



# Covering Kids & Families

Wisconsin

ISSUE XXVII

JULY/AUGUST 2009

## BadgerCare Plus Core Plan!

On June 15, the State began taking applications for BadgerCare Plus Core Plan for adults with no dependent children. In the first month, over 25,000 applications were submitted. This is in addition to the almost 12,000 members moved from the General Assistance Medical Program (GAMP) in Milwaukee to the Core Plan.

The following Core Plan observations and tips come from ABC for Health, Inc. through their HealthWatch Wisconsin Update. The Update is a semimonthly newsletter for HealthWatch Wisconsin (HWW) members. For more information on HWW membership visit: [www.healthwatchwisconsin.org](http://www.healthwatchwisconsin.org) or call 1-800-585-4222 ext. 204. Thanks to ABC for Health, Inc. for the information provided in this article!

### Observations

- Online applications take between 20-40 minutes to complete.
- COBRA coverage is creating a lot of questions. If a client's employment ended through no fault of his own and he could have taken COBRA but chose not to, he can enroll in the Core Plan now. If the client did elect COBRA coverage, he cannot enroll in the Core Plan until 12 months after the COBRA coverage ends, or until after the COBRA continuation period expires, whichever comes first.
- Access to Health Insurance is a barrier to enrolling in the Core Plan. Clients cannot enroll in the Core Plan if they:
  - Could have signed up for insurance, regardless of the cost, through a current employer in the last 12 months.
  - Can sign up for insurance, regardless of the cost, through a current employer during the month of application, or in any of the three months following the month of application.
  - Exceptions: Clients may still enroll if:
    - They didn't sign up for coverage through a current employer because they were already enrolled in Medicaid, BadgerCare Plus, GAMP, or Health Insurance Risk Sharing Plan (HIRSP).
    - They were denied coverage through a current employer because of pre-existing conditions.
    - They receive services through the Family Planning Waiver.
    - They are covered under indemnity plans or limited benefit plans such as vision, dental, or cancer-only.
    - Plans limited to "hospitalization only" will have to be reviewed to determine if they meet the definition of "health insurance coverage."
- The Department of Health Services has clarified which students are eligible for Core Plan.
  - College students whose school offers a student health plan but have not enrolled in that plan (and meet all other eligibility rules) can apply for Core Plan now.
  - College students whose school offers a student health plan and have enrolled in that plan cannot apply for Core Plan until 12 months after their coverage ends.
  - College students covered under a parent or guardian's plan cannot apply until 12 months after they age out of coverage or are dropped from coverage.
- What about 19-year-olds who aren't students? DHS has clarified that applicants who lose health insurance coverage because they age out of a parent's plan are not eligible for the Core Plan until 12 months after their coverage ended.

**CORE PLAN continued on page 2**

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### Quick Tips for Advocates

- When helping an individual apply for Core Plan, make sure to screen for more appropriate benefits: Elderly, Blind or Disabled (EBD) Medicaid, Medicaid Purchase Plan (MAPP), BadgerCare Plus for parents or pregnant women, etc.
- Consider promoting enrollment in FoodShare, since clients can apply for these benefits at the same time they apply for Core Plan.
- Be clear when asking individuals if they have had private insurance in the last 12 months, and review situations that count as access to insurance.
- When helping a client apply online, remember to write down the tracking number assigned to each individual-this number will need to be written on checks, verifications, and communications with the State.
- Track the number of people who indicate they cannot afford the \$60 enrollment fee, and suggest the option of paying the fee in installments.
- Just as important as the initial application is the follow-up: devise a strategy to check back with applicants to ensure they paid the fee, submitted verifications, and don't have any remaining questions.

### Department of Health Services Online Resources

- To apply online: [access.wisconsin.gov](http://access.wisconsin.gov)
- Information about Core Plan: <http://badgercareplus.org/core/index.htm>
- Core Plan materials: <http://badgercareplus.org/core/publications.htm>

### Phone Support

- The Enrollment Services Center: 1-800-291-2002



## Co-Chair Corner | Summer Food Service Program

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



Every summer, low-income children (ages 18 and under and disabled individuals over age 18 who are enrolled in school programs) can eat FREE meals every weekday at various locations throughout the state. No paperwork is required! The program provides nutritious breakfasts and lunches to children who might otherwise go without meals.

The Summer Food Service Program (SFSP) is a United States Department of Agriculture federal food assistance program for children in the summer. The funding provided to sponsors of the SFSP can be used to pay for food, non-food supplies, food service labor, and administrative labor associated with the food program. For some sponsors, the funding provided is sufficient to cover all of these costs while other sites secure additional funds to enhance programming. In Milwaukee, for example, the Harley-Davidson Foundation donated \$125,000 to provide program staffing, child supervision, and a public awareness campaign.

More than 26 million children in the U.S. eat school lunch every day when school is in session and about half of them receive their meals at a free or reduced price. The SFSP helps make sure meals are served even when school is not in session. Wisconsin's SFSP served more than 1.7 million meals at 526 sites operated by 106 sponsoring organizations in 2008.



If you don't have a summer food program in your area, we urge you to work with your local school district on developing one for next summer. Schools that have 50% or more of its children eligible for free or reduced price meals may qualify for the program. These are tough economic times and meals for children can help the families we serve. We need this program to be active in as many communities as possible.

For a list of Summer Food Service Program sponsors in your area, go to <http://dpi.wi.gov/fns/sfsp1.html>. You can call the sponsor and ask for information about the closest site. For questions about the program please contact Amy Kolano with the Wisconsin Department of Public Instruction at [amy.kolano@dpi.wi.gov](mailto:amy.kolano@dpi.wi.gov) or 608-266-7124.

# Welcomes and Farewells

During the past couple of months, we've been busy focusing on dissemination, fundraising, and wrapping up year 2 of the CHILD Project. Also during this time we've experienced some staff transitions. We'd like to take this opportunity to say welcome to some and farewell to others.



**Mandy Meloy** joined CKF in June as an Outreach Specialist. Previously, she has worked as an outreach medical librarian with the National Network of Libraries of Medicine Southeastern/Atlantic Region in Baltimore, MD, the Northeast Georgia Health System, and the Foothills Area

Health Education Center (AHEC) in Gainesville, GA. Her experience includes working with a variety of audiences such as minority populations, faith-based organizations, community-based organizations, and the underserved to promote quality health information, access to the internet, and basic computer skills in hopes of increasing health literacy and decreasing health disparities. In addition, Mandy has experience writing and reviewing small grants and assisting grant awardees. At CKF, Mandy will draw on these experiences to work with six Wisconsin school districts through the CHILD Project. She has two Master's degrees: one in Comparative Literature and the second in Library and Information Science, both from the University of South Carolina, Columbia.



**Leslie McAllister** joined CKF in June to focus on both public policy work related to public health insurance and on BadgerCare Plus outreach in community-based settings; this work is made possible through grants from the Centene Foundation and Beckner Endowment,

respectively. Prior, Leslie coordinated the City of Madison's federal Weed & Seed grant that aimed to improve living conditions in three neighborhoods challenged by poverty and crime; she worked with residents and service providers

to identify gaps in service, integrate new services into the neighborhoods and participate more meaningfully in City decision-making processes. Leslie also worked for the Interfaith Hospitality Network as a shelter case manager and participated in local coalitions that highlighted the needs of homeless and other low- or no-income families to educate the public and influence local policy makers. Leslie has extensive experience working on state legislative issues, both in statewide advocacy organizations and with the National Association of Social Workers-Wisconsin Chapter. Leslie has a Master's of Science in Social Work from UW-Madison.



**Michelle Yang** was an intern at CKF for part of the summer, working on the CHILD Project in Milwaukee. She is currently a rising second year medical student at the Medical College of Wisconsin working towards her MD degree. Michelle received her Bachelor

of Science with Honors in Cell and Molecular Biology at the University of Michigan in Ann Arbor. She is interested in learning more about health policy and advocacy for the underserved, and hoped to contribute greatly towards the project this summer. Thanks Michelle for your great work!

**Karen Odegaard** first joined CKF in May 2007 as an Outreach Specialist. Among other things, she had a lead role with the CHILD Project, including coordinating BadgerCare Plus outreach in eight school districts, following protocols for the evaluation portion of project, and making sure the semi-annual reporting requirements were complete, timely and useful to staff, advisors, and funders alike. For our dissemination work we leaned on Karen for her creative design and technological talents. She has moved on to be a full-time graduate student at the School of Medicine and Public Health, MPH Candidate 2011 and a part-time project assistant with the Population Health Institute. Her hard work and positive attitude will be missed around the office. CKF wishes her well!

CKF is moving.....across the street  
Beginning August 13th our address will be:  
1305 Linden Drive  
3rd Floor Middleton Building  
Madison, WI 53706



**Nonprofit Org.**  
**U.S. Postage**  
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## Benefit One-Page Document

Covering Kids & Families staff have created a one-page document that highlights a variety of benefit programs including: BadgerCare Plus, Wisconsin Home Energy Assistance, FoodShare, WIC, Wisconsin Shares, Wisconsin Works, and Free/Low Cost School Meals. This document is a spinoff of our popular benefit brochures.

This year, we have been able to provide almost 24,000 free brochures to organizations and individuals in every corner of the state! However, our funding to print and ship these brochures has depleted and now we have only a limited number of brochures in stock that we can provide at no cost. The brochures continue to be available for download on our website, [www.ckfwi.org/countybrochures.cfm](http://www.ckfwi.org/countybrochures.cfm), but we understand that the 8.5 x 14, double-sided brochure is not always easy for people to print on their computers. Therefore, based on a recommendation from our Steering Committee we have put together this easy-to-use, easy-to-print one-page document.

The one-pagers are localized to each of Wisconsin's 72 counties. They are available in English and Spanish and print clearly in both full color and black & white. These documents will soon accompany the brochures on our website. If you have any questions, comments, or suggestions contact Jeni Appleby at [jappleby@wisc.edu](mailto:jappleby@wisc.edu) or 608-261-1455.

### Helpful Programs in Waukesha County

**BadgerCare Plus (Health Insurance)\***  
 Health insurance coverage for:  
 • All children (birth to age 19) regardless of income  
 • Pregnant women with family income up to Category G (see table)  
 • Parents and relatives who care for a child with family income up to Category E  
 • Parents whose children are in foster care with family income up to Category E  
 • Farmers and self-employed parents with family income (minus depreciation) up to Category E  
 • Young adults (ages 18-20) who are leaving foster care regardless of income  
*Contact the Workforce Development Center - Waukesha County at: (262) 695-7800 or apply at: [access.wi.gov](http://access.wi.gov).*

**BadgerCare Plus Express Enrollment\***  
 Children younger than age 1 who have a family income up to Category F, children 1 through 5 up to Category D, children 6 through 18 up to Category C, and pregnant women up to Category G can get immediate, short-term coverage. To get longer-term coverage, a full application must be completed.  
*Visit [www.badgercareplus.org/gethelp.htm](http://www.badgercareplus.org/gethelp.htm) for a list of providers who may be able to help you.*

**BadgerCare Plus Core Plan for Childless Adults\***  
 Provides coverage for adults ages 19-64 who do not have dependent children under age 19. Family income may be up to Category E. Applicants will be charged a non-refundable application fee.  
*Call: (800) 291-2002 or apply at: [access.wi.gov](http://access.wi.gov).*

**Wisconsin Home Energy Assistance**  
 Pays a portion of household energy bills. You may qualify with family income up to Category C, effective for the 2009-2010 heating season.  
*Contact Energy Services Inc at: (262) 549-9666.*

**FoodShare (Food Stamps)**  
 Provides a debit card called the QUEST card. You can use this at grocery stores to buy healthy food. FoodShare helps people of all ages who have low incomes. You may qualify for FoodShare with family income up to Category B.  
*Contact the Workforce Development Center - Waukesha County at: (262) 695-7800 or apply at: [access.wi.gov](http://access.wi.gov).*

**WIC**  
 Women, Infants and Children Program provides healthy food and referrals to health care. This program is for pregnant women and new mothers. This program is also for infants and children up to age 5. You and your children may qualify with family income up to Category D, effective July 1, 2009.  
*Contact the Waukesha County Public Health Division at: (262) 896-8440.*

**Wisconsin Shares (Childcare)**  
 Pays for some childcare costs for families with limited incomes. You may qualify if you have a child under 13 or a child with special needs under 18. You need to be either working, in school or in job training. Your family income may be up to Category D.  
*Contact the Workforce Development Center - Waukesha County at: (262) 695-7800.*

**Wisconsin Works (W-2)**  
 This is a cash assistance program for people who have children under age 19 living in the home and for people who have lost their job but do not qualify for Unemployment Insurance. You may qualify with family income up to Category A.  
*Contact the Workforce Development Center - Waukesha County at: (262) 695-7800.*

**Free/Low Cost School Meals**  
 Provides free or low cost meals at school. Your children may qualify for free meals with family income up to Category B. Children may qualify for reduced meals with family income up to Category D.  
*Contact your local School District office.*

**Monthly Family Income Levels**  
*These numbers are for 2009. They will go up in 2010.*

Group Size	Category A 115% FPL**	Category B 130% FPL**	Category C 150% FPL**	Category D 185% FPL**	Category E 200% FPL**	Category F 250% FPL**	Category G 300% FPL**
1	\$1,038	\$1,173	\$1,354	\$1,670	\$1,805	\$2,256	\$2,708
2	\$1,396	\$1,578	\$1,821	\$2,246	\$2,428	\$3,035	\$3,643
3	\$1,755	\$1,984	\$2,289	\$2,823	\$3,052	\$3,815	\$4,578
4	\$2,113	\$2,389	\$2,756	\$3,399	\$3,675	\$4,594	\$5,513
5	\$2,472	\$2,794	\$3,224	\$3,976	\$4,298	\$5,373	\$6,448

For each additional person add:

\$359	\$406	\$468	\$577	\$623	\$779	\$935
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\*\*FPL = Federal Poverty Level. This level is determined by the U.S. Department of Health and Human Services. Federal Poverty Levels for all family sizes can be found at: [dhs.wisconsin.gov/medicaid/fpl/fpl.htm](http://dhs.wisconsin.gov/medicaid/fpl/fpl.htm).