

Role of the ADRCs in Wisconsin's Regional Enrollment Networks and the Health Insurance Marketplace

These guidelines describe the role of Wisconsin's Aging & Disability Resource Centers (ADRCs) in assisting customers with questions and concerns related to the Marketplace for individual health insurance implemented under the Federal Patient Protection and Affordable Care Act (PPACA).

Marketplace Implications for ADRC Customers

The Marketplace is part of a changing health insurance landscape that will touch many people across a wide spectrum. The Marketplace will offer individual health insurance to people who do not have access to health insurance through an employer and it will provide income-based tax credits and reduced cost sharing to make these plans affordable. Some ADRC customers will not require coverage through the Marketplace because they qualify for Medicare and/or Medicaid coverage due to age or disability. However, ADRCs are likely to encounter customers with Marketplace questions from the following groups:

- Individuals without access to employer health insurance who are waiting for a disability determination to be issued; have been determined disabled but are waiting for Medicare coverage to start; or have been denied disability benefits;
- Individuals who are under age 65 or otherwise ineligible for Medicare or Medicaid, and do not have access to health insurance through an employer;
- Individuals with Medicare and/or Medicaid who are confused about whether the Marketplace affects their existing coverage;
- Individuals who have lost coverage as a parent or childless adult through BadgerCare Plus;
- Individuals with coverage through Wisconsin's Health Insurance Risk Sharing Plan (HIRSP), a program which will no longer be available in 2014.

Wisconsin's Outreach Strategy

As Wisconsin's federally facilitated Marketplace opens for initial enrollment in the fall of 2013, Regional Enrollment Networks (RENs) throughout the state are mobilizing local grassroots resources and providing assistance with Marketplace application and enrollment. These networks include referral agents, mobilizers, assisters and consumer advocates.

Mobilizers help disseminate information to consumers, make referrals to Marketplace assisters, and provide input to the development of Regional Enrollment Networks. *Assisters* may include Navigators, Certified Application Counselors, insurance agents and brokers, and other agencies that provide direct help to consumers with Marketplace application and enrollment processes.

ADRCs are best suited to serve as referral agents and mobilizers within the RENs. Some examples of activities that an ADRC could conduct related to the Marketplace include:

- Provide general information about the Marketplace to ADRC customers.

- Refer ADRC customers to assisters for direct help with Marketplace applications and enrollment. Provide unbiased information and referrals.
- Invite Navigators or Certified Application Counselors (CACs) to offer onsite workshops and/or application assistance to elders and people with disabilities.
- Publish articles about the Marketplace in an ADRC newsletter.
- Allow ADRC customers to use onsite computer labs for independent Marketplace application/enrollment.
- Obtain information from others in RENs about the best way to connect ADRC customers with Marketplace assisters.
- Help RENs to understand the services offered by ADRCs.

Customer Information & Assistance

Information & assistance (I&A) specialists should be prepared to provide basic Marketplace information to ADRC customers. A variety of helpful CMS consumer brochures and fact sheets are available. For a current listing, visit www.marketplace.cms.gov. Additional Wisconsin-specific materials will be shared with ADRCs as they become available.

Generally, when an ADRC customer expresses a need for help in applying for or enrolling in a Marketplace plan, ADRC staff should refer them to one or more of the following consumer resources:

- Marketplace website: www.healthcare.gov;
- Marketplace Call Center: 1-800-318-2596;
- Local Certified Application Counselor and/or Navigator entities (These will vary in the state by region. Regional Enrollment Network information is available at www.dhs.wisconsin.gov/health-care/ren/index.htm);
- Licensed insurance agents and brokers (Information about licensed individuals is available through the Wisconsin Office of the Commissioner of Insurance (OCI) at www.oci.wi.gov).

A referral to a benefit specialist may be appropriate when a customer with Marketplace questions or problems meets the age/disability criteria for these services. All other individuals with Marketplace issues should be referred to external resources. ADRC staff may wish to ask individuals whether they have attempted to access the Marketplace Call Center, www.healthcare.gov, or local CAC or Navigator entities. Benefit specialists may give priority to assisting individuals who have been unsuccessful in their attempts to independently access these resources.

Benefit Specialist Services

Disability benefit specialists (DBS) and elder benefit specialists (EBS) are trained to identify when their clients might benefit from the Marketplace. The following roles fall within DBS and EBS program scope:

- Answer questions from Medicare and/or EBD Medicaid beneficiaries with misconceptions about the need to enroll in a plan through the Marketplace;
- Answer questions from HIRSP beneficiaries losing coverage at the end of the year;

- Provide referrals to the Marketplace Call Center, online application and enrollment tool, Navigators, and CACs. This may include three-way calls and other guided or facilitated referral methods;
- Help answer questions, screen for potential eligibility, file applications and resolve problems related to BadgerCare Plus, EBD Medicaid and Medicare;
- Provide general information about the Marketplace;
- Under limited circumstances, when a referral to the Marketplace Call Center or other external resources is not reasonable and other supports are unavailable, may provide additional assistance, to the extent that resources allow, to ensure the client is able to successfully navigate the online application and enrollment process. For example, during an appointment with a client, contact the Marketplace Call Center. The appropriate level of assistance will be determined on a case-by-case basis by the benefit specialist in consultation with their program attorney;
- Provide unbiased information and referrals. Do not recommend specific insurance plans, companies, agents or brokers.

Additional Information

To ensure ADRC staff members are prepared to provide customers with general information and appropriate referrals, it is recommended that they review the following professional resources:

- **Centers for Medicare and Medicaid Services (CMS) Professional Resources:** www.marketplace.cms.gov (Click on “Get Official Resources.”)

CMS Print Resources (available for ordering)

[About the Health Insurance Marketplace](#)

[Things to Think About When Choosing a Health Plan](#)

[Marketplace Application Checklist](#)

[Application for Health Coverage & Help Paying Costs \(Individual\)](#)

[Application for Health Coverage & Help Paying Costs \(Family\)](#)

CMS Videos (links posted on YouTube)

[Marketplace Application Process](#) (6 min.)

[Marketplace Enrollment Process](#) (4 min.)

- **Wisconsin Department of Health Services (DHS):** www.dhs.wisconsin.gov/health-care
Regional Enrollment Network information, training links, and updates on BadgerCare Plus changes.
- **Enrollment for Health Wisconsin:** www.e4healthwi.org
Wisconsin’s resource clearinghouse for professionals engaged in Marketplace mobilization and assistance.

Please send an email request to DHSRCTeam@wisconsin.gov for further information.