











# Getting Ready for Healthcare.gov Open Enrollment!

Mental Health Task Force

October 11, 2022

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### **Introductions**



**Cheryl Isabell** 

Milwaukee Community Engagement Lead

**Covering Wisconsin** 

# Agenda

- Intro to Covering Wisconsin & free enrollment help
- What's new this Open Enrollment
- Making a referral
- How we're spreading the word
- Questions

### What We Do



### **Covering Wisconsin:**

Covering Wisconsin (CWI) is a **nonprofit** that helps people in Wisconsin **find and use health insurance**.

### **Health Insurance Navigators:**

Wisconsin's federally-certified Navigator agency. Our expert health insurance Navigators are licensed to provide free help statewide.





Get free, local help!

tet tree, local help!



### **Education, Outreach and Promotions**

Our team creates consumer-tested materials and offers training for professionals and partners on health insurance topics.

# **Covering Wisconsin Health Insurance Navigators**

### Health Insurance Navigators provide free help so you can:

- Know your options for plans and financial help.
- Sign up for HealthCare.gov, BadgerCare Plus or Medicaid.
- Use your plan to get the health care you need.
- Get help with billing or coverage problems.
- Find community programs to help pay for insurance or medical care.



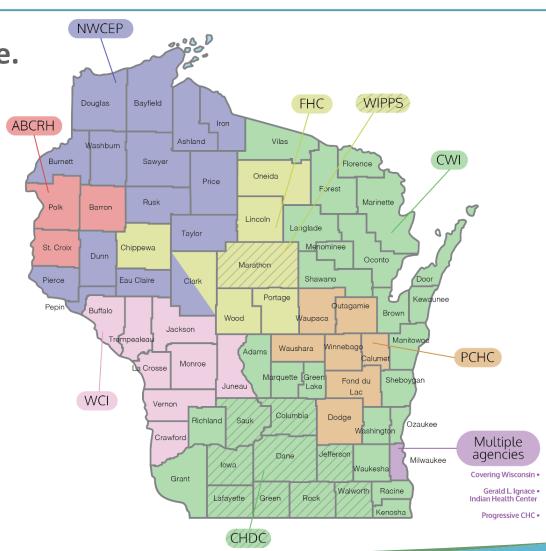
# **Covering Wisconsin Navigator Service Area 2022-2023**

27 Navigators located at agencies across the state.

- ABC for Rural Health
- Centro Hispano of Dane County
- Family Health Center of Marshfield
- Gerald L Ignace Indian Health Center
- Hmong and Hispanic Communication Network
- Northern Wisconsin Concentrated Employment Program
- Partnership Community Health Center
- Progressive Community Health Center
- Workforce Connections, Inc.

Covering Wisconsin provides phone assistance statewide.

View most up to date map online here: www.coveringwi.org/what-we-do



### **Many Types of Enrollment Assisters**

Trained and licensed enrollment assisters include:

- Health Insurance Navigators
- Certified Application Counselors
- Agents and Brokers

There are many agencies who have enrollment assisters on staff.

Health insurance help should always be free!

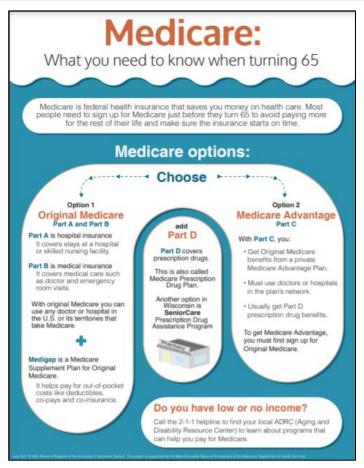


# Wisconsin's Medicare Experts

For consumers who have a disability or are 65 or older:

Refer to your local <u>Aging and Disability</u>

<u>Resource Center</u> or Medigap Helpline (1-800-242-1060)



**Medicare How-to Sheet: English** 

### **Highlights – What to Know This Year**

- Healthcare.gov Open Enrollment remains November 1 January 15.
- Consumers continue to get extra financial help on Healthcare.gov.
- Public health emergency continues BadgerCare and Medicaid members still have coverage.
- Public benefits for food, housing, and health insurance are safe for immigrants and their families to access.
- More health insurance enrollment assisters are here to help!

# Healthcare.gov (Health Insurance Marketplace)

- Financial help is based on income –
   more financial help available now
- Open Enrollment Period to sign up is
   November 1 January 15\*
- Sign up during the year in special circumstances

<sup>\*</sup>During Open Enrollment, sign up by December 15 for coverage to start January 1.



### Extra Financial Help on Healthcare.gov

### There is more financial help (lower premiums) for all income groups through 2025

- \$0 monthly plans—with lower copays and deductibles—for people up to 150% of the federal poverty level, or \$34,545 for a family of 3
- No matter your income, you may get financial help if plans in your area cost more than 8.5% of your income

We encourage consumers to look again!

# BadgerCare Plus (Medicaid)

- Low-cost or free comprehensive health insurance, provided by the State of Wisconsin
- Sign up <u>at any time</u>
- Reminder: Right now, BadgerCare Plus and Medicaid have special rules that pause terminations, allowing members to keep their coverage without a renewal.



I.M. Covered

I.D: 1234567890

### **Action Steps for Medicaid Members**

- Keep address, phone, and email address updated with the State, by logging in at ACCESS.wi.gov or calling their <u>local agency</u>.
- Download the MyACCESS app and sign up for push notifications to get an alert when it is time to renew.
- Watch for a letter from the WI Department of Health Services to know when & how to take action.

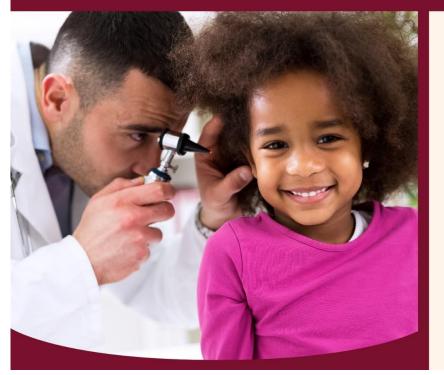


# **Public Charge Screening Tool**

Since March 9, 2021 all health care, food, and housing benefits are safe for immigrants to use.

Visit website Wisconsin
Collaboration on Immigrants
& Public Benefits to learn
more about specific
immigration statuses.

Are you worried using public benefits may hurt your immigration status?



Use this free texting tool to find out. No personal info needed or collected.



#### Phone:

Text SUPPORT to **(877) 277-4413** or scan the QR code with your phone's camera





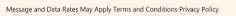
#### What'sApp:

Text SUPPORT to (651) 333-2144



#### Web Chat Tool:

www.immigrantbenefitswi.org





### **How to Find an Enrollment Assister**



### Find & Schedule Online:

www.CoveringWI.org/enroll (Spanish: www.CoveringWI.org/enrollspanish)



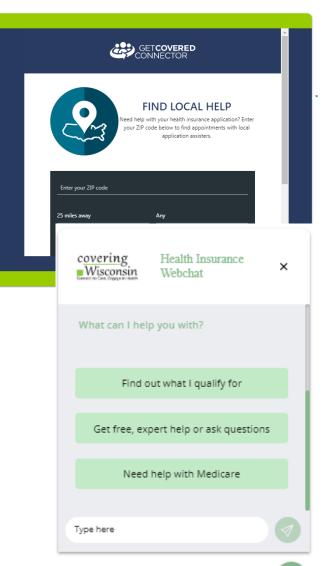
### Call

- Covering Wisconsin (608-261-1455 or 414-400-9489)
- 211 Helpline to find a local enrollment assister



### **NEW! Chat**

- Online at <u>www.CoveringWI.org</u> (Spanish: <u>www.CoveringWI.org/enrollspanish</u>)
- Text COVER to 920-507-5295 (Spanish: Text "SEGURO")





# Helpful Hint: What to Bring to your Appointment

- Income (most recent tax return is helpful!)
- Social Security Numbers, if they have one
- Dates of birth
- Information about health care needs prescriptions, doctors and clinics used

- Healthcare.gov log-in information
- If losing or lost health insurance, letter that shows date the coverage ends
- Full list online at <u>www.CoveringWi.org/Enroll</u>



# Let's test it out! www.CoveringWi.org

### **Outreach Materials – CWI**

# Outreach & Promotions Toolkit: (www.CoveringWi.org/Toolkit)

- Materials in English & Spanish
- Ready-to-use social media graphics & videos
- Download & print outreach cards & flyers contact us to personalize!





To find free, local help:







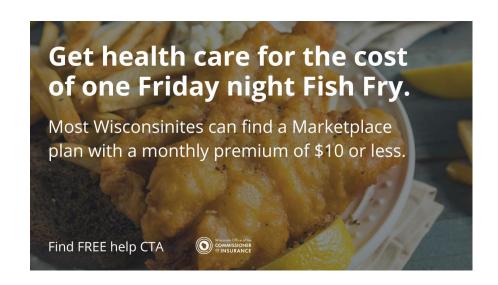


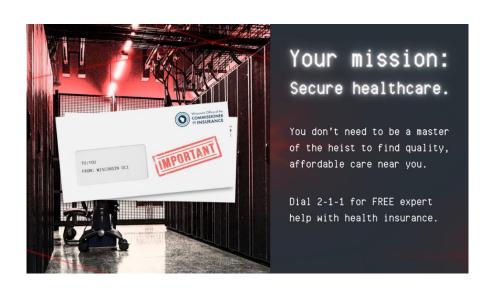
Podemos ayudarle a encontrar opciones gratuitas o de bajo costo

### **Outreach Materials – OCI (Coming Soon!)**

### Digital Media Toolkit: (www.WisCovered.com/media-toolkit)

- Social media graphics and post text (English, Spanish, and Hmong)
- Additional graphics: email signature graphics, social media headers
- Flyers, press release templates, videos





# Follow & Re-post to Spread the Word







HealthCare.gov

Covering Wisconsin (Facebook/Twitter)

Wisconsin Office of the Commissioner of Insurance (Facebook/Twitter)

Wisconsin Department of Health Services (<u>Facebook/Twitter/Instagram</u>)

HealthCare.gov (Facebook/Twitter)

CuidadoDeSalud.gov (Facebook/Twitter)







# **Final Thoughts**

- Health insurance continues to be vital
- Consumers do better with health insurance when they have local help
- Please help us spread the word (social media, flyers and outreach cards, and conversations with your clients, family, and friends!)
- You don't need to be an expert. We are here to help!



# **Questions?**

**Contact Cheryl:** 

Cell: (608) 575-3719

Email: cdisabell@wisc.edu

### **Contact Covering Wisconsin:**

Phone: (414) 400-9489

www.coveringwi.org













