



BadgerCare Plus Core Plan Update

Vicki Jessup
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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