



HealthWatch Wisconsin's

# BadgerCare+ Bulletin

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For BadgerCare Plus recipients and their friends, family, and providers.

Sign up for a free subscription: [www.healthwatchwisconsin.org](http://www.healthwatchwisconsin.org).

*Welcome to the NEW BadgerCare+ Bulletin! This monthly newsletter informs families, friends and advocates of the importance of health care coverage. Through the articles and tips inside, readers will stay current on how to get, use, and keep health care benefits. You will get additional alerts if there is breaking news. Share this bulletin with others or encourage them to sign up for their own subscription at [www.healthwatchwisconsin.org](http://www.healthwatchwisconsin.org). Thank you!*



HealthWatch Wisconsin is a project of ABC for Health, Inc.

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## What is BadgerCare Plus?

BadgerCare Plus is a health coverage program in Wisconsin.

It is an important public-private health care partnership between the federal government, the state of Wisconsin, health plans, medical providers, and the people of our state. Over 775,000 people in Wisconsin rely on the program to provide vital health care services. Gathering a large pool of recipients helps the BadgerCare Plus program drive down

health care and administrative costs.

BadgerCare Plus emphasizes primary care to help reduce expensive and inefficient emergency room care.

Since 1999, BadgerCare Plus and related programs have served, by some estimates, over 2 million people across Wisconsin. The program has not only touched the lives of children and parents but provided peace of mind to grandmothers and grandfathers, aunts and

uncles, brothers and sisters. Local communities also benefit from programs that capitalize on limited federal dollars for Wisconsin and reinvest health care dollars instead of shifting the costs of the uninsured to everyone else.

For a map of BadgerCare Plus recipients by county, go to: [www.savebadgercare.org/sbcmmap.pdf](http://www.savebadgercare.org/sbcmmap.pdf).

### Background:

In 2007, Governor Jim Doyle announced his plan to reform health care in *(Continued on page 2)*

## What's the difference between BadgerCare Plus and Medicaid?

BadgerCare Plus is one part of Wisconsin's comprehensive Medicaid program. Medicaid is a federally funded health care program for low-income individuals and families. Medicaid is state-administered, and the

details of the program vary from state to state. BadgerCare Plus actually combines federal Medicaid and State Children's Health Insurance Program resources to cover the health needs of Wisconsin children, some parents,

pregnant women, and more.

In addition to BadgerCare Plus, Wisconsin's Medicaid program includes many different subprograms, such as SeniorCare, Wisconsin Well Woman Medicaid, and Katie Beckett.

### Total Enrollment in BadgerCare Plus:

775,338 Wisconsin residents

= 13.7% of Wisconsin's Total Population

Includes:

459,701 children

254,567 parents & caretakers

18,586 pregnant women

42,484 childless adults

# What is BadgerCare Plus?

(continued from page 1)

Wisconsin and extend coverage to more people than ever, including most uninsured children. This program, BadgerCare Plus, began on February 1, 2008.

BadgerCare Plus merges three previous programs: BadgerCare, Family Medicaid, and Healthy Start. People who were receiving the benefits of one of these programs were enrolled automatically in BadgerCare Plus. In addition, BadgerCare Plus expanded access to health care coverage for a number of groups, including pregnant women and working families.

### BadgerCare Plus Plans

BadgerCare Plus provides two different health plans, essentially, two

levels of benefits: the Standard Plan and the Benchmark Plan. Benefits are administered through various managed care plans.

#### Standard Plan

The Standard Plan provides broad coverage for certain groups of people with incomes of less than 200% of the federal poverty level (FPL). See page 4 for more information about the FPL.

#### Benchmark Plan

The Benchmark Plan covers limited services for certain people with incomes higher than 200% of the FPL. Unlike the Standard Plan, the Benchmark Plan requires members to pay premiums. It also requires higher co-pays than the Standard Plan.

### Covered Services

People enrolled in BadgerCare Plus select a health plan from a list of plans offered in their area. The state then pays a monthly fee to the health plan to cover the BadgerCare enrollee. The state does not give money directly to BadgerCare Plus enrollees; instead, the state reimburses the enrollee's health plan.

BadgerCare Plus covers a variety of services, including doctor visits, hospital care and emergency care, checkups and immunizations, eyeglasses and hearing aids, prescriptions, mental health services, prenatal care, and family planning.

*Online:*

[www.badgercareplus.org](http://www.badgercareplus.org)

## History of BadgerCare Plus

- BadgerCare was created in 1999 as an expansion of the existing Wisconsin Medicaid Plan.
- BadgerCare's design was informed by research that said programs that enroll adult parents and children generally reach more children.
- BadgerCare was signed into law by then-Governor Tommy Thompson.
- Governor Jim Doyle merged BadgerCare, Family Medicaid, and Healthy Start into the new BadgerCare Plus program in February 2008.
- BadgerCare Plus streamlined eligibility rules and expanded coverage to almost all Wisconsin children.
- BadgerCare Plus extended coverage to childless adults with the Core Plan, introduced in July 2009, and the Basic Plan, introduced in January 2010.

# How to Apply for BadgerCare Plus

BadgerCare Plus provides free or low-cost health care coverage to Wisconsin families.

BadgerCare Plus covers a wide range of services, including doctor visits, hospital and emergency care, immunizations, eyeglasses, hearing aids, prescriptions, mental health services,



prenatal care, and family planning.

The first step in applying is to collect the information you will need to complete the application. You will need:

- Income information for your household;
- Birthdates of everyone living in your home;
- Information about any health insurance you currently have;
- Information about your income-producing assets;
- Social security numbers of those applying who are U.S. citizens, or alien

registration numbers for those applying who are registered aliens.

Once you have collected this information, you are ready to complete an application for family health coverage.

There are four ways you can apply:

- Use a mail-in application,
- Apply online at <https://access.wisconsin.gov>,
- Apply in person at Medicaid outstation site, or
- Complete an application over the phone.

For more information, visit: [www.badgercareplus.org](http://www.badgercareplus.org).

## Who is Eligible for BadgerCare Plus?

- Children under age 19
- Youth ages 18 to 21 who are exiting out-of-home care
- Pregnant women
- Parents or relative caretakers of children under 19
- Parents or relative caretakers whose children have been removed from the home and placed in out-of-home care
- Spouses of eligible parents

- Certain self-employed families who are above income limits but who have depreciation and/or amortization
- Certain single and childless adults (see Core



and Basic Plans, page 4)

There is no income limit for children under age 19,

pregnant women, and youth exiting out-of-home care. There are various income limits for the other groups listed above.

Eligibility categories are based on the FPL, which is determined using your monthly income (before taxes) and the number of people in your family.

To learn more about the FPL, see page 4 or visit online:

[www.safetyweb.org/fpl.html](http://www.safetyweb.org/fpl.html).

## What You Need to Know about the Federal Poverty Level

Eligibility for the Standard and Benchmark Plans is based on the applicant's federal poverty level (FPL) percentage category. For example, pregnant women with incomes less than 200% of the FPL are eligible for the Standard Plan.

The FPL percentage category is determined using the applicant's monthly income (before taxes) and the number of

people in his or her family.

To calculate your FPL percentage category, find your family size in the left column, then follow the row to the right until you find a number higher than your monthly pre-tax income. For example, if you have a family of four and you earn \$4,400 per month, you would be in the 200% category.

Family Size (count unborn baby as one)	150% of the FPL	200% of the FPL	300% of the FPL
1	\$1,361.25	\$1,815.00	\$2,722.50
2	\$1,838.75	\$2,451.67	\$3,677.50
3	\$2,316.25	\$3,088.33	\$4,632.50
4	\$2,793.75	\$3,725.00	\$5,587.50
Each additional family member	\$477.50	\$636.67	\$955.00

### Core and Basic Plans

In July 2009, Wisconsin started accepting applications for an innovative Medicaid benefits program called BadgerCare Plus Core Plan. This was the first public benefits program to offer health care coverage to adults who have no children or disability. Unfortunately, Core Plan ceased accepting new enrollment applications in October 2009.

If you apply for the Core Plan, you will be put on a waiting list. From there, you will either become eligible for benefits as space becomes available or have the option of enrolling the BadgerCare Plus Basic Plan. BadgerCare Plus Basic coverage resembles a "catastrophic coverage" plan, with limited services, a high deductible, and monthly premiums of \$130 per month.



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HealthWatch Wisconsin is a project of Advocacy and Benefits Counseling (ABC) for Health, Inc.

ABC for Health is a Wisconsin-based, nonprofit public interest law firm dedicated to linking children and families, particularly those with special needs, to health care benefits and services.

ABC for Health's mission is to provide the community of both patients and providers with the information, advocacy tools, legal services, and expert support they need to secure health care coverage and services.