



Wisconsin Office of the
COMMISSIONER
OF INSURANCE

DHS and OCI Health Care Coverage Partnership Forum

November 6, 2023 | Quarterly Meeting

Agenda

1. Introduction
2. Open Enrollment – Marketing & Promotions
3. Workgroup Reports
4. Agency Updates
5. General Questions and Feedback

Next Meeting: Monday, January 22, 2-3:15pm

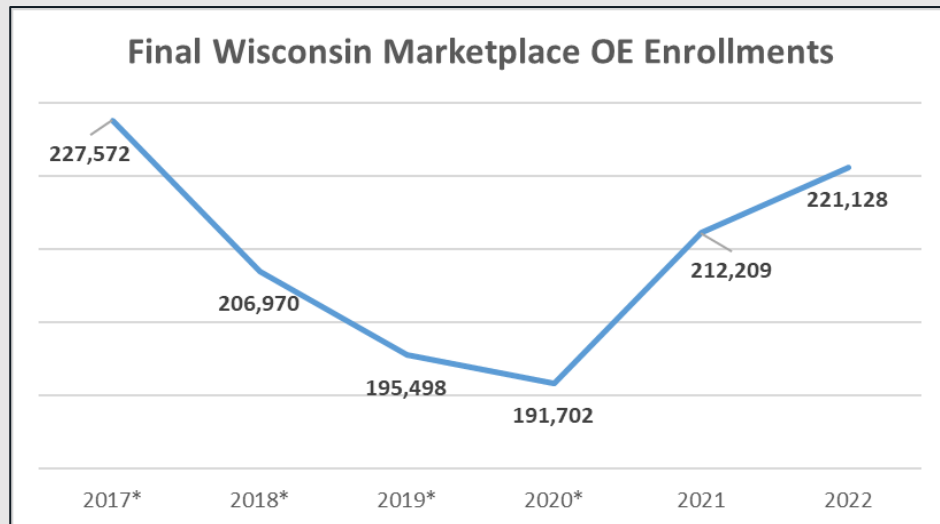


Open Enrollment

Marketing and Promotions Workgroup

2023 Enrollment Numbers

- 221,128 Wisconsinites signed up on HealthCare.gov
- Highest enrollment since 2018
- 8,919 more than last year



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WISCONSIN EXAMINER

POLITICS & GOVERNMENT WORK & THE ECONOMY EDUCATION ENVIRONMENT CRIMINAL JUSTICE CIVIL RIGHTS & IMMIGRATION

HEALTH CARE POLITICS & GOVERNMENT

Healthcare.gov enrollment breaks record in U.S., increases in Wisconsin

Premium subsidies, promotion of Affordable Care Act insurance coverage help draw more subscribers

BY: ERIK GUNN - FEBRUARY 3, 2023 6:30 AM

WisCovered

Free, expert health insurance help.

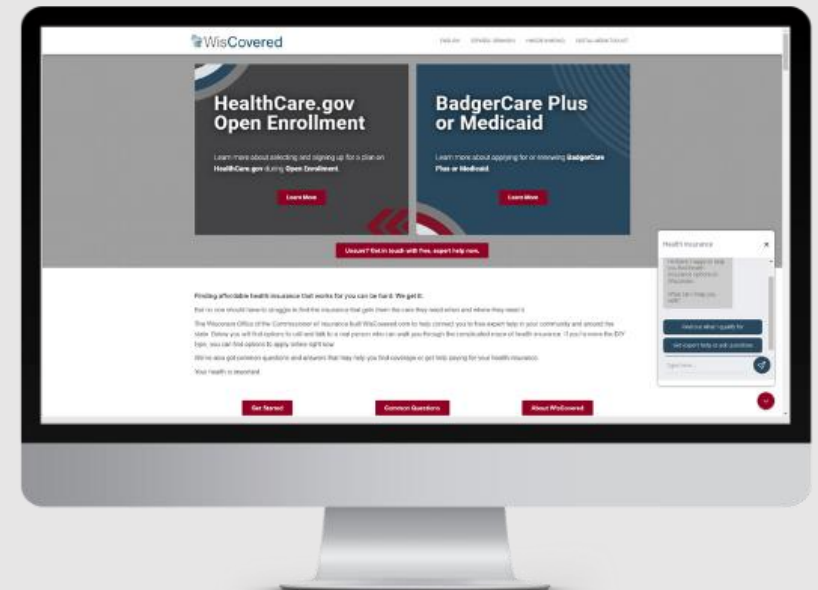
Welcome to WisCovered
A Project by the Wisconsin Office of the Commissioner of Insurance

The Office of the Commissioner of Insurance (OCI) maintains the website WisCovered.com to help people seeking health coverage. (Screenshot)

For all of her adult life, the federal Affordable Care Act has made a big difference for Katerina Klawes.

2023-24 OE: WisCovered.com updates

- WisCovered.com was updated to feature **two calls to action:**
 - Learn more about selecting and signing up for a plan on **HealthCare.gov** during Open Enrollment.
 - Learn more about applying for or renewing **BadgerCare Plus** or **Medicaid**.
- Since our press release went out on October 25, we've had **1,928 website views**



Successful Press Conferences (Madison, MKE)



Press coverage

October 31: ExpressHealthCareMGMT.com
[Wisconsin Governor Encourages Residents to Sign Up for Healthcare Coverage During Open Enrollment Period](#)

October 31: WisPolitics.com
[Gov. Evers, Insurance Commissioner Houdek: Encourage Wisconsinites to sign up for healthcare coverage during open enrollment](#)

October 31: LakeGenevaNews.net
[Wisconsinites encouraged to sign up for healthcare coverage during open enrollment](#)

October 31: ncb15.com
[Wisconsinites reminded to sign up for health insurance during Open Enrollment](#)

November 1: 1330 & 101.5 WHBL
[Experts Can Guide You Through Open Enrollment](#)

November 1: WKOW

[Wisconsinites can get expert help while registering for health care coverage during open enrollment](#)

November 1: WSAW
[Wisconsin residents urged to sign up for health insurance during open enrollment period](#)

November 3: WisPolitics
[Weekly Dem radio address: Gov. Evers encourages Wisconsinites to sign up for healthcare coverage during open enrollment](#)

November 4: Baldwin Bulletin
[Wisconsinites are encouraged to sign up for Healthcare coverage during Open Enrollment](#)

November 5: ExpressHealthcareMGMT.com
[The Importance and Accessibility of Healthcare Coverage in Wisconsin](#)



PSA Campaign on Cable and Streaming TV

Lead Agency: Covering Wisconsin
Collaborators: Promotions Workgroup
Client Engagement : WisCovered

Approach

- **Messaging:** PSA, "Do you need help paying for healthcare?"
- **Additional Funding Support:** Anthem, UW Health
- **Call-to-action:** WisCovered, Call 2-1-1
- **Dates:** 10/28/23-1/15/24
- **Cable:** 56 networks in 31 zones
- **Streaming:** Statewide



Paid Google Campaign Creatives



Lead Agency and Creative: Covering Wisconsin
Ad Placement: INPOWER
Client Engagement: WisCovered

Approach

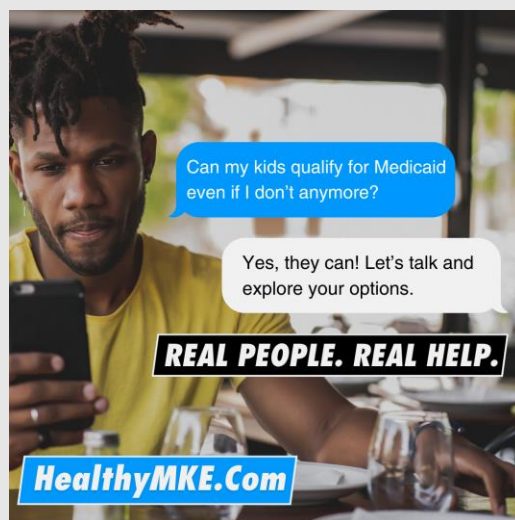
- **Distribution:** Statewide
- **Target Audience:** Ages 18-64, healthcare, insurance, news, health plan and medical
- **Dates:** November to Jan. 15
- **Call-to-Action:** WisCovered.com



Social Media, Influencers

Approach

- **Distribution:** Statewide, Milwaukee
- **Target Audience:** Ages 18-64, healthcare, insurance, news, health plan and medical
- **Dates:** October 19-January 16
- **Call-to-Action:** WisCovered, HealthyMKE
- **Future videos and Influencer Content:** Coming soon!



Milwaukee Bus Ads



Madison Bus Ads

Julia
Health Insurance Navigator

covering
Wisconsin
Connect to Care, Engage in Health

Find free help with
Health Insurance

Call 2-1-1 or go to **WisCovered.com**

m metro transit

Find free help with
Health Insurance

TONY Health Insurance Navigator

Call 2-1-1 or go to
WisCovered.com

covering
Wisconsin
Connect to Care, Engage in Health

1900

Metro 969

Quentella
Health Insurance Navigator

covering
Wisconsin
Connect to Care, Engage in Health

Find free help with
Health Insurance

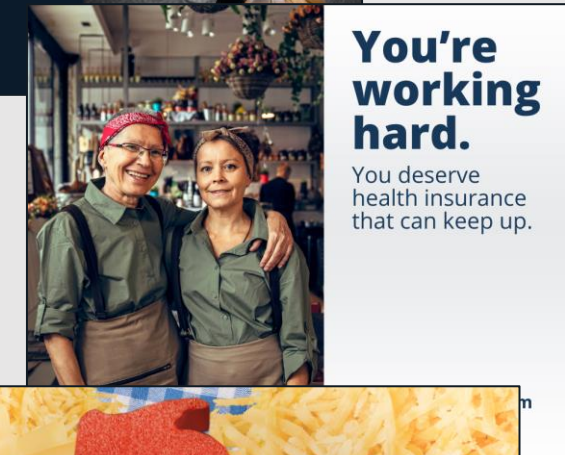
Call 2-1-1 or go to **WisCovered.com**



OCI Toolkit

Messaging Components

- [Digital Media Toolkit](#)
 - Social Media Posts and Graphics
 - Flyers (coming soon)
 - Press Release Templates
- WisCovered.com



MKEN Toolkit

- Available in English and Spanish
- Organizations can share the content or add their logo
- The toolkit can be accessed at [Open Enrollment Tools 24 — Healthy MKE](#)

Health Insurance
Get It. Use It. Keep It.
Helps pay for medical care and medications to keep you living life to the fullest.
Get FREE help signing up from a local navigator.
Visit [HealthyMKE.com](#) or call (414) 400-9489

Your health matters, cover it.

Don't have coverage or need to renew? Get it.
Open enrollment is here! Have questions? Need help signing up or finding out what you qualify for? Get free support from local navigators for all your insurance needs.

Already have health insurance coverage? Use It.
Use your coverage for your annual checkup, mental health care, medications, and more. Curious about what's covered? Read your summary of benefits or call your insurance plan to learn more!

Have Medicaid Or BadgerCare Plus? Keep it.
Have Medicaid or BadgerCare Plus? You will need to renew this year. Check for your renewal month on the MyACCESS app or connect to free, local support from a health insurance navigator.

Get FREE help signing up from a local navigator.
Visit [HealthyMKE.com](#) or call (414) 400-9489

Can my kids qualify for Medicaid even if I don't anymore?
Yes, they can! Let's talk and explore your options.
REAL PEOPLE. REAL HELP.
Get Free Help Signing Up For Health Insurance.
[HealthyMKE.com](#) | (414) 400-9489

Don't have coverage or need to renew? Get it.
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Health Insurance
Get It. Use It. Keep It.
Imani O.
Minneapolis Entrepreneur
Helps pay for medical and mental health care for entrepreneurs too.
Connect to free help or sign up on your own.
[HealthyMKE.com](#) | (414) 400-9489

How do I know which health insurance plan is best for me?
Let's explore your options and find the right fit.
REAL PEOPLE. REAL HELP.
[HealthyMKE.Com](#)

Social Media

5x7 Flyer



Covering Wisconsin Toolkit

- Social media gifs and videos, outreach cards, and flyers available in Spanish and English.
- Email Tina to customize: tina.marshalek@wisc.edu

www.CoveringWI.org/toolkit



Social Media and Toolkits for Outreach

How to get involved: Help us spread the word.



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

[Toolkit link](#)

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

[Toolkit link](#)

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

[Toolkit link](#)

Milwaukee Enrollment
Network

[Facebook](#)/[Instagram](#)
[Toolkit link](#)



Workgroup Reports



Data Workgroup

- **Using Data to Inform Outreach and Communications during the Unwinding**
 - With input from the DHS & OCI Health Care Coverage Partnership, DHS has developed a dashboard to provide aggregated insights to stakeholders to inform and enhance population-level outreach and communications throughout the unwinding.
 - The dashboard includes data on Medicaid enrollment, applications, and renewals, which can be broken down by different geographies and demographics.
 - Connect with a [Regional Enrollment Network \(REN\)](#) or your Wisconsin trade association, if applicable, if you would like to learn more.



Data Workgroup

- Coming soon! “Health Coverage in Wisconsin” dashboard, hosted on the website of the Office of the Commissioner of Insurance (OCI).
 - This public-facing dashboard will feature interactive, user-friendly data visualizations that provide Wisconsin-specific data on health coverage. Data sources include Census data and OCI-collected data on fully-insured individual market and group plan enrollment.
 - Census Data: Small Area Health Insurance Estimates (SAHIE) data to provide high-level information for all Wisconsin counties. American Community Survey (ACS) data to provide more detailed demographic information about insurance coverage across Wisconsin.
 - OCI Data: Monthly data on fully-insured individual market and group plan enrollment collected by OCI, provided at either the county- or rating area-level.



Workforce Capacity Workgroup

- Bobby Peterson, ABC for Health Inc., Chair
- IM partner workgroup activity through 2023 to identify/discuss/address enrollment and eligibility issues during unwinding
- Post OE in 2024 pivot to workforce issues and system and community knowledge barriers related to access to health care cover
- Refine recommendations from 2021 to develop 4 tier learning strategy across 3 learning domains for access to health care coverage workforce members and community partners



Outreach and Regional Enrollment Networks



Regional Enrollment Networks



Central
Tina Marshalek
tina.marshalek@wisc.edu



Hmong Enrollment Network
You Lee
youlee@newhmongprofessionals.org



Milwaukee (MKEN)
Justin Rivas
jrivas@mkehcp.org



Northwest
Mike Rust
mike@safetyweb.org



Western
Lindsey Schwarz-Nichols
lschwarz@lacrossecounty.org

East Central
Julia Garvey
julia.garvey@thedacare.org



Latine Enrollment Network
Lourdes Godinez
lourdes@micentro.org



Northeast
Tony Lee
anthony.lee@wisc.edu



Southeast and Southwest
Caroline Gómez-Tom
caroline.gomez@wisc.edu



Latine Enrollment Network: Statewide
Hmong Enrollment Network: Statewide



What Enrollment Networks Do

- Keep local partners informed about policy changes and enrollment trends
- Build enrollment assister support and capacity
- Organize and streamline local outreach efforts
- Create regionally, culturally-relevant messaging and promotions
- Provide a venue for open communication between local partners, the Department of Health Services, and other statewide partners to meet the health coverage needs of Medicaid members, people who are uninsured, and the local community



2023 Enrollment Network Survey

- Recently, each enrollment network shared a survey from Covering Wisconsin to their membership to learn what is working and what can be improved with the enrollment network structure and content
- This feedback will help Covering Wisconsin, DHS, and other key partners continue to explore network sustainability and assess the role of the enrollment networks after the Medicaid unwinding



Who Participated in the Survey

- We currently have 37 survey participants of several hundred REN members
- Each of the 10 enrollment networks are represented
- Survey takers included: enrollment assisters, mobilizers, staff from Income Maintenance agencies, ADRCs, health systems, qualified health plans, and state and local government
- All people who answered the survey had been to 2 or more meetings



Information and Resources Important to RENO

Very important to members:

- Medicaid renewal support (**25**)
- Webinars/trainings (**24**)
- Outreach resources: postcards, flyers, social media posts, etc. (**23**)
- Communication/promotion feedback sessions (**23**)
- Networking and referral connections (**23**)
- Open Enrollment updates (**22**)
- DHS policy and troubleshooting updates (**19**)
- Qualified Health Plans (QHPs) and HMO resources (**19**)
- Enrollment Data (**19**)
- Regular Email Updates (**16**)



Training or Agenda Items for Future Meetings

Start to:

- Walkthrough ACCESS and HealthCare.gov applications for new enrollment assisters
- Network with enrollment network members and learn about what their organizations offer in services and programs
- Discuss ethics of current healthcare enrollment and disenrollment system
- Hear from Medicaid HMOs about the outreach they do in the community and how community partners can work with them



Training or Agenda Items for Future Meetings

Continue to:

- Provide enrollment policy updates at the federal, state, and local level
- Have community partners, IM agencies, and DHS share best practices and ask for feedback to best serve Medicaid members
- Share current trends, outreach strategies, and relevant case examples
- Communicate updates to enrollment processes, benefit changes, and HealthCare.gov plans



What Organizations Should Join RENs

Current members want to see the following partners join:

- Direct provider networks that provide care to community members; like pharmacies
- Local government officials and staff
- K-12 schools, community colleges, and universities
- Food pantry staff
- Partners who work in community reintegration and mental health
- Community-based organizations that serve underserved communities
- Organizations with community health workers
- Public health departments



Members want RENO to continue!

93% of the people who responded to the survey want the enrollment networks to continue

We want to hear from you!

- If you participate in an enrollment network, complete the survey https://uwmadison.co1.qualtrics.com/jfe/form/SV_cvWEVazl2wYn3tY

Join an enrollment network!

- If you are not a current enrollment network member, we want you to join one: https://uwmadison.co1.qualtrics.com/jfe/form/SV_3NIubzPOQFQu5Rs



Promotions and Marketing



Unwinding & Special Enrollment Periods

Promotions from April to October:

- Worked together on Unwinding campaign ads that ran in Milwaukee, Fox Valley, northern Wisconsin, and statewide
- Digital impressions/views July 1 to Sept. 30, 2023: **Over 70 million**
- Visits to landing pages: 39,969

Types of promotions:

- Targeted Spectrum cable and streaming TV ads (ThedaCare, UW Health)
- Targeted Google ads
- Movie theatre ads
- Interior bus and outdoor bus stop placards
- Social media ads and influencers
- Rural newspapers
- Streaming radio



Leveraging Opportunities- Free Bus Placards

Fox Vally Interior Bus Placards

BadgerCare Plus renewals are back!

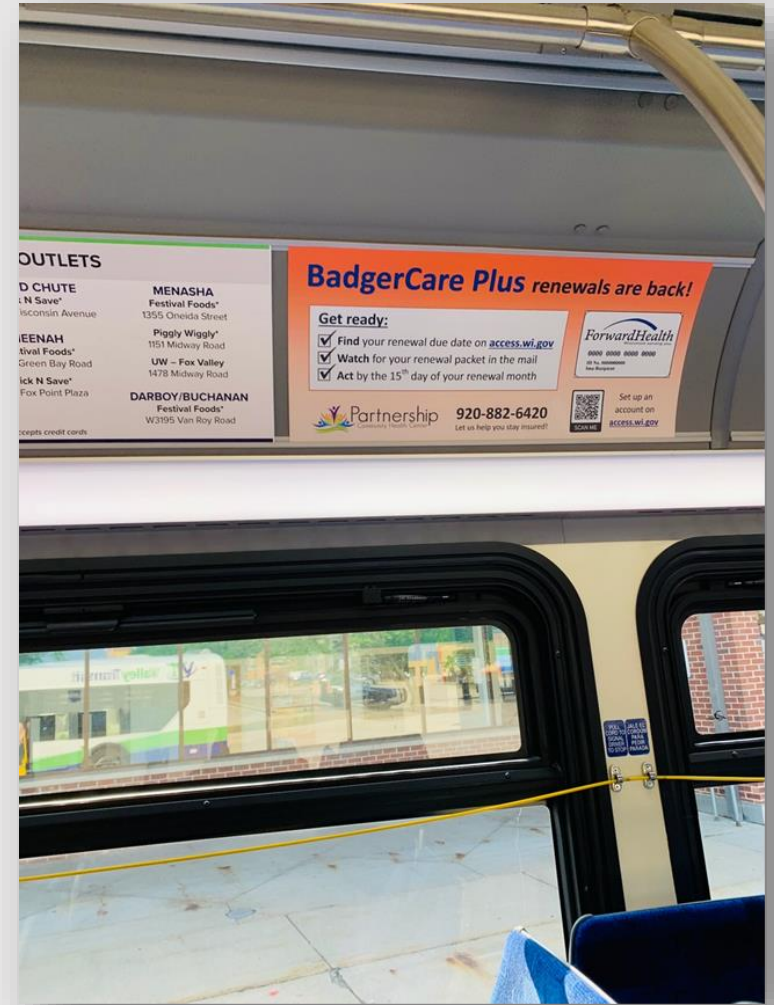
Get ready:

- ✓ Find your renewal due date on access.wi.gov
- ✓ Watch for your renewal packet in the mail
- ✓ Act by the 15th day of your renewal month

Partnership Community Health Center 920-882-6420
Let us help you stay insured!

ForwardHealth Wisconsin serving you
0000 0000 0000 0000
ID No. 000000000
Ins Recipient

SCAN ME Set up an account on access.wi.gov



Milwaukee Interior and Bus stop Placards

Have BadgerCare Plus or Medicaid?

WE ALL HAVE TO RENEW.

SCAN ME

Gego Milwaukee, WI

Get free help:
HealthyMKE.com
 414-400-9489

???

Have BadgerCare Plus Or Medicaid?

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Connect to free help or sign up on your own.

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(414) 400-9489



Office of the Commissioner of Insurance

Sarah Smith, Director of Public Affairs



Department of Health Services

Jamie Kuhn, Medicaid Director





Unwinding Update

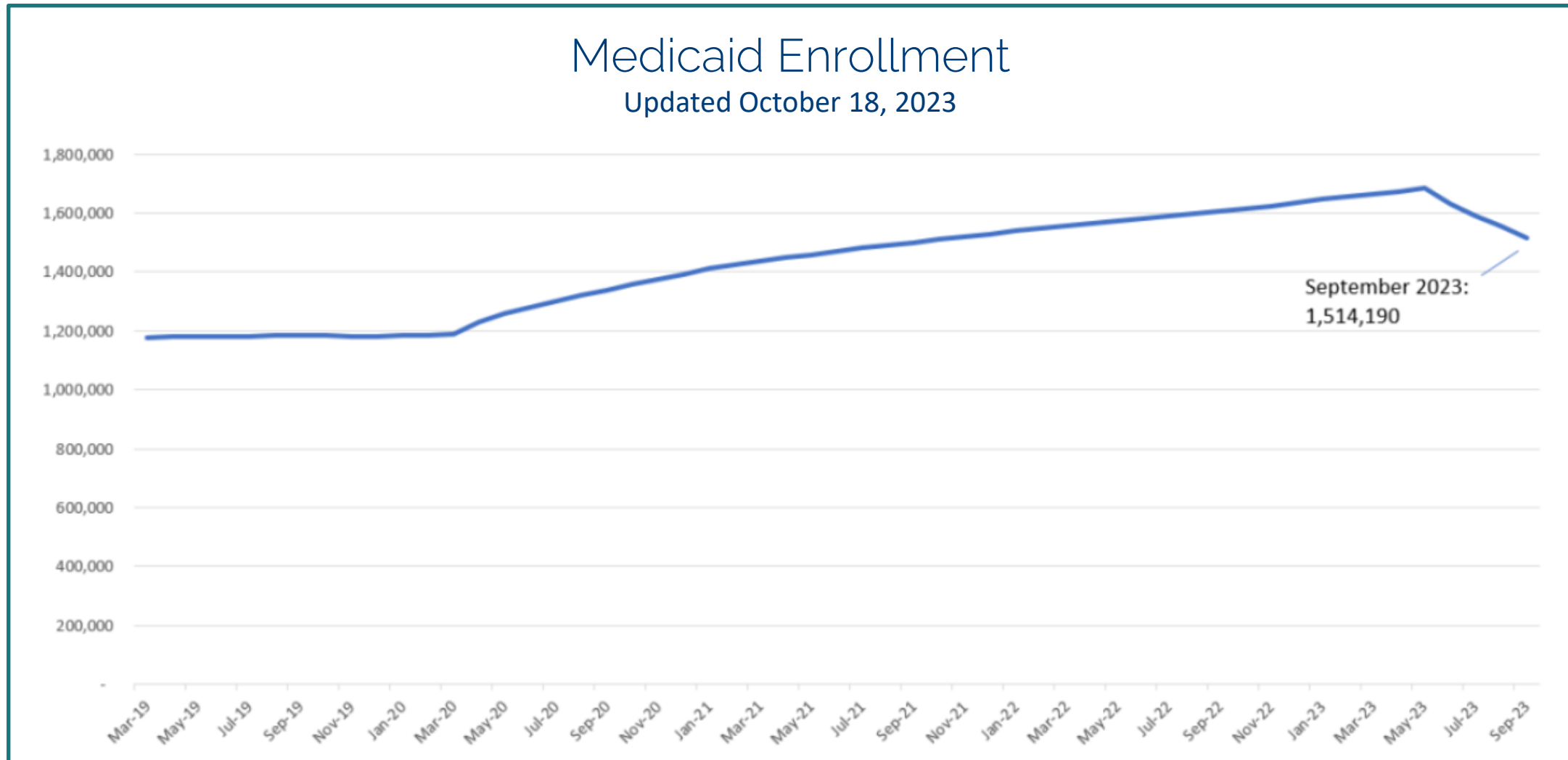
November 6, 2023

Member Renewal Status

June 2023	July 2023	August 2023	September 2023
Renewal period closed: Members need to reapply	Renewal period closed: Members need to reapply	Late: Members can still renew by mail or at access.wi.gov	Late: Members can still renew by mail or at access.wi.gov
October 2023	November 2023	December 2023	January 2024
Late: Members can still renew by mail or at access.wi.gov	Members should RENEW NOW	Upcoming: November 13, 2023 – December 18, 2023	Upcoming: December 11, 2023 – January 18, 2024
February 2024	March 2024	April 2024	May 2024
Upcoming: January 15, 2024 – February 16, 2024	Upcoming: February 12, 2024 – March 18, 2024	Upcoming: March 11, 2024 – April 17, 2024	Upcoming: April 15, 2024 – May 16, 2024

Renewal Data

dhs.wi.gov/medicaid/renewal-data.htm



Administrative Renewals

- DHS is adjusting our process for administrative renewals per CMS guidance

Old Process	New Process
Determinations made at the household level	Determinations made at the individual level

- We plan to issue an Operations Memo in mid-November to formalize our new approach

Impact on Members

For members adversely impacted by household-level renewals, we are:

- Manually restoring benefits for **up to 4,000 members** who lost coverage in June, July, or August.
- Through the rest of the Unwinding, extending benefits for **about 2,000 members** monthly

2024 Policy Changes

Continuous Coverage Period

- A child's 12-month continuous coverage period will be established :
 - At application or renewal
 - When the child becomes eligible under a qualifying group
 - For existing members as of January 1, 2024, until their renewal date
- Children will remain eligible until:
 - The end of their 12-month certification period
 - They turn 19
 - They are no longer a resident of Wisconsin
 - They voluntarily disenroll
 - They pass away

What's New: Keeping Kids Covered

- We will implement **12 months of continuous coverage** for children in BadgerCare Plus and most other Medicaid programs as of January 1, 2024.
- Kids under age 19 will stay covered through their certification period, even if their family's situation changes.



How It Works

- Children enrolled in a qualifying program as of January 1, 2024, will continue to have coverage until their renewal date.
- New members under age 19 who enroll in a qualifying program on or after January 1, 2024, will also keep their benefits for a full 12 months.

What's New: MAPP

Premiums and work requirements for the Medicaid Purchase Plan (MAPP) go into effect on January 1, 2024

- Members **without** continuous coverage as of January 1 need to pay premiums in January and meet the work requirement by January 31, 2024.
- Members **with** continuous eligibility as of January 1 need to meet the MAPP work requirement at their renewal and start paying a premium after they've renewed.

BadgerCare Waiver Extension

- The BadgerCare waiver provides benefits to childless adults who are not pregnant, disabled, or elderly with incomes of up to and including 100% of the federal poverty level.
- We are asking CMS to approve an extension to continue coverage for childless adults through 2028.



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OF INSURANCE

Questions and Feedback



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Thank you!

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