



# Covering Wisconsin Update for IM Agencies

Covering Wisconsin

September 24, 2025

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**covering**  
**Wisconsin**  
Connect to Care, Engage in Health

# Introductions

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Community Relations Coordinator

Covering Wisconsin

# Agenda

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- Introduction to Covering Wisconsin: Who We Are and What We Do
- Navigator Program and Funding Updates
- When and How to Refer to Covering Wisconsin
- Questions

# What We Do

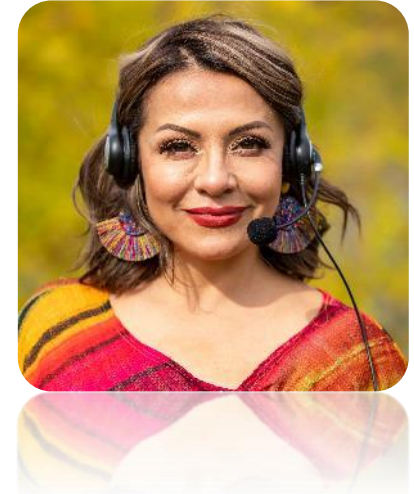


## Covering Wisconsin:

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-licensed to provide free help statewide.



## Education, Outreach and Promotions

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

# Covering Wisconsin Health Insurance Navigators

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**Health Insurance Navigators** provide free help anytime to:

- Understand your health insurance questions, big or small.
- Find plans and financial help on HealthCare.gov.
- Sign up for HealthCare.gov, BadgerCare Plus, or other Medicaid programs.
- Find community programs to help pay for insurance or medical care.





# Types of Enrollment Assisters

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State trained and licensed enrollment assisters include:

- Navigators
- Certified Application Counselors
- Agents and Brokers

*What to know:*

- Covering Wisconsin employs Navigators.
- Navigators and CACs can assist with Medicaid and Marketplace.
- Navigators and CACs do **not** assist with Medicare enrollments.



# What Programs Navigators Assist With

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**BadgerCare Plus  
and other State of Wisconsin  
Medicaid programs**

**HealthCare.gov**

**HealthCare.gov  
(Federal Health Insurance Marketplace or  
the “Exchange”)**

# Assisting Consumers with Medicaid

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## Navigators can help:

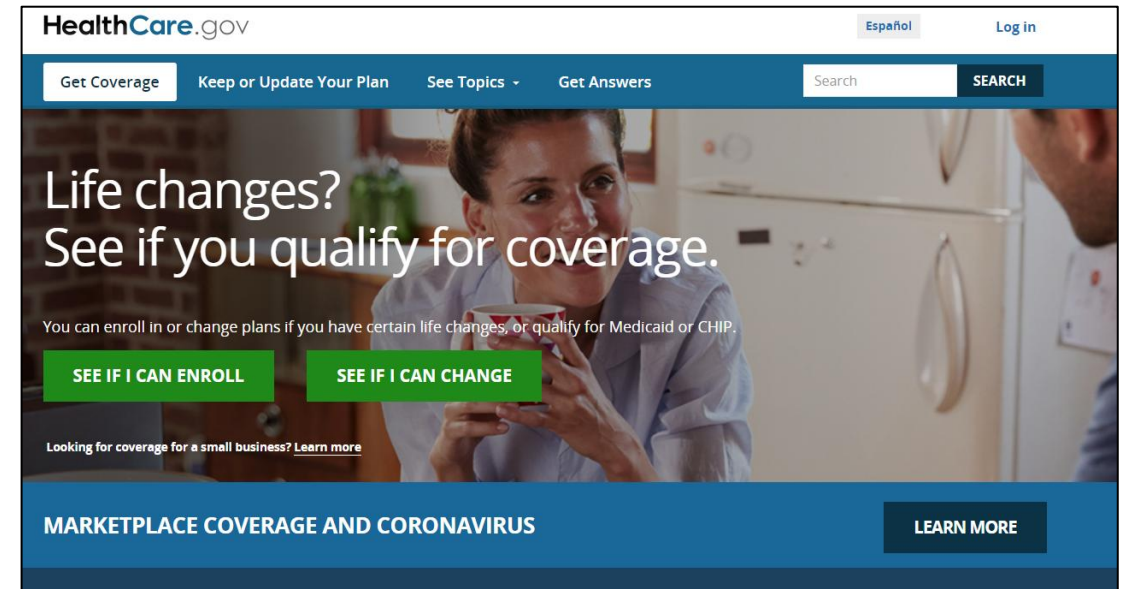
- Enroll in Medicaid and BadgerCare Plus health insurance program
- Renew health care benefits
- Answer questions regarding HMO and MCO networks
- Assist with calls to the consortium





# Health Insurance Marketplace (HealthCare.gov)

- Open Enrollment Period to sign up is **November 1 – January 15**
  - Starting 2026, the Open Enrollment Period will be November 1 – December 15
- You can sign up during the year under special circumstances.
- If someone does not qualify for Medicaid, we can help them sign up on HealthCare.gov. We do not assist with Medicare.



# Special Enrollment Periods on HealthCare.gov

## Did you miss the deadline for Healthcare.gov?

Sign up or change plans within 60 days of these  
**Special Life Events:**

- **Loss of insurance** - Lost health coverage from a job, COBRA, BadgerCare Plus, Medicaid, student health plan, or lost parent's insurance.
- **Changes in income or household size** - Major changes in income, birth, adoption, marriage, divorce, or death.
- **Moving** - Moved to a new county.
- **Immigration** - Got citizenship or lawful presence in U.S.
- **Release from incarceration or jail.**



Other reasons you can sign up during the year:

- **Tribal members & families:**  
Can sign up or change plans at any time of the year.
- **People with low-income:**  
May sign up or change plans at any time.
- **Mistake on application:**  
A professional made a mistake on your application.
- **Hardship:**  
Medical emergency, financial hardship, or victim of domestic violence.

Special Enrollment  
Period How-to Sheet:  
[English](#)/[Spanish](#)

The Low-Income SEP ends 8/25/25

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# Navigator Program and Funding Updates

# Funding Transitions after August 26, 2025

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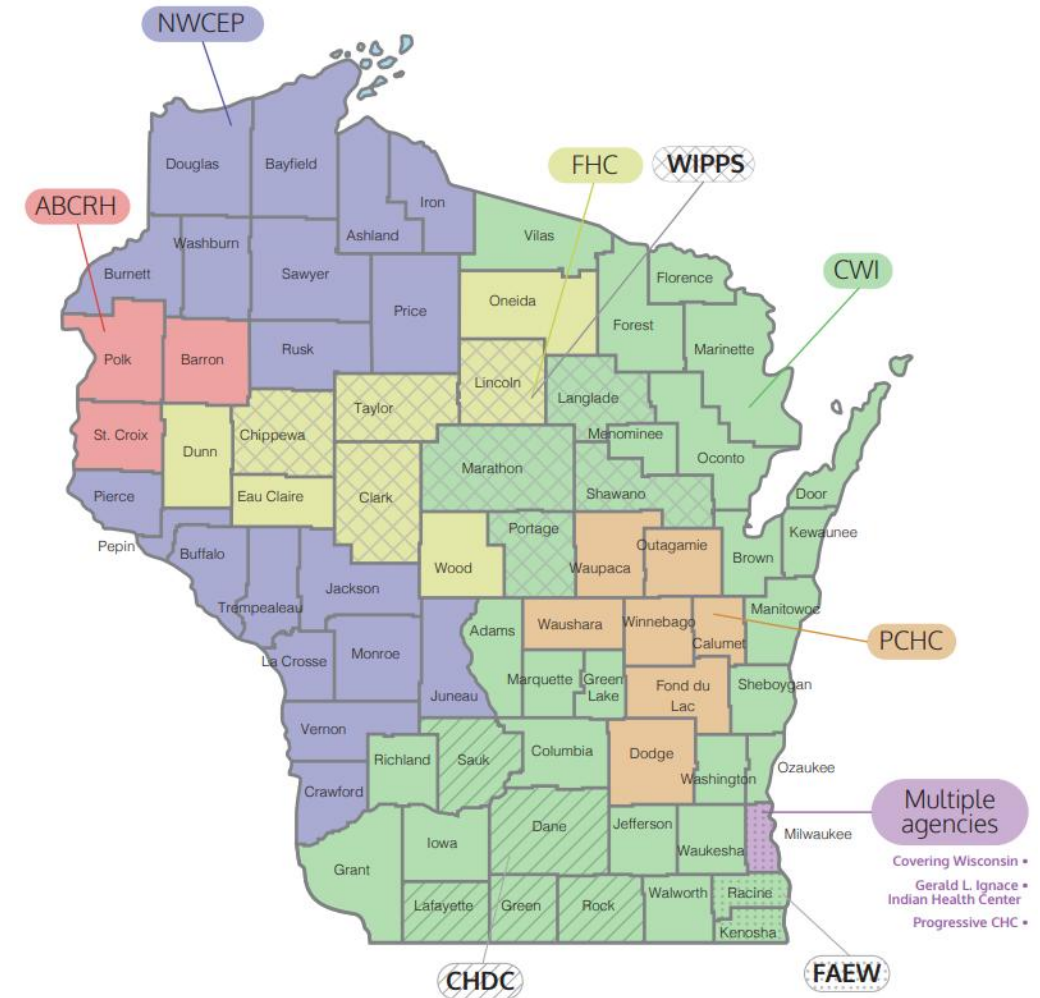
Beginning August 26, 2025, a significant federal funding reduction will affect the Navigator program.

There will be:

- A 90% decrease in federal funding
- Fewer Navigators across Wisconsin (from 41 Navigators to 17 Navigators)
- Limited capacity during HealthCare.gov Open Enrollment to assist with Medicaid applications, renewals, and questions

# Navigator Program Changes Starting August 26, 2025

- Due to the funding transitions, Covering Wisconsin can no longer financially support its subaward agencies.
- This means your contact for the Navigator program may switch to Covering Wisconsin, if you were in contact with a subaward. Subaward agencies may no longer have Navigators.
- Some subaward agencies will provide enrollment assistance as Certified Application Counselors.



# Navigator Appointment Availability

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Due to the changes with subaward agencies, here is what to know about Navigator appointment availability:

- Covering Wisconsin will still serve statewide through phone and video appointments.
- In-person appointments will depend on location and capacity. Please contact us for in-person requests.
- There may be longer wait times for appointments, especially during Open Enrollment. We encourage people to schedule early!



# Plans for 2025-26 Open Enrollment Period

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From November 1, 2025, to January 15, 2026, Covering Wisconsin will prioritize Marketplace enrollments over Medicaid, due to reduced capacity.

**To accomplish this while best supporting Wisconsin residents, we will:**

- Assist mixed-eligibility families (e.g., if children qualify for Medicaid while parents do not). These applications will go through the Federally Facilitated Marketplace.
- Leverage partnerships across the state to assist with Medicaid applications.
- Direct consumers to [access.wi.gov](https://access.wi.gov) or the consortium when appropriate.
- Schedule Medicaid enrollments after Open Enrollment, as long as no gap in coverage.

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# Referrals

# When To Refer

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## Covering Wisconsin can support these referrals from the consortium:

- Consumers who do not qualify for Medicaid, even if they have employer coverage.
  - If employer coverage is unaffordable, they can qualify on HealthCare.gov.
  - This includes if you are denied Medicaid based on immigration status.
- Medicaid members who are also enrolled on the Marketplace.
  - This may be due to a fraudulent enrollment, which we can help report.
  - Assuming the Medicaid member is properly enrolled in Medicaid, we can help them unenroll from the Marketplace.
- Individuals or families unenrolling from Medicaid, who need help with the Marketplace.
  - We can assist before their Notice of Decision is mailed.
  - The sooner we can assist, the better!

**Reminder:** Covering Wisconsin does **not** assist with Medicare.

# How To Refer



## Find & Schedule Online:

[www.CoveringWI.org/enroll](http://www.CoveringWI.org/enroll) (Spanish:  
[www.CoveringWI.org/enrollspanish](http://www.CoveringWI.org/enrollspanish))



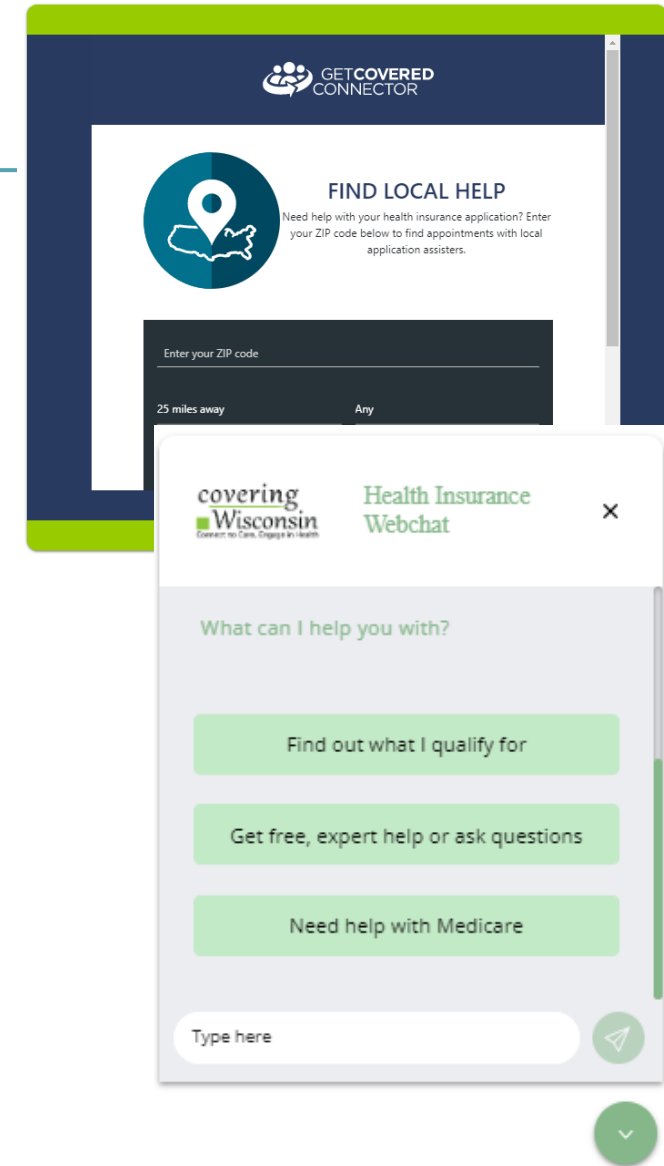
## Call

Covering Wisconsin: 877-WI-COVER (877-947-2211)



## Webchat

- Online at [www.CoveringWI.org](http://www.CoveringWI.org) (Spanish: [www.CoveringWI.org/enrollspanish](http://www.CoveringWI.org/enrollspanish))
- Text COVER to 920-507-5295 (Spanish: Text “SEGURO”)





# Questions?

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