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A Project of ABC for Health, Inc.
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April 11, 2008

Special Edition

In This Issue

Answers to your BadgerCare Plus Questions Below!

HWW Conference Summary

Answering Your BadgerCare+ Questions from the HWW Conference

Conference materials are available for purchase!

Support Our Efforts!

Meetings by Region

Southern: May 5, 9:00-11:00am. Harambee Center, 2202 S. Park St, Madison. Contact Nora Foshager at (608)261-6939 ext. 204 or nfoshager@safetyweb.org with questions.

Southeastern: May 14, 10:00am-12:00 pm. Aurora Family Services, 3200 W. Highland Blvd, Milwaukee. Contact Kari Mattson at (414) 449-4777 x145 or karim@communityadvocates.net with questions.

Children's Health Access for the Special and Equal (CHASE) Meeting – April 17, 11:30am-1:30pm. ARC of Milwaukee, 7203 W. Center St. Contact Brad Holman at (414)266-3189 or bholman@chw.org with questions.

Western: May 13, 10:45am–12:00pm. Room 121, Chippewa County Court House, 711 N. Bridge St, Chippewa Falls. Contact Rose Marsh at 1-800-400-3678 or rmars@co.chippewa.wi.us with questions.

Coalitions Under Development

Barron: Contact Mike Rust at (715) 485-8525 or MikeR@co.polk.wi.us with questions.

La Crosse: Contact Lindsey Schwarz at (608) 785-5841 or Schwarz.lindsey@co.la-crosse.wi.us with questions.

Polk: Contact Mike Rust at (715) 485-8525 or

HealthWatch Wisconsin Update Special Edition: Conference Summary and BC+ Questions

Please click here to view the PDF version on our Web site.

Answers to your BadgerCare Plus Questions Below!

Stay tuned for the regular HealthWatch Wisconsin Update on Monday, April 14.

HWW Conference Summary

Before we get to your questions and ABC for Health's answers, let's review the HealthWatch Wisconsin Annual Conference:

The 2008 Annual HealthWatch Wisconsin Conference was a tremendous success with over 150 people in attendance! Most attendees noted that the conference was very educational and went into great depth about the recently initiated BadgerCare Plus. Attendees also enjoyed the CD filled with publications and presentations that will be useful for continuous education on BadgerCare Plus. Attendees appreciated the short breakouts and great opportunities to network with those most knowledgeable about BadgerCare Plus. The morning plenary featuring Senator Jon Erpenbach, Senator Donna Seidel, Jason Helgerson, and Jeff Mayers was the highlight of the day for many attendees.

After reviewing comments, there are some areas to address for future HealthWatch Conferences. A majority of attendees found The Best Western Inn on the Park as good location for the conference, however a number of people mentioned parking challenges and the need for microphones in breakout sessions. Other relevant comments included: "The conference should be expanded into a two-day event" and "The breakout sessions could be extended and include more time to ask questions."

The majority of comments were positive and encouraging for future HealthWatch Conferences. Thank you to all who participated and contributed in the highly successful 1st Annual HealthWatch Wisconsin Conference. We look forward to the 2nd Annual Conference in 2009!

The 3 Top Rated Breakout Sessions

1. BadgerCare Plus Outreach Tools
2. Developing Your Local HealthWatch Coalition
3. Overview of BadgerCare Plus

Overall Conference Score on a scale of 1-4

3.28

Scale values were 1=strongly disagree and 4=strongly agree. The average ratings on the overall conference and the breakout sessions were combined, averaging to an overall conference rating of 3.28.

Answering Your BadgerCare+ Questions from the HWW Conference

We have compiled all of the questions that attendees submitted during the conference and here are the responses. The following answers include ABC's interpretation of the BC+ Handbook. Before the end of the month, DHFS will reply with their suggested responses which we will feature in a



MikeR@co.polk.wi.us with questions.

Other Meeting Notices

Web conference: National and State Surveillance Efforts to Monitor Oral Health Disparities in Children - April 16, 1:00pm-2:00pm. This DataSpeak conference for maternal and child health professionals, researchers, and program planners will survey recent findings on children's oral health based on surveillance efforts. To register for this event, please [click here](#). If you have any questions, please contact mchirc@altarum.org or 202-842-2000.

Brides Walk Fundraiser - April 17, from 5:00pm-8:00pm at Tres Hermanos Restaurant, 1332 W. Lincoln Ave in Milwaukee. UMOS is sponsoring this event in observance of National Crime Victims Week. It will feature substantial appetizers, cash bar and a silent auction; \$25 contribution is suggested. For more information, please contact mariana.rodriguez@umos.org or 414-389-6508, or Mgomez@centene.com or 414-345-4620, x23284.

Office of Refugee Resettlement Sponsored Training on: Time Management & Documentation/Reporting - Tuesday, April 22, from 8:00am-4:00pm at the Ramada Inn, 633 W. Michigan Ave in Milwaukee. For more information or to RSVP, please contact the Pan-African Community Association at 414-442-5864 or Panafricoma@sbcglobal.net.

UW La Follette Spring 2008 Symposium: Health Care Payment Reform and Pay-for-Performance in Wisconsin- How to Promote System Transformation (and what not to do) - Tuesday, April 29, from 1:00pm-4:30pm at the Monona Terrace Convention Center, 1 John Nolen Drive, with reception to follow. RSVP by April 17 to Ceri Jenkins at cerijenkins@wisc.edu or call (608) 262-6318.

State of Our Health: A Wisconsin Leadership Forum on Health Care Quality Measurement and Improvement - Friday, May 2, from 8:00am-12:40pm at the Milwaukee Marriott West in

later edition of the Update. ABC for Health intends to reflect upon those comments and include the practice implications and case experience to further explain how BC+ is impacting individuals in the community. We will develop case studies and examples to further clarify these answers and policies. Some questions which required specific DHFS responses were omitted.

1) Q. If a family is over 200% FPL income limit and they apply for BC+, are they automatically offered a premium/deductible plan? (A client of mine was told you have to request that—it is not automatically offered.)

ABC for Health's response: This question addresses first the procedure for notification of a premium. BadgerCare Plus premiums ([BC+ Handbook Ch.19](#)) are automatically assigned to a family, and a family will receive a written notice from the county indicating what the amount will be. For a BadgerCare Plus deductible, however, the policy is that a client needs to request a deductible.

2) Q. Does it look like the future of the Wisconsin Well Woman Program will be absorbed by BC+, BC Choice, or...?

ABC for Health's response: The Wisconsin Well Woman Program ([BC+ Handbook Ch. 42](#)) was created by legislation, so it would have to be changed by legislation to configure it into BadgerChoice. Jim Vavra noted at the conference that DHFS doesn't anticipate it will be going anywhere.

3) Q. Is there still Health Check Other Services?

ABC for Health's response: Yes. Health Check Other Services is still available for individuals covered under the BC+ Standard Plan. Individuals on the Benchmark plan can still get the screening, but not the "other services" or treatments of HealthCheck "Other Services."

4) Q. Please give a list of which OTC drugs are covered (used to be Health Check Other Services).

ABC for Health's response: Individuals on the Benchmark plan are referred to BadgerRxGold for prescription drug coverage. It is not clear which OTC drugs are covered under the Benchmark plan. Health Check "Other Services" does have a listing on their website of drugs covered without a PA. That data table can be found [here](#).

5) Q. Do children under 18, whose parents are undocumented, need a PIN number now? If yes, how do they get this?

ABC for Health's response: All individuals applying for BadgerCare Plus through the [Access.Wisconsin.gov website](#) need a PIN number to access application and management tools. Please keep in mind that children born in the United States, even to undocumented parents, are citizens. Children who are not citizens may be eligible for EMA only.

6) Q. When I enroll someone on-site via ACCESS for BadgerCare Plus, is there a way to track them without calling social services or having to use their personal password or user ID?

ABC for Health's response: If individuals require additional assistance in completing an application, they may designate a "representative" to complete the application with them. Creating the account together is a good way to ensure the application is completed properly. It also provides the advocate the ability to monitor the application status or benefits status. Be sure to get the written approval of your client and your employer if you intend to engage in this sort of case management advocacy assistance.

7) Q. If an agency was interested in becoming a site/location where members can come and sign up, how would that agency go about doing so?

ABC for Health's response: Agencies can sign up to become "Community Partners." Please contact Jeff Burkhart for more information at 608-266-7239 or burkhjj@dhfs.state.wi.us.

8) Q. Please clarify the impact of the change from Medicaid within Healthy Start at 185% FPL to the change for the standard plan at 150% FPL for children under age six.

Waukesha. This conference is intended to raise awareness of the value of initiatives underway to improve health care quality outcomes. There are no fees and complimentary breakfast and lunch will be provided. Go to www.emron.com/registration/620 to register. For more information, contact Tim Ross at 973-321-4418 or tross@emron.com.

SAVE THE DATE: Mapping a New Road to Recovery: Addressing Mental Illness in the Criminal Justice System - June 30, from 8:30am-4:30pm at the Marquette University Alumni Memorial Union.

Become a HealthWatch Wisconsin Member today!

It's easy! Use our online membership tool by going to www.healthwatchwisconsin.org and click on the link to register.

For only \$20, you gain future access to online and live trainings on health care coverage programs, access to detailed publications on advocacy strategies and tips, and a chance to meet your friends and peers for a **deep discount** each year at our annual conference! Members are all a part of our efforts to see that all people have access to affordable and comprehensive health care and coverage in Wisconsin.

ABC for Health's response: Children between birth and age 6 who fall in the income range between 150% and 185% of the FPL can be negatively impacted by BadgerCare Plus, for three main reasons. First, they will not be able to use a deductible to determine eligibility (now only available for children and families under 150% FPL). Further, these children will not be able to backdate their application for three months (now only available for children and families under 150% FPL). Finally, individuals with access to certain employer-sponsored insurance will be ineligible for BadgerCare Plus.

9) Q. How often is the Katie Beckett eligibility reviewed?

ABC for Health's response: Katie Beckett requires an annual recertification process.

10) Q. What is the "Appeals Process?"

ABC for Health's response: Individuals who disagree with the written notice of termination, reduction, or denial of benefits they received from the county have the right to appeal that decision. To appeal, the individual must let the county know that they are challenging the decision within a certain amount of time. If an individual files an appeal within 10 days of receipt of the notice, their benefits will continue until the date the appeal is resolved. Otherwise, an individual has 45 days to file an appeal with the county. In that written appeal, individuals may request a "fair hearing." The administrative hearing process is similar to a court hearing, only it is not as formal, and does not follow the rules of evidence. The person conducting the hearing is a hearing examiner or Administrative Law Judge (ALJ). ([Chapter 227 of the Wisconsin Statutes](#) is the general law governing administrative hearings, though other laws may apply to different situations.) The individual who requested the hearing must state why they disagree with the decision of the state or county. Documents, letters, journals, etc. may be used to justify those statements. If additional materials are needed but not available, an individual may request that the record be kept open for 1-2 weeks to provide time to gather those documents. The ALJ will then issue a proposed or final decision to both parties. For more information, please see the [Medicaid Fair Hearing Brochure](#).

11) Q. Economically, If Medicare and Medicaid will only pay X% of a hospital bill, private insurance negotiates for a percentage discount and finally the Department of Justice/Attorney General are able to get hospitals to provide self pay patients with a discount. Then the actual "sticker price" of any procedure really does not exist, so, for a hospital to compensate wouldn't the hospitals eventually raise the "sticker price" in order to afford giving the discounts across all sectors?

ABC for Health's response: This type of "cost-shifting" is a significant problem with monetary consequences for patients and families. There are efforts to make the billing process more transparent to prevent these abuses. Please visit www.wipricepoint.org, a Wisconsin-specific website that health care consumers should use to receive basic, facility-specific information about services and charges at their hospital. This is another opportunity for individuals to conduct advocacy on behalf of your clients. Overarching the U.S. hospital payment system is each individual hospital's "chargemaster." A hospital's chargemaster is a lengthy list of the hospital's prices for every single procedure performed in the hospital and for every supply item used during those procedures. Traditionally, each U.S. hospital has had its own chargemaster, but through the Health Insurance Portability and Accountability Act (HIPAA) of 1996, Congress has sought to impose a standard national format on that nomenclature, a process that is yet to be completed. Hospitals update their chargemasters at least annually but often more frequently. Typically, a hospital will submit detailed bills based on its chargemaster for all of its patients, even to patients covered by Medicare. An advantage of these bills is that, at least in principle, patients can check whether all of the supplies and services listed on the bill were actually delivered. A disadvantage for hospitals is that these bills are very lengthy and add up to large totals that do not bear any systematic relationship to the amounts third-party payers actually pay them for the listed services. Some hospitals might simply raise every price in the list by the same percentage once a year. Others might update prices for particular items or procedures separately, by different a percentage, which makes it difficult to know by what overall percentage a hospital has increased its prices. These updates sometimes occur more than once a year. In general, the process appears to be ad hoc, without any external constraints.

12) Q. Can someone discuss caretaker relations' eligibility?

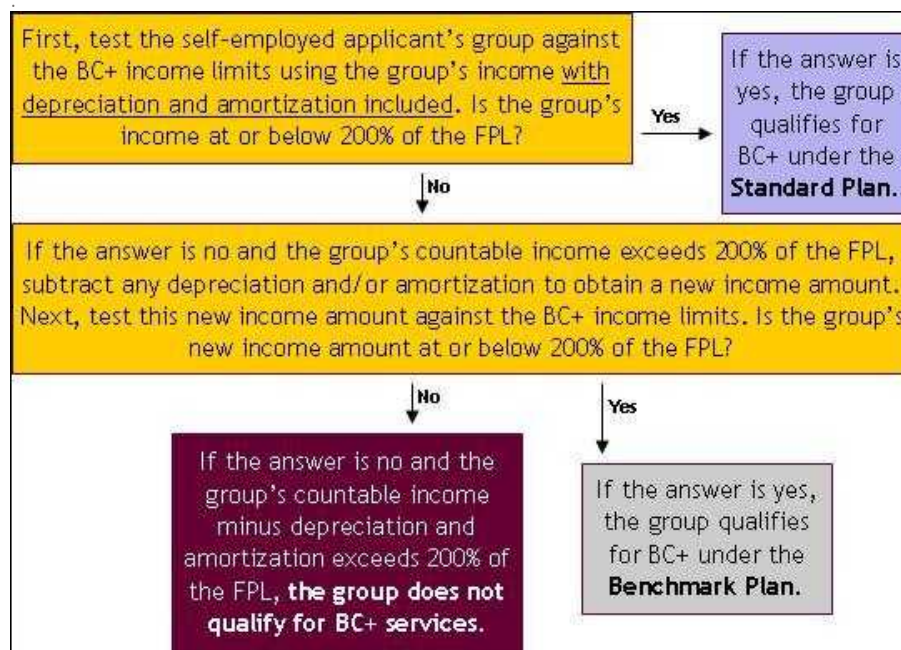
ABC for Health's response: Under BadgerCare Plus ([BC+ Handbook, Ch. 2.2.2](#)) a caretaker relative is a non-legally responsible relative to the child under her/his care. To be considered a caretaker relative of a child in the home, that individual and their spouse must meet certain qualifying criteria in addition to meeting the financial and non-financial requirements for BC+ eligibility. First, the person must have a qualifying relationship to the child (such as a stepmother, full sister, grandmother, etc.), and the child must be under the care of that relative (where "under the care of" means that the relative exercises primary responsibility for the child's care and control.) If the child lives with both a caretaker relative and a parent, the parent will be considered the caretaker relative, unless the relative has been given legal custody by a court. Please watch in the next issue of the HealthWatch Wisconsin Update for case scenarios related to this topic.

13) Q. Can a Title 19 (Medicaid) foster child lose BC+? Can they be included in the crowd out policy due to Tribal Insurance that is NOT an employee benefit?

ABC for Health's response: A foster child can lose BC+ if they are not in foster care when they turn 18 years old ([BC+ Handbook Ch. 11.2](#)). If the child is an inmate at the time she turns 18, she would also lose BC+ eligibility. ABC for Health's understanding is that contract health services through the tribe would not subject the child to the crowd-out provisions, as it would not be considered a HIPPA health insurance plan through a current employer for which the employer pays at least 80% of the premium, or the state of Wisconsin's health care plan, regardless of the amount contributed by the state or local government.

14) Q. How has depreciation changed for determining eligibility? Specifics?

ABC for Health's response: Up until February 1, 2008, non-disabled children, parents, and other caretakers applying for Healthy Start, Medicaid, or BadgerCare were income tested with their full depreciation expenses included. Now, a unique double-test of income under BadgerCare Plus expands eligibility to this population of farmers and other self-employed individuals who are above limits for income ([BC+ Handbook Ch.16.4.3.2.3](#))



Flowchart source: *2008 AdvoKit*, ABC for Health, Inc. © 2008

In terms of premium assessment, self-employed groups that qualify for the Standard Plan (at or below 200% of the FPL before depreciation and amortization are subtracted) are treated the same any other group qualifying for the Standard Plan.

In terms of premium assessment, self-employed groups that qualify for the Benchmark Plan by subtracting depreciation and amortization will pay either the 5% premium amount (found in the [BC+ Handbook, Ch. 48.1.3](#)) or the combined premiums for the children (found in the [BC+ Handbook, Ch. 48.1.1](#)), whichever is greater.

15) Q. Can you explain in more detail as to who qualifies for a deductible?

ABC for Health's response: The deductible ([BC+ Handbook Ch. 17](#), also referred to as a 'spend-down') allows certain children, pregnant women, and non-qualified immigrants to deduct outstanding medical debts, expenses, and health insurance premiums from their income in order to qualify for either BadgerCare Plus or BadgerCare Plus Emergency Services. The deductible can only be used once an applicant has been denied eligibility. The following U.S. citizens and qualified immigrants are eligible to use the deductible to qualify for BC+:

1. Children ages birth to 19 with income above 150% FPL who are ineligible for BC+ because they have access to employer-sponsored insurance that pays 80% or more (through their parents) - Once they meet the deductible, they are eligible under the Standard Plan ([BC+ Handbook Ch. 17.3](#)).
2. Pregnant women with incomes above 300% FPL - Once they meet the deductible, they are eligible under the Benchmark Plan ([BC+ Handbook Ch. 17.2](#)).

The following non-qualified immigrants are eligible to use the deductible to qualify for BadgerCare Plus Emergency Services (BC+ ES) under the Standard Plan:

1. Children ages birth to 19 who are ineligible for BC+ ES because they have access to health insurance ([BC+ Handbook Ch. 39.6](#)).
2. Pregnant women with incomes above 300% FPL.

16) Q. Does unearned income include Social Security death benefits?

ABC for Health's response: Social Security Benefits are counted as "unearned income" in the month in which they were received. For instance, both Social Security Surviving Child (SSSC) and Social Security Surviving Spouse (SSSS) are counted as unearned income under "Other Income" ([BC+ Handbook Ch. 16.5](#)). Social Security Disability Insurance (SSDI) is also considered "unearned income." Please compare this with Supplemental Security Income (SSI), which is NOT counted income for BC+ ([BC+ Handbook Ch. 16.2](#)).

17) Q. How do families (non-traditional, perhaps non-custodial) now apply for coverage for children in their care? (The online ACCESS application does not allow for the individual situations which exist.)

ABC for Health's response: There are instances where family situations are not reflected on ACCESS. In those instances, it is recommended individuals complete a manual/paper application so they can indicate their particular household makeup.

18) Q. Can you please clarify: If a parent wishes to drop their private insurance so to receive BadgerCare Plus for the family, can they? What are the penalties, restrictions?

ABC for Health's response: There are a variety of unique scenarios related to access to current or past health insurance coverage. Please see the relevant BC+ Handbook Chapters for guidance, and watch for an upcoming issue of the HealthWatch Wisconsin Update, where we will explore this issue in detail with case studies and examples. "Access to Insurance" ([BC+ Handbook Ch. 7.3](#)), "Dropped Insurance" ([BC+ Handbook Ch. 7.5](#)), and "Good Cause Exceptions" ([BC+ Handbook 7.6](#)).

19) Q. Can you give parameters for late payment allowances related to premiums...especially if an individual is undergoing review occurring after card cut off?

ABC for Health's response: BadgerCare Plus premiums are due on the tenth of the benefit month ([BC+ Handbook, Ch. 19.6](#)). Late payments will impact each individual's eligibility differently, depending on when the late payment was received. In general, if an individual fails to pay for one month, benefits will close until the premium is paid. If an individual is one month behind in their premium payments, she will have to pay for the past month and the current month before her eligibility is restored. If an individual falls further behind in premium payments, and fails to pay by adverse action of the benefit month (the date identified in the late notice) then benefits will close, and the individual will not be eligible for six calendar months following the date their coverage was terminated.

It is our understanding that individuals will have to continue to pay their premiums, even if they disagree with the amount and have filed an appeal.

Contact Us

We need your help to develop content and tips for our bi-weekly HWW Update. Please let us know about your ideas, events, or success stories. Email your suggestions to nfoshager@safetyweb.org or call (800) 585-4222 ext. 204. If you would like to submit news and information for future HWW Updates, please send it to the attention of Nora Foshager. All submissions should be limited to 150 words.

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ABC for Health, Inc. is a Wisconsin-based, nonprofit public interest law

20) Q. Badger Choice: Will benefits be akin to Benchmark?

ABC for Health's response: BadgerChoice will have some differences from the BadgerCare Plus benchmark plan. There will be different plan options; a bare bones plan with limited services, employer buy-in plans, and different treatment of mental health services. The Badger Choice plan is still under development and will require federal approval.

21) Q. Our dental crisis is, in fact, due to the inability of the state to reimburse dentists at a rate that meets their costs. There have been issues raised that similar barriers are evolving for pharmacy and eye care services for MA recipients. What is being done to assure these problems are addressed? Insurance that can't be used at any providers is not a covered service avenue when barriers persist. What mechanisms are being discussed to limit increased projects from private providers of medical services from still creating barriers?

ABC for Health's response: We, too, are troubled by the fact that individuals must pay a premium for a service that is extremely difficult to obtain. We look to DHFS to explain steps they are taking to promote better access to services.

22) Q. With dental services, I know that many dentists don't take the Forward Card because of reimbursement rates. Is there a plan to address this?

ABC for Health's response: (See prior question; QUESTION FOR DHFS)

23) Q. Can you clarify the process for getting kids with chronic medical needs moved back into standard plans who have been moved into Benchmark and have increased cost for medications? Jason Helgerson said to call him or Jim Jones or Jeff Burkhart directly. I want parents to know what to expect and what to do.

ABC for Health's response: Individuals may contact Carrie Gray at (608) 266-3901. Ms. Gray serves as the Bureau of Health Care Benefits, DHFS Pharmacy Program/Policy Analyst. She may be contacted with client concerns, access to prescription benefits problems and questions. Please also watch for the next issue of the HealthWatch Wisconsin Update's "Grapevine Issue" on this topic.

24) Q. Jim Jones' presentation says Wisconsin will cover all children, but what about children whose parents are : 1) undocumented citizens, 2) parents unwilling to pay for premiums and co-payments, their income fluctuates around 200% FPL?

ABC for Health's response: This question raises valid points regarding the difference between **access** to coverage, and actual coverage. We know BadgerCare Plus won't cover all kids, as parents won't always pay premiums, and individuals may lose coverage for a variety of reasons. Keep in mind children of undocumented citizens will still be eligible for BC+ if the children were born in the US, because then the child would be a US Citizen. In addition, non-qualified immigrant children may be eligible for BadgerCare Plus Emergency Services.

25) Q. Has there been any discussion regarding the limit on visits under the Benchmark plan, such as the limits on PT and OT visits? There are issues regarding the limits and affordability after the person reaches the allowed visits for the calendar year. Are there good cause appeals?

ABC for Health's response: Currently there is not a specific "good cause" exception listed for individuals who are being denied coverage once they reach the maximum allowable visits/limits. There has been discussion on this issue and ABC for Health is reviewing the policy and developing recommendations. Please stay tuned for future discussion on this issue in the HealthWatch Wisconsin Update. If individuals are not getting notices that they have reached their maximums, and are instead issued bills for services, they may consider filing a claim with the [State Claims Board](#).

26) Q. How will one manage and policy suggestions today be conveyed to state folks and legislature following this conference. I.e. what is the follow-up plan?

ABC for Health's response: HealthWatch Wisconsin's strength comes from a collective effort to voice concerns, ask tough questions, raise policy considerations, and influence change.

firm dedicated to linking children and families, particularly those with special health care needs, to health care benefits and services. ABC for Health's mission is to provide information, advocacy tools, legal services, and expert support needed to obtain, maintain, and finance health care coverage and services.



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If you know someone who might be interested, please [Forward this Newsletter >>](#)

Answering the questions raised at the First Annual Conference is a step in the right direction, as we are able to learn from the presenters, fellow participants, and representatives of the state and legislature. We will take what we've learned from the conference and from monthly HealthWatch coalition meetings to continue to build on this collective effort. Please stay tuned to the HealthWatch Wisconsin Update and website (www.healthwatchwisconsin.org) for future developments and discussion of these issues.

Conference materials are available for purchase!

If you were unable to join us at the First Annual HealthWatch Wisconsin Conference and would like a copy of all the session power point presentations, information and tools on BadgerCare Plus, and ABC for Health publications and resources, you can now purchase a conference CD! Contents include: the 2008 Resources Guide, AdvoKit, "You and Your Medical Debt," HealthWatch Toolkit, and power points on BadgerCare Plus Basics, BadgerCare Plus Issues to Address, Child Support and Lying-In Costs, Non-Qualified Immigrant Issues, Katie Beckett Functional Screens and much more! For purchasing information, please call ABC for Health 608-261-6939 ext. 204. [Click here](#) to view a CD Table of Contents.

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You can donate to ABC through our website. Follow the link below, then click on the button in the lower left-hand corner of our homepage that says "Make a Donation." We greatly appreciate your generous donations, which go towards helping to maintain ABC for Health, Inc. and our many projects, including HealthWatch Wisconsin. Thank you!
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