



## MAPP Premium Compliance

## IMAC Presentation

May 2024

# Suspension of MAPP Premiums

Based on changes in federal and state law related to the COVID-19 federal public health emergency (PHE), Wisconsin implemented temporary program policies and processes to protect the health and safety of applicants and members during the PHE.

These policies included the temporary suspension of premiums for MAPP and a delay in the implementation of new policies related to MAPP premiums.

The temporary suspension is ending as of August 1, 2024.

# MAPP Premium Policies

MAPP premium policies were changed in August 2020 due to a change in state law. The following changes were announced in [Operations Memo 20-12, Changes to the Medicaid Purchase Plan](#) and will be in effect in August 2024:

- MAPP members with gross monthly income above 100% of the federal poverty level (FPL) will be charged premiums.
- The minimum premium amount that a MAPP member would be required to pay is \$25.
- Premium amounts are based on a new premium calculation. For most members who had premiums before, this will result in a lower monthly premium.
- MAPP members can request a temporary premium waiver due to hardship.

# MAPP Premium Policy Change

In 2020, changes were also made to shorten the restrictive re-enrollment period (RRP) for non-payment of premiums from six months to three months for MAPP members.

However, when MAPP premiums are reinstated in August 2024, there will no longer be an RRP imposed for non-payment of premiums.

# Reinstatement of MAPP Premiums

Effective August 1, 2024, MAPP premiums will be reinstated and MAPP members with gross monthly income over 100% FPL will be charged a monthly premium.

Applicants with gross monthly income over 100% FPL requesting MAPP with a filing date on or after August 1, 2024, will be subject to premium policies and will have to pay an initial premium to enroll in the program.

Existing MAPP members with gross monthly income over 100% FPL will receive a notice in July 2024 notifying them that they will owe a monthly premium starting in August. These members will also receive a premium statement in July indicating the amount of their monthly premium and that their first premium is due August 10, 2024.

# Reinstatement Examples - Applicants

## **Example 1**

Jane applied for MAPP on August 15, 2024. She was determined eligible for MAPP effective August 1, 2024, with a monthly premium of \$41. Jane must pay her August premium to open for MAPP.

## **Example 2**

James applied for MAPP on July 6, 2024. He was determined eligible for MAPP effective July 1, 2024, with a monthly premium of \$36. James is not subject to a MAPP premium for July, as MAPP premiums were suspended. James receives a notice and premium statement in the mail in mid-July for his first premium due on August 10, 2024. If James does not pay his August premium, his MAPP eligibility will end August 31, 2024.

# Reinstatement Examples - Applicants

## **Example 3**

Jessie applied for MAPP on August 5, 2024, with a two-month backdate request. She was determined eligible for MAPP effective June 1, 2024, with a monthly premium of \$25. Jessie does not owe a premium for June or July 2024, as MAPP premiums were suspended. Jessie must pay the August premium to open for MAPP benefits for the month of August and ongoing. If Jessie's August premium is not paid, she will be determined ineligible for MAPP for August, but she will be eligible for MAPP from June 1, 2024, to July 31, 2024.

# Reinstatement Examples - Applicants

## Example 4

Vang applied for MAPP on October 8, 2024, with a two-month backdate request. He was determined eligible for MAPP effective August 1, 2024, with a monthly premium of \$39. Because MAPP premiums have been reinstated as of August 2024, Vang must pay the premiums for August, September, and October to open for MAPP as of August 1, 2024.



# Reinstatement Examples – Existing Members

## **Example 5**

Brian has been open for MAPP since May 2024. In early July, Brian is notified that his gross monthly income is over 100% FPL, and he will owe a monthly premium of \$95 starting in August 2024. Brian receives a premium statement in mid-July showing that his first premium is due August 10, 2024.

## **Example 6**

Mary has been open for MAPP since July 2023. Mary submits a timely renewal on June 10, 2024. Mary is determined eligible for MAPP with a new certification period starting in July 2024. In early July, Mary is notified that her gross monthly income is over 100% FPL, and she will owe a monthly premium of \$32 starting in August 2024. Mary receives a premium statement in mid-July showing that her first premium is due August 10, 2024.

# Non-Payment

Payment of a premium is a condition of eligibility for MAPP. If a premium payment is not made, a closure notice will be sent at adverse action. MAPP will close at the end of the unpaid premium month, but an RRP will not be imposed.

# Non-Payment

## Example 7

Imani has been open for MAPP since January 2024. In July 2024, Imani is notified that she will owe a monthly premium of \$30 starting August 2024. Imani receives a premium statement in mid-July for her premium due August 10, 2024. Imani does not pay by August 31, 2024, and her MAPP closes effective September 1, 2024.

Imani re-requests MAPP on September 5, 2024. Because the August premium has been forgiven and there is no RRP, Imani does not need to pay the August premium to regain eligibility. Assuming Imani has not reported a reduction in income below 100% FPL, she needs to pay an initial premium to gain eligibility for September. Imani pays the September premium on September 6 and opens for MAPP as of September 1, 2024. Imani will receive a premium statement in mid-September for her premium due October 10, 2024.

# Late Payments in the Closure Month

If a late payment is received and processed after adverse action but by the last day of the month, MAPP will be reinstated, and a premium statement will be sent for the following month's premium.

## **Example 8**

Donald is notified in July that his gross monthly income is over 100% FPL, and he will owe a monthly premium of \$56 starting August 2024. Donald receives a premium statement in mid-July for his premium due August 10, 2024. Donald does not pay his premium by the due date.

At August adverse action, Donald's MAPP eligibility closes for non-payment of premium effective September 1, 2024. If Donald pays his premium and it is processed before August 31, 2024, he will regain MAPP eligibility and a premium statement will be sent for September's premium.

# Late Payments After Closure

Payments received and processed after the month the premium was due will be applied to the following month to regain eligibility, as long as the payment covers the following month's premium in full.

## **Example 9**

Miles has been open for MAPP since June 2024. In early July, Miles is notified that his gross monthly income is over 100% FPL, and he will owe a monthly premium of \$60 starting August 2024. He receives a premium statement in mid-July for his premium due August 10, 2024. Miles does not pay his premium by the due date.

At August adverse action, MAPP eligibility closes for non-payment of premium effective September 1, 2024. A check for \$60 is received on September 5, 2024. This payment should be treated as a MAPP re-request. Miles re-opens for MAPP effective September 1, 2024, and the \$60 payment is applied to his September premium.

# Changes in CWW

# CWW Enhancements

The following pages in CWW will be updated as follows:

- The Premium Payment Tracking page will now display Forgiven for the Paid and Status fields when a MAPP premium has not been paid and processed by the last calendar day of the month in which it is due.
- Workers will also be able to view partial MAPP premium payments from the Premium Payment Tracking – Partial Payment page.
- The MAPP page will allow workers to enter a re-request after MAPP closes for non-payment of the premium.

# CWW Enhancements

A new reason code (824) has been created in CARES to alert workers when the MAPP page has not been updated accurately after a re-request .

Alert code (329) was updated and will inform workers when a late premium payment is received after adverse action through the end of the benefit month.

A new alert code (622) has been created to inform workers when a late premium payment is received after the benefit month.



# Premium Payment Tracking Page

The Premium Payment Tracking page will display Forgiven in the Paid and Status fields when a MAPP premium has not been paid by the last day of the month in which it is due.

### Premium Payment Tracking

Cancel  **Reset**

**Detail**

Name: [REDACTED] Program Type: **MAP - MEDICAID PURCHASE PLAN** Sequence: 1

Benefit Month	Premium Amount	Paid	Method	Paid Date	Status	Worker Payment Information
09/2024	95.00	Forgiven		09/30/2024	Forgiven	
08/2024	95.00	Yes		08/01/2024	Worker	CHECK

Program Type: MAP - MEDICAID PURCHASE PLAN Sequence: [ ] Updated on or before: MM/DD/YYYY **Go**

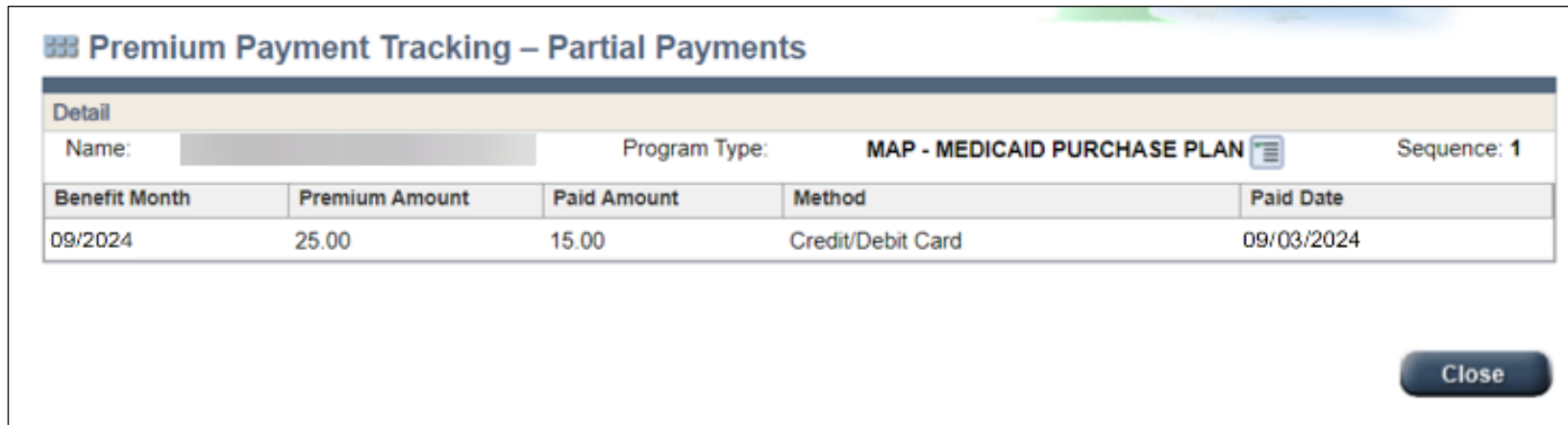
**Add Case Comment** Cancel  **Update**



# Premium Payment Tracking – Partial Payments Page

When the magnifying glass icon is selected from the Premium Payment Tracking page, the worker will be directed to the Premium Payment Tracking - Partial Payment page.

This page will display the details of the partial payment(s).



**☰ Premium Payment Tracking – Partial Payments**

**Detail**

Name: [Redacted] Program Type: **MAP - MEDICAID PURCHASE PLAN** Sequence: **1**

Benefit Month	Premium Amount	Paid Amount	Method	Paid Date
09/2024	25.00	15.00	Credit/Debit Card	09/03/2024

**Close**

# MAPP Page

The MAPP page will allow workers to enter a re-request when MAPP has closed for non-payment of the premium.

**MAPP** Cancel  Reset  
Total: 1

**Medicaid Purchase Plan Information**

**Effective Period**

\* Begin Month: 10 / 2024 Last Updated: 10/01/2024

Delete Reason:

**Details**

\* Individual:

\* Do you want to request MAPP? Yes

Are you re-requesting MAPP after closure for non-payment of premium? Yes

Re-request Month? 10 / 2024

Are you working? Y - Yes

# Reason Code

Reason code 824: There is no MAPP re-request for the current month, or the re-request month is not accurate, displays on the Eligibly Run Results page when eligibility is run after MAPP closure, and there is no MAPP re-request on file for the current month, or the re-request month is not accurate.

Workers must update the MAPP page with the correct Begin Month and Re-request Month.

The screenshot shows the MAPP (Medicaid Purchase Plan) interface. At the top left, there is a logo with the text "MAPP". To the right, there are "Cancel" and "Reset" buttons, and a "Total: 1" indicator. Below this is a section titled "Medicaid Purchase Plan Information". Under "Effective Period", there is a field for "Begin Month" with a dropdown menu showing "09" and a year field showing "2024". To the right of this is "Last Updated: 10/01/2024". Below this is a "Delete Reason:" dropdown menu. The "Details" section contains several fields: "Individual:" with a redacted name, "Do you want to request MAPP?" with a "Yes" dropdown, "Are you re-requesting MAPP after closure for non-payment of premium?" with a "Yes" dropdown, "Are you working?" with a "Y - Yes" dropdown, and "Re-request Month?" with a dropdown menu showing "10" and a year field showing "2024".

# Alert Code

Alert code 622: LATE PREM RCVD TAKE REQ ACTION, is created when a late MAPP premium payment has been processed after the last day of the month in which it is due.

Since a premium payment made after the last day of the premium month is considered a re-request, the MAPP re-request has to be entered correctly and eligibility for ongoing months can be determined.

# Alert Code

Alert code 329: LATE PREM RECVD AFTER ADVERSE ACTION BUT BEFORE EOM, is created when a late MAPP premium payment is received after adverse action and before the end of the month.

The worker should run eligibility and confirm MAPP ongoing.

# Changes in Correspondence



# Changes in Correspondence

The following correspondence will be updated to indicate members will lose MAPP eligibility for non-payment of the premium, remove language about the RRP, and to provide information about the temporary premium waiver due to hardship:

- Premium Statement
- Notice of Decision
- Verification Checklist

STATE OF WISCONSIN  
DEPARTMENT OF HEALTH SERVICES  
Division of Medicaid Services  
F-00332 (04/2024)

**Action Required: Pay Your Medicaid Purchase Plan Premium**

A premium is a set amount of money you must pay each month to get Medicaid Purchase Plan (MAPP) benefits. The amount of your premium is based on your income and may increase or decrease if there are changes to your income. Health care coverage will not begin until you pay the total premium listed. In some situations, you may be required to pay more than one month of premiums before your coverage begins. The next page has information on how much you owe and how to pay your premium.

**Making a Payment**

You must make your first payment in person or by mail to become eligible for MAPP. Instructions on how to make this premium payment can be found on the next page. If you do not pay the total amount due, you will not get MAPP benefits for the month(s) you requested.

After you are enrolled, you will get monthly premium notices in the mail that tell you how much to pay. You can send the notice and your payment to the address on the notice or you can pay by credit card, debit card, checking account or savings account through the MyACCESS mobile app or the ACCESS website.

Your monthly premium is due on the 10th of every month.

**What Happens if You Don't Pay?**

If you do not pay your first month's premium, you will not be eligible for MAPP. After you are enrolled, you must a premium each month. If you do not pay your premium, you will get a letter that tells you your MAPP enrollment is ending at the end of that month. If you pay by the end of the month, your benefits will continue.

If you cannot pay your premium because of a temporary difficult situation, contact your local or tribal agency to request a temporary waiver of your MAPP premium.

**How Much You Owe**

Who owes a premium	Month the premium is for	Amount that's owed
	January 2024	\$33.00
<b>Total due</b>		<b>\$33.00</b>

If you have questions about the amount you owe, call your agency at 1-888-947-6583.

If you have questions about how to pay your premium, call ForwardHealth Member Services at 800-362-3002, Monday through Friday, from 8 a.m. to 6 p.m.

**Your Health Care Benefits**

**Who is enrolled in health care benefits?**

When?	Who is enrolled?	Which plan?	Monthly Premium?
As of May. 01, 2024		Medicaid Purchase Plan (MAPP)	Yes - see below

DKYDFN: You will get the health care benefits shown above until there is a change in your case.

**Who has a premium?**

When?	Monthly amount?	Who does it cover?
As of May. 01, 2024	\$62.00	

As of May. 01, 2024, your premium/monthly cost will change because:

- We found that you met the rules for both Medicaid and BadgerCare Plus. You are enrolled in the plan shown above because you chose this plan, or because we enrolled you in the plan with the most benefits at the lowest cost to you. If you want to change plans, please contact your local agency.

: As of August 2024, any MAPP member with a monthly income over 100% of the federal poverty level will be charged a premium. Based on the income we have on file, the member(s) listed above has(have) income over 100% of the federal poverty level and will owe a monthly premium.

A premium is a monthly fee that must be paid to get MAPP coverage. Any MAPP member who owes a monthly premium but does not pay it will lose their MAPP benefits.

The member(s) listed above will get a premium payment notice in the mail each month with instructions on how to pay your premium.

If you or the member(s) listed above cannot pay a MAPP premium because of a difficult situation (for example, a short-term health problem), you can ask to not pay the premium for up to 12 months. To ask if you can temporarily stop paying a MAPP premium, fill out form F-02603 and send it to your agency. You can get this form by calling your agency at the number listed on the top of this letter.

# Changes in ACCESS

# CMB Links to the Premium Homepage

In Check My Benefits (CMB), an alert will display for members who owe a MAPP premium.

The screenshot displays the CMB interface. On the left, a sidebar menu includes sections for 'My Letters', 'My Health Care', and 'Request Explanation of Medical Benefits (EOMB)'. A red-bordered alert box at the top left contains the following text:

**ALERTS**  
Your Medicaid Purchase Plan or BadgerCare Plus Children Premium Payment is Due  
Pay now

On the right, the 'My Benefits' section shows a table of benefits with their status as of Wednesday, January 31, 2024.

Benefits	Status	Details
FoodShare	is not getting FoodShare benefits in February 2024.	
Medicaid Purchase Plan	In February 2024, is getting Medicaid Purchase Plan benefits.	
W-2	is not eligible for W-2 in February 2024.	

# Premiums Homepage

The Premiums homepage is a dashboard that displays information on household premiums.

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## Premiums homepage

You have a monthly premium.

You can make a payment on the next screen. [Make a payment](#)

### BadgerCare Plus Children

Benefits for	Pay by	Current balance
• [Redacted]	February 5, 2024	\$10.00

We are charging a monthly premium for your child's benefit. Their benefits will not end if you do not pay the premium.

If you paid your premium in person or by mail, it may take a few days to see your payment here. Click on the View all premium history button below to see your payment history.

[View all premium history](#)

### Premium details

**BadgerCare Plus Children**  
Because you are enrolled in BadgerCare Plus Children, you have a premium to pay each month.

This premium is for [Redacted]


Your current monthly premium amount is **\$10.00/ month**

Your next statement will be sent no later than:  
**February 20, 2024**

### Need help?

Here are some commonly asked questions

- What happens if I don't pay on time? Who can I contact if I have questions? For these and other questions, [read our FAQs.](#)
- [Questions about BadgerCare Plus.](#)

 [Share your feedback on paying premiums online.](#)

# Premium History

In the ACCESS premiums module, the Premium History page will display a value of "Premium Unpaid" if the premium has not been paid as of the last day of the month.

Members cannot pay the premium in ACCESS after the last day of the month since the premium has been forgiven.

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## Premium history

If you paid your premium in person or by mail, it may take a few days to see your payment here.

**Filter** April

Program

Month

Payment status

Payment method



Name

[Apply filters](#)

April 30, 2024	Premium Unpaid
Medicaid Purchase Plan (MAPP) Benefits for: <input type="text"/> April 2024 premium	\$0.00
March 18, 2024	Statement sent
Medicaid Purchase Plan (MAPP) Benefits for: <input type="text"/> April 2024 premium	\$35.00 Premium Charged

# Premium History



If a premium payment is in process on the last day of the month, the premium will not be forgiven on that date. It will be forgiven if the payment fails due to insufficient funds. If the payment is successful, it will be applied to the benefit month for which it was submitted.

<b>April 30, 2024</b>	 Payment processing
<b>Medicaid Purchase Plan (MAPP)</b> Benefits for:  April 2024 premium	
<b>\$107.00</b> Credit card	

# Premium History

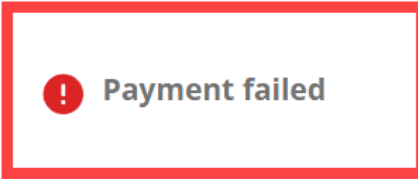
If the full payment is successful, the payment is recorded as Payment processed in Premium History.

If the payment is processed in ACCESS after adverse action but before the last day of the month, Alert 622 is set in CWW to alert the worker that eligibility must be explored for the subsequent month.

April 9, 2024	 Payment processed
Medicaid Purchase Plan (MAPP)	
Benefits for: 	\$107.00
April 2024 premium	Credit card

# Premium History

If the payment is not successful, then the premium will be marked as Payment failed.

April 30, 2024	
<p>Medicaid Purchase Plan (MAPP)</p> <p>Benefits for: <span style="background-color: #cccccc; display: inline-block; width: 50px; height: 15px;"></span></p> <p>April 2024 premium</p> <p style="text-align: right;"><b>\$35.00</b></p> <p style="text-align: right;">Credit card</p>	



# Additional Text Changes


Text changes will be made throughout ACCESS to explain MAPP closes at the end of the month for non-payment of the premium.


Premiums homepage

One of your benefits has ended

You can choose which premiums to pay on the next screen. [Make a payment](#)

Medicaid Purchase Plan (MAPP)

 Your benefits have ended because you missed your April premium payment. Contact your agency if you'd want MAPP to re-open.

Benefits ended for	Current balance
<ul style="list-style-type: none"><li></li></ul>	\$0.00

If you can't pay your MAPP premium right now because of a difficult situation, [read about your options.](#)

**Questions?**