

BadgerCare Plus Childless Adult Premium Program IM Call Script

This call script is for IM staff to use when receiving questions about premium assistance for BadgerCare Plus childless adult premiums.

Overview

- Starting in February 2020, some BadgerCare Plus childless adults will be subject to a monthly premium of \$4 to \$8 per household.
 - Note: “Childless adults” refers to BadgerCare Plus members ages 19 to 64 who are not parents or caretakers of dependent children 18 or younger in their household.
- The following BadgerCare Plus childless adults are exempt from premiums.
 - Has a household income at or below 50% of the FPL
 - Has verified status as a tribal member, a child or grandchild of a tribal member, or an individual who is eligible to get Indian Health Services
 - Has a verified disability
 - Has resided in or is expected to be residing in an institution for at least 30 days
 - Is homeless or has been homeless in the last 12 months.
 - Is deceased.
- Not all existing BadgerCare Plus childless adults will have premiums starting in February 2020. Existing BadgerCare Plus members will be subject to premiums starting at their next renewal after February 2020, assuming they are not exempt from premiums.
- BadgerCare Plus childless adult members who newly apply on or after February 2020 may be subject to premiums starting in February.
- Unpaid premiums do not have an adverse impact on eligibility until the end of a childless adult’s certification period.
- If a childless adult has unpaid premiums at the end of the certification period, they will enter a 6-month restrictive re-enrollment period (RRP).
- Premium assistance using donated funds is available for BadgerCare Plus childless adults upon request. If funds run out, premium assistance will no longer be available.
- If a member requests assistance with paying their premium, the fund will be used to pay for any unpaid premiums from past months within the certification period and premiums for future months within the certification period.
- Premium assistance is provided at the case level. For example, if two people on the case are open for BadgerCare Plus as childless adults with premiums, a single request for premium assistance applies to the whole case. Separate requests for premium assistance do not need to be made for each individual.
- A member in an RRP may request premium assistance to pay unpaid premiums that caused them to enter into the RRP.
- This premium payment assistance does not apply to BadgerCare Plus premiums for children, MAPP premiums, or any other type of premium or co-pay.

Questions about Premium Assistance

1) I would like to request assistance with paying my BadgerCare Plus premium.

You must call 1-888-907-4455 to request premium assistance for BadgerCare Plus childless adult premiums. You will need to provide the following information:

- The name of the member needing premium assistance
- The member's ForwardHealth ID, Social Security number, or CARES case number.
- The member's date of birth.

2) I'm open for MAPP/BadgerCare Plus as a child/other health care program. Can I get assistance for my premiums?

No. This premium assistance fund is only available for BadgerCare Plus childless adults.

3) I'm in an RRP right now. Can I request premium assistance for my past due premiums so that my RRP will end early and I can become eligible for BadgerCare Plus?

Yes. You must call 1-888-907-4455 to request premium assistance for BadgerCare Plus childless adult premiums. You will need to provide the following information:

- The name of the member needing premium assistance
- The member's ForwardHealth ID, Social Security number, or CARES case number.
- The member's date of birth.

4) Do I have to request premiums assistance separately for my past due premiums and my future premiums?

You do not need to request premiums assistance separately for your past due premiums and your future premiums that are owed for the same certification period. If you request premium assistance and receive it, it will cover your past due premiums and your future premiums until your next renewal.

If you are in an RRP, you may need to make two separate premium assistance requests. One request for past due premiums and a second request if you are notified that you owe premiums for your new certification period.

5) Do I have to call back every month I want premium assistance?

No, your request for premium assistance lasts until your next renewal. After your next renewal, if you continue to have BadgerCare Plus premiums and would like premium assistance, you must call 1-888-907-4455 to re-request premium assistance.

6) I change my mind and no longer want premium assistance.

You must call 1-888-907-4455 to de-request premium assistance for BadgerCare Plus childless adult premiums.

7) Where are these premium assistance funds coming from?

This BadgerCare Plus childless adult premium assistance is funded through donations from various organizations.

8) Will this premium assistance be available forever?

Premium assistance will be available as long as the donated funds are available.

9) I want to donate to the premium assistance fund. How do I do this?

Checks may be made payable to the Wisconsin Department of Health Services and mailed to:

Wisconsin Department of Health Services
ATTN: Bureau of Fiscal Accountability and Management
1 W. Wilson Street, Rm. 472
Madison, WI 53707

Submissions must include a note with the payment, either included as a separate document or noted in the “memo” line of the check, indicating that the donation is for the payment of BadgerCare Plus childless adult premiums.

10) I want to pay a specific person’s premium.

Provide information on who can pay a premium on behalf of a specific person and how they can send in a premium payment for this person’s premium. This is allowable as described in Operations Memo 20-01.

Note: This premium assistance program is for BadgerCare Plus childless adults who request that their premiums are paid for using donated funds. The people and organizations who donate to this fund cannot direct their donation to a specific person or group of people.

General Questions

11) What is a premium?

A premium is a set amount of money your household pays each month to have health care coverage from BadgerCare Plus. If you have a premium, you must pay it to keep your BadgerCare Plus benefits.

12) Does this premium assistance also pay for co-pays, such as for doctor’s office visits or prescriptions?

No. This premium assistance only pays for premiums for BadgerCare Plus childless adults. Premiums and copays are different types of health care payments. A **premium** is a set amount of money you pay each month to get BadgerCare Plus health insurance coverage. A **copay**, or copayment, is the amount you are responsible to pay to your doctor, hospital, pharmacy, or other health care provider when you receive care.

13) I have a question about something other than requesting premium assistance.

Follow the existing processes assisting the caller or for referring to the appropriate resource for their question.