#### UPDATES TO BADGERCARE PLUS EXTENSIONS

Rachel Witthoft, Health Care Policy Analyst April 18, 2019 Income Maintenance Advisory Committee (IMAC) Meeting



#### Overview

- In 2018, CMS informed Wisconsin that it will not allow premium requirements for members in BadgerCare Plus extensions beyond 2018.
- DHS implemented system changes in November 2018 in order to no longer require premiums for this population as of the January 2019 benefit month.
- Due to the short timeframe, DHS only made essential changes. Additional changes will be made in June 2019 to address other areas affected by this change in premium policy.

#### Goals

- Implement systems changes to accommodate policy clarifications on BadgerCare Plus extension eligibility.
- Make changes to SWICA discrepancies to accommodate the policy that income verification is no longer needed to determine BadgerCare Plus extension eligibility.
- Change the reporting rules used in correspondence to correctly show the required change reporting for BadgerCare Plus extensions.

#### Goals

- Change the Notice of Decision text to minimize any confusing wording or formatting due to the removal of text related to premiums for BadgerCare Plus extensions.
- Update text in ACCESS desktop and mobile to remove text that is specific to premiums for BadgerCare Plus extensions. Also, add general text to better explain BadgerCare Plus extensions, if not already available.

Policy Changes

#### Unverified Income Decrease

- When a member in a BadgerCare Plus extension reports an income decrease to an amount at or below 100% FPL and the member verifies this income change, the member is removed from the extension and placed in regular BadgerCare Plus.
- Currently, if the member does not verify the income decrease, the extension ends and the member is not determined eligible for regular BadgerCare Plus.

#### Unverified Income Decrease

- Beginning with eligibility determinations for August I, 2019, if the member does not verify an income decrease to an amount at or below 100% FPL, they are not determined eligible for regular BadgerCare Plus. They continue to remain open under the extension for any remaining months.
- A report will be sent to IM agencies listing cases processed between June adverse action and the system changes on June 22 where the extension was incorrectly closed starting August 1.

#### Past BadgerCare Plus Enrollment

- One of the criteria for extension eligibility is that the member must have been enrolled in BadgerCare Plus with income that was at or below 100% FPL for at least three of the six months immediately preceding the month in which income went above 100% FPL.
- Currently, CARES will only count months in which the member was eligible as a parent (MAGA), caretaker relative (MAGN), or pregnant woman (MAGP); and had income at or below 100% FPL

#### Past BadgerCare Plus Enrollment

- Effective June 22, 2019, CARES will also count past months of BadgerCare Plus eligibility in which the parent was previously eligible as a child (MAGC) or a child living with non-legally responsible relatives (MAGL) with income at or below 100% FPL.
- All other extension eligibility criteria remain the same, including that the person must be eligible for BadgerCare Plus as a parent, caretaker, or pregnant woman in the month that income increased above 100% FPL.

# System Changes

## **CARES** Changes

- CARES will be updated to accommodate for the policy changes related to unverified income decreases and previous BadgerCare Plus eligibility as explained earlier.
- The SWICA exchange will no longer create discrepancies for quarters when a member is eligible for an extension in at least one month of that quarter. This is effective the first SWICA exchange after June 22, 2019.

- New reporting rules text for the following scenarios:
  - MAGE and/or MAGM only (without other programs)
  - MAGE and/or MAGM with FoodShare Reduced Reporting with gross income less than or equal to 130% FPL
  - MAGE and/or MAGM with FoodShare Reduced Reporting with gross income greater than 130% FPL

MAGE and/or MAGM only (without other programs)

Based on the benefits you are getting, you must report within 10 days if someone has a new address, a change in where he or she is staying, or moves in or out of your home. Keep in mind that if your benefits change, your reporting rules may also change.

#### MAGE and/or MAGM with FoodShare Reduced Reporting with gross income less than or equal to 130% FPL

Based on the benefits you are getting, you must report within 10 days if someone:

- Has a new address
- Has a change in where he or she is staying
- Moves in or out of your home

If your household's total monthly income (before taxes) goes over \$[FS limit], you must report it by the 10th day of the next month. For example, if your income goes over the limit in June, you must report it by July 10th.

If you don't report a change listed above, and you get benefits or coverage that you aren't eligible for, you may have to pay us back. Keep in mind that if your benefits change, your reporting rules may also change.

MAGE and/or MAGM with FoodShare Reduced Reporting with gross income greater than 130% FPL

Based on the benefits you are getting, you must report within 10 days if someone:

- Has a new address
- Has a change in where he or she is staying
- Moves in or out of your home

Because your total income exceeds 130% FPL for your FoodShare group size and you remain eligible, you do not have to report any changes for your FoodShare benefits until your next review or six month report form.

If you don't report a change listed above, and you get benefits or coverage that you aren't eligible for, you may have to pay us back. Keep in mind that if your benefits change, your reporting rules may also change.

A static paragraph will be added to all Notice of Decisions under the Your Reporting Rules header. Draft text shown in highlight below.

#### ♀ Your Reporting Rules

You can report changes online or by phone, fax, or mail.

- Online: Go to access wi gov. Log into your ACCESS account, and click Report My Changes. If you do not have an ACCESS account, you can go to access wi gov and create one.
- Phone: Call your agency. Your agency's phone number is listed on page 1 of this letter.
- Fax or mail: Complete a change report form and fax or mail it using the instructions on the form. To
  get a change report form, call your agency, or go to www.dhs.wisconsin.gov/forwardhealth/changereport.htm.

Based on the benefits you are getting, you must report within 10 days if someone:

- Has a new address - Has a change in where he or she is - Has a change in income

- The "Your Households Reported Income" section will be displayed when there is an adult open for an extension.
  - The Counted Income amount will use the current calculation logic and display the counted income from the corresponding budget for the AG for the eligible adults.
  - "N/A" will be displayed in the Counted Income Limit row for all individuals in the extension budget.
  - Budgets will not be shown for children in extensions.

BadgerCare Plus This was used for: ADULT			
This was used for, ADULT	Jan. 2019	Feb. 2019	Mar. 2019
Your Counted Income	\$3,100.00	\$3,100.00	\$3,100.00
Counted Income Limit	N/A	N/A	N/A

 The names of people eligible under the BadgerCare Plus extensions category in the "Who is enrolled in Health Care Benefits" section will be rolled up.

#### Current



#### Your Health Care Benefits

When?	Who is enrolled?		Which plan?	Monthly Premium?
As of Apr. 01, 2019	PAPA	SON	BadgerCare Plus	No
PAPA, SON: Yo your case.	ou will get the l	health care benefits	s shown above until there is	a change in

#### New



#### Your Health Care Benefits

Who is enrolled in health care benefits?						
When?	Who is enrolled?		Which plan?	Monthly Premium?		
As of Apr. 01, 2019	PAPA	SON	BadgerCare Plus	No		

PAPA, SON: You will get the health care benefits shown above until there is a change in your case.

PAPA, SON: You are in a BadgerCare Plus extension. See the More Information section below.

#### Verification Checklist Changes

- After the November 2018 changes were implemented, it was found that the VCL is still requesting income verification if the case is also pending for verification of non-financial information, even though CARES doesn't require income to be verified in order for extension eligibility to be determined.
- Effective June 22, 2019, the VCL will no longer request income verification for extension eligibility.

## **ACCESS Changes**

- References to premiums for BadgerCare Plus extensions will be removed.
- In Report My Changes (RMC), income reporting text will not be shown when members of a case are only open for types of BadgerCare Plus that do not require income changes to be verified.
  - Extensions
  - Pregnant Women
  - Continuously Eligible Newborns
  - Former Foster Care Youth

# Impact to IM

#### Impact to IM

- Reduce confusion among members and workers by cleaning up lingering functionality related to BadgerCare Plus extensions with premiums.
- Reduce the amount of unnecessary verifications of income submitted by members that workers must then process.
- No longer receive SWICA matches for the quarters an individual is on an extension.

# Release Readiness Activities

## Upcoming Events

- Operations Memo: Publish by June 7
- Recorded Demo: Publish by June 19