



Date: June 6, 2025

DMS Operations Memo 25-06

To: Income Maintenance Supervisors
Income Maintenance Lead Workers
Income Maintenance Staff

Affected Programs:

- | | |
|---|--|
| <input checked="" type="checkbox"/> BadgerCare Plus | <input type="checkbox"/> Caretaker Supplement |
| <input type="checkbox"/> FoodShare | <input type="checkbox"/> FoodShare Employment and Training |
| <input checked="" type="checkbox"/> Medicaid | |
| <input type="checkbox"/> SeniorCare | |

From: Autumn Arnold, Bureau Director
Bureau of Enrollment & Eligibility Policy
Division of Medicaid Services

Jonelle Brom, Bureau Director
Bureau of Eligibility Operations & Training
Division of Medicaid Services

Updates to 12-Month Continuous Health Care Coverage for Children

CROSS REFERENCE

- BadgerCare Plus Policy Handbook, [Section 1.2 Continuous Coverage for Qualifying Children](#)
- Medicaid Eligibility Handbook, [Section 1.2 Continuous Coverage for Qualifying Children](#)

EFFECTIVE DATE

June 21, 2025

PURPOSE

This memo announces updated policies regarding 12-month continuous coverage for children enrolled in certain health care benefits.

BACKGROUND

Under current policy, children under age 19 enrolled in certain health care programs are provided 12 months of continuous health care coverage. Continuous coverage means that the child will not lose coverage during that time period, even if the family's situation changes. Under current policy, qualifying children under 19 will only lose health care coverage during their 12-month continuous coverage period for the following reasons:

- The child turns 19.
- The child is no longer a resident of Wisconsin.

- The child passes away.
- The child's citizenship, identity, or immigration status is not verified within their reasonable opportunity period.
- The child was eligible as a pregnant minor, turns 19, and their postpartum period ends.
- There is a voluntary request for disenrollment from BadgerCare Plus or Medicaid.

Additionally, under current policy, children enrolled in a Children's Health Insurance Program (CHIP)-funded category of BadgerCare Plus who move to a Medicaid-funded category of BadgerCare Plus continue their existing 12-month certification period with continuous coverage.

POLICY

REEVALUATION OF COVERAGE

Qualifying children, under age 19, enrolled in certain health care programs with 12 months of continuous coverage, whose eligibility determination was made based on incorrect information or agency error, will have their eligibility redetermined. When eligibility is redetermined, the child's coverage can continue, change, or end. When the child's coverage continues or changes, a new 12-month certification period with continuous coverage is established.

Example 1: Hiroshi is 3 years old and enrolls in BadgerCare Plus on May 1, 2026, with no monthly premium. Hiroshi's continuous coverage period is set from May 1, 2026, through April 30, 2027. On July 12, 2026, it is discovered that Hiroshi's eligibility determination was made based on incorrect income information. Hiroshi's eligibility is redetermined based on accurate income information and they will now be charged a monthly premium. Hiroshi receives a new 12-month certification period with continuous coverage starting August 1, 2026, through July 31, 2027.

When eligibility is redetermined because of incorrect information or agency error, but the child is now not eligible for a new 12-month certification period only due to change in circumstance and not because of the corrected information, the child will keep their existing 12-month continuous coverage period and can move to the benefit category which aligns with the corrected information.

Example 2: Dimitri is 10 years old and enrolls in BadgerCare Plus on July 10, 2025. His continuous coverage period is set from July 1, 2025, through June 30, 2026. At the time of enrollment Dimitri had no other health insurance coverage. Dimitri obtained health insurance through his father's employer in December. Obtaining health insurance is not a reason a child's continuous coverage period can end. On January 1, 2026, it is discovered that Dimitri's eligibility determination was based on incorrect income information. Dimitri's eligibility is redetermined based on accurate income information and he is still under the income limit for BadgerCare Plus. Dimitri is not eligible for a new 12-month certification period because at his family's income level, he would be ineligible due to health insurance crowd-out rules. However, his BadgerCare Plus will continue and he will be charged a monthly premium for the remainder of his existing continuous coverage period.

TRANSITIONS BETWEEN CHIP AND MEDICAID

During the 12-month continuous coverage period, when a child moves from a CHIP-funded category of BadgerCare Plus to a Medicaid-funded category of BadgerCare Plus, they will begin a new 12-month certification period with continuous coverage.

CHIP-funded categories of BadgerCare Plus include:

- Children aged 1 through 5 with household incomes over 191% of the FPL
- Children aged 6 through 18 with household incomes over 156% of the FPL

Example 3: Amir is 10 years old and enrolls in BadgerCare Plus under a CHIP-funded category on January 1, 2026. The household's reported income at the time of enrollment is 175% of the FPL. Amir will have a continuous coverage period from January 1 through December 31, 2026. On March 14, the household reports an income reduction. The new reported income is 110% of the FPL. The reduction in income results in Amir being moved from BadgerCare Plus under a CHIP-funded category to BadgerCare Plus under a Medicaid-funded category. Amir receives a new 12-month certification period with continuous coverage from April 1, 2026, through March 31, 2027.

CERTIFICATION PERIODS AT REEVALUATION

When children begin new 12-month certification periods due to a reevaluation of coverage or transition from a CHIP-funded category to a Medicaid-funded category, new certification periods will be established for other eligible health care members in the household as permitted in existing policy because a redetermination of the household's eligibility has been completed.

Example 4: Meera, a disabled mom, and her 10-year-old son Rohan requested health care on July 10, 2025. Meera is enrolled in MAPP, and Rohan is enrolled in BadgerCare Plus at 120% of the FPL. Their 12-month certification period is from July 1, 2025, to June 30, 2026. On October 5, 2025, it was discovered that additional household income, which existed at the time of application, had not been reported. Rohan and Meera's eligibility determinations were made based on incorrect income information. Their eligibility is redetermined based on accurate income information. Meera remains eligible under MAPP. Rohan continues to be eligible for BadgerCare Plus, but transitions to a CHIP-funded category at 205% of the FPL. A new 12-month certification period is established for both from November 1, 2025, to October 31, 2026, with continuous coverage for Rohan.

CONTACTS

DHS CARES Problem Resolution Team

DHS/DMS/BEEP/SDB

DHS/DMS/BEOT/