

BadgerCare Reform Waiver



Topics

- Background & proposed timeline
- Policy changes
- Communications & outreach

Background

BadgerCare Reform

- 2015-2017 Biennial Budget (WI Act 55) required DHS to apply for an amendment to the BadgerCare Reform Waiver.
- There were additional non-Act 55 policies included in the amendment request as well.
- The BadgerCare Reform waiver was approved by the Centers of Medicare & Medicaid Services (CMS) on October 31, 2018.
- Wisconsin Act 370 required implementation of the BadgerCare Reform changes by November 1, 2019.

BadgerCare Reform

- The BadgerCare Reform Waiver amendment includes the following changes for childless adult (CLA) members:
 - Community engagement (employment and training requirement) including a 48-month limit on benefits when in non-compliance
 - Monthly premiums
 - Healthy behavior incentives applied as a reduction in the monthly premium amount
 - An \$8 co-payment for non-emergency use of the emergency department (ED)
- Waiver also provides full coverage of residential substance use disorder (SUD) treatment for all full-benefit BadgerCare Plus and Medicaid members.

Proposed BadgerCare Reform Timing

- Pending JFC approval of DHS' implementation plan:
 - Current members will receive an update notifying them of **monthly premiums, healthy behavior incentives**, and the **copayment** for non-emergent use of the ED starting **November 1, 2019**.
 - Members will become subject to these requirements at application or renewal after **February 1, 2020**.
- DHS has requested a 90 day extension from JFC for implementation of community engagement and residential SUD treatment.

Policy Overview

Premiums

- CLA members with income greater than 50% and up to and including 100% of the federal poverty level (FPL) will be charged an \$8 monthly household premium.
- Premiums may be reduced based on healthy behavior incentives.
 - One-person household, reduced premium = \$4
 - Two-person household, both individuals have a reduction, premium = \$4
 - Two-person household, one individual has a reduction, premium = \$6
- CLA members will be able to pay their premiums by check or money order, or by using a credit card, debit card, or banking account online through ACCESS or MyACCESS.

Premiums (cont.)

- Premiums will be charged each month, but won't impact eligibility unless they are not paid by the end of their certification period (renewal).
- If the member has unpaid premiums at the end of their certification period or at renewal, they will be subject to a 6 month restrictive re-enrollment period (RRP).
- Members can regain eligibility by paying owed premiums anytime during the RRP.

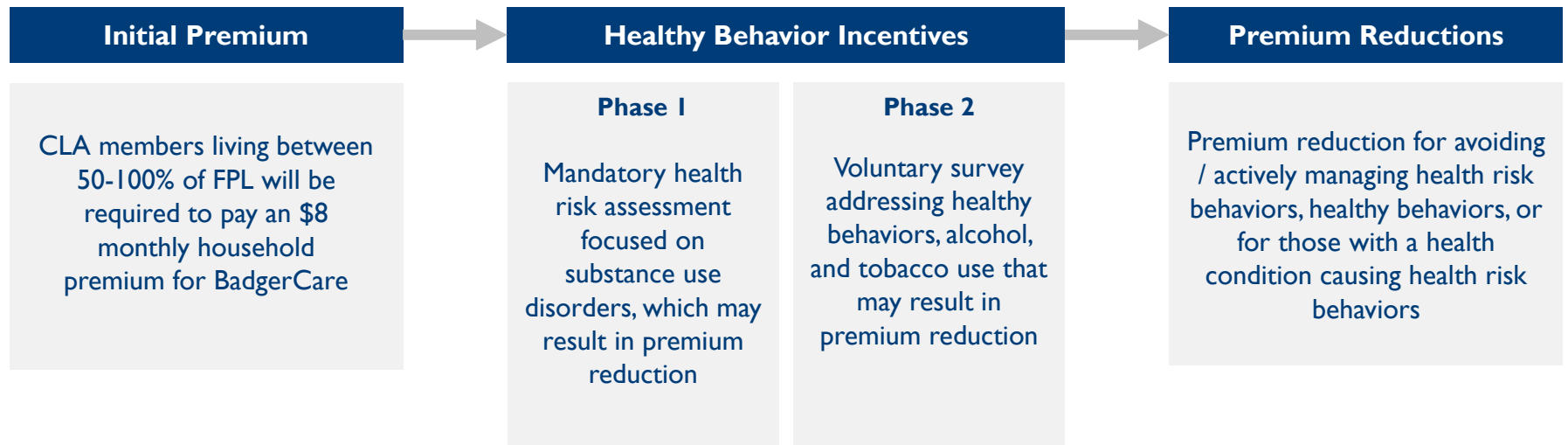
Healthy Behavior Incentives

- CLA members will be required, as a condition of eligibility, to complete a health risk assessment focused on substance use disorders.
- CLA members will be able to complete the assessment through ACCESS, MyACCESS, mail, in-person, or by telephone with their IM agency.
- Their assessment information will be shared with their HMOs.

Healthy Behavior Incentives (cont.)

- CLA members may take an optional health survey.
- Their answers may lower their monthly premium.
- Their answers will be shared with their HMOs.
- The health survey can be answered through ACCESS or MyACCESS, and can be completed by mail or telephone through a third party vendor.
- Questions will address healthy behaviors and use of alcohol and tobacco.

Premiums & Healthy Behavior Incentives



ED Copayment

- \$8 copayment will be charged for members who use the ED for non-emergent care.
- The copayment will be collected by the ED.
- The copayment will be waived if the visit is determined by the provider to be emergent using prudent person standard.

Community Engagement

- CLA members ages 19 through 49 are required to complete at least 80 hours per month of qualifying activities.
- Qualifying activities include, but are not limited to paid work, unpaid work, in-kind work, and allowable job training or job search programs such as FSET.
- Individuals will be able to report activities through a new module in ACCESS and MyACCESS, as well as by phone, in-person, or mail.

Community Engagement (cont.)

- CLA members will be exempt for a given month if they meet certain criteria, including if they:
 - Are unable to work or participate in workforce training activities due to a disability
 - Attending school at least half-time
 - Meet any of the current FoodShare work requirement exemptions

Community Engagement (cont.)

- CLA members who have not met the community engagement requirement for 48 aggregate (not necessarily consecutive) months will be disenrolled from BadgerCare Plus and will not be able to re-enroll as a CLA member for 6 months.
 - Members deemed exempt will not accrue months towards the 48 month limit while they are exempt.

Residential Substance Use Disorder (SUD) Coverage

- DHS will implement a new benefit to cover short-term residential treatment services in facilities previously excluded from reimbursement.
- This expansion removes barriers to treatment and is part of Wisconsin's comprehensive strategy for combating SUDs, including opioid use disorders.
- This treatment coverage will be available to all full-benefit BadgerCare Plus and Medicaid members

Communication & Outreach

Member Communication

- ForwardHealth Member Update
 - The Update is a one-time letter that will provide an overview of all upcoming changes.
- One-time Renewal Letter
 - A separate letter will be sent to affected members at their renewal explaining the changes and their impacts in more detail.

Member Communication (cont.)

- Information will also be included on standard correspondence, such as the Notice of Decision, Verification Checklist, Administrative Renewal letter, and 45-day Renewal letter.
- A number of new letters and forms, such as a monthly premium statement, are being created to provide information to members affected by the new policies.

Partner Tool Kit

- DHS will provide a tool kit to assist our partners with education:
 - Includes FAQs, talking points, a flyer, and other materials containing information about the new policies.
 - Will be made available to all stakeholders for use when engaging with members.
 - Other communications will include emails, updates on the DHS website, fact sheets, social media, etc.

Questions?

- As we finalize additional policy and process details, and have more information on the planned timeline for rollout of each policy, we will be sure to keep you updated.
- We appreciate your patience as we continue to refine this work while keeping our members and stakeholders in mind.