

# ForwardHealth **UPDATE**

Wisconsin serving you

Providing the Latest Health Care Benefit Information to ForwardHealth Members



## Changes to BadgerCare Plus

There are new changes to BadgerCare Plus benefits that will affect adults ages 19–64 who do not have dependent children living in the home.

These new rules begin **February 1, 2020**. Some changes include:

- An emergency room copay for visits to the emergency room that are not an emergency
- Monthly premiums (depending on your income)
- A drug use question
- An optional health survey to help lower your monthly premiums

## Emergency Room Copay

### What is the emergency room copay?

A copay is a payment you make for a health care service. Starting February 1, 2020, you will have to pay an \$8 copay for every visit to the emergency room that is not an emergency. The doctor will decide if your visit was an emergency.

### You are affected by these changes if you:

- Are age 19–64.
- Are not pregnant.
- Do not have dependent children under the age of 19 who live with you.

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The information provided in this ForwardHealth Update is published in accordance with the policies included in the federally approved waiver for the BadgerCare Reform 1115 Demonstration Project, per Wis. Stat. § 20.940(3)(c)(2).

## How does the emergency room copay affect me?

You will **not** have to pay a copay for using the emergency room for an emergency.

**Federal law says that emergency rooms are required to see you in the case of an emergency.**

## Monthly Premiums

### What is a premium?

A premium is a set amount of money your household pays each month to have health care coverage from BadgerCare Plus. You must pay your monthly premium to keep your BadgerCare Plus benefits.

### Do I have to pay monthly premiums?

You will have to pay a premium if:

- You are age 19–64.
- Your household income is more than \$6,245 a year for individuals, or more than \$8,455 a year for a family of two. (The federal government changes these amounts every year on February 1.)

You will have to pay this premium to keep your BadgerCare Plus benefits. You can pay your premium each month or pay all of your premiums at once when you renew your benefits each year.

### How much will my monthly premium be?

If this change affects you, your household will have to pay \$4 to \$8 each month. Monthly premiums will be for your whole household, not for each person.

### When will my first premium be due?

We will send you a letter before your first premium is due. In most cases, this will be after your next yearly renewal.

### How do I pay my premium?

You can pay your monthly premium once you get your monthly premium letter. **Specific payment information will be included in your monthly premium letter.**

## You do not have to pay an emergency room copay if you:

- Are a tribal member.
- Are the child or grandchild of a tribal member.
- Qualify for Indian Health Services.

## You do not have to pay monthly premiums if you:

- Are a tribal member.
- Are the child or grandchild of a tribal member.
- Qualify for Indian Health Services.
- Are homeless.
- Were homeless at any point in the last 12 months.
- Are residing in a medical institution for at least 30 days.
- Have a disability.

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You can pay by:

- Credit card.
- Debit card.
- Banking account through the ACCESS website.
- Banking account through the MyACCESS mobile app.
- Check.
- Money order.

### What if I do not pay my premium?

Your monthly premium will be due on the 10<sup>th</sup> of every month. You can pay your premiums at any time before your yearly renewal time or before your BadgerCare Plus coverage ends. If you do not pay all owed premiums at your yearly renewal time or when your BadgerCare Plus coverage ends, you will not be able to reenroll for six months. In order to reapply for benefits, you can pay all of your owed premiums or wait for six months to apply again.

You may be able to enroll in other Medicaid programs during the six-month period.

### Can I lower my premium?

**Yes.** The monthly premium is \$8 for each household. But, if you can show that you have healthy habits, you can lower your monthly premium.

### What are healthy habits?

Examples of healthy habits include:

- Wearing a seatbelt
- Exercising
- Not smoking

## Drug Use Question

### What is the drug use question?

When you apply for or renew your benefits, we will ask:

- If you have used drugs in ways that have caused problems for you or those around you in the past 12 months.
- If you are open to getting help.

DHS will share your answers with your health plan to help you get the health care services you need.

# QUICK LINKS

Visit the ACCESS website at [www.access.wisconsin.gov/](http://www.access.wisconsin.gov/).



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You must answer the drug use question when you apply for or renew your benefits after February 1, 2020. You cannot get BadgerCare Plus benefits if you do not answer the question. You can change your answer to the drug use question at any time.

### How does the drug use question affect me?

You must answer the drug use question to get BadgerCare Plus benefits.

**Your answer to the drug use question will not affect your BadgerCare Plus benefits in any way.**

You cannot get BadgerCare Plus coverage if you do not answer the question.

### How can I answer the drug use question?

You can answer the drug use question:

- On the ACCESS website.
- On the MyACCESS mobile app.
- By phone.
- By mail.
- In person at your county agency.

## Optional Health Survey

### What is the optional health survey?

This survey asks you about your health habits and is **optional**. This survey helps us to meet your health needs.

If you show that you have healthy habits on the survey, you can also lower your monthly premiums, if you are required to pay premiums.

Your answers will not affect your BadgerCare Plus benefits or increase your household's monthly premium to be more than \$8.

### How can I take the optional health survey?

You can answer the health survey:

- On the ACCESS website.
- On the MyACCESS mobile app.
- By phone.
- By mail.

### You do not have to answer the drug use question if you:

- Are a tribal member.
- Are the child or grandchild of a tribal member.
- Qualify for Indian Health Services.
- Are residing in a medical institution for at least 30 days.
- Have a disability.

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## For More Information

For additional details, go to the Wisconsin Department of Health Services at [www.dhs.wisconsin.gov/badgercareplus/changes](http://www.dhs.wisconsin.gov/badgercareplus/changes).

# Call to Action

Let your county or tribal agency know if you become pregnant or disabled or if your income changes.

## QUICK LINKS

Find the contact information for your county or tribal agency at [www.dhs.wisconsin.gov/forwardhealth/imagency/index.htm](http://www.dhs.wisconsin.gov/forwardhealth/imagency/index.htm).

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**English:** For help to translate or understand this, please call **800-362-3002** (TTY).

**Spanish:** Si necesita ayuda para traducir o entender este texto, por favor llame al teléfono **800-362-3002** (TTY).

**Russian:** Если вам не всё понятно в этом документе, позвоните по телефону **800-362-3002** (TTY).

**Hmong:** Yog xav tau kev pab txhais cov ntaub ntawv no kom koj totaub, hu rau **800-362-3002** (TTY).

**Laotian:** ເພື່ອຊ່ວຍໃນການແປ ຫລື ເຂົ້າໃຈເນື້ອຫາໃນນີ້, ກະລຸນາໂທຄະສັບຫາ **800-362-3002** (TTY).

Wisconsin Medicaid, BadgerCare Plus, SeniorCare, and Wisconsin Chronic Disease Program are administered by the Division of Medicaid Services, Wisconsin Department of Health Services (DHS). The Wisconsin AIDS Drug Assistance Program and the Wisconsin Well Woman Program are administered by the Division of Public Health, DHS.

For questions, call Member Services at 800-362-3002.