



**Reinstatement of BadgerCare Plus
Premiums for Children**

IMAC Presentation
February 2024

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BadgerCare Plus
Premiums for Children**

Suspension of BadgerCare Plus Premiums for Children

Based on changes in federal and state law related to the COVID-19 federal public health emergency, Wisconsin implemented temporary program policies and processes to protect the health and safety of applicants and members during the PHE.

These policies included the temporary suspension of premiums for BadgerCare Plus children.

The temporary suspension is ending as of April 1, 2024.

Continuous Coverage and BadgerCare Plus Premiums for Children

Section 5112 of the Consolidated Appropriations Act, 2023, (CAA, 2023) made it mandatory for states to provide 12 months of continuous coverage for children under age 19 in Medicaid and BadgerCare Plus, with some limited exceptions, effective January 1, 2024.

Related federal guidance was issued, saying non-payment of a premium is not an exception to the continuous health care coverage requirement.

We are required by state law to charge premiums to BadgerCare Plus children with income over 201% of the federal poverty level (FPL), but to comply with federal requirements, a child cannot lose coverage if their premium is not paid.

Reinstatement of BadgerCare Plus Premiums for Children

Effective April 1, 2024, premiums for BadgerCare Plus children will be reinstated.

Children in families with income over 201% FPL will be charged a premium for BadgerCare Plus unless the child is exempt from having to pay a premium.

New members with an application filing date on or after April 1, 2024, will be charged premiums. They will not have to pay an initial premium to enroll.

Members enrolled prior to April 1, 2024, will not be charged premiums until after their next scheduled renewal due April 2024 or later.

If a member was disenrolled before April 2024, and they complete a late renewal on or after April 1, 2024, they will be subject to premiums.

Reinstatement Examples

Example - Applicant

Mary applies for BadgerCare Plus for her son, Jack, on April 4, 2024. The household's income is 215% FPL. The application is processed and confirmed on April 5, 2024. Jack is eligible for BadgerCare Plus as of April 1 and a premium will be charged.

Example - Existing Member

Aarav's daughter Divya has been open for BadgerCare Plus since August 2023. The household's income is 220% FPL. Because Divya has continuous coverage through July 2024, a premium cannot be charged until after her renewal. Aarav completes the renewal, it is processed on July 8, 2024, and Divya is determined eligible with household income above 201% FPL. A premium will be charged for Divya beginning the month of August 2024. A premium statement will be sent to Aarav at the end of July for the August premium.

Initial Premiums

A premium will not be charged for a current or past month at enrollment, including at application or a late renewal (including backdated months for late renewals).

Premiums will be charged for future months after advance notice is provided, following adverse action logic.

- If eligibility is determined prior to adverse action, the child will be charged a premium starting the following month.
- If eligibility is determined after adverse action, the child will be charged a premium the month after the following month.

Initial Premium Examples

Example - Eligibility Determined Prior to Adverse Action

Roberto applies for BadgerCare Plus for himself and his son Jorge on July 2, 2024. The application is processed on July 8, and Jorge is determined eligible effective July 1 with household income at 215% FPL. A premium is not charged for July. A premium will be charged for Jorge beginning the month of August. A premium statement will be sent at the end of July.

Example - Eligibility Determined After Adverse Action

Lisa and her family apply for BadgerCare Plus on July 25, 2024. The application is processed on July 31, and the family is determined eligible effective July 1 with household income above 201% FPL. A premium is not charged for July or August. A premium will be charged for each child beginning the month of September. A premium statement will be sent at the end of August.

No, Partial, or Late Payment

If no payment is made by adverse action, eligibility is not impacted. No payment is needed.

If a partial payment is made by adverse action, the remainder is not needed.

If a payment is made between adverse action and the last day of the benefit month, the payment is applied to the next month's premium:

- If there is no premium for the next month, the payment will be refunded.
- If the premium for the next month is lower than what was paid, the excess amount will be refunded.

Continuous Coverage Reminders

A child can have a new premium obligation at application or renewal (scheduled or late) but cannot be charged a new premium once their 12-month continuous coverage period starts.

Existing premiums for an individual child cannot increase during their 12-month continuous coverage period, but they may be reduced if applicable. If the premium is lowered, that new amount becomes their premium cap for the rest of the 12-month continuous coverage period.

While an individual child's premium cannot increase during their 12-month continuous coverage period, there may be instances where the household's total premium amount does increase, for example when another child is added to the household and that new child is charged a premium.

CWW System Changes

Changes in CWW – Premium Tracking Page

Following the change in policy that unpaid monthly premiums will not result in loss of eligibility for BadgerCare Plus children, the Premium Payment Tracking page will be enhanced with a new value of **Forgiven** for the Paid and Status fields.

The value is systematically applied by a nightly batch process during adverse action.

The screenshot shows the 'Premium Payment Tracking' interface. At the top, there is a title bar with a menu icon, the text 'Premium Payment Tracking', and buttons for 'Cancel' and 'Reset'. Below this is a 'Detail' section with a header bar. The main area contains a table with columns: 'Benefit Month', 'Premium Amount', 'Paid', 'Method', 'Paid Date', 'Status', and 'Worker Payment Information'. The table has two rows: one for 03/2024 with a premium amount of 15.00 and a 'No' status, and another for 02/2024 with a premium amount of 10.00 and a 'Forgiven' status. Below the table is a filter bar with fields for 'Program Type' (set to 'BCP - BadgerCare Plus'), 'Sequence', and 'Updated on or before' (with MM/DD/YYYY format). There are also 'Go', 'Refresh', and 'Print' icons. At the bottom, there is an 'Add Case Comment' button, a 'Cancel' button, and an 'Update' button.

Benefit Month	Premium Amount	Paid	Method	Paid Date	Status	Worker Payment Information
03/2024	15.00	No		MM / DD / YYYY	System	
02/2024	10.00	Forgiven		02/16/2024	Forgiven	

Changes in CWW – Premiums Tracking Page

If no premium payment has been made (or not paid in full) by the adverse action date, **Forgiven** will be displayed after adverse action.

IM workers cannot select **Forgiven**.




Premium Payment Tracking							Cancel <input type="checkbox"/>	Reset
Detail								
Name:		53M PP		Program Type:		BCP - BadgerCare Plus	Sequence:	
Benefit Month	Premium Amount	Paid	Method	Paid Date	Status	Worker Payment Information		
01/2024	10.00	Forgiven		01/10/2024	Forgiven	<input type="text"/>		
12/2023	10.00	Yes	Credit/Debit Card	01/10/2024	Processed	<input type="text"/>		

Correspondence Changes

Correspondence Changes

The “Who has a premium?” section of the Notice of Decision will be updated to inform members.

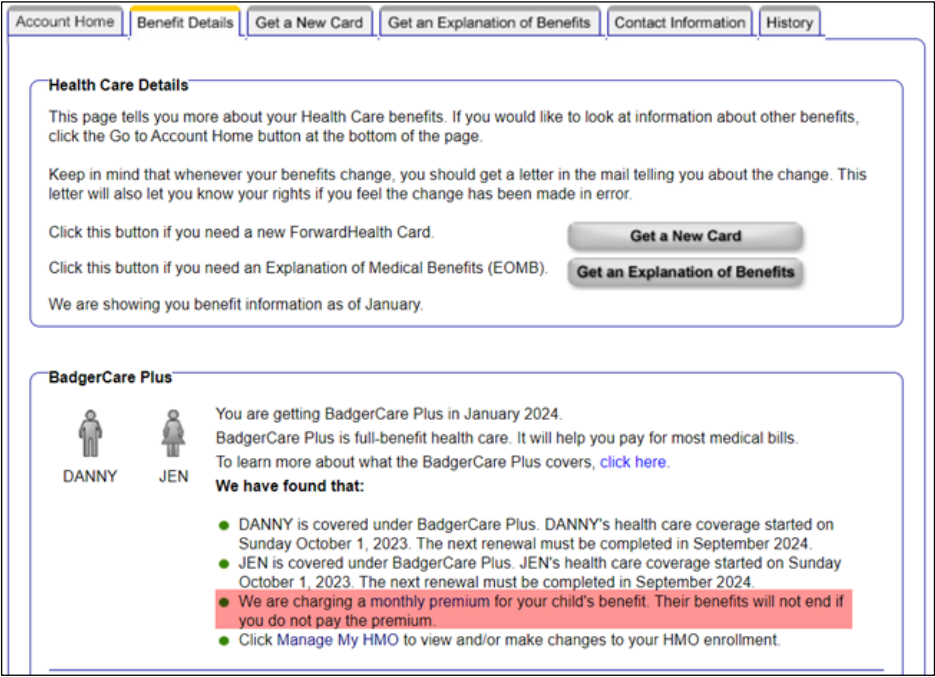
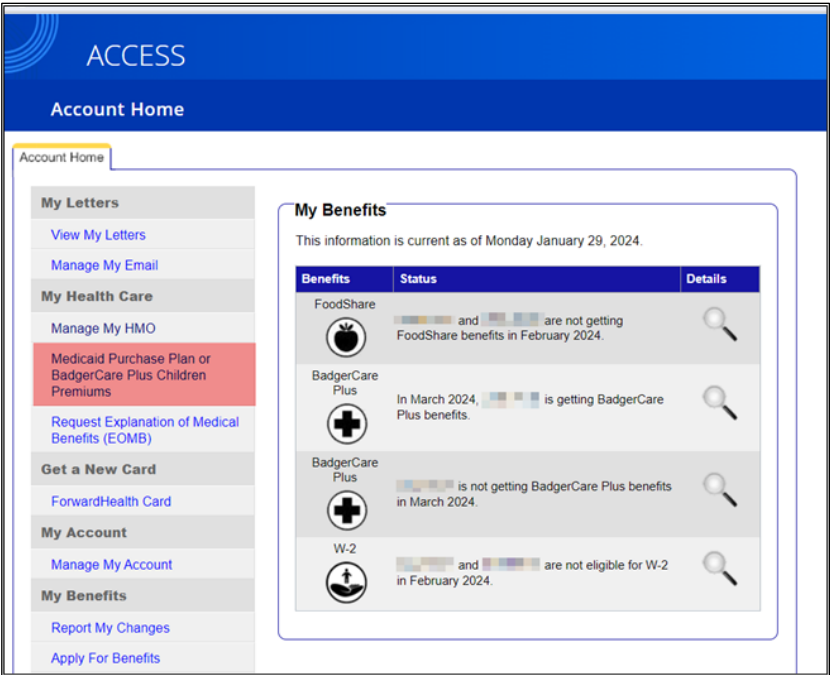
And the Premium Statement will be updated as follows: “If you cannot pay your premium, your child(ren)’s health care benefits will not end.”

 Who has a premium?		
When?	Monthly amount?	Who does it cover?
As of Feb. 01, 2023	\$10.00	
<p> Because temporary rules were put in place due to the COVID-19 pandemic, you have not been paying a monthly premium. Those temporary rules are ending.</p> <p>A premium is a set amount of money we charge each month for your child’s BadgerCare Plus benefits. Based on the income we have on file for you, you are being charged a premium for the child(ren) listed above. You will get a premium payment notice in the mail each month.</p> <p>If you are not able to pay the premium, the child(ren) listed here will still keep their BadgerCare Plus coverage for the 12-month period until their next renewal.</p>		

ACCESS and MyACCESS: Premiums Module

ACCESS and MyACCESS Reminders – CMB Links to the Premiums Homepage

In the Check My Benefits (CMB), members who pay premiums for a child enrolled in BadgerCare Plus can find links to the Premiums homepage. Note the highlighted text (“We are charging . . .”) is the same language used in the updated premium statement.



ACCESS and MyACCESS Reminders – Premiums Homepage

The Premiums homepage is a dashboard that displays information on household premiums.

The screenshot shows the 'Premiums homepage' interface. At the top left is a blue back arrow labeled 'Back'. The title 'Premiums homepage' is in blue. Below it, the text reads 'You have a monthly premium.' and 'You can make a payment on the next screen.' To the right of this text is a green button labeled 'Make a payment'. A white box with a light blue border contains the following information:

BadgerCare Plus Children		
Benefits for	Pay by	Current balance
<ul style="list-style-type: none">• Danny Kid• Jen Kid	February 24, 2024	\$68.00

Below the table, a green checkmark icon is followed by the text: 'If you paid your premium in person or by mail, it may take a few days to see your payment here. Select the View all premium history button below to see your payment history.' At the bottom is a blue button labeled 'View all premium history'.

ACCESS and MyACCESS Reminders – Premium Payment History

Members can view their premium information and history in ACCESS and MyACCESS.

Note December 2023 premium card shown on the right:

If a premium has been forgiven after adverse action, the premium amount is \$0, and the status is “No action needed.”

December	
December 12, 2023	Statement sent
BadgerCare Plus Children Benefits for: Danny and Jen January 2024 premium	\$68.00 Owed
December 16, 2023	No action needed
BadgerCare Plus Children Benefits for: Danny and Jen December 2023 premium	\$0.00

ACCESS and MyACCESS Reminders – Premium Payment

Previously, members paid premiums for children receiving BadgerCare Plus by check, money order, through electronic funds transfer (EFT) or wage withholding.

Members now can pay premiums using a credit card, or a debit card, or an EFT from a checking or savings account using ACCESS or MyACCESS.

Your payment information

Please enter your email address. We'll send payment information to this email address.

Personal Details
Email: user@example.com Edit

Payment method
Select Funding Source
Please select Funding Source
Account Type: [dropdown] Routing Number: [input] ⓘ
Account Number: [input] ⓘ Confirm Account Number: [input]
Name of Account Holder: [input]

I agree to the [Terms and Conditions](#)

PAY \$56.00

Cancel

[Questions? Get help here](#) ⓘ

Questions?