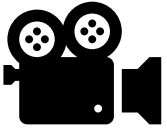


# Recording

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We are recording this presentation and will post the recording to [Covering Wisconsin's YouTube Channel](#)



# What Employers and HR Need to Know about Medicaid Unwinding

Covering Wisconsin

May 2023

*This presentation is supported by the Centers for Medicare and Medicaid Services (CMS) of the U.S. Department of Health and Human Services (HHS) as part of a financial assistance award totaling \$2,887,156 with 51% funded by CMS/HHS and 0.6% (\$36,000) funded by non-government source(s). The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by CMS/HHS, or the U.S. Government.*

**covering**  
**Wisconsin**  
Connect to Care, Engage in Health



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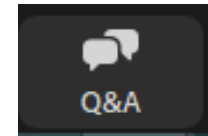


# Questions and Answers

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Ask your question anytime  
by using the button at the  
bottom of your screen.



# Agenda

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- Covering Wisconsin and free enrollment help
- Why is this topic important to employers
- What to know: BadgerCare Plus and Medicaid
- No longer eligible for Medicaid – Options and SEPs
- Making a referral: Support tools
- Free outreach and education materials
- Key messages and takeaways
- Questions

# Thank You to Today's Hosts and Sponsors

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# What We Do

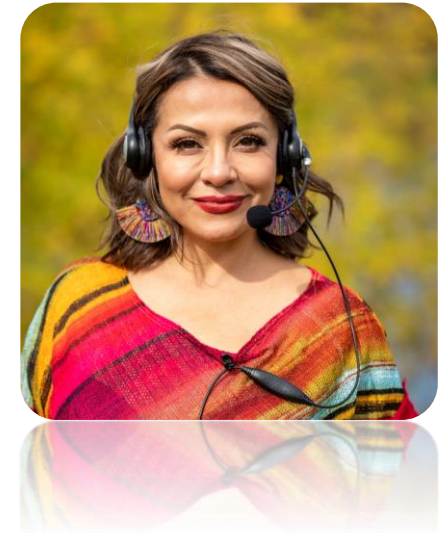


## Covering Wisconsin:

Covering Wisconsin (CWI) is a grant funded program of UW-Extension that helps people in Wisconsin **find and use health insurance**.

## Health Insurance Navigators:

We are Wisconsin's federally-certified Navigator agency. Our expert Navigators are licensed to provide free help statewide.



Get free, local help!

covering  
Wisconsin  
Connect to Care, Engage in Health

## Education, Outreach and Promotions

Our team creates consumer-tested materials and offers training for professionals and partners on health insurance topics.



# Covering Wisconsin Health Insurance Navigators

**Health Insurance Navigators** provide free help so you can:

- Know your options for plans and financial help.
- Sign up for HealthCare.gov, BadgerCare Plus or Medicaid.
- Use your plan to get the health care you need.
- Get help with billing or coverage problems.
- Find community programs to help pay for insurance or medical care.



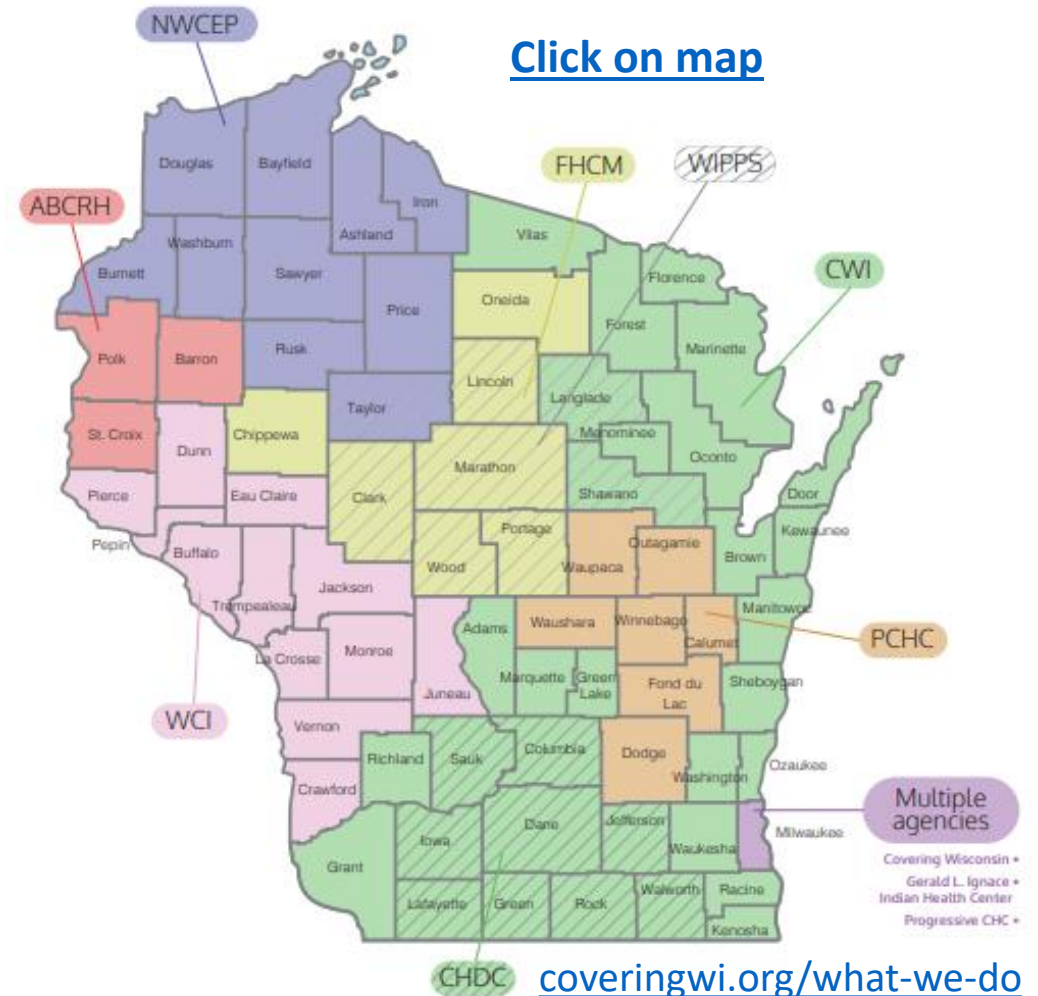


# Covering Wisconsin Navigator Service Area 2023-2024

## 45 Navigators located at agencies across the state.

- ABC for Rural Health
- Centro Hispano of Dane County
- Family Health Center of Marshfield
- Gerald L Ignace Indian Health Center
- Northwest Wisconsin CEP
- Partnership Community Health Center
- Progressive Community Health Center
- WIPPS Hmong and Hispanic Communication Network (H2N)
- Workforce Connections
- Findley Foundation

Covering Wisconsin provides phone assistance statewide.



# Many Types of Enrollment Assistors

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Trained and licensed enrollment assistors include:

- **Navigators**
- **Certified Application Counselors**
- **Agents and Brokers**

There are many agencies that have enrollment assistors on staff.

*Health insurance help should always be free!*



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## Why is This Topic Important to Employers?

# Health Insurance Access is the Window to Care

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- A “covered” employee is more likely to be a healthy, happy, and loyal employee
- People are more likely to receive preventative and early care when they have health insurance
- Making sure employees have health insurance, supports employee wellbeing and retention
- Reduces absenteeism



# What You Can Do to Keep Employees Covered

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- Many of your part-time or lower-wage workers may remain eligible for BadgerCare Plus/Medicaid – **help them stay covered**
- Some employees may need to transition to your employer coverage – **help them review options, costs, and enrollment timelines**
- If the employee's plan from work is considered unaffordable under the Patient Protection and Affordable Care Act– **connect them to an enrollment assister** who can help them sign up on HealthCare.gov
- Stay informed about the changes to Medicaid and other forms of coverage and **share resources with your employees**






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# What to Know: BadgerCare Plus and Medicaid

# BadgerCare Plus (Medicaid) Overview

- Free or low-cost comprehensive health insurance, provided by the State of Wisconsin
- Sign up at any time
- BadgerCare Plus and Medicaid had special rules during the pandemic that allowed for continuous coverage



house- hold size	 <b>Adults</b> 	<b>Pregnant Woman</b> 	 <b>Child</b>  (under age 19)
<b>1</b>	\$0 - \$1,215/mo	Mom + Baby ↓	\$0 - \$3,718/mo
<b>2</b>	\$0 - \$1,643/mo	\$0 - \$5,029/mo	\$0 - \$5,029/mo
<b>3</b>	\$0 - \$2,072/mo	\$0 - \$6,339/mo	\$0 - \$6,339/mo
<b>4</b>	\$0 - \$2,500/mo	\$0 - \$7,650/mo	\$0 - \$7,650/mo
<b>5</b>	\$0 - \$2,928/mo	\$0 - \$8,961/mo	\$0 - \$8,961/mo

**Household** - who you file taxes with

CWI Options How-to Sheet: [English](#)/[Spanish](#)

# What is the “Unwinding”?

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The process of moving from continuous eligibility for Medicaid to the rules and annual renewals that existed before the pandemic.

## **Wisconsin’s Unwinding goals include:**

- Implement a successful return to routine operations, including annual renewals
- Help Wisconsinites stay covered. If no longer eligible for a state program, help people understand and transition to insurance from an employer, or a plan from HealthCare.gov



# BadgerCare Plus and Medicaid Changes

---

- Renewal deadlines are spread out over 12 months from June 2023 to May 2024.
- **People can find out their current renewal date by creating an account on [access.wi.gov](https://access.wi.gov) or MyACCESS now.**
- Renewing too soon may cause a member to lose their Medicaid health insurance unnecessarily.

**“Check your date  
and wait!”**



# BadgerCare Plus and Medicaid Renewals – the Challenge

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- No one has renewed during the last 3 years and may be unfamiliar with the process.
- Approximately 1.6 million people are enrolled in a Medicaid program.
- Total enrollment prior to the pandemic was ~1.2 million, meaning a higher monthly renewal volume.
- Everyone will need to renew over next 12-14 months.
- Income maintenance agencies will not be able to help everyone over the phone.
- **Enrollment assisters and key community partners need to learn how to use [access.wi.gov](https://access.wi.gov) or the MyACCESS app to help people check for renewal dates and submit documents.**

# People Who Are No Longer Eligible for Medicaid

---

Robert Wood Johnson Foundation and Urban Institute estimate about 385,600 Wisconsin members may lose Medicaid/BadgerCare Plus; these folks will need to transition to other health insurance coverage.

Connect people who are no longer eligible to the other forms of coverage:

- Employer-sponsored coverage
- HealthCare.gov
- Medicare
- Federally-qualified health centers (FQHC) and free clinics

**Get free, local help** from an expert. Call 2-1-1 to find enrollment assisters in your community or visit [WisCovered.com](https://www.wiscovered.com) to learn more.

# Recommended Action Steps- Check the renewal date and wait!

---

Please help members to:

1. Download the MyACCESS app and sign in.

To sign in the first time, they will need one of these numbers:

- Case number
- ForwardHealth card number
- Quest card number



2. Sign up for push notifications to get an alert when it is time to renew.
3. Keep contact information updated with the state.
4. Check their renewal date.
5. **Renew 30-45 days before the renewal deadline.** If they renew early, they may lose coverage too soon. If they wait to the last minute, they may have a coverage gap.



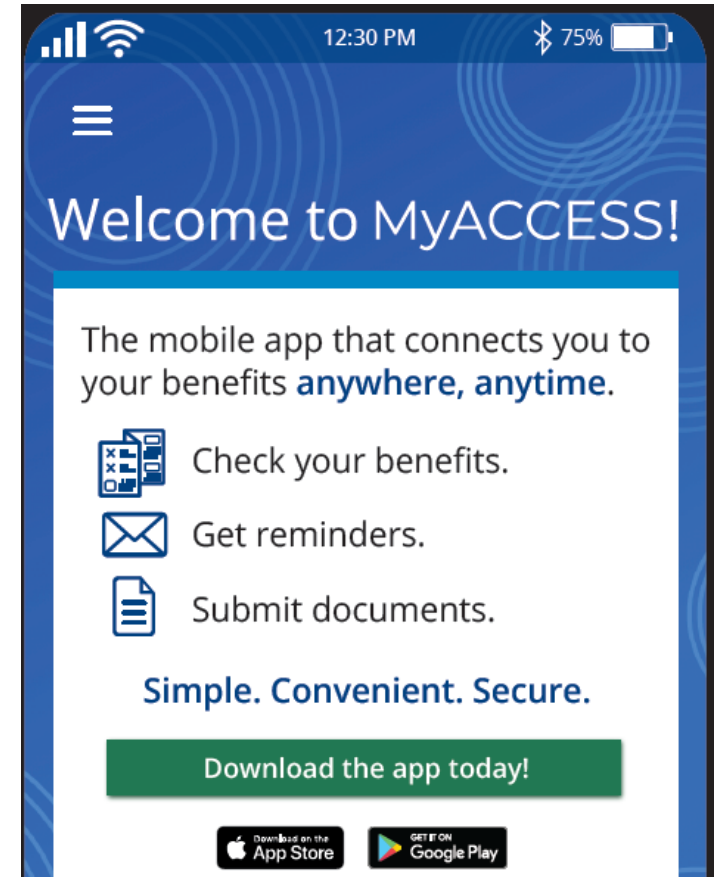
# MyACCESS Mobile App

Consumers can use the MyACCESS App to:

- Check their renewal date
- Update contact information
- Get reminders when it's time to take action
- Take photos of and upload verification documents
- And more!



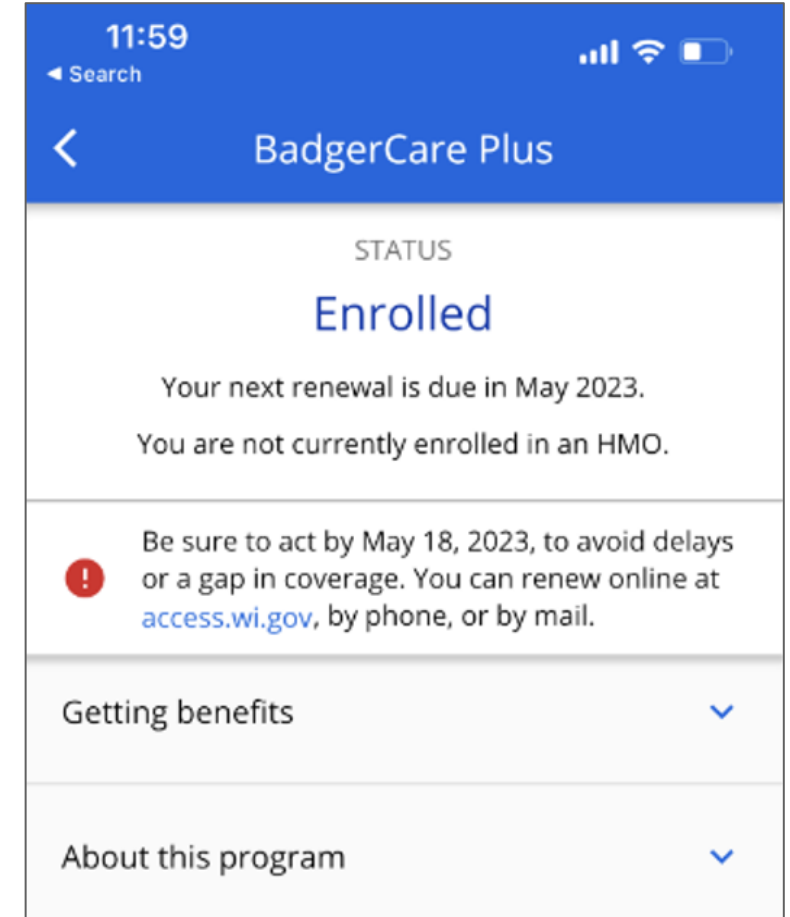
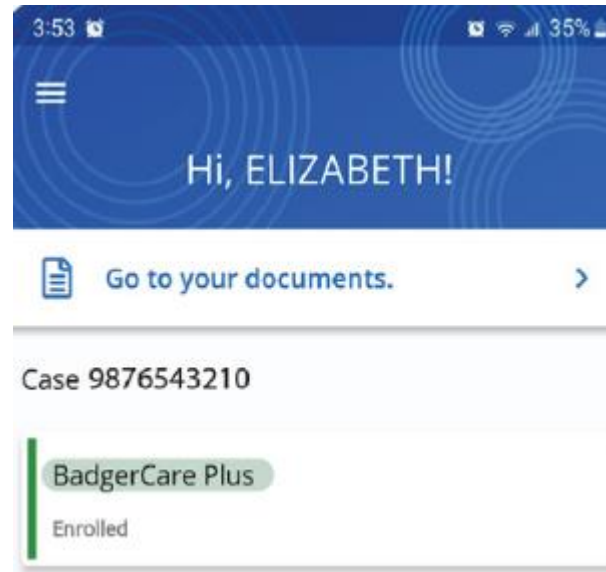
Search for “MyACCESS Wisconsin” in the Google Play or Apple App Store.



# Where to Find the Renewal Date in MyAccess

1. Tap “Check your Benefits”
2. Tap “BadgerCare Plus”
3. Look for next renewal date.
4. **Double check the year!**

Wait to renew until your renewal window.



# Where to Find the Renewal Date in Access.gov

**ACCESS Acceptance**  
Account Home

Account Home

**My Letters**  
View My Letters  
Manage My Email

**My Health Care**  
Manage My HMO  
Treatment Needs Question  
BadgerCare Plus Health Survey  
Request Explanation of Medical Benefits (EOMB)

**Get a New Card**  
Forward Health Card

**My Account**  
Manage My Account

**My Benefits**  
Report My Changes  
**Apply For Benefits**  
**Renew My Benefits**

**My Documents**  
Submitted Documents  
Needed Documents

**Learn More**  
Other Programs  
IRS 1095-B Tax Information

**My Benefits**  
This information is current as of Monday March 6, 2023.

Benefits	Status	Details
FoodShare	HEATHER is not getting FoodShare benefits in March 2023.	
BadgerCare Plus	In March 2023, HEATHER is getting BadgerCare Plus benefits.	
W-2	HEATHER is not eligible for W-2 in March 2023.	

**My Change Reports**

Who	Status	Details
HEATHER	Sent on Wednesday June 8, 2022	<a href="#">View</a>

**ACCESS Systems**  
Account Home

**Benefits Renewal Overview**  
Before you get started on your renewal, there are a few things you should know:

- ✓ Eligibility reviews for Wisconsin Works (W-2) and/or Job Access Loan (JAL) cannot be done online. Please contact your W-2 agency regarding eligibility review scheduling.
- ✓ The more complete your information is when you submit it, the less information a worker will have to ask you about later.
- ✓ We may contact you for proof of some of the answers you have given.
- ✓ If you submit your renewal after 4:30 p.m. or on a weekend or holiday, we will receive it on the next business day.
- ✓ If you have recently done a renewal, please do not submit another one.
- ✓ The whole renewal process must be completed in order for your benefits to continue.
- ✓ If you haven't used a computer very much and would like to practice before you get started, [click here](#).

**Benefits to Renew Now**  
The following benefits are due for renewal. Click Next below to begin your renewal. Be sure to act by the date below to avoid delays or a gap in coverage.

Benefits	Take action to renew by:
<input checked="" type="checkbox"/> Health Care	05/18/2023

[Go to Account Home](#) [Next](#)

# How-to Sheet for Consumers

Step-by-step guide written in plain language to give to employees. Webpage version: [www.CoveringWI.org/freehelp](http://www.CoveringWI.org/freehelp)

## Sheet includes:

- Step by step instructions on how to check renewal dates in the app
- Lists 3 ways to find a Navigator
- Tells people when to renew
- Lists other options that may be available if members no longer qualify



## BadgerCare Plus

Worried about losing BadgerCare Plus or Medicaid?

### Find your renewal date:

Go to the MyACCESS app. If you don't have it, download it from the app store in your phone.



To sign in the first time, you will need one of these numbers:

- Case number
- ForwardHealth card number
- Quest card number



### Get free expert help!

Health insurance experts can help you understand your options and sign up.

Ways to get local help:

- Call (877) 942-6837
- [www.coveringwi.org/enroll](http://www.coveringwi.org/enroll)
- Chat online (scan QR code)



1. Tap "Check your benefits"



2. Tap "BadgerCare Plus" and check your renewal date



3. Double check the year!



### Renew your benefits:

Renew your benefits within 45 days of your renewal date.  
**Do not renew too soon!** If you renew too soon, you could lose your benefits early if you no longer qualify.

To renew your benefits:

- Go to [access.wi.gov](http://access.wi.gov) and sign in with the same user name and password you use for the MyACCESS app.
- Make sure you don't need to send more information.
- Check for next steps on the MyACCESS app or look for a letter from the CDPU (Central Document Processing Unit)

### Where can I find my case number?

Check your last letter from the state. It will be in the top right corner.



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# No Longer Eligible For Medicaid – Now What?

# Health Insurance From a Job When Losing Medicaid

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- People typically have a 30-day special enrollment period at their job if they lose another type of coverage.
- If an employee loses coverage before July 10, 2023, **employers must provide a special enrollment period (SEP) through September 8, 2023.**
- After July 10, 2023, **people who lose Medicaid have a 60-day window to enroll in employer benefits (under HIPAA Act).**



# Guidance from Dept. of Labor and HHS

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- Employers can play an important role in helping their employees maintain health coverage.
- [The Department of Labor \(DOL\) recommends](#) that employers work with their plan or issuer to extend the special enrollment period beyond the minimum 60 days required by law.
- DOL encourages plans and issuers to offer a special enrollment period that matches the HealthCare.gov Unwinding special enrollment period of July 31, 2024.



# Employer Plans and the Employee

- If the employee-only plan is more than 9.12% of the household's taxable income, the employee can enroll in a plan through HealthCare.gov and get financial help.

**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?  

\$  monthly premium  
use this number below

**2. Find 9.12% 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 0.0912)

$\times 0.0912 =$ 


\$  9.12% of income (times)



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

\$  monthly premium      \$  9.12% of income

  
Is the monthly premium less than 9.12% 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 

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CWI Affordability Worksheet: [English](#)/[Spanish](#)

28

# Employer Plans and Dependents

- **As of November 2022**, if health insurance is unaffordable for entire family, family members may be eligible for financial help from HealthCare.gov.
- If the family plan is more than 9.12% of the household's taxable income, the family members can enroll in a plan through HealthCare.gov and qualify for financial help.

**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?  

\$ \_\_\_\_\_ monthly premium  
use this number below

**2. Find 9.12% 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 0.0912)

× 0.0912 = \$ \_\_\_\_\_ (times) 9.12% of income



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

\$ \_\_\_\_\_ monthly premium      \$ \_\_\_\_\_ 9.12% of income

  
Is the monthly premium less than 9.12% 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](https://www.healthcare.gov)  
• By Phone: 1-800-318-2596  
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CWI Affordability Worksheet: [English](#)/[Spanish](#)

# Medicare: What You Need to Know

Basic overview of Medicare and when to sign up ([link to Medicare how-to sheet](#))

Refer to [local Aging and Disability Resource Center](#) or the Medigap Helpline (800-242-1060)

## Special SEP (Special Enrollment Period) for Medicare:

- Medicare Part A and/or B: 6-month SEP
- Medicare Advantage Plan and/or Part D: 3-month SEP

People can get started by calling all Social Security at 800-772-1213 (TTY 800-325-0778) or visit [ssa.gov/medicare/sign-up](https://ssa.gov/medicare/sign-up).



**Medicaid Members**

Are you age 65 or older or an adult with a disability?

Since March 2020, Medicaid has been keeping everyone enrolled. **Normal enrollment rules will start again soon.** Your health insurance could end if you no longer meet the rules for Medicaid.

**If you lose your Medicaid benefits,** you may be able to get Medicare if you:

- Are age 65 or older
- Have a qualifying disability
- Have been getting Social Security disability benefits for two years

If you qualify, you have **six months** to enroll in Medicare.

**To get started:**

- Call Social Security at 800-772-1213 (TTY 800-325-0778)
- Find your local Social Security Office at [ssa.gov/locator](https://ssa.gov/locator)

**Free, expert help is available.**

If you have questions about Medicare, a benefits counselor can help. Visit the **State Health Insurance Assistance Program (SHIP)** at [dhs.wi.gov/medicare-help](https://dhs.wi.gov/medicare-help) or call:

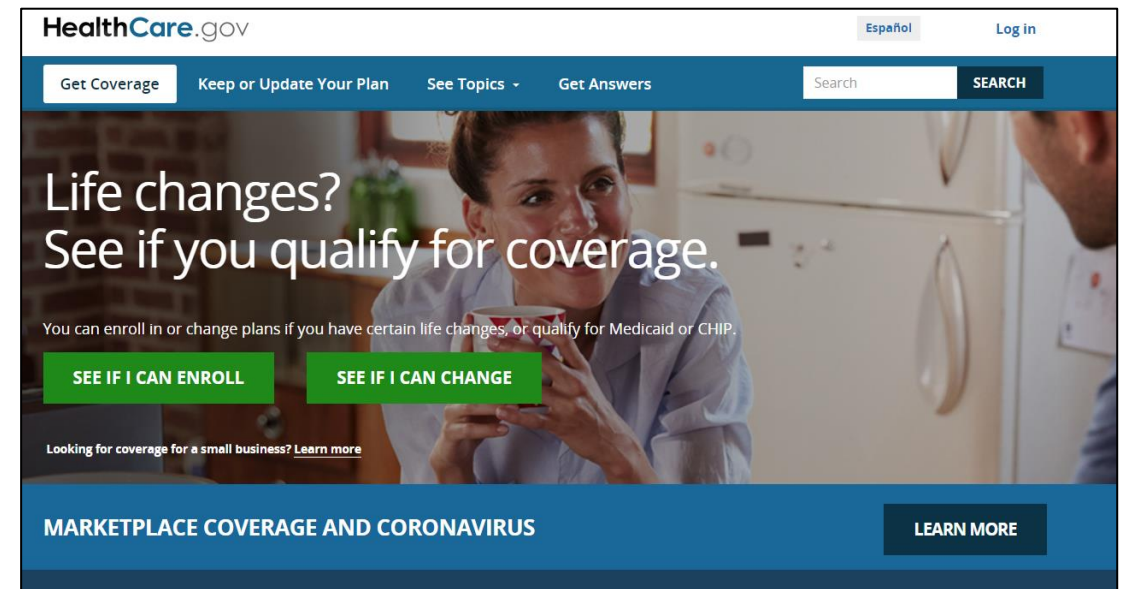
- Wisconsin's Medigap Helpline: 800-242-1060
- Disability Rights Wisconsin Part D Helpline: 800-926-4862
- Your local aging and disability resource center (ADRC). Find your county's phone number at [FindmyADRC.org](https://FindmyADRC.org).

WISCONSIN DEPARTMENT of HEALTH SERVICES

P-03440 (05/2023)

# Health Insurance Marketplace (HealthCare.gov)

- HealthCare.gov is available to people who do not have access to affordable health insurance from their employer
- Financial help is based on income
- Open Enrollment Period to sign up is **November 1 – January 15\***
- Special enrollment periods are available in different circumstances



\*Sign up by December 15 for coverage to start January 1.



# Special Enrollment Periods on HealthCare.gov

## Did you miss the deadline for Healthcare.gov?

### Sign up or change plans within 60 days of these Special Life Events:

- **Loss of insurance** - Lost health coverage from a job, COBRA, BadgerCare Plus, Medicaid, student health plan, or lost parent's insurance.

If you lose BadgerCare Plus or Medicaid, you can sign up at any time until July 2024.

- **Changes in income or household size** - Major changes in income, birth, adoption, marriage, divorce, or death.

- **Moving** - Moved to a new county.



- **Immigration** - Got citizenship or lawful presence in U.S.

- **Release from incarceration or jail.**

### Can sign up any time of year:

- Tribal members & families
- People with low-income
- Lost BadgerCare Plus or Medicaid: Sign up anytime until July 31st, 2024.

### Work with an expert for these situations:

- Financial Hardship
- Mistake from a professional on your application
- Victim of scam
- Victim of domestic violence

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

Special Enrollment Period How-to Sheet: [English](#)/[Spanish](#)



# New Special Enrollment Period for HealthCare.gov

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Anyone who loses Medicaid coverage from March 31, 2023, to May 31, 2024, can sign up on HealthCare.gov anytime before July 31, 2024.

- They will need to attest to a loss of Medicaid, but don't need to submit any verification.
- Once they start the application, they have 60 days to complete it.
- **To avoid gaps in coverage**, consumers should complete their HealthCare.gov application before the last day of Medicaid coverage.

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## Making a Referral: Support Tools

# Screening Resources

Screening tools can help give consumers a sense of what health insurance options they may have available.

- **Detailed Screening:** [Am I Eligible](https://www.access.wi.gov) on [access.wi.gov](https://www.access.wi.gov)
- **Basic Options:** Covering Wisconsin's [two-question tool](#)
- **Health Insurance [Chatbot](#):** Screening tool that uses household size and income

The image shows two overlapping digital interfaces. The background interface is titled 'Eligibility Tool' and features a green header with the text 'Find out what you are eligible for'. Below this, a step indicator shows '1 → Let's see if you qualify for health insurance savings. Financial help is based on household size and income. \*'. A question asks 'How many people are in your household?' with a vertical list of six options: A 1, B 2, C 3, D 4, E 5, and F 6. Each option is in a light blue box. The foreground interface is a chatbot window titled 'covering Wisconsin Health Insurance Chatbot' with a close button (X). The chatbot's header includes the logo and the tagline 'Connect to Care, Engage in Health'. The chat area shows a message from the 'Assistant' saying 'Hi there! Happy to help you find health insurance options in Wisconsin. What can I help you with?'. Below the message are three green buttons: 'Find out what I qualify for', 'Get free, expert help or ask questions', and 'Need help with Medicare'. At the bottom is a text input field labeled 'Type here' and a green circular button with a white paper plane icon.

# Tips for Avoiding Scams

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- **Get free, local, unbiased help!** Help should always be free.
- Before sharing personal information, consumers can ask:
  - Are you licensed or certified by the State of Wisconsin or the federal government to provide insurance help? Can I have your license number or see your certificate?
  - Are you showing me all the insurance options available to me?
- Remember to look for the “.gov” (HealthCare.gov or access.wi.gov)



Report scams to the WI Department of Agriculture, Trade, and Consumer Protection at  
**1-800-422-7128.**

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# Free Outreach and Education Materials

# Outreach Materials – DHS

## Unwinding Partner Toolkit

(<https://www.dhs.wisconsin.gov/covid-19/unwindingtoolkit.htm>)

- Ready-to-use flyers, social media tools, outreach cards, and more.
- Some can be customized with your organization's information, or you can use [Covering Wisconsin's customized versions!](#)



- Do you have BadgerCare Plus or Medicaid health benefits?
- Did you move in the last two years?

### UPDATE YOUR ACCOUNT

**covering Wisconsin**  
Connect to Care, Engage in Health



Make sure the Department of Health Services has your current address, so you know when to renew your benefits.

Log in at [access.wi.gov](https://access.wi.gov) or contact your local agency. If you have questions, we're here to help.

**Need some help?**  
For free, local health insurance help call **608-261-1455** or go to [www.coveringwi.org/enroll](https://www.coveringwi.org/enroll)

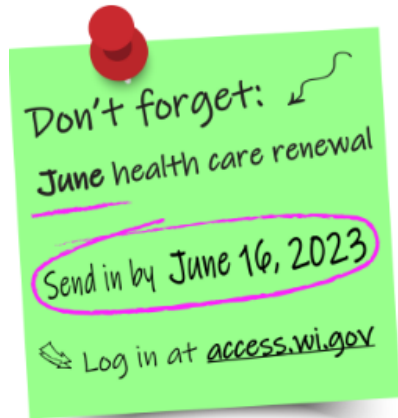
P-03218 (05/2022)



# Renewal News for Medicaid Members

The Department of Health Services created a new web page for Medicaid members to follow Medicaid and renewal news.

## Medicaid News for Members: Post-COVID Changes Health care renewals are underway



### Status as of May 15, 2023

If you have a **June 2023 renewal due date**, it's now time to take action.

Be sure to send in your updated household information before **June 16, 2023**, to avoid delays or a gap in coverage.

### Renewal resources

[Learn more](#) about completing your renewal

[Renew now](#)



# Need Materials or Have Questions?

## Outreach and Promotions Toolkit:

([CoveringWi.org/Toolkit](http://CoveringWi.org/Toolkit))

- Materials in English and Spanish
- Download and print outreach cards and flyers
- Find social media graphics and videos



Covering WI Contact:

**Tina Marshalek**

Interim Community Relations Coordinator

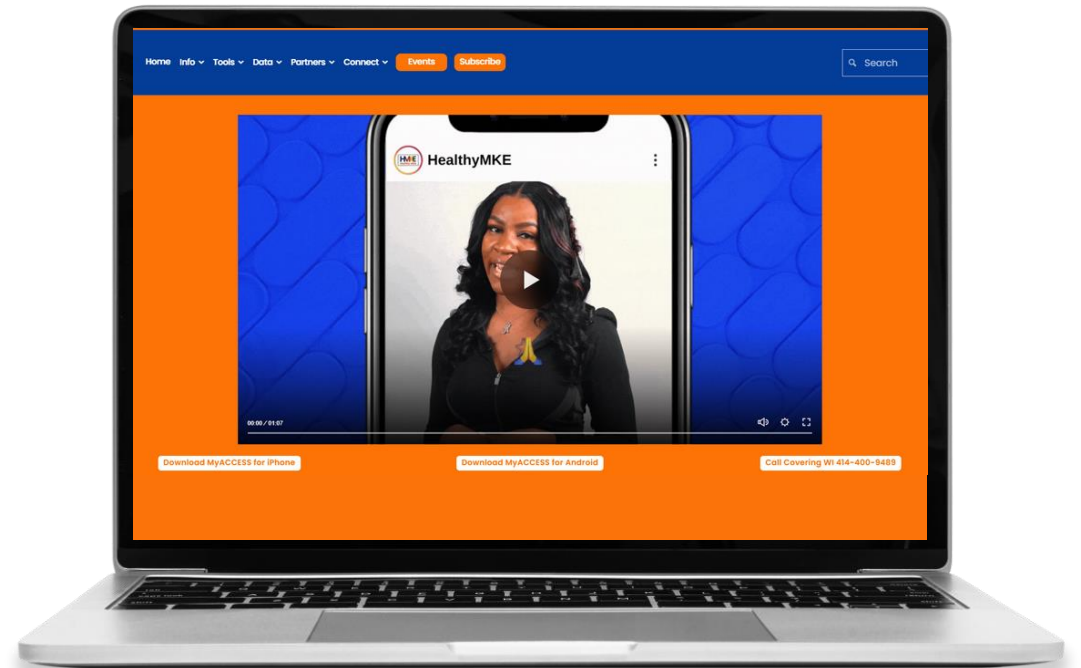
[tina.marshalek@wisc.edu](mailto:tina.marshalek@wisc.edu)

# HealthyMKE Outreach Tools

## Multilingual tools that feature local influencers

- Social media posts (FB-IG)
- Printed 5 x 7 flyers
- 1 sided 8.5 x 11 posters
- Educational video

Visit: [HealthyMKE.com](https://HealthyMKE.com)



# Covering Wisconsin Educational Resources

## Health Insurance

### Options for you and your Family

If you are under 26, you have the option to remain on your parent's plan from their job or the Marketplace. But, there may be other options that save you more money.

If you are not sure what option is right for you, dial 2-1-1 for free, local help

**1. Health Insurance from your Job**

Ask your job about the **cheapest** health plan that covers **only the employee**. If the monthly amount you pay for this plan is less than 9.56% of your family's income, it is considered affordable.

Is insurance from a job affordable? **no** **yes** → Talk to your employer

**2. Medicare**

You must be 65 or over, OR receiving Social Security Disability, OR have end-stage kidney disease.

Do you qualify for Medicare? **no** **yes** → 1-800-242-1060 or medicare.gov

**3. BadgerCare Plus (State of Wisconsin Medicaid)**

This program is for low-income adults, parents, and children. Check the back to see if you qualify.

Do you qualify for BadgerCare Plus? **no** **yes** → access.wi.gov

**4. The Marketplace (also known as Obamacare)**

Almost everyone can get a Marketplace plan, but financial help is based on income. Check the back for more information.

Can you get financial help? **no** **yes** → 1-800-318-2596 or healthcare.gov

If you do not qualify for any of these options, call 2-1-1 to find a free or low cost clinic.

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

## How-to Sheets

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

English and Spanish

## Community Resources

[coveringwi.org/county-community-resources](http://coveringwi.org/county-community-resources)

English and Spanish

## Community Resources

Food & Nutrition   Cash Assistance  
Child Assistance   Home & Rent

Dane County  
Look inside for more resources!

### Health Insurance

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

**1. BadgerCare Plus (Wisconsin Medicaid)**

Health insurance for adults and children with low or no income.

Apply online: [access.wi.gov](http://access.wi.gov)  
Capital Consortium  
1-888-794-5556

**2. The Marketplace (Healthcare.gov)**

Health insurance for people who don't have an affordable option from their job. Financial help is based on income.

Apply online: [healthcare.gov](http://healthcare.gov)  
Marketplace Call Center  
1-800-318-2596 or call 2-1-1 for local help

**3. Medicaid SSI**

Health insurance for people who get SSI (Supplemental Security Income).

If you get SSI, you will get Medicaid SSI. You don't need to apply for Medicaid.

**5. Katie Beckett Program**

Health insurance and long-term care program for children with serious health needs or a disability.

United Cerebral Palsy  
608-288-9808, press 2

**4. Medicare**

Health insurance for ages 65 or older, or who have Social Security Disability, or end-stage kidney disease.

The Medigap Helpline  
1-800-242-1060

Find In-Person Help!  
Need help with an application?  
Dial 2-1-1 for local organizations.

Local help:



# Follow and Re-post to Spread the Word



Covering Wisconsin  
([Facebook](#)/[Twitter](#))



Wisconsin Office of the  
Commissioner of Insurance  
([Facebook](#)/[Twitter](#))



Wisconsin Department  
of Health Services  
([Facebook](#)/[Twitter](#)/[Instagram](#))



HealthCare.gov  
([Facebook](#)/[Twitter](#))

CuidadoDeSalud.gov  
([Facebook](#)/[Twitter](#))



# Join an Enrollment Network



Northwest:  
**Mike Rust**  
mike@safetyweb.org



Northeast:  
**Kirk Moore**  
kmoore35@wisc.edu



Western:  
**Lindsey Schwarz-Nichols**  
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East Central:  
**Julia Garvey**  
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Central:  
**Tina Marshalek**  
tina.marshalek@wisc.edu



Milwaukee (MKN):  
**Justin Rivas**  
jrivas@mkehcp.org



Latino Enrollment Network:  
**Lourdes Godinez**  
lourdes@micentro.org



Southwest and Southeast:  
**Caroline Gomez-Tom**  
cbgomez@wisc.edu

**Latino Enrollment Network:** Statewide





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## Key Messages and Takeaways

# Key Messages

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BadgerCare Plus and Medicaid members can have coverage **until their renewal date.**

1. **Know your date and then wait.** Check date in [MyACCESS app](#) and renew within 30-45 days of your date.
2. **Get free, local help** from an expert. Call 2-1-1 to find Enrollment Assistors in your community or visit [WisCovered.com](#) to learn more.
3. **Sign up for employer health plans within 60 days of losing Medicaid.**
4. **Apply for plans on HealthCare.gov by July 31, 2024** - if you lose Medicaid and don't have an affordable offer for insurance from work.

# What Can Employers Do To Help Employees

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- Work with your plan or issuer to extend a special enrollment period for employees who lose Medicaid through July 31, 2024, in alignment with the federal government recommendations
- Share with your employee resources from HR and local enrollment assisters who can help them renew Medicaid benefits or transition to other coverage
- Reach out to Covering Wisconsin if you have questions
- Refer employees who need help to a local Navigator

# Remember: We're Here to Help



## Find and Schedule Online:

[www.CoveringWI.org/enroll](http://www.CoveringWI.org/enroll) (Spanish:  
[www.CoveringWI.org/enrollspanish](http://www.CoveringWI.org/enrollspanish))



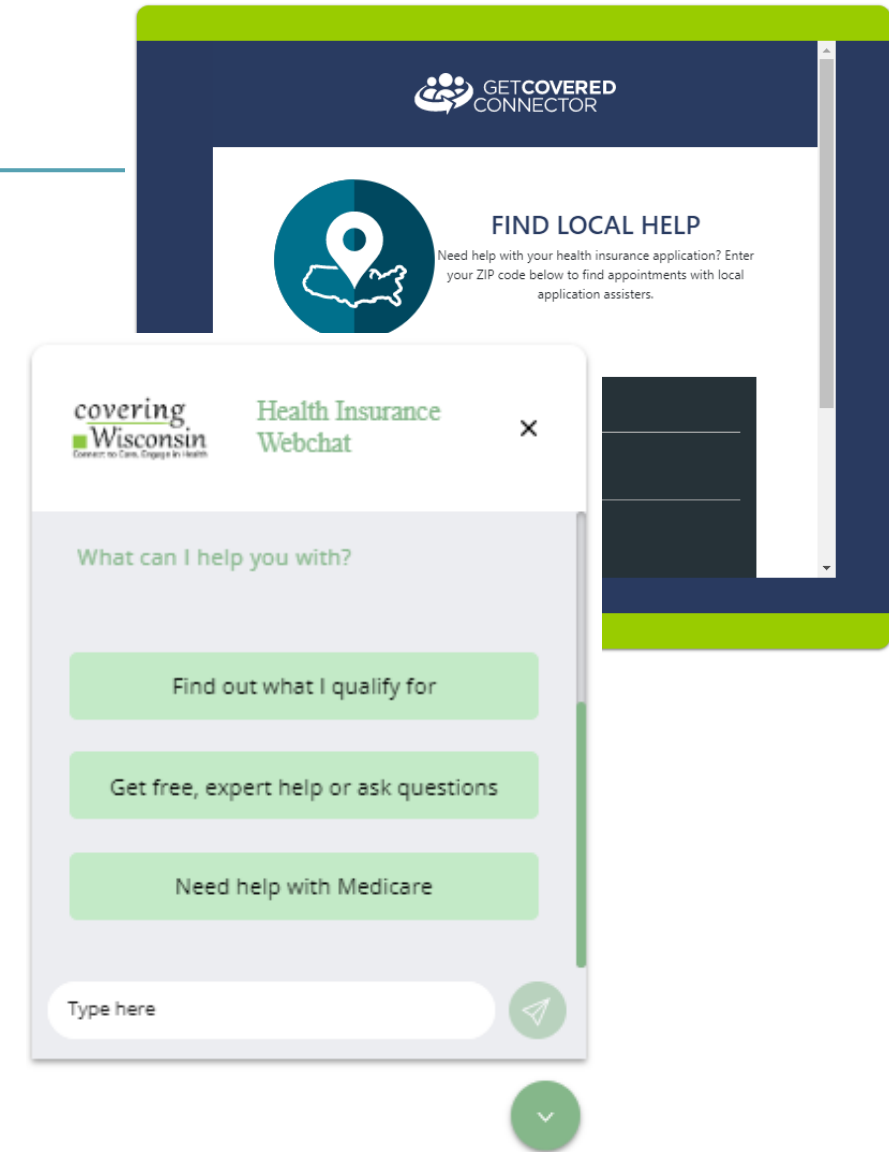
## Call

- Covering Wisconsin (608-261-1455)
- Local enrollment assister
- 211 Helpline



## NEW! Chat

- Online at [www.CoveringWI.org](http://www.CoveringWI.org) (Spanish:  
[www.CoveringWI.org/enrollspanish](http://www.CoveringWI.org/enrollspanish))
- Text COVER to 920-507-5295 (Spanish:  
Text "SEGURO")



# Webinar Evaluation

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- [https://uwmadison.co1.qualtrics.com/jfe/form/SV\\_cM769vdGJo84DFs](https://uwmadison.co1.qualtrics.com/jfe/form/SV_cM769vdGJo84DFs)





## Questions?

**Contact Caroline Gomez-Tom  
or Adam VanSpankeren**

**Contact Covering WI:**

608-261-1455

[caroline.gomez@wisc.edu](mailto:caroline.gomez@wisc.edu)

[adam.vanspankeren@wisc.edu](mailto:adam.vanspankeren@wisc.edu)

