

# Medicaid Purchase Plan (MAPPP) Updates on Premium Payments

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Wisconsin Department of Health Services  
Division of Medicaid Services

# MAPP Refresher

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# MAPP

MAPP offers Medicaid health care coverage to adults with disabilities who work or are interested in work.

- MAPP benefits are the same as those for other Medicaid members.
- Because it is a program for people who are working, MAPP has higher income and asset limits than many other types of Medicaid.

# Basic Non-Financial Rules

To enroll in MAPP, an individual must:

- Be at least 18 years old.
- Live in Wisconsin.
- Be a U.S citizen or qualifying immigrant.
- Provide their Social Security number or proof that they have applied for one.
- Be a person with a disability as determined by the Disability Determination Bureau.
- Meet the MAPP work requirement.
- Pay a premium, if required.

# Basic Financial Rules

The income limit for MAPP is 250 percent of the federal poverty level (FPL), based on a household that includes the member, the member's spouse, and the member's own minor dependent children.

For a household of...	250% FPL
1	\$3,260.43/month
2	\$4,406.25/month
3	\$5,552.08/month
4	\$6,697.93/month

FPL amounts for MAPP can be found here:

[dhs.wisconsin.gov/medicaid/fpl.htm](https://dhs.wisconsin.gov/medicaid/fpl.htm)

# Basic Financial Rules

- The net income of the individual (and spouse, if they have one) is used to determine eligibility.
- The asset limit for MAPP is \$15,000, but only the individual's assets are counted.
- Only the gross income of the individual is used to determine if they will owe a premium.

# Basic Financial Rules

- Individuals with gross income above 100% of the FPL must pay an initial premium as a condition of eligibility. These individuals must also pay ongoing monthly premiums to maintain their eligibility for MAPP.
- Individuals required to pay a premium will pay a minimum of \$25 per month plus approximately 3% of their gross income that is above 100% of the FPL.

# MAPP and Long-Term Care

- To be enrolled in an adult long-term care program (Family Care, Family Care Partnership, IRIS (Include, Respect, I Self-Direct Program), or PACE (Program of All-Inclusive Care for the Elderly), an individual must also be enrolled in and stay enrolled in a full-benefit Wisconsin Medicaid health care program.
- MAPP is one type of full-benefit Medicaid health care program that allows enrollment into a long-term care program. If an individual is enrolled in MAPP, they must meet all MAPP program requirements to stay enrolled. That includes paying their MAPP premium, if they owe one.



# Staying Enrolled in Long-Term Care

- If an individual is enrolled in both MAPP and a long-term care program and they don't pay their MAPP premium, they risk being disenrolled from their long-term care program as well.
- Before being disenrolled, income maintenance workers will first determine if the individual is eligible for any other full benefit Medicaid program.

# What is Changing

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# MAPP Premium Payment Changes

DHS is making four key changes to how MAPP members will pay premiums:

- Allowing an additional month to pay (starting in December)
- Allowing recurring payments to be managed online (starting October 20)
- Aligning initial and ongoing premium payment methods (starting October 20)
- Preventing duplicate payments (starting October 20)

# More Time to Pay MAPP Premiums

DHS is implementing changes to give members an additional month to pay their premiums.

- Coverage will not end for non-payment until the end of the month after the month the premium is due.
- December 2025 is the first month for which an unpaid premium will result in disenrollment.
  - Members have until the end of January 2026 to pay the December 2025 premium.
  - If December is not paid, they would be disenrolled January 31, 2026.

# Non-Payment of Premium Example

Bonnie applies for MAPP on February 10 and pays the February premium.

- A premium statement is sent to Bonnie for the March premium.  
Bonnie does not pay the March premium.
- A premium statement is sent to Bonnie for March and April with a cover letter telling her the March premium is past due and coverage will end if she doesn't pay.  
Bonnie does not pay March or April.
- Bonnie is sent a letter at April adverse action that her MAPP coverage is ending April 30.

# Late Payment Examples

## Before Adverse Action

Bonnie does not pay March or April premiums.

- On April 12, Bonnie pays the March premium.
- Bonnie is sent a premium statement for April and May with a past-due premium cover letter.

## After Adverse Action

Bonnie does not pay March or April premiums.

- Bonnie is sent a notice at April adverse action that her MAPP coverage is ending April 30.
- On April 27, Bonnie pays the March premium.
- Bonnie is sent a premium statement for April and May with a past-due premium cover letter.

# Re-Enrolling After Closure

Once MAPP benefits have ended, past due premiums are no longer owed.

- To re-enroll in MAPP, an initial premium(s) would be required.
- If re-enrolling more than a calendar month after benefits closed, a new application may also be required.

# Re-Enrolling After Closure Examples

## Month after Closure

Bonnie does not pay March or April premiums and MAPP ends April 30.

To re-enroll in MAPP in May, May's premium is required as an initial payment.

## > 1 Month after Closure

Bonnie does not pay March or April premiums and MAPP ends April 30.

To re-enroll in MAPP in June or later, a new application and initial premium(s) are required.



# Timeline

<b>November 18</b>	December premium statement generated and mailed.
<b>December 10</b>	December premium due date.
<b>December 19</b>	If member has not paid the December premium, member will be mailed a premium statement for the December and January premiums and a cover letter that says the December premium is past due.
<b>January 10</b>	January premium due date.
<b>Mid-January</b>	If member has not paid the December premium, member will be mailed a letter informing them their last day of MAPP coverage will be January 31.
<b>January 31</b>	Last day of MAPP coverage.

Members will not lose MAPP coverage due to not paying premiums until January 31, 2026.

# Key Implementation Dates

MAPP coverage can end for non-payment of premiums starting January 31, 2026.

Between now and January 2026:

- We will continue to charge MAPP premiums.
- Members are expected to pay premiums each month.
- We will continue to not disenroll MAPP members for non-payment of premiums.
- We will implement payment enhancements and communicate with members.

# Making Recurring Payments Online

- MAPP members subject to ongoing premiums can enroll in ACCESS AutoPay to have their monthly premium automatically deducted from a credit card, debit card, checking account or savings account.
- To be eligible for AutoPay, members must meet the following conditions:
  - Be eligible for MAPP benefits and subject to an ongoing premium.
  - Be current on their premium payment.

# Managing Recurring Payments Online

- Members who set up ACCESS AutoPay will receive a confirmation letter when they enroll, choose to disenroll, or are systematically disenrolled from AutoPay for one of the following reasons:
  - They are no longer eligible for MAPP.
  - They no longer have a premium.
  - Their online payment fails.
  - They enroll in Electronic Funds Transfer (EFT) or wage withholding.
- Members can review their payment information at any time. To change their AutoPay payment source, they must disenroll from their current AutoPay set up and re-enroll with new payment information.

# Initial and Ongoing Premium Payment Methods

## Before October 20

- Applicants can only pay initial premiums by check or money order to their Income Maintenance agency.
- Members can pay ongoing premiums online using the ACCESS website or the MyACCESS mobile app, by check or money order, or by EFT or wage withholding.

## Starting October 20

- To minimize processing delays and give members more online options, both initial and ongoing premiums can be paid online using ACCESS or MyACCESS or by mailing a check or money order.
- Ongoing premiums can also be paid using ACCESS AutoPay, or by signing up for EFT or wage withholding.

# Initial and Ongoing Premium Payment Methods

In very limited circumstances, in-person premium payments can be accepted by an income maintenance (IM) agency.

For this to happen, all of the following criteria must be met:

- The individual is unable to pay their premium online.
- The individual's benefits will end before the payment can be processed by mail.
- The individual has a specific and immediate medical need, where a delay in the beginning of benefits or a temporary closure of benefits will result in not being able to get a prescription, not being able to attend a medical appointment, or loss of long-term care services prior to the premium being processed.

# Preventing Duplicate Payments

- Members enrolled in ACCESS AutoPay, EFT, or wage withholding will receive recurring payment reminder letters each month reminding them they are enrolled in a recurring payment method and no additional payment is required.
- Enrollment in a recurring payment method will also be visible to members with ACCESS and MyACCESS accounts and will prevent members from making a duplicative online payment.

# Resources for Members and Partners

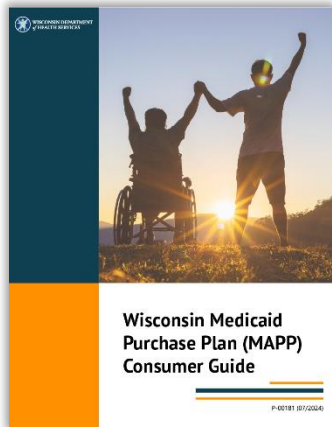
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# Member Communications

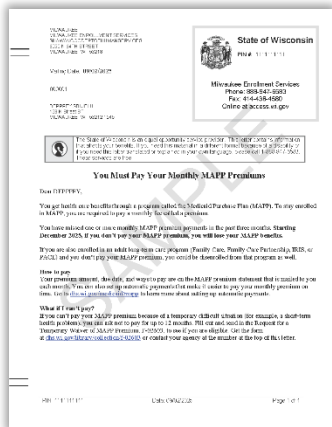
## MAPP Consumer Guide

- October 20 – starts mailing to current MAPP members
- Ongoing – sent at enrollment and renewal (not to exceed one per 12 months)



## Letter to members who have not paid MAPP premiums

October 20 – one-time letter to MAPP members who have missed one of more premiums in the last three months (July, August, September)



# Member Communications

## New ongoing letters

- How to pay your initial MAPP premium  
Includes a cover letter with verification checklist (VCL) and premium statement.
- Premium past due cover letter  
Sent with premium statement when members owe a premium from the previous month.

# Member Communications


## New letters for automatic recurring payments

- ACCESS AutoPay enrollment  
Confirms enrollment in ACCESS AutoPay.
- ACCESS AutoPay disenrollment
  - Confirms disenrollment in ACCESS AutoPay.
  - Contains different letters based on why they were disenrolled.
- How to set up electronic funds transfer (includes form)
- How to set up wage withholding (includes form)
- MAPP recurring premium payment reminder  
Sent instead of premium statement to members who have automatic payments set up (ACCESS AutoPay, EFT, or wage withholding).

# Partner Toolkit

**Easy access to outreach materials and resources**

This toolkit is designed to give you the information and the communication tools you need to help members better understand their Medicaid Purchase Plan (MAPP) benefits. You can find more information about MAPP eligibility, enrollment, work requirements, premiums at the [Medicaid Purchase Plan webpage](#).



**MAPP premium enhancements timeline**

Key Dates	Communication or Action
October 18	<ul style="list-style-type: none"><li>MAPP premium enhancements go live</li><li>ACCESS AutoPay goes live</li></ul>
October 20	<ul style="list-style-type: none"><li>November premium statement sent</li><li>MAPP Consumer Guide begins mailing to current members</li><li>Letter sent to members who missed a premium in one or more of the last three months (July, Aug., Sept.)</li></ul>
November 5	First premium reminder text message sent
November 10	November premium due date
November 20	<ul style="list-style-type: none"><li>Second reminder text message sent if November premium is not yet paid</li><li>December premium statement sent</li></ul>
December 31	Extended time to pay

**Meetings**

**MAPP Webinar**

This webinar is for Wisconsin Department of Health Services partners who want to know more about the enhancements being made to MAPP premium payments.

**When**

- Date: September 30, 2025
- Time: 9-10 a.m.

**How to join**

- Join the [Zoom meeting](#) and use meeting ID 1604233990.
- Or, call 609-254-5252 and use meeting ID 1604233990. You can also use the toll-free number: 844-708-2568

**Recording and materials**

- September 30, 2025 recording (posted when available)
- September 30, 2025 presentation slides (posted when available)

**Find partner resources**

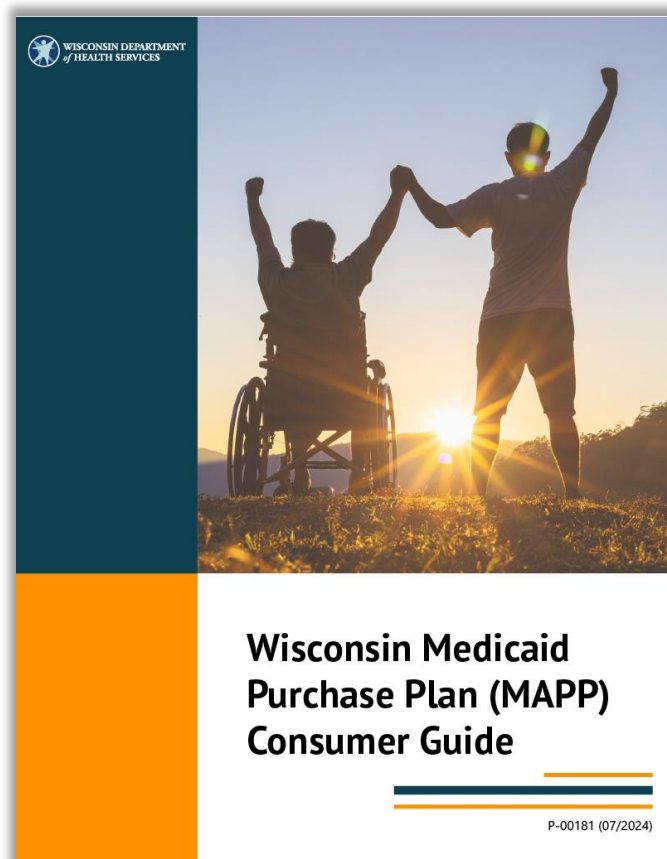
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- Fact sheets and guides +
- Sample letters and notices +
- Forms +

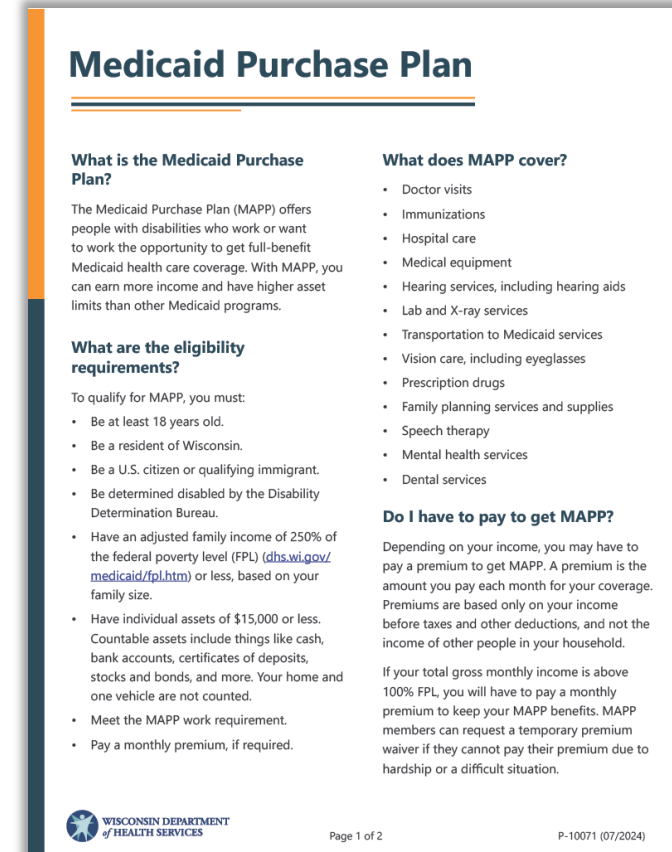
- [dhs.wi.gov/forwardhealth/partners/mapp.htm](https://dhs.wi.gov/forwardhealth/partners/mapp.htm)
  - Not live yet.
- MAPP premium enhancements timeline
- Upcoming meetings and recordings
- Partner resources
  - Factsheets and guides
  - Sample letters and notices
  - Forms

# Member and Partner Resources

## MAPP Consumer Guide



## MAPP factsheet



# Member and Partner Resources

## MAPP Overview and Eligibility factsheet



### Get on the MAPP: Is the Medicaid Purchase Plan right for you?

If you can say yes to all three of these questions, the Medicaid Purchase Plan (MAPP) might be right for you!

- ✓ Have you not applied for BadgerCare Plus or Medicaid because you think you make too much money or have too many assets?
- ✓ Are you at least 18 years old with a disability?
- ✓ Are you working or interested in working, either for money or in exchange for goods or services?

#### What is MAPP?

MAPP offers health care coverage to people with a disability who are 18 or older and who are working or interested in working, either for money or in exchange for goods or services.

MAPP has higher income and asset limits than most other Medicaid plans for people with a disability.

- A member's income must be at or below 250% of the federal poverty level for the size of their household.
- Members can have no more than \$15,000 in countable assets, excluding one home and one vehicle.
- Depending on income, some MAPP members may need to pay a monthly premium.

#### How can I save my earnings with MAPP?

MAPP members can set aside up to half their job earnings in an Independence Account. These funds do not count towards the \$15,000 asset limit and may be used for any purpose.

#### How do I apply for MAPP?

Apply online through ACCESS at [access.wi.gov](https://access.wi.gov) or apply in person at your local agency. Find your local agency at [dhs.wi.gov/im-agency](https://dhs.wi.gov/im-agency).

#### For more information

Go to [dhs.wi.gov/medicaid/medicaid-purchase-plan.htm](https://dhs.wi.gov/medicaid/medicaid-purchase-plan.htm) and refer to our MAPP fact sheet and MAPP Consumer Guide.



Visit our MAPP webpage





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## Paying your MAPP Premium factsheet

### Paying your MAPP Premium

Your MAPP premium payment is due by the **10th of each month**. Paying on time helps you stay enrolled in your MAPP health care program. If you participate in a long-term care program (Family Care, Family Care Partnership, PACE or IRIS) and you don't pay your MAPP premium, you could also be disenrolled from your long-term care program.

#### Pay your premium each month

With these methods, you'll need to mail in or log in to make a payment each month.


- **Online** through the ACCESS website ([access.wi.gov](https://access.wi.gov)) or the MyACCESS mobile app ([dhs.wi.gov/forwardhealth/myaccess.htm](https://dhs.wi.gov/forwardhealth/myaccess.htm)) with a credit or debit card or from a checking or savings account.
- **Mail** a check or money order to:  
Medicaid Purchase Plan  
PO Box 93187  
Milwaukee, WI 53293-0187


#### Set up automatic monthly payments

With these methods, you can set up recurring payments that will be deducted on the 3rd of each month. This helps ensure you pay on time and reduces the risk of being disenrolled because you missed a payment.

- **NEW!** Set up **ACCESS AutoPay** online at [access.wi.gov](https://access.wi.gov) to pay automatically with a credit or debit card or from a checking or savings account.
- Through a **monthly electronic funds transfer** from a checking or savings account. To set up an electronic funds transfer, fill out the Member/Employer Electronic Funds Transfer for Medicaid Purchase Plan Premiums, F-13023 form. Call your local agency ([dhs.wi.gov/im-agency](https://dhs.wi.gov/im-agency)) to ask for this form or find it at [dhs.wi.gov/library/collection/f-13023](https://dhs.wi.gov/library/collection/f-13023).
- Set up **wage withholding** to have the payment taken out of your paycheck if offered by your employer. Work with your employer to fill out the Medicaid Purchase Plan Premium Employer Wage Withholding, F-13024 form. Call your local agency ([dhs.wi.gov/im-agency](https://dhs.wi.gov/im-agency)) to ask for this form or find it at [dhs.wi.gov/library/collection/f-13024](https://dhs.wi.gov/library/collection/f-13024).

Find the payment option that's right for you. Scan the QR code or go to [dhs.wi.gov/medicaid/mapp](https://dhs.wi.gov/medicaid/mapp).





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P-03709 (09/2025)



# Member and Partner Resources

## Hardship Waiver factsheet

**Medicaid Purchase Plan**

### What if I can't pay my premium?

If you can't pay your Medicaid Purchase Plan (MAPP) premium due to a **temporary and unexpected difficult situation**, you can ask to not pay for a short time. This is called a temporary premium waiver.

**What situations qualify for a temporary premium waiver?**


- An unexpected, unusual expense or situation related to your health or ability to work.
- An unexpected, unusual expense that may take a few months to pay off.


**What situations do *not* qualify for a temporary premium waiver?**

- Expenses that are not related to your health or ability to work.
- Inflation or other regular increases in prices, such as the price of groceries or gas.
- Regular, recurring expenses that can be budgeted for, like rent or utilities, that are not the result of an unexpected or unplanned change.

**What are some examples of temporary, difficult situations?**

1. Hasan's car's transmission needs to be repaired. It will cost \$5,000 and take six months to pay off. While it's being repaired, he has to pay for a rideshare to get to and from work.
2. Tuva's child care provider suddenly closed. She can't get into a new center for four months. Her neighbor can help, but at a higher hourly rate with limited availability. Tuva can't work as many hours and has higher expenses for the next four months due to her child care situation.
3. Julie's landlord is ending her lease. Her new apartment requires a security deposit plus first month's rent, and she must pay rent on her current lease for the next two months.





## MAPP and Long-Term Care factsheet

### MAPP and Adult Long-Term Care Programs

**Why is paying your MAPP premium important for people in Family Care, IRIS, or PACE?**

To be enrolled in an adult long-term care program (Family Care, Family Care Partnership, IRIS, or PACE) you must also be enrolled in a full-benefit Wisconsin Medicaid health care coverage. To see what services are covered in your long-term care program and full-benefit Medicaid, check out Services Included in IRIS, Family Care, Partnership and PACE. P-00570 ([dhs.wi.gov/publications/p0/p00570.pdf](https://dhs.wi.gov/publications/p0/p00570.pdf)).

The Medicaid Purchase Plan (MAPP) is one type of full-benefit Medicaid coverage that allows you to enroll in a long-term care program. If you are enrolled in MAPP, you must meet all MAPP program requirements to stay enrolled. That includes paying your MAPP premium on time.

**Losing long-term care program enrollment**

If you are enrolled in both MAPP and an adult long-term care program (Family Care, Family Care Partnership, IRIS, or PACE) and you don't pay your MAPP premium, you could be disenrolled from your long-term care program as well.

If you stop being enrolled in MAPP and are enrolled in different full-benefit Medicaid health care coverage instead, your monthly cost for your long-term care services could increase.




Q&A

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# Contact Us

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DHS ForwardHealth Partners Inbox:

[DHSForwardHealthPartners@dhs.wisconsin.gov](mailto:DHSForwardHealthPartners@dhs.wisconsin.gov)



Thank You!

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