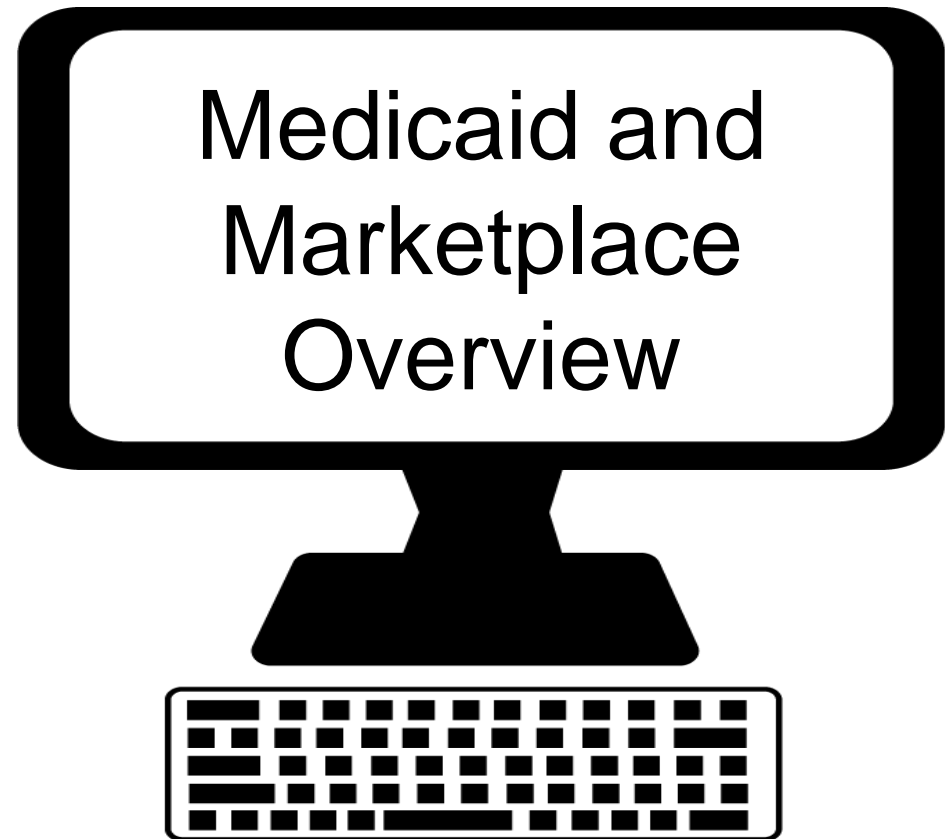


# Health Insurance Options for Part-Time, Low-Income, or Transitioning Employees and Their Families



# Introduction



## Joy Tapper

Executive Director of Milwaukee Health Care Partnership



## Mission

The Milwaukee Health Care Partnership is a public/private consortium dedicated to **improving health care access** for low-income, underserved populations in Milwaukee County, with the aim of contributing to improved -

- health outcomes,
- reducing disparities,
- and lowering the total cost of care.

## Core Functions

**Launched in 2007, core functions include -**

1. Assess & build awareness of community needs
2. Develop & implement a community-wide plan and collaborative improvement initiatives
3. Evaluate and inform state and local health care policies and practices
4. Secure public & private funding for priority initiatives
5. Measure & report outcomes
6. Serve as a clearing house

*“A forum for communication and collaboration among key stakeholders”*

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# MHCP Priority - Coverage and Enrollment

**Goal:** Secure and retain adequate and affordable coverage for all, with focus on low-income populations.

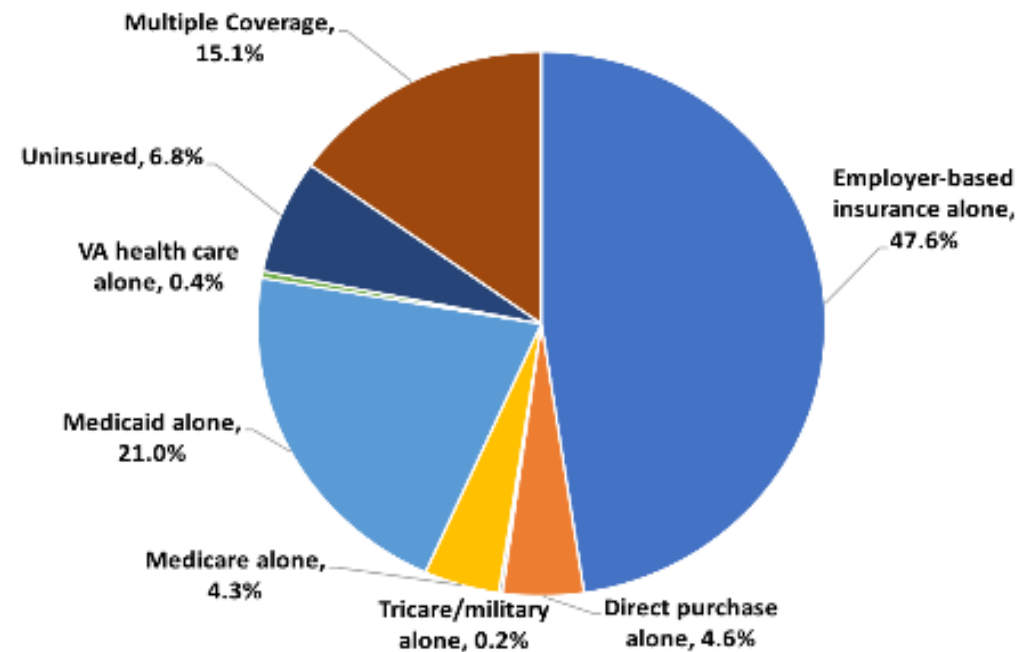
*“Health insurance coverage is the gateway to health care access and health”*

## Objectives:

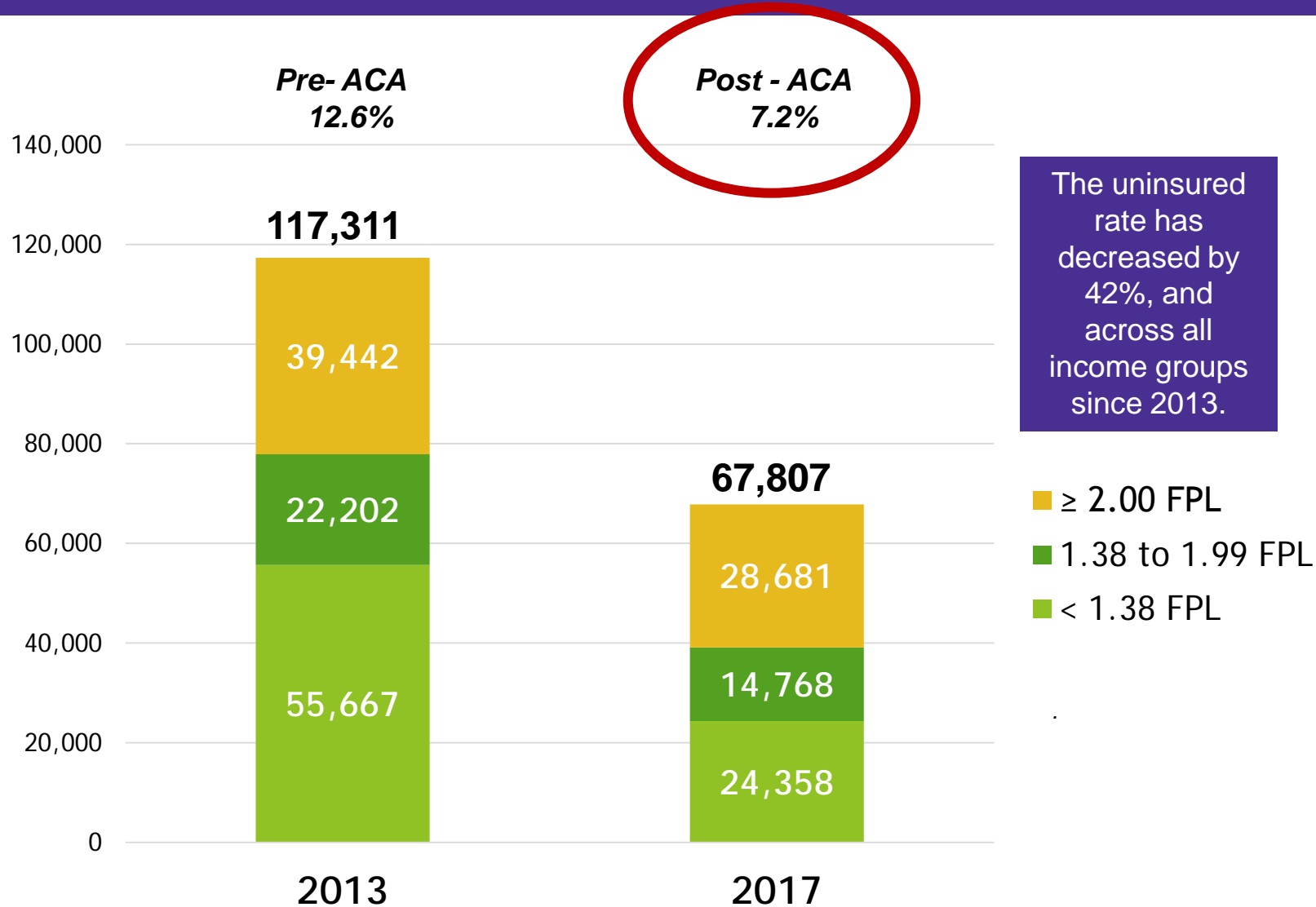
- Reduce uninsured rate

## Strategies

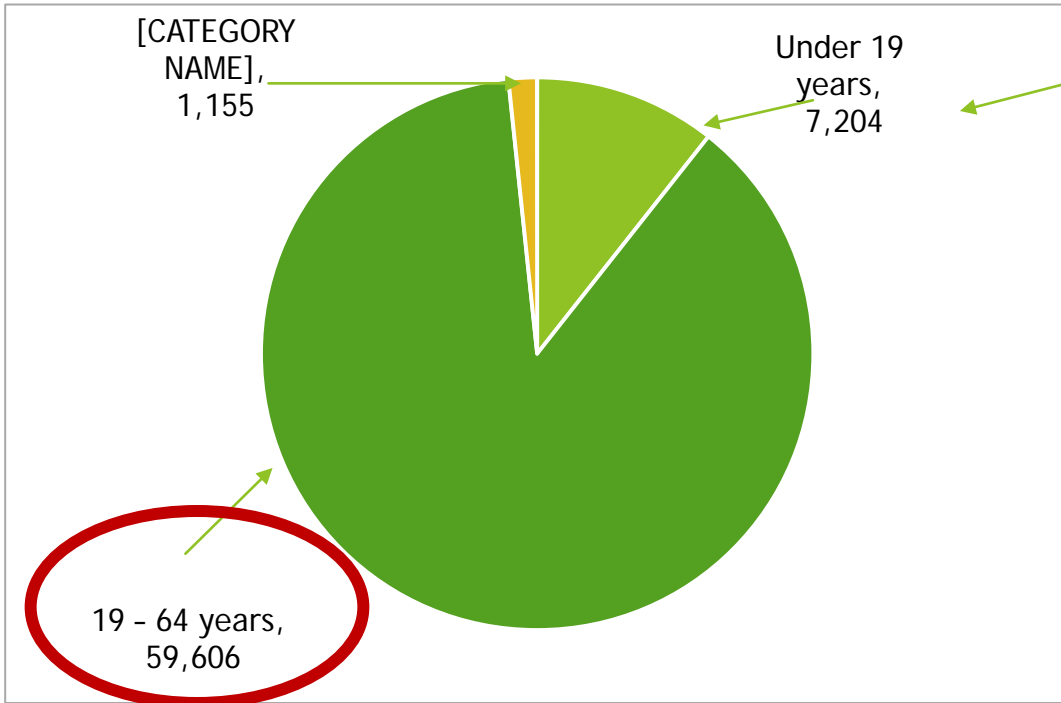
- Enroll those eligible in Medicaid & prevent “churn”
- Promote enrollment in Marketplace and other insurance options
- Inform Policy and Regulation



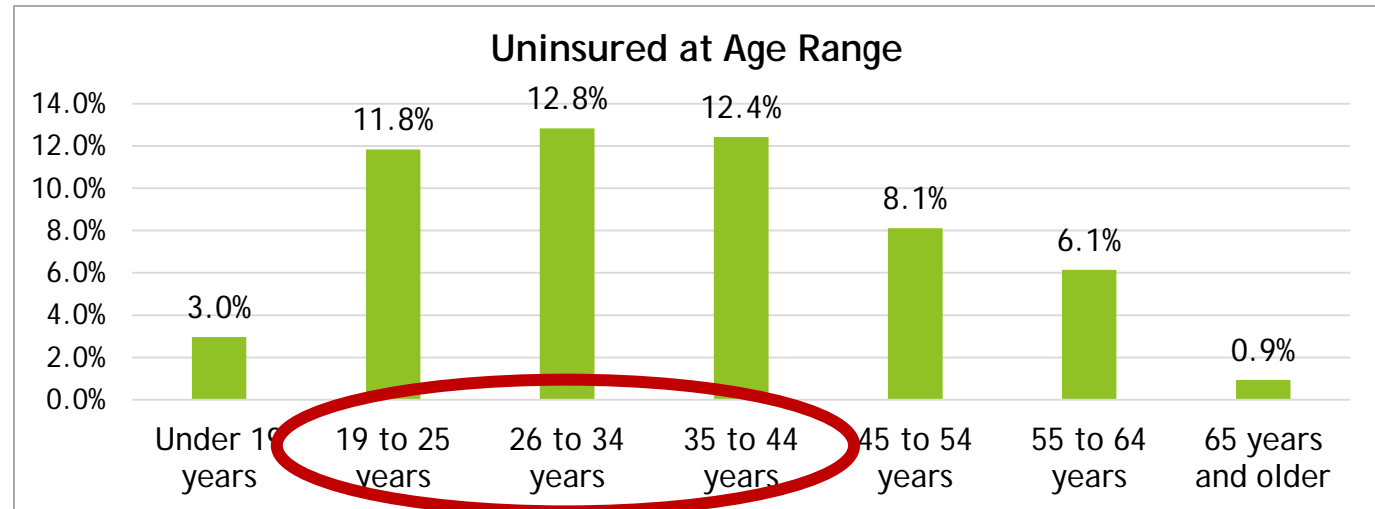
# Uninsured in Milwaukee County, 2013-2017



# Uninsured in Milwaukee County - 2017

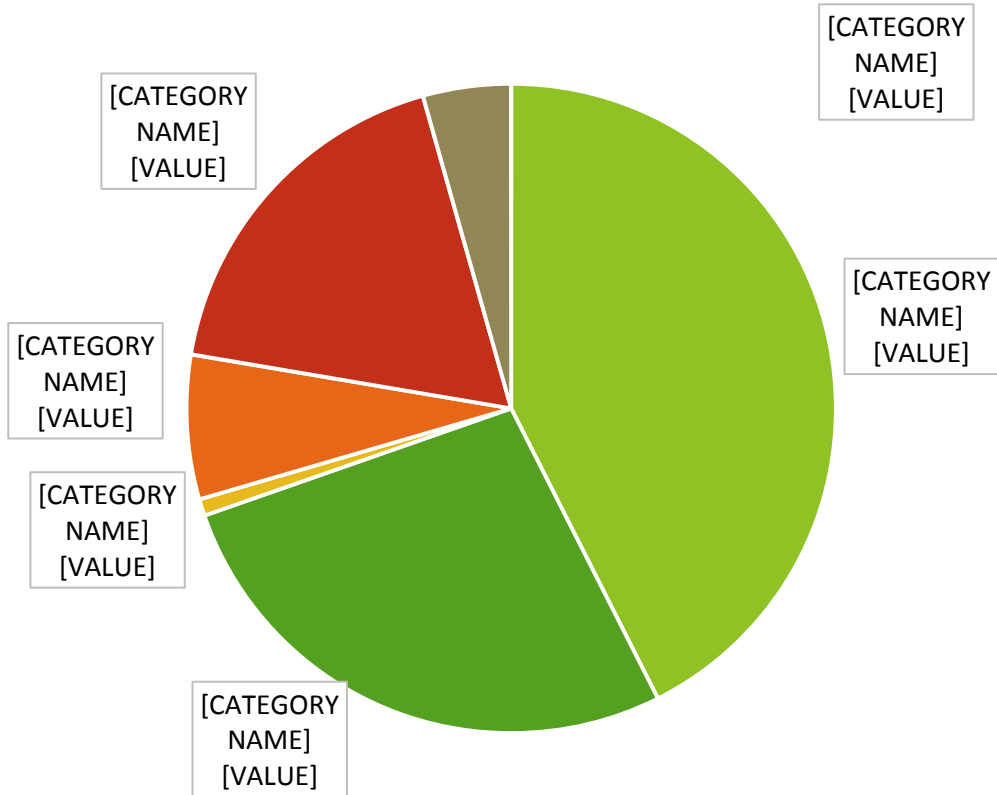


In 2017, 7,204 children remained uninsured



# Uninsured in Milwaukee County - 2017

Uninsured by race

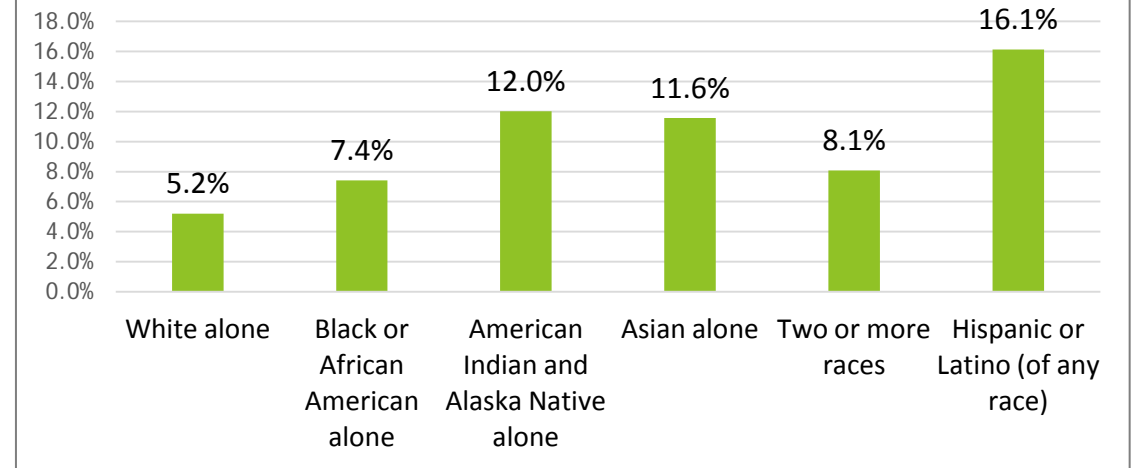


Source: U.S. Census, American Community Survey (ACS) 2017, most recently available data

Percentage of Uninsured who are employed

Uninsured <i>(non-institutionalized population)</i>	59,614
Employed Uninsured	41,772
<i>Uninsured who are employed</i>	<i>70%</i>

Percentage of Uninsured within each Race/Ethnicity





# Milwaukee Enrollment Network (MKEN)

**Established in 2007, Expanded in 2013**

+100 organizations

+160 “Enrollment Assisters”



## Strategies

1. Consumer and Mobilizer Outreach and Education
2. Enrollment Assister Capacity Building
3. Direct Insurance Enrollment Assistance and Renewal
4. Outcomes Measurement and Network Management

## Target Populations

- Part-Time or Other Employees not Eligible for Benefits
- Employees with High Cost Employer-Based Insurance Benefit Expense
- Low Income Employees’ Family Members: Spouse, Pregnant Woman and Children
- Transitioning Employees
  - Early Retirees
  - Individuals Impacted by Lay-offs

# Introduction



## Caroline Gomez-Tom, MSW

former Program Manager of MKEN and CWI Navigator Program



# Outline

1. Patient Protection and Affordable Care Act (ACA) overview
2. Identify types of uninsured and underinsured employees
3. Provide overview of health insurance options
4. Explain how employee can learn more about their options

# The Patient Protection and the Affordable Care Act

- The Affordable Care Act (also known as the ACA, Obamacare, healthcare.gov, the Marketplace) is still the law of the land
- Affordable insurance options remain available for CY2019 and there will be more options in Wisconsin for 2020
- People should continue to enroll in insurance that is best for their families, including coverage and financial help that is available through the Marketplace
- New for 2019: Tax penalty no longer in effect for not having health insurance

# Background of ACA and Health Insurance Marketplace Enrollment

- Only 5.4 percent of people in Wisconsin went uninsured in 2017, down from 9.4 percent in 2010.
- About 308,000 people remain uninsured in the State.
- 7.2 percent of people in Milwaukee are uninsured (about 68,000 people)



# What did the ACA do?

- Eliminated barriers to health insurance for people with pre-existing conditions
- Created the Health Insurance Marketplace (healthcare.gov)
- Expanded Medicaid in many states (“Partial Expansion” in Wisconsin)
- Allowed for young adults can stay on their parents' coverage until the age of 26
- Provides financial assistance to pay for health insurance for eligible people
- Include a set of essential health benefits that all plans need to cover
- Required everyone to have insurance\*

\*People are still required to have insurance but starting in 2019 there will not be a tax penalty for someone without insurance.

## But why is health insurance important?

- Maintaining your health (cheaper now than later)
- Less expensive rate for services
- Medical bills for accidents
- May have to pay a tax penalty
- Unexpected sickness
- More timely care (better health outcomes)
- Peace of mind

# Why Should Employers Care About Non-Employer Based Insurance Options?

- Promote healthy workforce (for today and tomorrow)
- Enhance productivity
- Provide access to expanded/additional benefits – prevention, early intervention services
- Avoid additional employer costs
- Be a good corporate citizen – health and well-being of the community!



# Types of Employees Who May Not Qualify or Afford Employer-Sponsored Coverage

## Low Wage Earners with “Unaffordable” Premiums



If the monthly cost for employer-based insurance is over the 9.89% of an employee’s household income, it is considered “unaffordable”

They may be eligible for Marketplace coverage

## Part-Time or Limited-Term Employees



In some cases, part-time or seasonal workers do not qualify for employer-based insurance benefits.

They may be eligible for Medicaid or Marketplace coverage

# Types of Employees Who May Not Qualify for or Afford Employer-Sponsored Coverage

## Individuals Affected by Lay-Offs or Early Retirees



Someone who leaves employment before they are Medicare-eligible may qualify for a more affordable health insurance option other than COBRA.

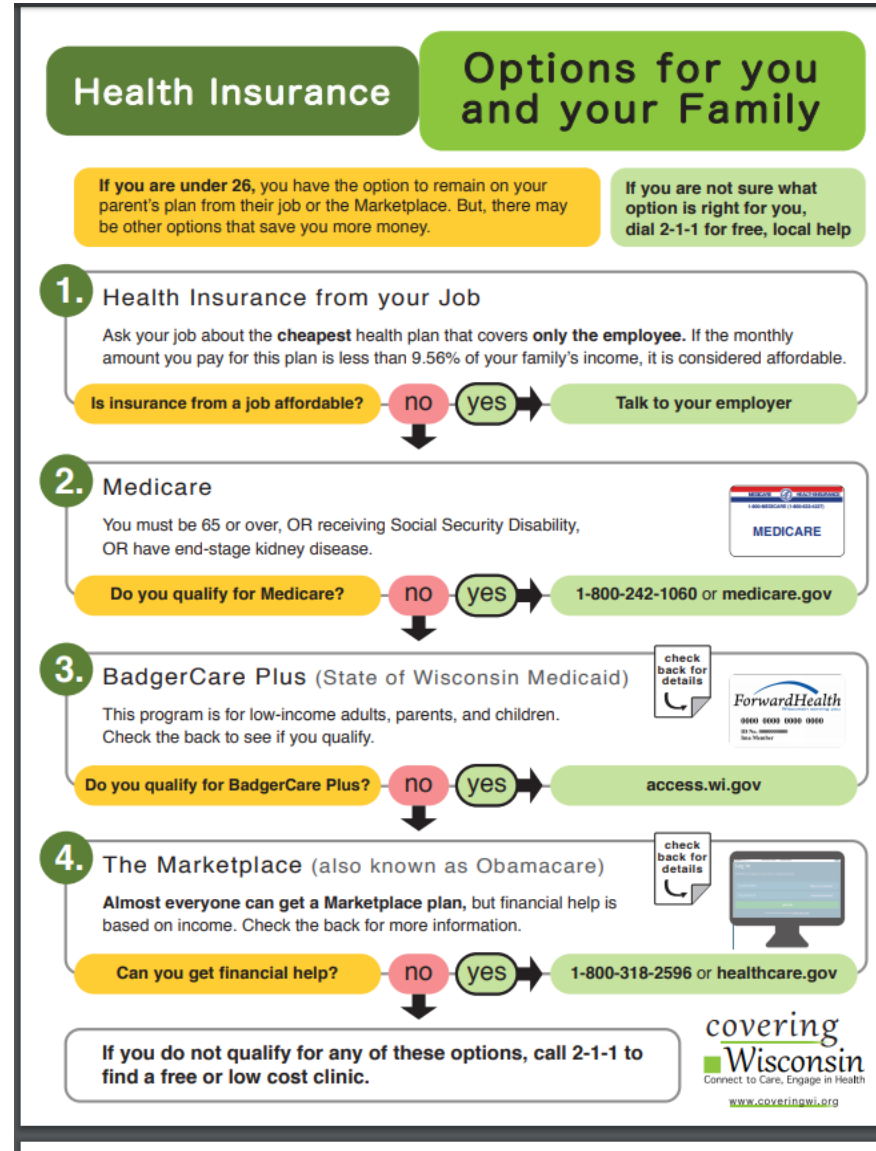
## Family Members



Family members who do not qualify for the employer-sponsored coverage may be eligible for Medicaid or Marketplace coverage.

In many cases, minors and adult children may be eligible for more affordable options other than the employer-sponsored plan.

# Health Insurance Options



# Employer-Sponsored Insurance “Affordability” Test

Most employees who are offered employer-sponsored coverage will be content with their coverage; however, if the employer-based plan is considered “unaffordable” under the ACA, they may have other options:

- The affordability test is based on the cheapest, qualified health plan offered to the employee (single plan)
- If the employer-based plan costs more than 9.89%\*, the consumer can qualify for Marketplace coverage with financial assistance
- If the single plan is less than 9.89%, the consumer cannot get financial assistance in the Marketplace. This is true even if the family plan would be too expensive compared to the affordability percentage.

\*The affordability percentage will be 9.78% the household’s income for 2020 plans.

# Health Insurance From Your Job

To help assess employer plan affordability use:

- Use the Affordability Worksheet ([coveringwi.org/learn](http://coveringwi.org/learn))
- Employer Coverage Tool ([healthcare.gov](http://healthcare.gov))
- Covering Wisconsin Navigators can help a consumer understand the form

Affordability Worksheet

Is health insurance affordable through my job?  
Can I get financial help for a Marketplace plan?

**1. Ask your job for this information**

**1. Is the employee eligible for coverage now or in the next 3 months?**

yes, eligible now

yes, eligible \_\_\_/\_\_\_/\_\_\_

no → Stop here, employee goes to step 4

**2. Does the plan offered meet the **minimum value standard**?**

(The plan covers at least 60% of the total allowed benefit costs.)

yes, plan meets the standard

no → Stop here, employee goes to step 4

Date \_\_\_/\_\_\_/\_\_\_

**3. How much would the employee pay in premiums for the lowest-cost plan that meets the minimum value standard **offered only to the employee**?** (don't include family plans)

\$ monthly premium

use this number below

**2. Find 9.56% of your household monthly income before taxes**

(add together all incomes from your household)

\$ \_\_\_\_\_ monthly income job #1

+ \$ \_\_\_\_\_ monthly income job #2

+ \$ \_\_\_\_\_ monthly income job #3

+ \$ \_\_\_\_\_ monthly income job #4

+ \$ \_\_\_\_\_ monthly income job #5

\$ total monthly income

(multiply total monthly income by 0.0956)

**× 0.0956 =** \$ 9.56% of income

(times)

**3. Check if the plan is affordable**

\$ monthly premium

\$ 9.56% of income

Is the monthly premium less than 9.56% of your monthly income?

**yes** The plan is affordable and I can't get financial help for a Marketplace plan.

**no** This plan is **not** affordable. Go to step 4.

**4. Apply for a Marketplace plan**

Choose how you want to apply:

- Online: [www.healthcare.gov](http://www.healthcare.gov)
- By Phone: 1-800-318-2596
- In person: Call 2-1-1 for local help

**Household**  
anyone you file taxes with

December 2018 © 2018 Board of Regents of the University of Wisconsin System. Supported by Wisconsin Health Information Organization, Ira and Ineva Reilly Baldwin Wisconsin Idea Endowment, & Wisconsin Department of Health Services.

[www.coveringwi.org](http://www.coveringwi.org)

# Medicare

You qualify for Medicare if you are:

- 65 or over

OR

- Have end-stage kidney disease

OR

- Receive Social Security Disability Insurance (SSDI)  
(24-month waiting period)

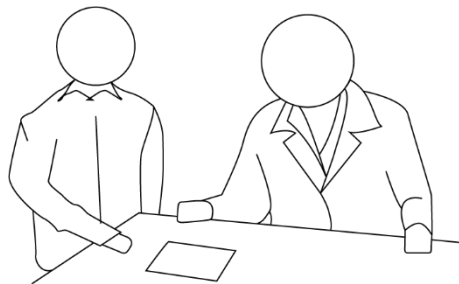
To sign up: Call 1-800-242-1060 or go to [medicare.gov](https://www.medicare.gov)



# Wisconsin Medicaid Programs - BadgerCare Plus

- Low-cost or free health insurance, provided by the State of Wisconsin (aka. known as Medicaid, CHIP or by the ForwardHealth card)
- This program is for low-income adults, parents with dependent children, and children
- People can sign up at any time at [access.wi.gov](https://access.wi.gov)
- Can also sign up for FoodShare and WI Shares (childcare assistance) at the same time

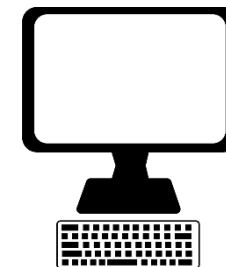
In-person



Over the phone



Online



## Other Wisconsin Medicaid Programs

- Standard Medicaid (aka. Title 19) - for people who are Elderly, Blind, or Disabled or those who receive SSI
- Medicaid Purchase Plan
- Wisconsin Well Woman Program
- Family Planning Only Services
- Katie Beckett
- Family Care



*Enrollment assisters can help you get to the right plan!*



## Medicaid and Children

- Many young children can qualify for Wisconsin Medicaid (BadgerCare Plus) even if a parent has access to an employer-sponsored health plan.
- There are some exceptions if the employer pays at least 80% of the monthly premium of the health insurance plan and the child is not in an exempt category from this rule.
- The best way to find out if someone is eligible is to apply and work with an enrollment assister to simplify the process.



# Medicaid Coverage and Renewals

- Benefits are comprehensive:

<http://www.dhs.wisconsin.gov/publications/p0/p00079.pdf>

(page 60 and 61)

- People need to renew every 12 months by providing updated income information.



# Medicaid / BadgerCare Plus Eligibility

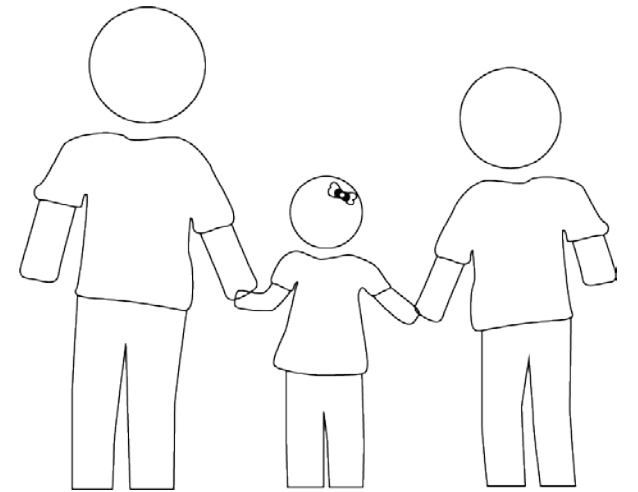
household size ↓	Man 	Woman 	Pregnant Woman 	Child (under age 19) 
<b>1</b>	\$1,005/mo \$12,060/yr	\$1,005/mo \$12,060/yr	N/A	\$3,075/mo \$36,904/yr
<b>2</b>	\$1,353/mo \$16,240/yr	\$1,353/mo \$16,240/yr	\$4,141/mo \$49,694/yr	\$4,141/mo \$49,694/yr
<b>3</b>	\$1,702/mo \$20,420/yr	\$1,702/mo \$20,420/yr	\$5,207/mo \$62,485/yr	\$5,207/mo \$62,485/yr
<b>4</b>	\$2,050/mo \$24,600/yr	\$2,050/mo \$24,600/yr	\$6,273/mo \$75,276/yr	\$6,273/mo \$75,276/yr
<b>5</b>	\$2,398/mo \$28,780/yr	\$2,398/mo \$28,780/yr	\$7,339/mo \$88,066/yr	\$7,339/mo \$88,067/yr

**Household** - who you file taxes with

300% Federal Poverty Level	300% FPL Premiums start at 200%	300% FPL No premiums		
200% Federal Poverty Level				
100% Federal Poverty Level			100% FPL No premiums	100% FPL No premiums
	<b>CHILDREN</b> (under age 19) Youth exiting foster care up to age 26, no income limit	<b>PREGNANT WOMEN</b>	<b>PARENTS/ CARETAKER RELATIVES</b>	<b>ADULTS WITHOUT DEPENDENT CHILDREN</b>

# Health Insurance Options for Immigrants

- Lawfully present individuals may have some options\*
- Children born in the U.S. may be able to get insurance, even if their parents cannot
- Coverage available to undocumented immigrants:
  - **BadgerCare Plus Prenatal**
  - **BadgerCare Plus Emergency Services**



\*Changes in immigration regulations make it even more important to seek assistance

# Health Insurance Marketplace

- Almost everyone can get a Marketplace plan, but financial help is based on income

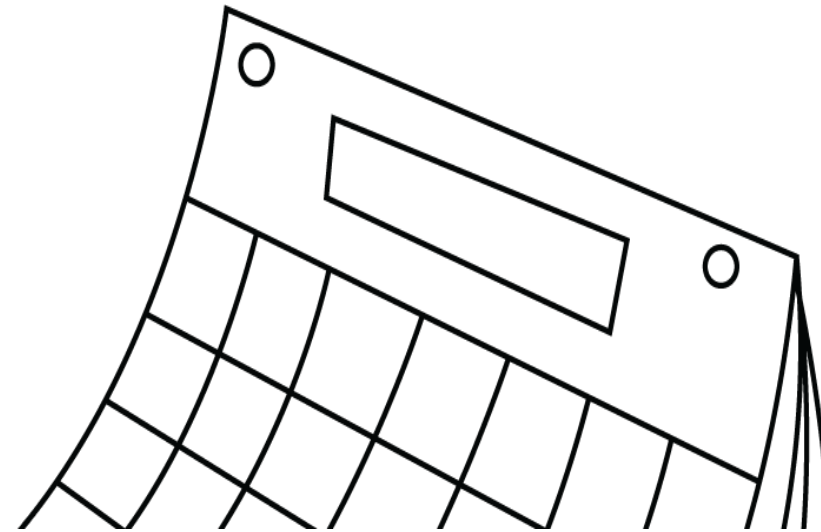
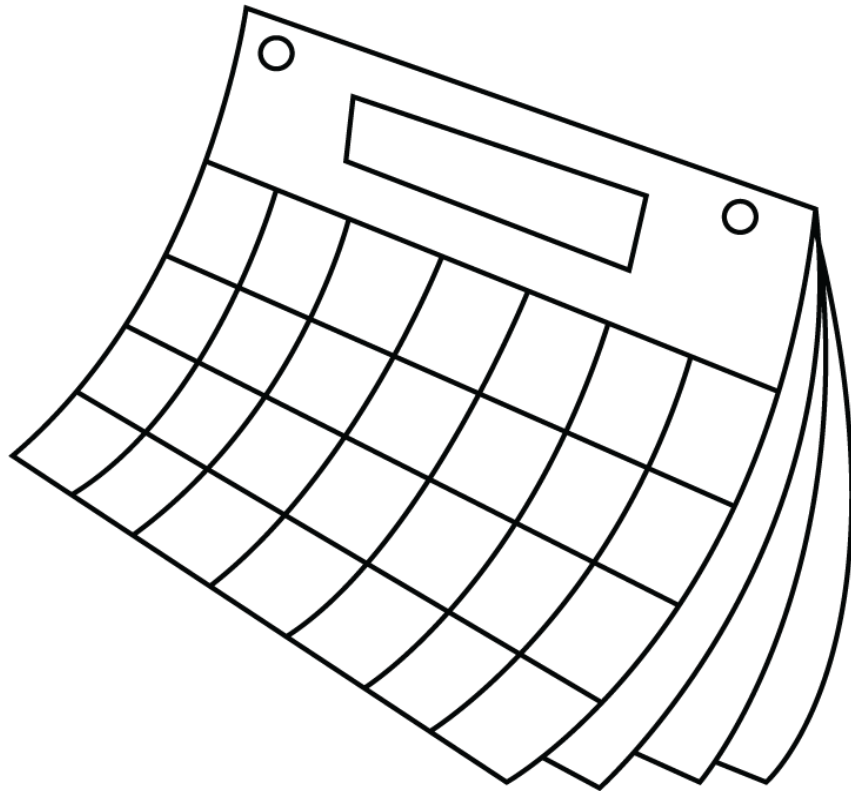
household size	1	2	3	4	5
income for financial help	\$3,920/mo \$47,080/yr	\$5,310/mo \$63,720/yr	\$6,670/mo \$80,360/yr	\$8,080/mo \$97,000/yr	\$9,470/mo \$113,640/yr

- Call center is 24 hours/day in over 150 languages



# Health Insurance Marketplace

**Open Enrollment is November 1 – December 15**



**Special Enrollment Periods (SEP) are available after a qualifying event**

# Health Insurance Costs

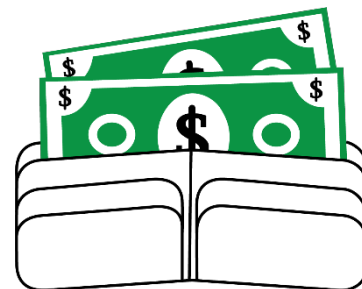
**Premium Tax Credits (PTCs)** are available for individuals with income between 100-400% FPL selecting any plan type.

- \$12,144-\$48,576 for an individual
- Family of four: \$25,104-\$100,416



**Cost-sharing assistance** is available for individuals with income between 100-250% FPL . Assistance will be applied only when a silver level plan is purchased.

- \$30,360 for an individual
- \$60,260 for a family of four



# Insurance Options for Young Adults

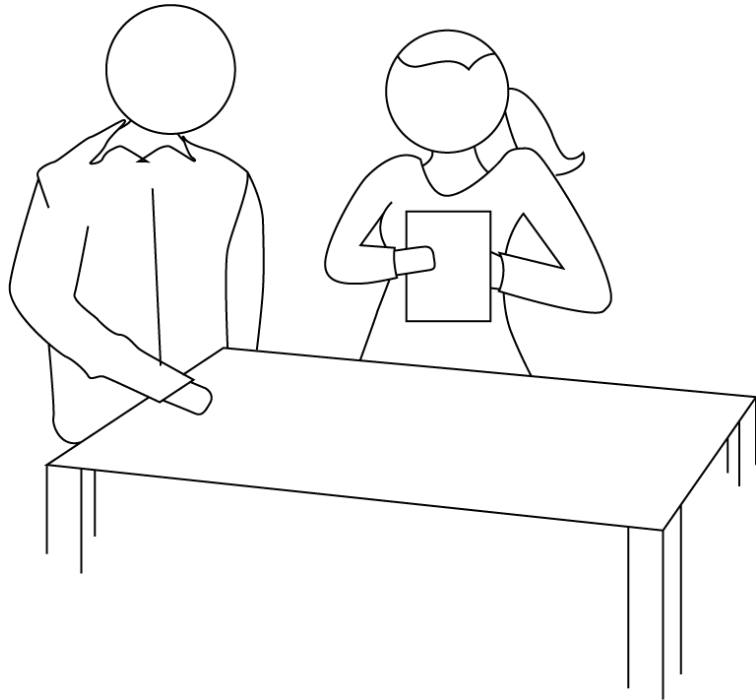
Young adult children aging out of parent's employer-sponsored coverage may have several options to consider:

- If employed, their own employer coverage
- COBRA
- Health Insurance Marketplace, [healthcare.gov](https://www.healthcare.gov)
- Wisconsin Medicaid



# In-Person Enrollment Assistance

- **Call 2-1-1 or text zip code to 898-211 for free, local enrollment assistance**



# Types of Enrollment Assistors

Types of Assistance	Description
<b>Navigators</b>	<ul style="list-style-type: none"><li>• BadgerCare and Marketplace</li><li>• Receive federal funding</li></ul>
<b>Agents and Brokers</b>	<ul style="list-style-type: none"><li>• Marketplace and Medicare</li><li>• Can serve many counties</li><li>• Help with consumers with complicated medical needs</li><li>• Paid by commission from insurance companies</li></ul>
<b>Certified Application Counselors (CAC)</b>	<ul style="list-style-type: none"><li>• BadgerCare and Marketplace</li><li>• Connected to a health system, federally qualified health center, or community-based organization</li><li>• Some CAC entities may only serve their patients</li></ul>

# Types of Enrollment Assisters

Types of Assistance	Description
<b>Income Maintenance (IM) Worker (IM Agency)</b>	<ul style="list-style-type: none"> <li>BadgerCare, Foodshare, and other public benefits</li> </ul>

- Coggs Center  
 1220 West Vliet Street  
 Milwaukee, WI 53205  
 Hours: M-F, 7:30 AM-5:00 PM
  
- United Migrant Opportunity Services (UMOS)  
 2701 South Chase Avenue  
 Milwaukee, WI 53207  
 Hours: M-F, 8:00 AM-4:30 PM
  
- Ross Innovative Employment Solutions  
 6550 North 76th Street  
 Milwaukee, WI 53223  
 Hours: M-F, 8:00 AM-4:30 PM



# Wisconsin Navigator Collaborative

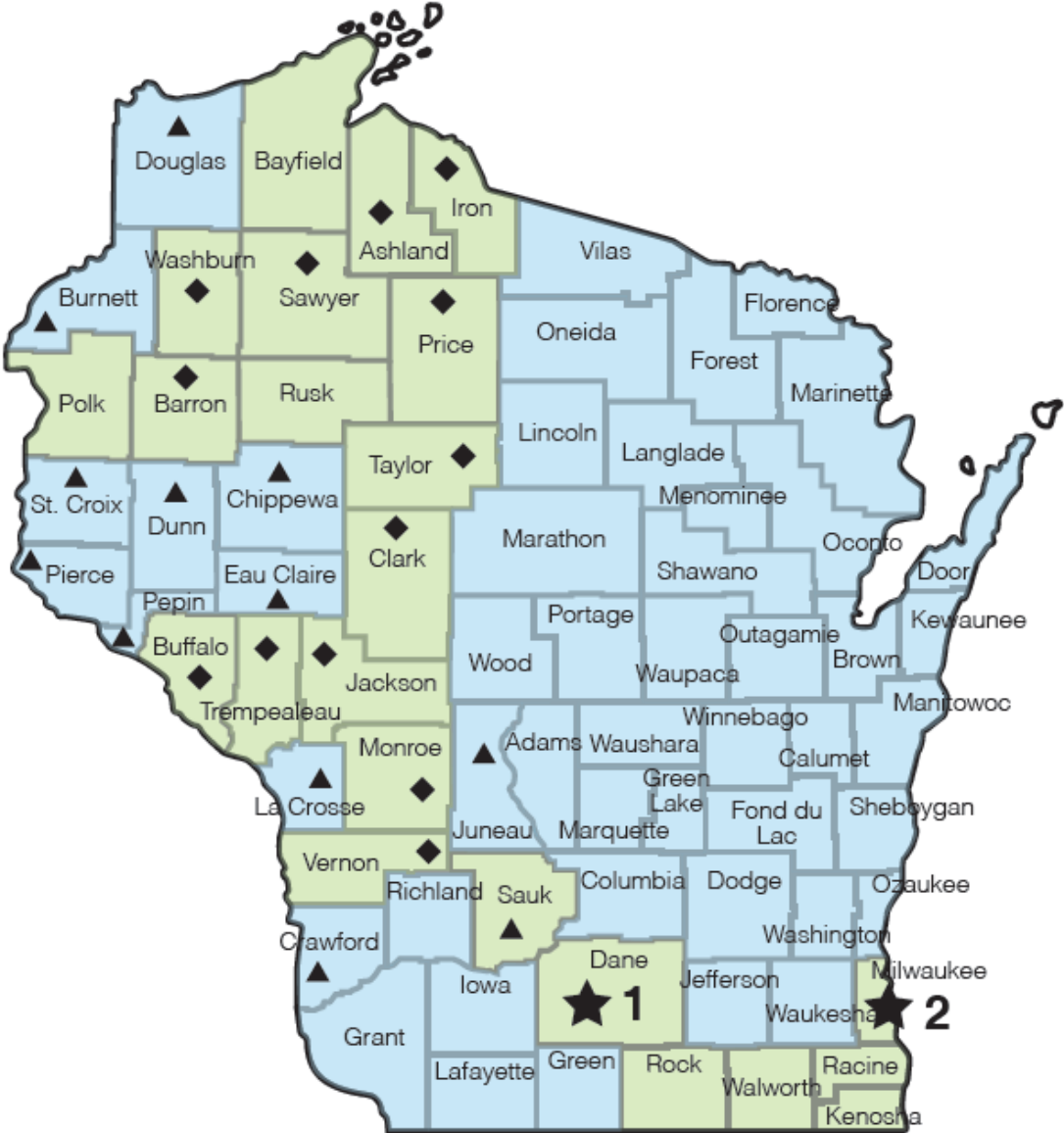
### Appointments:

Green – in-person

Blue – over-the-phone

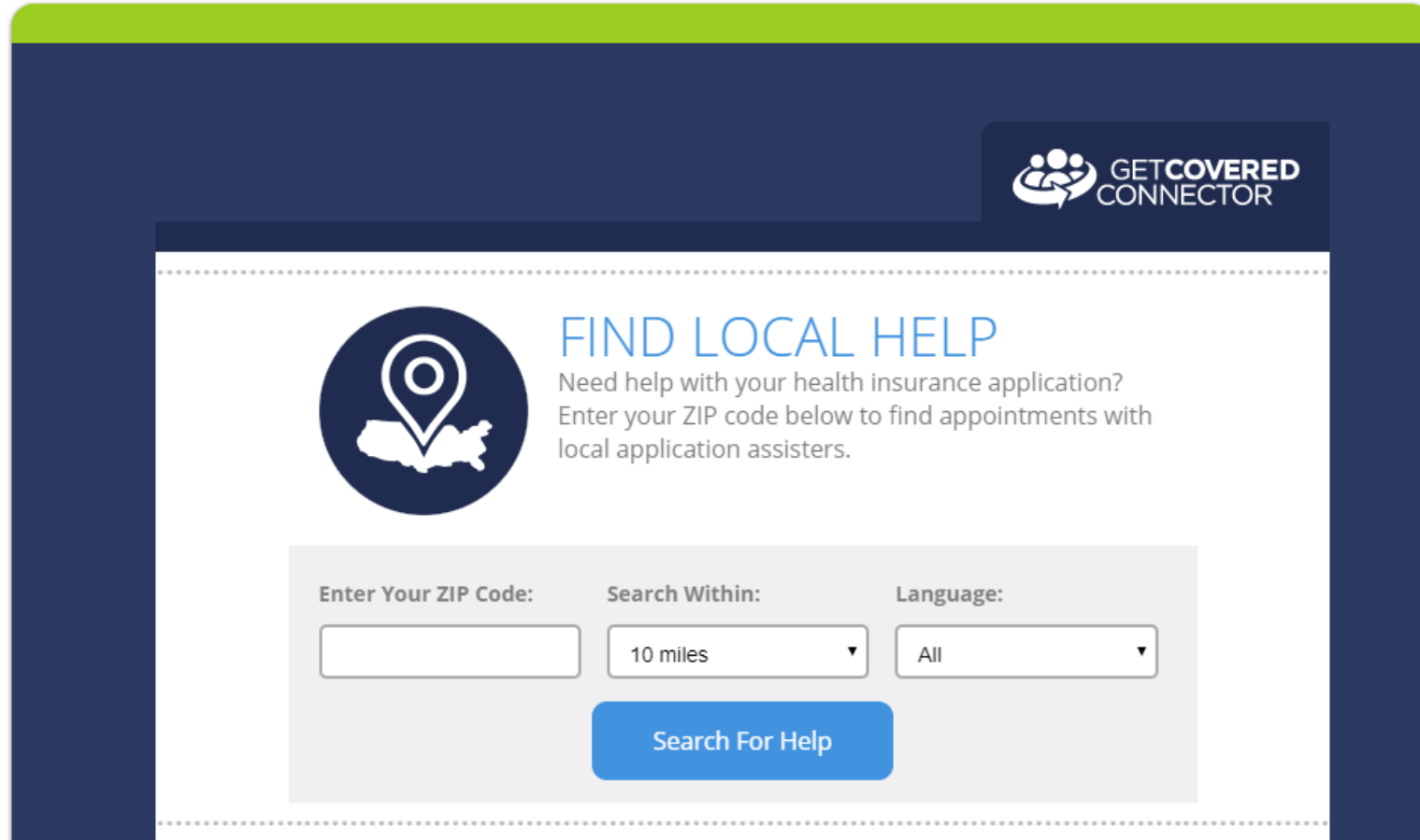
Madison: 608-261-1455

Milwaukee: 414-270-4677



# Health Insurance Connector Tool

coveringwi.org/enroll



The screenshot displays the 'GET COVERED CONNECTOR' logo in the top right corner. Below it, a white box contains a circular icon with a location pin and a map of Wisconsin. To the right of the icon, the text reads 'FIND LOCAL HELP' in blue, followed by 'Need help with your health insurance application? Enter your ZIP code below to find appointments with local application assisters.' Below this text is a search form with three input fields: 'Enter Your ZIP Code:' (a text box), 'Search Within:' (a dropdown menu showing '10 miles'), and 'Language:' (a dropdown menu showing 'All'). A blue 'Search For Help' button is positioned below these fields.

Help someone book an appointment today!

## Example 1: Monica and Family

- Monica is a full-time employee at Company ABC.
- Monica is a mother of two boys ages 9 and 12, making them a household of three.
- Monica's household annual gross income is \$22,000.
- Company ABC offers her a single health insurance plan of \$216/month. The company does not offer family plans.
- What options might Monica be able to consider?

## Example 1: Monica and Family

1. Since children are not eligible for a family plan, they might be eligible for Medicaid or Marketplace. Based on their household income, the children will most likely be eligible for Medicaid.
2. Since Monica's cost of a single health insurance plan is over the 9.89% affordability test, she could shop on the Marketplace and potentially qualify for financial assistance. Her annual income is a little too high for her to qualify for Medicaid herself, but her children could qualify.

$$\$216 \times 12 = \$2,592 \text{ a year, } \$2,592 / \$22,000 \times 100 = 11.78\%$$

3. To help Monica decide, her HR department could connect her to an "enrollment assister" (e.g. Navigator, CAC) to review options by calling 2-1-1

## Example 2: Jeremy

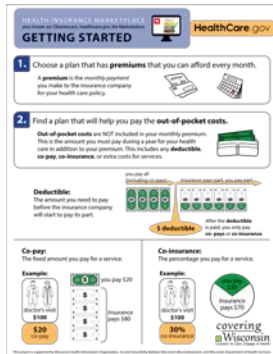
- Jeremy is an early retiree who works part-time at Small Business USA (SBUSA).
- Jeremy receives social security but is 63 and does not qualify for Medicare.
- Jeremy is single and his household annual gross income is \$35,000.
- SBUSA offers a single health insurance plan to full-time workers, but not for part-time workers at this time.
- What options might Jeremy be able to consider?



## Example 1: Monica and Family

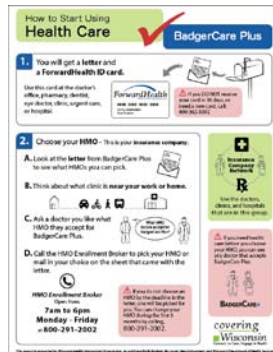
1. Jeremy is not eligible for employer coverage since he is part-time, and he is also not eligible for Medicare since is not 65 years or older.
2. Jeremy could be eligible for Medicaid, but his income is over the eligibility limit for a single adult.
3. He will most likely be eligible for Marketplace health insurance with financial assistance that will lower his monthly insurance cost.
4. To help with the online application process, Jeremy can reach out to an enrollment assister by calling 2-1-1.

# Health Insurance Literacy Resources



## Marketplace Enrollment

Understanding the Marketplace and the enrollment process



## BadgerCare Plus

Explains what will happen when someone enrolls in BadgerCare and how to use their health care



## General Audience

Using health insurance

[coveringwi.org/learn](https://coveringwi.org/learn)

## Next Steps

- Identify what types of employees may be uninsured or qualify for more affordable health insurance coverage
- Connect them to enrollment assisters who can help them review their options and apply for coverage:
  - Wisconsin Health Insurance Connector Tool  
[coveringwi.org/enroll](https://coveringwi.org/enroll)
  - Covering Wisconsin Health Insurance Navigators  
[414-270-4677](tel:414-270-4677)
  - Call 2-1-1 to find local enrollment assister

