



**Wisconsin  
Cancer  
Collaborative**  
REDUCING THE BURDEN TOGETHER

# Health Insurance Access and the Impact on Cancer Outcomes

*Thursday, July 8, 2021, 10:00-11:00*

# Who We Are

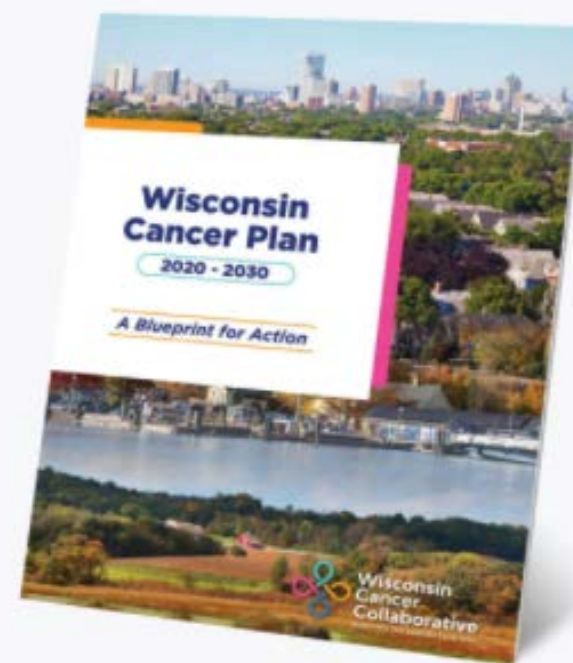
The **Wisconsin Cancer Collaborative** is a statewide coalition of **140 organizations** working together to reduce the burden of cancer **for everyone** in Wisconsin.

**Join Us!**

[www.wicancer.org/join/](http://www.wicancer.org/join/)



## Wisconsin Cancer Plan 2020-2030



[www.wicancer.org](http://www.wicancer.org)

# *It's time to renew your membership with the Wisconsin Cancer Collaborative!*



Every two years, we ask our members to renew their membership with the Wisconsin Cancer Collaborative, by reviewing and updating their Member Profile. This keeps your membership active, helps us improve our outreach and evaluation efforts, and helps our members network and connect with partners.

This year, we are asking ALL members -- regardless of when you joined -- to review your Member Profile and **add three new items:**

- Your Wisconsin Cancer Plan priorities
- The counties you serve
- The populations you serve

# Agenda

- Welcome
- Intro
- Presentation by Courtney Harris
- Questions





# Courtney Harris, MSW

*Outreach & Partner Development Manager*  
Covering Wisconsin

# Partnering to Increase Access to Health Insurance Coverage

Wisconsin Cancer  
Collaborative

July 8, 2021



# Introduction



**Courtney Harris**  
Outreach & Partner Development  
Manager  
Covering Wisconsin



# Agenda

- ▶ Intro to Covering Wisconsin & free enrollment help
- ▶ Brief overview of:
  - ▶ Health insurance options in Wisconsin
  - ▶ American Rescue Plan (COVID relief law) impacts
- ▶ Resources from Covering Wisconsin & partners
- ▶ Opportunities for Partnership with Cancer Prevention & Control Partners
- ▶ Questions



# Covering Wisconsin

Covering Wisconsin is a nonprofit that helps people in Wisconsin find and use health insurance.

CWI develops materials and trains on health insurance topics.

Our expert Navigators provide free help with health insurance.

[www.CoveringWI.org](http://www.CoveringWI.org)



# Covering Wisconsin Health Insurance Navigators

## Talk to a Navigator to:

- ▶ Find plans and financial help.
- ▶ Sign up for HealthCare.gov, BadgerCare Plus or Medicaid.
- ▶ Get answers to your health insurance questions. No question is too big or too small.
- ▶ Get help with billing or coverage problems, including appeals.

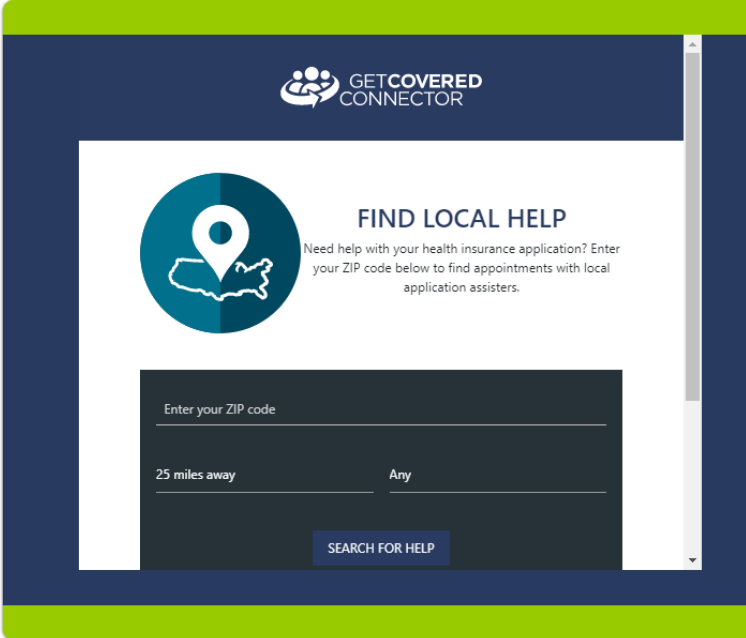
# Referring to an Enrollment Assister

## Two ways to make an appointment:

### 1. Call

- ▶ Covering Wisconsin at (608) 261-1455 or (414) 400-9489
- ▶ Local enrollment assister
- ▶ 2-1-1

### 2. Wisconsin Health Insurance Connector Tool, [www.coveringwi.org/enroll](http://www.coveringwi.org/enroll)

A screenshot of the 'GET COVERED CONNECTOR' website. The header is dark blue with the logo on the right. The main content area is white. On the left, there is a circular icon with a location pin over a map of Wisconsin. To the right of this icon, the text reads 'FIND LOCAL HELP' followed by 'Need help with your health insurance application? Enter your ZIP code below to find appointments with local application assisters.' Below this text is a dark blue search box with the placeholder text 'Enter your ZIP code'. Underneath the search box, there are two input fields: '25 miles away' and 'Any'. At the bottom right of the search box is a blue button labeled 'SEARCH FOR HELP'.

# Health Insurance Options in Wisconsin



## **BadgerCare Plus (State of Wisconsin Medicaid)**

Low-cost or free comprehensive health coverage, provided by the State of Wisconsin

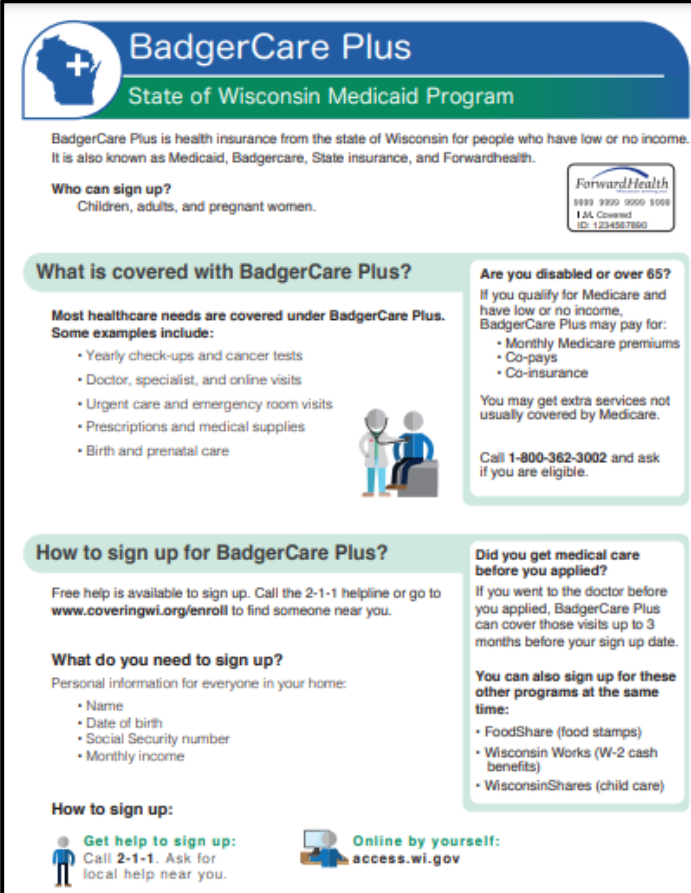


## **Healthcare.gov (Federal Health Insurance Marketplace)**

Financial help based on income  
**Enroll now until August 15<sup>th</sup>**  
**Enroll for 2022:** Nov 1-Dec 15  
*(proposed extension to Jan 15)*

# BadgerCare Plus (Medicaid)

- ▶ **Low-cost or free** comprehensive health coverage, provided by the State of Wisconsin
- ▶ Since March 2020, anyone who has been enrolled in BadgerCare Plus has remained continuously eligible (not kicked off the program) – this will continue for the duration of the Public Health Emergency (PHE)



**BadgerCare Plus**  
State of Wisconsin Medicaid Program

BadgerCare Plus is health insurance from the state of Wisconsin for people who have low or no income. It is also known as Medicaid, Badgercare, State insurance, and ForwardHealth.

**Who can sign up?**  
Children, adults, and pregnant women.

**What is covered with BadgerCare Plus?**  
Most healthcare needs are covered under BadgerCare Plus. Some examples include:

- Yearly check-ups and cancer tests
- Doctor, specialist, and online visits
- Urgent care and emergency room visits
- Prescriptions and medical supplies
- Birth and prenatal care

**Are you disabled or over 65?**  
If you qualify for Medicare and have low or no income, BadgerCare Plus may pay for:

- Monthly Medicare premiums
- Co-pays
- Co-insurance

You may get extra services not usually covered by Medicare.  
Call 1-800-362-3002 and ask if you are eligible.

**How to sign up for BadgerCare Plus?**  
Free help is available to sign up. Call the 2-1-1 helpline or go to [www.coveringwi.org/enroll](http://www.coveringwi.org/enroll) to find someone near you.

**What do you need to sign up?**  
Personal information for everyone in your home:

- Name
- Date of birth
- Social Security number
- Monthly income

**Did you get medical care before you applied?**  
If you went to the doctor before you applied, BadgerCare Plus can cover those visits up to 3 months before your sign up date.

**You can also sign up for these other programs at the same time:**

- FoodShare (food stamps)
- Wisconsin Works (W-2 cash benefits)
- WisconsinShares (child care)

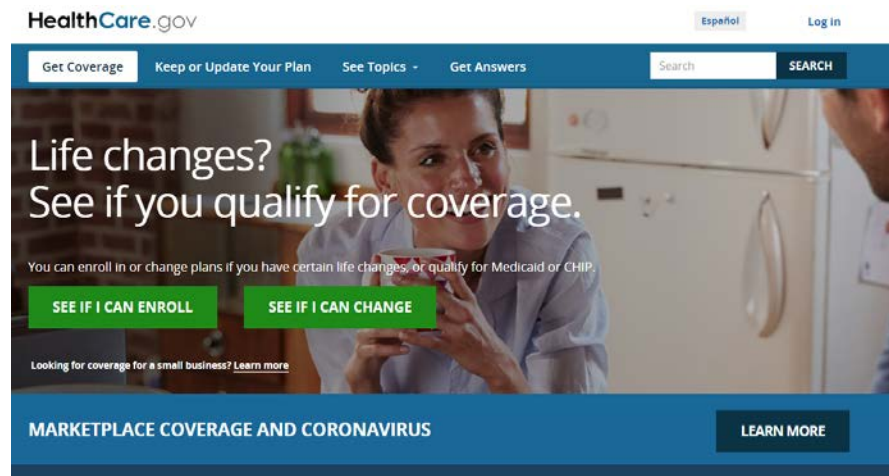
**How to sign up:**

**Get help to sign up:**  
Call 2-1-1. Ask for local help near you.

**Online by yourself:**  
[access.wi.gov](http://access.wi.gov)

# Health Insurance Marketplace

- ▶ Almost everyone can get a Marketplace plan, but financial help is based on income
- ▶ Standard Open Enrollment Period is November 1 – December 15
- ▶ **This year, Healthcare.gov has re-opened from February 15 – August 15**



# Other Health Insurance Options

## Health Insurance from a Job

## Medicare

- ▶ Contact an Aging and Disability Resource Center ([Find an ADRC](#))

## COBRA

- ▶ New help paying for COBRA premiums in American Rescue Plan

**Other Options** – through spouse's insurance, staying on parents' insurance until age 26

**Short-term limited-duration health plans, fixed benefit plans, VA health care, and other non-insurance options**



# American Rescue Plan Act (COVID Relief Law)

## **New COVID-19 relief makes Healthcare.gov prices lower than ever before**

- ▶ Increased financial help (lower premiums) for all income groups
- ▶ \$0 monthly plans for people up to 150% of the federal poverty level (FPL), or \$32,580 for a family of 3
- ▶ New premium tax credits for people with incomes above 400% FPL (\$86,880 for a family of 3) – no one will pay more than 8.5% of their income
- ▶ Extra financial help for people who are unemployed in 2021 as of July 1

**We encourage consumers to look again!**

# American Rescue Plan Act (COVID Relief Law)

## Also included in the law:

- ▶ Free COBRA coverage for a limited-time for people who have been laid-off or had job hours reduced
- ▶ Health coverage-related tax relief for 2020 tax year
- ▶ New Medicaid state options – including extending postpartum Medicaid coverage & extra incentives to expand Medicaid

# Increases APTCs across income levels for 2021 and 2022

- Premiums reduced for all income levels and capped at 8.5% of FPL

Household Income (% of the FPL)	Current Law	American Rescue Plan Act
100 – 138%	2.07%	0%
138% - 150%	3.1% - 4.14%	0%
150% - 200%	4.14% - 6.52%	0% - 2.0%
200% - 250%	6.52% - 8.33%	2.0% - 4.0%
250% - 300%	8.33% - 9.83%	4.0% - 6.0%
300% - 400%	9.83%	6.0% 8.5%
400% +	N/A	8.5%

Adapted from: [Impact of Key Provisions of the House COVID-19 Relief Proposal on Premiums \(KFF\)](#). See also: [Health Insurance Marketplace Calculator \(KFF\)](#)

# Expands financial help for people receiving unemployment

- ▶ Anyone receiving unemployment at any point in 2021 will have their income capped at 133% FPL for purposes of determining Marketplace financial help
- ▶ All non-smoking\* consumers receiving unemployment will be eligible for a \$0 benchmark (silver) plan with cost-sharing reductions (CSRs)

**Note:** This change was just implemented July 1

\*Plans can still charge a tobacco surcharge that would still apply

# ARPA: Consumers Should Update Healthcare.gov Account

**If a consumer is already enrolled in a Marketplace plan, should they return to the Marketplace to review new plans?**

**Yes.** All enrollees should log in to Healthcare.gov or call the Marketplace to update their application and review plan options before August 15.

They may find plans with lower premiums or lower out-of-pocket costs for the same price or less than they are currently paying.

# COVID-Relief/ARPA: Changing Plans

**Will the out-of-pocket costs a consumer has already paid for 2021 carry over towards the deductible/OOP max of a new plan?**

**It depends.** A consumer switching health plans should expect to start paying toward new deductibles and new out-of-pocket maximums. If a consumer stays with the same insurer, they should talk to the company to see if they can carry over their previous payments. In most cases, they can—even if switching to Healthcare.gov from an off-Marketplace plan.

# Provides free COBRA coverage through September 2021

- ▶ Subsidize entire COBRA premium until September 2021 for laid-off workers (via tax credit to employers/plans)
- ▶ Extends enrollment window to allow any employee still within their COBRA eligibility period (usually 18-36 months) to enroll
- ▶ Employers were required to notify employees by June 1
- ▶ People who voluntarily leave work or are eligible for Medicare or other group coverage are not eligible



# COVID-Relief/ARPA: COBRA

**Will people who choose to enroll in free COBRA be eligible for a Marketplace special enrollment period after the subsidy ends?**

**Yes.** Consumers will be eligible for a special enrollment period to choose a Healthcare.gov plan when these COBRA savings end. However, costs consumers have already paid toward deductibles and other cost sharing will not carryover if they switch to a Healthcare.gov plan at this time.

# Key Messages

**Now is the time!** HealthCare.gov is open again. You can sign-up if you're not already covered or change your current plan.

**Prices have dropped!** Thanks to new COVID relief, 4 out of 5 people can find plans for \$10 or less per month. Many more people can find \$0 monthly plans.

**Look again!** Thanks to new COVID relief, more people than ever can get help paying for health insurance on Healthcare.gov, even people who did not qualify before.

**Get free help** finding the best plan for your health and budget. Call 2-1-1 or go to [WisCovered.com](https://www.wiscovered.com) to find free, expert help.

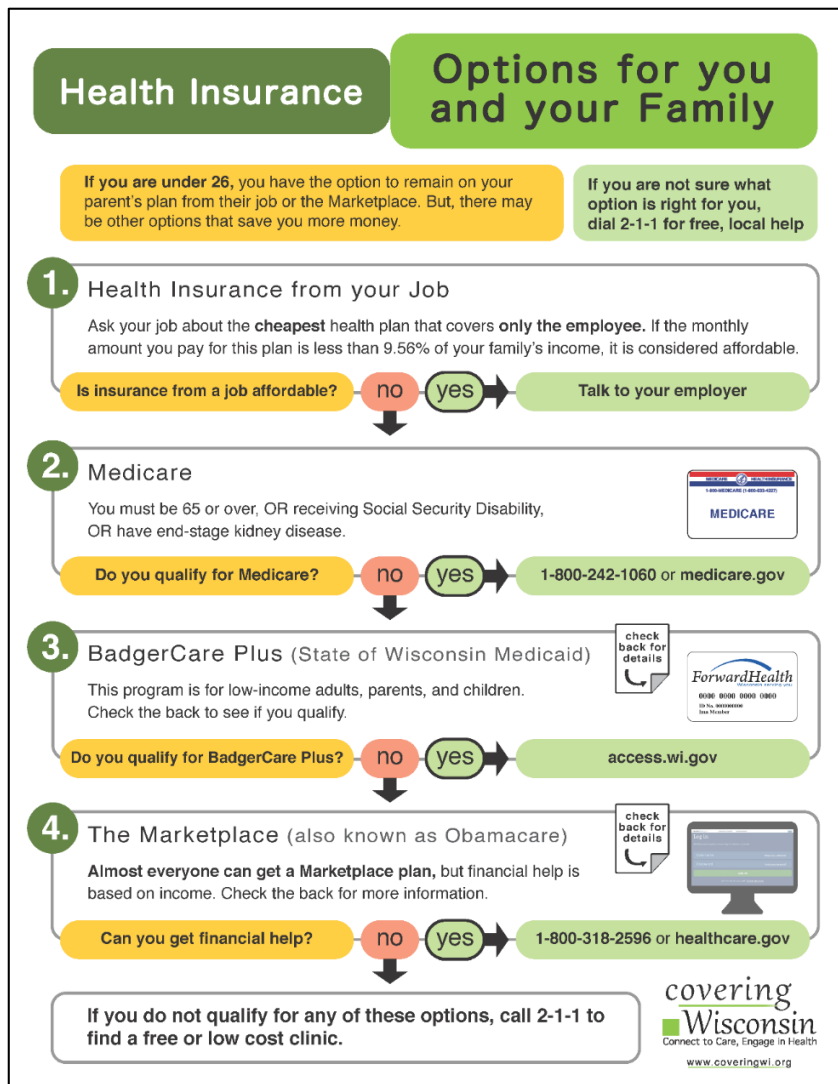
# Key Messages

**Already have a plan on Healthcare.gov?** Go back to Healthcare.gov to get new savings or find a better plan for less.

**Find a plan for right now.** If you lost your job or had your hours cut, you can find a plan and financial help on Healthcare.gov and keep it for as long as you need it.

**Spread the word!** New COVID relief makes health insurance prices lower than ever before. Call 2-1-1 to find free, expert help, or visit WisCovered.com to learn more.

# Covering Wisconsin Educational Resources



## How-to Sheets

[Coveringwi.org/learn](https://coveringwi.org/learn)

English and Spanish

## ARPA Fact Sheet

English – [Color](#) or [B&W](#)

Spanish – [Color](#) or [B&W](#)

New COVID relief plan [American Rescue Plan Act]

## Lower Costs for Health Insurance

Starting April 1, there is more financial help on [Healthcare.gov](https://www.healthcare.gov) for all income levels.

- 4 out of 5 people will find plans for \$0 - \$10 a month.
- No matter your income, you may get financial help on Healthcare.gov (no one will pay more than 8.5% of their income for a plan).



Lost your job or had your hours cut?

- People who get unemployment in 2021 can get \$0 monthly plans on Healthcare.gov starting in July.
- Some people can get free COBRA coverage from their former employer until September 2021.

### What do I need to do?

Go to [Healthcare.gov](https://www.healthcare.gov) from April 1 - August 15 to see your options. Take a look even if you never got your health insurance here before.

Already have a plan from [Healthcare.gov](https://www.healthcare.gov)?

Go back to Healthcare.gov by August 15 to get more financial help or a better plan.

### Get free help

Wisconsin has free, local, unbiased experts to help you:

- Find plans and best prices
- Sign up for Healthcare.gov, BadgerCare Plus or Medicaid
- Understand your health insurance questions, big or small
- Solve billing or coverage problems

Call the **2-1-1 Helpline** or go to [coveringwi.org/enroll](https://coveringwi.org/enroll) to find an expert.

Published: March 2021

covering Wisconsin  
Connect to Care, Engage in Health



# CWI & WCC How-To Sheets

## Find Colon Cancer Early With a Simple Test

Colon (or colorectal) cancer is **treatable**.  
It can be **cured** when found early!

### 1. Who needs to get tested?

**Everyone** aged 45-75 years old.

Colon cancer is the **2nd most common** cause of **cancer death** in Wisconsin. It can be cured when found early!

There are some low-cost options, and many are **FREE** with health insurance.

### 2. What are the most common tests?

Talk to your doctor to find the best test for you. Some tests you can even do at home.




**FIT test** (Fecal Immunochemical Test). Repeat every year.

Where?	What?	Next Step?
		
At home	Put small bit of poop in the kit	Mail or bring to doctor's office

**Stool DNA test** (brand is Cologuard®). Repeat every 3 years.

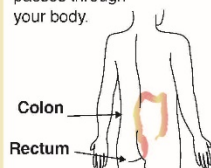
Where?	What?	Next Step?
		
At home	Poop in the kit	Mail to the lab

**Colonoscopy**. Repeat every 10 years.

Where?	What?	Next Step?
		
At a hospital or clinic	A camera looks at your colon  You may get drugs that make you sleepy	Someone will need to take you home

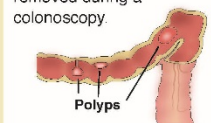
### What is the colon?

The colon is where poop collects and passes through your body.



### What are polyps?

These are bumps inside the colon that can turn into cancer. They can be removed during a colonoscopy.



⚠ If you have **bowel disease**, or a **family history of polyps, colon cancer, or rectal cancer** you may need to get tested younger.

Talk to your doctor.

## WCC How-to Sheets

<https://wicancer.org/resources/how-to-sheets/>

English and Spanish

## CWI & WCC Cancer How-to Sheet

[English Only](#)

## Choosing and Using a Health Insurance Plan



when living with cancer

Choose a health insurance plan that will meet your health needs and save you the most money. If you are living with cancer, follow the steps below to help you choose a plan.

### 1. Look at plans with monthly **premiums** that you can afford.

A **premium** is the **monthly** payment you make to the insurance company to keep your health care plan.

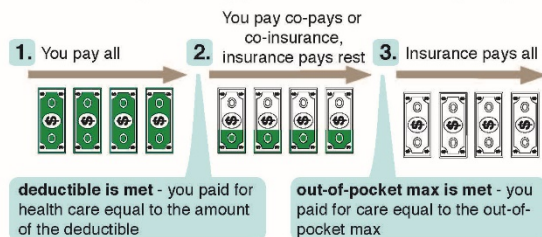


### 2. Find a plan with a low **out-of-pocket maximum**.

**Out-of-pocket max** (maximum) - This is the most you will pay in 1 year for covered health services in addition to the premium.



There are 3 stages to using your health insurance during the year:

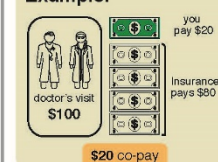


**Deductible**- The money you will need to pay for care before the insurance company starts to pay its part.

### Co-pay:

The fixed amount you pay for a service.

### Example:



### Co-insurance:

The percentage you pay for a service.

### Example:



covering  
Wisconsin  
Connect to Care, Engage in Health  
[www.coveringwi.org](http://www.coveringwi.org)

This project is supported by the Wisconsin Health Foundation, a Wisconsin Department of Health Services. December 2018 © 2018 Board of Regents of the University of Wisconsin System



# Outreach and Promotional Materials

## Covering Wisconsin:

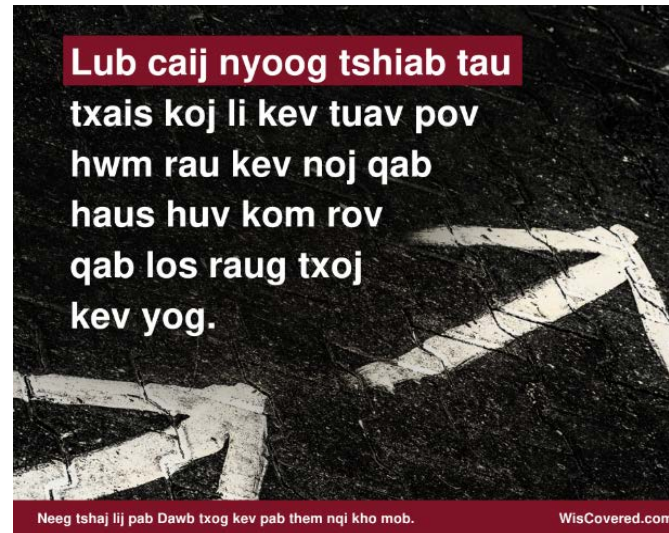
- ▶ [Coveringwi.org/toolkit](https://coveringwi.org/toolkit)
- ▶ English, Spanish
- ▶ Download social media graphics, outreach cards, or flyers for printing – contact us to personalize!



# Outreach and Promotional Materials

**OCI** (Wisconsin Office of the Commissioner of Insurance):

- ▶ [Wiscovered.com/media-toolkit](https://www.wiscovered.com/media-toolkit)
- ▶ Hmong, Spanish, English





# Outreach and Promotional Materials: Social Media

## Covering Wisconsin

- ▶ [Facebook](#)
- ▶ [Twitter](#)

## Wisconsin Office of the Commissioner of Insurance

- ▶ [Facebook](#)
- ▶ [Twitter](#)

## HealthCare.gov

- ▶ [Facebook](#)
- ▶ [Twitter](#)

## CuidadoDeSalud.gov

- ▶ [Facebook](#)
- ▶ [Twitter](#)



# Opportunities for Partnership with Cancer Control

## **Cancer Prevention and Control Partners:**

- ▶ Are trusted sources of information for consumers & other professionals
- ▶ Can help connect more consumers to free, local enrollment help
- ▶ Have key insights and experience – you can make this information most relevant to your audience
- ▶ Are important partners in co-creating and tailoring materials
- ▶ Help to inform policymakers on key issues

# Opportunities for Partnership with Cancer Control

## **Covering Wisconsin can provide:**

- ▶ Free, local help from Navigators
- ▶ Free promotional materials and other resources to help you spread the word
- ▶ Consumer-tested how-to sheets on key health insurance topics – including those focused on cancer prevention and control!
- ▶ Trainings for professionals and educational sessions for consumers

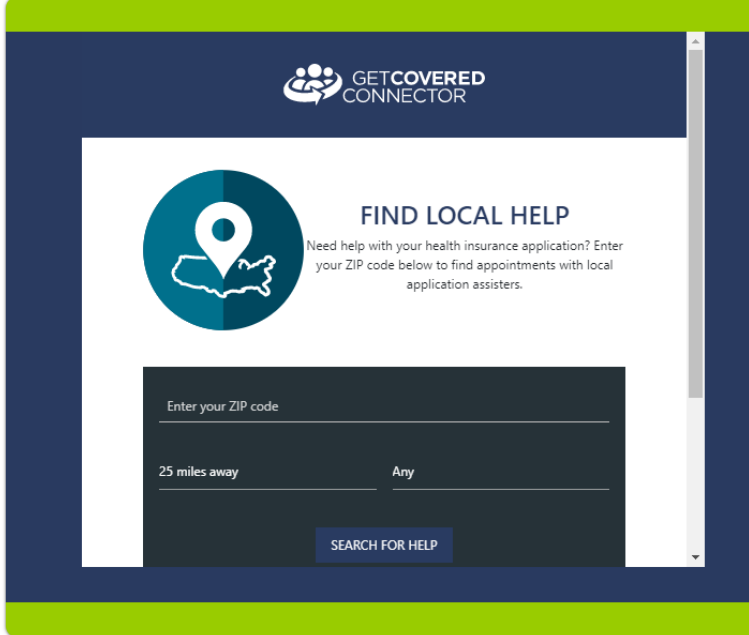
# Referring to an Enrollment Assister

## Two ways to make an appointment:

### 1. Call

- ▶ Covering Wisconsin at (608) 261-1455 or (414) 400-9489
- ▶ Local enrollment assister
- ▶ 2-1-1

### 2. Wisconsin Health Insurance Connector Tool, [www.coveringwi.org/enroll](http://www.coveringwi.org/enroll)

A screenshot of the 'GET COVERED CONNECTOR' website. The header features the logo and text 'GET COVERED CONNECTOR'. Below this, there is a section titled 'FIND LOCAL HELP' with a circular icon containing a location pin over a map of Wisconsin. The text reads: 'Need help with your health insurance application? Enter your ZIP code below to find appointments with local application assisters.' Below this text is a form with a text input field labeled 'Enter your ZIP code', a dropdown menu currently showing '25 miles away', and another dropdown menu currently showing 'Any'. A blue button labeled 'SEARCH FOR HELP' is positioned at the bottom right of the form.

# Questions

## Contact Covering Wisconsin

▶ 608-261-1455

▶ [www.coveringwi.org](http://www.coveringwi.org)

Contact Courtney ([charris2@wisc.edu](mailto:charris2@wisc.edu))

Check out CWI's [ARPA Policy Summary](#)



# *Questions? Comments?*

*Please take our poll! Will pop up on  
your screens shortly.*



*Stay tuned for resources you can use!*

# Resources – How to Sheets

Our How-To Sheets offer straightforward answers to questions so that patients can make informed choices about their health.

Use these tools to start important conversations with patients, families, and community members who may have health literacy differences.

### 5 Tips to Help You Prevent Cancer


Many cancers can be prevented or cured if you find them early.

#### 1. See your doctor every year

**At your yearly check-up:**

- Ask the doctor what tests you need to check for cancer.
- Ask what other activities or health services can help lower your risk of cancer.

Yearly check-ups are free with most health plans. If you don't have health insurance you can go to a free clinic or community health center.  
**Dial the 2-1-1 Helpline** to find a clinic near you.




#### 2. Eat a healthy diet, exercise and maintain a healthy weight

**What can I do?**

- Exercise regularly. For example, a brisk walk about 20 minutes a day.
- Eat a diet with lots of fruits and vegetables.
- Limit red and processed meats (lunch meat, hot dogs, etc.)

**Lower your risk for 8 different cancers with regular exercise!**

**Need Help?**  
Talk to your doctor. If you are having trouble with your weight, extra help from your doctor or a specialist may be free with health insurance.



#### 3. Get an HPV (Human papillomavirus) shot for yourself or your children


The HPV shot is important for:

- All boys and girls ages 11 and 12 for best protection
- Anyone up to age 26 who did not get the vaccine as a pre-teen

Talk to your doctor.

This shot is free with most health insurance. If you don't have health insurance you may be able to get the shot for free from your local public health department.

**The HPV vaccine protects you from 6 types of cancer!**



For more information go to: [www.cancer.org/healthy](http://www.cancer.org/healthy)

[www.wicancer.org/resources/how-to-sheets.com](http://www.wicancer.org/resources/how-to-sheets.com)



# ***Save the date! – August Networking Webinar***

## **“The Financial Toxicity of Cancer: Causes, Effects, and Potential Solutions”**

Cancer is one of the most expensive medical conditions a person can experience.

Learn more about what contributes to financial toxicity; how it impacts patients, survivors, and families; and how we might reverse this troubling phenomenon.



**Register here:** <https://wicancer.org/events/webinars/>

***Thank you!***



**Thank you for joining!**  
**Stay well!**