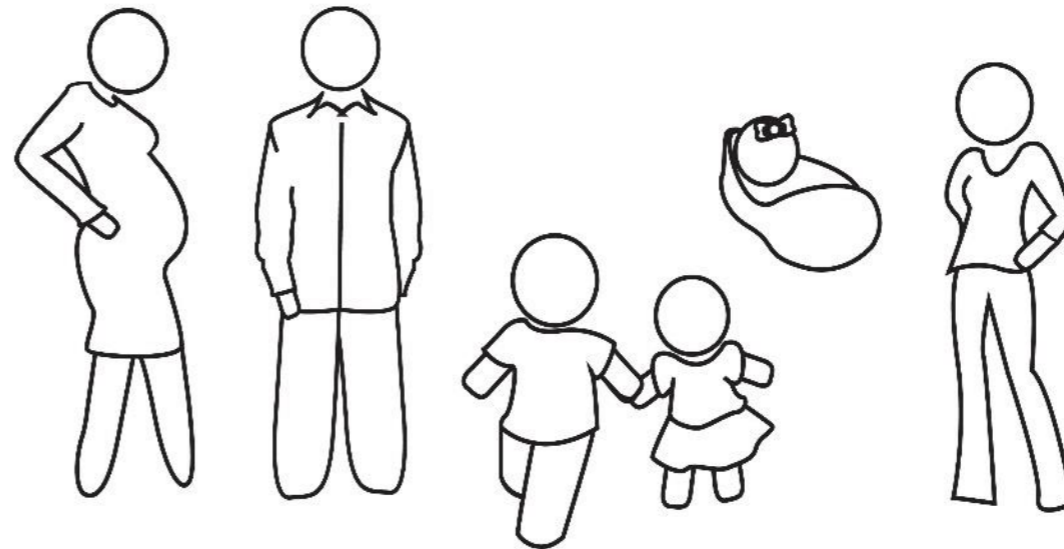


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November 30, 2016

# Healthy Living Team and Covering Wisconsin: Health Insurance Update



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# Introduction



Jeni Appleby  
Health Insurance Literacy Specialist  
[jappleby@wisc.edu](mailto:jappleby@wisc.edu)  
(414) 270 - 4685

# About Covering Wisconsin

- Covering Wisconsin (CWI), formerly Covering Kids & Families (CKF)
- Since 2003, connect residents to programs that support health and promote effective use of these programs
- Offices at UW-Madison and in Milwaukee, as well as subcontract offices in Racine, Rock, Iowa, Portage, and Outagamie Counties
- Partnership with UW-Extension to provide health insurance education and resources

# Covering Wisconsin's Largest Programs

- Affordable Care Act–funded Navigator entity, providing health insurance enrollment assistance to 23 Wisconsin counties
- Health Insurance Literacy Initiatives
  - a. Professional training to a variety of organizations throughout the state
  - b. Guidance and tools to help consumers understand how to make sound financial choices about health care
  - c. Literacy materials that address health care topics

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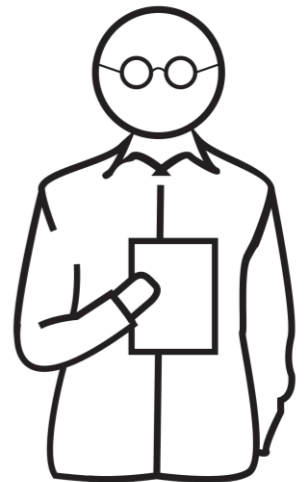
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# Goals

## Training will cover:

1. Discussion on the future of the Affordable Care Act
2. This year's Health Insurance Marketplace Open Enrollment Period
3. Release of a health insurance community presentation
4. Where consumers can find free in-person application assistance
5. Overview of health insurance literacy how-to sheets



# Information to Share with Consumers and Community Partners

- Covering Wisconsin has created a new, brief, basic presentation for use in your own part of the state
- If you use the full presentation, it'll take about 30 minutes
- During this Wisline, all the slides that appear in blue are also included in the community presentation

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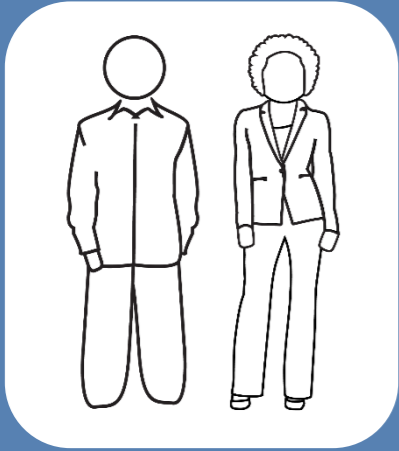


# The Future of the Affordable Care Act

When talking with community members, the best recommendations are:

- Avoid speculating about the future of the Affordable Care Act (ACA)
- Remain focused on the availability of coverage now, and its importance in access to health care
- Keep in mind that current plans for change allow for a two-year transition period

Included in  
Community  
Presentation



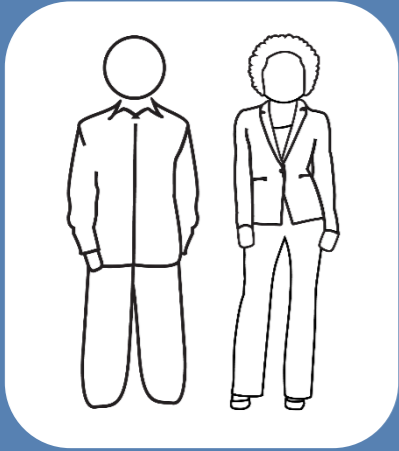
# Future of the Affordable Care Act

- The presidential election brings questions about the future of health insurance
- The Affordable Care Act (also known as the ACA, Obamacare, healthcare.gov, the Marketplace) is still the law and nothing has changed





Included in  
Community  
Presentation



## Future of the Affordable Care Act

- Insurance options remain available for the coming 2017 calendar year
- People should continue to enroll in insurance that is best for their families, including coverage and financial help that is available through the Marketplace
- By law, you still must have insurance or will likely pay a fee



# The Future of the Affordable Care Act cont.

- Our role is to inform and connect consumers to programs and coverage that are available, and assure that they know how to use coverage effectively
- This will be very important no matter how the programs evolve

# The Future of the Affordable Care Act cont.

- We cannot, and do not take partisan positions regarding a specific bill or proposed legislation
- For consumers looking to express an opinion encourage them to contact their elected officials – both at the state and national level

# Media Release

## Post-Election: ObamaCare Plans, Federal Financial Support, Remain Unchanged for 2017

November 10, 2016

Contact: Caroline Gomez-Tom, 414-270-4677, [cbgomez@wisc.edu](mailto:cbgomez@wisc.edu)

### Post-Election: ObamaCare Plans, Federal Financial Support, Remain Unchanged for 2017

[Milwaukee, Wis.]— Tuesday's election brings new leadership to Washington DC and, with it, many questions about the future of health insurance, the Affordable Care Act (ACA) and Medicaid.

Consumers should know that all insurance options remain available to them for the coming calendar year 2017. The federal Marketplace (Healthcare.gov, ACA, "ObamaCare") has the same plans available that had been [announced earlier this month](#), and the premium subsidies will continue to be available for 2017 health insurance policies. Consumers should look for coverage now, during the current open enrollment period, which ends January 31. Those with existing policies should renew their coverage by December 15 in order to have coverage that starts on January 1, 2017.

<http://files.constantcontact.com/3e74e68b401/95be3e40-2e93-4408-a801-2217f2785135.pdf>

# Increasing Premiums and Increasing Tax Credits

- Monthly premiums have increased for insurance plans purchased on the Health Insurance Marketplace (healthcare.gov) by an average of 16 percent
- The financial help in the form of tax credits also went up to cover the cost of the increased premiums
- 85% of Marketplace consumers in WI qualify for financial help
- *Bottom line:* Most people in WI will pay similar monthly premiums in 2016 as 2017

# WI Insurance Companies on the Marketplace

- WI remains one of the most competitive health insurance markets in the country
- For 2017, there are 44 qualified health plans in WI from 15 companies
- Ambetter, United, Physicians Plus, and WPS (Arise) are exiting the Marketplace
- Children's Community Health Plan has joined

# WI Insurance Companies on the Marketplace

- A map from the Wisconsin Office of the Commissioner of Insurance shows health insurance carriers by county
- Most WI counties (79%) have three or more options



<https://oci.wi.gov/Pages/Consumers/ProviderMap2017.aspx>

## Dane

Company	Phone	Plans	Marketed on FFM
<a href="#">Dean Health Plan, Inc.</a>	800-279-1302	HMO	Y
<a href="#">Group Health Cooperative of South Central Wisconsin</a>	608-828-4831	HMO	Y
<a href="#">Physicians Plus Insurance Corporation</a>	608-282-8940	HMO	N
<a href="#">Unity Health Plans Insurance Corporation</a>	800-362-3310	HMO	Y

Look for the companies that have a Y (yes) under **Marketed on FFM** (Federally Facilitated Marketplace)

# Auto-Renewals

- If consumers have companies that are no longer offered on the Marketplace, they should choose a new plan before Dec. 15 (new plans begin Jan. 1)
- *New this year*, if their company has left and they do not choose a new plan, they will be automatically renewed into a similar plan from a different insurance
- This new plan could have different costs, health care network options, or covered prescriptions
- Even if they plan to keep their current coverage, they may qualify for more financial help or can review other plan options
- **Marketplace users will benefit by actively renewing their coverage!**



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# Community Presentation

- Covering Wisconsin has created a new, brief, basic presentation for use in your own part of the state
- Let's review some of the information you can share with consumers and community partners
- The community presentation will be emailed to Wisline participants after the call
- If you are listening to an archived version and would like the community presentation, please email [jappleby@wisc.edu](mailto:jappleby@wisc.edu)

# Included in Community Presentation



# Health Insurance Options

**If you are under 26,** you have the option to remain on your parent's plan.


**⚠ By law, you must have insurance or you will likely pay a fee.** Each person in your family may qualify for a different option.

**1. Health Insurance from your Job**  
Ask at your job about the **cheapest** health plan that covers **only the employee**. If the monthly amount you pay for this plan is less than 9.66% 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 individuals and families. Check the back to see if you qualify.

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


check back for details



**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.

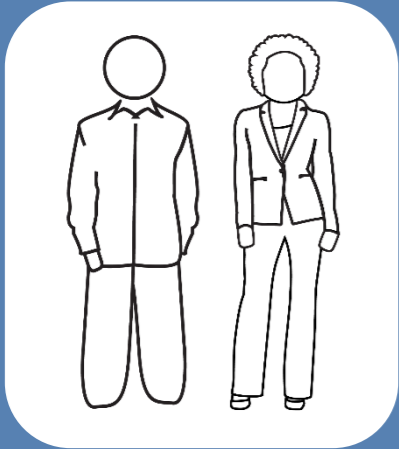
Can you get financial help? **no** **yes** → 1-800-318-2596 or healthcare.gov

check back for details



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

Included in  
Community  
Presentation



# What is household size/income?

- Your options for health insurance depend on your income and your household size
- Each person in your family may qualify for a different health insurance option

## Household

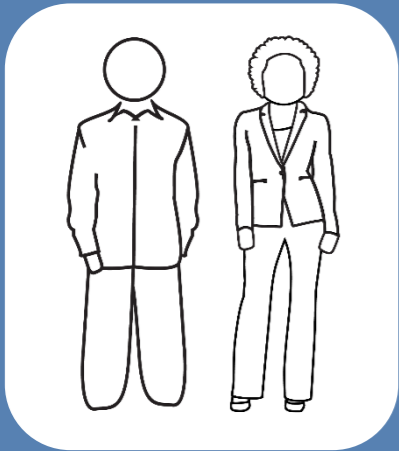
who you file taxes with



**UW**  
**Extension**  
University of Wisconsin-Extension

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

# Included in Community Presentation



# 1. Health Insurance From Your Job

First thing:

- Find out if health insurance from your job is considered "affordable"
- Use the Affordability Worksheet from (coveringwi.org)

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

Date \_\_\_/\_\_\_/\_\_\_

**3. How much would the employee pay in premiums for the lowest-cost plan that meets the minimum value standard offered only to the employee?** (don't include family plans)

\$ \_\_\_\_\_  
monthly premium

use this number below

**2. Find 9.66% of your monthly household income**

(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 0.0966)

(times)

**× 0.0966 =** \$ \_\_\_\_\_  
9.66% of income

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

\$ \_\_\_\_\_  
monthly premium

\$ \_\_\_\_\_  
9.66% of income

Is the monthly premium less than 9.66% 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

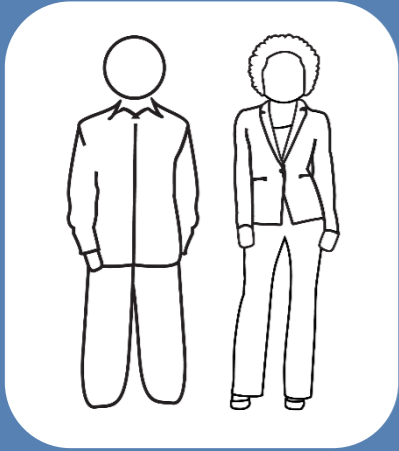
**Household**  
anyone who you file taxes with



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## Included in Community Presentation



## 2. Medicare

You qualify for Medicare if you are:

- **65 or over**

OR

- **Have end-stage kidney disease**

OR

- **Receive Social Security Disability Insurance (SSDI)**  
(24-month waiting period)

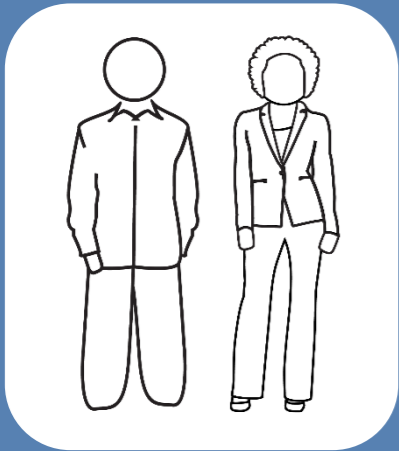
To sign up:

Call 1-800-242-1060 or go to [medicare.gov](http://medicare.gov)





# Included in Community Presentation



## 3. BadgerCare Plus

- Low-cost or free comprehensive health coverage, provided by the State of Wisconsin (Medicaid)
- This program is for low-income adults, parents, and children
- People can sign up at any time at [access.wi.gov](http://access.wi.gov)
- Can also sign FoodShare (Food Stamps) and WI Shares (childcare assistance) at the same time



A screenshot of the ACCESS website homepage. At the top left is the Wisconsin state logo with the text "YOU ARE ON WISCONSIN.GOV". To the right is the "ACCESS" logo with the tagline "Your Connection to Programs for Health, Nutrition and Child Care". There are links for "Español" and "Help". A yellow banner below the header says "Before you go to the next page:" followed by a warning icon and text: "ACCESS will work best with Internet Explorer version 8 and 9. You may experience problems if you are using other browsers such as Firefox, Safari, or Chrome. If you have questions or need help with your application, please call Member Services at 1-800-362-3002." The main content area features a large image of diverse people with three circular callouts: "Am I Eligible?" (listing Nutrition, Health &amp; Child Care, Prescription Drug Plans, Energy Assistance, Tax Credits), "Apply for Benefits!" (listing FoodShare, Health Care, Family Planning Waiver, Child Care), and "Login to Account" (listing Check your benefits, Report changes, Renew your benefits, Manage health care). There is also a "Create an Account" button. Below these are sections for "Community Partners", "Providers", and "Employers", each with a "Login" button and a "Learn More" link. At the bottom left is a "Learn More" button for "Wisconsin's health, nutrition and child care programs".

Included in  
Community  
Presentation



## 4. The Marketplace

- Also known as Obamacare and Affordable Care Act (ACA)
- Almost everyone can get a Marketplace plan, but financial help is based on income

household size	1	2	3	4	5
income for financial help	\$3,920/mo \$47,080/yr	\$5,310/mo \$63,720/yr	\$6,670/mo \$80,360/yr	\$8,080/mo \$97,000/yr	\$9,470/mo \$113,640/yr

### The Marketplace

1-800-318-2596

healthcare.gov

- Call center is 24 hours/day in over 150 languages
- Sign up November 1 - January 31 (Open Enrollment)



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## In-Person Assistance

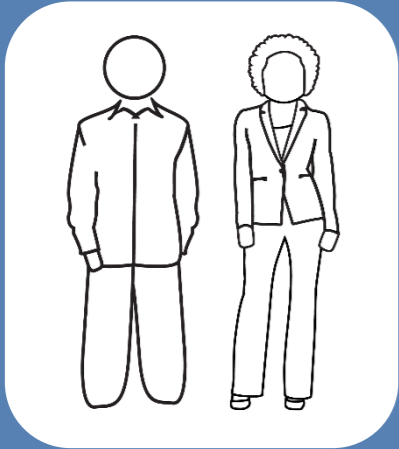
Deadline: Consumers must sign up for Marketplace insurance by **December 15th** for coverage to begin January 1<sup>st</sup>.

If they sign up right before the January 31<sup>st</sup> end of the Open Enrollment Period, coverage will begin in March.

Where can consumers can find free in-person application assistance?



Included in  
Community  
Presentation



# In-Person Enrollment Assistance

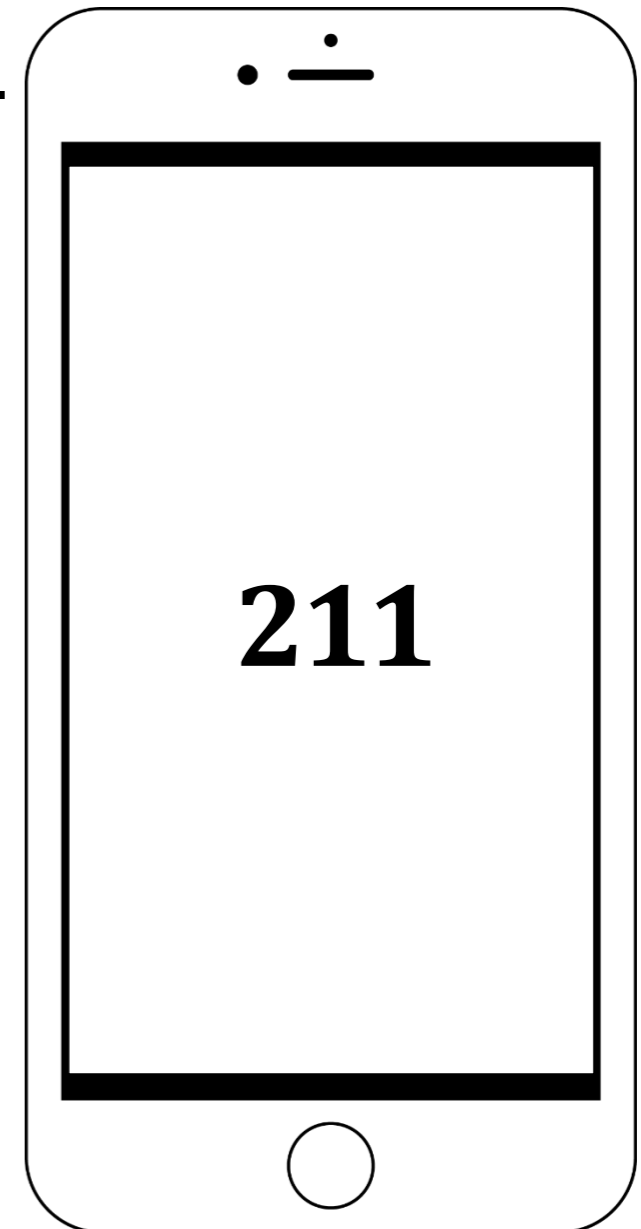
**Call 2-1-1** to find free help in your area.

Ask for a **Enrollment Assister**.

This could be a:

- Navigator
- Certified Application Counselor (CAC)
- Public Benefit Assister
- Broker or Agent

Signing up for insurance  
should be free!

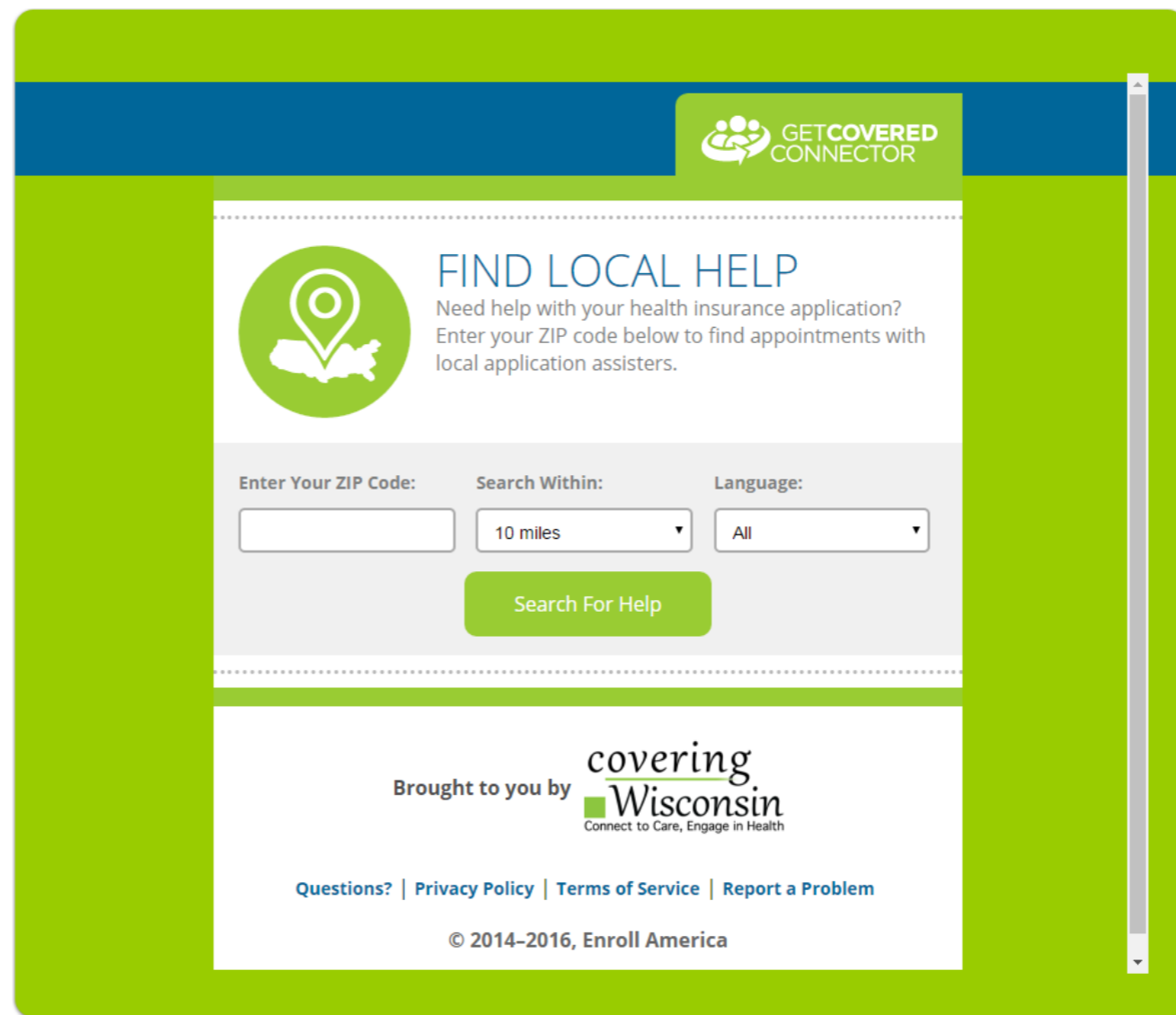


Included in  
Community  
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# Covering Wisconsin Connector Tool

*New this year*, to get in-person assistance, enter your zip code and book an appointment online in your area [coveringwi.org/enroll](http://coveringwi.org/enroll)



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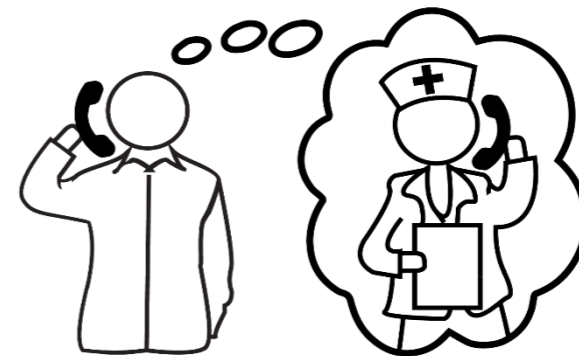
# Health Insurance Literacy How-to Sheets

- The goal is to help explain topics community partners may already be addressing, not adding more work
- Find teachable moments where you can address 1 or 2 topics, or 1 or 2 factsheets specific to the consumers' needs
- New materials will be created to help explain any forthcoming policy changes

# Incorporation of Literacy Needs

**To meet the needs of all audiences, materials use:**

- Plain language
- White space
- Large fonts
- Relevant images
- Only pertinent information
- Action steps
- Consumer testing



# Health Insurance Literacy Materials

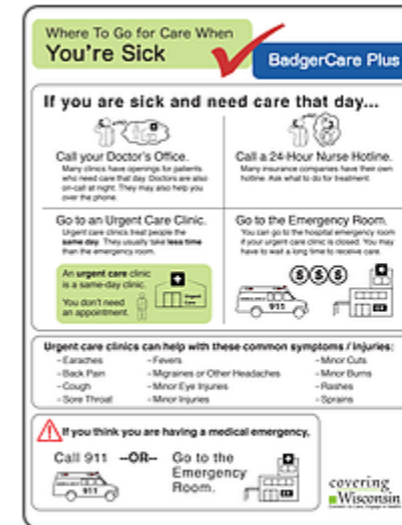
[coveringwi.org/learn](http://coveringwi.org/learn)

The screenshot shows the 'covering Wisconsin' website. The navigation menu includes 'Home', 'Enroll', 'About', 'Events', 'Resources', and 'Contact'. A large black arrow points from the URL above to the 'Events' menu item. Below the navigation, there are four main content cards:

- Find Local Help:** A green card with a 'GET COVERED CONNECTOR' logo and a 'FIND LOCAL HELP' section. It includes a form with fields for 'Enter Your ZIP Code:', 'Search Within:' (set to '10 miles'), and 'Language:' (set to 'All'). A 'Search For Help' button is at the bottom. A 'Find Local Help' button is at the bottom of the card.
- I Need Help Using Health Insurance:** A blue card with a hospital icon. It lists questions: 'Where do I go for care?', 'What if I can't pay my bill?', and 'Find a quality doctor'. A 'Using Insurance' button is at the bottom.
- I'm Looking For How-To Sheets:** A yellow card with a checklist icon. It lists 'Answers to basic questions', 'Assistance materials', and 'Quick guides'. A 'How-To Sheets' button is at the bottom.
- 2016/17 Open Enrollment:** An orange card with a headset icon. It lists 'Need health insurance?', 'Not insured for 2017?', and 'Meet with a Navigator'. A 'Meet Our Navigators' button is at the bottom.

# Categories of Materials

- Signing up for Insurance
- Using Insurance
- BadgerCare Plus (State of WI Medicaid)
- The Health Insurance Marketplace
- Sound Financial Choices



## BC+ Where to go for Care when You're Sick

- Call your Doctor
- Call a 24-Hour Hotline
- Go to Urgent Care
- Go to the ER
- Important Contacts

Spanish Version



## I Can't pay my Medical Bill

- Call the office that sent the bill
- Try to work out a payment plan
- Do you need low-cost insurance?
- Do you need additional help?

# Getting Started

## Health insurance costs depend on the plan:

- Premium
- Deductible
- Co-payment
- Co-insurance

HEALTH INSURANCE MARKETPLACE  
also known as: Obamacare, healthcare.gov, the Marketplace



HealthCare.gov

### GETTING STARTED

**1.** Choose a plan with **premiums** that you can afford every month.

A **premium** is the **monthly** payment you make to the insurance company for your health care policy.



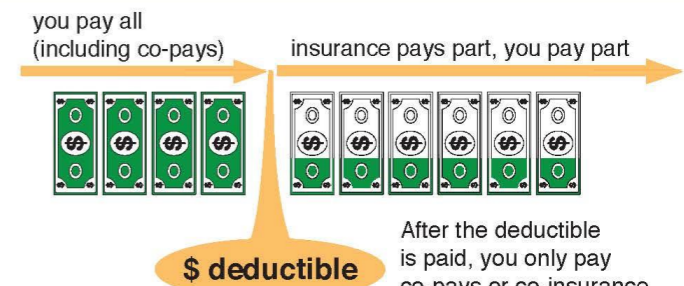
**2.** Find a plan that will help you pay the **out-of-pocket costs**.

**Out-of-pocket costs** are NOT included in your monthly premium. This is the amount you must pay during a year for your health care in addition to your premium. This includes any **deductible**, **co-pay**, **co-insurance**, or extra costs for services.



#### Deductible:

The amount you need to pay before the insurance company will start to pay its part.



After the deductible is paid, you only pay co-pays or co-insurance.

#### Co-pay:

The fixed amount you pay for a service.

##### Example:



**\$20**  
co-pay



you pay \$20



Insurance  
pays \$80

#### Co-insurance:

The percentage you pay for a service.

##### Example:



**30%**  
co-insurance




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

This project is supported by Wisconsin Health Information Organization, Ira and Ineva Reilly Baldwin Wisconsin Idea Endowment, & Wisconsin Department of Health Services.








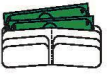
# Getting Started cont.

1. What hospitals / clinics are in-network?
2. How much will I pay to see my doctor or a specialist?
3. How much will prescriptions cost with this plan?
4. How much will I pay to use the ER?
5. How much will I pay before the insurance company pays a share?
6. What is the maximum amount I pay for health care in a year?




**Costs of Using Health Care**

Before you buy a plan, ask:

<p>What hospitals / clinics are <b>in-network</b>? Is my doctor or specialist covered?</p> 	<p>How much will I pay to see my doctor or a specialist? What is the <b>co-pay</b>?</p> 	<p>How much will <b>prescriptions</b> cost with this plan?</p> 
<p>How much will I pay to use the <b>ER</b>? If I get an ER bill for \$1,000 or \$10,000, what will be my cost?</p> 	<p>How much will I pay before the insurance company pays a share? What's my <b>deductible</b>?</p> 	<p>What is the maximum amount I pay for health care in a year? What is the <b>out-of-pocket max</b>?</p> 

**Breakdown for the Year**



**Monthly Premium**

Pay \$ \_\_\_\_\_ /month



**Out-of-Pocket Cost**

**1. Pay full cost**  
Pay full amount for services until deductible is paid. This includes the full cost, including co-pays, for all doctor visits, emergency room visits, and specialists.

**2. Split the cost**  
Pay part of the bill and the insurance company will pay most of the bill.

**3. Pay nothing**  
The insurance company pays the full amount of the bill for covered services.

**Cost per Visit**

	Before Deductible	After Deductible
Primary Dr.		
Specialist		
Emergency Room		
Prescriptions name-brand 		
Prescriptions generic 		

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# What's Free

- By monitoring and maintaining your health with free preventive care, you can maximize your benefits and save money
- Call Insurance company and ask if tests or services you might need are free
- Free annual check-up & well woman visit

## What's Free?

You Have Health Insurance 

### Preventive Health Care

- Keeps you healthy
- Saves you money



**Look on the back** to see what is FREE in all health plans. Your health plan might have more FREE services.

### 1. Call your Insurance Company ☎

- Ask what health services are free for you and your family.
- Ask where to go for the services so they are **in-network**.

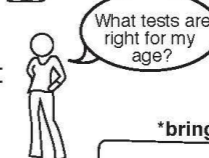


### 2. Schedule your yearly FREE check-up

- Call your **provider** and ask to schedule your yearly check-up.



- Go to your check-up and ask what tests are needed for your age.



- Ask your provider if everything in the visit is covered under a free check-up.

**\*bring notes**

- What are the tests for my age?
- Is this covered?
- Is this test free?

**Always ask if a test is free!**



Use the doctors, clinics, and hospitals that are in this group.



A **primary care provider** is the doctor, nurse, or healthcare professional you see for routine care.



Women may also get an additional "well woman" check-up for FREE.

### ⚠ What is NOT free? ⚠

#### Prescriptions

If the provider **diagnoses**, or finds a medical problem.

**Some tests** are not free. (Call your insurance company to check)

If you get **additional care** during your yearly check-up, you may pay a fee.

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

This project is supported by Wisconsin Health Information Organization, Ira and Ineva Reilly Baldwin Wisconsin Idea Endowment, & Wisconsin Department of Health Services.

# What's Free cont.

## Go over some of the free services:

- Preventative tests
- Counseling to prevent and manage some illnesses
- Birth control
- Breast feeding support

### Some Free Preventive Services

\*Call your Insurance Company for a complete list. 

#### For Children and Teens

- Autism testing (18-24 months)
- Depression testing for teenagers
- Development and behavior tests
- Immunizations / Vaccines
- Lead testing
- Hearing and vision testing
- Obesity testing and counseling
- Dental check-up
- Sexually Transmitted Infection testing and prevention counseling

#### For Women

- Domestic violence counseling
- Folic acid vitamins for women who may become pregnant
- Osteoporosis testing (age 60+)
- Pregnant women and new moms receive many tests and breastfeeding support to keep mom & baby healthy
- **Well-woman visits** include breast cancer and cervical cancer testing
- Birth control (This does not apply to health plans sponsored by certain exempt "religious employers.")

#### For All Adults

- Alcohol misuse counseling
- Blood pressure testing
- Diabetes (Type 2) testing
- Diet counseling (at risk groups)
- Immunization / Vaccines
- Obesity testing and counseling
- Sexually Transmitted Infection testing and counseling
- Help to quit smoking

#### Definitions


An **immunization** is a shot to help prevent a disease or sickness.  
**Counseling** means that a professional will teach you something.

#### If you are charged for a free service:

If you are charged for an annual check-up or a free service, it is important to **ask why**.

- Call the clinic that billed you. 
- Give reasons why you should not be billed.
- You may need to fill out forms with your insurance company to remove a charge.
- **Call customer service of your insurance company for help.** 

#### Example: Why was Jane charged?

Jane went to her free yearly check-up. She is confused because she got a bill for the check-up two months later. 

Jane called her insurance company and asked why she was charged for the doctor visit. Her insurance company told her that during the free check-up, the doctor looked at a rash on her feet.

The doctor diagnosed her rash as athlete's foot. The yearly check-up was free, but Jane was charged because the doctor diagnosed her medical problem.

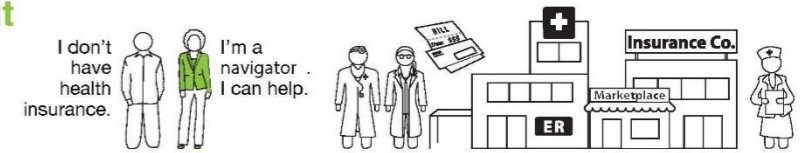
# Localized Materials

To localize handouts with contact information for your own community, contact:

**Stephanie Severs**  
[ssevers@wisc.edu](mailto:ssevers@wisc.edu)

## Need health insurance?

Questions about your options?



We can help.

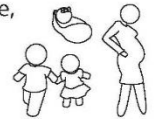
Sign up within 60 days of these **Special Life Events:**

■ **Loss of coverage**

Loss of employer coverage from your job, turning 26 and losing your parents' insurance, or if you are no longer eligible for BadgerCare Plus

■ **Changes in household size**

Birth or adoption, marriage, divorce, legal separation, death



■ **Moving**

A permanent move out of county that results in access to new health plans



■ **Immigration**

Gain of citizenship or lawful presence in the U.S.

■ **Tribal Membership**

Members of a federally recognized tribe may enroll at any time of the year

■ **Release from incarceration**

Check if you can still get covered!

**Marketplace**



healthcare.gov  
(800) 318-2596

**BadgerCare Plus**



access.wi.gov

**Workforce Resource Inc.  
Local help by county:**

**Chippewa, Clark and Eau Claire:**  
715-720-2840 ext 1218

**Dunn, Pepin, Pierce and St Croix:**  
715-232-7380 ext 1415

**Barron and Polk:**  
715-236-2419 ext 1115



Call 2-1-1 for more enrollment help



# Ideas for Extension Educators

- Healthy Living Team
- UWEX FYI Website  
[fyi.uwex.edu/healthinsurance](http://fyi.uwex.edu/healthinsurance)
- Connecting to Coverage and Care Google+ Community  
<https://goo.gl/4KUh1j>
- How-to Sheets  
[coveringwi.org/learn](http://coveringwi.org/learn)
- Press Releases
- Community Presentation

## Health Insurance Outreach

Ways Extension Educators Can Get Involved

**UW Extension** University of Wisconsin-Extension  
**covering Wisconsin** Connect to Care, Engage in Health

### Get Connected

- ▶ Join Cooperative Extension's Healthy Living Team.
- ▶ Information and resources are available at:  
[fyi.uwex.edu/healthinsurance](http://fyi.uwex.edu/healthinsurance)
- ▶ Join the Connecting to Coverage and Care Google+ Community at:  
<https://goo.gl/4KUh1j>

### Get Involved

- ▶ Disseminate health insurance literacy materials in your community. Download from: [coveringwi.org/learn](http://coveringwi.org/learn)
- ▶ Distribute the health-related press releases, available for download from the FL Connection.
- ▶ Host a health insurance discussion in your area.
- ▶ Partner with Covering Wisconsin on the Wisconsin Idea Project that focuses on rural populations and those with chronic health conditions.

**Questions? Contact:**

**Nancy Crevier** UW-Extension  
Family Living Educator  
[nancy.crevier@ces.uwex.edu](mailto:nancy.crevier@ces.uwex.edu)  
715-732-7510

**Stephanie Severs** CWI  
Health Insurance Literacy Lead  
[ssevers@wisc.edu](mailto:ssevers@wisc.edu)  
608-261-1455

**Jeni Appleby** CWI  
Health Insurance Literacy Specialist  
[jappleby@wisc.edu](mailto:jappleby@wisc.edu)  
414-270-4685

# Index

- Introduction
- Goals
- Updates
- Community
- Presentation
- Assistance
- Materials
- **Questions**



## Questions?

### **Jeni Appleby**

Covering Wisconsin  
Health Insurance Literacy Specialist  
[jappleby@wisc.edu](mailto:jappleby@wisc.edu)  
(414) 270 – 4685

### **Stephanie Severs**

Covering Wisconsin  
Health Insurance Literacy Lead  
[ssevers@wisc.edu](mailto:ssevers@wisc.edu)  
(608) 261 – 1455

### **Nancy Crevier**

UW-Extension, Marinette County  
Family Living Educator and Healthy Living Team Co-Chair  
[nancy.crevier@ces.uwex.edu](mailto:nancy.crevier@ces.uwex.edu)  
(715) 732 – 7510



# Question: # Enrolled in Marketplace by County

## Enroll America – Maps and Data

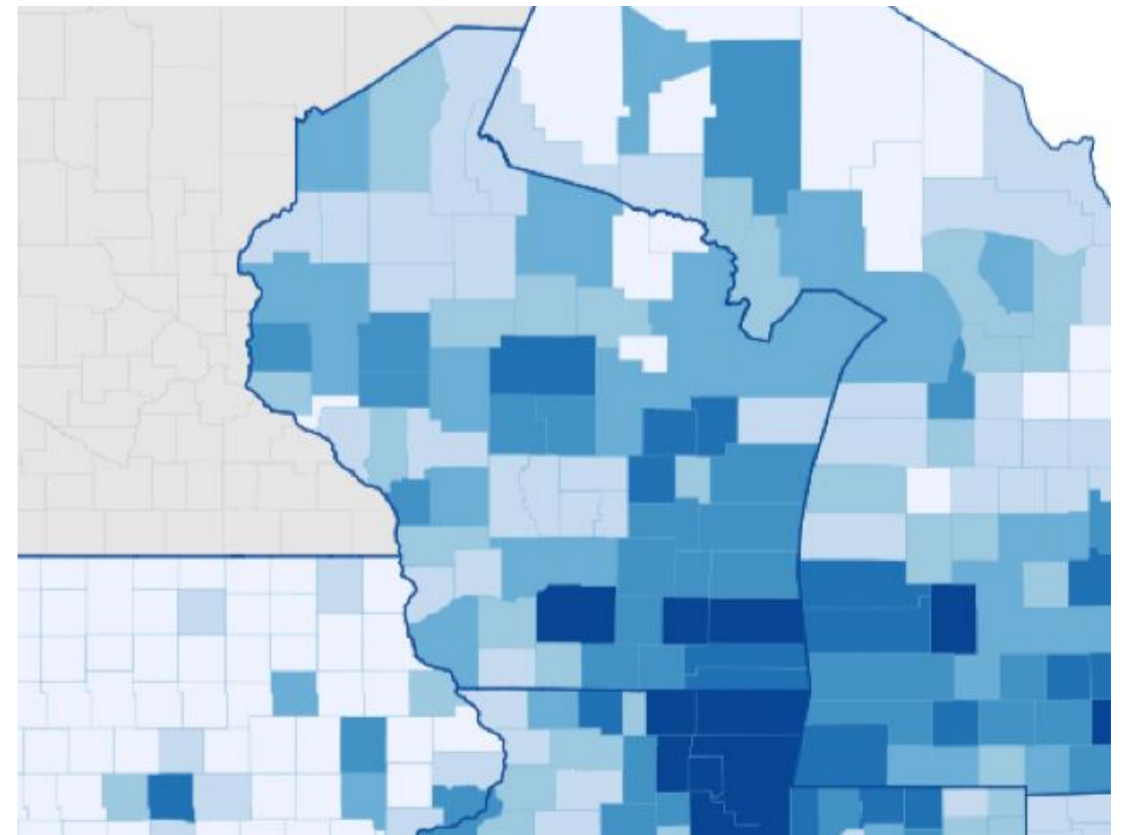
- Marketplace Enrollment Estimates and Maps
- State Snapshots and County-Level Data Tables
- Changing Uninsured Rates by County

<https://www.enrollamerica.org/research-maps/maps/>

# Question: # Enrolled in Marketplace by County

## Enroll America

- # enrolled in a Marketplace plan
- Map for the 3<sup>rd</sup> Open Enrollment Period (2016) and map comparing 2<sup>nd</sup> and 3<sup>rd</sup> Open Enrollment Periods
- Zoom in on the map and hover over your county



<https://www.enrollamerica.org/research-maps/maps/marketplace-enrollment-maps-2016/>

# # Enrolled in Marketplace by Zip Code

## Kaiser Family Foundation

- Enter zip code
- Compare actual vs. potential signups by local area
- Marketplace signups in 2014 and 2015

### Mapping Marketplace Enrollment

#### Compare Actual vs. Potential Signups By Local Area

The analysis below and zip code tool estimate the share of the potential Marketplace shoppers in geographic areas across the U.S. who enrolled in coverage in 2015.

See what share of potential Marketplace enrollees signed up for coverage in 2015 in your area

Enter a Zip Code



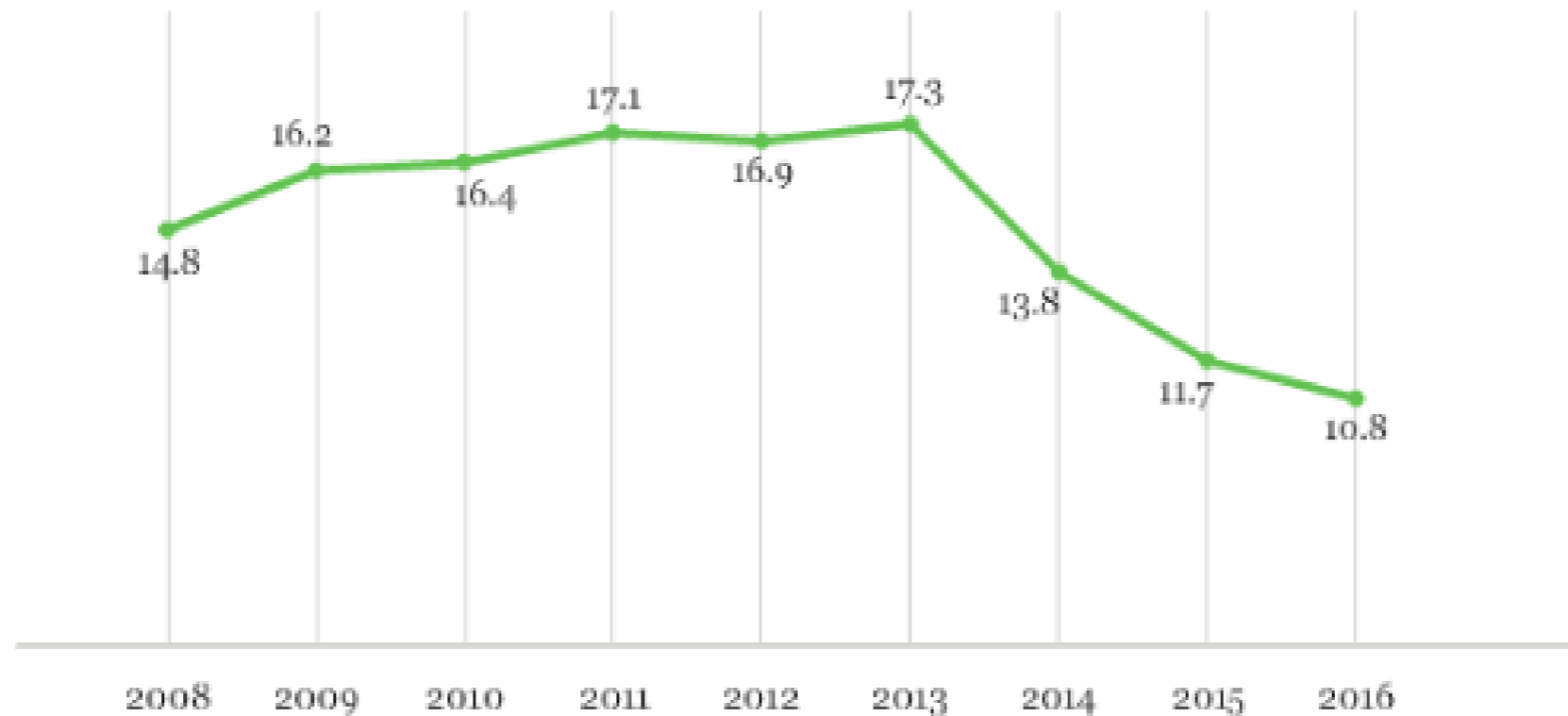
<http://kff.org/interactive/mapping-marketplace-enrollment/>



# Uninsured Data – US and WI

*Percentage of U.S. Adults Without Health Insurance*

■ % Uninsured



2016 data reflect Jan. 2-July 31, 2016  
Gallup-Healthways Well-Being Index

GALLUP

- Only 5.7 percent of people in Wisconsin went uninsured in 2015 (lower than national average), down from 9.4 percent in 2010
- That dramatic drop means 211,000 more Wisconsinites had coverage in 2015

# Uninsured Data – Counties in WI

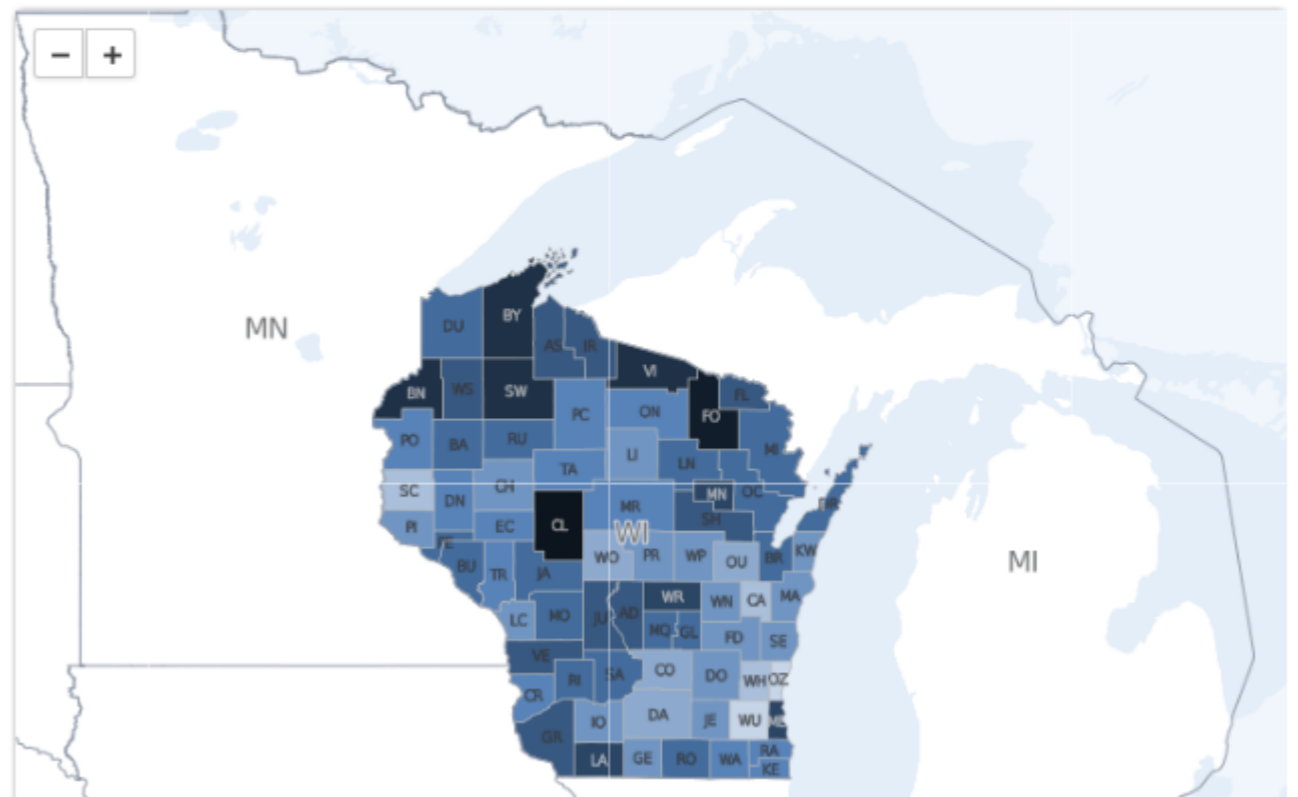
## County Health Rankings

- Percentage of population under age 65 without health insurance
- Maps over time from 2012-2016

### Uninsured

Percentage of population under age 65 without health insurance. [Learn more about this measure.](#)

[Map](#) | [Data](#) | [Description](#) | [Data Source](#) | [Policies](#)



<http://www.countyhealthrankings.org/app/wisconsin/2016/measure/factors/85/map>

# Question: Fluctuating Income

## What about farmers or those with variable income?

- Best to work with an insurance agent/broker and remember to report income changes throughout the year
- **Premium Tax Credits** how-to sheet explains how people with Marketplace coverage can use all, use some, use none of their tax credit towards their monthly insurance premium


### Understanding Tax Credits

HealthCare.gov will tell you how much financial help your household can get every month to help you pay for health insurance in your Eligibility Determination, based on your income.

You must choose how you would like to get the financial help (Tax Credits). Tax credit refunds are separate from other tax refunds.


 **Report all changes in income to the Marketplace.** 

If you make more than you reported, you may have to pay back some or all of the financial help.

 You will lose your financial help (premium tax credits) if you don't file your taxes.

### Example Conrad and Seniya

Conrad and Seniya can get \$475 dollars of tax credits every month to help them pay for health insurance. This is a total of \$5,700 for the year. **Conrad and Seniya must decide how much of their \$5,700 tax credit to use now, and how much of the \$5,700 they will get as a tax refund at the end of the year.** The amount they use now will be split between the 12 months.

Use All	Use Some	Use None
<p>If Conrad and Seniya use all of their tax credits, the Marketplace will pay tax credits directly to their insurance company every month.</p> <p>This lowers their monthly premium payments to the lowest possible cost.</p> <p><b>EXAMPLE:</b></p> <p>Monthly premium: <b>\$650</b>                      Tax credit: <b>-\$475</b>                      Final monthly cost: <b>\$175</b></p> <p>Premium tax credit refund at the end of the year: <b>\$0</b></p>	<p>Conrad and Seniya can pick how much of the credits they want the Marketplace to pay to the insurance company.</p> <p>The more tax credits they use, the lower their premium payments will be.</p> <p> Using less might be a good option if you have an income that changes during the year.</p> <p><b>EXAMPLE:</b></p> <p>Monthly premium: <b>\$650</b>                      Tax credit: <b>-\$300</b>                      Final monthly cost: <b>\$350</b></p> <p>Premium tax credit refund at the end of the year: <b>\$2,100</b></p>	<p>Conrad and Seniya can pay the full cost of the monthly premium for their health insurance.</p> <p>Conrad and Seniya's tax credit will be available as a tax refund at the end of the year if they have a plan through the Marketplace.</p> <p><b>EXAMPLE:</b></p> <p>Monthly premium: <b>\$650</b>                      Tax credit: <b>-\$ 0</b>                      Final monthly cost: <b>\$650</b></p> <p>Premium tax credit refund at the end of the year: <b>\$5,700</b></p>

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# Question: Fluctuating Income

## BadgerCare Plus Gap Cases (in draft format and not yet available online)

- Relevant for people who have seasonal income and when looking at their yearly income they qualify for BadgerCare Plus, but when they earn more in certain months their monthly income is too high for BadgerCare Plus
- Call and request an appeal to keep BadgerCare Plus coverage

### 4. Gap Case

You qualify for BadgerCare Plus when you look at your income for the year, but not when you look at your income for a certain month.

#### Do you Qualify?

Check the income chart below to see if you qualify based on your income for the year.

For example, if you have a family of 3, and make less than \$20,160 a year, then everyone qualifies



Why would I qualify for BadgerCare Plus with my yearly income, but not my monthly income?



- You work a seasonal job
- You made too much money for 1 month
- You did not work for part of the year

If you make **this amount or less**, you may qualify for BadgerCare Plus

These numbers are for 2016.

household size	Man	Woman	Pregnant Woman	Child  (under age 19)
1	\$990/mo \$11,880/yr	\$990/mo \$11,880/yr	\$2,970/mo \$35,640/yr	\$2,970/mo \$35,640/yr
2	\$1,335/mo \$16,020/yr	\$1,335/mo \$16,020/yr	\$4,005/mo \$48,060/yr	\$4,005/mo \$48,060/yr
3	\$1,680/mo \$20,160/yr	\$1,680/mo \$20,160/yr	\$5,040/mo \$60,480/yr	\$5,040/mo \$60,480/yr
4	\$2,025/mo \$24,300/yr	\$2,025/mo \$24,300/yr	\$6,075/mo \$72,900/yr	\$6,075/mo \$72,900/yr
5	\$2,370/mo \$28,440/yr	\$2,370/mo \$28,440/yr	\$7,110/mo \$85,320/yr	\$7,110/mo \$85,320/yr
6	\$2,715/mo \$32,580/yr	\$2,715/mo \$32,580/yr	\$8,145/mo \$97,742/yr	\$8,145/mo \$97,742/yr

#### What to do:

Call and request an appeal to keep your BadgerCare Plus coverage.

- 1) Call 2-1-1 and ask for the **IM Agency** phone for your county.
- 2) Call the IM Agency and **ask for a supervisor.**
- 3) Explain that you made too much money for the month, but that you qualify for BadgerCare Plus with your yearly income.

If you have problems with the call center:  
Contact the Division of Hearing & Appeals DOA.  
Call: 608-266-3096  
Mail: Division of Hearing & Appeals  
PO Box 7875  
Madison, WI 53707



# Question: Best Handouts for Someone Losing Coverage

## Options

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.

⚠️ By law, you must have insurance or you will likely pay a fee. Each person in your family may qualify for a different option.

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 9.66% 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.



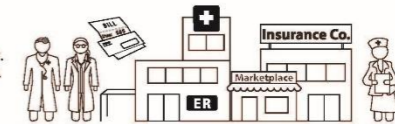
Can you get financial help?
no
yes
1-800-318-2596 or healthcare.gov

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


## Special Enrollment Period

### Need health insurance?

Questions about your options? I need health insurance.



We can help.

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

- |  |  |
|--|--|
| <ul style="list-style-type: none"> <li> <span style="background-color: #4CAF50; color: white; padding: 2px 5px;">■</span> <b>Loss of coverage</b><br/>                     Loss of health coverage from your job, turning 26 and losing your parents' insurance, or if you are no longer eligible for BadgerCare Plus                 </li> </ul>                                      | <ul style="list-style-type: none"> <li> <span style="background-color: #4CAF50; color: white; padding: 2px 5px;">■</span> <b>Changes in household size</b><br/>                     Birth or adoption, marriage, divorce, legal separation, death                      </li> </ul> |
| <ul style="list-style-type: none"> <li> <span style="background-color: #4CAF50; color: white; padding: 2px 5px;">■</span> <b>Moving</b><br/>                     A permanent move out of county that results in access to new health plans                      </li> </ul> | <ul style="list-style-type: none"> <li> <span style="background-color: #4CAF50; color: white; padding: 2px 5px;">■</span> <b>Immigration</b><br/>                     Got citizenship or lawful presence in the U.S.                 </li> </ul>   |
| <ul style="list-style-type: none"> <li> <span style="background-color: #4CAF50; color: white; padding: 2px 5px;">■</span> <b>Tribal Membership</b><br/>                     Members of a federally recognized tribe may enroll at any time of the year                 </li> </ul>   | <ul style="list-style-type: none"> <li> <span style="background-color: #4CAF50; color: white; padding: 2px 5px;">■</span> <b>Release from incarceration or jail</b> </li> </ul>  |

#### Check if you can still get covered!

Marketplace



healthcare.gov  
(800) 318-2596


BadgerCare Plus




access.wi.gov

 **Call 2-1-1** to find local enrollment help

Covering Wisconsin:

 Milwaukee: (414) 270-4677

 Madison: (608) 261-1455

  
 Connect to Care, Engage in Health