

Updates for Enrollment Assisters:

COVID-19 impacts on programs, policies, and income counting

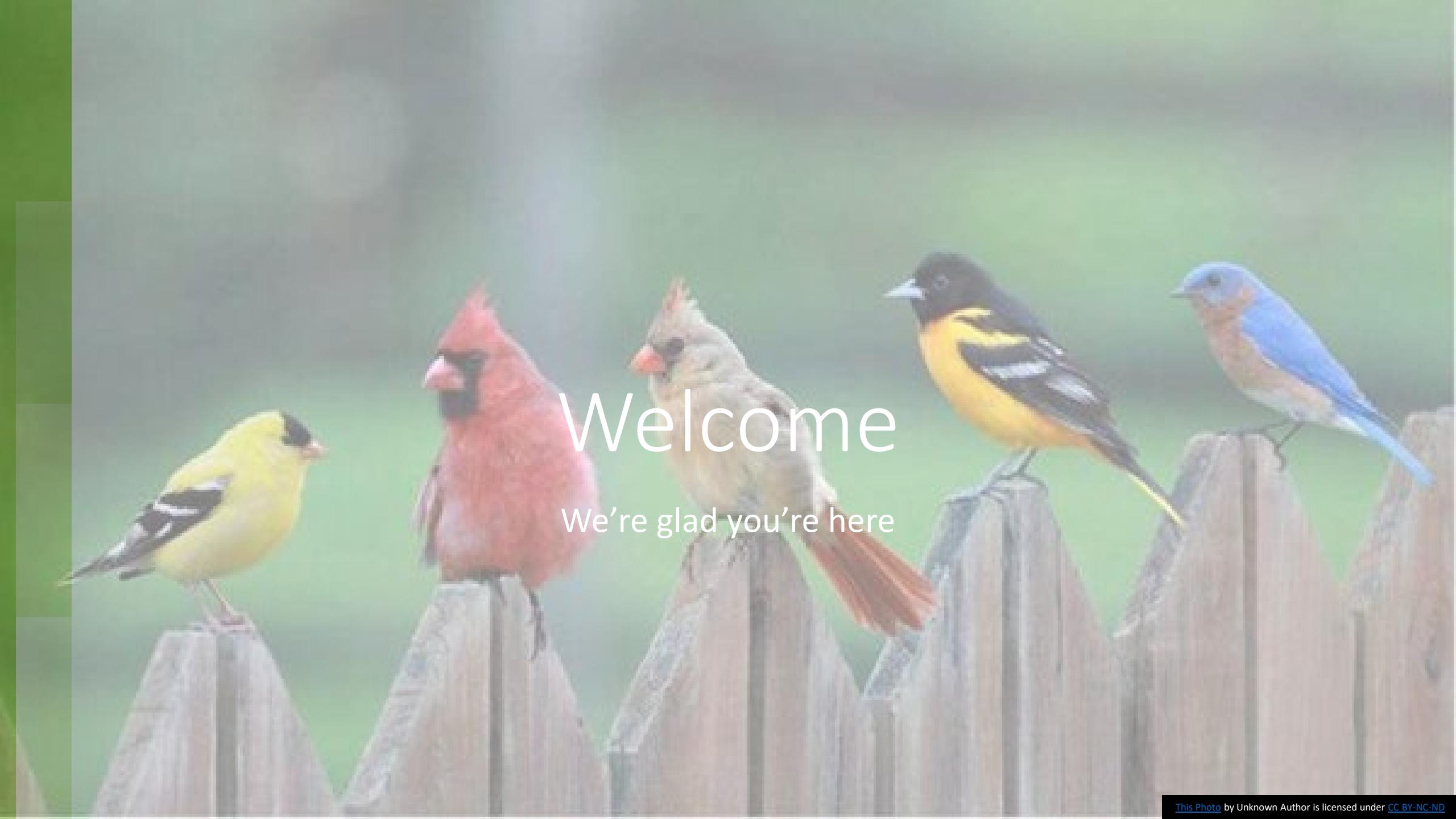


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Welcome

We're glad you're here

Audio Instructions

Thursday, May 14th, 2020

All attendees are muted. Please use the chat box to ask questions.

If you are experiencing issues watching the training online, you can join by phone:

Phone Number: 415-655-0001

Access code: 196 390 592

Password: 26843019

*Please only use one option for audio. Select either phone or computer, not both.

Slides and Recording



These slides will be available after the presentation at
coveringwi.org/assistants.



A recording of this presentation or one like it will be made available in the future.



Any handouts you see here today will be available after the presentation



Please submit your questions via the chat box. We will pause to answer questions through the webinar.

Agenda

1. Learn COVID-19 Eligibility Policy Changes to BadgerCare, Elderly Blind Disabled (EBD) Medicaid, Medicaid Purchase Plan (MAPP) and FoodShare
2. Learn how to count COVID-19 response programs income for health insurance programs.
3. Learn about COVID-19 assistance programs and policies to help consumers.
4. Get answers to your questions.

Public Program Updates

BadgerCare, Elderly Blind Disabled (EBD),
MAPP, FoodShare

Public Health Emergency

Wisconsin's public health emergency declaration has ended as of May 12, 2020.

Counties may have their own versions or extensions of the Safer at Home order.

Policy and program updates for Wisconsin benefit programs remain in effect, including those temporary changes made by administrative action or through the 1135 waiver (and blanket waivers).

BadgerCare Plus Program Changes

Until end of national public health emergency (date unknown):

- No premium charges
- Current members will not lose eligibility (renewals and terminations suspended)
- Verifications - best available information and data-matching
- Application processing times are allowed to be longer than 30 days

BadgerCare Plus Program Changes

Other important reminders:

- Co-payments suspended for children (1/1/20 – 6/30/20)
- COVID-19 testing and treatment covered by BadgerCare Plus
- Drug treatment needs question for childless adults has been suspended

Elderly Blind Disabled (EBD) Medicaid

Until end of national public health emergency (date unknown):

- Hospital-based presumptive eligibility (express enrollment) allowed
 - Adults age 65 and older with an income of up to 100 percent of the federal poverty level
 - Adults who are blind or disabled and who are enrolled in Medicare with an income of up to 100 percent of the federal poverty level
 - Application through the ACCESS for Partners and Providers remains unchanged

Medicaid Purchase Plan (MAPP)

Until end of national public health emergency (date unknown):

- Work requirements have been put on hold
- No premiums
 - Members will receive refunds for April premiums already paid

FoodShare

Until end of national public health emergency (date unknown):

- Members will receive maximum FoodShare benefits each month
- Interviews suspended at Income Maintenance (IM) agency discretion
- Pandemic Electronic Benefits Transfer (P-EBT)
 - For families known to the state (using BadgerCare, Child Care, etc.) who get free and reduced meals through school
 - Also available for families who get free and reduced meals but are not known to state programs
 - March and April benefits – May 10
 - May and June benefits – end of May (~May 24)

Other Programs

Until end of national public health emergency (date unknown):

In-person contacts, such as home visits, have been temporarily stopped for the following programs:

- Birth-to-3 Program
- Children's Community Options Program
- Children's Long-Term Support Waiver Program
- Katie Beckett Program

Financial Eligibility Considerations during COVID-19

By: Shannon Drake-Buhr

When to Count a Program as Income

Program	Marketplace	BadgerCare+	FoodShare/SNAP	SSI
(FPUC) Federal Pandemic Unemployment Compensation <i>Extra \$600/week</i>	Counted as income	Not counted as income	Counted as income	Counted as income
(PEUC) Pandemic Emergency Unemployment Compensation <i>Extra 13 weeks to UI</i>			Counted as income	
(PUA) Pandemic Unemployment Assistance <i>Temporarily expands UI to more people</i>			Counted as income	
COVID-19 Stimulus Check			Not counted as income	

Federal Pandemic Unemployment Compensation

- Extra \$600 per week paid in addition to regular unemployment insurance.
- You don't apply for it separately, it just comes with your regular unemployment insurance payment
- The two payments arrive as a lump sum.

A \$970 weekly unemployment payment is actually:

- \$370 - Unemployment Insurance
- \$600 - Federal Pandemic Unemployment Compensation

Case Example

Sam, a single man, is receiving an unemployment check for \$800 per week. He comes to you wanting help applying for health insurance.

Consider: How much is UI and how much is Federal Pandemic Unemployment Compensation?

- Because \$200 is UI and \$600 FPUC Sam is eligible for BadgerCare.
- If Sam applied for a Marketplace plan his income would be estimated at \$31,200 (+ income from earlier in the year).

Case Example

Clara Jones, mom in a family of four, wants help getting coverage for her whole family.

- Clara's Income - \$970 UI per week (\$370 UI + \$600 FPUC)
- John's Income- \$200 per week in wages
- Sammy, age 4
- Lisa, age 10

How would you count their income? What program(s) would you apply for?

Answer

Marketplace – Annual Income: **\$48,230 + what Clara made earlier in the year.** This is based on 39 weeks of unemployment income (including FPUC) for Clara and 52 weeks of wages for John. At least 184% FPL.

BadgerCare – Monthly Income: Approx. **\$2,280** per month, 104% FPL

- **Apply for BadgerCare for the kids**
- **Apply for Marketplace for the adults**

Help People Connect to Other Programs

FoodShare

- Same application as BadgerCare Plus
- FoodShare applicants don't currently need interview
- Some FoodShare members may get additional FoodShare benefits for March, April and May.



Help People Connect to Other Programs



New requirements for energy assistance:

Eligibility based on last month's income (rather than last 3 months)

INCOME GUIDELINES FOR THE 2019-2020 HOME ENERGY PLUS PROGRAM YEAR

60 PERCENT OF STATE MEDIAN INCOME GUIDELINES

HOUSEHOLD SIZE	ONE MONTH INCOME	ANNUAL INCOME
1	\$ 2,389.42	\$28,673
2	\$ 3,124.67	\$37,496
3	\$ 3,859.83	\$46,318
4	\$ 4,595.08	\$55,141
5	\$ 5,330.33	\$63,964
6	\$ 6,065.50	\$72,786
7	\$ 6,203.33	\$74,440
8	\$ 6,341.25	\$76,095

Help People Connect to Unemployment

Encourage consumers to keep calling DWD and going to the website.

People may receive:

- Regular Unemployment Insurance
- Federal Pandemic Unemployment Compensation (FPUC) - Extra \$600 per week
- Pandemic Emergency Unemployment Compensation (PEUC) - Additional 13 weeks
- Pandemic Unemployment Assistance (PUA) - for some people who wouldn't usually be eligible, such as self-employed

Escalate unemployment issues to [Wisconsin state representatives](#)

Help People Connect to Other Programs

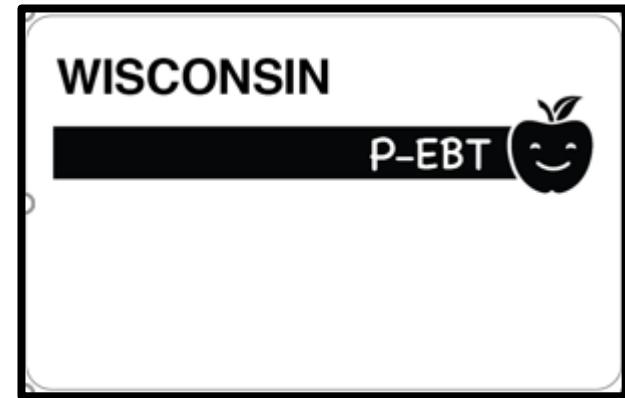
P-EBT or Pandemic EBT – temporary food benefits for families with children who get free or reduced-price meals



How will families receive P-EBT?

- Automatically added to Quest card, if you have FoodShare
- White P-EBT card sent in mail, for families who don't have FoodShare, regardless of immigration status

*Some families need to apply for the benefit. If they haven't received it by May 20th they should reach out to school district.



How much will families receive?

- March and April combined: \$176.70 for each child (available May 10th)
- May and June combined: \$148.20 for each child (available end of May)

This program will not have a negative impact on immigration status. It is not considered in a public charge test.

Help People Connect to Other Programs



- Federal student loan payments will automatically stop from March 13, 2020 through September 30, 2020
- Federal student loans will have 0% interest from March 13, 2020 to September 30, 2020
- If you can't afford to pay your non-federal student loans you can ask for administrative forbearance by calling your loan service provider

Help People Connect to Other Programs

How do I address questions about immigration and public benefits?

- Most immigrants and mixed status families can safely use public benefits
- Public benefits used by family members will not count against the person
- Only use of specific public benefit programs can have a negative impact on a person's status
- Use of public benefits does not automatically make a person a public charge



Help People Connect to Other Programs

People who can safely use public benefits:

- U.S. citizens
- Green card holders (permanent residents) - unless you travel outside the U.S. for more than 6 months.
- Refugee or asylee
- Special immigrant juvenile (young people under age 18)
- U or T Visa (visas for victims of crimes)
- Violence Against Women Act (VAWA) approved self-petition
- Afghan and Iraqi employees of U.S. armed forces
- Members and families of the U.S. Armed Forces, Ready Reserves, or military serving in active duty
- Relief under Cuban Adjustment Act (CAA), the Nicaraguan and Central American Relief Act (NACARA) or the Haitian Refugee Immigration Fairness Act (HRIFA)

What is a green card?



A green card is a **permanent resident card**.

If you have one of these statuses, you can safely use public benefits without hurting your immigration status.

Help People Connect to Other Programs

Immigrants who may be affected by the new rule

When you change or apply for a status, Immigration only looks at the benefits you use, not your children or other family.

Immigration only looks at these programs:

- BadgerCare Plus Healthcare (Medicaid or ForwardHealth) for adults.
Except anyone under age 21, Emergency Services for adults and children, or care for pregnant women until 60 days after the birth of the baby.
- Assisted living or nursing home facility, or home care paid for by a Medicaid long-term care program.
- Food assistance from FoodShare (also called food stamps, QUEST, or EBT)
- Cash benefits from Wisconsin Works (W2) or Supplemental Security Income (SSI)
- Housing assistance from Public Housing or Section 8

Using these benefits may affect you, if you need to change your status, apply for a green card, apply for a visa, or renew a visa.

If you get other benefits not listed above, they will not affect your immigration status.

If you use the programs listed above:

The use of public benefits doesn't automatically make you a public charge. Immigration looks at many factors.

If you use the benefits above, Immigration will consider the number and type of benefits used, how long you used them, and how recent the use was.

Help People Connect to Other Programs

Using any of these Coronavirus assistance programs won't hurt your chances of getting a green card or U.S. citizenship:

- Unemployment Insurance
- Testing and treatment programs for COVID-19
- Coronavirus stimulus checks
- P-EBT food assistance
- Take and go school meals
- Free and reduced cost internet and phones
- Mortgage relief programs
- Student loan relief programs

Websites Referenced During the Presentation

- DHS website with COVID-19 policy updates

<https://www.dhs.wisconsin.gov/dms/policycalls/covid-19.htm>

- DHS Policy Updates Call Series

<https://www.dhs.wisconsin.gov/dms/policycalls.htm>

- Current Immigration Rules and Public Benefits

<https://www.coveringwi.org/immigration>

- Federal Poverty Level (FPL) Calculator

<https://home.mycoverageplan.com/fpl.html>

- Covering Wisconsin How-To Sheets

<https://www.coveringwi.org/learn>

Questions?

Join us next week

Part II: COBRA & Marketplace

Thursday, May 21, 2020 1:00 - 2:30 pm