



November 27, 2013

Senator Alberta Darling  
Representative John Nygren  
Via email

Dear Finance Committee Chairs Darling and Nygren,

As advocates for older adults, we are writing on behalf of low-income, childless adults age 60 – 64, to ask the State of Wisconsin to keep its promise and maintain January 1, 2014 as the date these individuals can begin receiving BadgerCare coverage. Our organization assists low-income, individuals 60 and older with public benefits programs, including Medicare, Social Security, and Medicaid. Prior to the Special Legislative Session, we wish to share how delaying some of the BadgerCare reforms passed in the 2013-15 Budget will detrimentally impact a significant percentage of the population we serve.

We support the Governor's proposal to extend coverage for current Medicaid and HIRSP enrollees through March 31, 2013 as they transition to other health plans and apply for other coverage, in particular through the Federally-facilitated Marketplace (FFM). However, we urge the State of Wisconsin to remember its promise to the newly eligible childless adults. As part of the Aging Network in Wisconsin, our organization understands first-hand the difficulties that the low-income, childless adult population will face if they are forced to wait three months for health coverage. It is very unlikely that these individuals will be able to afford or obtain affordable coverage during this 3-month coverage gap. In fact, the majority of the childless adult population with incomes at or below 100 percent of the Federal Poverty Level will not have any other options.

In particular, purchasing a private insurance plan through the federal health insurance Marketplace during this 3-month coverage gap will not be an accessible option. **In states without expanded Medicaid coverage like Wisconsin, individuals with incomes less than 100 percent of the Federal Poverty Level are ineligible for financial assistance, which includes subsidies and tax credits, to reduce the cost of a qualified health plan through the Marketplace. Individuals below 100 percent of the poverty level were deemed eligible for Medicaid. Therefore, they cannot qualify for any type of financial assistance.** Unfortunately, for many, Wisconsin's free and low cost health clinics will also not be an option. For many individuals, especially those in rural areas, the clinics can be difficult to get to and waiting lists for appointments are often considerably long. Consequently, newly eligible childless adults (many of whom have been on the BadgerCare Core waitlist) will remain without health coverage during this 3-month period despite previous assurances that they would finally have quality health coverage as of January 1, 2014.

As we near the Special Legislative Session on December 2, we urge the State of Wisconsin to re-evaluate the negative implications of delaying BadgerCare coverage for childless adults, not only for the elderly population but for all childless adults from 19 to 64, and search for alternative solutions to provide these 83,000 Wisconsin residents with the promised BadgerCare Plus coverage beginning January 1, 2014.

Thank you for your time and consideration and for working toward providing all low-income citizens in Wisconsin with affordable and sustainable health coverage.

Sincerely,



Janet L. Zander  
Advocacy & Public Policy Coordinator

cc: Joint Finance Committee members  
Legislative Leadership  
DHS Secretary Kitty Rhoades  
Medicaid Director Brett Davis  
Robert Kellerman, GWAAR Executive Director  
GWAAR Advisory Council  
GWAAR Board

