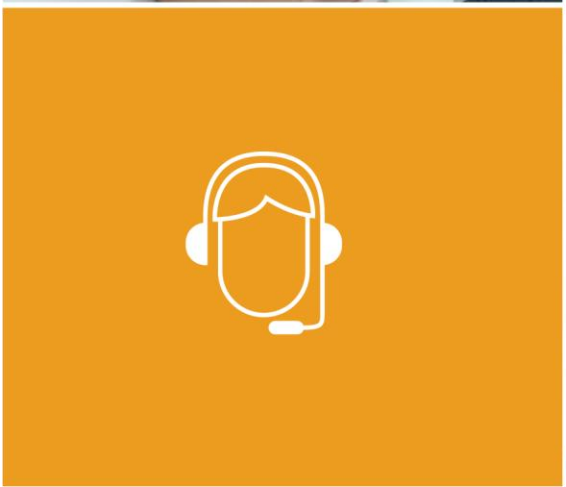




Covering Wisconsin

Extension Northwoods Forum

May 7, 2024



covering
Wisconsin
Connect to Care, Engage in Health



Extension
UNIVERSITY OF WISCONSIN-MADISON

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Introduction



Tony Lee

Navigator Lead - Northeast

Covering Wisconsin

What We Do

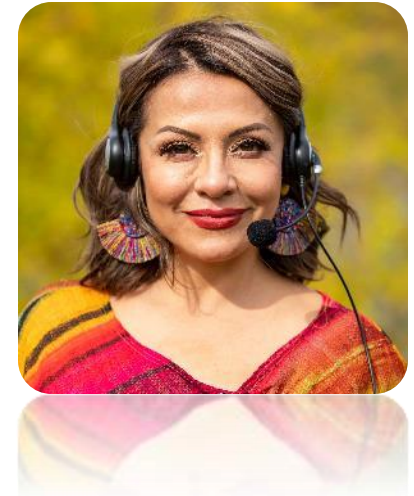


Covering Wisconsin

Covering Wisconsin (CWI) is a grant and contract-funded program of UW-Extension that helps people in Wisconsin **find and use health insurance**.

Health Insurance Navigators

A Navigator entity since 2014, our expert health insurance Navigators are federally certified to provide free help statewide.



Education, Outreach, Promotions, and Partnerships

Our team creates consumer-tested materials and offers training for professionals and partners on health insurance topics.



Covering Wisconsin: Health Insurance Navigator

Health Insurance Navigators provide:

- ▶ free help
- ▶ year-round
- ▶ for all Wisconsin residents
- ▶ for all parts of the health insurance journey:
 - answering questions, big or small
 - HealthCare.gov, BadgerCare Plus, and Medicaid enrollment
 - finding financial help
 - billing or coverage problem resolution
 - locating community programs to help pay for insurance or medical care



Introduction



Allison Espeseth

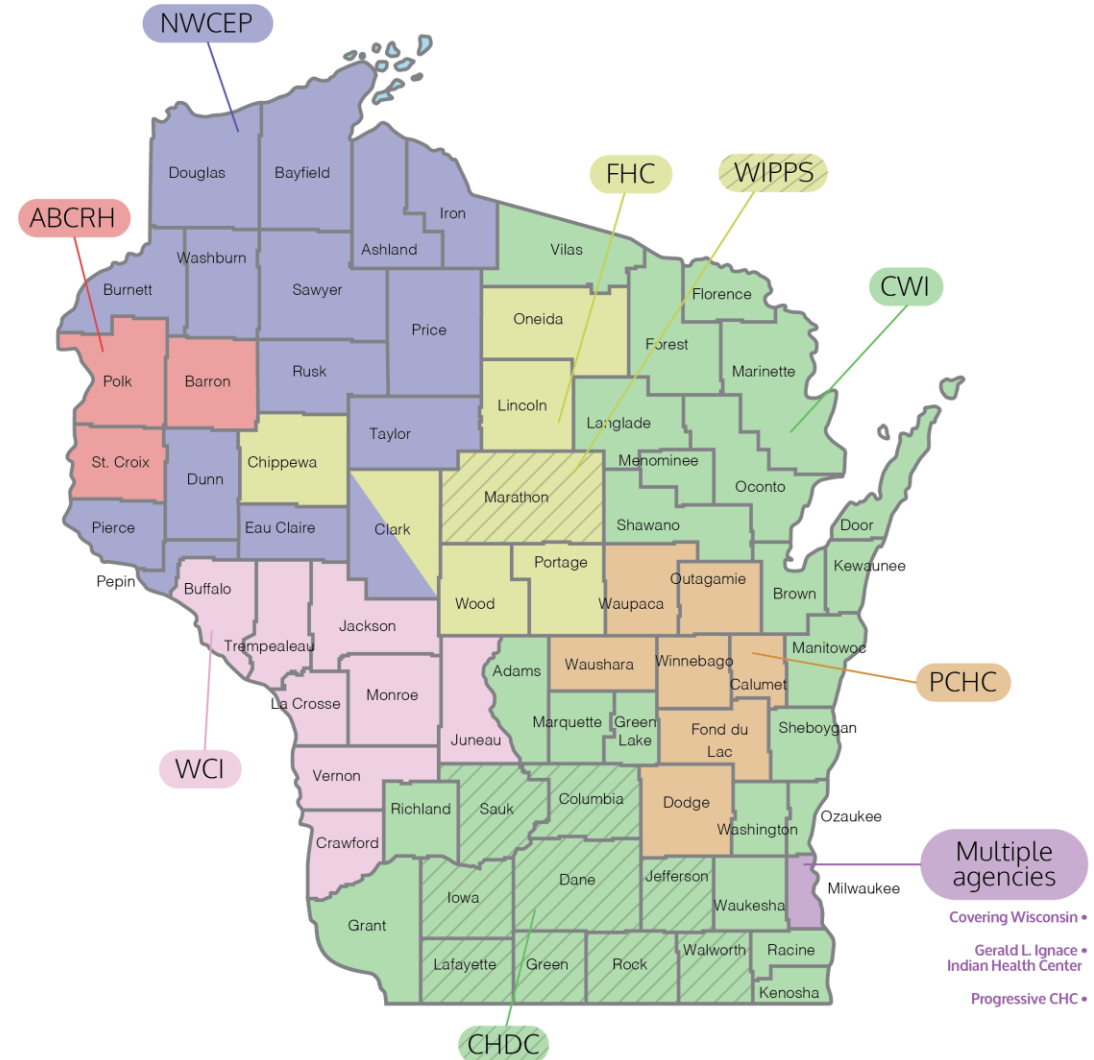
Director

Covering Wisconsin

Covering Wisconsin Navigator Service Area 2023-24

45 Navigators located at agencies across the state.

- ABCRH
- Centro Hispano of Dane County
- Family Health Center
- Findley Foundation
- Gerald L Ignace Indian Health Center
- Northern Wisconsin Concentrated Employment Program
- Partnership Community Health Center
- Progressive Community Health Center
- WIPPS Hispanic and Hmong Network
- Workforce Connections, Inc



Outreach and Promotion

Covering Wisconsin:

- coveringwi.org/toolkit (English & Spanish)
- Ready-to-use social media graphics & videos
- Download & print outreach cards & flyers – contact us to personalize!



Education: Consumers and Professionals

Health Insurance

Options for you and your Family

If you are under 26, you have the option to remain on your parent's plan from their job or the Marketplace. But, there may be other options that save you more money.

If you are not sure what option is right for you, dial 2-1-1 for free, local help

1.

Health Insurance from your Job

Ask your job about the **cheapest** health plan that covers **only the employee**. If the monthly amount you pay for this plan is less than 9.56% of your family's income, it is considered affordable.

Is insurance from a job affordable?

no
yes
→

Talk to your employer
2.

Medicare

You must be 65 or over, OR receiving Social Security Disability, OR have end-stage kidney disease.

Do you qualify for Medicare?

no
yes
→

1-800-242-1060 or medicare.gov
3.

BadgerCare Plus (State of Wisconsin Medicaid)

This program is for low-income adults, parents, and children. Check the back to see if you qualify.

Do you qualify for BadgerCare Plus?

no
yes
→

access.wi.gov
4.

The Marketplace (also known as Obamacare)

Almost everyone can get a Marketplace plan, but financial help is based on income. Check the back for more information.

Can you get financial help?

no
yes
→

1-800-318-2596 or healthcare.gov

If you do not qualify for any of these options, call 2-1-1 to find a free or low cost clinic.

www.coveringwi.org

How-To Sheets

coveringwi.org/learn

English and Spanish

Community Resources

coveringwi.org/county-community-resources

English and Spanish

Community Resources

Dane County

Look inside for more resources!

Food & Nutrition

Cash Assistance

Child Assistance

Home & Rent

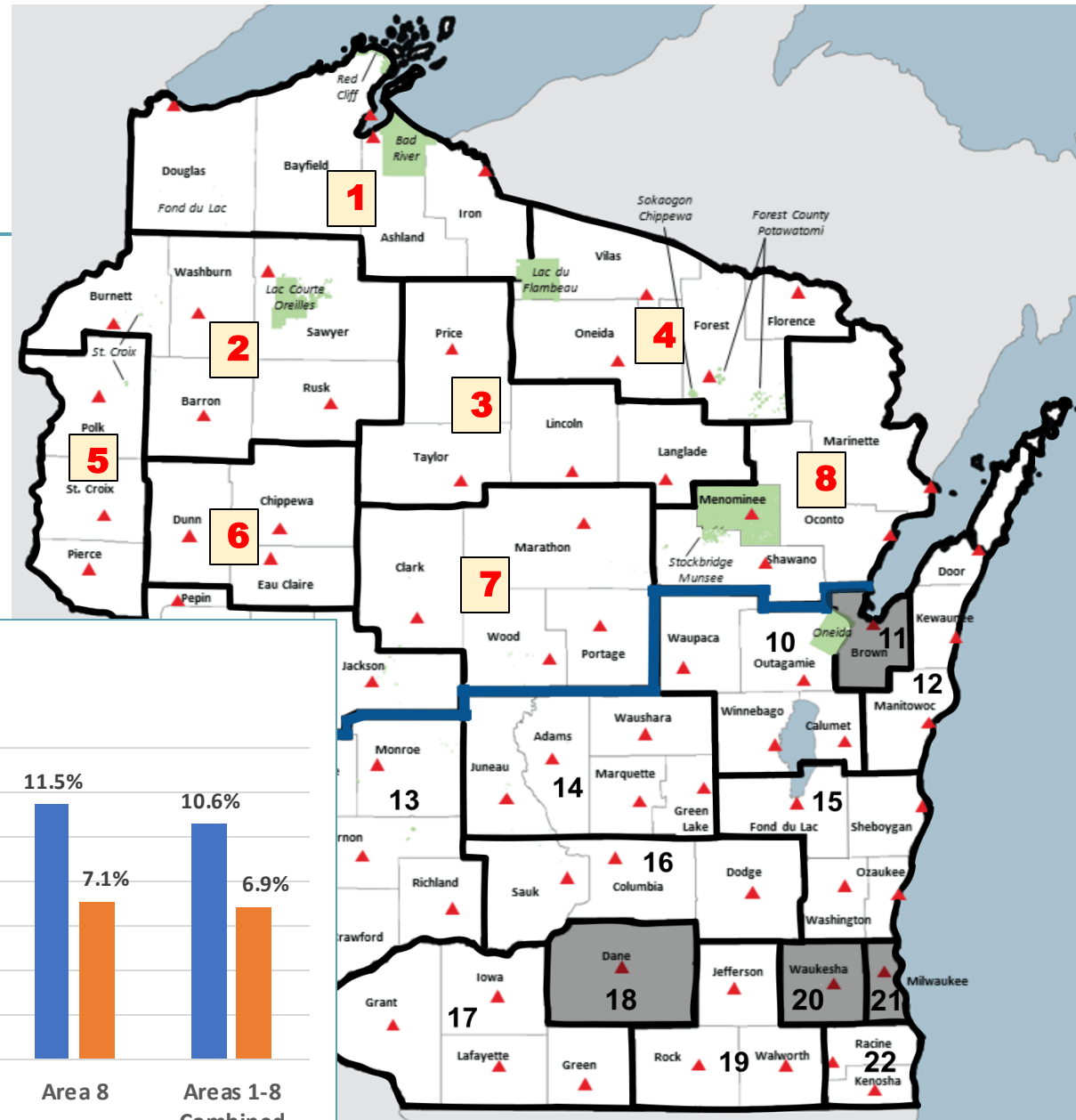
Health Insurance

Each person in your family may qualify for a different option.

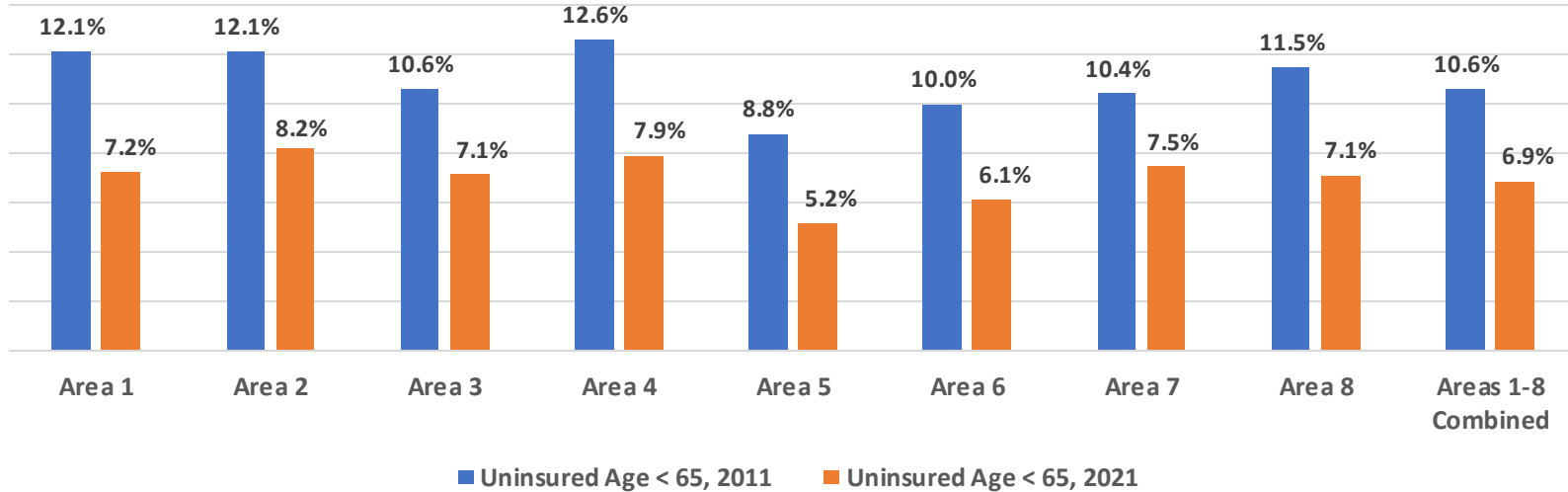
<p>1. BadgerCare Plus (Wisconsin Medicaid)</p> <p>Health insurance for adults and children with low or no income.</p> <div style="text-align: right; font-size: x-small;"> </div> <p style="font-size: x-small; background-color: #4CAF50; color: white; padding: 2px; margin-top: 5px;">Apply online: access.wi.gov</p> <p style="font-size: x-small; background-color: #4CAF50; color: white; padding: 2px; margin-top: 2px;">Capital Consortium 1-888-794-5556</p>	<p>2. The Marketplace (Healthcare.gov)</p> <p>Health insurance for people who don't have an affordable option from their job. Financial help is based on income.</p> <div style="text-align: right; font-size: x-small;"> </div> <p style="font-size: x-small; background-color: #4CAF50; color: white; padding: 2px; margin-top: 5px;">Apply online: healthcare.gov</p> <p style="font-size: x-small; background-color: #4CAF50; color: white; padding: 2px; margin-top: 2px;">Marketplace Call Center 1-800-318-2596 or call 2-1-1 for local help</p>
<p>3. Medicaid SSI</p> <p>Health insurance for people who get SSI (Supplemental Security Income).</p> <div style="text-align: right; font-size: x-small;"> </div> <p style="font-size: x-small; background-color: #4CAF50; color: white; padding: 2px; margin-top: 5px;">If you get SSI, you will get Medicaid SSI. You don't need to apply for Medicaid.</p>	<p>4. Medicare</p> <p>Health insurance for ages 65 or older, or who have Social Security Disability, or end-stage kidney disease.</p> <div style="text-align: right; font-size: x-small;"> </div> <p style="font-size: x-small; background-color: #4CAF50; color: white; padding: 2px; margin-top: 5px;">The Medigap Helpline 1-800-242-1060</p>
<p>5. Katie Beckett Program</p> <p>Health insurance and long-term care program for children with serious health needs or a disability</p> <div style="text-align: right; font-size: x-small;"> </div> <p style="font-size: x-small; background-color: #4CAF50; color: white; padding: 2px; margin-top: 5px;">United Cerebral Palsy 608-288-9808, press 2</p>	<p>Find In-Person Help!</p> <p>Need help with an application? Dial 2-1-1 for local organizations.</p> <p style="font-size: x-small; background-color: #4CAF50; color: white; padding: 2px; margin-top: 5px;">Local help:</p> <div style="border-bottom: 1px solid #4CAF50; width: 100%; height: 15px; margin-top: 5px;"></div>

Northwoods: Insurance Coverage

The number and percentage of residents lacking health insurance dropped substantially in the decade since the launch of the Affordable Care Act – from 2011 through 2021 (most recent data available).



Northwoods Region: Change in Uninsured Rate Extension Areas, 2011 (Pre-ACA) to 2021



Continual Community Engagement

Relationships make our work possible. Strong connections with health providers, insurers, government agencies, agents & brokers, and community organizations allow us to:

- **Resolve consumer challenges** more efficiently, often with a simple phone call or email
- Be the **first to know** about new changes and policies affecting consumers
- Offer regular and **rapid feedback to agencies** regarding health coverage challenges consumers face and possible solutions
- Be **welcomed into community spaces** to offer training and assistance



Introduction



Kirk Moore

Navigator

Covering Wisconsin

Contact us:

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or

1-877-WI-Cover (1-877-942-6837)

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