



State of Wisconsin  
2021 - 2022 LEGISLATURE

LRB-1042/P2  
EKL:amn

DOA:.....Lessner, BB0286 - State premium subsidy

**FOR 2021-2023 BUDGET -- NOT READY FOR INTRODUCTION**

**AN ACT ...; relating to:** the budget.

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*Analysis by the Legislative Reference Bureau*

**INSURANCE**

***Health insurance premium assistance program***

This bill directs OCI to develop a program to provide premium assistance to individuals who purchase a silver level plan on the health insurance exchange created under the federal Affordable Care Act and whose household income is between 138 and 250 percent of the federal poverty line. The bill requires that the assistance be provided no later than plan year 2024 and that OCI include a cost estimate for the program with the agency's 2023-24 biennial budget submission. Under the bill, the assistance amount is the difference between the lowest-cost silver level plan and lowest-cost bronze level plan in the county where the individual resides. The bill defines silver and bronze level plans with reference to federal law. Under federal law, a silver level plan must provide coverage that is designed to provide benefits that are actuarially equivalent to 70 percent of the full actuarial value of the benefits provided under the plan, with the percentage reduced to 60 percent for a bronze level plan. Also under federal law, individuals who purchase a silver level plan and whose household income does not exceed 250 percent of the federal poverty line may be eligible for federal cost-sharing subsidies.

For further information see the state fiscal estimate, which will be printed as an appendix to this bill.

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*The people of the state of Wisconsin, represented in senate and assembly, do enact as follows:*

**SECTION 9123. Nonstatutory provisions; Insurance.**

(1) HEALTH INSURANCE PREMIUM ASSISTANCE PROGRAM. The commissioner of insurance shall develop a program to provide, beginning no later than plan year 2024, health insurance premium assistance to any resident of this state who purchases a silver level plan on the exchange, as defined in s. 628.90 (1), and whose household income exceeds 133 percent of the poverty line before application of the 5 percent income disregard as described in [42 CFR 435.603](#) (d), but does not exceed 250 percent of the poverty line. The assistance shall equal the difference between the lowest-cost silver level plan and lowest-cost bronze level plan in the individual's county of residence. The commissioner of insurance shall include a cost estimate of the program with the 2023-24 biennial budget submission for the office of the commissioner of insurance. In this subsection, "bronze level plan" means a plan described in [42 USC 18022](#) (d) (1) (A), "poverty line" means the poverty line as defined and revised annually under [42 USC 9902](#) (2) for a family the size of the individual's family, and "silver level plan" means a plan described in [42 USC 18022](#) (d) (1) (B).

(END)