

# BADGERCARE+

## Governor Jim Doyle's Roadmap to Universal Access to Health Care for all Wisconsinites

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## Overview

- Governor Doyle's Health Care Vision
  - Universal Access
  - Lower Health Care Costs
  - Higher Quality Care
- Wisconsin's Health Care Challenges
- Wisconsin's Uninsured Population
- Governor Doyle's Plan for Health Care Reform



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## Governor Doyle's Health Care Vision

- Every Wisconsin resident will have access to affordable health insurance
- Every child will have access to high-quality health care services
- The state must lead the way in meeting these goals
- Health care programs must be simple and easy to access



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## Wisconsin's Health Care Challenges

- **Access** – While progress has been made, some Wisconsin residents do not have access to affordable health insurance
- **Cost** – Costs are increasing, both for health care and for insurance coverage
- **Quality** – Lack of easily accessible information about the quality of care and medical errors are far too common
- **Medicaid Financial Stability** – State must maintain sustainable financing for Medicaid



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## Wisconsin's Uninsured Population

- In 2008, 6% of Wisconsin residents were uninsured for the entire year and 5% were without insurance for part of the year.
- 2<sup>nd</sup> lowest uninsured rate in the nation
- Thanks to BadgerCare Plus, 94% of all children with family incomes below 150% FPL are enrolled in BadgerCare Plus.

Source: 2008 Wisconsin Health Insurance Coverage  
<http://dhs.wisconsin.gov/stats/pdf/08healthinsurance.pdf>



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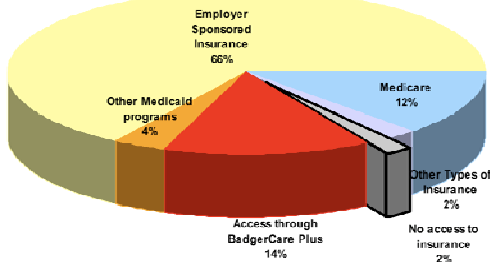
## On Wisconsin Governor Doyle's Plan for Health Care Reform



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## Universal Access

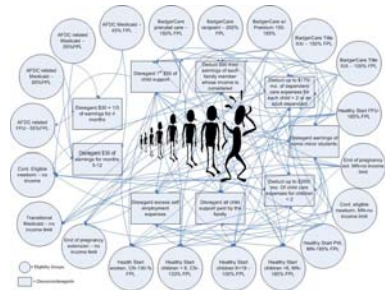
Ensure that 98% of Wisconsin residents have access to affordable health insurance – including all kids



## Easy Enrollment

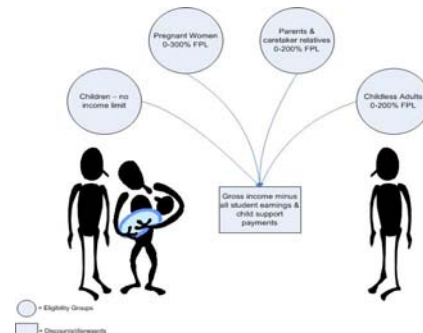
- Wisconsin leads nation in simplifying enrollment for health care programs
  - Merged three programs into one – BadgerCare Plus for children and families
- Medicaid programs will be simple to understand, to enroll in and to administer
  - Streamline eligibility rules to make it easier for case workers to determine which programs families can participate in
  - Allows individuals and families to complete a short, one page application for health care

## Previous Medicaid Eligibility System



Medicaid/BadgerCare/Healthy Start

## Current Medicaid Program



## Easy Enrollment

- Apply online via ACCESS, in person, by phone or through the mail
- ACCESS is Wisconsin's online tool to learn about and apply for health, nutrition and other programs
  - Am I Eligible benefits screener
  - Apply for Benefits
  - MyACCESS account
    - Summary of benefits
    - Report Changes
    - Request a new card
    - New: Complete a annual renewal or six month review
- ACCESS is a one-stop shop

## access.wisconsin.gov

## Easy Enrollment through Community Partners



- Non-traditional points of entry: Community-based organizations like WIC clinics, faith-based organizations, Head Start, etc.
  - 200 partner organizations statewide
- Register with state to become official community partner
  - ACCESS partner portal provides information about applications completed, status of applications
- BadgerCare Plus Mini Grants
  - January 2008 - June 2009
  - Awarded to 31 organizations to assist families enroll in BadgerCare Plus
  - Resulted in 2,280 children/families enrolled

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## Easy Enrollment through Community Partners



- Outreach Grants awarded to State of Wisconsin in 2009
  - CHIPRA Outreach and Enrollment Grants - Cycle I
    - \$988,177 to improve access to and retention of health care coverage to children in Wisconsin
    - 2 year grant
    - Partner with ABC for Health, Harambee Center, and Boys and Girls Club of Greater Milwaukee
  - Reaching Underserved Working Poor in SNAP
    - \$500,000 to implement 3 year pilot in Southern Wisconsin that will assist individuals and families enroll in FoodShare
    - Some of state's highest unemployment rates after the closing of the general Motors automotive plant in Janesville
    - Partner with Second Harvest Foodbank of Southern Wisconsin.
    - Grant supports 3 new outreach workers (2.5 FTE) in the three counties for three years

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## Three Phases for Health Care Reform



Wisconsin continues to expand access to health care during difficult economic times

- Phase One: BadgerCare Plus Standard Plan and Benchmark Plan for children and families
- Phase Two: BadgerCare Plus Core Plan for adults with no dependent children
- Phase Three: BadgerCare Plus Basic Plan for adults on the Core Plan waitlist

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## BadgerCare Plus for children and families



Wisconsin continues to expand access to health care during difficult economic times

- Phase One: Implemented BadgerCare Plus for children and families in February 2008
  - In just under two years, approximately 200,000 individuals enrolled, including more than 122,000 kids
  - Made the program simple and easy to access
  - Streamlined eligibility requirements so more pregnant women, parents and caretakers were able to become members
  - 30% of applications received online

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## BadgerCare Plus Core Plan



Wisconsin continues to expand access to health care during difficult economic times

- Phase Two: Implemented BadgerCare Plus Core Plan for adults with no dependent children
  - Transitioned 12,500 individuals enrolled in General Assistance/General Relief medical programs into the BadgerCare Plus Core Plan on January 1, 2009
  - Innovative benefit/program design that will serve as a national model
  - Requires members to receive a physical exam during the first year of the program
    - This requirement is unique among state Medicaid Programs

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## BadgerCare Plus Core Plan



Wisconsin continues to expand access to health care during difficult economic times

- In 2008, an estimated 87,000 childless adults ages 19 to 64 were both low-income and uninsured for all of the past year
- Implemented the BadgerCare Plus Core Plan statewide on July 15, 2009
  - Received more than 20,000 applications in first three weeks
- Enacted BadgerCare Plus Core Plan Waitlist on October 9, 2009
  - Received 72,000 applications
  - 65,000 individuals currently enrolled in Core Plan
  - 23,000 individuals on the Core Plan Waitlist
  - 83% of applications were received online through ACCESS
- Waitlist was enacted due to strict budget neutrality requirements

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## BadgerCare Plus Basic



Wisconsin continues to expand access to health care during difficult economic times

- Phase Three: Implement BadgerCare Plus Basic Plan for adults on the Core Plan Waitlist
  - Self-funded health care plan
  - Bridge plan to keep individuals healthy while they wait for space in the BadgerCare Plus Core Plan
  - Designed to help prevent bankruptcy due to excessive medical debt
  - Paid for entirely through a \$130 monthly premium
  - Limited access to physicians, hospital services, generic prescriptions and catastrophic coverage
  - Basic Plan benefits are designed to be no greater than Core Plan benefits and will be provided on a fee-for-service basis by a Medicaid Certified Provider.

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## Wisconsin's Health Care Reform Summary



- Wisconsin has a historic opportunity to ensure that every resident—especially every child—has access to affordable health insurance
- Governor Doyle's plan builds on past successes, leads the nation in health care innovation
- BadgerCare Plus streamlines programs and policies, making it easy for families to receive benefits and stay enrolled
- Working together, we can ensure that every individual in Wisconsin has access to affordable health insurance and high quality care

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