



Access to Affordable Health Care

Comprehensive Health Care for All

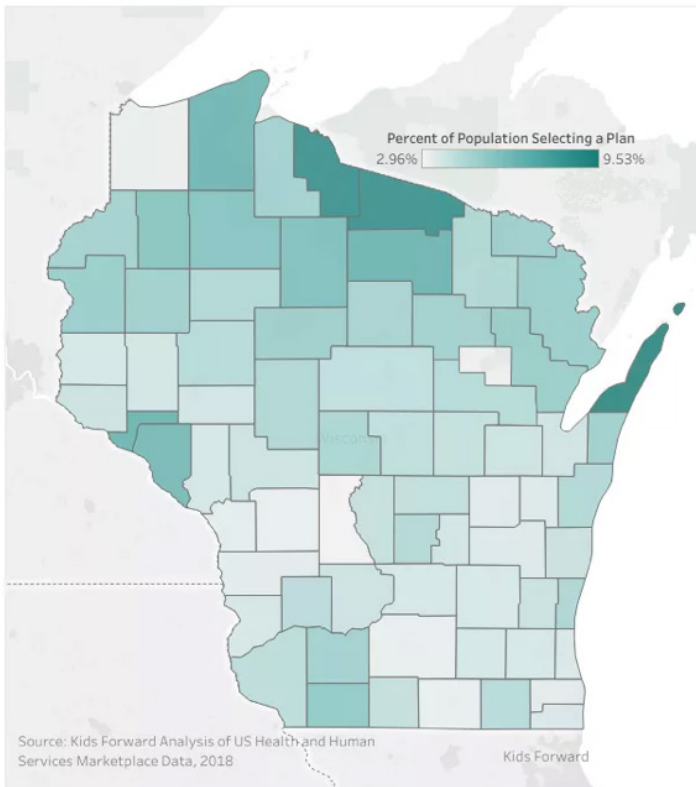
Farmers, among other groups of self-employed individuals, often find it difficult to access affordable healthcare, creating a roadblock for prospective farmers and a significant cost and area of vulnerability for continuing farmers. Prior to the Affordable Care Act, farmers were often excluded from private health insurance due to the health and safety risks inherent in farming. It is no surprise that rural residents are twice as likely to participate in the health insurance marketplace as those in urban areas.¹

Despite increased access to health insurance under the ACA, many farmers and rural residents struggle with high premiums, copays, and deductibles. A 2018 report by the Urban Institute concluded that premiums are higher on average in rural areas than urban². Wisconsin Farmers Union believes that quality, affordable healthcare should be available to all, regardless of where a person works or lives.

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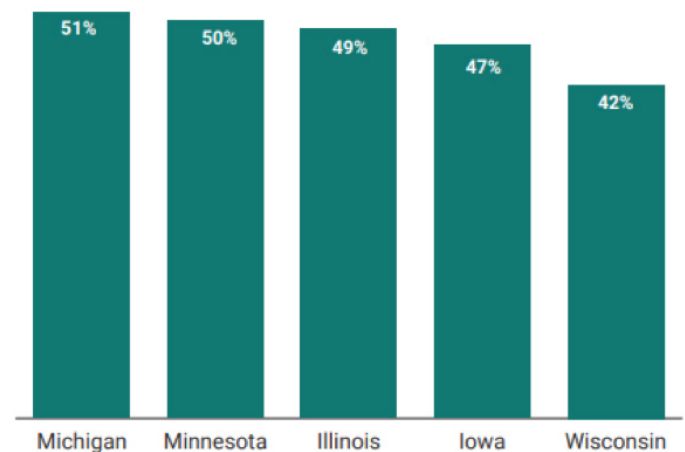
- Wisconsin Council of Children and Families/Kids Forward

18 of the 20 Counties with the Highest Percentage of People Buying Marketplace Plans are Rural



Expanded Medicaid

Percent Reduction in Uninsured, 2013-2016



Graphics source: <https://i1.wp.com/kidsforward.net/assets/Rural-Counties-ACA-participation-graphic.png?resize=450%2C537>

Source: American Community Survey

www.kidsforward.net

ACCESS TO AFFORDABLE HEALTH CARE

What can the state do?

ACCEPT FEDERAL MEDICAID EXPANSION FUNDS

WFU supports accepting federal Medicaid expansion funds to cover adults with incomes up to 138% of the Federal Poverty Level. This would reduce the number of uninsured people in Wisconsin and lower costs. A Citizen Action analysis of insurance rates paid by Wisconsin and Minnesota residents (Minnesota accepted the Medicaid expansion funds) shows that Wisconsin families are paying an average of \$3,781 more per year for the same coverage³. According to a 2018 Legislative Fiscal Bureau estimate, accepting the federal medicaid expansion funds would result in a net savings of over \$200 million per year⁴.

CREATE A PUBLIC OPTION FOR BADGERCARE

BadgerCare efficiently provides health insurance to lower income citizens of Wisconsin, and could offer health insurance to the general public at a significant cost savings for both the state and those currently purchasing private health insurance. Wisconsin Farmers Union advocates for inclusion of a BadgerCare public option on the Healthcare.gov marketplace to allow Wisconsin citizens to apply federal premium subsidies to make health insurance even more affordable.

SUPPORT FEDERAL SINGLE-PAYER HEALTHCARE

Rather than using public resources to undermine existing federal healthcare policy, the State of Wisconsin should encourage our congressional delegation to support single-payer healthcare at the federal level. BadgerCare public option would look very similar to a single-payer system, but at the state level. If Wisconsin adopts this framework, it will send a clear signal to congress that we need a comprehensive healthcare system for every American.

Sources:

¹ <http://kidsforward.net/the-affordable-care-act-marketplace-is-especially-important-in-rural-wisconsin/>

² https://www.urban.org/sites/default/files/publication/99341/moni-ruralurban_-_final_0.pdf

³ https://www.citizenactionwi.org/mn_vs_wi_vs_badgercare_2019

⁴ <http://kidsforward.net/publication/expanding-badgercare-is-a-win-win-for-wisconsin/>



"We are producers, and we yet are historically under-insured or uninsured. It conveys the idea that food is essential, but the person growing the food is not."

- Alicia Razvi, Stevens Point farmer & WFU member

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