

Extension and Premium Enhancements

Nicole Huffman, Health Care Policy Analyst

September 21, 2017

Income Maintenance Advisory Committee (IMAC) Meeting



Topics

- Project Overview
- Policy and System Enhancements
- Impact
- Release Readiness

Project Overview

Background

- The Policy
 - Certain members may be able to continue eligibility under a BadgerCare Plus (BC+) extension when their income increases over 100% of the Federal Poverty Level due to an increase in earned income and/or spousal support.
 - BC+ and the Medicaid Purchase Plan (MAPP) require certain members to pay premiums to obtain or keep their coverage, and they may be subject to a restrictive re-enrollment period (RRP) for failure to pay premiums.

Background

- The Issues
 - Extensions and premiums are not always set or recorded correctly.
 - Workers are not always able to confirm eligibility.
 - This creates a lot of manual work for IM workers, the CARES Call Center, and others.
 - There is a potential that we are not collecting premiums when we should or we are collecting the wrong premium amount.
 - Member notices may not be clear.

Project Vision

- Prioritize and complete system fixes and enhancements that will support extension and premium policies in order to improve consortia efficiency and clarify member communications.

Intended Outcomes and Goals

- Ensure correct extension and premium policies are supported by CARES and interChange.
- Ensure correct extension periods and premium amounts are determined and tracked accurately.
- Improve the alignment of the records in CARES and interChange of members' eligibility during extension periods as well as their premiums amounts owed and paid.
- Provide workload savings by streamlining the extension and premium processes, reducing workarounds and manual work, and resolving system defects.

Policy and System Enhancements

Policy Impact

- There are no policy changes associated with this project.
- The system changes will support existing BC+ Extension and BC+ and MAPP premium policies.

Overview of System Enhancements

- Extension eligibility and premium determinations
- Intake and Arrears Premium Information page
- Processing late premium payments and confirming premium assistance group (AG) eligibility when running with dates
- Premium and extension-related correspondence

Extension Eligibility and Premium Determinations

- CWW will correctly determine whether an extension can continue when a child turns 19 or all children have left the household.
- Earned Income Extensions
 - When all children have turned 19 or left the household, an earned income extension will be terminated and workers will be able to confirm the closure.
 - If the child returns to the household within the calendar month after closure, an unexpired earned income extension may reopen.

Extension Eligibility and Premium Determinations

- Spousal Support Extensions
 - Members in a spousal support extension remain eligible after all children have turned 19 or left the household.
 - A 19 year old who remains in the household also remains eligible for the spousal support extension, and will receive benefits under the X9 medical status code.
- Workers will be able to confirm when running with dates with a new or late premium, as long as no negative action is being taken on the case (for example, an increase in the premium).
- Free premium months will be determined correctly.


Intake and Arrears Premium Information Page

- The Intake and Arrears Premium Information page will be scheduled after the Verification Checklist when running with dates.
- New “Premium Coupon Correspondence” section
 - Displays when running with dates and a BC+ premium is the only pending item.
 - Allows workers to choose whether to send a premium coupon for the month.

Intake and Arrears Premium Information Page

Intake and Arrears Premium Information Cancel Reset

Assistance Group Overview



Program Type: **BCP - BADGERCARE PLUS**  Sequence:

Premium Payment Details

Premium Month	Amount	Paid	Worker Payment Information
09/2017	34.00	<input type="checkbox"/>	

Premium Coupon Correspondence

Do you want to send a coupon with the VCL for this month? Y - Yes

Program Type: **BCP - BADGERCARE PLUS** Sequence: Go  

Late Premiums and Running with Dates

- Alert 280 will be displayed if a late BC+ premium is received any time during the RRP.
- Workers will be able to suspend RRPs to run eligibility with dates and pend for a premium.
- When all required premiums are paid, workers will:
 - Delete RRPs
 - Run eligibility with dates (oldest month first) and confirm
 - Run ongoing eligibility (without dates) and confirm

Premium Correspondence

- When workers run eligibility with dates for multiple months and indicate that a premium coupon should be sent for each of those months,
 - The Verification Checklist will include information for all of these months in the Notice of Action Needed section.
 - The Verification Checklist will include a single premium coupon that will indicate the premium for each month as well as the total amount due.

Reason Code Updates

- New reason code 752 will display when an adult is no longer eligible under an earned income extension due to no longer qualifying as a parent, caretaker, or pregnant woman because of one of the following:
 - All children turned 19
 - All children left the household
 - The adult is no longer cooperating with a reunification plan

CWW	Notice Text
Not a parent or caretaker.	You are not a parent, stepparent, or relative of a child under age 19 who is living in your home.

Reason Code Updates

- Reason code 577 displays when a child loses eligibility due to becoming 19 years old.

CWW	Existing Text	New Text
The target has turned 19.	You no longer have a child under age 19 in your home. To get health care benefits, you must be a child under age 19, pregnant, disabled, 65 or older, or blind.	You are no longer under age 19, so you cannot get this benefit on your parent or relative's case.

Reason Code Updates

- Reason code 115 displays when a person no longer qualifies for benefits on a case due to not having a qualifying relationship to the primary person.

CWW	Existing Text	New Text
Does not have a qualifying relationship to Primary Person.	The person who applied is not your spouse, parent or other relative who meets the program rules. To get this benefit, you will need to apply on your own or with your spouse, parent or other relative. You should apply at your local agency.	Your relationship to the person who applied for benefits does not meet program rules. However, you may still be able to get this benefit. To see if you can get this benefit, apply on your own.

Impact

Project Impact

- CARES will support extension and premium policies and determine correct extension eligibility and premium amounts.
- There will be less manual work, including:
 - Fewer manual premium coupons
 - Fewer manual certifications
 - Fewer cases sent to the CARES Call Center for manual review and adjustments of premiums and/or extension eligibility.
- Members will be better informed about the premiums they owe and the reason(s) they are losing eligibility.

Release Readiness

Important Dates

Date	Event or Communication
September 21	IMAC presentation
October 16-20	Operations Memo published this week
October 27	TAPP presentation
November 4	System changes implemented
TBD	Process Help will be updated

Questions?

Please direct any questions to the CARES Call Center.