



The Basics of BadgerCare Plus

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Wisconsin Coverage Connections is a collaborative project of Northwest WI CEP, Inc. ABC for Health, Inc., ABC for Rural Health, Inc., Workforce Resource, Inc., Workforce Connections, Inc. and CESAs #4, 10, 11 & 12. The project described was supported by Funding Opportunity number: CMS331500-01-00 from the U.S. Department of Health & Human Services, Centers for Medicare & Medicaid Services. "The contents provided are solely the responsibility of the authors and do not necessarily represent the official views of HHS or any of its agencies."



What is BadgerCare Plus?

- Wisconsin's unique public health care coverage program
- Low cost or free health insurance for qualifying individuals
- Administered through local Health Maintenance Organizations (HMOs)

BADGERCARE+



Why BadgerCare Plus?



- Across WI, over 60,000 children under age 18 were uninsured (2015)
- CHIPRA Project Service Area: 27 counties: home to 28% of WI's uninsured children
- Primarily Rural





Why BadgerCare Plus?

- Children without health insurance:
 - Less likely to have a regular health care provider
 - Less likely to receive needed care
 - Less healthy, less active
 - Out of school more
 - Unprotected against financial risk





Why BadgerCare Plus?

The Good News:

- Insurance gains in recent history
- 2.4 million more kids insured nationally (2010-15)

The Bad News:

- WI still ranked 28th for children's health
- Over 200,000 WI kids living in poverty
- Many children are eligible, but not enrolled





Why BadgerCare Plus?

Enrollment and retention barriers

- Lack of knowledge and access to information
- Travel/transportation to care/coverage
- Lack of “go to resources” on BC+
- Lack of awareness or assistance
- Limited internet
- Because it’s **complicated!**





Wisconsin Coverage Connections Project Goals

- Increase enrollment and retention in BC+ for WI children & parents
- Increase effectiveness of outreach activities
- Improve access to health care coverage & services for underserved
- Improve the health of our community





Wisconsin Coverage Connections Partners

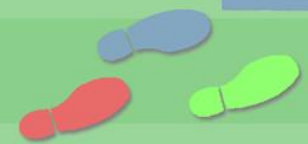
- CESAs #4, 10, 11, & 12
- Northwest WI CEP, Inc.
- Workforce Resource, Inc.
- Workforce Connections, Inc.
- ABC for Health, Inc. & ABC for Rural Health, Inc.





Wisconsin Coverage Connections CESAs

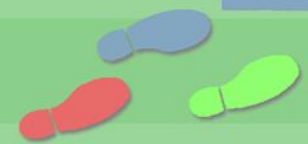
- Familiarize with BC+
- Share information and materials with schools
- Keep your eyes open for families!
- Make referrals where appropriate
- CESA 4, CESA 10, CESA 11, CESA 12





Wisconsin Coverage Connections Workforce Agency Navigators

- Navigators will assist with BadgerCare Plus eligibility and enrollment, outreach and educational events, marketing
- Northwest WI CEP Inc., Lead agency
- Workforce Resources Inc.
- Workforce Connections Inc.





Wisconsin Coverage Connections

ABC for Health & ABC for Rural Health

- Complex case assistance
- Training and educational materials

Project website for teaching/training/toolbox

www.healthwatchwisconsin.org “Resources”

Direct Link: <http://bit.ly/3StepsBC>



Wisconsin Coverage Connections™

Resource Library

Featured Resource: [What is the Wisconsin Coverage Connections Project?](#)



Welcome to the Wisconsin Coverage Connections Resource Library

This is **YOUR** place to learn or refresh your understanding of health coverage program rules. Enjoy our fun approach to **learning the basics of BadgerCare Plus** – we call it our **“3 Steps to Health Care Coverage!”** We discuss how you, and other professionals assisting families, can help families **Apply, Use, and Keep** BadgerCare Plus. Where to begin? **Start by watching our introduction to the project.** Feel free to ask questions, send suggestions, or **refer families our way who need more in depth assistance.** This library will remain posted as long as the information is current. **Have a question not on the list? Send us an [email](#).**

[Basics](#)[Toolbox](#)[Videos](#)[Apply](#)

The Basics of BadgerCare Plus



[Introduction to the Project](#)

In this video, we introduce you to the Wisconsin Coverage Connections project and collaborators. We share some resources that will help us work together to accomplish our shared goal of connecting Wisconsin children to health care coverage. We let you know of some of the publications, trainings, and workshops we will make available to make it easier for you connect children to coverage.



[What is BadgerCare Plus?](#)

In this video, we talk about Wisconsin's unique public benefit program, who may be eligible, and what kinds of services may be covered. We also share a brief overview of how to apply for coverage - a topic addressed in more detail in a separate video as well.



BadgerCare Plus

- Health coverage that offers low cost or free health insurance for qualifying individuals
- Looks like private insurance
- BadgerCare Plus is a combination of “Medicaid and CHIP”



Coverage for What?



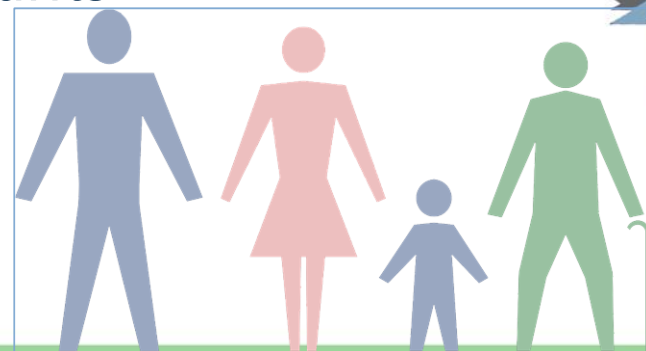
- Doctor visits
- Hospital care and emergency care
- Prescriptions
- Prenatal care
- Checkups and immunizations
- Mental health services
- Family planning
- Eyeglasses and hearing aids
- Dental





Who is Eligible?

- Children under age 19
- Certain low income adults, parents and caretaker relatives
- Spouses of eligible parents
- Pregnant women
- US Citizens, qualifying immigrants





Eligibility Depends On:

Financial Criteria:

- Your income
- The number of people in your household
- Certain deductions

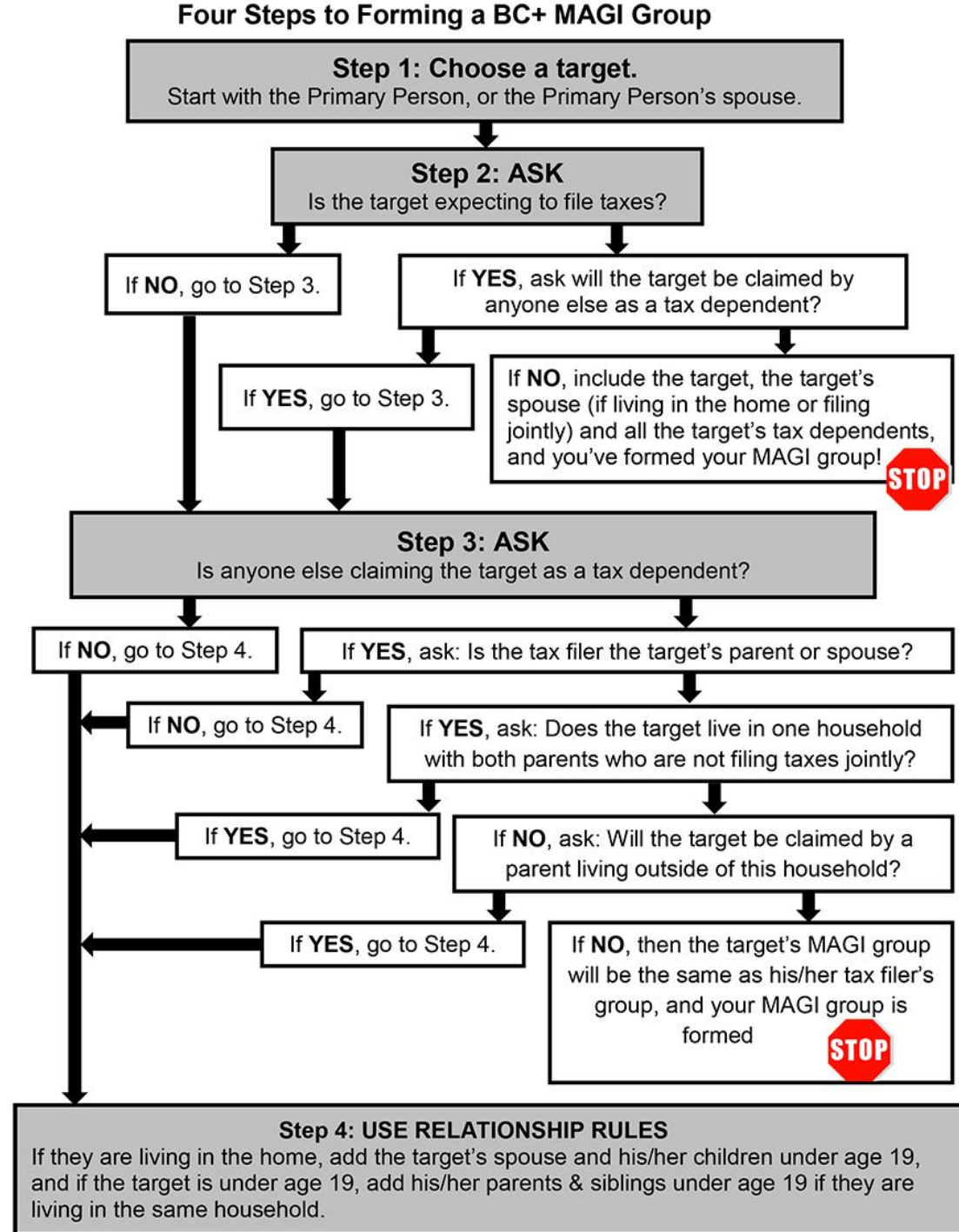
Non Financial:

- Residency
- Immigration Status
- Access to employer-sponsored insurance (applies only to some kids)



MAGI Flowchart

From BadgerCare Plus
Handbook Section
2.3.2.3
www.emhandbooks.wisconsin.gov/bcplus/bcpl.us.htm





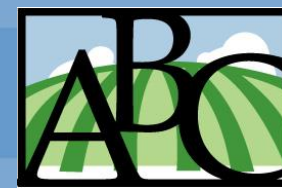
Who is Eligible and at What FPL?

- Children under 19 up to 306%FPL
- Pregnant women up to 306%FPL
- Parents/Caretakers up to 100% FPL
- Adults without dependent children up to 100%FPL
- Family planning only services up to 306%FPL

FPL Calculator:

<http://www.safetyweb.org/fpl.php>





Eligibility Handbook

BC+ Handbook:

www.emhandbooks.wisconsin.gov/bcplus/home.htm

[Home](#) > home
State of Wisconsin
Department of Health Services
BadgerCare Plus Eligibility Handbook
Release 17-02 May 5, 2017

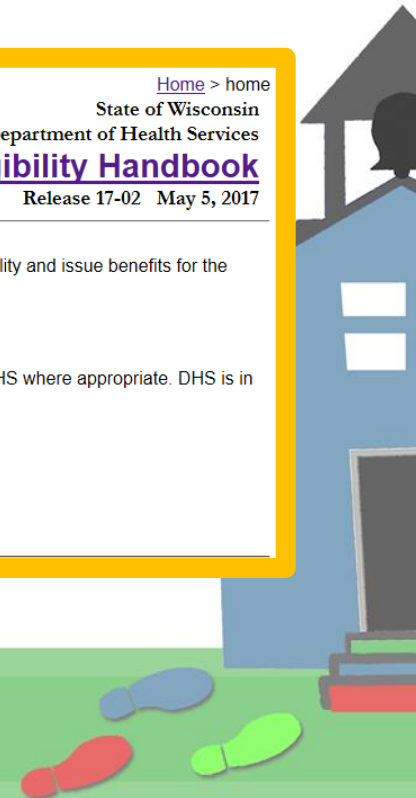
Welcome to the BadgerCare Plus Eligibility Handbook. This policy handbook is intended for local county/tribal agency income maintenance workers who determine eligibility and issue benefits for the Wisconsin BadgerCare Plus Program.

Instructions for using this handbook are found by clicking "Help" in the toolbar above.

Notice: The content within this handbook is the sole responsibility of the state of Wisconsin's Department of Health Services (DHS). This site will link to sites outside of DHS where appropriate. DHS is in no way responsible for the content of sites outside of DHS.

To sign up for emails notifying you of a BadgerCare Plus Handbook release, go to <https://www.dhs.wisconsin.gov/em/signup.htm>.

Publication number: P-10171





“3 Steps to Health Care Coverage”

- **Step 1: Applying for Coverage**
- **Step 2: Using Family Health Coverage**
- **Step 3: Keeping Family Health Coverage**





Step 1: Applying for Coverage

You have FOUR choices when it comes to applying for BadgerCare Plus:

- Mail or fax a paper application
- Apply online
 - access.wisconsin.gov
 - Healthcare.gov
- Complete an application over the phone
- Apply in person





Step 1: Applying for Coverage

Collect information that will help you answer questions on the application form, like:

- Your household income (and sources of income)
- Any other insurance people might have
- Birthdates and Social Security numbers
- Employment status
- Tax deductions





Tips for Applying for Coverage

- Get Organized – Collect information
- Answer Questions Truthfully and Completely
- Provide Verification if Necessary
- Backdating Considerations
- Watch for Notices
- Call Consortium with Questions
- Decision Must be Made Within 30 Days





“3 Steps to Health Care Coverage”

- **Step 1: Applying** for Coverage
- **Step 2: Using** Family Health Coverage
- **Step 3: Keeping** Family Health Coverage





Step 2: Using Health Coverage

- Enroll in an HMO: **1-800-291-2002**
- This is your new **network**
- Get a ForwardHealth Card
- Start using your coverage
 - Call a provide to make a primary care visit
- Learn Rights & Responsibilities
- Member Services: **1-800-362-3002**
- **Coordination of benefits**

Sample ForwardHealth Identification Card





“3 Steps to Health Care Coverage”

- **Step 1: Applying** for Coverage
- **Step 2: Using** Family Health Coverage
- **Step 3: Keeping** Health Coverage



Step 3: Keeping Health Coverage

Can keep your coverage as long as:

- Follow program rules
 - Report changes
 - Make timely renewals
- Watch for and read the mail
- Important notices with important dates arrive by mail!



Report/Renew on ACCESS online account, by phone, or at the consortium: www.dhs.wisconsin.gov/em/imagencies/index.htm



Thank you!

And Now...

“Asking the Right Questions”

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