



Getting Ready for Healthcare.gov Open Enrollment!

October IMAC

October 20, 2022



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covering
Wisconsin
Connect to Care, Engage in Health

Introduction



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Covering Wisconsin

Agenda

- (Re)Intro to Covering Wisconsin & free enrollment help
- What's new this Open Enrollment
- Making a referral
- How we're spreading the word
- Questions

What We Do

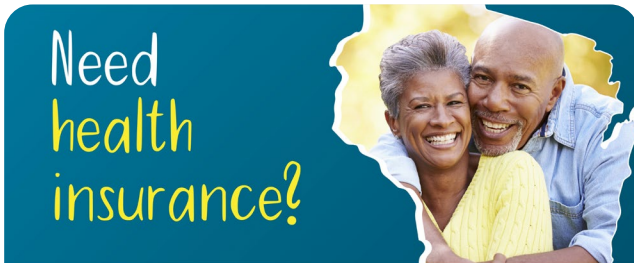


Covering Wisconsin:

Covering Wisconsin (CWI) is a **nonprofit** that helps people in Wisconsin **find and use health insurance**.

Health Insurance Navigators:

Wisconsin's federally-certified Navigator agency. Our expert health insurance Navigators are 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.

Get free, local help!

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Covering Wisconsin Health Insurance Navigators

Health Insurance Navigators provide free help so you can:

- Know your options for plans and financial help.
- Sign up for HealthCare.gov, BadgerCare Plus or Medicaid.
- Use your plan to get the health care you need.
- Get help with billing or coverage problems.
- Find community programs to help pay for insurance or medical care.



Covering Wisconsin Navigator Service Area 2022-2023

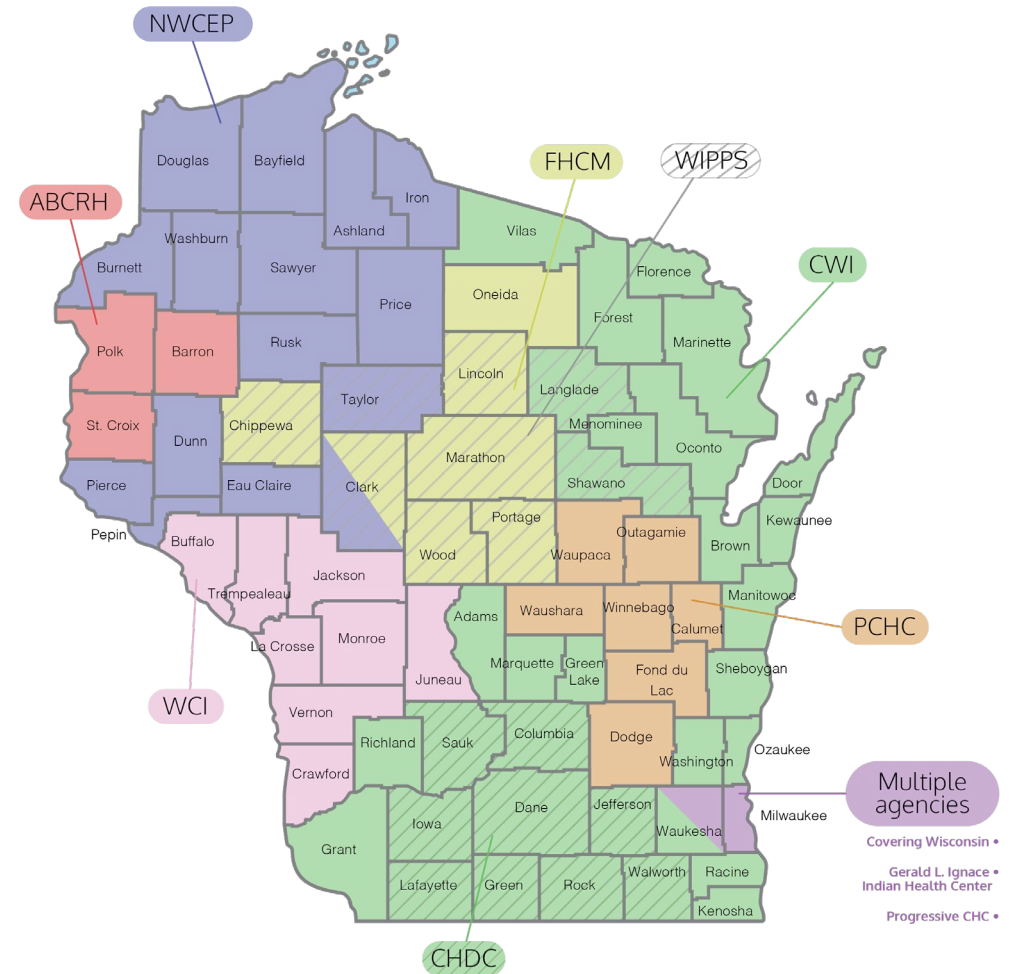
Navigators located at agencies across the state.

- ABC for Rural Health
- Centro Hispano of Dane County
- Family Health Center of Marshfield
- Gerald L Ignace Indian Health Center
- Hmong and Hispanic Communication Network a program of the WI Institute for Public Policy and Service (WIPPS)
- Northern Wisconsin Concentrated Employment Program
- Partnership Community Health Center
- Progressive Community Health Centers
- Workforce Connections, Inc

Covering Wisconsin provides phone assistance statewide.

View most up to date map online here:

www.coveringwi.org/what-we-do



Many Types of Enrollment Assistors

Trained and licensed enrollment assistors include:

- **Health Insurance Navigators**
- **Certified Application Counselors**
- **Agents and Brokers**

There are many agencies who have enrollment assistors on staff.

Health insurance help should always be free!



Wisconsin's Medicare Experts

For consumers who have a disability or are 65 or older:

Refer to your local [Aging and Disability Resource Center](#) or Medigap Helpline (1-800-242-1060)

Medicare:
What you need to know when turning 65

Medicare is federal health insurance that saves you money on health care. Most people need to sign up for Medicare just before they turn 65 to avoid paying more for the rest of their life and make sure the insurance starts on time.

Medicare options:

Choose

Option 1
Original Medicare
Part A and Part B

Part A is hospital insurance
It covers stays at a hospital or skilled nursing facility.

Part B is medical insurance
It covers medical care such as doctor and emergency room visits.

With original Medicare you can use any doctor or hospital in the U.S. or its territories that take Medicare.

Medigap is a Medicare Supplement Plan for Original Medicare.
It helps pay for out-of-pocket costs like deductibles, co-pays and co-insurance.

add
Part D

Part D covers prescription drugs.
This is also called Medicare Prescription Drug Plan.
Another option in Wisconsin is SeniorCare Prescription Drug Assistance Program.

Option 2
Medicare Advantage
Part C

With Part C, you:

- Get Original Medicare benefits from a private Medicare Advantage Plan.
- Must use doctors or hospitals in the plan's network.
- Usually get Part D prescription drug benefits.

To get Medicare Advantage, you must first sign up for Original Medicare.

Do you have low or no income?
Call the 2-1-1 helpline to find your local ADRC (Aging and Disability Resource Center) to learn about programs that can help you pay for Medicare.

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Medicare How-to Sheet: [English](#)

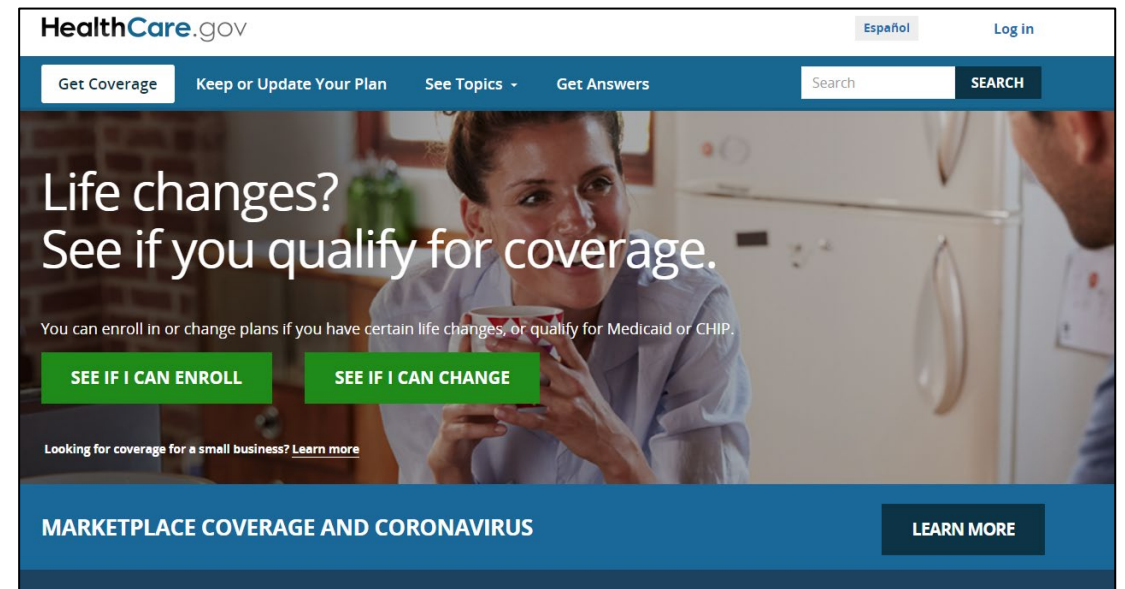
Highlights – What to Know This Year

- Healthcare.gov Open Enrollment remains **November 1 – January 15.**
- Consumers continue to get **extra financial help** on Healthcare.gov.
- **Public health emergency continues** – BadgerCare and Medicaid members still have coverage.
- Public benefits for food, housing, and health insurance are **safe for immigrants and their families** to access.
- More **health insurance enrollment assisters** are here to help!

Healthcare.gov (Health Insurance Marketplace)

- Financial help is based on income – **more financial help** available now
- Open Enrollment Period to sign up is **November 1 – January 15***
- Sign up during the year in special circumstances

*During Open Enrollment, sign up by December 15 for coverage to start January 1.



Extra Financial Help on Healthcare.gov

There is more financial help (lower premiums) for all income groups through 2025

- \$0 monthly plans—with lower copays and deductibles—for people up to 150% of the federal poverty level, or \$34,545 for a family of 3
- No matter your income, you may get financial help if plans in your area cost more than 8.5% of your income


We encourage consumers to look again!

BadgerCare Plus (Medicaid)

- Low-cost or free comprehensive health insurance, provided by the State of Wisconsin
- Sign up at any time
- **Reminder:** Right now, BadgerCare Plus and Medicaid have special rules that pause terminations, allowing members to keep their coverage without a renewal.



Action Steps for Medicaid Members

- Keep address, phone, and email address updated with the State, by logging in at ACCESS.wi.gov or calling their [local agency](#).
- Download the MyACCESS app  and sign up for push notifications to get an alert when it is time to renew.
- Watch for a letter from the WI Department of Health Services to know when & how to take action.



- Do you have BadgerCare Plus or Medicaid health benefits?
- Did you move in the last two years?

UPDATE YOUR ACCOUNT

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Public Charge Screening Tool

Since March 9, 2021 all health care, food, and housing benefits are safe for immigrants to use.

[Visit website Wisconsin Collaboration on Immigrants & Public Benefits](#) to learn more about specific immigration statuses.

Are you worried using public benefits may hurt your immigration status?



Use this free texting tool to find out.
No personal info needed or collected.



Phone:

Text SUPPORT to **(877) 277-4413** or scan the QR code with your phone's camera



What'sApp:

Text SUPPORT to **(651) 333-2144**



Web Chat Tool:

www.immigrantbenefitswi.org

Message and Data Rates May Apply Terms and Conditions Privacy Policy



How to Find an Enrollment Assister



Find & Schedule Online:

www.CoveringWI.org/enroll (Spanish:
www.CoveringWI.org/enrollspanish)



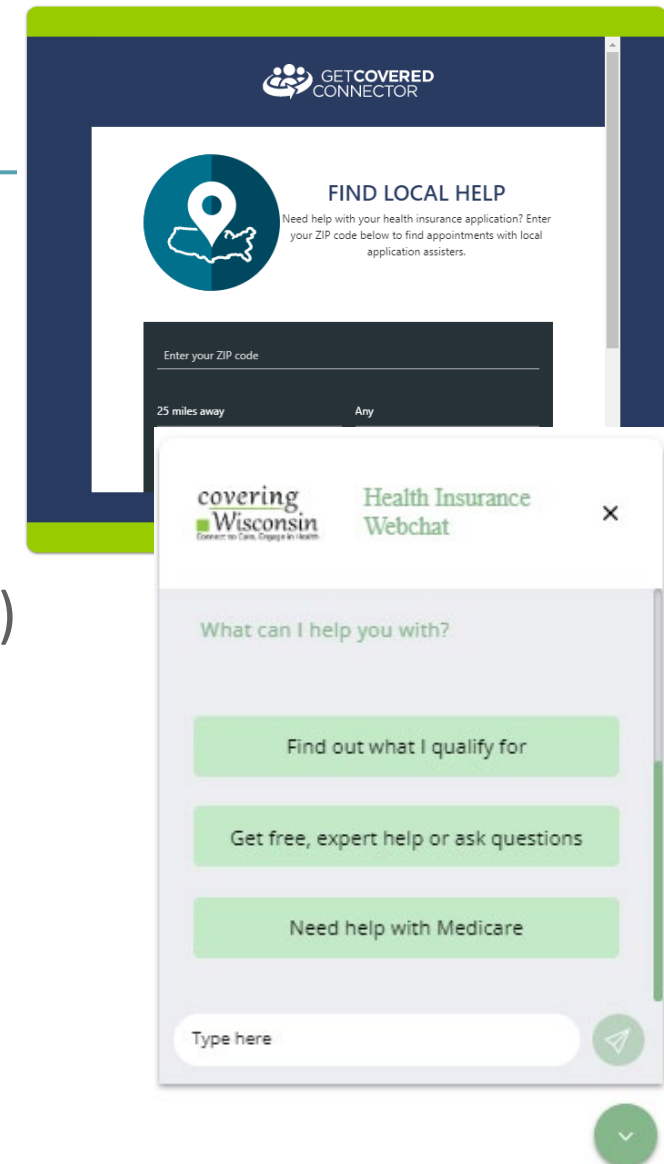
Call

- Covering Wisconsin (608-261-1455 or 414-400-9489)
- 211 Helpline (877-947-2211) to find a local enrollment assister



NEW! Chat

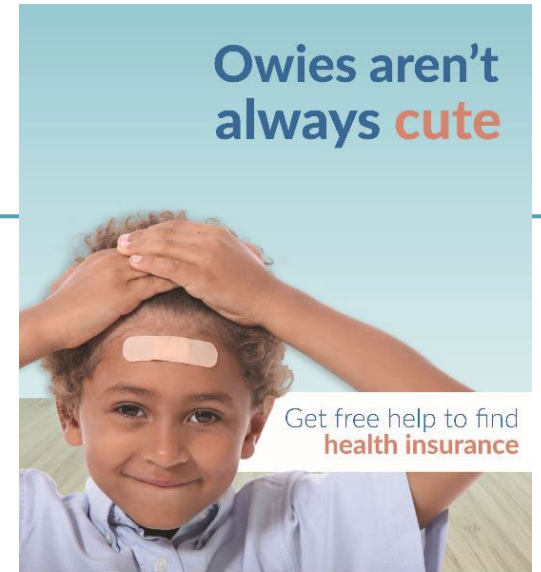
- Online at www.CoveringWI.org (Spanish:
www.CoveringWI.org/enrollspanish)
- Text COVER to 920-507-5295 (Spanish: Text “SEGURO”)



Outreach Materials – CWI

Outreach & Promotions Toolkit: (www.CoveringWi.org/Toolkit)

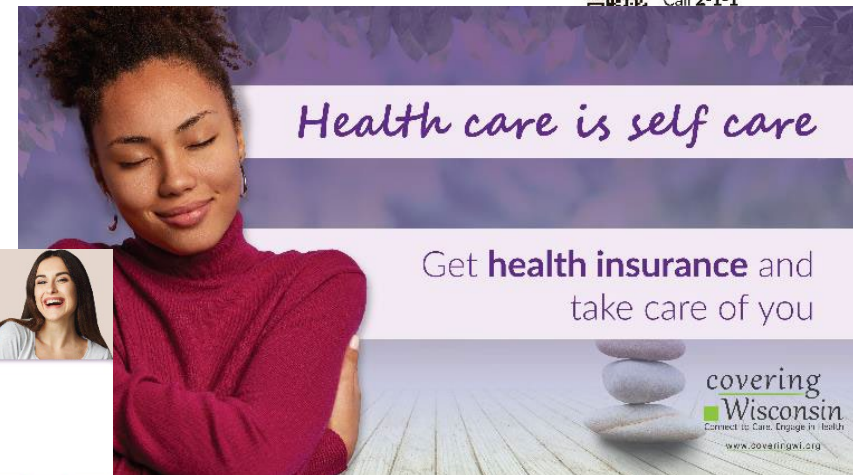
- Materials in English & Spanish
- Ready-to-use social media graphics & videos
- Download & print outreach cards & flyers – contact us to personalize!



QR code To find free, local help:
Call 2-1-1

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www.coveringwi.org

7-5295



¿Necesita ayuda para pagar su cuidado de salud?



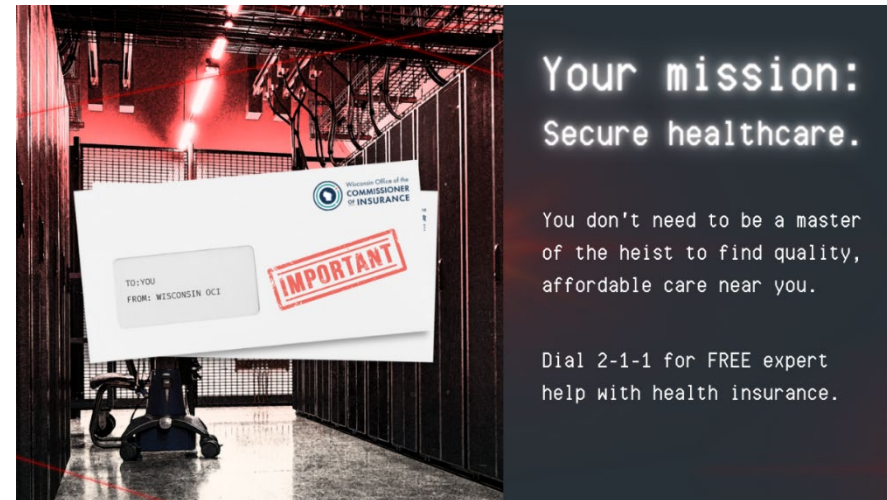
Podemos ayudarle a encontrar opciones gratuitas o de bajo costo

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Outreach Materials – OCI

Digital Media Toolkit: (www.WisCovered.com/media-toolkit)

- Social media graphics and post text (English, Spanish, and Hmong)
- Additional graphics: email signature graphics, social media headers
- Flyers, press release templates, videos



Follow & Re-post to Spread the Word



Covering Wisconsin
([Facebook](#)/[Twitter](#))



Wisconsin Office of the
Commissioner of Insurance
([Facebook](#)/[Twitter](#))

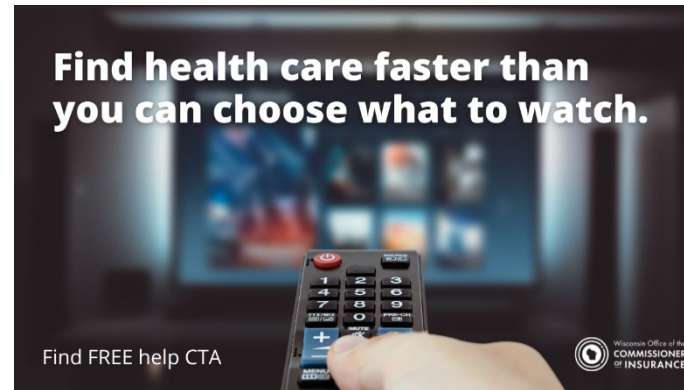


Wisconsin Department
of Health Services
([Facebook](#)/[Twitter](#)/[Instagram](#))



HealthCare.gov
([Facebook](#)/[Twitter](#))

CuidadoDeSalud.gov
([Facebook](#)/[Twitter](#))



Final Thoughts

- Health insurance continues to be vital
- Consumers do better with health insurance when they have local help
- Please help us spread the word (social media, flyers and outreach cards, and conversations with your clients, family, and friends!)
- You don't need to be an expert. We are here to help!



Questions?

Contact Courtney:

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Contact Covering WI:

(608) 261-1455 or (414) 400-9489

