



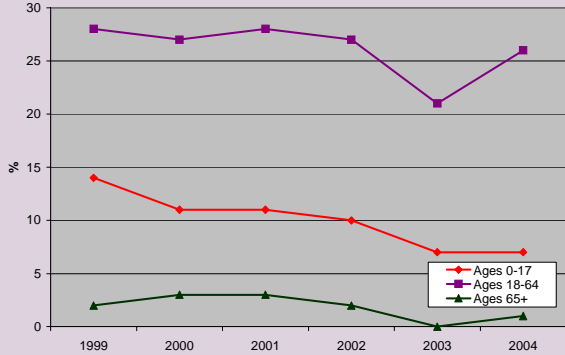
covering kids & families

Issue X

Wisconsin

October 2005

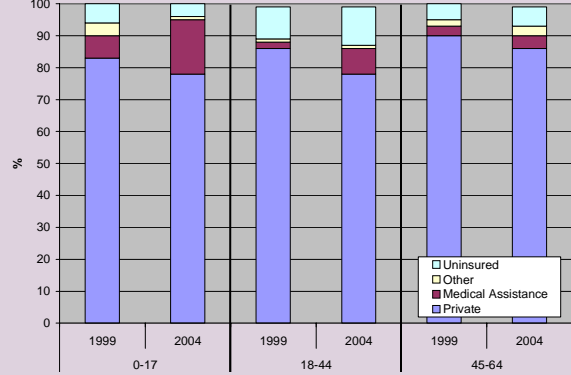
Percentage of Children and Adults Uninsured At Any Time During Year



We've made progress on reducing uninsured children since the implementation of BadgerCare. Time to turn more attention to adults 18-64 years old.

Source: WI Family Health Surveys, 1999 - 2004.

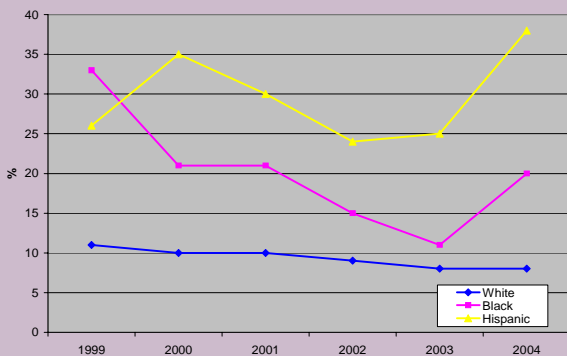
Percentage of Children and Adults by Current Insurance Type, 1999 and 2004



The percentage of kids and adults who receive insurance through an employer/private market has dropped dramatically. Family MA has not offset this decline for adults as much as it has for kids.

Source: WI Family Health Survey, 1999 and 2004.

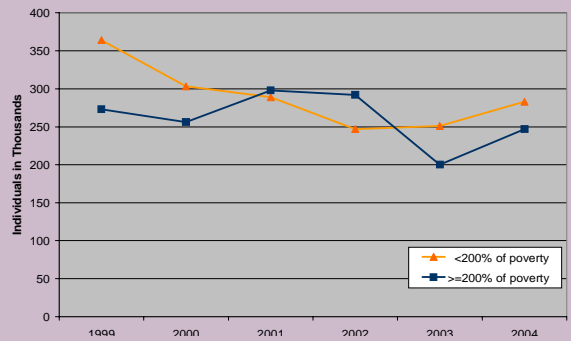
Percentage of White, Black, and Hispanic Individuals Uninsured At Any Time During Year



Black residents saw a steady decline in their rates of uninsurance but spiked back up last year. Despite some decreases, Hispanics remain most likely to be uninsured.

Source: WI Family Health Surveys, 1999 - 2004.

Number Uninsured At Any Time During Year by Poverty Level

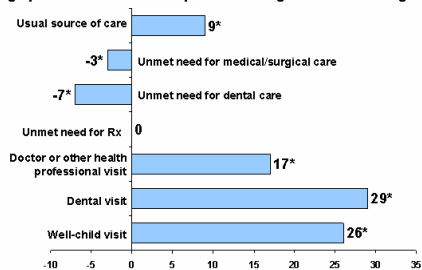


From 1999-2002, we made progress among those eligible for MA and BadgerCare but have lost ground recently. We need to be especially focused on those on the edge of eligibility.

Source: WI Family Health Surveys, 1999 - 2004.

Children with public coverage have better access and use than the uninsured

Percentage point difference under public coverage relative to being uninsured



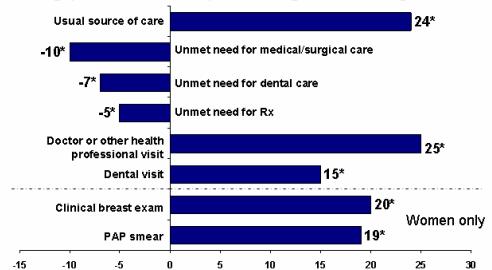
Source: Adults—Unpublished tabulations by the authors using the 2002 National Survey of America's Families and the model in Coughlin et al. (2005); Children—Dubay and Kenney (2001).

*Significantly different from zero at 5% level.

US children with public health coverage are more likely than uninsured kids to have: a usual source of care, visited a doctor or dentist, and a well-child visit. They are also less likely to have unmet medical or dental needs.

Adults with public coverage have better access and use than the uninsured

Percentage point difference under public coverage relative to being uninsured



Source: Adults—Unpublished tabulations by the authors using the 2002 National Survey of America's Families and the model in Coughlin et al. (2005); Children—Dubay and Kenney (2001).

*Significantly different from zero at 5% level.

Public coverage affords adults access to preventive care including clinical breast exams and pap smears for women. All are less likely to have unmet medical, dental or prescription drug needs.

Employer Verification From: Update on Policy Changes

By: Wisconsin Council on Children and Families, Jon Peacock

The Department of Health and Family Services (DHFS) released a report this month that shows verification requirements enacted in the 2003-2005 state budget had the unintended effect of excluding thousands of eligible families and children from the BadgerCare program.

The Wisconsin Council on Children and Families had encouraged DHFS to make changes based on concerns that the policy was reducing health care access for poor children and families. After the new verification requirements were initiated, more than 25,000 people lost BadgerCare coverage from April 2004 through June 2005, a 22 percent decrease. The plunging enrollment came during a period when program participation should have been increasing, given the trends in employer sponsored health care coverage.

The DHFS report indicates that the drop-off was almost exclusively because of the new hurdles created for BadgerCare applicants and for current participants when they have their annual review of eligibility. The report demonstrates that there was no apparent increase in the number of people found to be ineligible; the enrollment decline was simply a matter of people being unable to navigate the additional hurdles placed in their way.

WCCF released a statement commending the department for conducting the thorough analysis of the effects of this policy and for developing recommendations to ameliorate the problem (see side bar at right). "We support all of the recommendations – particularly assessing whether there are better ways to find out whether a worker has access to employer-subsidized insurance," said the WCCF statement. "Given the decline in employer-based health care insurance coverage, BadgerCare is needed more than ever for Wisconsin's working poor."

BadgerCare offers health care for low-income working families who are not offered health care through their employer. Last month more than 28,000 children and 61,000 parents received health care coverage under BadgerCare.

WCCF would prefer that the state repeal the verification requirements that were initiated last year, since it has now been shown that they are negatively impacting thousands of children and parents. However, in light of the current fiscal climate, it is not clear whether there would be legislative support for that change. WCCF and the CKF-WI Policy Committee have pledged to monitor the changes once they are implemented to assess whether the current problems have been eliminated and, to reexamine whether the verification requirements should be retained.

DHFS Action Plan re: Employer Verification Form

Implemented Changes:

- Cover letters and forms were rewritten to make the due date and instructions clearer
- Spanish language forms were modified
- Employers allowed to return forms via fax
- The deadline for returning forms was extended from 10 days to 20 days

Changes planned for January 2006:

- Allow workers to choose between verifying earnings by using a form or by pay stubs
- Mail the health insurance verification form directly to employers
- Require employers to complete and return the forms or face a financial penalty assessment of for each application they fail to return
- Extend the deadline for returning forms from 20 to 30 days
- Explore options to improve access to BadgerCare for Spanish-speaking people
- Increase awareness of the eligibility process through a public information campaign



CKF-WI welcomes two new Steering Committee members

By: Kathy Kaelin & Andy Heidt, CKF-WI co-chairs

We would like to welcome Bill Bazan and Daphne Daniels to the Steering Committee. The Steering Committee is representative of the Covering Kids and Families Coalition as a whole and consists of representatives from each of the three pilot agencies, chairpersons of the Policy and Outreach and committees, and two at-large members.

Bill Bazan is the Vice President of the Wisconsin Hospital Association. Bill has responsibility for representing WHA constituent organizations at the county and state level in matters of public policy and advocacy. The at-large seat representatives, as with all Steering Committee members, help to ensure that there is a diversity of voices and expertise as part of the coalition's leadership. We look forward to working with Bill and Daphne, as they add a new voice to the committee and the coalition.

