

ABC for Health: Unveils “WisCare 2019”

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Madison, WI- ABC for Health, a nonprofit, public interest law firm in Madison this week unveiled “WisCare 2019,” as a common sense health coverage expansion plan that promotes consumer confidence with choice, quality, accountability, and strong consumer protections. “The WisCare 2019 Plan reflects the issues we see on a daily basis that affect people in Wisconsin who need appropriate and affordable health care coverage,” says Bobby Peterson, Executive Director of ABC for Health. “Our perspective, embodied in WisCare, reflects the knowledge and insights gained over 25 years of service to more than 60,000 adults, children and other family members from across the Badger state,” continues Peterson.

WisCare will not affect Medicare, but rather responds to the needs of individuals, families, and business for comprehensive health benefits. WisCare involves all key stakeholders and promotes neither a government takeover nor a privatized system. Using BadgerCare Plus as the foundation of the plan, the proposed public-private partnership model is more than a simple call for BadgerCare Plus as a public option. Building on BadgerCare Plus, WisCare provides an existing standard of strong benefits that protect Wisconsin children and provide essential coverage to adults. WisCare also calls for accepting Medicaid Expansion funds, and using Section 1332 Innovation waivers, infusing funds and stability to the plan. “Wisconsin has already lost out on over \$1 billion in federal Medicaid funds,” says Peterson. “Innovation waivers can help merge BadgerCare Plus and WisCare pools to further spread risk and cost,” says Peterson.

The WisCare Plan offers Wisconsin flexibility while maximizing potential for federal matching funds. Many consumers insured through the Marketplace will secure subsidized coverage and choice of plans that include cost-sharing reductions and sliding scale tax credits on certain plans up to 400% of the federal poverty level.

Like the current BadgerCare Plus program and the ACA, WisCare prohibits exclusions for pre-existing conditions and will not permit health care segregation of the sick in high risk pools like the old HIRSP program. “WisCare emphasizes risk pooling and purchasing leverage by ultimately reshaping our current system into a much larger purchasing pool. We merge myriad smaller risk pools, or ‘risk puddles’ with larger employer sponsored and government plans, into a combined risk pool of over 3,000,000 people. While building from a solid foundation, WisCare will fundamentally alter health care coverage, significantly lower costs, and reshape the delivery of coverage in a way that will ensure that all Wisconsinites have access to both coverage and medical services within five years after initial implementation,” continues Peterson.

Peterson concludes, “WisCare also extends the coverage enjoyed by most elected officials, including the Governor and legislators, to all people in Wisconsin. The need for expanded and affordable access to health coverage in Wisconsin is clear. The recent proposals for ‘fixing’ the system fail to reach the root of the health care coverage problem. Political instability has undermined the success of the ACA, but WisCare has the ability to strengthen a weakened private insurance market and correct some of the fundamental deficits in the ACA. WisCare offers the promise of a system of coverage built on an established private-public partnership. Instead of thousands of small risk puddles, creating a large pool of people will effectively spread risk, lower costs and increase negotiating leverage through group purchasing power.”

ABC for Health’s proposed WisCare 2019 plan is available online: <https://safetyweb.org/Press/WisCare-2019-ABC-for-Health.pdf>