

Covering Wisconsin Mental Health Task Force – “Unwinding”

Covering Wisconsin

April 11, 2023

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Introductions



Cheryl Isabell

Milwaukee Community
Engagement Lead

Covering Wisconsin

Agenda

- Refresher about Covering Wisconsin & free enrollment help
- What to know: BadgerCare and Medicaid changes
- Referral & support tools
- How to spread the word – free resources
- Questions

What We Do



Covering Wisconsin:

Covering Wisconsin (CWI) is a nonprofit program of UW-Extension 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.



Education, Outreach and Promotions

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

Get free, local help!

covering
Wisconsin
Connect to Care. Engage in Health.

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.

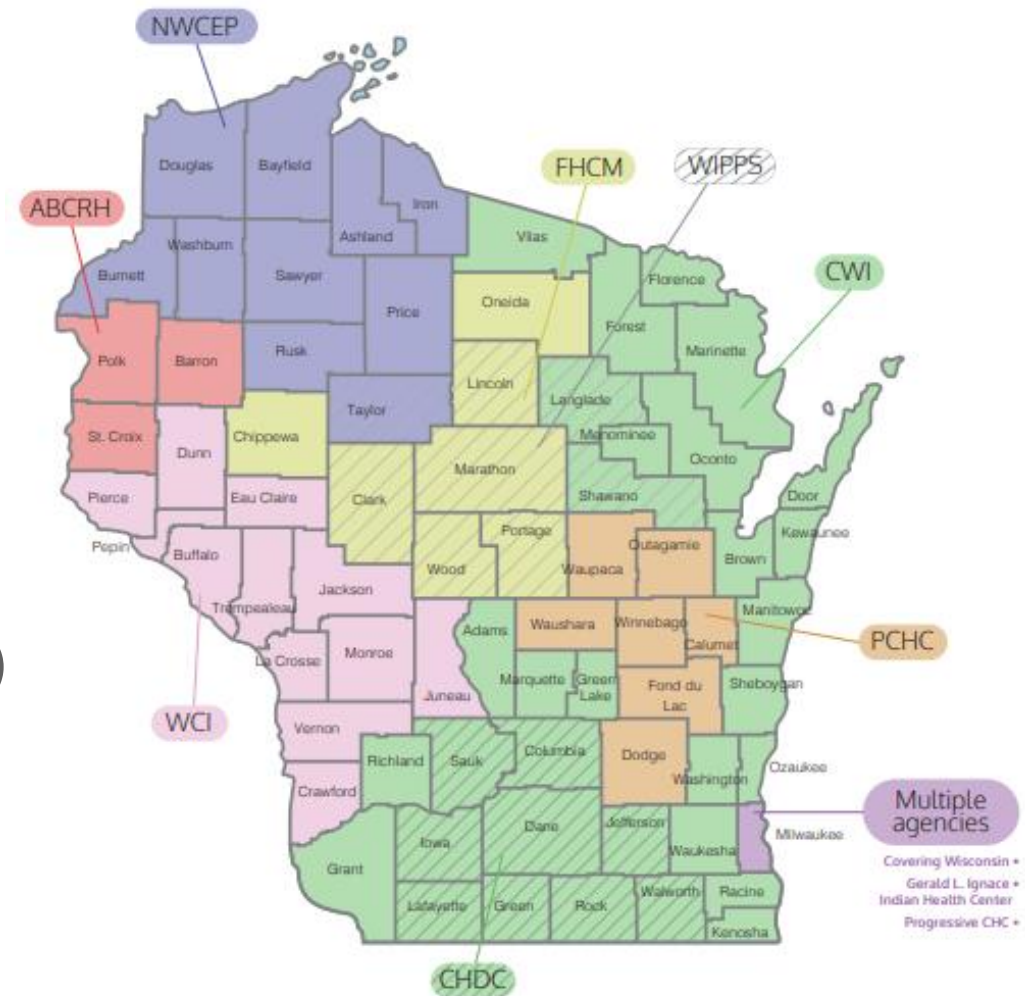


Covering Wisconsin Navigator Service Area 2021-2022

28 Navigators located at agencies across the state. Click on map on right.

- ABC for Rural Health
- Centro Hispano of Dane County
- Family Health Center of Marshfield
- Gerald L Ignace Indian Health Center
- Northwest Wisconsin CEP
- Partnership Community Health Center
- Progressive Community Health Center
- WIPPS Hmong & Hispanic Communication Network (H2N)
- Workforce Connections, Inc
- Findley Foundation

Covering Wisconsin provides phone assistance statewide.



Many Types of Enrollment Assistors

Trained and licensed enrollment assistors include:

- Navigators
- Certified Application Counselors
- Agents and Brokers

There are many agencies who have enrollment assistors on staff.

Health insurance help should always be free!



What to Know: BadgerCare and Medicaid

BadgerCare Plus and Marketplace Brief Overview








BadgerCare Plus
(State of Wisconsin Medicaid)



Healthcare.gov
(Federal Health Insurance Marketplace)

BadgerCare Plus (Medicaid)

- Low-cost or free comprehensive health insurance, provided by the State of Wisconsin
- Sign up at any time
- BadgerCare Plus and Medicaid had special rules during the pandemic that are ending. *This is why we're here today!*

household size ↓	 Adults 	Pregnant Woman 	 Child  (under age 19)
1	\$0 - \$1,215/mo	Mom + Baby ↓	\$0 - \$3,718/mo
2	\$0 - \$1,643/mo	\$0 - \$5,029/mo	\$0 - \$5,029/mo
3	\$0 - \$2,072/mo	\$0 - \$6,339/mo	\$0 - \$6,339/mo
4	\$0 - \$2,500/mo	\$0 - \$7,650/mo	\$0 - \$7,650/mo
5	\$0 - \$2,928/mo	\$0 - \$8,961/mo	\$0 - \$8,961/mo

Household - who you file taxes with

What is the “Unwinding”?

The process of moving from continuous eligibility to pre-pandemic, routine renewals and eligibility policies.

Wisconsin’s Unwinding goals include:

- Implement a successful return to routine operations, such as annual renewals
- Help Wisconsinites stay covered. If no longer eligible for a state program, help people understand and transition to insurance from an employer, or a plan from HealthCare.gov

BadgerCare and Medicaid Changes

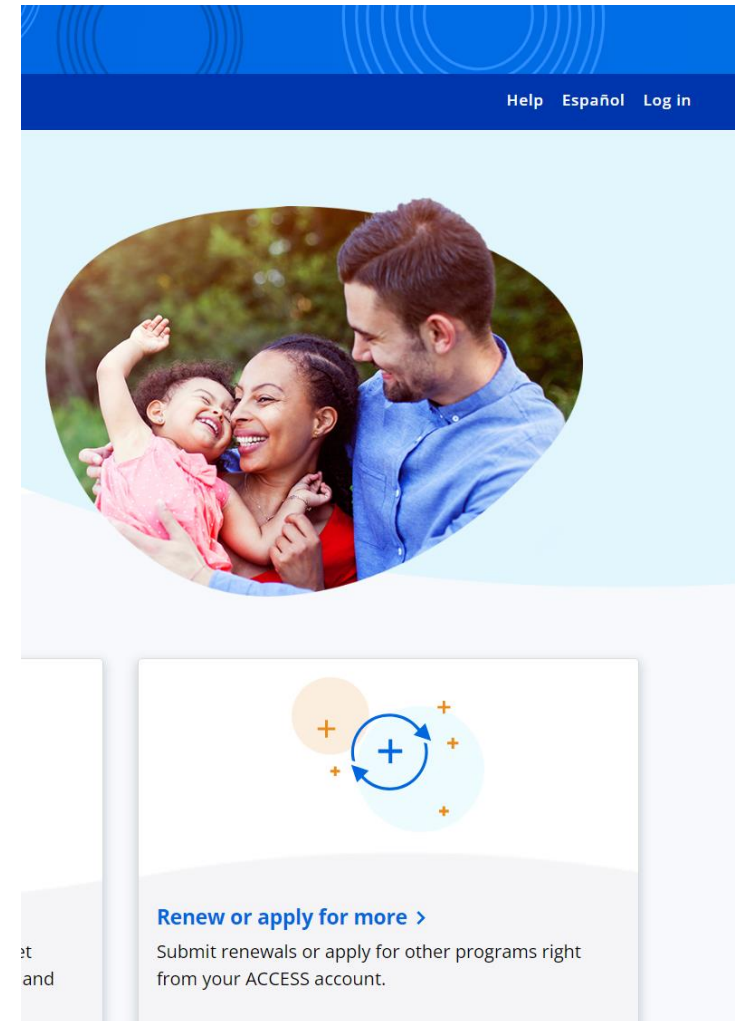
- Renewal deadlines are spread out over 12 months from June 30, 2023 to May 31, 2024.
- **People can find out their current renewal date by creating an account on access.wi.gov or MyACCESS now.**
- Renewing too soon may cause a member to lose their Medicaid health insurance unnecessarily.

**“Check your date
and wait!”**



BadgerCare and Medicaid Renewals – the Challenge

- Approximately 1.6 million people enrolled in a Medicaid program
- Total enrollment prior to the pandemic was ~1.2 million, will mean a higher monthly renewal volume
- Everyone will need to renew over next 12-14 months.
- Income Maintenance agencies will not be able to help everyone over the phone.
- Enrollment assisters and key community partners need to learn how to use www.access.wi.gov or the MyACCESS app to help people check for renewal dates and submit documents.



People Who Are No Longer Eligible


Robert Wood Johnson Foundation and Urban Institute estimate about 300,000 Wisconsin members may lose Medicaid/BadgerCare Plus; these folks will need to transition to other health insurance coverage.

Connect people who are no longer eligible to the other forms of coverage:

- Employer-sponsored coverage
- HealthCare.gov
- Medicare
- Federally-qualified health centers (FQHC) and free clinics

Get free, local help from an expert. Call 2-1-1 to find enrollment assisters in your community or visit www.WisCovered.com to learn more.

DHS Action Steps for Members

- Keep address, phone, and email address updated with the State, by logging in at ACCESS.wi.gov or calling their [local agency](#).
- 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.
- Renew within 45 days of renewal date.



Do you have BadgerCare Plus or Medicaid health benefits?

Did you move in the last two years?

UPDATE YOUR ACCOUNT

covering Wisconsin
Connect to Care, Engage in Health

The graphic features two photographs: one of three young women talking outdoors and another of a man and a woman sitting on the floor with a child, looking at a smartphone. The text is overlaid on a dark green background.

Recommended Action Steps- Check the date and wait!

Please help members to:

1. Download the MyACCESS app and sign in.

To sign in the first time, they will need one of these numbers:

- Case number
- ForwardHealth card number
- Quest card number



2. Sign up for push notifications to get an alert when it is time to renew.
3. Keep contact information updated with the State.
4. **Check their renewal date.**
5. **Wait** to renew until 45 days before the renewal date.

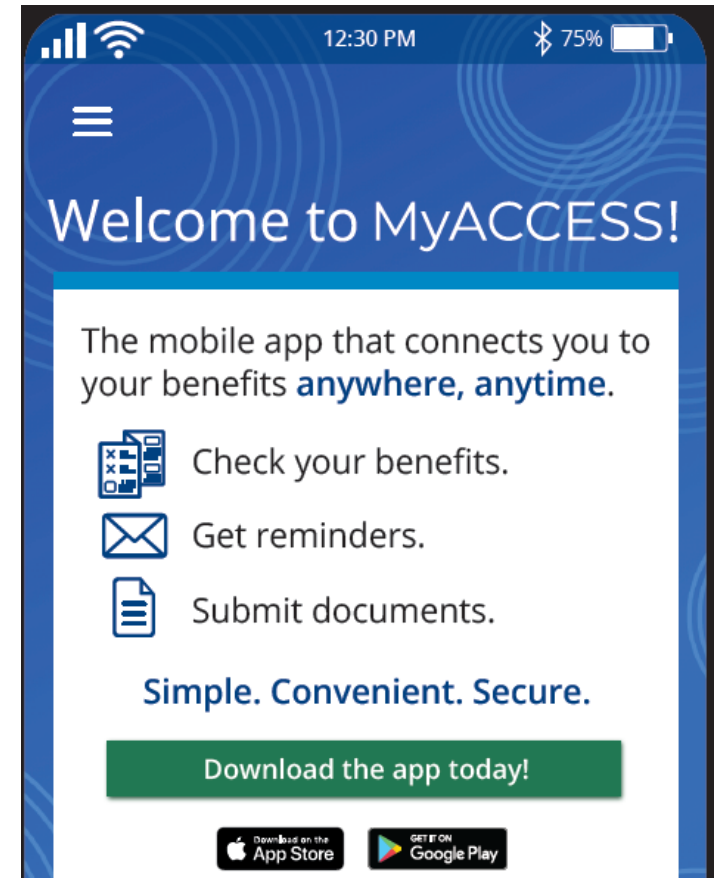
MyACCESS Mobile App

Consumers can use the MyACCESS App to:

- Check their renewal date
- Update contact information
- Get reminders when it's time to take action
- Take photos of and upload verification documents
- And more!



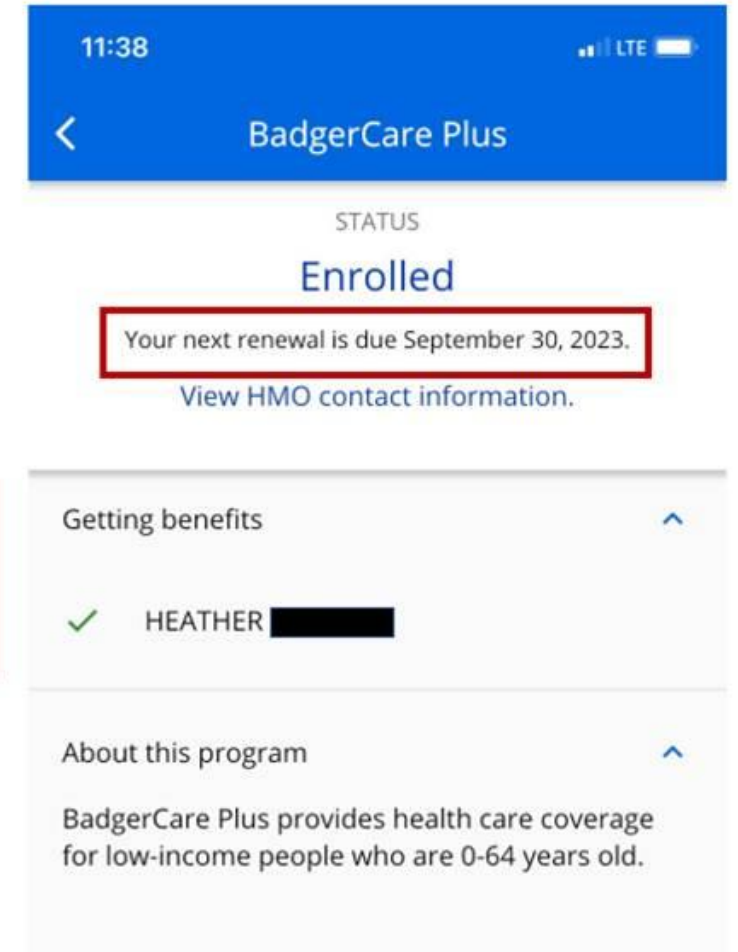
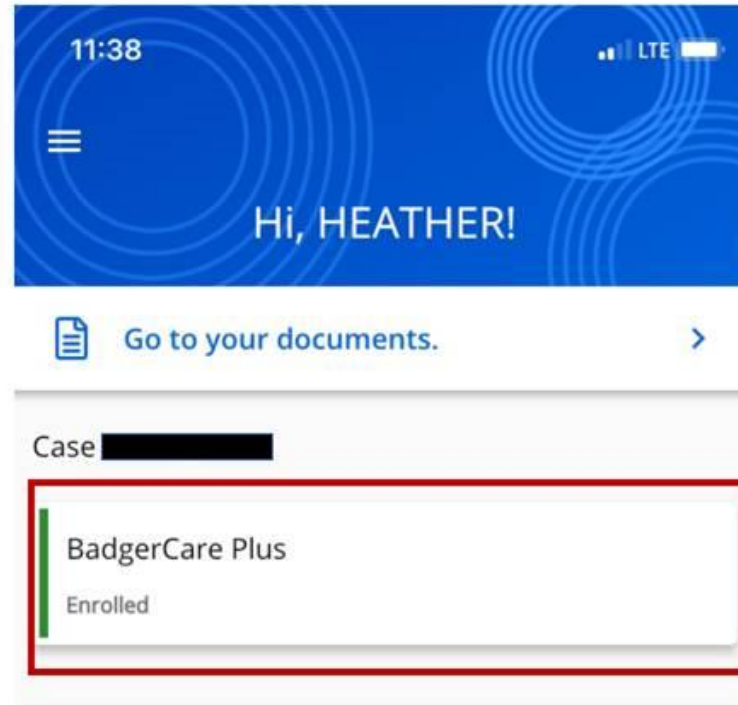
Search for “MyACCESS Wisconsin” in the Google Play or Apple App Store.



Where to Find the Renewal Date in MyAccess

1. Tap “Check your Benefits”
2. Tap “BadgerCare Plus”
3. Look for next renewal date.
4. **Double check the year!**

Wait to renew until 45 days before the date.



Where to Find the Renewal Date in Access.gov

ACCESS Acceptance
Account Home

Account Home

- My Letters
 - View My Letters
 - Manage My Email
- My Health Care
 - Manage My HMO
 - Treatment Needs Question
 - BadgerCare Plus Health Survey
 - Request Explanation of Medical Benefits (EOMB)
- Get a New Card
 - Forward Health Card
- My Account
 - Manage My Account
- My Benefits
 - Report My Changes
 - Apply For Benefits
 - Renew My Benefits**
- My Documents
 - Submitted Documents
 - Needed Documents
- Learn More
 - Other Programs
 - IRS 1095-B Tax Information

My Benefits
This information is current as of Monday March 6, 2023.

Benefits	Status	Details
FoodShare	HEATHER is not getting FoodShare benefits in March 2023.	
BadgerCare Plus	In March 2023, HEATHER is getting BadgerCare Plus benefits.	
W-2	HEATHER is not eligible for W-2 in March 2023.	

My Change Reports

Who	Status	Details
HEATHER	Sent on Wednesday June 8, 2022	View

ACCESS Acceptance
Account Home

Benefits Renewal Overview

Before you get started on your renewal, there are a few things you should know:

- ✓ Eligibility reviews for Wisconsin Works (W-2) and/or Job Access Loan (JAL) cannot be done online. Please contact your W-2 agency regarding eligibility review scheduling.
- ✓ The more complete your information is when you submit it, the less information a worker will have to ask you about later.
- ✓ We may contact you for proof of some of the answers you have given.
- ✓ If you submit your renewal after 4:30 p.m. or on a weekend or holiday, we will receive it on the next business day.
- ✓ If you have recently done a renewal, please do not submit another one.
- ✓ The whole renewal process must be completed in order for your benefits to continue.
- ✓ If you haven't used a computer very much and would like to practice before you get started, [click here](#).

Benefits to Renew Later

The following benefits are not due for renewal until the date listed next to the benefit. If you want to renew these benefits now, check the box next to the benefit and click Next.

Benefits	Renewal Due Date
<input type="checkbox"/> Health Care	09/30/2023

How-to Sheet for Consumers

The CWI How-to sheet, “Worried about losing BadgerCare Plus or Medicaid?”

Sheet includes:

- Step by step instructions on how to check renewal dates in the app
- Has contact info for experts
- Tells people when to renew
- Lists other options that may be available if members no longer qualify



BadgerCare Plus

Worried about losing BadgerCare Plus or Medicaid?

Find your renewal date:

Go to the MyACCESS app. If you don't have it, download it from the app store in your phone.



To sign in the first time, you will need one of these numbers:

- Case number
- ForwardHealth card number
- Quest card number



Get free expert help!

Health insurance experts can help you understand your options and sign up.

Ways to get local help:

- Call (877) 942-8837
- www.coveringwi.org/enroll
- Chat online (scan QR code)



1. Tap "Check your benefits"



2. Tap "BadgerCare Plus" and check your renewal date



3. Double check the year!



Renew your benefits:

Renew your benefits within 45 days of your renewal date.
Do not renew too soon! If you renew too soon, you could lose your benefits early if you no longer qualify.

To renew your benefits:

- Go to access.wi.gov and sign in with the same user name and password you use for the MyACCESS app.
- Make sure you don't need to send more information.
- Check for next steps on the MyACCESS app or look for a letter from the CDPU (Central Document Processing Unit)

Where can I find my case number?

Check your last letter from the state. It will be in the top right corner.



New Temporary SEP for Unwinding Period

There is a new Special Enrollment Period (SEP) for anyone who loses Medicaid coverage from March 31, 2023 to July 31, 2024.

- Consumers will attest to a loss of Medicaid on Healthcare.gov, but don't need to submit any verification.
- The SEP lasts 60 days after the application is complete.
- **To avoid gaps in coverage**, consumers should complete their HealthCare.gov application before the last day of Medicaid coverage.

Special Enrollment Periods on Healthcare.gov

Did you miss the deadline for Healthcare.gov?

Sign up or change plans within 60 days of these
Special Life Events:

- **Loss of insurance** - Lost health coverage from a job, COBRA, BadgerCare Plus, Medicaid, student health plan, or lost parent's insurance.
- **Changes in income or household size** - Major changes in income, birth, adoption, marriage, divorce, or death.
- **Moving** - Moved to a new county.
- **Immigration** - Got citizenship or lawful presence in U.S.
- **Release from incarceration or jail.**



Other reasons you can sign up during the year:

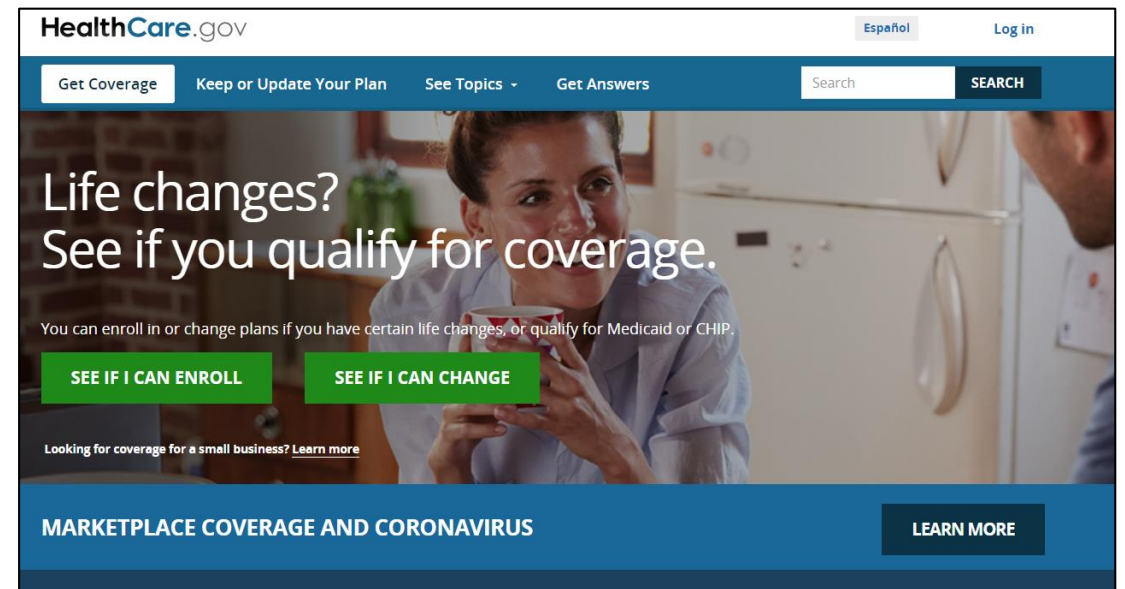
- **Tribal members & families:**
Can sign up or change plans at any time of the year.
- **People with low-income:**
May sign up or change plans at any time.
- **Mistake on application:**
A professional made a mistake on your application.
- **Hardship:**
Medical emergency, financial hardship, or victim of domestic violence.

Special Enrollment Period How-to Sheet: [English](#)/[Spanish](#)

Health Insurance Marketplace (Healthcare.gov)

- 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

*During Open Enrollment, sign up by December 15 for coverage to start January 1.



Medicare: What You Need to Know

Basic overview of Medicare and when to sign up ([link to Medicare how-to sheet](#))

Refer to [your local Aging and Disability Resource Center](#) or the Medigap Helpline (1-800-242-1060)

Special SEP (Special Enrollment Period) for Medicare:

- Medicare Part A and/or B: 6 months SEP
- Medicare Advantage Plan and/or Part D: 3 months SEP

Medicare:
What you need to know when turning 65

Medicare is federal health insurance that saves you money on health care. Most people need to sign up for Medicare just before they turn 65 to avoid paying more for the rest of their life and make sure the insurance starts on time.

Medicare options:

Choose

Option 1 Original Medicare Part A and Part B

Part A is hospital insurance
It covers stays at a hospital or skilled nursing facility.

Part B is medical insurance
It covers medical care such as doctor and emergency room visits.

With original Medicare you can use any doctor or hospital in the U.S. or its territories that take Medicare.

Medigap is a Medicare Supplement Plan for Original Medicare.
It helps pay for out-of-pocket costs like deductibles, co-pays and co-insurance.

add Part D

Part D covers prescription drugs.
This is also called Medicare Prescription Drug Plan.
Another option in Wisconsin is SeniorCare Prescription Drug Assistance Program

Option 2 Medicare Advantage Part C

With Part C, you:

- Get Original Medicare benefits from a private Medicare Advantage Plan.
- Must use doctors or hospitals in the plan's network.
- Usually get Part D prescription drug benefits.

To get Medicare Advantage, you must first sign up for Original Medicare.

Do you have low or no income?
Call the 2-1-1 helpline to find your local ADRC (Aging and Disability Resource Center) to learn about programs that can help you pay for Medicare.

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Health Insurance From a Job

- People typically have a 30-day special enrollment period at their job if they lose another coverage.
- People have a 60-day window to enroll in employer benefits if they lose Medicaid (under HIPAA Act).
- **New:** If health insurance is unaffordable for entire family, certain family members may be eligible for financial help from Healthcare.gov.

Affordability Worksheet

Is health insurance affordable through my job?
Can I get financial help for a Marketplace plan?

1. Ask your job for this information

1. Is the employee eligible for coverage now or in the next 3 months?

yes, eligible now

yes, eligible ___/___/___

no → Stop here, employee goes to step 4

2. Does the plan offered meet the **minimum value standard**?

(The plan covers at least 60% of the total allowed benefit costs.)

yes, plan meets the standard

no → Stop here, employee goes to step 4

Date ___/___/___

3. How much would the employee pay in premiums for the lowest-cost plan that meets the minimum value standard?

\$ _____
monthly premium

use this number below

2. Find 9.12% of your household monthly income before taxes

(add together all incomes from your household)

\$ _____ monthly income job #1

+ \$ _____ monthly income job #2

+ \$ _____ monthly income job #3

+ \$ _____ monthly income job #4

+ \$ _____ monthly income job #5

\$ _____
total monthly income

(multiply total monthly income by 0.0912)

× 0.0912 = \$ _____
(times) 9.12% of income

3. Check if the plan is affordable

\$ _____
monthly premium

\$ _____
9.12% of income

Is the monthly premium less than 9.12% of your monthly income?

yes The plan is affordable and I can't get financial help for a Marketplace plan.

no This plan is **not** affordable. Go to step 4.

4. Apply for a Marketplace plan

Choose how you want to apply:

- Online: www.healthcare.gov
- By Phone: 1-800-318-2596
- In person: Call 2-1-1 for local help

Household
anyone you file taxes with

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CWI Affordability Worksheet: [English](#)/[Spanish](#)

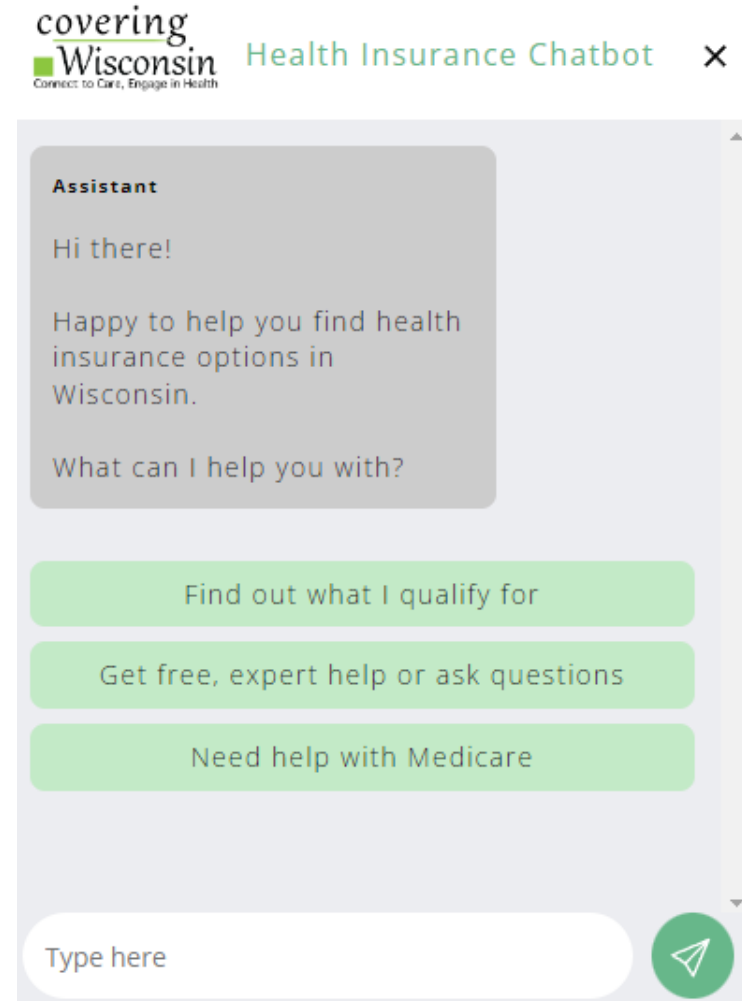
Making a Referral: Support Tools

Screening Resources

Screening tools can help give consumers a sense of what health insurance options they may have when the emergency ends.

Detailed Screening: [Am I Eligible](#) on ACCESS.wi.gov

Basic Options: Covering Wisconsin's [two-question tool](#)



Public Charge Screening Tool

[Visit the Wisconsin Collaboration on Immigrants & Public Benefits](#) to learn more.

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

Message and Data Rates May Apply Terms and Conditions Privacy Policy



Public Charge Screening Tool



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

Message and Data Rates May Apply Terms and Conditions Privacy Policy



Tips for Avoiding Scams

- **Get free, local, unbiased help!** Help should always be free.
- Before sharing personal information, consumers can ask:
 - Are you licensed or certified by the State of Wisconsin or the federal government to provide insurance help? Can I have your license number or see your certificate?
 - Are you showing me all the insurance options available to me?
- Remember to look for the “.gov” (Healthcare.gov or ACCESS.wi.gov)



Report scams to the WI Department of Agriculture, Trade, and Consumer Protection at
1-800-422-7128.

Free Outreach & Education Materials

Outreach Materials – DHS

“Unwinding” Partner Toolkit (<https://www.dhs.wisconsin.gov/covid-19/unwindingtoolkit.htm>)

- Ready-to-use flyers, social media tools, outreach cards, and more.
- Some can be customized with your organization’s information, or you can use [Covering Wisconsin’s customized versions!](#)

• Do you have BadgerCare Plus or Medicaid health benefits?

• Did you move in the last two years?

UPDATE YOUR ACCOUNT

covering Wisconsin
Connect to Care, Engage in Health

Make sure the Department of Health Services has your current address, so you know when to renew your benefits.

Log in at access.wi.gov or contact your local agency. If you have questions, we're here to help.

Need some help?
For free, local health insurance help call **608-261-1455** or go to www.coveringwi.org/enroll

P-03218 (05/2022)

Need Materials or Have Questions?

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

- Materials in English & Spanish
- Download & print outreach cards & flyers

Coming Soon -social media graphics & videos

Covering WI Contact:

Tina Marshalek

Interim Community Relations Coordinator

tina.marshalek@wisc.edu



Covering Wisconsin Educational Resources

Health Insurance

Options for you and your Family

If you are under 26, you have the option to remain on your parent's plan from their job or the Marketplace. But, there may be other options that save you more money.

If you are not sure what option is right for you, dial 2-1-1 for free, local help

1.

Health Insurance from your Job

Ask your job about the **cheapest** health plan that covers **only the employee**. If the monthly amount you pay for this plan is less than 9.56% of your family's income, it is considered affordable.

Is insurance from a job affordable?

no → yes

Talk to your employer

- 2.

Medicare

You must be 65 or over, OR receiving Social Security Disability, OR have end-stage kidney disease.

Do you qualify for Medicare?

no → yes

1-800-242-1060 or medicare.gov
- 3.

BadgerCare Plus (State of Wisconsin Medicaid)

This program is for low-income adults, parents, and children. Check the back to see if you qualify.

Do you qualify for BadgerCare Plus?

no → yes

access.wi.gov
- 4.

The Marketplace (also known as Obamacare)

Almost everyone can get a Marketplace plan, but financial help is based on income. Check the back for more information.

Can you get financial help?

no → yes

1-800-318-2596 or healthcare.gov

If you do not qualify for any of these options, call 2-1-1 to find a free or low cost clinic.

covering
Wisconsin
Connect to Care. Engage in Health.
www.coveringwi.org

How-to Sheets

coveringwi.org/learn

English and Spanish

Community Resources

coveringwi.org/county-community-resources

English and Spanish

Community Resources

Dane County

Look inside for more resources!

Food & Nutrition

Cash Assistance

Child Assistance

Home & Rent

Health Insurance

Each person in your family may qualify for a different option.

<p>1. BadgerCare Plus (Wisconsin Medicaid)</p> <p style="font-size: x-small;">Health insurance for adults and children with low or no income.</p> <div style="text-align: right; font-size: x-small;"> </div> <p style="font-size: x-small; background-color: #C8E6C9; padding: 2px;">Apply online: access.wi.gov Capital Consortium 1-888-794-5556</p>	<p>2. The Marketplace (Healthcare.gov)</p> <p style="font-size: x-small;">Health insurance for people who don't have an affordable option from their job. Financial help is based on income.</p> <div style="text-align: right; font-size: x-small;"> </div> <p style="font-size: x-small; background-color: #C8E6C9; padding: 2px;">Apply online: healthcare.gov Marketplace Call Center 1-800-318-2596 or call 2-1-1 for local help</p>
<p>3. Medicaid SSI</p> <p style="font-size: x-small;">Health insurance for people who get SSI (Supplemental Security Income).</p> <div style="text-align: right; font-size: x-small;"> </div> <p style="font-size: x-small; background-color: #C8E6C9; padding: 2px;">If you get SSI, you will get Medicaid SSI. You don't need to apply for Medicaid.</p>	<p>4. Medicare</p> <p style="font-size: x-small;">Health insurance for ages 65 or older, or who have Social Security Disability, or end-stage kidney disease.</p> <div style="text-align: right; font-size: x-small;"> </div> <p style="font-size: x-small; background-color: #C8E6C9; padding: 2px;">The Medigap Helpline 1-800-242-1060</p>
<p>5. Katie Beckett Program</p> <p style="font-size: x-small;">Health insurance and long-term care program for children with serious health needs or a disability</p> <div style="text-align: right; font-size: x-small;"> </div> <p style="font-size: x-small; background-color: #C8E6C9; padding: 2px;">United Cerebral Palsy 608-288-9808, press 2</p>	<p>Find In-Person Help!</p> <p style="font-size: x-small;">Need help with an application? Dial 2-1-1 for local organizations.</p> <p style="font-size: x-small; background-color: #C8E6C9; padding: 2px;">Local help:</p> <div style="border-bottom: 1px solid #ccc; width: 100%; height: 15px; margin-top: 5px;"></div>

Follow & Re-post to Spread the Word



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Wisconsin Office of the
Commissioner of Insurance
([Facebook](#)/[Twitter](#))



Wisconsin Department
of Health Services
([Facebook](#)/[Twitter](#)/[Instagram](#))



HealthCare.gov
([Facebook](#)/[Twitter](#))

CuidadoDeSalud.gov
([Facebook](#)/[Twitter](#))



Join an Enrollment Network



Northwest:
Mike Rust
 mike@safetyweb.org



Northeast:
Kirk Moore
 kmoore35@wisc.edu



Western:
Lindsey Schwarz-Nichols
 lschwarz@lacrossecounty.org



East Central:
Julia Garvey
 julia.garvey@thedacare.org



Central:
Tina Marshalek
 tina.marshalek@wisc.edu



Milwaukee (MKN):
Justin Rivas
 jrivasm@kehcp.org



Latino Enrollment Network:
Lourdes Godinez
 lourdes@micentro.org



Southwest & Southeast:
Caroline Gomez-Tom
 cbgomez@wisc.edu



Key Messages

BadgerCare and Medicaid members can have coverage **until their renewal date.**

- 1. Keep your contact information updated.** Log in to ACCESS.wi.gov, use the [MyACCESS app](#), or call [your local agency](#).
- 2. Know your date and then wait.** Renew within 45 days of your date. Open mail from State of Wisconsin and check ACCESS for your renewal date.
- 3. Get free, local help** from an expert. Call 2-1-1 to find Enrollment Assisters in your community or visit www.WisCovered.com to learn more.

Remember: We're Here to Help



Find & Schedule Online:

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



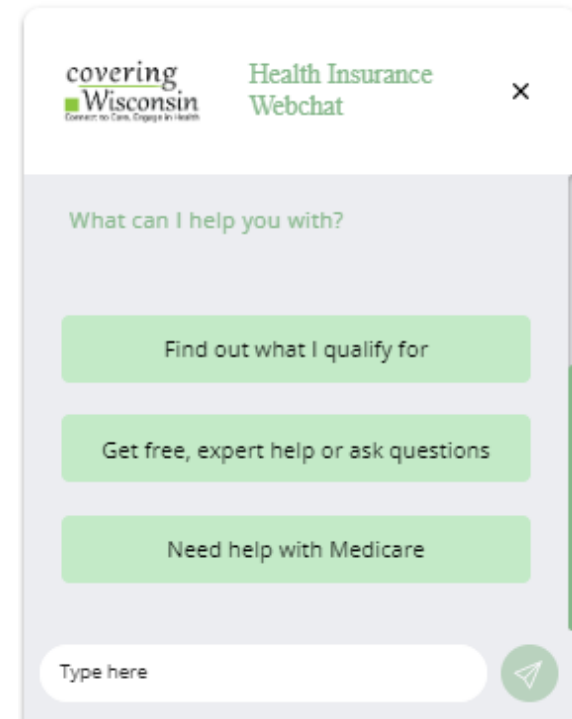
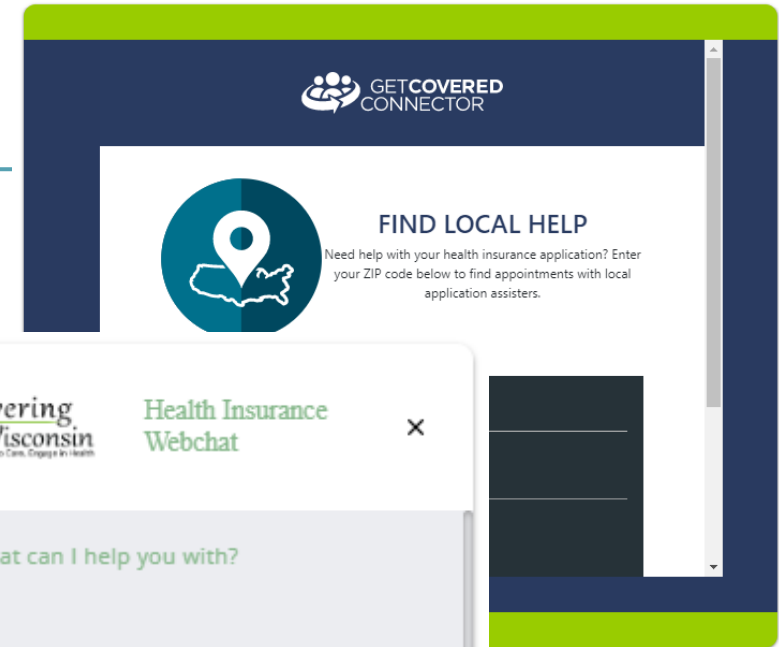
Call

- Covering Wisconsin (608-261-1455)
- Local enrollment assister
- 211 Helpline



NEW! Chat

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





Questions?

Contact Cheryl:

(608) 575-3714; cheryl.isabell@wisc.edu

Contact Covering WI:

(414) 400-9489

