



Asking the Right Questions

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Learning Objectives

- Feel comfortable and confident when talking to a family that has coverage questions
- Engage in active listening
- Promote family-centered service/care and cultural competence
- Identifying important variables or metrics from a conversation
- Ask good follow up questions
- Keep transitions and medical home in mind when talking about coverage





Tim's Story

Donald and Hillary have three children; Elizabeth (age 22), Tim (age 17) and Margaret (age 13).

Donald is a municipal street worker for Walker Flats, WI.

Elizabeth runs a small home decorating business.

Donald was injured on the job and still has some long term disability payments coming in monthly, but he lost his job and his insurance coverage.

Tim has some special health care needs but does not qualify for Katie Beckett Medicaid.

They are starting to worry about coverage for Tim





Active Listening Considerations

- Is your full attention on the consumer?
- Did she get a chance to tell her story without initial interruptions?
- Are there distractions in the room? Ringing phones? Email? Other people?
- Are you engaging in a family-centered approach?
- Are you taking notes?
- Are you using a case form, format, or template of some kind that will help you ask the right questions?





Active Listening Considerations

- Are there barriers to communication?
- Are you applying a culturally competent assessment?
- Are you managing expectations?
- Have you considered confidentiality?
- Do you have a formal intake staffing of some kind where you can share the story and get other perspectives and suggestions?





What we know from the Story

- Family size and make-up
- Ages of children
- Employment and Self employment income
- Lost ESI
- Special health care needs for one child
- Transition question
- Insurance status for household members





What we don't know from the Story

- Family size and make-up
- Ages of children
- Employment and Self employment income
- Lost ESI
- Special health care needs for one child
- Transition question
- Insurance status for household members





Identifying Important Variables

Household

- Family size, relationships, and make-up
- Tax dependencies
- Ages of children and parents
- Veterans status
- Immigration status of each household member
- Dates





Identifying Important Variables

Income/Finances

- Income of each household member
- Other income, other sources of income
- Self employment income calculations
- Medical debt/Outstanding bills
- Dates





Identifying Important Variables

Condition

- Diagnosis
- Special health care needs of anyone in the home
- Pregnant
- Level of care/level of need
- Dates





Identifying Important Variables

Coverage

- Insurance status for household members
- When they lost coverage
- COBRA option
- When they applied for coverage
- Is everyone in the house insured, uninsured or mixed coverage
- Same or different coverage plans for different household members
- Reasons for any denials





What To Ask?

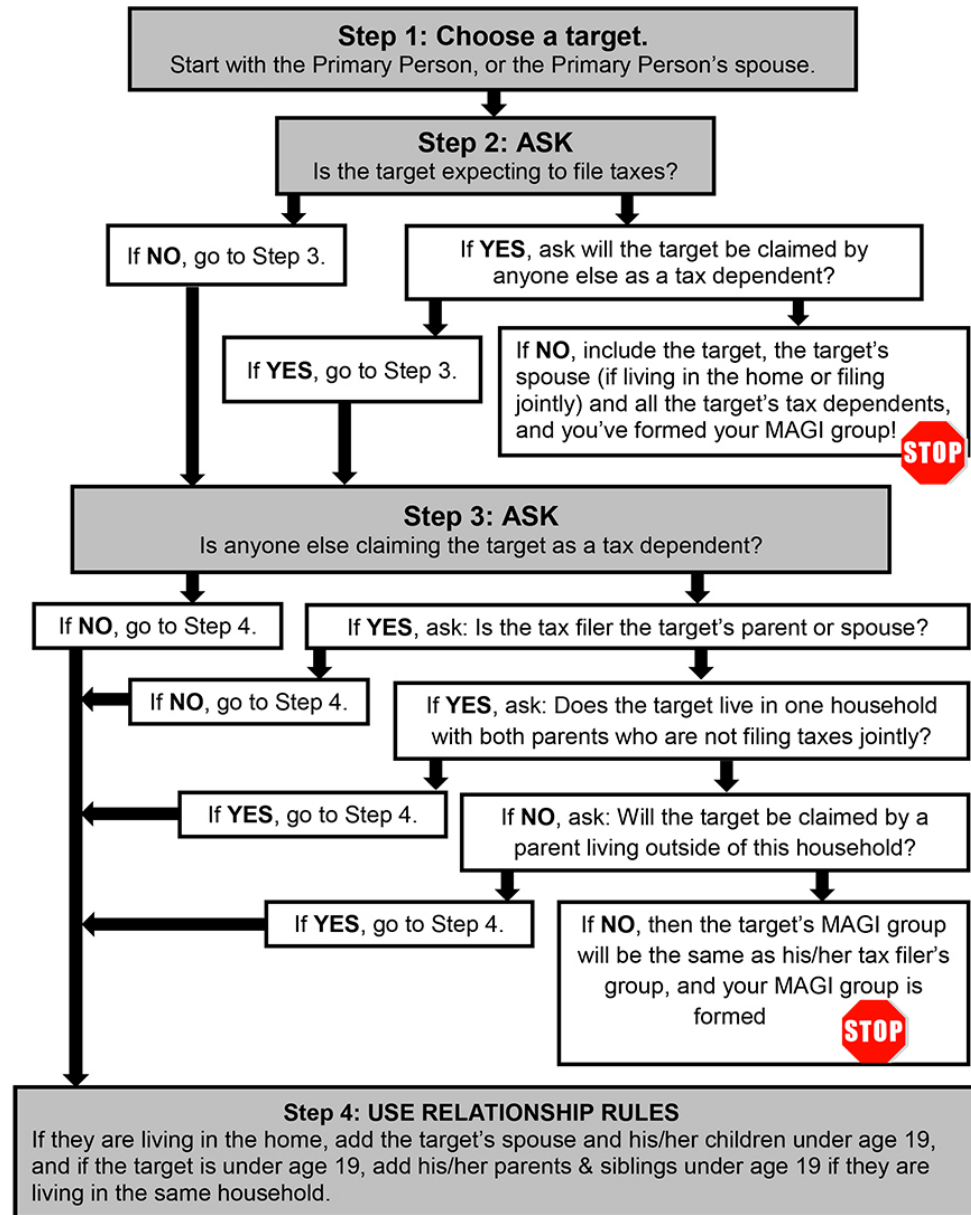
Tip 1: Start Clarifying the Facts

Clarify family size and make-up:

- Are Hillary and Donald married?
- Are Elizabeth, Tim and Margaret their only kids?
- Are Hillary or Elizabeth pregnant (changes household size)
- Do Hillary & Donald file joint taxes? Do they claim the kids as dependents?



Four Steps to Forming a BC+ MAGI Group





What To Ask?

Tip 1: Start Clarifying the Facts

- What are the birthdates for everyone
 - Tim is 17 – when will he turn 18?
 - Are Hillary or Donald close to 65?



What To Ask?

Tip 1: Start Clarifying the Facts

- Residents of WI?
- Immigration status of each household member
- All citizens?
- Citizen children, non-citizen parents?
- Languages spoken in the home by each person
- Anyone a veteran?
- Native American?



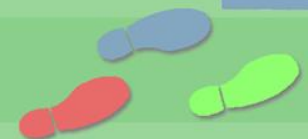


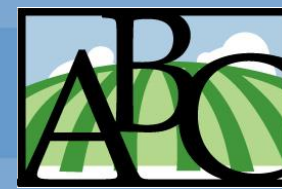
What To Ask?

Tip 1: Start Clarifying the Facts

Clarify Income and Finances:

- Was self employment income figured correctly?
- When did employment end?
- When did coverage end?
- When were any medical bills incurred?
- Is anyone else working? Other sources of income?
- Do the kids have jobs/sources of income?
- Assets?





16.4.3.4.4 Anticipating Earnings

If past circumstances do not represent present circumstances, calculate self-employment income based on anticipated earnings. A change in circumstances is any change that can be expected to affect income over time. It is the person's responsibility to report changes

11. Sick Benefits

Count sick benefits received from an insurance policy if the person's employer contributed or paid for the benefit.

2.8 MAGI Income Counting Rules

Tax dependents' and children's income is only counted when they are "expected to be required" to file a tax return. If the tax dependent or child chooses to file a tax return when he or she is not required to, his or her income will not be counted.





What To Ask?

Tip 1: Start Clarifying the Facts

Clarify Condition:

- Is Donald disabled? Any applications so far? When?
- Compassionate allowance? Presumptive Disability?
- What is Tim's level of care/level of need?
- What is Tim's diagnosis?
- Rx or DME needs?
- Other health care needs for other household members?



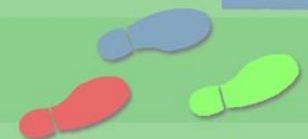


What To Ask?

Tip 1: Start Clarifying the Facts

Clarify Coverage:

- Have they applied for BadgerCare for the family?
- Tim has special health care needs but “does not qualify” for Katie Beckett – did they apply and get denied? Was there just an issue with a PA? Level of Care?
- With household income dropping, would Tim be eligible for SSI?



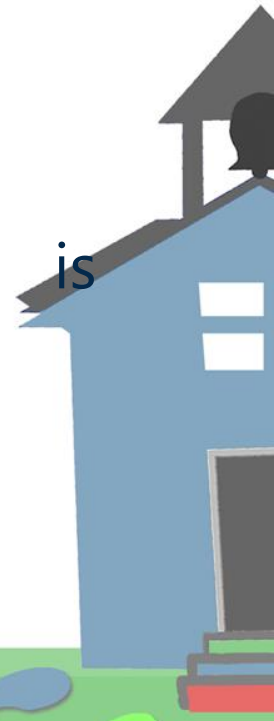


What To Ask?

Tip 1: Start Clarifying the Facts

Clarify Coverage:

- Did they miss Open Enrollment?
- SEP?
- Hardship? Exemption?
- Are there other employees at Hillary's business – is SHOP exchange an option?





What To Ask?

Tip 2: Clarify Questions

Transitioning to adulthood for Tim

- Has the family started planning for Tim's 18th birthday?
- Will Tim be claimed as a dependent on parent's taxes once he's 18?
- What about work? Could Tim be referred to DVR for job training or assistance?





What To Ask?

Tip 3: Clarify Questions

Transitioning to adulthood for Tim

- Will Tim have the same doctors once he's 18?
- He will potentially be BC+ eligible until age 19...after coverage changes, will network change?



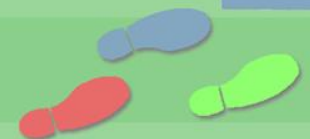


What to Ask?

Tip 4: Clarify how to stay in touch

Other Variables

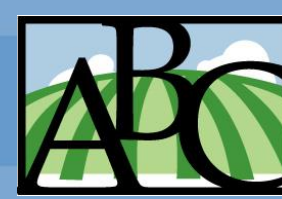
- Who else have they talked to/how did they learn of you?
- Contact information for the family?
- Best time to follow up?
- Schedule a follow up call/visit
- OK to talk to others/leave voicemails?
- Do you need a Release of Information?





Now Let's Practice!





Now Let's Practice!

- A woman called your office after her son got injured at school football practice.
- She took him to the ER but learned he will need to do follow up visits with a doctor over the next few weeks
- She isn't sure if he is BadgerCare Plus eligible, and if it would cover their ER bill and any future care visits
- They just moved to Wisconsin





Now Let's Practice!

- A man was referred to your office to apply for a Marketplace plan
- He just became eligible for a special enrollment period – he got a new job and now has income that puts him over the BadgerCare Plus eligibility.
- He wonders if he can keep his kids on BadgerCare Plus and get a Marketplace plan for just he and his wife





Now Let's Practice!

- John is 48 married and has three children, and works as a self-employed carpenter.
- John received a diagnosis of cancer today. He stopped paying for his insurance over a month ago when his hours dropped due to a lack of work.
- He made about \$35,000 a year in 2015 according to his taxes.
- His daughter, Kayla, is 14 and has a diagnosis of severe autism and gets coverage through the Katie Beckett program.
- His two other children, Bradley and Brianna, ages 6 and 10 and his wife Sara, age 41 are now uninsured.
- How will you direct John? What additional information would be helpful to have?





Now Let's Practice!

- A young twenty-something male was suffering dizziness and symptoms that made him nervous about his heart, based on a long-time heart condition.
- He was unemployed and uninsured, with limited income.
- A hospital staff person connected him to a financial assistance program that provided, essentially free Emergency Department care, while also facilitating connection to a local free clinic.





Now Let's Practice!

- A young woman was brought to an emergency department and a blood test confirmed her glucose level was elevated.
- She was immediately provided with insulin to bring her glucose back to a healthy level.
- The patient said she was 18, single, and unemployed.
- She was uninsured and had not been seen by a physician in years. She was not sure how to handle her new diagnosis of diabetes.
- A financial advocate at the provider's facility approved charity care, waiving the entire ED bill.





Now Let's Practice!

- A school nurse called your office when she met a parent of one of her students
- The woman has chronic health conditions and is not yet old enough for Medicare.
- She has a part-time job which is her main source of income.
- An emergency room visit triggered a large bill, and she was able to meet with a financial counselor at the hospital to set up a payment plan for that bill on the same day as her visit.
- Her visit was in the early spring. She went back to meet with a hospital staff person in early summer, as she couldn't keep up with her payment plan obligations.





Questions?

