

Health Insurance Help for Employees and Their Families Focusing on changes during the COVID-19 Pandemic

Presentations by:

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Webinar

Executive Summary

While most employers offer health insurance to their full-time employees, they struggle to identify health insurance options for part-time or low wage employees. Representatives from employers, providers, brokers and other stakeholders attended the fourth BHCG symposium of the 2020 Delivering Value Series via webinar. Attendees heard how to help employees gain health insurance coverage, focusing on part-time or low wage workers and individuals whose coverage has been impacted by changes in their employment status due to the pandemic.

Jeff Kluever, Executive Director, BHCG

- **Intro & welcome**
 - COVID-19 has certainly affected many (employers and employees) with regard to health insurance coverage
 - This is the second DVS symposium BHCG held featuring Covering Wisconsin which can assist individuals in finding coverage
 - The uninsured and underinsured affect all of us because of the cost shift of services that are not being reimbursed when individuals don't have coverage

Jeni Appleby & Adam VanSpankeren, Covering Wisconsin

Health Insurance Help for Employees and Their Families

- **Milwaukee Enrollment Network (MKEN) – a public/private coalition of nearly 100 organizations in Milwaukee County**
 - Work together to support health insurance enrollment (e.g., Marketplace, BadgerCare, etc.)
 - Focus on low-income and vulnerable populations
- **Covering Wisconsin**
 - Funded through grants and contracts
 - Statewide – primary office at UW-Madison and office at Community Advocates in Milwaukee, subcontracts around the state (working virtually for now)
 - One of its large functions is navigation
 - Free, in-person insurance enrollment assistance for Marketplace and BadgerCare Plus
 - Develops health insurance literacy materials and training
 - Works in collaboration with many entities around the state (e.g., Milwaukee Health Care Partnership, DHS, OCI, CMS, FQHCs, health systems, insurance companies, employers, etc.)
- **Health Insurance Enrollment Assistors**
 - Trained and licensed professionals that provide health insurance assistance
 - Help navigate options and complete applications
 - Different ways to contact an enrollment assister
 - Covering WI connector tool: coveringwi.org/enroll (will see all the enrollment assistors that meet the criteria)
 - Covering WI Milwaukee navigator phone number: 414-400-9489
 - Call 2-1-1
 - Milwaukee County – Milwaukee Enrollment Directory: mkehcp.org/mken/need-know
 - Can include brokers/consultants
- **Why should employers care about non-employer insurance options?**
 - To be good stewards for employees
 - Promoting good health
 - Improving productivity
 - Additional cost avoidance
 - Avoid deferred care
 - To address the problem of medical homeless – primary care providers even more important due to COVID-19
 - To be a good state of WI corporate citizen (health and wellbeing)
- **Landscape in WI**
 - Six percent uninsured (313,000+)
 - Majority of uninsured are working (many misconceptions about the uninsured)
 - 76% of uninsured households have a least one full-time worker/13% have a part-time worker/12% have no workers at all
 - May not be offered insurance at work

- May have lower income and unable to afford premiums
- **What is the impact of COVID-19?**
 - 5.4 million nationally have become uninsured after losing their jobs
 - In April, one in seven workers in WI had lost their jobs (439,400 people)
 - Since then, unemployment has been decreasing
 - In January, less than 6% of people in the state were on unemployment insurance
 - When COVID hit, every single county had over 9% on unemployment insurance
 - Has improved a bit – but not back to the January 2020 rate
- **BadgerCare Plus (Medicaid)**
 - Public benefit for those with lower income
 - Also referred to as BadgerCare, Medical Assistance, MA, state insurance or by the ForwardHealth card
 - Enrollment is up since pandemic – unprecedented – over 17%
 - Because of COVID, state will not cut off insurance during the public health emergency
- **Marketplace**
 - Federal health insurance marketplace
 - Also referred to as Obamacare, Affordable Care Act, ACA or Healthcare.gov
 - Enrollment in Marketplace is down 4.7% in WI from previous year (the lowest income range of consumers are the ones that are leaving – may not have enough of financial safety net and may not enroll because of costs)
- **A breadth of insurance options are available**
 - Employer-sponsored insurance (if employer-based plan is considered unaffordable under the ACA, may have other options)
 - Affordability test – if single plan costs more than 9.78% of income; if it's less they will not be eligible for financial assistance for Marketplace coverage if they waive coverage at work
 - BadgerCare Plus – a number of options in WI for lower income people – full health insurance
 - For adults, parents and children
 - Adult immigrants must have legal residency for 5 years
 - Some coverage available to undocumented immigrants: BadgerCare Plus Prenatal and Emergency Services
 - Children born in the U.S. may be able to get insurance even if parents cannot
 - Household size and income are qualifiers
 - Marketplace – federal option, have all ACA protections in place
 - Almost everyone can get a plan, but financial help is based on income
 - If under 400% of Federal Poverty Level will receive discount on premium
 - Under 250% FPL can get help with deductibles and other out of pocket expenses as well
 - Open Enrollment is November 1 – December 15 (can also enroll during the year if qualified for a special enrollment period within 60 days of a loss of insurance, change in residency, citizenship status, etc.)
 - Due to COVID – special enrollment period can extend beyond 60 days

- COBRA – continuation of employer-sponsored insurance but would probably pay full premium (not necessarily the best option – most expensive usually)
- Other options: Medicare, spouse's insurance, parents' insurance until age 26
- Short-term health plans, fixed benefit plans and non-insurance options (do cover some things but don't have ACA protections – be cautious)
- **Criteria to consider for health insurance options**
 - Household income and family size; tax filing status; age; where you live; immigration status
 - Are you offered insurance at work or are you a registered tribal member?
 - Each family member may qualify for a different option
 - Are you managing a chronic condition – need specific providers?
 - Health plan considerations: premiums, deductibles, out-of-pocket maximum; cost of prescriptions and other services
 - Helpful to have assistance in navigating options – helps to educate so consumer can make informed decision
- **Covering Wisconsin developed collection of materials to educate**
 - Available on website
 - Info on how to get started; which program is right for you?, etc.
 - In English and Spanish, keep it simple (less is more)
 - Consumer-tested (market research)
 - Visually appealing; lower literacy level
- **Types of employees that may need insurance enrollment assistance**
 - Employees that may not qualify or be able to afford coverage
 - Low wage earners with unaffordable premiums (can help them to do calculation)
 - Part-time or limited-term employees (not eligible for benefits)
 - Those affected by lay-offs or early retirees
 - Someone who leaves employment before Medicare eligibility (may qualify for more affordable option than COBRA)
 - Family members who don't qualify for employer sponsored insurance
 - Minors and adult children may be eligible for more affordable options
- **How can Covering Wisconsin partner with employers?**
 - Navigators can do presentations at staff and virtual meetings, fairs, etc.
 - Example: Partnered with Goodwill
 - Feedback BHCG received demonstrated the impact the information can have on an employer population
 - Outreach materials, support employees
 - Rapid Response group of partners/agencies – will reach out to or be contacted by employers (e.g., mass lay-offs, plant closing, etc.) for an internal resource fair or provide information for employees affected (insurance, unemployment resources, etc.)
 - BHCG employer members can consider no cost support:
 - Pilot virtual webinar
 - Enrollment assisters consultation as needed
- **How to engage employees**
 - Communication materials
 - coveringwi.org/assister-promotions

- wiscovered.com website (consumer friendly; answers questions about health insurance and links them to connector tool)
- Emails to staff
- Social media
 - facebook.com/coveringwi
 - facebook.com/Wisconsin.Comm.Insurance
- County community resource sheets
 - coveringwi.org/ccr
 - All 72 counties in English and Spanish
 - Overview on a variety of benefit programs – including health insurance, FoodShare, housing, etc.
- **Stay connected**
 - Join Milwaukee Enrollment Network and Covering Wisconsin email lists – email Jenni Appleby to sign up: jappleby@wisc.edu
 - Share information re. open enrollment, new info sheets, conferences, etc.
- **Closing**
 - Jeff: Great opportunity exists for employers to partner with Covering Wisconsin to engage with employees; great need and the resource is free
 - Adam: Beware of scams – some unscrupulous entities (e.g., insurance “junk” plans, people taking advantage of open enrollment to market and ask for personal information to harvest)
 - Look up licensed enrollment assisters, don't give personal info on phone or online to others
 - Employers can help by referring to Covering Wisconsin

[Slides](#) or a [recording with slides](#) from the webinar are available for review.