

# BadgerCare Plus Standard Plan

Part 6



DHS/DHCAA/BEPS Training

April 2010

## BadgerCare Plus

BadgerCare Plus (BC+) is a state/federal program that provides health coverage for Wisconsin families.



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## BadgerCare Plus

### Potential BC+ members include:

- Children under 19 years of age,
- Pregnant women,
- Parents and caretakers of children under 19,
- Young adults leaving out of home care (such as foster care),
- Parents and caretaker relatives whose children have been removed from the home and placed in out of home care.

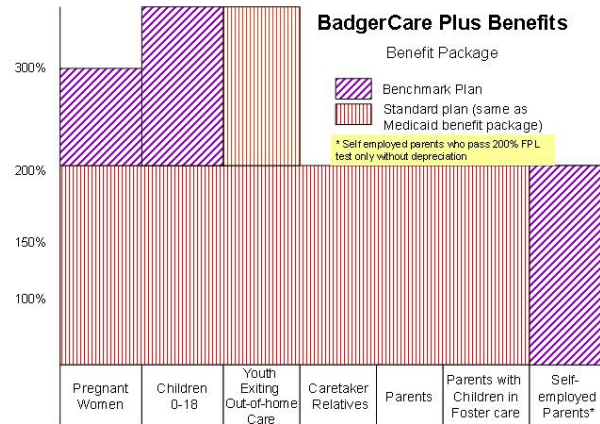
## BadgerCare Plus Benefit Plans

### BC+ has two major health care benefit plans:

**Standard:** The Standard Plan is for families with income at or below 200% of the Federal Poverty Level (FPL).

**Benchmark:** The Benchmark Plan which provides more limited services than the Standard Plan, is for families with income above 200% of the FPL, and for self-employed parents and Caretakers.

# BC+ Benefits Package Chart



# Limited Benefit Plans

In addition, BadgerCare Plus has several limited health plans.

These include:

- Family Planning Waiver program
- Prenatal Care Services
- Emergency Services
- Well Women (cervical and breast cancer related) Care



## Non-financial Requirements

The following individuals are non-financially eligible for BC+:

- Children under 19.
- Pregnant Women.
- Parents/Caretakers of children under 19 years of age, including some parents and caretakers whose children have been removed from the home and are in the care of the child welfare system.
- Young adults exiting out of home care (such as foster care).

## Additional Non-financial Requirements

To meet conditions of eligibility, the applicant must:

- Be a Wisconsin resident
- Be a U.S. citizen or qualified immigrant **Note:** This is not a requirement for non qualifying immigrants receiving Emergency Services or women applying for the BC+ Prenatal Program.
- Provide documentation of citizenship and identity or immigration status
- Cooperate with establishing medical support and third party liability (TPL)

## Additional Non-financial Requirements

To meet conditions of eligibility, the applicant must:  
(*con't.*)

- Sign over to the state his/her rights to payments from a third party for medical expenses),
- Meet BC+ SSN requirements
- Cooperate with verification requests when information is mandatory or deemed questionable
- Meet Health Insurance Access and Coverage Requirements

## Health Insurance Access and Coverage Policy

To prevent the crowd out of private insurance, BadgerCare Plus benefits may be denied or terminated for individuals who have access to certain employer sponsored health insurance policies when those individuals:

- Have countable household income that exceeds 150 percent of the FPL; or are eligible under the BC+ Prenatal Program at any income level and,
- Are not in an exempt category ( pregnant women, continuously eligible newborns and youths exiting out of home care); and,
- Do not have a “good cause” reason for failure to enroll in an employer sponsored health insurance plan.

## Health Insurance Access and Coverage

**Individuals exempt from the policies related to health insurance access and coverage are:**

- Continuously Eligible Newborns;
- Children under age 19 who have met a deductible (exempt only during the deductible period);
- Youths who Exited Out-of-Home Care.
- Pregnant women, other than BC+ Prenatal Program, are exempt from the policies for past and current access and current coverage. There are specific policies for dropping coverage for this group.

## Past Access

Individuals who had access to health insurance in the twelve months prior to the application or review date are not eligible for BC+ benefits if the access was through the current employer of an adult family member who is currently living in the household and,

1. The access was to a HIPAA health insurance plan and the employer paid at least 80% of the premium, or through the State of Wisconsin's health care plan (regardless of plan type, or premium amount contributed by the employer); and
2. The applicant is a caretaker relative or child under age 19 with family income that exceeds 150 percent of the FPL and the caretaker relative or child is not exempt; and
3. There is no good cause reason for not signing up for the coverage.

## Past Access

The employed BC+ applicant/member and anyone else in the household that could have been covered by the health insurance are ineligible for BC+ for twelve calendar months from the date the health insurance would have begun.



## Current Access

Individuals with access to health insurance through an employed family member who is currently living in the household are not eligible for BC+ benefits if:

1. The access is to a HIPAA health insurance plan through a current employer for which the employer pays at least 80% of the premium or the State of Wisconsin's health care plan (regardless of plan type, or premium amount contributed by state or local government)
2. The applicant /member is a caretaker relative or child under age 19 with family income that exceeds 150 percent of the FPL and the caretaker relative or child is not exempt; and
3. The coverage would begin within three calendar months following:
  - The month of BC+ application filing date; or
  - Annual review month; or
  - Employment start date

## Current Access

The employed BC+ member and anyone else who could have been covered by the health insurance plan are ineligible for BC+ benefits. Children under 19 years of age can become eligible by meeting a deductible .

There are no *good cause* reasons for not enrolling in a health insurance plan when an individual has current access.

## Income

### The BC+ Income limits are:

- Pregnant Women 300% FPL
- Children under 19 No Income Limit
- Parents/Caretakers 200% FPL

## Premiums

**The following individuals must pay a premium to become or remain eligible for BC+:**

1. Children in families with income over 200% of the Federal Poverty Level (FPL).
2. Parents, stepparents and *caretaker* relatives with income from 150% through 200% of the FPL; and
3. Self-employed parents, stepparents and caretaker relatives with income over 200% of the FPL.

## Premiums

**The following individuals are not required to pay a premium:**

1. Children who are verified members of an American Indian tribe or an Alaskan Native with family income at or below 300% of the FPL;
2. Pregnant women age 19 and above;
3. Pregnant women under age 19 with income at or below 300% of the FPL;
4. Youths exiting out of home care.

## Premiums

The following individuals are not required to pay a premium (*con't.*):

5. Children who have met a BC+ *deductible* , during the remainder of the deductible period;
6. Children and caretaker relatives in a BC+ Extension, and
7. Parents during the one year of Transitional coverage and who did not owe a premium in December 2007.
8. Continuously Eligible Newborn.

## Restrictive Re-enrollment

A member for whom a premium is owed for the current month who leaves BC+ by quitting or not paying a premium may be subject to a restrictive re-enrollment period.



## **Restrictive Re-enrollment**

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A restrictive re-enrollment period (*RRP*) means the member cannot re-enroll in BC+ for six months from the termination date while their income remains high enough to owe a premium.



## **Standard Plan and Family Care**

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A BadgerCare Plus Standard Plan member under 65 may enroll in Family Care without a disability determination.

## Standard Plan and Family Care

Because these BC+ members may lose the eligibility for the Standard Plan due to:

- Income over 200% of the FPL
- Insurance access or coverage
- Children turn 19 or leave the home

Members should be encouraged to start the disability determination process even though it is not necessary for their current enrollment into Family Care.

## To Exit

Congratulations, you have completed:

### **The BadgerCare Plus Standard Plan Training**

Click the "X" on the navigation bar to exit properly.

