

EPIC  
January 22, 2008

TOPIC	DISCUSSION
<b>Approval of Minutes</b>	Minutes from the November 2007 meeting were approved as submitted.
<b>AGENCY REPORTS</b>	
<b>Income Maintenance</b>	Paula had a conflicting meeting and was unable to attend EPIC.
<b>DHCF – State Report</b>	<p>State Update - John LaPhilliph, DHFS</p> <p>Frank asked about premium rates for children. \$68 is outdated information. HMO rates were increased so BC+ premiums increased as a result. New premium cap for children at or above 300% of poverty is \$90.74 per child per month At 200% FPL premium amount is \$10 per child.</p> <p><b><u>3 groups who have premiums</u></b></p> <p>1. Parents &amp; Caretaker relatives income between 150 -200% FPL. Individual adult premium rate starts at \$10 for 151% FPL. Top end premium is around \$200 just below 200%. Absolute max may be \$286 or so. Few people expected to hit that amount because there is a 5% cap for families below 300% of FPL. That is, no family’s premium should exceed 5% of their income. A family of 4 with income between 190 and 200% of FPL that owed premiums for two parents will not have to pay more than \$167 per month.</p> <p>2. Children when family income above 200%. Starts at \$10 per month per child. At about 230% of FPL premium increases gradually. 240% has a different amount. 300% you hit the max of \$90 per child per month max.</p> <p>5% cap also applies to the children’s premiums. Family premiums should never exceed 5% of family income for families at or below 300% of FPL.</p> <p>3. Self-employed parents and caretakers. Those who qualify b/c state gave them deduction of their depreciation of expenses. Depreciation is a big expense for farmers. Look at income differently – if below 200% FPL, adults will qualify for regular benefit. If income above 200% FPL – look at income differently. CARES will automatically look at depreciation of expenses and if they meet all other eligibility criteria, the parents and adults will be covered in Benchmark and premium will equal 5% of family income.</p> <p>5% cap is based on income before subtracting depreciation expenses.</p> <p>For some self-employed families with many children they could end-up paying more than the 5% of premium income if the family’s income exceeds 300% of FPL. For example, a family consisting of a self-employed woman and three children has income of 306% of FPL. The 5% premium amount for her would be \$265. However, the premiums for the 3 children is \$272.22. We have to collect at the least the premium cost for children in families over 300%. So for her case, she would have to pay the higher amount for the children even though it is more than 5% of her income. On the positive side, she does not have to pay anything extra for herself. The \$272.22 will pay for all of them.</p> <p>Danyel had a question about pregnant women being exempt from premiums. If you are part of a family who is above 200% and parent(s) pay premium, and that mom becomes pregnant then they are exempt from premiums while pregnant. The same is true for co-pays.</p> <p>Waiver question from Frank – eliminate face-to-face. Has the state looked at 30-day timeframe to process application? John not aware of any plan by administration to change 30-day processing timeframe and this would require a change in statute. Goal is to get applications “out the door” as soon as possible.</p> <p>Sandra asked about premium payments – will they be handled the same way as current BC members who have premiums. Yes, John confirmed.</p>

	<p>Will there be expansion on electronic payment. How do most people pay their premiums? Danyel stated current notices don't tell you where to make your payments. <b>Local IM agencies send a form letter to clients when they are first determined to owe a premium. The first payments are usually made to the local agencies. After that, EDS sends bills to the recipients monthly with payment instructions.</b> Asked John for clarification on how many people pay by electronic funds transfer, and how is that working. <b>John checked with fiscal agent who reported that 67 out of the roughly 6,000 families paying BadgerCare premiums in January used EFT.</b> Also if they don't use electronic funds transfer, how do those people know where to pay? EDS mails out premium reminder and return envelope. Frank stated anyone can make premium payment at Room 104 at Marsha Coggs building.</p> <p>If you do not pay full amount of premiums that you owe, everyone in premium group will be ineligible for benefits. If someone wishes to not pay premium for certain children, they must notify worker at county to remove certain children. Then those children are on a 6-month restrictive re-enrollment period for BC+ benefits.</p> <p>If a mother applies for her family but states up-front that she does not want coverage for specific children, then those children are counted in family size in determining eligibility but not punished for not requesting benefits, and those children are not placed on a 6-month restrictive re-enrollment period for BC+ benefits.</p> <p>Katie asked about Non Legal Responsible Adults / Relative – is there specific verification to prove that they are taking care of the child? John deferred to county worker to determine; LaShawndra suggested school record can be used. Non Legal Responsible Relative income not counted in determining eligibility for child and vice versa.</p> <p>Danyel thought Mary had mentioned to group about a workgroup who was looking at policies related to kinship and non legal responsible adult / relative. Frank also stated that child welfare advocacy group Family Matters can also assist with this.</p>
<b>GAMP Report</b>	<p>Sandra received email from Diane stating that Isaac Coggs (82<sup>nd</sup> &amp; Silver Spring) site not seeing nearly their maximum of GAMP applications each day. Encourage anyone applying for GAMP to use this site as there will likely not be a wait. Also, effective 1/1/2008 application processing fee is \$50.</p>
<b>ON-GOING ISSUES AND ACTION</b>	<p>Meeting Dates and Times for 2008 EPIC meetings were disseminated. <b>Please note the change in time from 1:30 PM to 1:00 PM beginning in February 2008.</b></p> <p>Sandra discussed that her tenure as Co-Chair is approaching the end of its term and recruited individuals interested in considering the position. Katie Gaulin from Community Advocates volunteered to take the role. All present voted in favor, no opposition.</p> <p>Sandra will prepare some bullet points highlighting EPIC achievements in 2007, and led discussion related to what the membership of EPIC views as our goals for 2008. Suggestions included:</p> <p>LaShawndra suggested issues around children who live in households where there are insects or rodents, etc. This leads to health concerns or an exacerbation of already existing health problems among children. She would like to see some organization attempt to assist families in completely eliminating the problem from the homes as opposed to just getting rid of them in the short-term.</p> <p>Sandra discussed her concern with the time to process applications at Milwaukee County. Another comment was made that the level of service was unacceptable. The open lines of communication were commended, but service level remains an issue. The underlying mission of EPIC is to improve the enrollment process. The recent Journal Sentinel article highlighted that part of the challenge is with the budget allocated to Milwaukee County Economic Support Division. The problem is not isolated within Milwaukee County, nor is the solution. Each of us play an important role, especially as we move forward with BadgerCare+, in helping to assure things run as smoothly as possible for new applicants and members who are undergoing reviews.</p> <p>LaShawndra discussed the idea of using constituents in some capacity with EPIC.</p>

	<p>Another possible goal is to provide educational material for consumers and providers specifically related to Pharmacy Carve-Out. Who is the contact(s) for members who have problems, etc. Frank concerned about members who are unable to pay co-pay – will pharmacies deny distribution of medication. This will potentially increase ER usage.</p> <p>EPIC should watch Express Enrollment and the possibility that providers (medical, pharmacy, etc) may be turning people away b/c at least for a few days following application, the recipient will not be verifiable in the system. Who is signing up under Express Enrollment and are they following-up with full ACCESS application and then successful in obtaining benefits. The state will be tracking this, as each entity who registers to assist with Express Enrollment will have a sort-of “tracking number”. The state will be able to identify whether or not those receiving Express Enrollment are successful in applying for BC+ benefits.</p> <p>LaShawndra raised issue of Pharmacy Carve-Out and asked what we can do to help inform / educate pharmacists and pharmacies. She was concerned that the mailing planned by the state will not be sufficient, not all staff will read or understand, etc.</p> <p>Susan announced that the FPW received 3 year waiver but there will be massive changes to the benefit. PE period taken away. Women who had other commercial insurance coverage (didn’t want to use benefit for family planning, or didn’t have family planning services available to them) used to be eligible for waiver and that is being taken away. CMS being restrictive. State and PPW had a conference call scheduled for late January but has been rescheduled until March.</p> <p>Sandra brought up the Milwaukee County outstations that were used in the past. She felt they were useful, helpful. Sandra feels the disbandment of the outstations is a disservice to the community. Froedtert and St Joseph still have workers but their organizations are paying for them. Laura brought up the fact that the DHFS sponsored mini-grants and Milwaukee County’s effort to enlist Community Partners is in fact utilizing outstations, simply in a different format than those used previously.</p> <p>LaShandra asked about eligibility van – questioning why the van traveled around the city to different locations, and why not just locate the people from the van at specific locations. Danyel pointed out that there are smaller entities like churches, etc. who are grateful for the van so that their population does not have to go to 12<sup>th</sup> &amp; Vliet. Those smaller entities only need ½ day once per month, etc.</p> <p>Katie raised issue of problems with outlying areas (outside city of Milwaukee and Milwaukee County) and access to eligibility workers.</p>
<b>Next Meeting:</b>	<p><b>Tuesday, February 26, 2008. NEW TIME STARTING IN FEBRUARY – 1:00 PM to 3 PM.</b>  <b>Call-in number is 414-266-7614.</b></p>