

Complex Cases, Overlooked Rules, Helping Consumers Until Coverage Kicks In

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Introductions

Medicaid/ BadgerCare Plus

Gap-Filling for Medicaid

Gap-filling remains one of the biggest challenges for low -income Wisconsin residents attempting to access or remain on BadgerCare Plus.

REMEMBER: Contact your local IM agency directly

Gap-Filling for Medicaid

The following consumers frequently become eligible for BadgerCare Plus as a gap case:

- Seasonal workers
- Students (especially going from working during summer or winter months to start of new term)
- Consumers with unexpected spikes in income

Gap-Filling for Medicaid

Remember, **children** can also be eligible for BadgerCare Plus under gap-filling rules.

The IM agency may ask for a lot of verification in these cases.

Express Enrollment and SEPs

Express Enrollment is performed by providers, especially in the hospital setting, and allows a patient to temporarily enroll in BadgerCare Plus using income information to the best of their knowledge, typically given verbally, received by hospital staff completing the express enrollment application.

When the express enrollment period ends, even if the consumer is not determined eligible for BadgerCare, they will receive a **loss of coverage letter** .

Marketplace

Special Enrollment Periods

Marketplace: Lesser -Used SEPs

Some of the most frequently overlooked special enrollment periods (SEPs) for the Marketplace include:

- Newly eligible for tax credits
- Assister error or misrepresentation
- Domestic Violence
- Exceptional Circumstances (hospitalization, etc.)
- Natural disaster (including flooding, polar vortex)

SEP: Newly Eligible for Tax Credits

Because Wisconsin is a non-Medicaid expansion state, we are able to enroll someone in the Marketplace with a SEP if their income changes to a level that would now allow them to get tax credits if they would previously have been Medicaid -eligible, i.e. their income goes above 133% FPL.

Documentation is often not requested, though the most often time this happens is if someone starts a new job with new income when they were previously uninsured.

SEP: Assister Error or Misrepresentation

This SEP is used when an assister (CAC, Navigator, agent/broker) or someone claiming to be an assister gives someone incorrect information or encourages them to enroll in a plan they did not want, or if they were encouraged to enroll in a plan outside of the Marketplace during Open Enrollment or during a SEP.

Case Example: Consumer enrolled in short-term plan during OE6. Was able to get a new SEP in January using a Tier 2 Specialist at the Marketplace Call Center.

SEP: Domestic Violence

This SEP is one of the most sensitive that we deal with as assisters.

Verification for this SEP does exist, often using court documents, but it is rarely, if ever requested.

The time period to use a domestic violence is a little more fluid than other SEPs because the impact of DV is often more than a single instance and often has effects that go on for years.

SEP: Exceptional Circumstances

If someone is unable to apply during their SEP window, or during Open Enrollment due to an exceptional circumstance, they may be able to get a new SEP window. Exceptional circumstances include:

- Hospitalization
- Lack of phone, internet
- Extreme Weather (Natural Disaster)

Beyond BadgerCare and the Marketplace

Assister's Toolbox: Letters

Letters are one of the most versatile tools in an assister's toolkit. Letters can substitute for a variety of verifications, including:

- **Income (best guess, explanation in change in income, etc.)**
- **Loss of Coverage**
- **Data-Matching Issues**

Employer Coverage: Outside of Open Enrollment

Employers *can* work with their insurance company to accept someone outside of the employer's regularly scheduled open enrollment period, following a qualifying life event.

The employer and insurance company representatives have discretion as to whether or not they will allow someone to enroll.

Submitting Documents

- You can ask for an extension from the Marketplace or BadgerCare Plus when submitting documents.
- For the Marketplace, if someone resubmits their application while still in their SEP, the due dates for verification will be pushed back based on the new submission date.

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Reported Issues

- **302030**
 - Error occurred from an on-cycle set of releases on May 3 and caused an increase in 500.000888, 302030 or 302040 red box errors. This most often occurred when a consumer was eligible for a SEP and attempted to enroll in dental coverage mid-year.
 - Fix occurred on May 23 and June 14
 - Workaround: If you encounter 302030 error code in Plan Compare 3.0, attempt to access the application using Plan Compare Classic.
- **500.300588**
 - Likely introduced with recent “fixes” implemented. Consumers encounter the 500.300588 error due to the application automatically populating a future year tobacco date.
 - Estimates a fix will be implemented in late September.
- **Maintaining enrollment in QHP after receiving Medicaid/CHIP eligibility determination.**