

**PUBLIC NOTICE**  
**OFFICE OF THE COMMISSIONER OF INSURANCE**

The Office of the Commissioner of Insurance (OCI) announces the 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 is finalizing the following payment parameters for plan year 2026. These options address the potential for Affordable Care Act Enhanced Premium Tax Credits to be extended and for the WIHSP expenditure cap to be increased from \$230 million to \$250 million, as proposed in the 2025-2027 Executive Budget.

	<b>ENHANCED SUBSIDIES EXPIRE</b>	<b>ENHANCED SUBSIDIES EXTENDED</b>
<b>\$230 MILLION CAP</b>	Attachment point: \$50,000 Co-insurance rate: 51.46% Cap: \$157,471	Attachment point: \$50,000 Co-insurance rate: 43% Cap: \$133,745
<b>\$250 MILLION CAP</b>	Attachment point: \$50,000 Co-insurance rate: 55.88% Cap: \$157,471	Attachment point: \$50,000 Co-insurance rate: 41.67% Cap: \$157,471

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

This Public Notice is approved on May 7, 2025.



Nathan Houdek  
Commissioner of Insurance