BadgerCare Plus
Core Plan Update

Vicki Jessup
April 9, 2010
Phases of Wisconsin Health Care Reform

• **Wisconsin continues to expand access to health care during difficult economic times**
  – Phase One: BadgerCare Plus Standard and Benchmark Plans for children and families
  – Phase Two: BadgerCare Plus Core Plan for adults without dependent children
  – Phase Three: BadgerCare Plus Basic Plan for adults on the Core Plan waitlist
  – *Phase Four: Implementation of National Health Care Reform*
BadgerCare Plus Core Plan

• In 2008, an estimated 87,000 childless adults ages 19 to 64 were both low-income and uninsured for all of the past year.

• Core Plan was created to provide access to health care services, including primary and preventive care, for low-income and uninsured adults with no dependent children.
Core Plan Implementation

• In January 2009, transitioned ~12,000 members of Milwaukee GAMP and other county General Assistance medical programs
  – Renewals are underway

• Implemented statewide on July 15, 2009
  – Administered through the DHS Enrollment Services Center

• In March 2010, ~ 65,000 enrolled members
Core Plan – covered services

- Cardiac rehabilitation
- Chiropractic services
- Dialysis/kidney-related services
- Disposable medical supplies
- Doctor visits
- Durable medical equipment
- Health education
- Home health services
- Hospice services
Core Plan – covered services, etc.

- Hospital services
- Emergency room visits
- Emergency ambulance rides
- Emergency dental services
- Some prescription drugs
- Physical therapy
- Podiatry
- Occupational therapy
- Speech therapy
Core Plan – non-covered services

- Non-emergency dental services
- Hearing services
- Routine vision exams
- Inpatient mental health and substance abuse treatment services
- Non-emergency transportation
- Nursing home care
- Reproductive health services (these services are covered through BadgerCare Plus Family Planning Waiver Services)
- Services for children and pregnant women
Core Plan Coverage Details

• Co-payments, service limits, etc.
  – http://dhs.wisconsin.gov/badgercareplus/core/coveredservices.htm

• HP Provider Services
  – 1-800-947-9627
Core Plan Waitlist

• Enacted BadgerCare Plus Core Plan Waitlist on October 9, 2009 due to strict budget neutrality requirements

• As of March, 2010 ~39,000 individuals on the waitlist
BadgerCare Plus Basic Plan

• Governor Doyle directed DHS to develop a new program to allow access to health care for those who may be affected by the Core Plan waitlist – BadgerCare Plus Basic

• Important because it:
  – Provides access to limited medical services before imposing a deductible.
  – Helps address the problem of medical bankruptcy.
  – Provides access now.
BadgerCare Plus Basic Plan: Eligibility

• For Core Plan waitlist members
  – Ages 19-64
  – Wisconsin resident
  – Income at or below 200% of FPL
  – No health insurance coverage or access
BadgerCare Plus Basic Plan: Funding

• Entirely self funded; no tax dollars.
• Monthly premium $130.
• Co-payments and deductibles.
• MA reimbursement rates.
• Restrictive re-enrollment period.
BadgerCare Plus Basic Plan: Enrollment

• Individuals who are already on the Core Plan waitlist will automatically receive a member letter that contains information about the Basic Plan and how to enroll
• Key to enrolling = paying the first monthly premium
• How to pay the first monthly premium:
  – Online at access.wi.gov with credit card, debit card or e-check
  – By phone with a credit card, debit card or e-check
  – By mail with a personal check, money order, cashier’s or certified check along with the payment slip enclosed in the letter
BadgerCare Plus Basic Plan: Initial Enrollment

- Enrollment always starts on the 1st day of the month
- Which month coverage begins depends on when you pay the first premium
  - If your first premium is received before 4:30 p.m. on the 15th day of the month, your enrollment will start on the first of the next month
  - If your first premium is received after the 15th day of the month, enrollment will be delayed a month
BadgerCare Plus Basic Plan: Ongoing Enrollment

- Each month members will get a premium payment slip in the mail.
- The full premium payment will be due on the 5th of each month for coverage the next month.
- If you fail to pay your monthly premium in full by the due date, your coverage will end and you will not be able to re-enroll in the Basic Plan for 12 months.
BadgerCare Plus Basic Plan: Ongoing Enrollment

• Members enrolled in the Basic Plan will:
  – Stay enrolled in this plan as long as premiums are paid and they are on the Core Plan waitlist
  – Be invited to enroll in the Core Plan as openings are available based on funding
    • Members will be invited in the order in which they applied
  – Not be enrolled in an HMO
BadgerCare Plus Basic Plan: Benefits

- Combination of cost-effective primary and preventive care with catastrophic coverage to prevent medical bankruptcy
  - Physician services – limited to 10 office visits
  - Limited hospitalization
    - First inpatient hospital stay/first five outpatient hospital visits
    - Subsequent stays after $7,500 deductible
  - Emergency room visits – limited to five visits
  - Therapies – limited to 10 per therapy discipline
  - Generic drug formulary – with minimal preferred brand items
  - Limits, deductibles and caps applied on enrollment year basis
  - Emergency dental services
  - Emergency ambulance transportation
BadgerCare Plus Basic Plan: What’s Next?

• Basic was approved by the Senate in March
• Approved by the Assembly Health and HealthCare Reform Committee.
• Still needs approval of full Assembly
• If passed in April, enrollment will open June 1 and benefit would begin July 1.
Impact of National Health Care Reform on the BadgerCare Plus Core Plan

• With passage of national health care reform, Basic becomes a bridge to 2014.
• In 2014, childless adults < 133% FPL become categorically eligible for MA.
• Childless adults > 133% FPL obtain insurance through state exchange.
Contact Information

Vicki Jessup
Policy Section Chief
DHS/DHCAA
Bureau of Enrollment Policy and Systems
VickiJessup@dhs.wisconsin.gov
(608)261-7805