

Covering Wisconsin: Federal funding for navigator enrollment services cut 42%

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Madison, Wisconsin — Covering Wisconsin (CWI), the state's largest federally-certified and state-licensed Navigator agency, received notice today that its federal support for outreach and enrollment services is reduced by over 42%. This amounts to a loss of \$422,763 for educating Wisconsin residents this coming year about health insurance coverage, assisting them with enrollment, and supporting their post-enrollment needs.

CMS, the federal funding agency, did not provide a justification for this reduction in funding or explain how it decided to allocate the funds. Covering Wisconsin exceeded enrollment goals as outlined in its federal funding proposal, so this funding reduction does not appear related to performance.

Covering Wisconsin serves 23 counties, with staff offices in Madison and Milwaukee and subcontracts with six other agencies. In the last year, CWI directly served 16,231 consumers. This includes 2,287 direct enrollments in the ACA Marketplace and 1,370 Medicaid enrollments, 7,811 general inquiries and 4,763 health insurance literacy appointments. Beyond this, Covering Wisconsin conducted public education and outreach events throughout the service area that directed consumers to other enrollment assisters and agencies and to Healthcare.gov.

CWI has been preparing to begin the third and final year of a three-year cooperative agreement with the federal funding agency, under which Navigators connect Wisconsin residents with their coverage options, including the Affordable Care Act (ACA) Marketplace and Medicaid/BadgerCare. The previous year's funding ended

September 1, and CWI has been waiting for these past two weeks to learn whether any support would be provided to sustain services.

While Covering Wisconsin appreciates receiving this Navigator funding notice, the significant reduction in funding presents a serious challenge in maintaining ongoing services in the 23-county service area. The substantial reduction in funding requires CWI to determine how to allocate cuts geographically and across the various functions of our organization. CWI has also been seeking ways to fill the gaps with other funding and with other partners.

CWI will need to eliminate subcontracts with partner agencies that serve Wisconsin's central counties — Adams, Columbia, Green Lake, Marquette, Outagamie, Portage, Sauk, Waupaca, Waushara, Winnebago — along with southwestern counties Green and Lafayette. CWI will also reduce its services in its remaining offices after the open-enrollment period, which runs from November 1 through December 15, 2017. After those dates, staff capacity will be reduced for Special Enrollment Period (SEP) enrollments, post-enrollment health insurance support, and for penalty-related assistance during the tax season.

Covering Wisconsin is a non-partisan organization with the mission to connect Wisconsin residents to programs that promote health and well-being and assure that they know how to use those programs effectively.

For over a decade CWI has helped Wisconsin residents gain coverage via Medicaid and BadgerCare and, since 2014, via the ACA. CWI has been partners with the Wisconsin Department of Health Services as it implemented Governor Walker's Medicaid reforms, assuring that Wisconsin residents understood the changes and what insurance options were and are available to them via BadgerCare, the ACA, or otherwise.

If federal (and, or state) law changes, Covering Wisconsin is committed to working to assure Wisconsin residents understand the programs under the new law and how they might best gain insurance coverage. CWI exists to assure that our state's residents can effectively navigate health insurance programs, whether under current law, under a repeal and replace policy, or under state waiver programs. Regardless of this funding challenges, and the reductions in agency capacity, it is essential that Wisconsin residents become aware of the fast-approaching open-enrollment period. Marketplace open enrollment begins November 1 and lasts for only six weeks, through December 15.

Over 200,000 Wisconsin residents currently enrolled in ACA plans will need to renew their coverage and consider whether their current plan or a new plan will best fit their needs. As well, work remains to connect Wisconsin's remaining 300,000

uninsured residents to appropriate health insurance coverage and care.

The mission of Covering Wisconsin is to connect Wisconsin residents with appropriate insurance coverage and other programs that support health, and to promote effective use of those programs.