

Introduction to Medicaid

Disability Rights Wisconsin
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Topics to be Covered

- What is Medicaid?
- Medicaid Covered Services
- Medicaid Providers
- Categories of Medicaid
- General Eligibility Requirements
- Card Services v. Long Term Care
- Applications
- Appeals
- Resources

What is Medicaid?

- The largest and most comprehensive public health insurance program in the U.S.
- Administered and funded jointly by federal and state governments.
 - ◆ Federal - Centers for Medicaid and Medicare Services (CMS)
 - ◆ State - Wisconsin Department of Health Services (DHS).

What is Medicaid?

- Federal law requires states to cover certain low-income children, caretakers, pregnant women, the elderly, and people with disabilities.
- States may apply for waivers to expand coverage beyond federal mandates.
- Approximately 20% of Wisconsin residents participate in Medicaid.

Categories of Medicaid

- There are many programs that fall under the Medicaid umbrella.
- Medicaid programs can be organized into four general categories:
 - ◆ Medicaid Programs for Families and Children (BadgerCare Plus)
 - ◆ Elderly /Blind/Disabled (EBD) Medicaid
 - ◆ Medicaid Long Term Care Programs
 - ◆ Limited Coverage Medicaid Programs

General Eligibility Requirements

- General requirements for all Medicaid programs:
 - ◆ Resident of Wisconsin
 - ◆ US citizen or qualified alien (exception for emergency Medicaid services)
- Other financial and non-financial eligibility requirements are specific to the individual Medicaid program

Medicaid Covered Services

- All full-benefit Medicaid card service programs (BadgerCare Plus Standard Plan, EBD Medicaid, MAPP) provide the same covered services.
- Medicaid “card services” include doctor visits, hospitalization, prescription drugs, mental health services, dental care, vision care, alcohol and drug treatment, equipment and supplies, and transportation to medical appointments.
- Medicaid long term care (LTC) programs provide additional services such as supportive home care services, specialized transportation, therapy services, case management and home modifications.

Medicaid Covered Services

- Prior Authorization – certain types of services, equipment, supplies and prescriptions require prior authorization.
- Prescription Drugs - Dual eligibles (those with Medicare and Medicaid) are required to receive drugs through Medicare Part D.
- Co-pays - small co-payments of \$5 are required for some services. Co-payments should not exceed \$12 per month (exception - co-pays for prescription drugs received by Medicaid recipients enrolled in Medicare Part D).
- For more information on covered services go to Forward Health Portal at: <https://www.forwardhealth.wi.gov/WIPortal/#medicaid?PopUp=N>.

Medicaid Providers

- With the exception of emergencies, services must be received by a Medicaid certified provider.
- Most medical providers in Wisconsin are Medicaid certified.
- For some types of services such as dental or mental health, it can be difficult to locate providers who will accept Medicaid patients.

Medicaid Providers

- BadgerCare Plus recipients are generally required to enroll in a Medicaid HMO.
- SSI recipients who are not also eligible for Medicare and who live in 58 counties throughout the state may be required to receive their Medicaid-covered services through a SSI Managed Care program.

LTC v Card Services

- Medicaid LTC provides additional covered services such as assistance with activities of daily living - dressing, cleaning, and meal preparation. For example, supportive home care services, specialized transportation, therapy services and home modifications.
- LTC services can be provided in an institutional setting, such as hospitals, nursing homes, rehabilitation and intermediate care facilities, or in the community.
- Applicant must pass a LTC Functional Screen, which demonstrates the need for a nursing home level of care.

LTC v Card Services

- Card Services and institutional LTC services are available statewide.
- Community-based LTC Programs depend on the county of residence. For example, the following programs are only available in certain counties:
 - ◆ Family Care
 - ◆ Include, Respect, I Self-Direct (IRIS)
 - ◆ I-Care
 - ◆ Wisconsin Partnership Program
 - ◆ Program of All-Inclusive Care for the Elderly (PACE)

LTC v Card Services

- Medicaid Waiver programs such as COP and CIP only exist in the 15 counties that are not yet participating in Family Care and IRIS
 - ◆ Waiver programs are targeted to specific populations, for example, people with developmental disabilities, physical disabilities, elderly or people leaving nursing homes.
 - ◆ There may be significant waitlists to receive Medicaid Waivers services

LTC v Card Services

- LTC programs provide Spousal Impoverishment Protections, which allow the community spouse (not on Medicaid LTC), to retain income and assets at higher levels than Medicaid card service programs
- Divestment (transfer of income or assets at less than fair market value) rules apply to LTC program, not card service programs.

LTC v. Card Services

- Estate Recovery and Lien Laws apply to LTC program, not card service programs. (The cost of LTC services may be recouped through a lien on the recipient's home or a claim in his/her estate.)
- There may be waitlists and other delays for community-based LTC services.

Limited Coverage Programs

- The following Medicaid programs do not provide full benefit Medicaid card services:
 - ◆ BadgerCare+ Benchmark Plan
 - ◆ BadgerCare+ CORE Plan
 - ◆ BadgerCare+ BASIC
 - ◆ Medicare Savings Programs (QMB,SLMB and SLMB+)

Limited Coverage Programs

- ◆ BC+ Family Planning Only Services
- ◆ Wisconsin Well Woman Program
- ◆ Emergency Medicaid (emergency services for individuals who do not meet Medicaid citizenship and “qualified aliens” rules. BC+ HB 39.1
- ◆ Tuberculosis-Related Medicaid

Applications

- Applications may be filed on line at <http://access.wisconsin.gov> or by calling the designated Income Maintenance (IM) Regional Consortium.
- In-person application can be made, however, the IM consortium may require an appointment.
- EBD Medicaid applicants must follow-up with the IM consortium to complete the Medicaid Disability Application form (HCF-10112), which cannot be done electronically.
- When approved, a “Forward Card” will be mailed to the recipient.

Appeals

- Appeal rights apply to any adverse decision related to initial eligibility, reduction of benefits, termination of benefits or denial of coverage.
- Applicant/recipient or authorized representative must request a Fair Hearing within 45 days of the date of the negative decision.
- Appeals are handled by the Wisconsin Division of Hearings and Appeals (DHA), <http://dha.state.wi.us/home/>

Appeals

- Appeals can be filed with Regional IM Consortia or DHA at the following address: P.O. Box 7875, Madison, WI 53707-7875.
- DHA accepts hearing requests by fax at (608) 264-9885. If sent by fax, a follow-up phone call should be made to confirm receipt (608-266-3096).
- Requests must be received with 45 day appeal period. No good cause for late filing exceptions apply.
- NOTE: appeals of Medicaid disability determinations include a reconsideration appeal identical to SSA appeals.

Medicaid Resources

- Federal Medicaid Statutes – 42 USC Sections 1396-1396v.
- Federal Medicaid Regulations – 42 CFR pts. 430-456 and 20 CFR pt. 416.
- Wisconsin Medicaid Statutes – Section 49.43-.499.
- Wisconsin Administrative Code – Chapters HFS 101-108.
- Medicaid Eligibility Handbook (MEH): <http://www.emhandbooks.wi.gov/meh-ebd/>.
- BadgerCare Plus Eligibility Handbook - <http://www.emhandbooks.wisconsin.gov/bcplus/bcplus.htm>
- Information about Family Care is available at <http://www.dhs.wisconsin.gov/LTCare/>

Medicaid Resources

- Medicaid Home and Community-Based Waivers Manual: <http://dhs.wisconsin.gov/bdds/waivermanual/index.htm>.
- State Operations Memos: Changes in Medicaid policies and/or rules are published through Operations Memos, which are available at <http://dhs.wisconsin.gov/em/ops-memos/index.htm>.
- Medicaid Provider Manuals and other useful information can be found on the Forward Health portal at : <https://www.forwardhealth.wi.gov/WIPortal/#medicaid?PopUp=N>.
- Medicaid Recipient Hotline at 1-800-362-3002.
