

Marketplace Applications ~ The IM Perspective ~

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- The State policy uses monthly averages for earned income.
- The Marketplace uses anticipated annual tax amounts.
- The discrepancy occurs when a person earns less than 100% FPL in a year but may be over monthly income limits.

Why do we have Gap Filling?

- We must complete a gap filling based on expected annual income when the member is ineligible solely to excess monthly income. This can be done:
 - If the member requests the determination.
 - It is apparent to the IM agency.
 - The IM agency receives an indicator on the application transfer.
 - The member has a denial letter from the FFM that state they maybe eligible for BadgerCare.

IM Agency expectations

- All income from the member that would be received in the calendar year.
 - Unemployment
 - Social Security
 - Earnings from previous and current jobs
- Example: Monica submits an application on 07-20-18. She reports that she started a seasonal job in June and states that it will end in September. She earns \$1,500 per month and has no other source of income. Based on her monthly income, Monica is over the limit for BadgerCare Plus. However, her expected annual income for 2018 is \$6,000 (employment wages from June to September). Because her annual income is expected to be at or below 100% of the FPL, Monica is eligible for BadgerCare Plus under gap filling rules.

What information is used in the GAP determination?

- The IM agency is responsible for the eligibility.
- The State takes care of the certification and follow up letters sent to the member regarding initial and ending of the certification.
- In these notices the reporting requirements are listed for the member.

What is the process for certification?

- Complete a 3 way call with the member to assist them with the information needing to be relayed to the IM agency.
- Escalate the call per the Consortium policies.
- Members have a right to request a Fair Hearing on determinations that they disagree with, however this takes some time so if you can resolve the issues without the hearing that would be most beneficial to the member.

What to do if a GAP determination is not completed?