

BadgerCare Plus Basic

AB 697 and SB 484

Access to Health Care for Individuals On the Core Plan Waitlist

What is it? New affordable health insurance option for uninsured

- Builds off success of BadgerCare Plus
- Targeted at people currently waiting for a place in BadgerCare Plus Core Plan

Who is eligible? Low income adults without dependent children

- Core Plan Waitlist members – over 39,000 people to date
- Ages 19-64
- Wisconsin residents
- Self-reported income at or below \$21,000 if single & \$28,000 if married (200% FPL)
- No health insurance coverage or access

What services are covered? Combination of cost-effective primary and preventive care with catastrophic coverage to prevent medical bankruptcy

- Physician services limited to 10 - limit applies to services provided by physicians, physician assistants, nurse practitioners, chiropractors, podiatrists, psychiatrists, ophthalmologists, and optometrists
- Limited hospitalization
 - First inpatient hospital stay / first five outpatient hospital visits
 - Subsequent stays after \$7,500 deductible
- Emergency room visits limited to 5
- Therapies limited to 10
- Generic drug formulary – with minimal preferred brand items
- Badger Rx Gold discount drug membership
- Limits, deductibles, and caps applied on enrollment year basis
- Provided on by fee-for-service basis by Medicaid Certified Provider

How is it funded? With member premiums and cost-sharing

- Entirely self-funded. No state tax dollars are used to fund program
- Monthly premiums of \$130
- Most co-payments set at \$10 per visit
- Co-payments for drugs & durable medical supplies set at \$5
- Inpatient hospital co-payment set at \$100
- Emergency Room and Outpatient hospital co-payment set at \$60
- \$1 million reserve fund using federal grant dollars
- Reimbursement rates generally set at Medicaid rates
- Restrictive Re-enrollment Periods for non-payment of premiums

Why is it important? Too many uninsured Wisconsin residents

- Thousands of residents uninsured, over 39,000 Core Plan Waitlist members
- Too much bankruptcy due to medical debt – over 60% of all bankruptcies
- Provides access now- national health care reform would be enacted in 2014

When will it be available? Available this Spring

- Applications will be accepted following passage of bill