Open for Enrollment:
Navigating the Affordable Care Act and Today’s Medicaid Changes in Wisconsin

November 26, 2013

Donna Friedsam
Health Policy Programs Director
UW Population Health Institute

Twitter @UWHealthPolicy
Today’s Discussion

- Access to Health Insurance
- Review the ACA
- Wisconsin Medicaid Reforms
- Enrollment and Transition Timeframes
- Enrollment Assistance
- Current Status of Plans and Enrollment in WI
- Resources Available
Current Coverage in Wisconsin

- Employer: 54%
- Medicaid (BadgerCare): 16%
- Individual: 6%
- Medicare: 15%
- Uninsured: 10%
What is the Affordable Care Act?

Also known as the Patient Protection and Affordable Care Act, ACA, ObamaCare and the Health Reform Law, it:

- Provides new rules to improve the overall health care system
- Improves coverage for those with health insurance
- Provides coverage for people who are uninsured or looking for new coverage, beginning in 2014
Access to Health Insurance

Employer Coverage

New Marketplace Coverage/Exchange

Public Programs (Medicaid/Medicare)
The Affordable Care Act: 10 Titles

Title I. Quality, Affordable Health Care for All Americans
Title II. The Role of Public Programs
Title III. Improving the Quality and Efficiency of Health Care
Title IV. Prevention of Chronic Disease and Improving Public Health
Title V. Health Care Workforce
Title VI. Transparency and Program Integrity
Title VII. Improving Access to Innovative Medical Therapies
Title VIII. Community Living Assistance Services and Supports Act (CLASS Act)
Title IX. Revenue Provisions
Title X. Reauthorization of the Indian Health Care Improvement Act

Read the law: http://www.hhs.gov/healthcare/rights/law/
ACA Provisions in Effect

✓ First dollar coverage for preventive care for those with insurance, including Medicare
✓ Financial assistance for seniors for prescription drugs
✓ No lifetime limits on coverage of essential benefits
✓ Young adults on parent’s private insurance plans until age 26
✓ Children cannot be denied coverage for having pre-existing conditions
✓ Tax breaks for small businesses to provide coverage
✓ Increased funding to community health centers and programs through Prevention and Public Health Fund
Adults cannot be denied coverage for pre-existing conditions. Annual limits on insurance coverage eliminated

Individuals are required to have insurance or pay a fee

Medicaid eligibility may change, based on each state’s decision

Establishment of Health Insurance Marketplace/Exchange and the Small Health Options Program (October 1, 2013)

Government will provide tax credits to purchase coverage for individuals within specific income ranges
Most individuals will be required to have insurance or pay a tax penalty/fee

- 2014: $95 per adult or 1% of income
- 2016: $695 per adult or 2.5% of income

“Shared Responsibility Payment”

Individuals may be uninsured for a period of up to three months before penalty would apply
Individual Mandate Exemptions

Some individuals may be exempt including:

- Religious conscience;
- Membership in a health care sharing ministry;
- Member of an Indian tribe;
- Taxable income below the threshold to pay taxes ($9,750 for individual in 2013 tax year);
- Hardship (based on personal circumstance or a lack of affordable coverage); and
- Ineligible for Medicaid based on a state’s decision not to expand (In WI, income between $11,490 - $15,282 for individual)
Access to Health Insurance

Employer Coverage

New Marketplace Coverage/Exchange

Public Programs (Medicaid/Medicare)
ACA and Employer Coverage

Employees *with* coverage through their job:

- Most will experience no changes unless the employer decides to make changes
- Larger employers (over 50 employees) must offer insurance beginning in January 2015 or pay a fine
- Smaller employers (fewer than 50 employees) not required to offer insurance, but can choose to do so through the SHOP
What is the SHOP?

- Small Business Health Options Program (SHOP): online Marketplace where small businesses choose health insurance plan(s) to offer their employees beginning in 2014

- Housed at [www.healthcare.gov](http://www.healthcare.gov)
Small Business Tax Credit

• Small business tax credits currently available

• To qualify to offset the cost of providing health insurance coverage, a small business must:
  o Have fewer than 25 full-time equivalent employees
  o Pay average annual wages below $50,000 per FTE
  o Contribute at least 50% of each employee's premium
  o Buy insurance through the SHOP only

• Apply for the tax credit through the IRS:
  o http://www.irs.gov/uac/Small-Business-Health-Care-Tax-Credit-for-Small-Employers
Access to Health Insurance

Employer Coverage

Public Programs (Medicaid/Medicare)

New Marketplace Coverage/Exchange
Wisconsin’s Medicaid program provides comprehensive coverage with limited cost-sharing for children, parents/caretaker adults and pregnant women.

- Limited coverage to some adults without dependent children (“childless adults”) – Core and Basic Plans
- Approximately 13% of Wisconsin residents receive coverage through BadgerCare+
Under the ACA, states directed to expand their Medicaid programs

The Supreme Court decision of 2012 made this expansion optional for states.

Wisconsin’s Governor decided against the ACA-supported Medicaid expansion.

Instead, eligibility will be cut for some and expanded for others.
Beyond the Pledges: Where the States Stand on Medicaid
29 States Moving Toward Expansion—September 17, 2013

Notes: Based on literature review as of 9/17/13. All policies possible to change without notice.
HHS has announced that states can obtain a waiver to use federal funds to shift Medicaid-eligible residents into private health plans.
The District of Columbia plans to participate in Medicaid expansion and will operate its own exchange.


Learn more about the impact of the Supreme Court ruling at: advisory.com/MedicaidMap
© The Advisory Board Company
# Current BC+ Eligible Groups

<table>
<thead>
<tr>
<th>Income Level</th>
<th>Eligible Groups</th>
</tr>
</thead>
</table>
| No Income Limit | **CHILDREN** (up to age 19)  
- Youth exiting foster care (up to age 21)  
**PREGNANT WOMEN**  
**PARENTS/CARETAKER RELATIVES**  
**ADULTS WITHOUT DEPENDENT CHILDREN** (Currently a waitlist, waitlist discontinued on 9/28/13) |
| 300% Federal Poverty Level | **BadgerCare+ Core** |
| 200% Federal Poverty Level |  |
| 100% Federal Poverty Level |  |
### Current BC+ Eligible Groups

<table>
<thead>
<tr>
<th>No Income Limit</th>
<th>300%</th>
<th>300%</th>
<th>200%</th>
<th>200%</th>
<th>200%</th>
</tr>
</thead>
<tbody>
<tr>
<td>300% Federal Poverty Level</td>
<td>CHILDREN (up to age 19)</td>
<td>PREGNANT WOMEN</td>
<td>PARENTS/CARETAKER RELATIVES</td>
<td>ADULTS WITHOUT DEPENDENT CHILDREN</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Youth exiting foster care (up to age 21)</td>
<td></td>
<td></td>
<td></td>
<td>Currently a waitlist (waitlist discontinued on 9/28/13)</td>
</tr>
</tbody>
</table>
## Proposed BadgerCare+ Groups, 2014

<table>
<thead>
<tr>
<th>300% Federal Poverty Level</th>
<th>300%</th>
<th>300%</th>
<th>100% No premiums</th>
<th>100% No premiums</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premiums start at 200%</td>
<td>Premiums start at 200%</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### CHILDREN (up to age 19)
- Youth exiting foster care (up to age 26)

### PREGNANT WOMEN

### PARENTS/CARETAKER RELATIVES

### ADULTS WITHOUT DEPENDENT CHILDREN

*Previously BC+ Core No waitlist*
BadgerCare+ eligibility for adults will change to 100% of the federal poverty level (FPL) on January 1, 2014

- Adults without dependent children below 100% FPL will be able to access coverage through BadgerCare+

- Parents with incomes over 100-200% FPL will no longer be eligible for BadgerCare+ but may get coverage through the ACA Marketplace
BadgerCare+ Changes

- Children in households above 300% FPL will no longer be eligible

- Young adults leaving foster care will be eligible regardless of income until age 26

- Eligibility rules do not change for pregnant women, people with disabilities and people over the age of 65
Wisconsin Department of Health Services (DHS) sent initial letters in September to BadgerCare+ recipients who are likely to lose eligibility.

DHS has been doing direct phone calls to BadgerCare+ recipients in October.

DHS had estimated that the new enrollment system would be ready to process Medicaid applications beginning November 18th for January 1st eligibility.

This plan is now delayed – no timeline yet.
What do families need to know?

- Individuals losing BadgerCare+ will be eligible to purchase insurance in the Marketplace.

- Application and first premiums must be paid in the Marketplace by December 23\textsuperscript{th} for coverage to begin January 1\textsuperscript{st}.
Who is Coming and Going in Medicaid/BadgerCare?

- Childless Adults < 100% FPL
- Childless Adults > 100% FPL
- Parents/Caretaker Adults > 100% FPL
- Previously eligible Uninsured People: “welcome mat” or “woodwork” effect
- HIRSP going to SSI?
Access to Health Insurance

- Employer Coverage
- Public Programs (Medicaid/Medicare)
- New Marketplace Coverage/Exchange
The Health Insurance Marketplace is Coming Soon

A new way to get affordable coverage launches October 1.
Answer a few questions to see your options.

START NOW
The Marketplace/Exchange
Who is Coming To the Marketplace?

Health Insurance Marketplace

- Young Adults
- Adults from BadgerCare+
- People with other health insurance
- Uninsured People
- Self-employed Individuals
- HIRSP
What is the Marketplace/Exchange?

• A website people can go to compare insurance plans, purchase healthcare coverage and apply for discounts (tax credits) on their premiums- [www.healthcare.gov](http://www.healthcare.gov)

• Activated October 1, 2013

• Marketplaces are managed either by the state or the federal government. Wisconsin’s is managed by the federal government

• Call center available at 1-800-318-2596
What is the Marketplace/Exchange?

- Lawfully present residents who are not incarcerated can access the Marketplace.

- In the Marketplace, an individual or family can apply for:
  - Medicaid (BadgerCare+)
  - Private plans
  - Catastrophic plans

- Those with income below 400% of the FPL can qualify for tax credits if they do not have access to affordable employer group insurance.
Insurance Plans in the Marketplace

• Insurance plans available through the Marketplace must be qualified and cover 10 essential health benefits

• Plans are categorized as Platinum, Gold, Silver, or Bronze

• Platinum plans will have the highest premiums but the lowest cost sharing (deductible, copays and coinsurance)

• Bronze plans will have the lowest premiums but the highest cost sharing (deductibles, copays and coinsurance)
Metal Tiers in the Marketplace

Platinum 90%
Gold 80%
Silver 70%
Bronze 60%
Catastrophic Plan
Essential Health Benefits

- Ambulatory Care Services
- Emergency Care Services
- Hospitalization
- Lab Services
- Maternity & Newborn Care
- Mental Health & Substance Abuse Services
- Pediatric Services
- Prescription Drugs
- Rehabilitative & Habilitative Services
- Wellness & Disease Management
Catastrophic Plans

• A high-deductible-low-premium plan for young adults under age 30 or qualify for a hardship exemption; includes free preventive care; available inside or outside the Marketplace

• *Advantage*: Beneficial for people who cannot afford traditional plan premiums or who are healthy and do not need routine care

• *Disadvantage*: Costs for routine care before the deductible is met can accumulate rapidly, no premium assistance available
What’s In a Plan?

- **Platinum**: 90%
- **Gold**: 80%
- **Silver**: 70%
- **Bronze**: 60%
- **Catastrophic Plan**

Difference between plans not based on benefit offerings; difference based on cost sharing between insurance company and consumer.

Almost all plans offered in the Marketplace cover the 10 Essential Health Benefits.

Most plans have deductibles and may have office visit copays.
<table>
<thead>
<tr>
<th>Plan Examples</th>
<th>Individual PLATINUM Plan</th>
<th>Individual GOLD Plan</th>
<th>Individual SILVER Plan without cost-sharing</th>
<th>Individual SILVER Plan with cost-sharing</th>
<th>Individual BRONZE Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductibles</strong></td>
<td>$500 member $1000 family</td>
<td>$1500 member $3000 family</td>
<td>$2000 member $4000 family</td>
<td>$0 $2000 member $4000 family</td>
<td>$2000 member $4000 family</td>
</tr>
<tr>
<td><strong>Maximum Out-of-pocket</strong></td>
<td>$1500 member $3000 family</td>
<td>$3000 member $6000 family</td>
<td>$6350 member $12700 family</td>
<td>$2115 member $4320 family</td>
<td>$6350 member $12700 family</td>
</tr>
<tr>
<td><strong>Primary Care Visits</strong></td>
<td>$20 copay</td>
<td>$30 copay</td>
<td>$40 copay</td>
<td>$40 copay</td>
<td>$80 copay</td>
</tr>
<tr>
<td><strong>Specialty Care Visits</strong></td>
<td>$20 copay</td>
<td>$60 copay</td>
<td>$80 copay</td>
<td>$80 copay</td>
<td>$150 copay</td>
</tr>
<tr>
<td><strong>ER Visits</strong></td>
<td>$100 copay</td>
<td>$500 copay</td>
<td>$500 copay</td>
<td>$0 copay</td>
<td>$1000 copay</td>
</tr>
<tr>
<td><strong>Rx</strong></td>
<td>$0 Tier 1 $30 Tier 2 $60 Tier 3 $100 Tier 4</td>
<td>$0 Tier 1 $40 Tier 2 $80 Tier 3 $150 Tier 4</td>
<td>$20 Tier 1 $40 Tier 2 $80 Tier 3 $150 Tier 4</td>
<td>$0 Tier 1 $40 Tier 2 $80 Tier 3 $40 Tier 4</td>
<td>$50 Tier 1 $120 Tier 2 $200 Tier 3 30% with Max of $300 Tier 4</td>
</tr>
</tbody>
</table>
Available plans vary by County

Common Ground Healthcare Cooperative
Compcare Health Services Insurance Corporation
Dean Health Plan, Inc.*
Group Health Cooperative of South Central Wisconsin*
Gundersen Health Plan, Inc.
Health Tradition Health Plan
Medica Health Plans of Wisconsin
MercyCare HMO, Inc.
Molina Healthcare of Wisconsin, Inc.
Physicians Plus Insurance Corporation*
Security Health Plan of Wisconsin, Inc.
Unity Health Plans Insurance Corp.*
Arise (WPS Health Plan, Inc.)

*Plans available in Dane County

*Insurer competition includes the OPM multi-state plan.*
What is the cost of coverage?
Health Plan Prices
Among individuals, vary by:
✓ geographic location
✓ age (x3)
✓ Tobacco use (surcharge)

Plans vary by:
✓ Tier of coverage
✓ Provider networks
✓ Cost sharing structure
Subsidies/financial assistance

• Individuals will pay between 2-9.5% of income for premium

• Kaiser Family Foundation Premium calculator: http://kff.org/interactive/subsidy-calculator/

• Congressional Budget Office estimates that 7/8 will qualify for a subsidy (discount)
Subsidies/financial assistance

• Premiums Subsidies for those between 100-400%FPL
  ✓ 11,490-$45,960 for an individual
  ✓ $23,550-$94,200 for a family of four

• Cost-Sharing Reduction: out-of-pocket costs for those with incomes below 250%FPL

• Subsidies can be applied up-front (Advanced Premium Tax Credit) or delayed until taxes are filed

• Available only through the Marketplace
Marketplace Subsidies

• Subsidies not available to individuals who are:
  ✔ eligible for Medicaid or Medicare; or
  ✔ have access to affordable group insurance through their employer

• Employer insurance is affordable if the worker’s share of the premium is less than 9.5% of household income

• Affordability calculations are based on the cost of individual coverage, not family coverage
Select the Age you would like to use for Rates

<table>
<thead>
<tr>
<th>State</th>
<th>Rating Area ID</th>
<th>Total # of Issuers</th>
<th>Total # of QHPs</th>
<th># of Catastrophic QHPs</th>
<th># of Bronze QHPs</th>
<th># of Silver QHPs</th>
<th># of Gold QHPs</th>
<th># of Platinum QHPs</th>
</tr>
</thead>
<tbody>
<tr>
<td>WI</td>
<td>1</td>
<td>4</td>
<td>89</td>
<td>5</td>
<td>24</td>
<td>38</td>
<td>18</td>
<td>4</td>
</tr>
<tr>
<td>WI</td>
<td>2</td>
<td>4</td>
<td>82</td>
<td>6</td>
<td>15</td>
<td>25</td>
<td>21</td>
<td>15</td>
</tr>
<tr>
<td>WI</td>
<td>3</td>
<td>3</td>
<td>19</td>
<td>2</td>
<td>5</td>
<td>6</td>
<td>6</td>
<td>0</td>
</tr>
<tr>
<td>WI</td>
<td>4</td>
<td>2</td>
<td>26</td>
<td>3</td>
<td>9</td>
<td>9</td>
<td>5</td>
<td>0</td>
</tr>
<tr>
<td>WI</td>
<td>5</td>
<td>1</td>
<td>16</td>
<td>2</td>
<td>6</td>
<td>6</td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td>WI</td>
<td>6</td>
<td>3</td>
<td>34</td>
<td>3</td>
<td>12</td>
<td>11</td>
<td>6</td>
<td>2</td>
</tr>
<tr>
<td>WI</td>
<td>7</td>
<td>5</td>
<td>100</td>
<td>7</td>
<td>23</td>
<td>30</td>
<td>23</td>
<td>17</td>
</tr>
<tr>
<td>WI</td>
<td>8</td>
<td>4</td>
<td>97</td>
<td>6</td>
<td>31</td>
<td>38</td>
<td>18</td>
<td>4</td>
</tr>
<tr>
<td>WI</td>
<td>9</td>
<td>4</td>
<td>89</td>
<td>5</td>
<td>24</td>
<td>38</td>
<td>18</td>
<td>4</td>
</tr>
<tr>
<td>WI</td>
<td>10</td>
<td>4</td>
<td>89</td>
<td>5</td>
<td>28</td>
<td>36</td>
<td>16</td>
<td>4</td>
</tr>
<tr>
<td>WI</td>
<td>11</td>
<td>8</td>
<td>181</td>
<td>12</td>
<td>45</td>
<td>67</td>
<td>38</td>
<td>19</td>
</tr>
<tr>
<td>WI</td>
<td>12</td>
<td>5</td>
<td>103</td>
<td>6</td>
<td>32</td>
<td>42</td>
<td>19</td>
<td>4</td>
</tr>
<tr>
<td>WI</td>
<td>13</td>
<td>4</td>
<td>81</td>
<td>4</td>
<td>25</td>
<td>33</td>
<td>15</td>
<td>4</td>
</tr>
<tr>
<td>WI</td>
<td>14</td>
<td>8</td>
<td>165</td>
<td>10</td>
<td>39</td>
<td>61</td>
<td>37</td>
<td>19</td>
</tr>
<tr>
<td>WI</td>
<td>15</td>
<td>6</td>
<td>108</td>
<td>8</td>
<td>26</td>
<td>33</td>
<td>24</td>
<td>17</td>
</tr>
<tr>
<td>WI</td>
<td>16</td>
<td>6</td>
<td>115</td>
<td>8</td>
<td>34</td>
<td>48</td>
<td>21</td>
<td>4</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Minimum Catastrophic Rate in State</th>
<th>Minimum Bronze Rate in State</th>
<th>Minimum Silver Rate in State</th>
<th>2nd Lowest Silver Rate in State</th>
<th>Minimum Gold Rate in State</th>
</tr>
</thead>
<tbody>
<tr>
<td>150.59</td>
<td>202.03</td>
<td>271.91</td>
<td>275.82</td>
<td>331.60</td>
</tr>
</tbody>
</table>

Source: http://aspe.hhs.gov/health/reports/2013/MarketplacePremiums/longdesc/wi.cfm
Preview of monthly Obamacare rates

 premiums for health insurance plans sold on the federal marketplaces being set up under the Affordable Care Act in Wisconsin will vary widely based on age, income and other factors. Below is a sampling of the monthly rates, after taking into account federal tax credits.

<table>
<thead>
<tr>
<th></th>
<th>Milwaukee</th>
<th>Wisconsin</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>27-year-old</td>
<td>27-year-old</td>
</tr>
<tr>
<td></td>
<td>with an income of</td>
<td>with an income of</td>
</tr>
<tr>
<td></td>
<td>$25,000</td>
<td>$25,000</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Family of four</td>
<td>Family of four</td>
</tr>
<tr>
<td></td>
<td>with an income of</td>
<td>with an income of</td>
</tr>
<tr>
<td></td>
<td>$50,000</td>
<td>$50,000</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Second lowest</td>
<td>$145</td>
<td>$145</td>
</tr>
<tr>
<td>Silver after</td>
<td>$96</td>
<td>$96</td>
</tr>
<tr>
<td>tax credit</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest</td>
<td>$282</td>
<td>$282</td>
</tr>
<tr>
<td>Bronze after</td>
<td>$70</td>
<td>$106</td>
</tr>
<tr>
<td>tax credit</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: U.S. Department of Health and Human Services
What's Going On?

### Bronze Plan
- Weighted averages of lowest cost bronze plan monthly premium
- Minnesota: $144
- Wisconsin: $287
- 99% higher than MN

### Silver Plan
- Weighted averages of lowest cost silver plan monthly premium
- Minnesota: $192
- Wisconsin: $344
- 79% higher than MN

### New Health Insurance Exchange
Cost Difference with Minnesota by Wisconsin Metro Area
MONTHLY PREMIUMS COMPOSITE AVERAGE

- Superior: $374 (+113%)
- Rhinelander: $351 (+100%)
- Eau Claire: $382 (+116%)
- Wausau: $356 (+103%)
- Green Bay: $307 (+75%)
- Fox Valley: $300 (+70%)
- La Crosse: $416 (+136%)
- Madison: $295 (+67%)
- Milwaukee: $374 (+112%)
- Racine/Kenosha: $363 (+106%)

CITIZEN ACTION OF WISCONSIN
Too Early to Draw Conclusions

- Pricing in an environment of uncertainty
- Broad versus narrow networks
- Closing of HIRSP early versus later
- Transfer of Medicaid/HIRSP
- Operating of state-based vs. FFM
- Number of plans in market
Marketplace Application Process

- **Create an Account** with name, address, e-mail
- **Complete and Submit** an individual or family application
- **Eligibility is determined** for BadgerCare+ or Marketplace coverage
- **Enroll** - applicants choose from available insurance plans and will know their costs of coverage right away
- **Pay** monthly premium for coverage to begin
Create an account
First you’ll provide some basic information. Sign up for Marketplace emails now and we’ll let you know as soon as you can create an account.

Apply
Starting October 1, 2013 you’ll enter information about you and your family, including your income, household size, and more.
Use this checklist now to help you gather the information you’ll need.

Pick a plan
Next you’ll see all the plans and programs you’re eligible for and compare them side-by-side.
You’ll also find out if you can get lower costs on monthly premiums and out-of-pocket costs.

Enroll
Choose a plan that meets your needs and enroll!
Coverage starts as soon as January 1, 2014.
Enrollment Periods

• **October 1, 2013- March, 2014:** Open Enrollment: Individuals can sign up for health insurance plans on the Marketplace

• **December 23:** First premium payment due and deadline to enroll for January 1 coverage

• **After December 23:** if enrolled between the 1st and 15th of the month, coverage will begin the 1st of the following month

• **Special Enrollment Periods:** qualifying life events such as losing other insurance coverage, moving out of a plans service area or gaining new dependents may qualify someone for a special enrollment period
The future of insurance in Wisconsin EXCEPT FOR individuals and families who have access to “affordable” and “comprehensive” employer-sponsored insurance:

<table>
<thead>
<tr>
<th>Income Level</th>
<th>Pregnant Women</th>
<th>Children</th>
<th>Parents &amp; Caretakers</th>
<th>Childless Adults</th>
<th>15 or older Family Planning Only Services (FPOS)</th>
<th>Elderly or Disabled</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-100% FPL</td>
<td>BadgerCare No premium</td>
<td>BadgerCare No premium</td>
<td>BadgerCare No premium (up to 300%)</td>
<td>Market Place with tax credit &amp; cost-sharing subsidy (up to 250% FPL)</td>
<td>NO CHANGES</td>
<td>NO CHANGES</td>
</tr>
<tr>
<td>100-200% FPL</td>
<td>BadgerCare No premium</td>
<td>BadgerCare No premium</td>
<td>BadgerCare No premium (up to 300%)</td>
<td>Market Place with tax credit</td>
<td>NO CHANGES</td>
<td>NO CHANGES</td>
</tr>
<tr>
<td>200-250% FPL</td>
<td>BadgerCare No premium (up to 300%)</td>
<td>BadgerCare No premium (up to 300%)</td>
<td>BadgerCare No premium (up to 300%)</td>
<td>Market Place with tax credit</td>
<td>NO CHANGES</td>
<td>NO CHANGES</td>
</tr>
<tr>
<td>250-300% FPL</td>
<td>BadgerCare No premium (up to 300%)</td>
<td>BadgerCare No premium (up to 300%)</td>
<td>BadgerCare No premium (up to 300%)</td>
<td>Market Place with tax credit</td>
<td>NO CHANGES</td>
<td>NO CHANGES</td>
</tr>
<tr>
<td>300-400% FPL</td>
<td>BadgerCare No premium (up to 300%)</td>
<td>BadgerCare No premium (up to 300%)</td>
<td>BadgerCare No premium (up to 300%)</td>
<td>Market Place with tax credit (up to 400% FPL)</td>
<td>NO CHANGES</td>
<td>NO CHANGES</td>
</tr>
<tr>
<td>400% + FPL</td>
<td>BadgerCare No premium (up to 300%)</td>
<td>BadgerCare No premium (up to 300%)</td>
<td>BadgerCare No premium (up to 300%)</td>
<td>Market Place with no tax credit</td>
<td>NO CHANGES</td>
<td>NO CHANGES</td>
</tr>
<tr>
<td>FUTURE COVERAGE ELIGIBILITY</td>
<td>Pregnant Women</td>
<td>Children</td>
<td>Parents and Caretakers</td>
<td>Childless Adults</td>
<td></td>
<td></td>
</tr>
<tr>
<td>-----------------------------</td>
<td>----------------</td>
<td>----------</td>
<td>------------------------</td>
<td>------------------</td>
<td></td>
<td></td>
</tr>
<tr>
<td>0-100% FPL</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>100-200% FPL</td>
<td></td>
<td></td>
<td><strong>BADGERCare</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>200-250% FPL</td>
<td></td>
<td></td>
<td>Marketplace</td>
<td>Eligible for tax credit and cost-sharing subsidies</td>
<td></td>
<td></td>
</tr>
<tr>
<td>250-300% FPL</td>
<td></td>
<td></td>
<td>Marketplace</td>
<td>Eligible for tax credit subsidy</td>
<td></td>
<td></td>
</tr>
<tr>
<td>300-400% FPL</td>
<td></td>
<td></td>
<td>Marketplace</td>
<td>Not eligible for subsidies</td>
<td></td>
<td></td>
</tr>
<tr>
<td>400% + FPL</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Applicants can enroll in Marketplace coverage and get help:

- In person
- By phone
- Online
- By mail
Enrollment Assistance Statewide

• **In person:**
  ✓ Navigators
  ✓ Certified Application Counselor organizations
  ✓ Agents and brokers

• **By phone:**
  ✓ through a national call center 1-800-318-2596,
  ✓ locally through 211 or your Income Maintenance Consortia

• **Online:**
  ✓ chat with a Marketplace representative when filling out an application at www.healthcare.gov
Who May Need Assistance

- Uninsured
- Transitioning from Medicaid to Marketplace
- Unaffordable Employer Sponsored Insurance
- Changing Private Insurance Plans
- Questions about current coverage, new options
- General Public, etc.
Estimated New Enrollment
Jan 2014-June 2015
Based on Wisconsin DHS Projections

<table>
<thead>
<tr>
<th>Enrollment Category</th>
<th>Enrollment Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medicaid</td>
<td>107,065</td>
</tr>
<tr>
<td>Marketplace</td>
<td>626,403</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>733,468</strong></td>
</tr>
<tr>
<td>Enrollment Assisters Needed</td>
<td>524</td>
</tr>
</tbody>
</table>
Type of Assistance Needed

- Education and Outreach
- Information and Referral
- Enrollment and Application Assistance
Existing Support Networks

**NATIONAL**
CMS regional representative
www.healthcare.gov
Online Chat Support with Marketplace Representative
National Call Center
1-800-318-2596

**STATE**
Department of Health Services, Office of Commissioner on Insurance, Income Maintenance Consortia

**LOCAL**
Healthcare providers and networks, benefit specialists, health centers, community-based organizations, consumer advocates, agents and brokers, 211 and other referral sources, churches and faith-based groups
Local and regional collaboration to meet the enrollment and education needs of our communities around the Affordable Care Act
Wisconsin
Regional Enrollment Networks
## Types of Assisters

<table>
<thead>
<tr>
<th>Type</th>
<th>Description</th>
<th>Requirements</th>
<th>Funding</th>
</tr>
</thead>
<tbody>
<tr>
<td>Navigators</td>
<td>Public education, outreach and enrollment assistance</td>
<td>At least two awardees per state, Federal and state training required</td>
<td>Limited federal funding</td>
</tr>
<tr>
<td>Agents and Brokers</td>
<td>Assist people with securing insurance, in and outside of the Marketplace</td>
<td>State licensure requirements and must register with Exchange, some training required</td>
<td>Generally paid by insurers or work on commission</td>
</tr>
<tr>
<td>Certified Application Counselors</td>
<td>Assist people with enrolling in public health insurance or private insurance through the Marketplace</td>
<td>Federal rules pending, federal and state training required</td>
<td>FQHC may apply for one-time federal funding, no other federal or state funding available</td>
</tr>
<tr>
<td>Public Program Enrollment Assisters</td>
<td>Assist people with applying for public benefits only</td>
<td>May participate in trainings offered by MKEN and other partners</td>
<td>DHS federal pass through to 9 public health entities</td>
</tr>
<tr>
<td>Information &amp; Referral Agents and Promoters</td>
<td>Provide accurate information to people seeking assistance with enrolling in insurance</td>
<td>May participate in trainings offered by MKEN and other partners</td>
<td>Funding varies</td>
</tr>
</tbody>
</table>
Navigators

- Navigators will engage in outreach, education and enrollment assistance, and follow up with individuals seeking health insurance through the marketplace.

- Ideally there will be a Navigator available to each region in the state.

- Navigators expected to complete state and federal training and registration requirements.

- “No wrong door policy” meaning Navigators should be available to anyone requesting assistance.
Navigators

- Partners for Community Development, Inc.
- Northwest Wisconsin Concentrated Employment Program, Inc.
- Legal Action of Wisconsin, Inc./SeniorLAW
- National Council of Urban Indian Health*
- National Healthy Start Association
- R&B Receivables Management Corporation
Agent/Brokers

• Assist enrolling individuals in coverage

• State training and registration with OCI required

• Registration with Marketplace required
  – Establish account
  – Complete training
  – Sign agreement
  – Receive Portal ID

• Receive compensation by the issuer

• May make recommendations for specific plans but should inform consumers of options
Certified Application Counselors

- Similar to Navigators, but no dedicated funding
- Assist individuals in application process and enrollment in coverage (Medicaid or Marketplace)
- State and federal training and registration requirements are need to be a certified organization
- Examples: Financial counselors, benefit specialists
Public Program Enrollment Assisters

- Assist in Medicaid and public benefit programs only, with exception potentially to people who are transitioning from BC+ to the Marketplace

- Would refer to Navigator, CAC, and healthcare.gov to complete Marketplace application if a person is deemed eligible

- Examples: IM Consortia Agencies and staff, CBOs only comfortable/trained/familiar with public benefit programs
Information and Referral Agents (Mobilizers)

- Provide consumers with accurate and appropriate referrals to Application Assisters

- Stay informed of available community, state and national supports

- Examples: 211, community-based organizations, churches, schools, untrained or uncomfortable providing application assistance, and UW-Extension
### Marketplace Enrollment, Month 1

<table>
<thead>
<tr>
<th>Marketplace Monthly Enrollment-Related Information, 10-1-13 to 11-2-13 (I)</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of completed applications through the Marketplaces</td>
<td>846,184</td>
</tr>
<tr>
<td>Total number of individuals included in completed Marketplace applications</td>
<td>1,509,883</td>
</tr>
<tr>
<td>Number of individuals determined eligible to enroll in a Marketplace plan</td>
<td>1,081,592</td>
</tr>
<tr>
<td>Number of individuals who have selected a Marketplace plan</td>
<td>106,185</td>
</tr>
</tbody>
</table>

### Total Marketplace Applications, Eligibility Determinations, and Marketplace Plan Selections By Marketplace Type and State (1)

**10-1-2013 to 11-2-2013**

<table>
<thead>
<tr>
<th>State Name</th>
<th>Total Number of Completed Applications (2)</th>
<th>Total Individuals Applying for Coverage in Completed Applications (3)</th>
<th>Number of Individuals Determined Eligible to Enroll in a Marketplace Plan</th>
<th>Total Eligible to Enroll in a Marketplace Plan (4)</th>
<th>Eligible to Enroll in a Marketplace Plan with Financial Assistance (5)</th>
<th>Determined or Assessed Eligible for Medicaid / CHIP by the Marketplace (6)</th>
<th>Pending/Other (7)</th>
<th>Number of Individuals Who Have Selected a Marketplace Plan (8)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wisconsin</td>
<td>19,098</td>
<td>34,678</td>
<td>22,038</td>
<td>8,911</td>
<td>10,736</td>
<td>1,904</td>
<td>877</td>
<td></td>
</tr>
<tr>
<td>Washington</td>
<td>64,990</td>
<td>119,309</td>
<td>29,503</td>
<td>13,375</td>
<td>48,196</td>
<td>41,610</td>
<td>7,091</td>
<td></td>
</tr>
<tr>
<td>Minnesota</td>
<td>15,268</td>
<td>31,447</td>
<td>21,532</td>
<td>6,759</td>
<td>9,166</td>
<td>749</td>
<td>1,774</td>
<td></td>
</tr>
<tr>
<td>Kentucky</td>
<td>50,279</td>
<td>76,294</td>
<td>39,207</td>
<td>13,201</td>
<td>28,676</td>
<td>8,411</td>
<td>5,586</td>
<td></td>
</tr>
</tbody>
</table>
Resources
Consumer website: ACA and Marketplace info, sign up email updates, register an account

www.healthcare.gov

Partner website: Brochures, videos, training and more information
Webcast, PowerPoint training, FAQs and information on Regional Enrollment Networks

Wisconsin Health Care Options in 2014

Beginning in January 2014, all Wisconsin residents will have access to affordable health insurance. Some individuals and families will get health care through Wisconsin’s public health care program, BadgerCare Plus while others will purchase it through the private market, their employer, or through the federal Health Insurance Marketplace.

Additional information, including frequently asked questions, will be added to this page as it is available. Questions can be emailed to the Department of Health Services at dhshealthcare@dhs.wisconsin.gov.

BadgerCare Plus Waiver

The Department is currently waiting for federal approval of the BadgerCare Plus Waiver that was submitted to the federal government on August 9, 2013 that will allow all adults living in poverty to get coverage through the BadgerCare Plus program. Additional information about the Department’s waiver

Regional Enrollment Networks

One of Wisconsin’s most significant strategies to assist Wisconsin residents with enrolling in the appropriate public or private health care coverage will be
www.e4healthwi.org

Resources, Enrollment Assistance Directory and Training/Events Calendar

Enrollment for Health (E4Health) Wisconsin

About E4Health

E4Health is a coalition of Wisconsin organizations led by the Wisconsin Primary Health Care Association, Covering Kids & Families Wisconsin, Milwaukee Health Care Partnership and the State of Wisconsin Department of Health Services.

Organizations include consumer advocates, health care providers, social service providers, and special populations' interest groups.

E4Health was founded in June 2013, to coordinate statewide outreach and enrollment functions, and facilitate statewide communication about the implementation of the Health Insurance Marketplace in Wisconsin.

E4Health’s website is Wisconsin’s resource clearinghouse for those engaged in:

- building awareness and providing training about the Affordable Care Act’s health insurance reforms, and

Answers from Healthcare.gov

Find Training or Events
- All Events and Trainings
- Enrollment Assister & Mobilizer Events
- Consumer Events

Enroll America Blog:
- Presumptive Eligibility Toolkit for Hospitals August 26, 2013

Kaiser Health News:
- Health Reform
www.ckfwi.org

Training, fact sheets, blog, Wisconsin-specific resources, list serve
http://www.ckfwi.org/affordablecareacthome.html
QUESTIONS?

Donna Friedsam, MPH
Health Policy Programs Director
UW Population Health Institute
608.263.4881
Twitter @UWHealthPolicy

http://uwphi.pophealth.wisc.edu
http://www.evidencebasedhealthpolicy.org