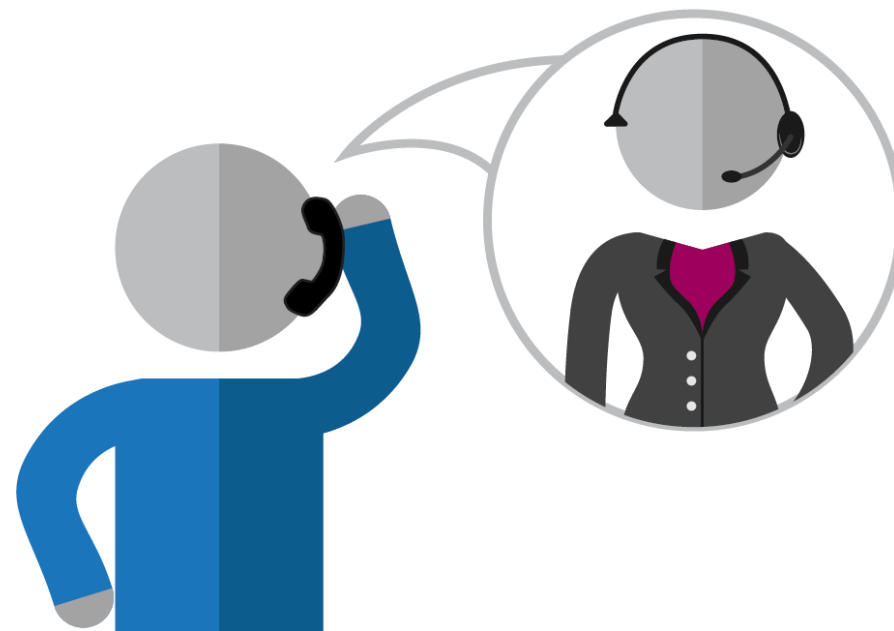


Health Insurance Help for Employees and Their Families

Focusing on changes during the COVID-19 pandemic



October 14, 2020

Introductions



Jeni Appleby
Milwaukee Enrollment Network
Program Manager and Covering
Wisconsin Navigator



Adam VanSpankeren
Covering Wisconsin
Navigator Program Manager

Covering Wisconsin

- ▶ Covering Wisconsin (CWI), funded through grants and contracts
- ▶ Statewide organization - offices at UW-Madison and at Community Advocates in Milwaukee
- ▶ Provide education and assistance with programs that support health
- ▶ Navigator entity that provides free, in-person health insurance application assistance
- ▶ Develop health insurance materials
- ▶ Train on health insurance topics

Partners

- ▶ Milwaukee Health Care Partnership & Milwaukee Enrollment Network (MKEN)
- ▶ WI Department of Health Services (DHS)
- ▶ WI Office of the Commissioner of Insurance (OCI)
- ▶ Centers for Medicare & Medicaid Services (CMS)
- ▶ Federally Qualified Health Centers (FQHCs)
- ▶ Health systems
- ▶ Health insurance companies
- ▶ Community-based organizations
- ▶ Employers

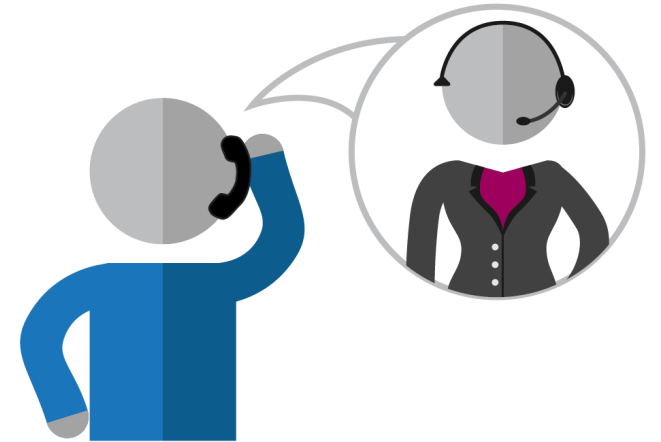
This webinar will:

1. Describe the available health insurance enrollment assistance in Wisconsin
2. Look at current health insurance enrollment data and the impact of COVID-19
3. Provide an overview of Marketplace, BadgerCare Plus and other health insurance options
4. Identify employees who may not qualify or are unable to afford employer-sponsored coverage
5. Provide additional resources for employees such as information about food assistance and housing

Health Insurance Enrollment Assistors

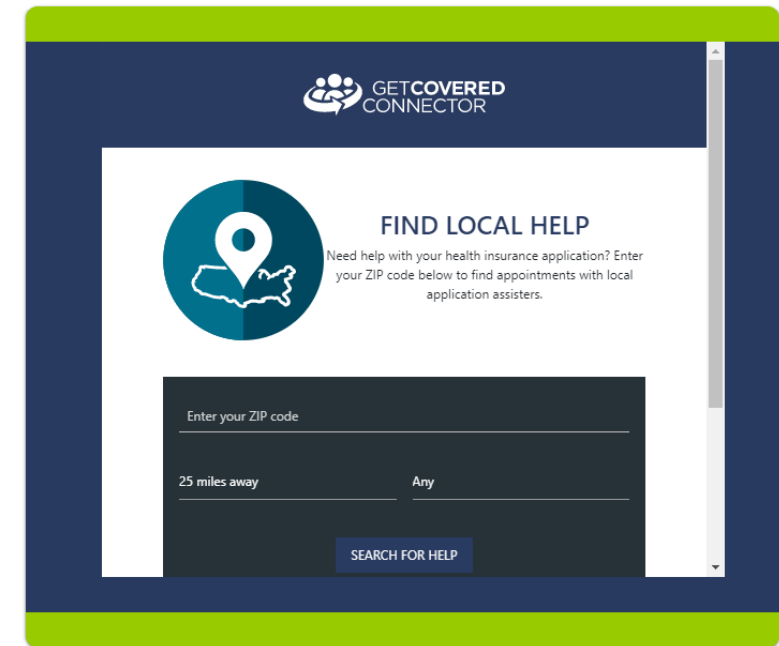
We are here. We can help.

- ▶ Trained and licensed to provide health insurance assistance.
- ▶ Enrollment assisters help people navigate their options and complete applications - understanding all the options, what income to count, and how to resolve issues can be confusing.
- ▶ Types of enrollment assisters include: Navigators, Certified Application Counselors, Financial Counselors, Agents and Brokers.
- ▶ Myriad of agencies who have enrollment assisters on staff.



Working with an enrollment assister

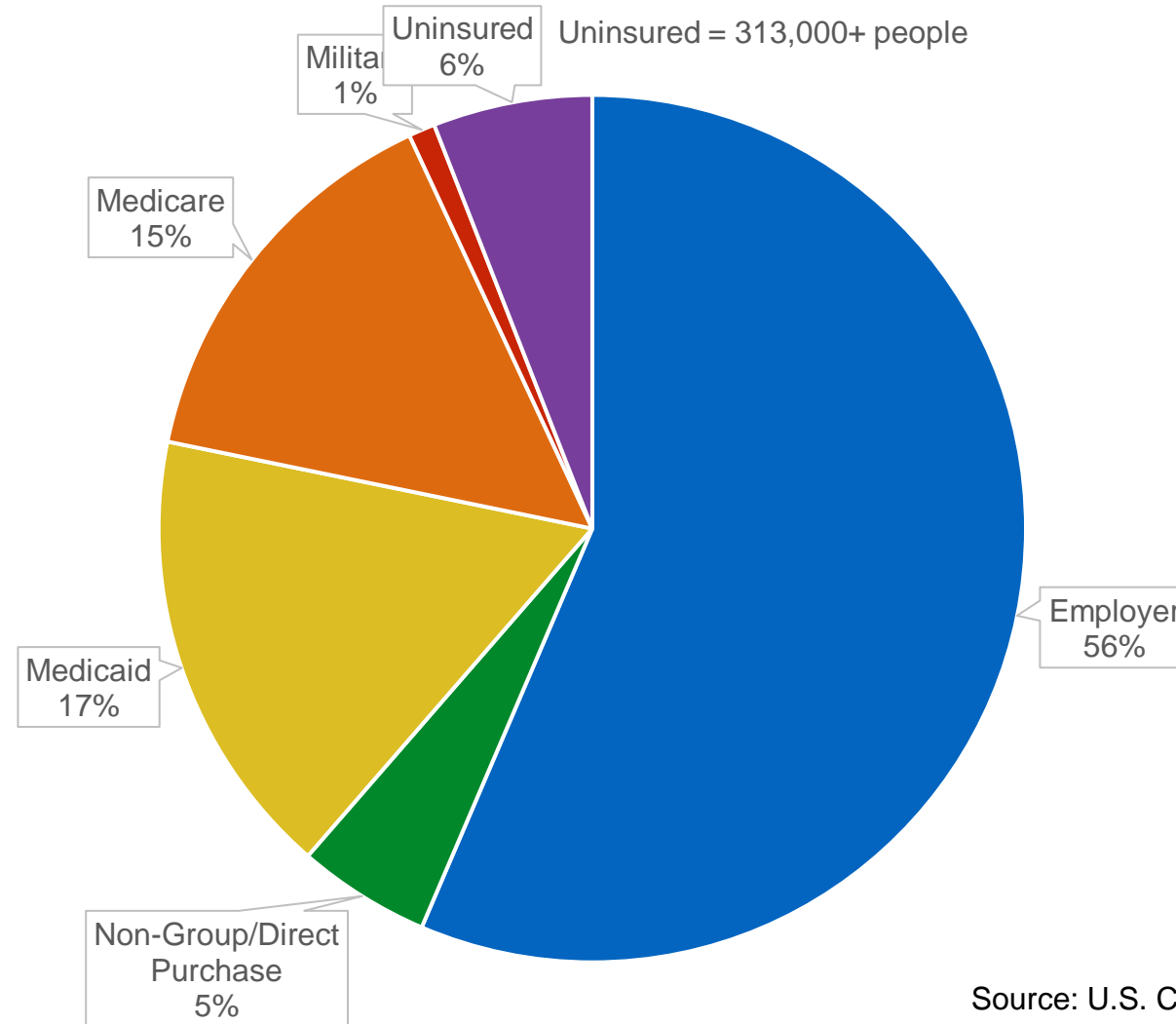
- ▶ Contact an enrollment assister:
 - ▶ **Wisconsin Health Insurance Connector Tool**, coveringwi.org/enroll
 - ▶ **Covering Wisconsin Health Insurance Navigators**, 414-400-9489
 - ▶ **Call 2-1-1**
 - ▶ **Milwaukee Enrollment Directory**, mkehcp.org/mken/need-know



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
- ▶ Avoid deferred care
- ▶ Medically homeless – COVID-19 demonstrates the need for a primary care provider
- ▶ Be a good corporate citizen to the State of WI – health and well-being of the community!

Sources of Health Insurance in Wisconsin



Source: U.S. Census, American Community Survey (ACS) 2018

Uninsured in Wisconsin

Distribution of the Nonelderly Uninsured by Family Work Status Wisconsin

At least 1 full time worker	76%
Part time workers	13%
Non workers	12%

Source: U.S. Census, American Community Survey
(ACS) 2018

COVID-19 Impact on Health Insurance Nationally

- ▶ Approximately 5.4 million people across the United States have become uninsured after losing their jobs due to the COVID-19 pandemic and the subsequent economic downturn

From February through May 2020:



5.4 million

U.S. adults lost health insurance coverage
due to job losses



Families USA, The COVID-19 Pandemic and Resulting
Economic Crash Have Caused the Greatest Health
Insurance Losses in American History

<https://www.familiesusa.org/resources/the-covid-19-pandemic-and-resulting-economic-crash-have-caused-the-greatest-health-insurance-losses-in-american-history/>

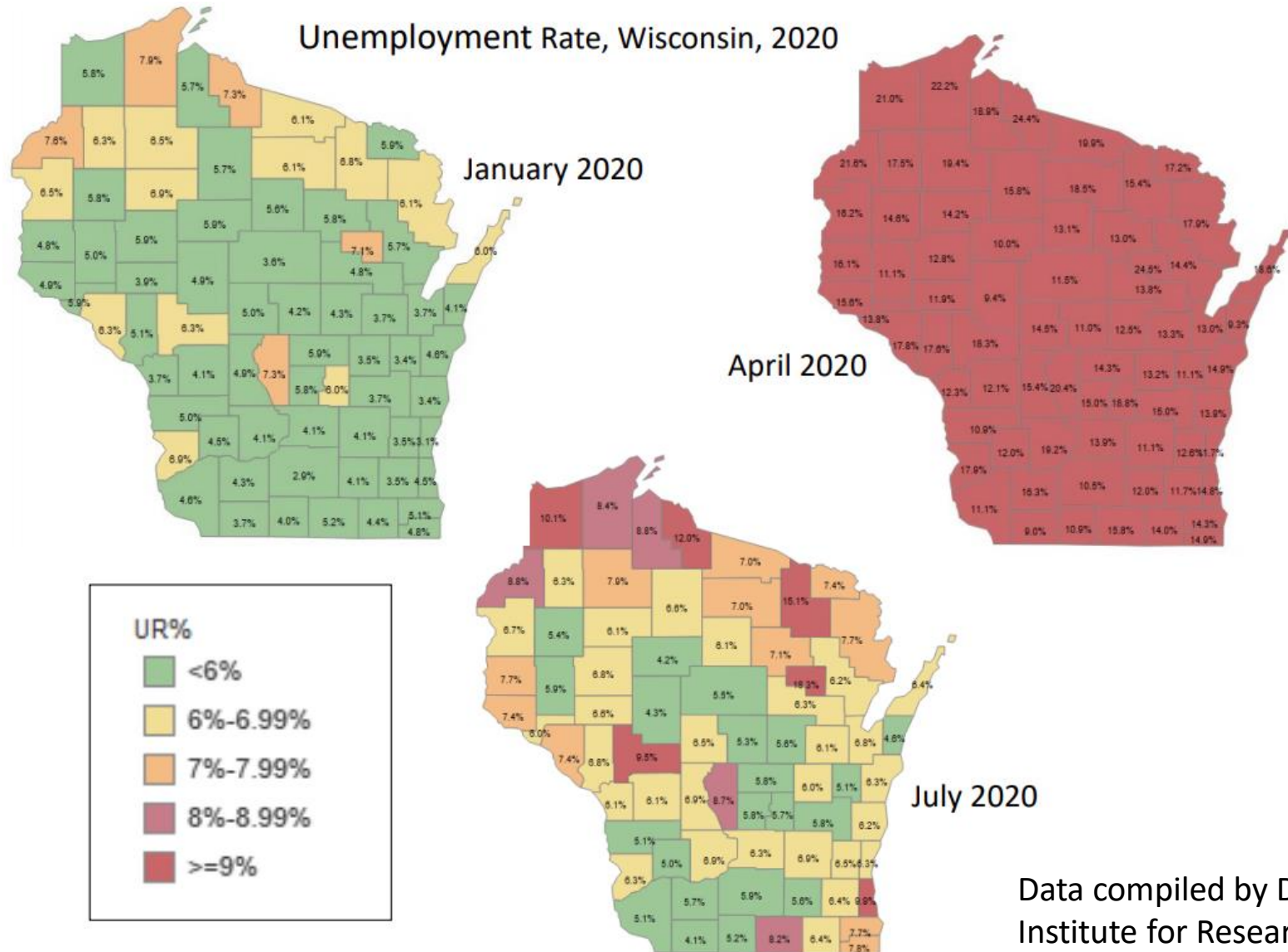
COVID-19 Impact on Health Insurance in Wisconsin

- ▶ An estimated 439,400 people — roughly one in seven workers — in Wisconsin lost their jobs in April
- ▶ Since then, the unemployment rate has been decreasing, but is still higher than pre-COVID

Milwaukee Journal Sentinel
May 21, 2020

<https://www.jsonline.com/story/money/business/2020/05/21/estimated-one-out-seven-workers-wisconsin-unemployed/5237632002/>

COVID-19 Impact on Unemployment Insurance (UI)



Data compiled by Donna Friedsam, UW-Madison
Institute for Research on Poverty

BadgerCare Plus and Marketplace Descriptions

- ▶ **BadgerCare Plus** – Medicaid, health insurance that is a public benefit for people with lower income. Also referred to as BadgerCare, Medical Assistance, MA, State insurance, or by the ForwardHealth card.
- ▶ **Marketplace** – Federal health insurance Marketplace. Also referred to as Obamacare, Affordable Care Act, ACA, or Healthcare.gov.



Recent Health Insurance Trends in Wisconsin

- ▶ **Healthcare.gov plan year 2020 enrollment is down 4.7% from the previous year.**
 - ▶ Lowest income range consumers (100-150% Federal Poverty Level) account for a declining proportion of Marketplace consumers.
- ▶ **BadgerCare Plus enrollment is up since the COVID-19 pandemic.**
 - ▶ From March to September 2020, there is an increase of 134,245 members in Wisconsin (17.27%).

Medicaid / BadgerCare Enrollment Wisconsin

	Mar-20	Apr-20	May-20	June-20	July-20	August-20	Sept-20	% Change March- September 2020
BadgerCare Plus Enrollment Statewide	777,312	816,343	842,260	861,173	879,093	895,788	911,557	17.27%

- Note: As of March 18, 2020, members who are enrolled in Medicaid or BadgerCare Plus will not lose eligibility for these programs during the COVID-19 public health emergency.

Medicaid/BadgerCare Monthly Enrollment:

<https://www.dhs.wisconsin.gov/badgercareplus/enrolldata.htm>

Health Insurance Options

- ▶ **Employer-Sponsored**
- ▶ **BadgerCare Plus** – Medicaid, health insurance that is a public benefit for people with lower income
- ▶ **Marketplace** – Obamacare, Affordable Care Act, federal health insurance Marketplace
- ▶ **COBRA** – Continuing your current health insurance, but may pay full premium
- ▶ **Other Options** – Medicare, through spouse's insurance, staying on parents insurance until age 26
- ▶ **Short-term limited-duration health plans, fixed benefit plans, and non-insurance options**

Health Insurance Options continued

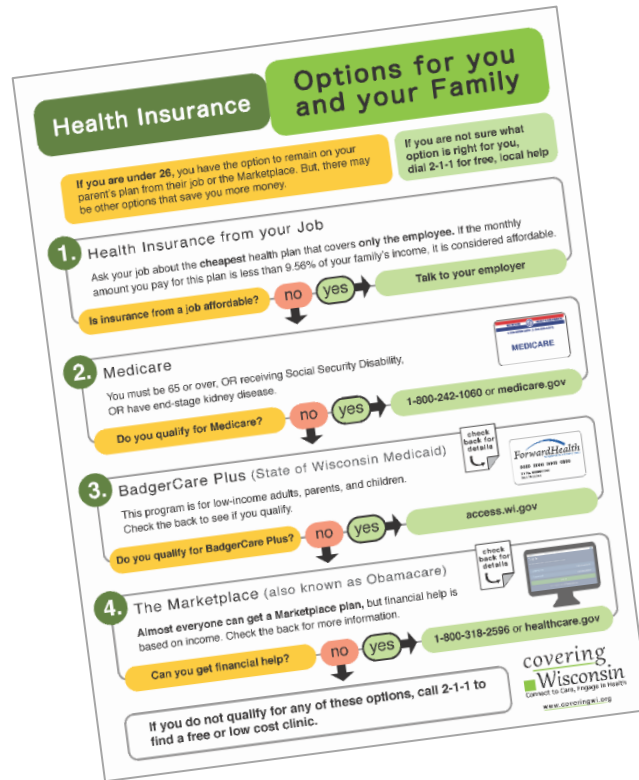
- ▶ Options for health insurance depend on:
 - ▶ Household income (who you file taxes with)
 - ▶ Family size
 - ▶ Tax filing status
 - ▶ Age
 - ▶ Where you live
 - ▶ Immigration status
 - ▶ Offer for insurance from your job
 - ▶ If registered tribal member
- ▶ Each person in a family may qualify for a different health insurance option

Health Plan Considerations

- ▶ **Premium** – How much you pay each month to keep your insurance
- ▶ **Deductible** – Total all your medical bill payments need to reach before health insurance starts paying with you
- ▶ **Out-of-Pocket-Maximum** – Total you can be charged under your health plan (medical bills, prescription, etc. everything but premium)
- ▶ **Cost of Prescriptions and other Medical Services**

Health Insurance How-To Sheets

coveringwi.org/learn



COVID-19 (Coronavirus)

Did you lose your job and need health insurance?

Get Free Help from a Health Insurance Expert
An expert will help you understand your options and enroll in a plan. Free help is available over the phone for the entire state of Wisconsin. You may be eligible for the options below. To make an appointment:
• Call 608-261-1455 or 414-270-4677
• Go to www.coveringwi.org/enroll

Look out for scams!
There are a lot of COVID-19 health insurance scams. Work with a licensed expert and ask questions.

BadgerCare Plus
Also called State of Wisconsin Medicaid and ForwardHealth.
This program is for lower-income adults, parents, and children. You can sign up for BadgerCare Plus at any time.

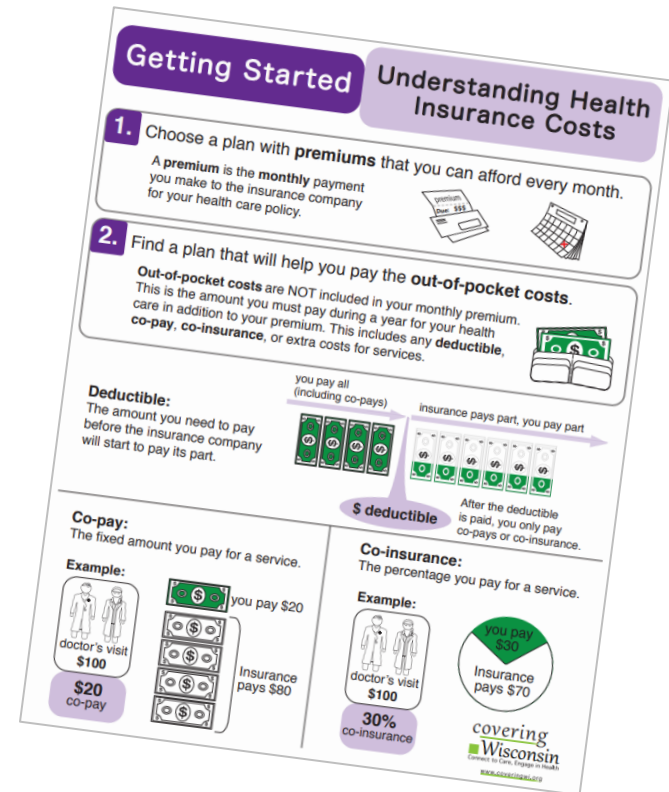
Adults Parents Children

Healthcare.gov
Also called the Marketplace, Affordable Care Act, and Obamacare.
Almost everyone can get a Healthcare.gov plan, but financial help is based on income.
You can sign up within 60 days of:
• Losing your health insurance
• Moving to a new county
• Change in household size
• Citizenship or lawful presence in the U.S.
• Release from incarceration or jail

COBRA
COBRA stands for the Consolidated Omnibus Budget Reconciliation Act.
When you lose health insurance from your job, you may be offered a COBRA plan. You may pay the full monthly cost of insurance. Before you choose COBRA, consider other options.
Within 60 days of losing your job you can:
• Sign up for COBRA if your job offers it
• Change your mind and switch to a different insurance option

www.access.wi.gov
www.healthcare.gov

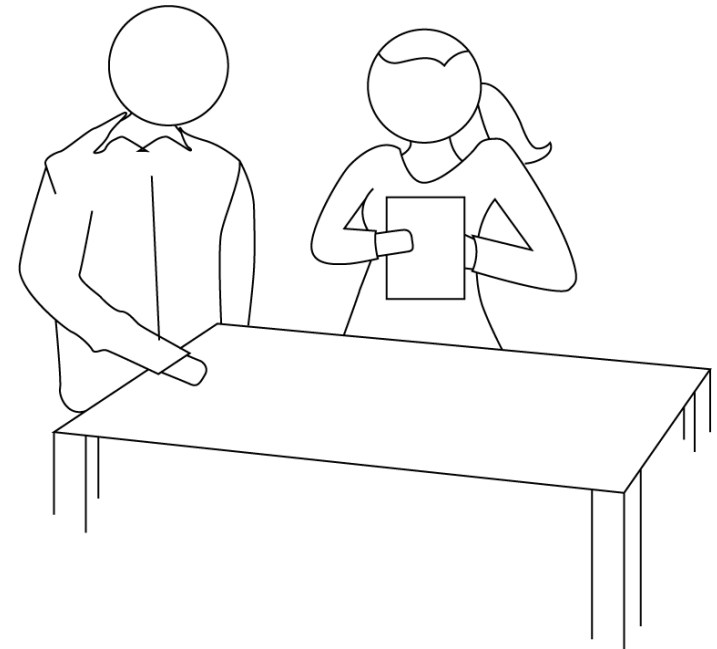
covering Wisconsin
Covered by State's Program in Health
www.coveringwi.org



The majority of the how-to sheets are in both **English** and **Spanish**!

Employer-Sponsored Health Insurance

- ▶ First thing:
 - ▶ If people have a job, talk to the employer
 - ▶ 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



Affordability Test

- ▶ 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 9.78%, the consumer can qualify for Marketplace coverage with financial assistance
- ▶ If the single plan is less than 9.78%, the consumer cannot get financial assistance in the Marketplace

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

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 9.78% 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 0.0978)

$\times 0.0978 =$ (times)

\$ _____ 9.78% of income

3. Check if the plan is affordable

\$ _____ monthly premium

\$ _____ 9.78% of income

is the monthly premium less than 9.78% 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
• By Phone: 1-800-318-2596
• In person: Call 2-1-1 for local help

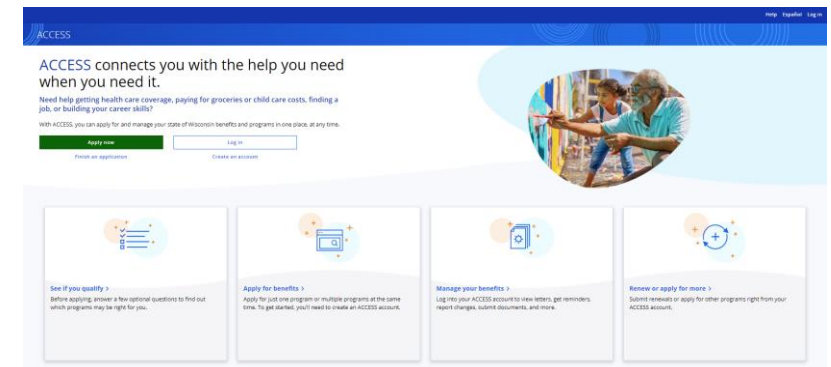
Household anyone you file taxes with

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covering Wisconsin
Connect to Care. Engage in Health
www.coveringwi.org

BadgerCare Plus (Medicaid)

- ▶ Low-cost or free comprehensive health coverage, provided by the State of Wisconsin
- ▶ This program is for low-income adults, parents, and children
- ▶ Must be lawfully present
- ▶ Adult immigrants who are lawfully present must have legal residency for 5 years for BadgerCare Plus



access.wi.gov

Who qualifies for BadgerCare Plus?

BadgerCare Plus

Call 2-1-1 for local help
[access.wi.gov](https://www.access.wi.gov)

Sign up at any time!

1. Household size? _____
Use ONLY this number in the chart.





2. Total household income? _____
Income BEFORE taxes

3. Will men or women in
your household qualify? yes no

4. Will pregnant women or
kids in household qualify? yes no

For example, if you have a family of 3
and make less than \$1,810/mo,
then everyone qualifies.

You may qualify if you make **this amount or less**.
Adults and pregnant women/children qualify
at different income amounts.

house- hold size	Man 	Woman 	Pregnant Woman 	Child  (under age 19)
1	\$0 - \$1,063/mo	\$0 - \$1,063/mo	Mom + Baby ↓	\$0 - \$3,254/mo
2	\$0 - \$1,437/mo	\$0 - \$1,437/mo	\$0 - \$4,396/mo	\$0 - \$4,396/mo
3	\$0 - \$1,810/mo	\$0 - \$1,810/mo	\$0 - \$5,539/mo	\$0 - \$5,539/mo
4	\$0 - \$2,183/mo	\$0 - \$2,183/mo	\$0 - \$6,681/mo	\$0 - \$6,681/mo
5	\$0 - \$2,557/mo	\$0 - \$2,557/mo	\$0 - \$7,823/mo	\$0 - \$7,823/mo

Household - who you file taxes with

These numbers are for 2019.

Many children can qualify
for 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.

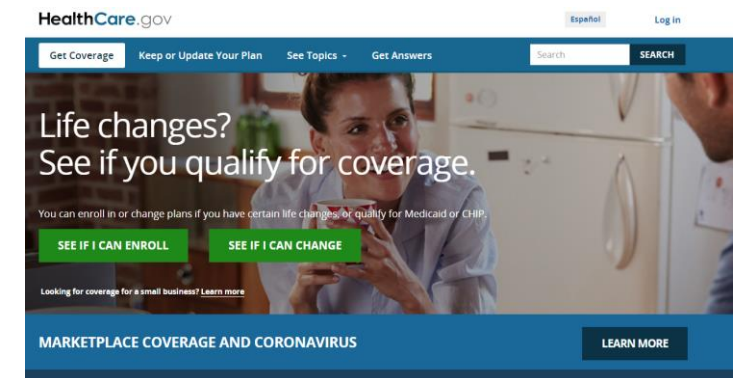
Health Insurance Marketplace

- ▶ 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	\$4,163/mo \$49,960/yr	\$5,637/mo \$67,640/yr	\$7,110/mo \$85,320/yr	\$8,583/mo \$103,000/yr	\$10,057/mo \$120,680/yr

Household - who you file taxes with

- ▶ Open Enrollment is November 1 – December 15



Healthcare.gov

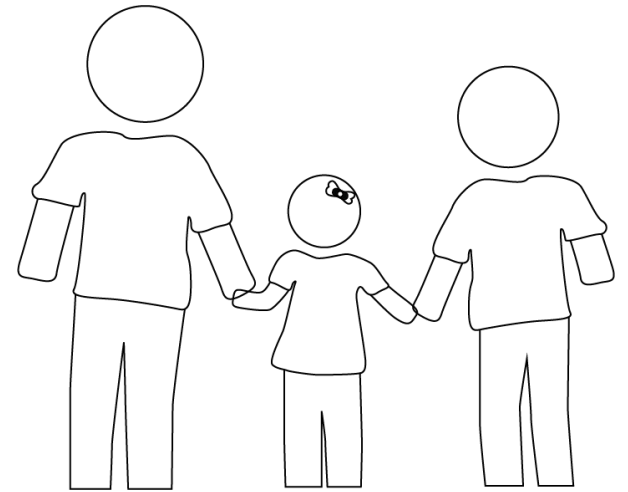
Marketplace Special Enrollment Period (SEP)

- ▶ Sign up within 60 days of:
 - ▶ Losing your health insurance*
 - ▶ Moving to a new county
 - ▶ Change in household size
 - ▶ Citizenship or lawful presence in the U.S.
 - ▶ Release from incarceration or jail

*Due to the COVID-19 pandemic, this SEP can extend beyond 60 days

Health Insurance Options for Immigrants

- ▶ Coverage available to undocumented immigrants:
 - ▶ BadgerCare Plus Prenatal
 - ▶ BadgerCare Plus Emergency Services
- ▶ Children born in the U.S. may be able to get insurance, even if their parents cannot



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 9.78% 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.

Employees Who May Not Qualify or Afford Employer-Sponsored Coverage

Individuals Affected by Lay-Offs or Early Retirees



Someone who leaves employment before they are Medicare-eligible (age 65) 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.

Partnership Examples

- ▶ **BHCG member employer experience:**
 - ▶ Goodwill Industries example
 - ▶ Presentation and attendance at Goodwill staff fair
 - ▶ Outreach materials (postcards)
- ▶ **Rapid Response to COVID-19 and loss of income**
 - ▶ Webinar examples



Partnership Opportunities

- ▶ **Offer for BHCG member employers:**
 - ▶ Pilot with a virtual webinar opportunity
 - ▶ Consultation with enrollment assisters as needed
 - ▶ There is no cost for BHCG member employers, this is part of Covering Wisconsin's scope of work through grants and contracts, including a grant from the Greater Milwaukee Business Foundation on Health

How to Engage

- ▶ Flyers, posters, and handouts
 - ▶ coveringwi.org/assister-promotions
- ▶ Share wiscovered.com website
- ▶ Emails to staff
- ▶ Repost social media
 - ▶ facebook.com/coveringwi
 - ▶ www.facebook.com/Wisconsin.CommInsurance

Lost your job or had your hours cut?

You may be able
to get affordable
health insurance



Call Covering Wisconsin for free, expert help!
Main office: 608-261-1455


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Connect to Care. Engage in Health.
www.coveringwi.org


County Community Resource Sheets


coveringwi.org/ccr


- ▶ All 72 counties, in English and Spanish
- ▶ Brief overview on a variety of benefit programs including health insurance, FoodShare, housing, and more


Community Resources

 Food & Nutrition

 Cash Assistance

 Child Assistance

 Home & Rent








Milwaukee County

Look inside for more resources!

Health Insurance

Each person in your family may qualify for a different option.

<p>1. BadgerCare Plus (Wisconsin Medicaid)</p> <p>Health insurance for adults and children with low or no income.</p>  <p>Apply online: access.wi.gov Milwaukee Enrollment Services 1-888-947-6583</p>	<p>2. The Marketplace (Healthcare.gov)</p> <p>Health insurance for people who don't have an affordable option from their job. Financial help is based on income.</p> <p>Apply online: healthcare.gov Marketplace Call Center 1-800-318-2596 or call 2-1-1 for local help</p>
<p>3. Medicaid SSI</p> <p>Health insurance for people who get SSI (Supplemental Security Income).</p>  <p>If you get SSI, you will get Medicaid SSI. You don't need to apply for Medicaid.</p>	<p>4. Medicare</p> <p>Health insurance for ages 65 or older, or who have Social Security Disability, or end-stage kidney disease.</p>  <p>The Medigap Helpline 1-800-242-1060</p>
<p>5. Katie Beckett Program</p> <p>Health insurance and long-term care program for children with serious health needs or a disability</p>  <p>Penfield Children's Center 414-345-6338</p>	<p>Find In-Person Help!</p> <p>Need help with an application? Dial 2-1-1 for local organizations.</p> <p>Local help:</p> <div></div>

Staying Connected

- ▶ Join the Milwaukee Enrollment Network's and Covering Wisconsin's email lists
 - ▶ Email Jeni Appleby to sign up (jappleby@wisc.edu)



Questions

