

# BadgerCare Hot Topics

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2019 Wisconsin Enrollment Conference



# Topics

- BadgerCare Reform Waiver
- Gap Filling
- Introducing MyACCESS

# BadgerCare Reform Waiver

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# Background

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# BadgerCare Reform

- 2015-2017 Biennial Budget (WI Act 55) required the Department of Health Services (DHS) to apply for an amendment to the BadgerCare Reform waiver.
- There were additional non-Act 55 policies included in the amendment request as well.
- The BadgerCare Reform waiver was approved by the Centers of Medicare & Medicaid Services (CMS) on October 31, 2018.
- Wisconsin Act 370 required implementation of the BadgerCare Reform changes by November 1, 2019.

# BadgerCare Reform

- The BadgerCare Reform waiver amendment includes the following changes for childless adult (CLA) members:
  - Community engagement (employment and training requirement) including a 48-month limit on benefits when in non-compliance
  - Monthly premiums
  - Healthy behavior incentives applied as a reduction in the monthly premium amount
  - An \$8 co-payment for non-emergency use of the emergency department (ED)
- Waiver also provides full coverage of residential substance use disorder (SUD) treatment for all full-benefit BadgerCare Plus and Medicaid members.

# Proposed BadgerCare Reform Timing

- Pending Joint Finance Committee (JFC) approval of DHS' implementation plan:
  - Current members will receive an Update notifying them of **monthly premiums, healthy behavior incentives**, and the **copayment** for non-emergent use of the ED starting **November 1, 2019**.
  - Members will become subject to these requirements at application or renewal after **February 1, 2020**.
- DHS has requested a 90-day extension from JFC for implementation of community engagement and residential SUD treatment.

# Policy Overview

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# Premiums

- CLA members with income greater than 50% and up to and including 100% of the federal poverty level (FPL) will be charged an \$8 monthly household premium.
- Premiums may be reduced based on healthy behavior incentives.
  - One-person household, reduced premium = \$4
  - Two-person household, both individuals have a reduction, premium = \$4
  - Two-person household, one individual has a reduction, premium = \$6
- CLA members will be able to pay their premiums by check or money order, or by using a credit card, debit card, or banking account online through ACCESS or MyACCESS.

## Premiums (cont.)

- Premiums will be charged each month, but won't impact eligibility unless they are not paid by the end of their certification period (renewal).
- If the member has unpaid premiums at the end of their certification period or at renewal, they will be subject to a 6-month restrictive re-enrollment period (RRP).
- Members can regain eligibility by paying owed premiums anytime during the RRP.

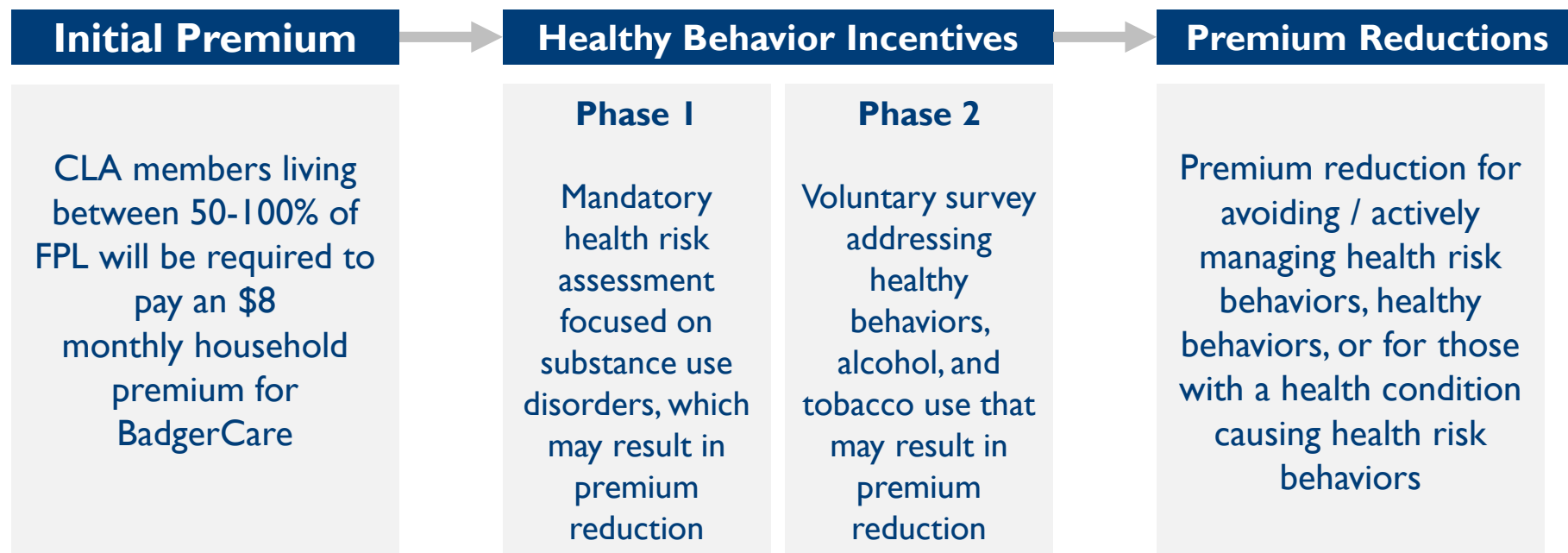
# Healthy Behavior Incentives

- CLA members will be required, as a condition of eligibility, to complete a health risk assessment focused on substance use disorders.
- CLA members will be able to complete the assessment through ACCESS, MyACCESS, mail, in-person, or by telephone with their income maintenance (IM) agency.
- Their assessment information will be shared with their HMOs.

## Healthy Behavior Incentives (cont.)

- CLA members may take an optional healthy behaviors survey.
- Their answers may lower their monthly premium.
- Their answers will be shared with their HMOs.
- The survey can be answered through ACCESS or MyACCESS, and can be completed by mail or telephone through a third party vendor.
- Questions will address healthy behaviors and use of alcohol and tobacco.

# Premiums & Healthy Behavior Incentives



# ED Copayment

- \$8 copayment will be charged for members who use the ED for non-emergent care.
- The copayment will be collected by the ED.
- The copayment will be waived if the visit is determined by the provider to be emergent using prudent person standard.

# Community Engagement

- CLA members ages 19 through 49 are required to complete at least 80 hours per month of qualifying activities.
- Qualifying activities include, but are not limited to, paid work, unpaid work, in-kind work, and allowable job training or job search programs such as the FoodShare Enrollment and Training program (FSET).
- Individuals will be able to report activities through a new module in ACCESS and MyACCESS, as well as by phone, in-person, or mail.

# Community Engagement (cont.)

- CLA members will be exempt for a given month if they meet certain criteria, including if they:
  - Are unable to work or participate in workforce training activities due to a disability
  - Attending school at least half-time
  - Meet any of the current FoodShare work requirement exemptions



# Community Engagement (cont.)

- CLA members who have not met the community engagement requirement for 48 aggregate (not necessarily consecutive) months will be disenrolled from BadgerCare Plus and will not be able to re-enroll as a CLA member for 6 months.
  - Members deemed exempt will not accrue months towards the 48-month limit while they are exempt.

# Residential Substance Use Disorder (SUD) Coverage

- DHS will implement a new benefit to cover short-term residential treatment services in facilities previously excluded from reimbursement.
- This expansion removes barriers to treatment and is part of Wisconsin's comprehensive strategy for combating SUDs, including opioid use disorders.
- This treatment coverage will be available to all full-benefit BadgerCare Plus and Medicaid members

# Communication & Outreach

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# Member Communication

- ForwardHealth Member Update
  - The Update is a one-time letter that will provide an overview of all upcoming changes.
- One-time Renewal Letter
  - A separate letter will be sent to affected members at their renewal explaining the changes and their impacts in more detail.

## Member Communication (cont.)

- Information will also be included on standard correspondence, such as the Notice of Decision, Verification Checklist, Administrative Renewal letter, and 45-day Renewal letter.
- A number of new letters and forms, such as a monthly premium statement, are being created to provide information to members affected by the new policies.

# Partner Tool Kit

- DHS will provide a tool kit to assist our partners with education:
  - Includes FAQs, talking points, a flyer, and other materials containing information about the new policies.
  - Will be made available to all stakeholders for use when engaging with members.
  - Other communications will include emails, updates on the DHS website, fact sheets, social media, etc.

# Questions?

- As we finalize additional policy and process details, and have more information on the planned timeline for rollout of each policy, we will be sure to keep you updated.
- We appreciate your patience as we continue to refine this work while keeping our members and stakeholders in mind.

# Gap Filling

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# Gap Filling

- In most cases, eligibility for BadgerCare Plus is based on monthly income.
- At the Marketplace, eligibility for Advanced Premium Tax Credits (APTCs) is based on expected annual income. Only people with household income above 100 percent of the federal poverty level (FPL) are eligible for APTCs.
- Someone can be ineligible for BadgerCare Plus because of high monthly income and ineligible for APTCs because of low annual income.

## Gap Filling (cont.)

- For example, James is unemployed for most of 2017 but starts a job in October earning \$3,000/month.
- As a single adult, he is well above the monthly income limit of \$1,050 for BadgerCare Plus. But his annual income is only \$9,000, which is below 100 percent FPL and makes him ineligible for APTCs.
- In situations like these, individuals can enroll in BadgerCare Plus through the end of the calendar year based on their annual income.
- This type of enrollment is called gap filling.

## Gap Filling (cont.)

- Gap filling enrollment can happen when:
  - The Marketplace sends an application to Wisconsin that has been identified as a possible gap filling situation.
  - The applicant has a letter from the Marketplace stating that they may be eligible under gap filling rules.
  - An IM agency identifies that an applicant or member appears to be eligible under gap filling rules.
  - An applicant or member requests a determination based on gap filling rules.

## Gap Filling (cont.)

- Even if a person is tested under gap filling rules, they may not be eligible for BadgerCare Plus.
  - In most cases, this is because they did not report all of their income when applying at the Marketplace.
  - Someone denied for gap filling can provide updated income information to the Marketplace or appeal their Marketplace decision.

# Questions?



# Introducing MyACCESS

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# Background

- The ACCESS website ([access.wi.gov](http://access.wi.gov)) was first launched in 2004.
- It has become the primary channel by which Wisconsin residents apply for benefits.
- Over time, this has:
  - Reduced phone calls to agencies.
  - Reduced data entry for workers.
  - Increased access for potential members.

## Background (cont.)

- ACCESS also offers features for managing ongoing benefits, including:
  - Benefit status
  - Renewals
  - Change reports
  - Paperless correspondence
  - Document submission
- Because it requires regular computer access, few people manage their benefits online.



# Launching an App

- Since 2004, technology has changed dramatically.
- Most applicants and members have access to the internet through mobile devices.
- In November 2018, DHS and the Wisconsin Department of Children and Families (DCF) launched MyACCESS.
- This free mobile app is available for iOS and Android.

# Expected Outcomes

We expect the app to result in:

- Fewer calls to agencies.
- Fewer paper documents for agencies to scan and process.
- Less churning from members who lose benefits and then reapply right away.
- Better customer service and satisfaction.

# MyACCESS App

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# Basics

- Available for free from the App Store and Google Play. Users should search for “MyACCESS Wisconsin.”
- Designed for smartphones, but will work on most tablets.
- Available to anyone, but users must have or create an authenticated account to log in.
- Same login credentials can be used between ACCESS and MyACCESS.

# Features

- Check the status of benefits, including:
  - FoodShare
  - Health care
  - Wisconsin Shares Child Care Subsidy Program
  - Wisconsin Works (W-2)
- Upload verification documents and check their processing status.
- See when actions need to be taken.
- Opt in to push notifications to get reminders about actions needed.
- Account management and recovery.

# Roll-Out

- The November 2018, roll-out was intended to be a “soft launch.”
- In February 2019, DHS began a marketing campaign to promote the app more actively through:
  - Posters and other printed materials
  - Social media marketing
  - More active promotion with community partners

# Results as of August 2019

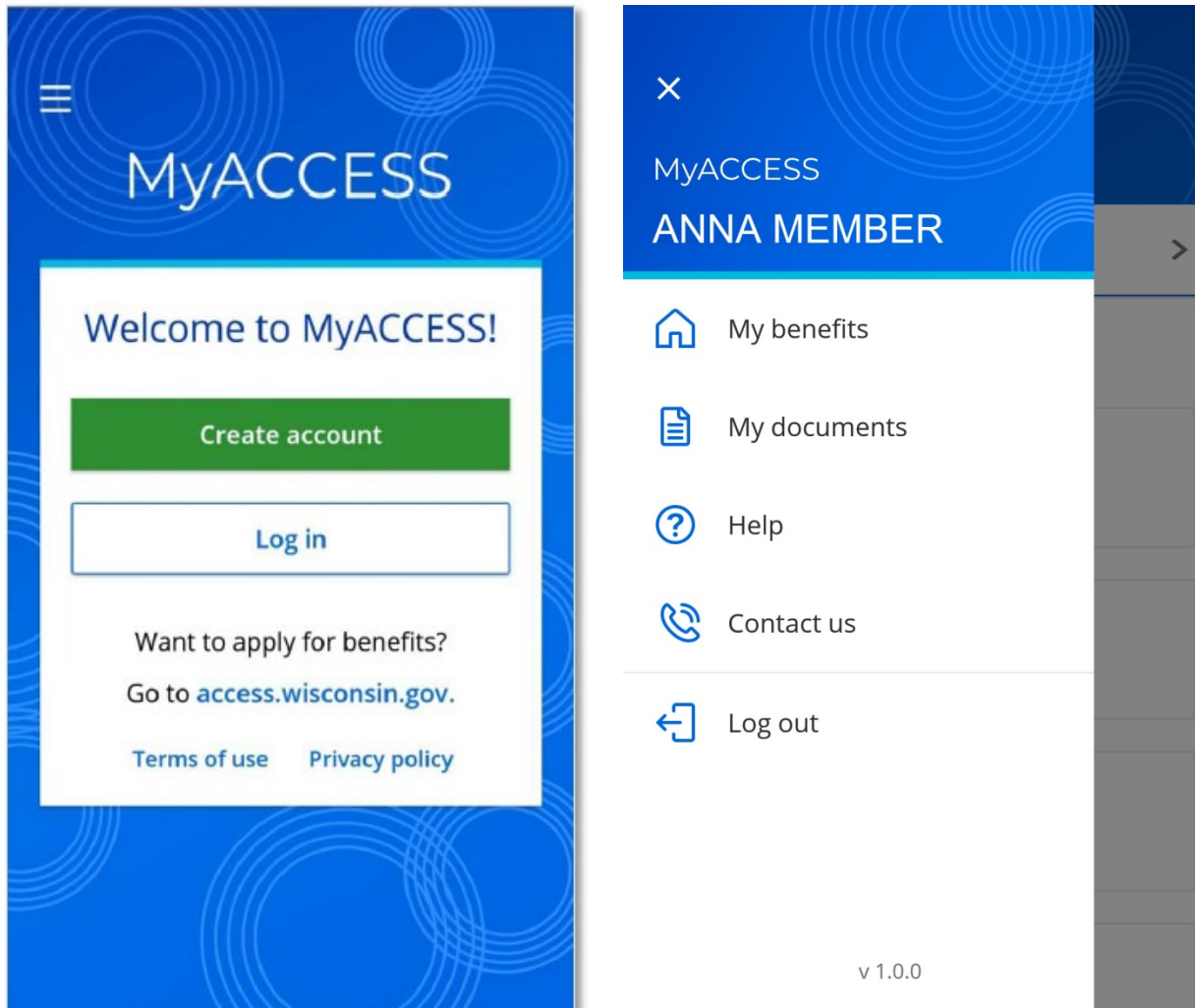
- More than 70,000 people have downloaded the app and used it at least once.
- Users have initiated more than 500,000 app “sessions.”
- More than 73,000 documents have been uploaded.

# Sample Screens


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# Welcome Screen and Menu



# Benefit Status and Documents

 Hi, ANNA!

 You need to submit one document. >


Case 1234567890

BadgerCare Plus

Enrolled

FoodShare

Pending

 Documents

Needed (1)

Submitted

Proof of Employment at ABC CORP

ANNA MEMBER

DUE December 3, 2018


[Submit something else](#)

< Document details

Proof of Employment at  
ABC CORP

ANNA MEMBER

Case 1234567890

 Due December 3, 2018, for:  
FoodShare

Upload document

# Uploading Documents

< Upload ×

Proof of Employment at ABC CORP  
Pay stubs from the last 30 days

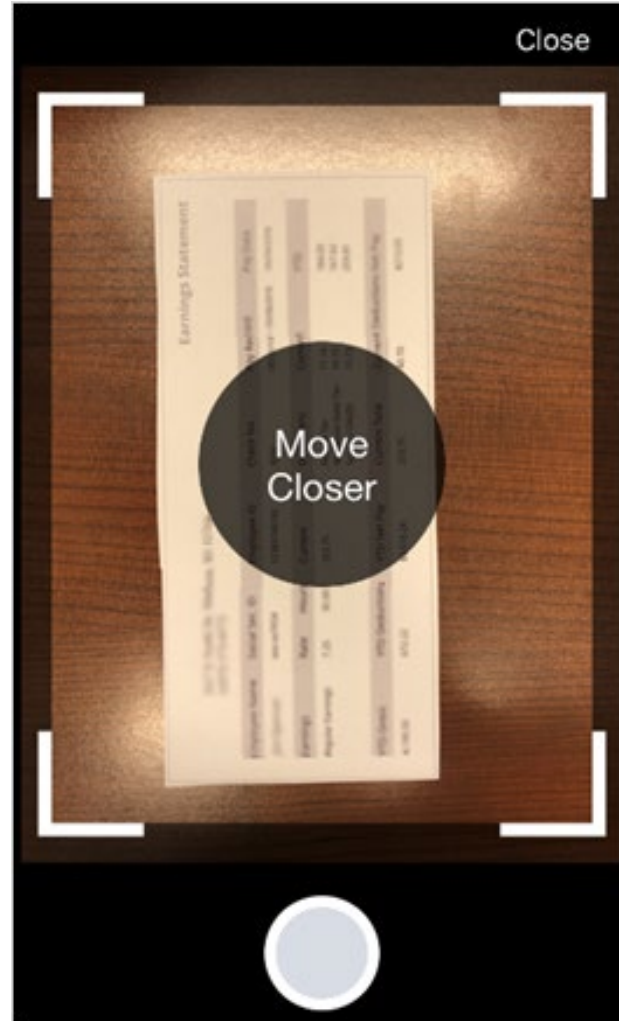
Upload the first page of the document.

You can have up to 10 pages for each document. If you have more than 10 pages, you'll need to submit separate documents.

- Place it on a dark background.
- Add one page at a time.
- Add pages in the order you'd like to submit them.

Use camera

Choose from photos



# Uploading Documents (cont.)

Upload

Proof of Employment at ABC Corp  
Pay stubs from the last 30 days

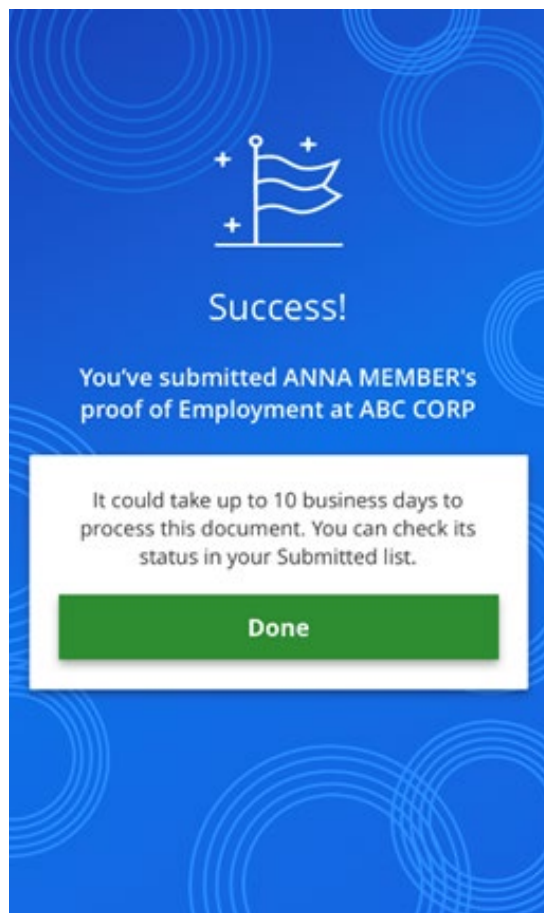
Delete

Earnings Statement

+

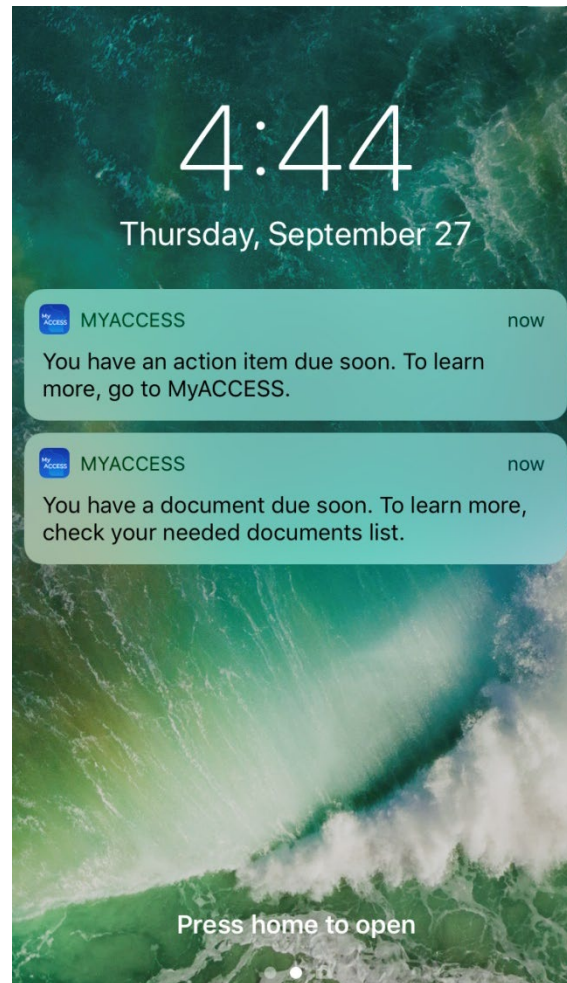
Add page

Submit



Documents	
Needed (0)	Submitted
Received <a href="#">Learn more</a>	
<div>Proof of Employment at ABC CORP</div> <div>Submitted using MyACCESS</div> <div>RECEIVED November 21, 2018</div> <div>ANNA MEMBER, Case 1234567890</div>	
Completed <a href="#">Learn more</a>	
<div>Proof of Employment at SAMPLE RESTAURANT</div> <div>Submitted using MyACCESS</div> <div>RECEIVED October 24, 2018</div> <div>JOHN MEMBER, Case 1234567890</div>	

# Push Notifications

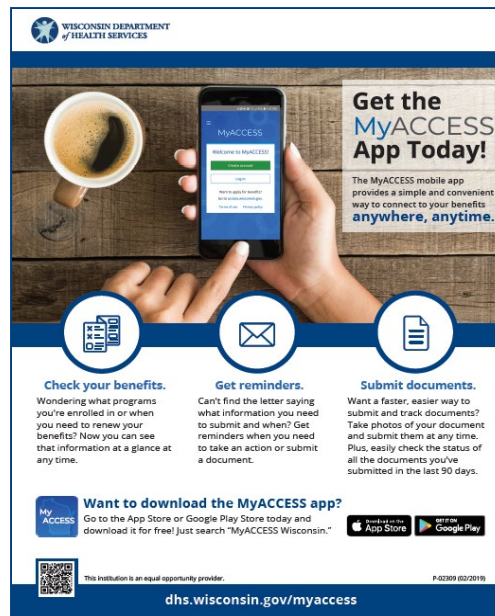
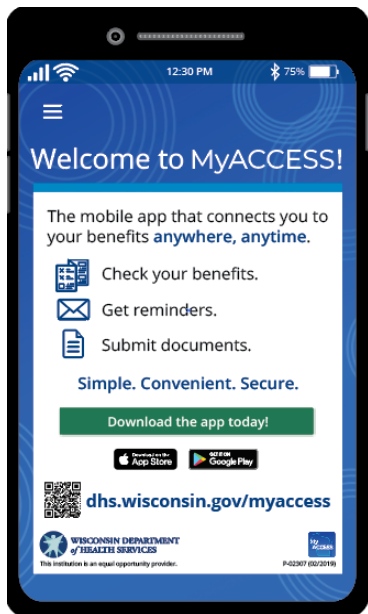


# MyACCESS Resources

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# Print Communications

- Types
  - Poster (P-02307)
  - Flyer (P-02309)
  - Wallet card (P-02308)



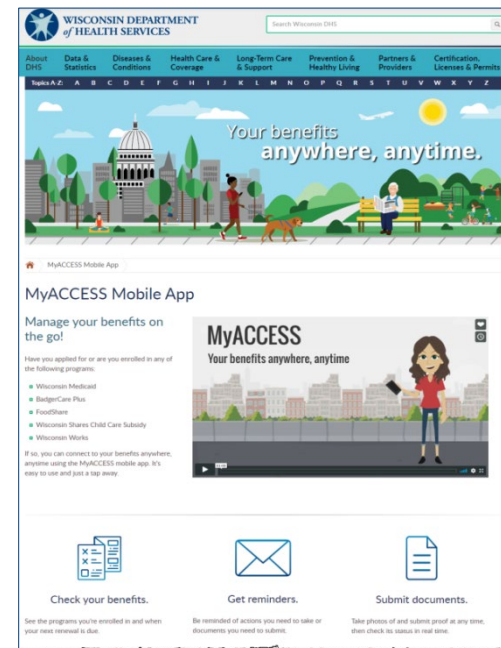
# Print Communications (cont.)

- Ordering
  - Complete Forms/Publications Order form, F-80025A:  
[www.dhs.wisconsin.gov/forms/f8/f80025a.docx](http://www.dhs.wisconsin.gov/forms/f8/f80025a.docx).
  - Email completed form to  
[dhsfmorder@dhs.wisconsin.gov](mailto:dhsfmorder@dhs.wisconsin.gov)



# Online Communications

- Webpages
  - [www.dhs.wisconsin.gov/myaccess](http://www.dhs.wisconsin.gov/myaccess)
  - [www.dhs.wisconsin.gov/myaccess-faqs](http://www.dhs.wisconsin.gov/myaccess-faqs)
- ACCESS messages



# Social Media

- Facebook: <https://www.facebook.com/DHSWI/>
- Twitter: <https://twitter.com/DHSWI>

# Other Communications

- Promotional video
- Ongoing community partner engagement
  - Emails
  - Meetings
- Word of mouth



YOU CAN HELP

# Other Resources

- MyACCESS user guide:  
[www.dhs.wisconsin.gov/publications/p02297.pdf](http://www.dhs.wisconsin.gov/publications/p02297.pdf)
- Inbox for suggestions and feedback:  
[myaccess@dhs.wisconsin.gov](mailto:myaccess@dhs.wisconsin.gov)

# Questions?

