

**PUBLIC NOTICE**

**OFFICE OF THE COMMISSIONER OF INSURANCE**

The Office of the Commissioner of Insurance (OCI) is finalizing payment parameters for two possible scenarios since the federal government has not yet determined the date that the public health emergency (“PHE”) will expire and whether the additional funding for advance premium tax credits under the American Rescue Plan Act (“ARPA”) will continue for plan year 2023. Consistent with Wis. Stat. § 601.83 (2), the Commissioner has adjusted the payment parameters with the goal to stabilize or reduce premium rates, increase participation by health insurers, improve access to health care providers and services, and mitigate the impact of high-risk individuals participating in the individual health insurance market. The Commissioner engaged an actuarial consulting firm to assist the OCI in developing its preliminary payment parameters for plan year 2023 consistent with Wis. Stat. § 601.83 (1) (hm) and (2). After considering the data received by insurers, the best estimates for 2023 enrollment, and having held a public hearing on April 25, 2022, the Commissioner is finalizing the following payment parameters for plan year 2023:

**Scenario 1: PHE ends July 2022 and ARPA ends January 2023:**

Attachment point: \$40,000  
Coinsurance rate: 44.81 percent  
Reinsurance cap: \$175,000

**Scenario 2: PHE ends in July 2022 and ARPA continues through 2023:**

Attachment point: \$45,000  
Coinsurance rate: 50 percent  
Reinsurance cap: \$141,685

Insurers will prepare two sets of 2023 rates, one assuming ARPA expires at the end of 2022 and the other assuming the ARPA subsidies are extended. Finalizing a set of parameters for both scenarios will inform insurer assumptions in preparing their 2023 rates.

For additional information please contact Julie Walsh at (608) 264-8101 or email at [OCIWIHSP@wisconsin.gov](mailto:OCIWIHSP@wisconsin.gov).

This Public Notice  
is approved on May 5, 2022.