



Covering Kids & Families

Wisconsin

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Rule Expands Health Care Coverage to More Young Adults

In October 2009, Governor Jim Doyle announced an emergency rule from the Office of the Commissioner of Insurance (OCI) implementing a new state law expanding health insurance coverage for young adults under 27, even if they aren't students. Bottom line is that parents can keep their children on their health insurance policies for longer. The emergency rule clarifies a new law, passed in June, requiring health insurance policies to cover eligible young adults who are:

- Older than 17, but less than 27 years of age
- Not married
- Either not eligible for health insurance through the young adult's employer or whose premium contribution for employer coverage is greater than the additional premium amount the parent would pay to add the young adult to the parent's health plan

The statute went into effect on January 1. The young adults do not need to reside in Wisconsin to be under his or her parent's plan; however, the insured parent needs to be a permanent resident of Wisconsin. The law applies to individual health and group health benefit plans. **Medicare and Medicaid are not impacted by this rule;** this also does not apply to self-funded health coverage.

Parents who may be able to cover their young adult children should talk to their insurance company or human resource department right away. There's a special 30-day enrollment period during January 2010 for parents to enroll their adult children; however, if parents miss this opportunity, they may have to wait until the next enrollment period or their children may be subject to a waiting period for pre-existing conditions (there may be exceptions, such as adult child's loss of coverage).

CKF would like to thank the Office of the Commissioner of Insurance for providing information for this article. For more information visit oci.wi.gov or call 1.800.236.8517.

CKF's Fall Conference Meeting Materials

This year's conference was held on October 26, 2009 at the UW-Madison Arboretum. The Arboretum's 1200 acres border the southern half of Lake Wingra, making its Visitor Center an ideal place for a conference. The gathering brought together our partners from every corner of the state to discuss programs and policies impacting the health of Wisconsinites. Highlights from this year's conference included a welcome from WI Department of Health Services' Secretary Karen Timberlake, presentations on current public health projects, and a noon-hour address from State Senator Jon Erpenbach. In case you weren't able to attend the meeting, or if you're simply looking to review the meeting materials, we've posted the packet handouts on our Web site: www.ckfwi.org.



BadgerCare Plus Waitlist Confusion: CKF's Letter to the Editor

In the wake of recent media coverage, we have heard much confusion about whether BadgerCare Plus remains available to WI children and parents. **It does.** The confusion stems from the fact that as of October 9, 2009, new applicants for the BadgerCare Plus Core Plan for adults with no dependent children are being put on a waitlist. CKF's Letter to the Editor is below. To download and re-distribute this letter, visit our Web site: www.ckfwi.org.

covering kids & families Wisconsin

October 28, 2009

Dear Editor and news desk:

Recent reports about a waiting list for Wisconsin's BadgerCare Plus program for adults without dependent children have caused much confusion. BadgerCare Plus, Wisconsin's public health insurance program, is actually a combination of many programs. One is for children and families. Another is the new program for "childless adults." ONLY the childless adult program – called BadgerCare Plus "Core" – has a waiting list. All other BadgerCare Plus programs are still enrolling people, including the one for children and their caretakers.

The Core program began to enroll childless adults this past summer. As part of a special waiver from the Federal Government, Wisconsin had to set a limit on the number of people who can actually receive health benefits through Core at any one time. Because the program had been so popular in its first few months, this limit was quickly reached. The State is putting applications received after October 9th on a waiting list.

This change in the Core program has led many to believe that all BadgerCare Plus programs have been put on hold. To be clear: the program for children and parents or other caretakers is alive and well, taking new applications and enrolling uninsured Wisconsinites everyday. All Wisconsinites who are uninsured or do not have access to affordable coverage should apply for BadgerCare Plus. It is easy to see if you or your family members may be eligible by going to www.access.wisconsin.gov. Parents with children can begin to receive health care almost immediately. Those without dependent children can at least get on the waiting list.

Michael Jacob
Project Coordinator, Covering Kids & Families
Madison, WI

Note to editor: Covering Kids & Families (CKF) is a statewide coalition dedicated to reducing health disparities and improving overall health in Wisconsin by cultivating a network of informed individuals and organizations and thereby enhancing capacity to maximize participation in public health insurance programs.

CKF Member Profile: Unity Health Insurance

Unity Health Insurance is owned by University Health Care, Inc. (UHC). UHC is affiliated with the University of Wisconsin Hospital and Clinics and University of Wisconsin Medical Foundation, and does business as UW Health. Unity is a south central insurance carrier which currently serves approximately 91,659 members and is licensed in 20 Wisconsin counties.

Within Unity's members, there are approximately 11,189 who are BadgerCare Plus (BC+) members. Unity contracts with the Department of Human Services (DHS) to serve families within Dane, Dodge, Sauk, Columbia, Green, and Jefferson Counties. In January, Unity will be participating in the new DHS program which will give medical coverage to adults with no dependent children.

BadgerCare Plus Outreach Program Specialists assist with coordinating and providing health care services for Unity BadgerCare Plus members. They provide communication and coordination of BadgerCare Plus activities such as preventive health services and appropriate health management interventions and follow up.

BC+ staff are involved in community health and social-economic issues on a daily basis and are readily available to members as questions and concerns arise. Staff participation in church, school, and other community events are important to this culturally diverse population. Being available for members, families and extended families is very important to stay tied to the community. The BC+ staff is knowledgeable regarding community resources which are vital in order to assist Unity members with housing, food, transportation, and other needed services.

There are a variety of health care programs and services available to Unity members. Pregnant members are able to be a part of Unity's Prenatal/Post-Partum Program, which provides members with comprehensive prenatal and postpartum care to encourage healthy birth outcomes. Unity also rewards BC+ members with a chance to win a gift card when important Health Check appointments are completed. Unity also focuses on care management that helps members with disease management and education.

Visit unityhealth.com or contact Carola Peterson-Gaines at 608.821.4214 for additional information.



3rd Annual HealthWatch Wisconsin Conference

February 8, 1:00pm-4:30pm; (Evening Awards Reception 6:00pm-8:00pm)

February 9, 8:30am-4:30pm

Best Western Inn on the Park, 22 S. Carroll Street, Madison, WI

Join the staff of HealthWatch Wisconsin, ABC for Health, and area experts as they gather for the 3rd Annual HealthWatch Wisconsin Conference on February 8 & 9. Hot topics for these two days include: National Health Reform's Impact on Wisconsin & BadgerCare Plus Enrollment, Retention, and Expansion. Network with agencies, providers, academics, health care journalists, and legislators committed to assuring a more sufficient, competent and coordinated public health workforce.

For more information and to register for this conference, visit:

<http://www.safetyweb.org/healthwatchwi/Conference2010/conf-registration.htm>.

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Farewell to Jeni Appleby

If you are getting this newsletter, keep connected to public health insurance issues via our Web site or list serve, or have enjoyed one of the last several annual CKF State Coalition meetings...

If you have used CKF's county-specific benefit brochures, helped a family get signed up for BadgerCare Plus through the Madison or West Allis-West Milwaukee schools, or participated in CKF's Outreach, Steering, or CHILD State Partner Committees...

If you've done any or all of the above, you can thank Jeni Appleby for undoubtedly making it a good experience. After two and half years of making the CKF Coalition hum, not to mention serving as CHILD Project lead in two of Wisconsin's largest school districts, and juggling myriad other tasks, Jeni is moving on to a new job at UW-Extension Milwaukee County. We will miss her greatly and wish her the best in her new job!



Co-Chair Corner | Health Care Reform

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



At Covering Kids & Families (CKF) we continue to work toward health care reform. As you know, CKF is dedicated to health care for all and believes a strong public option makes the most sense both financially in terms of coverage and overall positive health care outcomes. We cannot tolerate paying such a significant percent of our Gross Domestic Product (GDP) for health care and continue to get the poor outcomes and health disparities that we see.

Unfortunately corporate interests control the debate. The potential elimination of the State Children's Health Insurance (SCHIP) option may actually roll back coverage in Wisconsin. Make sure your elected representatives know where you stand. The outcome of health care reform is a key determinant of the State, of our nation, and our economy as the debate trudges forward. Here at CKF, we will do our best to keep you informed. We must continue to strive until we have coverage for all.