

## Guidelines for Agencies Regarding the Health Insurance Marketplace

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### Purpose

This technical assistance guide describes the role of Wisconsin’s aging and disability resource centers (ADRCs), Tribal aging and disability resource specialists (ADRSs), county aging units (CAUs), Tribal aging units (AUs), and State Health Insurance Assistance Program (SHIP) counselors in assisting customers with questions and concerns related to [Marketplace health insurance](#) implemented under the Federal Patient Protection and Affordable Care Act (PPACA).

### Background on the Marketplace

The Marketplace offers individual health insurance to people who:

- Are not eligible for Medicaid,
- Are not eligible for Medicare, and
- Don’t have access to or cannot afford health insurance through an employer.

It provides income-based tax credits and reduced cost sharing to make these plans affordable. Many customers served by the agencies described above will not require coverage through the Marketplace because they qualify for Medicare and/or Medicaid coverage due to age or disability. However, agency staff are likely to encounter Marketplace questions from individuals who are:

- Without access to employer health insurance and are waiting for a disability determination to be issued; have been determined disabled but are waiting for Medicare coverage to start; or have been denied disability benefits.
- Under age 65 and are otherwise ineligible for Medicare or Medicaid.
- Enrolled in a Marketplace plan but may qualify for Medicare due to end stage renal disease (ESRD).

**Applies to:**  
**ADRC Specialists**  
**Tribal ADRS**  
**DBS**  
**EBS**  
**SHIP**

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- Eligible for Medicare Part A with a premium.
- Enrolled in Medicare and/or Medicaid and are confused about whether the Marketplace affects their existing coverage.
- Enrolled in a Marketplace plan and are allowed to keep their Marketplace plan because they were enrolled before they became eligible for Medicare.
- Wanting to enroll in a Marketplace plan and have questions about the enrollment process, including special enrollment periods.
- Seeking information related to Marketplace tax credits and/or premium assistance.

Examples of activities that an agency may conduct related to the Marketplace include:

- Providing unbiased, general information about the Marketplace.
- Referring customers to navigators, certified application counselors (CACs), and/or brokers for direct help with Marketplace applications and enrollment.
- Referring customers with tax-related concerns to [tax assistance clinics](#).
- Inviting navigators or CACs to offer onsite workshops and/or application assistance to elders and people with disabilities.
- Publishing articles about the Marketplace in a newsletter.
- Allowing customers to use onsite computers for independent Marketplace application and/or enrollment.

## Customer Information and Assistance

ADRC specialists should be prepared to provide basic Marketplace information to ADRC customers. The [Centers for Medicare and Medicaid Services \(CMS\)](#) and [Covering Wisconsin](#) offer a variety of consumer fact sheets.

### Referrals for enrollment assistance

Generally, when a customer expresses a need for help in applying for or enrolling in a Marketplace plan, agency staff should refer them to one or more of the following consumer resources:

- [Covering Wisconsin](#): Madison: 608-261-1455; Milwaukee: 414-400-9489; or statewide: 2-1-1; or text COVER (SEGURO for Spanish) to 920-507-5295
- [Marketplace](#) ([cuidadodesalud.gov](http://cuidadodesalud.gov) for Spanish): 1-800-318-2596; TTY: 1-855-889-4325; or the [Find Local Help](#) web page (to find local CACs, agents, or brokers)

### Referrals for tax questions

When an ADRC customer has tax-related questions about the Marketplace, ADRC staff should refer them to their tax professional or these tax assistance resources:

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- [Volunteer Income Tax Assistance \(VITA\) and Tax Counseling for the Elderly \(TCE\) sites](#): Availability varies across the state.
- [Low Income Taxpayer Clinic \(LITC\) through Legal Action of Wisconsin](#):  
1-855-502-2468

### Referrals for benefit counseling

A referral to a benefit specialist may be appropriate when a customer with Marketplace questions or problems and meets the age and/or disability criteria for benefit specialist services. For example, a benefit specialist may be able to assist if the benefit issue is out-of-scope for another resource or a referral to external resources is not reasonable and other supports are unavailable. All other individuals with Marketplace issues should be referred to external resources.

Agency staff may wish to ask individuals whether they have attempted to access the Marketplace (online or by phone), or local CAC or navigator entities. Benefit specialists may give priority to assisting individuals who have already made attempts to access these other resources.

If benefit specialist caseloads are high, a referral to the [Medigap Helpline](#) may also be appropriate (1-800-242-1060 or [BOALTCMedigap@wisconsin.gov](mailto:BOALTCMedigap@wisconsin.gov)). The Medigap Helpline is not able to assist with Marketplace claims issues.

### Benefit Specialist Services

Disability benefit specialists (DBS) and elder benefit specialists (EBS) are trained to identify when their clients might benefit from the Marketplace. Activities within the DBS and EBS programs scope include:

- Screening for potential Marketplace eligibility.
- Providing general information about the Marketplace.
- Providing referrals to Marketplace, navigators, and CACs. This may include three-way calls and other guided or facilitated referral methods.
- Providing unbiased information and referrals. Benefit specialists cannot recommend specific insurance plans, companies, agents, or brokers.
- Answering questions from Medicare beneficiaries and/or members of Elderly, Blind, or Disabled (EBD) Medicaid programs with misconceptions about the need to enroll in a plan through the Marketplace.
- Resolving problems related to Marketplace enrollment and/or coverage as it pertains to BadgerCare Plus, EBD Medicaid, or Medicare eligibility and/or coverage.
- Ensuring the client can successfully navigate the online application, enrollment, or appeal process when a referral to external resources is not reasonable and other supports are unavailable. The appropriate level of assistance depends on resource availability and will be determined on a case-by-case basis by the benefit specialist in consultation with their program attorney.

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## Additional Information

CMS's [The Health Insurance Marketplace 101](#) is a training resource available to staff. Additional outreach materials are available on the [Covering Wisconsin](#) and [Wiscovered](#) websites.