



# Covering Kids & Families

Wisconsin

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## U.S. and State Health Policy Update

The past two months in Washington D.C. have been extremely active surrounding health care issues. Notably, President Obama signed the State Children's Health Insurance bill on Feb. 4, extending the program to an additional 4 million children in the United States, while maintaining coverage for the 7 million children who are currently enrolled. Reauthorization of this Federal-State partnership program was much anticipated after multiple legislative attempts to extend and expand SCHIP during the Bush administration, efforts that were blocked by presidential vetoes.

Major improvements in the SCHIP bill include a requirement for states to provide mental health and dental coverage and increased access for the immigrant population. The bill includes legislation that permits children and pregnant women with legal immigrant status to be covered by SCHIP programs. Previously, individuals in these categories were not able to enroll until five years after their entry date into the United States; this change allows earlier access

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by eliminating this waiting period. States still must have verification of the legal immigrant status of an applicant, but now have the option of accessing federal systems to do so (by way of matching name and Social Security Number). Funding for these additional beneficiaries and services is to be provided by an expected \$32 billion in tax revenue from a 61 cent per pack increase in tobacco taxes.

The legislation also includes new opportunities for simplified enrollment, namely Express Lane Enrollment, which encourages connectivity to enrollment processes of other benefit programs, including the potential for coordination with the tax system. At CKF, we plan to learn more about Express Lane Enrollment opportunities and, if appropriate, integrate these new methods into our outreach efforts, building on our successful CHILD Project which

links enrollment processes in the schools with BadgerCare Plus outreach and enrollment assistance.

On another important front, President Obama has rescinded the Aug. 17, 2007, Centers for Medicare and Medicaid Services (CMS) directive limiting each state's ability to set income eligibility requirements. The move facilitates expansion in other states, and, in Wisconsin, allows for SCHIP funding for children above 250% of poverty, coverage which was previously funded by state funds and beneficiary premiums. Wisconsin Medicaid Director Jason Helgeson projects the State's allocation from the SCHIP bill to be at least \$20 million.

These improvements facilitate the State's efforts to cover all children and families in Wisconsin, and we continue to focus on new opportunities for expediting enrollment and increasing retention in BadgerCare Plus. Next, we look to the economic stimulus package and its potential impacts on Wisconsin's uninsured, underinsured, and newly unemployed populations.

The stimulus package affects Medicaid and COBRA eligibility and coverage by extending Medicaid coverage to adults receiving unemployment benefits and their families. Nearly all states are facing budget crises, and, in order to prevent cuts to Medicaid programs, the stimulus package includes temporary funds for states amounting to \$87 billion to support the Medicaid program. With Wisconsin's unemployment currently at 5.8%; the state's allotment of funds from the stimulus package are difficult to estimate at this point. Regarding COBRA, the government may support newly laid off adults (beginning 9/08) in maintaining their employer-based insurance by funding 65% of their COBRA premiums for one year, or until they obtain health coverage through new employment. Continuing employer-based insurance generally involves payment of the entire premium, which is nearly always unaffordable for the newly unemployed. This package would financially support this continuation of COBRA, a success in its ability to provide coverage without waiting periods, but controversial in its potential cost (the remaining 35%) still being unaffordable for the unemployed.

# A Heartfelt Thank You to Kathy Kaelin

We would like to take a moment to say thank you to Kathy Kaelin. Since the inception of Covering Kids & Families (CKF) in 2003 Kathy has been a leader in our coalition. Through her role as Steering Committee Co-Chair, she has offered expertise and insight on ways to reduce the number of uninsured children and families in Wisconsin. Kathy, always focusing on the positive, made sure we took moments along the way to celebrate our successes.

Kathy has been the Project Manager for Automated Health Systems (AHS) for the past twelve years. During this time CKF has been fortunate to maintain such a strong commitment from her organization. As an agency, AHS has had the sole responsibility for the managed care enrollment of BadgerCare Plus and SSI members. When CKF set out to conduct Medical Assistance eligibility trainings around the state, we quickly realized that we didn't have the necessary level of expertise within our Madison office to carry out these trainings. Kathy worked with CKF to make sure that an expert from AHS was available to train participants and answer questions. The collaborative nature of these trainings highlights Kathy's ability to utilize her resources to enhance CKF's work.

Automated Health Systems was recently awarded the contract for the Enrollment Services Center for the State of Wisconsin. This is an exciting opportunity for AHS; having said that, much of Kathy's time will be dedicated to this new business development. While CKF's strong partnership with AHS will remain, we must, with a thankful heart, say good-bye to Kathy as a Steering Committee Co-Chair.

She has and will remain committed to enhancing the coalition's work as well as making sure CKF is sustainable beyond our current grants. We appreciate her dedication to ensuring affordable access to health care for all families in Wisconsin.



## Co-Chair Corner | Moving Forward

By Andy Heidt & Jennifer Winter, CKF Co-Chairs



We've experienced a recent shift within our coalition. Kathy Kaelin has transitioned out of her Steering Committee Co-Chair role (see article above) and Jennifer Winter was elected to serve alongside Andy Heidt. Jennifer is the Manager of Advocacy & Enrollment at Managed Health Services, a Medicaid Managed Care organization. She has fourteen years experience in the insurance industry in the commercial, indemnity, Medicaid & Medicare arenas. Jennifer has a bachelor's degree in Health Care Administration with a minor in Human Service and serves as Co-Chair on the CKF Policy Committee.

This promises to be an important year for the work of Covering Kids & Families. We feel a sense of confidence with the new administration, but at the same time, the economic downturn is increasing the need for medical coverage and safety net programs. The recent approval of expanding SCHIP (State Children's Health Insurance Program) gives rise to hope on the federal funding level, but due to funding issues the State of Wisconsin may be a little slower in expanding coverage to new clients than we had anticipated. This is a time for cautious optimism and good judgment. We need to support logical, thoughtful moves at the state level to ensure that those already covered maintain their services and encourage the State to expand coverage to the most needy within the means of this tough budget.

On the CKF front, we are tightening our own budget belt by strategically deploying staff and combing some projects to achieve an economy of scale. We intend to work even harder AND smarter to accomplish all of our goals for 2009. Read on for specifics on our new and continuing initiatives. Our work will be successful and completed when everyone in Wisconsin has health care coverage and access!



# CHILD Project Update

CHILD staff are busy wrapping up BadgerCare Plus outreach interventions for the second year of our project. This past year we have been working with fourteen school districts across Wisconsin. In collaboration with school personnel, we implemented a number of new outreach strategies including the production of a radio ad and a narrated BadgerCare Plus PowerPoint presentation that is designed to run on its own during school venues. We have also started planning for the third year of the project, with a commitment to expand to at least 2 new districts. For more information about CHILD visit our Web site at: [www.ckfwi.org/child.htm](http://www.ckfwi.org/child.htm).



Wisconsin's Department of Health Services announced the start of the ForwardHealth branded program, which brings together the services of BadgerCare Plus, SeniorCare, FoodShare, Forward Health Elderly, Blind or Disabled, Wisconsin Chronic Disease Program, the Family Planning Waiver, Family Care, additional long-term care programs, and the Wisconsin Well Women Medicaid Program. Each of the unique programs will keep their names, operating under the ForwardHealth banner.

## Interruptions in Medicaid Increase Risk of Hospitalization

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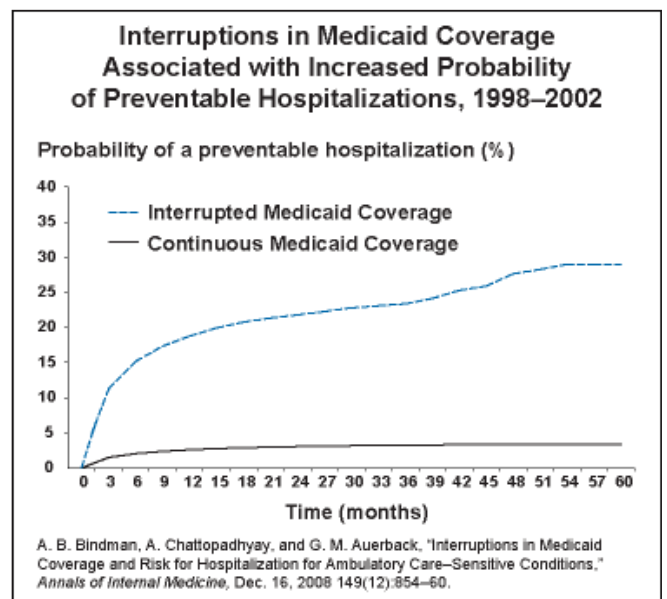
*CKF staff believe that the study featured below highlights the increased health risks associated with breaks in coverage for Medicaid recipients. This serves as a reminder to all of us who help families enroll in public health insurance that we need to make sure families have the necessary knowledge to both obtain **and** renew coverage!*

Interruptions in health insurance coverage are common in the United States. For people covered by a public insurance program like Medicaid, the myriad state rules governing eligibility for coverage are partly to blame: to continue qualifying for benefits, Medicaid beneficiaries must demonstrate eligibility each year and, in some states, as often as every three months. These requirements can make people especially vulnerable to disruptions in coverage—and less likely to get regular primary and preventive care.

In a new study published in the *Annals of Internal Medicine*, researchers led by Andrew Bindman, M.D., of the University of California, San Francisco, found that adult California Medicaid beneficiaries who experienced interruptions in their benefits had a substantially higher risk of hospitalization for ambulatory care-sensitive conditions than did patients with continuous coverage. These conditions include asthma, congestive heart failure, chronic obstructive pulmonary disease, diabetes, and pneumonia.

While Medicaid and other public programs provide coverage to people who would otherwise not have any, the administrative burdens they often place on beneficiaries can impede success in reaching those in need. Policies that reduce the frequency of coverage interruptions, the authors say, could prevent hospitalizations and other events that trigger negative health consequences and high costs.

“Although states may attempt to save money in the short term by dropping Medicaid coverage for those who cannot keep up with frequent reporting requirements, this study shows that disruptions in coverage come at the risk of increased hospitalization for conditions that can typically be treated in a less expensive primary care setting,” said Bindman.



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## CKF Staff Visit Capitol Hill

CKF staff attended the National Covering Kids & Families (NCKF) and the Families U.S.A. conferences in Washington D.C. during the last week of January. During this visit, we met with staff of Senators Herb Kohl and Russ Feingold, and House Representatives Tammy Baldwin, Dave Obey, James Sensenbrenner, Ron Kind, and Paul Ryan. Additionally, on behalf of NCKF, we met with the offices of Speaker Nancy Pelosi, Senators Ted Kennedy and Senator Max Baucus. The meetings came as the SCHIP bill was being voted on in the Senate and gave us a timely opportunity to familiarize legislators with CKF and our CHILD Project and to inquire about the allocation of outreach funds in the SCHIP package. The visits were positive and our project and

mission of covering children and families well-received, but knowledge of outreach fund details was less clear. During these visits, in relation to the CHILD Project, we also asked representatives how we may facilitate easier sharing of health insurance status between schools and agencies like CKF for purposes of enrollment assistance. Representatives were generally supportive of collection and sharing of this information for the purpose of supporting BadgerCare Plus enrollment, and are assisting CKF by contacting the Congressional Research Service to research the best avenue to pursue this.



## CKF's State Coalition Meeting

On November 18, 2008 we held our annual State Coalition Meeting at the Goodman Community Center in Madison. The annual meeting provides an opportunity for members of our coalition to come together and learn from experts in the health care field. We also welcome any other individuals who would simply like to learn more about the topics on our agenda.

We had eighty-five conference attendees, making it our largest conference to date! We started the meeting with Department of Health Services' Deputy Secretary Mark Thomas as our keynote speaker. Then, crowd favorite Jim Jones made a dynamic BadgerCare Plus Core Plan for Childless Adults presentation. We also had fantastic presentations on the UW's Healthiest State Project, Health Literacy Issues, Workforce Initiatives, and Frequently Encountered BadgerCare Plus Issues. If you weren't able to attend the conference, or are simply looking to review the meeting materials, we've posted the packet information on our Web site: [www.ckfwi.org/fallmeeting.htm](http://www.ckfwi.org/fallmeeting.htm).

Thank you to everyone who presented at the conference, these informative sessions keep participants coming year to year!