



# Covering Kids & Families

Wisconsin

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## Options for people who have lost their health insurance

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Laid-off workers have several options for health insurance coverage. Here are some of the main ones:

### Option 1: Partner coverage

If you're laid off, a federal law gives you a 30-day special window to enroll in your spouse's or domestic partner's employer plan after your employer stops contributing to your insurance. This rule applies even if it is not open-enrollment season and even if you, your spouse or your dependents previously declined your spouse's plan because you had other coverage. Resources: The federal Health Insurance Portability and Accountability Act, or HIPAA, governs this area. Details are on the U.S. Department of Health and Human Services Web site at [www.hhs.gov](http://www.hhs.gov).

### Option 2: COBRA eligibility

This federal law gives workers who lose their health benefits the option of continuing their employer plan for at least 18 months under certain circumstances. The hitch: Many laid-off workers can't afford it because they have to start picking up 100 percent of the cost. The federal stimulus bill changed that. Starting March 1, the government will now pay 65 percent of the cost for up to nine months for people given pink slips between Sept. 1 of last year and anytime this year. People who were laid off after Sept. 1 but didn't enroll in COBRA will get a second chance to do so. Despite its cost, COBRA is recommended for older workers and those in poor health. That's because COBRA eligibility usually guarantees the right later on to buy an individual health insurance policy that cannot exclude coverage for pre-existing conditions — but only if you've exhausted your COBRA coverage. Resources: Your former employer is required to tell you about your COBRA rights, including the changes under the stimulus bill. Benefit advisers with the U.S. Department of Labor are available at 866-444-3272. Answers to frequently asked questions are available at [www.dol.gov/COBRA](http://www.dol.gov/COBRA).

### Option 3: BadgerCare Plus

All Wisconsin children who are U.S. citizens or legal residents, regardless of family income, can enroll in the state's recently expanded Medicaid plan. Parents and caretakers with low incomes and pregnant women also can get coverage. Monthly premiums for children range from zero to \$90 per child depending on family income. Coverage costs nothing out-of-pocket for families of three with annual incomes of \$27,465 or less. Four-person families pay nothing if their annual incomes are \$33,075 or less. The program will be expanded to cover low-income, childless adults starting in July. Resources: The program's Web site is [www.badgercareplus.org](http://www.badgercareplus.org). Or call 800-362-3002.

### Option 4: The individual market

A variety of policies are available, with an array of costs and annual deductibles ranging from \$500 to \$10,000. In general, you'll pay more the older and sicker you are, and insurers can refuse to sell you a policy. Health reform advocates warn consumers to shop with caution and to be especially wary of any clauses that might delay or deny coverage of pre-existing conditions. Insurance companies say the marketplace is friendlier and more affordable than misconceptions might suggest, with the average monthly premium for individual coverage around \$200. Also, cheaper short-term major medical plans are available to bridge coverage while looking for a job. You can contact insurance companies directly or work with a health-insurance broker. Resources: The Web site for the National Association of Health



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# Cover the Uninsured Week Milwaukee Highlights



LET'S GET AMERICA'S KIDS COVERED

Cover the Uninsured Week, led by the Robert Wood Johnson Foundation, is a national effort that raises awareness to the fact that too many Americans are living without health insurance. The following is a summary of Cover the Uninsured Week events that took place in Milwaukee County.

- On March 25, more than 140 people gathered for a Kick-Off Event, sponsored by the Milwaukee Health Care Partnership and hosted by Wheaton Franciscan Health Care. This event highlighted the accomplishments and hard work of the State, hospital systems, Federally Qualified Health Centers (FQHCs), community partners, the former General Assistance Medicaid Program, and others. In addition, the event brought attention to the upcoming coverage expansion and the recognition of work yet to be done.
- There was direct media coverage of the issues of the uninsured, including recently uninsured individuals.
- There was an interview on Milwaukee Public Radio with Joy Tapper & Alison Krings (a restaurant manager who recently lost her job and health insurance). A financial counselor helped her enroll in BadgerCare Plus.
- On Milwaukee's WTMJ Channel 4 an interview with Linda Binanti aired. She and her husband recently lost their restaurant business in Racine and are uninsured. They currently utilize charity care dollars and are hopeful they will qualify for BadgerCare Plus Core Plan beginning July 1.
- City of Milwaukee Health Department staff spoke about local health care resources on the Milwaukee Health Services Radio Program.
- There was a viewing and discussion of the documentary "Critical Condition" and an excellent provider training that focused on assisting people with SSI applications and better understanding the SSI application and appeal process. Both were attended by advocates, community partners, and community members.

BadgerCare Plus application assistance during the week:

- Special enrollment events were held one day at each FQHC, a full day at the City of Milwaukee Health Department and Cudahy Health Department, and a half day at West Allis Health Department. All told, 44 applications were submitted during these special enrollment events.
- Core Plan for Childless Adult referrals -totaling 101 for the week- informed people that they can return after June 1 to apply and also alerted people to the availability of care now through the FQHCs on their sliding fee schedule.

## BadgerCare Plus Q & A

School personnel at one of CKF's CHILD sites earlier this year asked CKF staff if an 18-year-old high school student, no longer living with her parents and currently uninsured, is eligible for BadgerCare Plus.

We discussed the question with our Policy Committee members and realized that given the complex family dynamics that may come into play, this type of situation can cause confusion for case workers. We further explore the issue here in hopes of clarifying the state's policy.

The student in question is an "unaccompanied youth" or not in the physical custody of a parent or guardian. The BadgerCare Plus handbook identifies children under age 19 as eligible for BadgerCare Plus and lays out the process for a child to apply for BadgerCare

Plus coverage on his or her own behalf. Section 2.3.3 states that when a child under age 19 who is a student living away from their parent's home applies for BC+, the child and his/her family can determine whether the student will be a group of one on his/her own case, or a temporarily absent individual included in his/her parent's case. That means that unaccompanied youth can apply on their own for BadgerCare Plus.

CKF staff were able to work with school personnel to get the student immediate coverage through express enrollment and to submit a full application for BadgerCare Plus. The student is now covered under the program and accessing care. Thanks much to our Policy Committee members for your expertise!

# Learn about CKF's Outreach Committee!

**W**ould you like to get involved in reaching families in need of health insurance? Join Covering Kids & Families Outreach Committee! Members are invited to contribute their questions, ideas, and expertise to our monthly meetings.

The Outreach Committee oversees communication and outreach efforts with the goal of helping to increase access to health insurance. Committee members collaborate to:

- Oversee implementation of outreach strategies to inform Wisconsin families about health insurance options.
- Initiate, maintain, and coordinate consistent outreach efforts among CKF's partners and other organizations.
- Expand and strengthen the membership by identifying potential new members.
- Provide advice on and review of the Coalition's publications.
- Suggest directions for the Steering Committee through our co-chair representatives.

## Meet the Co-Chairs!

The recently elected co-chairs are Rhonda Grabko and Claire Smith. **Rhonda Grabko** is an Outreach & Education Coordinator with Automated Health Systems, Inc., the HMO Enrollment Contractor for the State of Wisconsin's BadgerCare Plus Program. She has a wealth of knowledge in this area, having worked for seven years with the HMO Enrollment Specialist Project through field operations in the Northern, Western

and Southern Regions of Wisconsin. During this time she has worked closely with community partners to provide education regarding the HMO Enrollment Process to BadgerCare Plus recipients as well as professionals. She has assisted members in choosing and enrolling into the HMO that best met their needs, assisted with changing their HMO as appropriate, educated members about the benefits of being in an HMO, provided advocacy in resolving members' concerns, assisted with exemptions to take a member out of the HMO where appropriate, explained to members how to work within the HMO network and made referrals to other community resources as appropriate. Rhonda has also assisted members with signing up for the BadgerCare Plus program. She brings to the coalition her experience with outreach activities throughout Wisconsin. She has a bachelor's degree in Human Services.

**Claire Smith** is a Senior Communications Specialist with the Division of Health Care Access and Accountability at the Department of Health Services. Her primary role is providing communications support to the State Medicaid Director and coordinating health and nutrition outreach to community organizations. You can frequently find her traveling around the state giving presentations on BadgerCare Plus, FoodShare and other ForwardHealth programs. Claire has been with the Department for nearly 3 years and has also spent time doing communications in the Secretary's Office. Prior to joining the Department of Health Services, Claire worked in the Secretary's Office at the Department of Commerce in a communications role. Claire is a graduate of the University of Wisconsin-Madison with a BA in Journalism and Women's Studies.

The Outreach Committee meets on the second Thursday of each month from 3 – 4 p.m. via conference call. For more information visit [www.ckfwi.org/outreach.htm](http://www.ckfwi.org/outreach.htm) or email Jeni Appleby at [jappleby@wisc.edu](mailto:jappleby@wisc.edu).

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Underwriters, [www.nahu.org/consumer/findagent.cfm](http://www.nahu.org/consumer/findagent.cfm), allows users to type in their zip code and get a list of nearby licensed agents. The Wisconsin Office of Commissioner of Insurance at <http://oci.wi.gov> has answers to many questions, a database of licensed agents and advice on what to do if problems arise. Its number is 800-236-8517.

### Option 5: High-risk pool

Every state is required to have an insurance plan of last resort for people deemed uninsurable in the private market. Wisconsin's is called HIRSP, for Health Insurance Risk Sharing Plan. It is operated by a quasi-governmental entity, and all insurance companies writing health-care policies in the state must contribute money to help run it. Initially, the high-risk pool was for people rejected for individual coverage — people with catastrophic illnesses such as cancer or AIDS. More recently, people who've lost their employer-sponsored coverage and don't qualify for other programs such as BadgerCare Plus also may be eligible in certain circumstances with no waiting period for pre-existing conditions. Premiums are generally about 20 percent higher than similar policies on the individual market, although discounts are available for low-income people. Resources: Go to [www.hirsp.org](http://www.hirsp.org) or call 800-828-4777.

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**Covering Kids & Families is Hiring! For more information visit: [www.ckfwi.org](http://www.ckfwi.org).**



## Co-Chair Corner | Continuing our Commitment

By Andy Heidt & Jennifer Winter, Steering Committee Co-Chairs



This is an exciting time for Covering Kids & Families. With a new administration in Washington, the focus is finally on overhauling our health care system. It is clear that we need to expand coverage to an exponentially greater degree than now exists. We are working with other organizations on a national level to provide input on the health care system's transformation. The key is how we can transform a system that allows our economy to thrive and health to flourish. In Wisconsin, even amid these difficult times, the State will be expanding coverage to low-income single adults in July.

At CKF we are committed to working within the existing system until it is the best system it can be. We are continuing to spread the word about BadgerCare Plus and other critical benefit programs such as FoodShare (Food Stamps). In fact, currently 1 in 10 Americans are on the Food Stamp Program! We are working to ensure people know about and can easily enroll in programs for which they are eligible. We have recently distributed over 23,000 benefit brochures. These English and Spanish brochures are specific to each of Wisconsin's 72 counties and provide a quick reference for benefit programs, including BadgerCare Plus, Free/Low Cost School Meals, Wisconsin Home Energy Assistance, Wisconsin Shares, FoodShare, Wisconsin Works, and WIC. In this economy it is critical that people access available benefits to help meet needs. We are continuing to expand our BadgerCare Plus outreach efforts in new areas of the State with our CHILD Project, working to get as many children covered as possible. It is an honor and a privilege to be part of this growing partnership, but we know our work is not done until every person in this State has health care coverage and can use it!

