

# ENROLLMENT YEAR REPORT

JULY 2019 – JUNE 2020

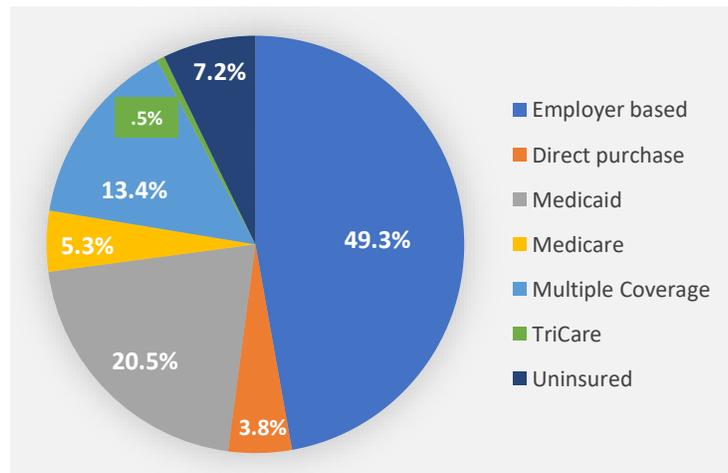
***Adequate and affordable health insurance coverage is the gateway to health care access and improving the health of individuals – as well as our community.***

The **Milwaukee Enrollment Network (MKEN)** is convened by the *Milwaukee Health Care Partnership* and *Covering Wisconsin*. It a public/private coalition of nearly 100 organizations working together to support the enrollment of eligible individuals in public and private insurance, with a focus on low-income, vulnerable populations in Milwaukee County.

## GOALS

- Build the capacity and capability of the enrollment assister workforce and infrastructure
- Facilitate consumer and mobilizer education and health insurance literacy.
- Assist consumers with insurance enrollment, retention and renewal.
- Measure and monitor coverage and enrollment processes and outcomes

## HEALTH CARE COVERAGE IN MILWAUKEE COUNTY



2019 American Community Survey | US Census

## ENROLLMENT ASSISTER SUPPORT & TRAINING

Overseen by a diverse, **33 member Steering Committee**, the MKEN facilitates a variety of education and information offerings to strengthen the knowledge and skill of enrollment assisters, mobilizers and advocates in our community.

The MKEN's **31 assister organizations** represent **Navigators** and **Certified Application Counselors (CACs)** who provide help with both public benefits and insurance enrollment in the Marketplace, **financial counselors** who support Medicaid enrollment, and **39 agents and brokers** who are Marketplace and Medicaid certified and agree to receive referrals and assist with more complex cases.

During the 2019-20 enrollment year, the MKEN:

- Provided **8 trainings** (in-person and virtual), on timely and relevant topics such as *Immigration and Public Benefits, Medicaid Childless Adult Eligibility Reforms* and the annual *Qualified Health Plan Panel*.
- Held **monthly meetings** of an enrollment assister peer-learning network to share best practices, address timely regulatory issues, and advise on ongoing training needs.
- Posted **71 updates** with technical assistance and general enrollment information to the **MKEN list serve, reaching 745 members, a 9% increase in participants from the previous year.**

## COMMUNITY OUTREACH & EDUCATION

Partnerships with agencies serving low-income consumers and special populations resulted in numerous educational opportunities throughout the year.

- Education:** Covering Wisconsin (CWI) collaborated with more than **45 mobilizer and consumer groups** to promote enrollment and increase health insurance literacy including: **United Way Learning Community, Milwaukee County Behavioral Health Division, Milwaukee County Housing Division, Employ Milwaukee and Community Advocates;** reaching hundreds of professionals and consumers.
- Enrollment Outreach:** During the ACA open enrollment period, **Covering Wisconsin, the City of Milwaukee’s Community Health Access Program,** offered enrollment assistance at **Milwaukee Public Libraries,** and the **Social Development Commission** and five **Community Health Centers** offered enrollment assistance to the public as well.
- Advertising:** During the ACA open enrollment period, MKEN invested in advertising targeted to low-income and minority audiences through transit and billboard ads, as well as radio and print ads in African American and Spanish-speaking outlets. Flyers in English and Spanish were distributed at pharmacies and grocery stores, as well as a number of schools and clinics.
- IMPACT 2-1-1:** Offered insurance help to 5,197 callers during the ACA open enrollment period, and **350 referrals** were made to local MKEN partners for in-person assistance. IMPACT also pushed thousands of text reminders to clients about health insurance, with more than 900 consumers responding.

## ENROLLMENT & RETENTION

### HEALTH INSURANCE MARKETPLACE

- 26,739 consumers** in Milwaukee county selected a plan in the seventh ACA open enrollment period (Nov.1, – Dec. 15, 2019), of which **24% were NEW** enrollees. In 2019, **Milwaukee County experienced a 5.6% decline from the previous year’s Marketplace enrollment,** represented almost entirely by low income households

### MEDICAID / BADGERCARE

- 59,663 childless adults** in Milwaukee County were enrolled in BadgerCare Plus at the end of June, for a **total of:**
- 325,299 Milwaukee County residents** covered by a Medicaid program - including BadgerCare, Elderly / Blind / Disabled (EBD) and Supplemental Security Income (SSI)

## MEASUREMENT

The MKEN regularly reports process and outcome measures according to its annual Work Plan, and publishes a quarterly Coverage Report, found at [mkehcp.org/MKEN](http://mkehcp.org/MKEN)

The three most recent open enrollment periods for the health insurance Marketplace have shown a decline in enrollment, particularly among low-income individuals, without a corresponding increase in BadgerCare Plus - - but that trend changed with the COVID-19 crisis.

As employers began to lay off or reduce the hours of their workers, Medicaid enrollment began to grow. By the end of June 2020, Milwaukee County’s BadgerCare Plus enrollment increased:

- 5.6% for Children
- 15.8% for Parents/Caretaker
- 19.3% for Childless Adults

Responding to the economic fallout of the pandemic, Covering Wisconsin and MKEN members launched, and continue to lead a number of efforts to reach out and enroll those affected by COVID-19, including:

- the creation of a new 'how-to' sheet
- three enrollment assister trainings to increase understanding of COVID-19 and job loss / income loss / early retirement
- information and materials to COVID-19 testing locations, food banks, and employers of uninsured or furloughed workers

**COVID-19 (Coronavirus)**  
Did you lose your job and need health insurance?

**Get Free Help from a Health Insurance Expert**  
An expert will help you understand your options and enroll in a plan. Free help is available over the phone for the entire state of Wisconsin. You may be eligible for the options below. To make an appointment:  
• Call 608-261-1455 or 414-270-4677  
• Go to [www.coveringwi.org/enroll](http://www.coveringwi.org/enroll)

**Look out for scams!**  
There are a lot of COVID-19 health insurance scams. Work with a licensed expert and ask questions.

**BadgerCare Plus**  
Also called State of Wisconsin Medicaid and ForwardHealth. This program is for lower-income adults, parents, and children. You can sign up for BadgerCare Plus at any time.

**Healthcare.gov**  
Also called the Marketplace, Affordable Care Act, and Obamacare. Almost everyone can get a Healthcare.gov plan, but financial help is based on income. You can sign up within 60 days of:  
• Losing your health insurance  
• Moving to a new county  
• Change in household size  
• Citizenship or lawful presence in the U.S.  
• Release from incarceration or jail

**COBRA**  
COBRA stands for the Consolidated Omnibus Budget Reconciliation Act. When you lose health insurance from your job, you may be offered a COBRA plan. You may pay the full monthly cost of insurance. Before you choose COBRA, consider other options. Within 60 days of losing your job you can:  
• Sign up for COBRA if your job offers it  
• Change your mind and switch to a different insurance option

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