsured Wisconsinites who need affordable health care. The below single person does not qualify for cost sharing at the Marketplace, the FoodShare program, and many other government income-based programs. **This working Wisconsinite has a negative cash flow available for health care!**

Annual Salary (250% FPL Single) \$29,425	
<b>Less Expenses</b>	
Income Tax 20% (Federal & State)	\$5,800
401K /Savings Account (3%)	\$870
Rent/Home/Car Insurance Premiums	\$1,200
Life Insurance Premium	\$300
Gas Including to/from Work	\$2,800
Car Payment and/or Maintenance	\$1,200
Food & Household Items	\$6,000
Rent or Mortgage	\$8,400
Energy, Water, & Trash	\$2,400
Cell Phone with Internet (looking for work and work related emails/calls)	\$1,200
Yearly Entertainment/Netflix/Hulu	\$120
Funds Available for Health Care	<b>-\$865</b>
<b>Less Health Care Expenses</b>	
Health Insurance Premium (6.8% of income = "Affordable")	\$2,000
Deductible (no cost-sharing as above 250% of FPL)	\$2,500
Medications (2 per month at \$30 each)	\$720
Dental Insurance Premium	\$1,200
Debt with Health Care Coverage	<b>-\$7,285</b>

Federal Poverty Levels (FPL)			
200% FPL Single	200% FPL Family of 4	400% FPL Single	400% FPL Family of 4
\$23,540	\$48,500	\$47,080	\$97,000

The Wisconsin's uninsured rate has stabilized at 9.5%, showing a leveling off of the uninsured compared with the month-by-month declines seen previously. The Robert Wood Johnson Foundation estimates that there are at least 220,000 uninsured remaining in Wisconsin. Clearly, free and charitable clinics (FCC) are still needed.

## The Uninsured Need Information & Help

**59%** either say they do not understand how the tax credits work (34%), or that they have never heard of the tax credits before (25%).

**60%** have not heard they can enroll outside of the open enrollment period if they have a qualifying life event (43%), or are not sure if they have heard this before (17%).

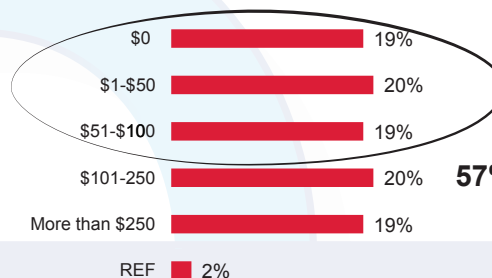
**60%** have not heard about the special enrollment period in 2015 for those who had to pay a fine in their taxes (44%), or are not sure if they heard this before (16%).

Many are experiencing change. More than half of the uninsured (52%) have experienced a life change in the last 12 months.

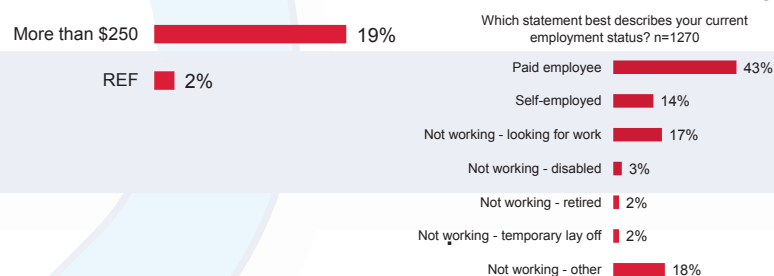
- 21% Became unemployed.
- 18% Moved homes.
- 17% Changed jobs.
- 16% Experienced the death of a loved one.
- 4% Started school.
- 3% Started a business.
- 3% Had a child.

**31%** have an ongoing medical condition.

**58%** have \$100 or less left every month after paying bills.



**57%** of the uninsured are working...



**41%** of the employed uninsured say they have had three or more employers in the last five years.

## For More Information

**Katherine R. Gaulke, PhD, MHA**

*Executive Director*

WISCONSIN ASSOCIATION OF  
FREE & CHARITABLE CLINICS, INC.

**website:** [www.wafccclinics.org](http://www.wafccclinics.org)

**email:** [katherinegaulke@hotmail.com](mailto:katherinegaulke@hotmail.com)

**cell:** 262-949-2971 (9am - 9pm CST)

**Facebook:**

[www.facebook.com/WAFCC](http://www.facebook.com/WAFCC)