Healthcare Navigator Manual
for Newcomers in the Stevens Point Area

Version 1: November 18, 2024

Contents

Introduction 1

Section 1: Initial Health Appointments 2

Section 2: First Month 5

Section 3: Healthcare Costs 8

Chapter 4: Where to Go for Care 10

Chapter 5: Community Resources 13

Chapter 6: What's Next after Employment 14

Section 7: Other Resources 16

Attachments 17

Introduction

CAP Services created this short manual to help staff and volunteers explain to new refugee arrivals how healthcare works in the United States. We include information specific to the Stevens Point area and vetted materials from health literacy experts to share with clients.

Work group members included Kabangu Patrick Makuna, Refugee Support Coordinator for RISE; Hugo Gonzalez, Nhia Ly, and Maivnyiaj Moua, Community Resource Specialists for the Community Resource Team; and Kristy SeBlonka, Planning & Impact Director at CAP Services. In addition, Jess Gaffney volunteered to assist as a former ECDC Cosponsorship Team Member and the Director of Health Equity, Diversity & Inclusion at Marshfield Clinic Health System.

In August 2024, ECDC hired Jayda Newman, Health Navigator, to focus on healthcare for newcomers. In Fall 2024, Jayda Newman from ECDC and Sarah Agena and other staff at Noble Community Clinics reviewed the manual and provided necessary input to finalize the draft.

While most of this information focuses on new refugee arrivals, some chapters and handouts may be appropriate to use with immigrants that are newcomers.

This manual was finalized in November 2024.

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Section 1: Initial Health Appointments

New refugee arrivals must complete a mandatory US State Department domestic medical examination when they arrive in the United States. The exam is a follow-up to the overseas medical examination.

The federal and state government provide guidance for medical providers on health screenings to include in the initial appointments. The CDC provides the following Key Points on their website:

Key Points

- The domestic medical screening is a comprehensive medical examination that screens for a wide range of infectious diseases and non-communicable conditions.
- Guidance for the domestic medical screening is not meant to provide clinical guidance for longitudinal care, but to highlight key screening considerations during the first 90 days of US arrival.
- The domestic medical screening is an opportunity to identify health issues, promote wellbeing, orient new arrivals to the US healthcare system, and connect refugees with routine and specialty care.
- Clinicians should employ a patient-centered approach and address social determinants of health.
- Clinic leaders should identify staff to play a key role in facilitating, coordinating, and conducting the screening, and professional medical interpretation should be provided in person or using a professional remote interpreter service.
- Patients may prefer to work with healthcare professionals, interpreters, and medical assistants of their own gender.
- Review consent, confidentiality, and limits to confidentiality with refugee patients at the beginning of the first visit. Clinicians should use an appropriate interpretation strategy if they are not fluent in the patient's language (e.g. in-person medically trained interpreter, remote-virtual or telephonic interpreter services).

More information is available at these links:

- Guidance for the U.S. Domestic Medical Examination for Newly Arriving Refugees | Immigrant and Refugee Health | CDC
- Refugee Health Program | Wisconsin Department of Health Services

In Portage County, it is ECDC's responsibility to make sure that each arrival completes the mandatory medical examination. When a family arrives, ECDC contacts Noble Community Clinics to set up the appointment within the first 30 days of arrival. (Noble's primary contact for the initial appointments is Gretchen Beyer, who can be reached at gretchen.beyer@nobleclinics.org.) Then ECDC provides Noble Community Clinics with the family's confidential health file from their home or departure country so Noble Community Clinics can review that information and provide appropriate follow up. Noble Community Clinics reviews the client's full medical history (e.g., medical diagnoses, surgeries, family

history, environmental and work exposures, mental health history to include trauma and substance use, and so forth).

Then ECDC staff take the family to the appointment at the scheduled time. Noble Community Clinics Medical Office is located at 3125 Main Street, Stevens Point, WI 54481. (Noble Community Clinics also has a separate dental office and is building a new site at 2501 Main Street, Stevens Point, WI 54481, that will be available in the future.)

Some steps you can take to prepare the newcomer for the visit:

1. What the appointment will include:
    a. Watch the SettleIn video (**Attachment A**) about the medical screening with the new arrival (change language as needed at top right): U.S. Resettlement Process: Medical Screening - Settle In U.S. (settleinus.org)
    b. The first visit usually takes up to two hours so be prepared. This includes intake, exam, vaccines, and lab work.
    c. Clients have the right to request an interpreter.
    d. Discuss cultural preferences that may impact the appointment. Some newcomers may prefer working with a provider of the same gender.
    e. Review the below information provided by Noble Community Clinics:
        - The exam should occur within 30 days of arrival (but can occur up to 90 days).
        - The client's legal Date of Birth is assigned at the Overseas Physical Exam.
        - Noble Community Clinics cannot guarantee that they can match the newcomer with a provider of the same gender.
        - The physical exam can be with physician and patient only; or the patient can ask for a chaperone (a trusted individual accompanying them or a clinic staff member).
        - The exam is completed clothed or in clinical gown (breast and genitalia exam can be deferred to later Primary Care, unless the individual has a clinical concern with these body parts).
        - Required testing includes blood, urine (Tuberculosis, Sexually Transmitted Infection, Hepatitis screenings) and possible a chest x-ray as part of Tuberculosis screening.
        - Vital signs will be tested (height, weight, blood pressure, temp, oxygen levels).
        - Vaccine history will be reviewed (physician should have the record of previously given vaccines) and needed vaccines will be given (usually in the upper arm). Clients should take their vaccine card if available.
        - Required medical treatments may occur based on country of origin (e.g., tablets for parasitic diseases and Malaria).
        - Family Planning Options can be discussed/offered.
        - They will discuss options for bridging to a Primary Care Clinic.
        - They can also provide a brief introduction to the US Medical Care System (BadgerCare Plus), culturally appropriate care, confidentiality/patient rights and responsibilities, HIPPA, and Release of Information.

2. How Noble Community Clinics will follow up with them:
    a. Noble Community Clinics will send a letter (if results are normal) or call (if results are abnormal) to share the results of tests.
    b. Noble Community Clinics will call to schedule follow-up appointments.

3. Right to privacy in the United States:
    a. Education is key and empowering newcomers by letting them know their rights. Explain to the newcomer that they have a right to privacy in the United States. They will share their medical information with doctors and staff at Noble Community Clinics, but they do not have to share their medical information with people outside of Noble Community Clinics. For example, they do not have to share their medical information with ECDC or CAP staff or volunteers.
    b. Staff and volunteers working with newcomers should not request health information without the newcomer's permission. In the US, the HIPPA Privacy Rule is the national standard to protect individuals' medical records and other personal health information. These rights extend to new refugee arrivals. Learn more about HIPAA at www.hhs.gov/hipaa/for-individuals/faq/index.html.
    c. A newcomer does not have to share their medical information with others, but they can choose to share their official medical information with someone that they trust if they want. Each newcomer can decide for themselves if they want to do this.
        - Make sure that the newcomer understands their HIPAA rights. See **Attachment B** from ECDC.
        - If the newcomer wants a person to have access to their medical information, then that volunteer or staff needs to sign a HIPPA release form. That person should keep that medical information confidential.
        - Ask newcomers directly so they can make their own decision. For example, do you want to choose one person to have access to your medical information? You can decide what is best for you. Let them know if that person is a staff member or a volunteer so they understand who they are.
        - If the refugee shares information with you, do not share it with other staff or volunteers who have not signed the form.
    d. Learn more about HIPPA and Civil Rights (available in different languages) at Get Help in Other Languages | HHS.gov.

4. Difference from regular healthcare:
    a. Let the newcomer know that there is no charge for the mandatory screenings, but that most other health services that they access in the future will have a cost. The newcomers separately sign up for Medicaid and will learn more about how that works in the future.
    b. After the mandatory screenings, clients may go to other locations to access health services. Newcomers can contact ECDC for help accessing care if it's within their first 90 days in the country. The client can go to another provider once on BadgerCare, or they can choose to continue with Noble Community Clinics.

Section 2: First Month

After a newcomer has completed all the initial health appointments discussed in Section 1, it is time to incorporate themselves into the regular healthcare system so that they can access the healthcare they need for themselves and their families. The two major health systems in the Stevens Point area are Aspirus and Marshfield Clinic Health System.

Some steps you can take to help the newcomer understand differences in the United States:

1. Have the newcomer watch the SettleIn video about Healthcare (available in different languages): Healthcare in the U.S. (English) - YouTube (7.5 minutes)
2. Ask newcomers about how they accessed healthcare in their home country and whether or not they had to pay for services. This will help you understand their frame of reference so you can better explain differences in healthcare in the United States.
3. Ask the newcomer if they had health insurance in their home country. Was it free? Paid? Explain that in the United States most people have health insurance which will pay for part of their healthcare costs.
4. Illness can happen at any time and require immediate action. Ask ECDC to write down the names and address of the clinics/hospitals where the family can go for emergencies (Emergency Room) or urgent care (Urgent Care or Walk-In Clinic) and practice with the family. Make sure the clinics/hospitals are covered by their BadgerCare Plus so they do not incur unnecessary costs. (See below from Attachment J.)
5. If the family does not speak English, have them practice calling 911 or going to a clinic and stating or showing the staff the language that they speak so that they can access a translator. Practice commonly asked questions upon initial visits such as name, address, birthdate, etc. If they have any allergies or are on medications, make sure those are up to date in their health record or that they carry a card with them that provides that information to the provider.

Important contacts - Put these numbers into your phone:

Insurance Company or HMO: _____
Phone number: _____

My Doctor: _____ Phone number: _____
Address: _____

My Hospital: _____ Phone number: _____
Address: _____

Urgent Care: _____ Phone number: _____
Address: _____

My Pharmacy: _____ Phone number: _____
Address: _____

24-hour Nurse Hotline:
Phone number: _____

When the newcomer arrives, ECDC will help them sign up for Wisconsin BadgerCare Plus (often referred to as BadgerCare, Medicaid, state insurance, or Forwardhealth). What is BadgerCare Plus? BadgerCare Plus is a health insurance program that helps children, pregnant people, and adults in Wisconsin who have low or no income. BadgerCare Plus is funded by Medicaid and the Children's Health insurance Program. To sign up for BadgerCare click this link: BadgerCare Plus

Benefits covered through BadgerCare Plus include:

- Routine Check-ups
- Doctor and clinic visits
- Urgent care and emergency room visits
- Hospital care and outpatient care
- Prescriptions
- Some (not all) Over-the-Counter (OTC) drugs
- Immunizations
- Dental and vision care
- Laboratory and X-ray services
- Medical supplies and equipment

Within a few weeks after signing up, the newcomer will receive a letter and BadgerCare card in the mail from the Wisconsin Department of Health Services. (See the attached samples.) These letters are often sent in English, but they include a document which has contacts for alternate languages. You can use that to request other languages for the newcomer. Clients can check their status using Wisconsin ACCESS. Learn more at https://access.wisconsin.gov/access/.

The newcomer will also automatically be assigned to an HMO. An HMO is a health maintenance organization (or health plan) that has a specific network of doctors, clinics, and hospitals where you can go for care. The HMO will also send the newcomer a letter. If the newcomer wants to change their HMO, they must change it within the first 90 days, but ECDC recommends changing it as soon as possible.

Some steps you can take to help the newcomer understand their options:

- Review the handouts from Covering Wisconsin in the resource section below.
- Discuss which HMO they were assigned (e.g. Aspirus or Marshfield Clinic). Make sure the family knows where to go for regular doctors' visits, emergency visits, and urgent care or walk-in visits.
- Find out if the HMO has providers in the Stevens Point area that fit their needs. If the newcomer has a particular health condition for which they may need a specialist, for example, they can find out which HMO has the best providers to address their health condition.
- Each HMO has a star rating. The newcomer can look up the star ratings and compare HMOs in the Wisconsin BadgerCare Plus HMO Guide.
- If they want to change their HMO, the newcomer can choose the HMO online through ACCESS, by mailing a completed HMO Enrollment Choice Form that was sent to them, or by calling an HMO enrollment specialist at 800-291-2002. Alternatively, the newcomer can be changed by visiting the Portage County Health and Human Services office at 3349 Church Street Suite 1, Stevens Point, WI 54481. See hours at https://www.co.portage.wi.gov/247/Economic-Support.

The newcomer may be on BadgerCare Plus for several months. Over time, they may exit BadgerCare Plus and obtain healthcare through other sources, for example, through their employer.

Use the below resources in your discussions with the newcomer:

- Templates of letters refugee family will receive in mail (BadgerCare, HMO) (**Attachment C**)
- BadgerCare Plus How-To Sheets from Covering Wisconsin:
    a. How to Start Using Health Care, English and Spanish **(Attachment D)**
    b. How to Make Appointments, English and Spanish **(Attachment E)**
    c. Networks, Primary Care, and Specialists, English and Spanish **(Attachment F)**
- Wisconsin BadgerCare Plus HMO Guide (also available in different languages) (www.dhs.wisconsin.gov/publications/p1/p12020.pdf)
- BadgerCare Plus website (www.dhs.wisconsin.gov/BadgerCareplus/index.htm)

Section 3: Healthcare Costs

Newcomers will not have a clear understanding of healthcare costs, but in this section, we will discuss a few ways you can help them gain a better understanding. They may have changes that can occur throughout the years, such as renewals, co-pays, and health and medical needs, and there are resources they can access to help them understand healthcare costs and insurance payments over time.

Many of our newcomers do not speak English fluently. Clients have the right to get language help at no cost to them when accessing healthcare. An interpreter is someone who speaks English and the client's language clearly and is trained in medical words to make sure that the patient and the doctor and other healthcare workers get the right information.

Steps you can take to help newcomers understand healthcare costs:

- Review the Understanding Health Insurance Costs handout from Covering Wisconsin (**Attachment G**) or at https://uwmadison.app.box.com/s/3eefnwyek7qwcbhl3sbkjq6b9uf4vh62
- Knowing your options for healthcare plans: **(Attachment H)** at https://uwmadison.app.box.com/s/9tkfbdrpqvq4sl7mq7orpuun45xnui86/file/771112778854
- Templates of sample bills refugee family will receive in mail: www.marshfieldclinic.org/patient-resources/patient-billing-information
- Reference BadgerCare Resources as needed at ForwardHealth: Program Resources | Wisconsin Department of Health Services

Note on co-pays:

- Co-payments, or co-pays, are fees that the patient must cover at the time of service. Co-pays may be required for a variety of services, including appointments, prescriptions, or lab tests. These costs vary, for example, the co-pay for a routine visit to your primary care physician tends to be lower than co-pays to see specialists.
- BadgerCare usually has no copay or only a small copay, but other insurance coverage has more.
- You may receive a prescription from a Healthcare doctor, specialist or dentist. You can fill your prescription at any pharmacy that is a provider for BadgerCare Plus and Medicaid SSI.
- Show your Forward Health ID Card to the pharmacy when you get your prescriptions filled. You may have co-pays or have limits on covered medications.
- See Wisconsin BadgerCare Plus Prescription Medication Benefits (molinahealthcare.com).
- If you owe copays, you will get an "About Your Benefits" letter (PDF) this is a letter you will get in the mail to let you know how much your monthly limit is. (Your premium is what you pay each month to have your health insurance, even if you do not use your health care services. Once you have paid your premium, most plans help pay for the costs of doctor visits and medications.) This means you will get to pay a small amount.
- You will get a letter in the mail about your health benefits that you apply for, this will tell you what kind of medical coverage you will get. If your copays reach your limit before the end of the month. You will get a "You Have Met Your Copay Limit" letter (PDF) letting you know. In this case, you will not have to pay copay for the rest of the month.
- See five-percent-costshare-copay-nod.pdf (wisconsin.gov): and 5-cap-met-letter-sample.pdf (wisconsin.gov). This means that for the month of your doctor visits, you have received all the money you paid when you saw your doctor, and you will not need to pay money until next month's visit to the doctor's office.

Like many community members, newcomers may have a situation in the future where they are unable to pay their medical bill immediately.

Use these resources to help newcomers understand what to do if they can't pay:

- Call Covering Wisconsin to discuss options with a Healthcare Navigator: 608-261-1455 or 877-942-6837. Covering Wisconsin can provide newcomers with assistance (including interpreting services) free of charge.
- Connect the newcomers to the ECDC Health Navigator:
  Jayda Newman
  Email: jnewman@ecdcus.org
  Mobile: 715-213-4860
- How-To Sheet on what to do if you can't pay your medical bill from Covering Wisconsin **(Attachment I)** at if you can't pay your medical bill
- Overviews of provider financial assistance (payment plan or grants) on their health system websites
- Overview of transparency requirements: CMS Hospital Transparency Requirement (marshfieldclinic.org)
- Overview of Explanation of Benefits (EOB): www.cms.gov
- Overviews of no surprise bill law:
  - Rights_Protections_Against_Surprise_Medical_Bills.pdf (marshfieldclinic.org)
  - www.cms.gov/medical-bill-rights

Chapter 4: Where to Go for Care

Newcomers need to learn where to go for care. A brief overview is included below:

- Primary Care Provider: The main provider (often a doctor) you see first for most health problems. This could be a private practice, community clinic, or another place. Go to this provider for preventive services, prescriptions, or other health questions.

- Specialists: A physician who focuses on a specific area of medicine or a group of patients to diagnose, manage, prevent, or treat certain types of symptoms and conditions.

- Pharmacy: A store where prescriptions are given and sold at stores, to fil prescription (medicine), make sure to find a pharmacy that's in-network (your insurance will cover that will be much less to buy). So, you will not pay as much. You can review the plan directory or check with your local pharmacy.

- Walk-In Clinic: Some health care providers offer walk-in care (without an appointment) for minor illnesses and non-life-threatening injuries, sometimes for a similar cost to a regular doctor's appointment. Some issues that can be addressed at the walk-in clinic are cuts, sprains, skin rashes, insect bites, colds, cough and flu, fever, earache, sore throat, pink eye, headache, stomachache, urinary burning, and other minor illnesses. In Stevens Point, Aspirus has a walk-in clinic. Learn more at www.aspirus.org/find-a-location/aspirus-plover-clinic-walkin-432.

- Urgent Care: Urgent care is a department within the hospital that provides care for urgent, but not life-threatening, conditions. It tends to be cheaper than visits to the emergency room, but it is typically more expensive than seeing your primary physician or going to a walk-in clinic. In Stevens Point, Aspirus' downtown site has urgent care and Marshfield Clinic offers urgent care. Learn more at https://www.marshfieldclinic.org/specialties/urgent-care.

- Emergency Department or Emergency Room (ED or ER): The Emergency Department or Emergency Room in your local hospital is where you would receive care for an illness, injury, or condition that is serious, where you can get care and treatment right away to keep you from getting sicker.

- Dentist: The dentist can do routine care for your teeth.

The US does not have universal healthcare, which means the client must pay for most services. There are injuries that require seeing a doctor, such as cuts that won't stop bleeding. However, minor sicknesses can be treated at a lower cost by purchasing medicine from the store. Service usually costs less if you use in-network providers (providers your plan has agreed to use to offer other services). Check your plan directory or ask the provider's office if the provider is in-network.

Use these resources to help newcomers understand where to go:

- Review Where to Go for Care when You're Sick **(Attachment J)** or https://uwmadison.app.box.com/s/y17bdgt4nufmsif01usk4r7nygflmjls
- Discuss what to bring to the appointments. See list at https://dph.illinois.gov/topics-services/life-stages-populations/disability-health-program/preparing-doctor-visit.html

- Watch the Where to Go video from Catholic Charities, including pharmacy (available in several languages): Your Health Care Options (English) - YouTube **(Attachment K)**
- Review what to do when they call 911: https://wordpress-linux-minutesmatter-prod.azurewebsites.net/how-to-talk-to-the-emergency-dispatcher/
- Watch the Everything You Need to Know about the Emergency Department video from the Vermont Language Justice Project (available in several languages), which includes what to expect at the ER, patient rights, reasons to go to the ER, discharge instructions, picking up prescriptions, seeing primary care for follow-up, and paying your bill after your ER visit: www.youtube.com/playlist?list=PL0uaGz81U--5Djuea9JNZl92dBd9pYU6y
- Watch the video from Catholic Charities to know what to expect when visiting the dentist. It also explains procedures such as fillings, crowns, root canals, and more (also available in Arabic, Dari, Pashto, and several other languages): Visiting the Dentist! (English) (youtube.com)
- If the clinic or doctor doesn't speak English, instruct them to say their language name first so they can access an interpreter: https://y2connect.org/steps-to-make-a-doctors-appointment/

Newcomers will also need to access other services, such as dental, eye, or mental health care.

- **Where to go for dental care**
  If you have a dental emergency, contact Noble Community Clinics or go to your local hospital emergency room.

  Noble Community Clinics – Dental Clinic
  304 E Maria Drive
  Stevens Point, WI 54481
  Phone: 1-800-942-5330
  Website: https://nobleclinics.org/

  Note: Newcomers can call Noble's Dental Clinic for emergency care, but Noble is not taking new adult patients for preventative care or putting people on a waiting list.

  To find other dentists that accept BadgerCare Plus or Medicaid for preventative care, go to: www.forwardhealth.wi.gov/WIPortal/Subsystem/Public/DirectorySearch.aspx (directory) or www.dhs.wisconsin.gov/oral-health/find-dental-care.htm (state)

- **Where to go for eye care exams**
  Eye Clinic of Wisconsin
  Shopko Optical
  Walmart Eye Center
  Sterling Optical
  UnitedHealthcare's list of providers by HMO at https://connect.werally.com/plans/uhc/375

  Your doctor can also refer you to an eye specialist at your hospital/clinic too.

- **Where to go for mental health care**
  CAP Services' Mental Health Navigation Program can provide assistance and refer clients to cultural and language appropriate services in Wisconsin.
  Phone: 715-343-7104
  Website: https://capservices.org/mhn/

Noble Community Clinics – Two Behavioral Specialists
3125 Main Street
Stevens Point, WI 54481
Phone: 1-800-942-5330
Website: https://nobleclinics.org/

- **Call 211 to ask the United Way of Portage County for other referrals and resources.**

Chapter 5: Community Resources

This section will address the following points to help you better understand community resources:

- how to get to a medical appointment or hospital
- when to use the nurse line
- how to request for an interpreter if you do not speak or communicate well in English
- how to pick a pharmacy for prescription medications

Transportation: It is important for newcomers to understand how to get to a medical appointment or hospital whether it is public transit, ambulance, or use state medical transportation services. Depending on the need and your transportation option, going to a medical appointment can be challenging.

- One would only call for an ambulance if it is a medical emergency (life threating situation) since this type of transportation is very costly to you and your health insurance.
- If you cannot drive, another option is to contact a medical transportation service in your area. This type of service may be covered by your health insurance, but you will have to arrange it in advance for your appointment. Find more info at www.dhs.wisconsin.gov/nemt/index.htm or wi.ridewithveyo.com or call 866-907-1493 (voice) or 711 (TTY).
- If it's a non-emergency, you can take a bus or taxi. As of September 2024, the Blue, Orange, and when school is in session Purple routes all pass by the hospital in Stevens Point.

Nurse Line: If it is non-emergency, you can use the nurse's line to reach your doctor's nurse. The nurse will be able to help evaluate your illness, relate any concerns to your doctor, or check any medical information that you may need such as what medication you are taking, vaccination, lab test, and much more. This service is free of charge to you.

Interpreters: Some newcomers do not speak English fluently. Clients have the right to get language help at no cost to them when accessing healthcare. An interpreter is someone who speaks English and the client's language clearly and is trained in medical words to make sure that the patient and the doctor and other healthcare workers get the right information.

- To request an interpreter, you will have to either have someone call the doctor's office to request one or when you are at the doctor's office ask for one. Once a request is established, most of the time the clinic or hospital will provide an interpreter for your next office visit.
- ECDC discourages the use of friends and family for translation services for medical appointments. Use an interpreter provided by a medical facility.
- You can look for a provider in the member handbook by language, gender, if ADA accessible facility, languages, and so forth. The member handbook should be available digitally.
- https://caringforcommunities.findhelp.com/

Pharmacies: The doctor will ask you to choose a pharmacy where you would like to get your prescription medication. Pick a pharmacy that is convenient to you, including hours of operation or location near to your home. Some pharmacies are located right in the clinic or the hospital. Some local pharmacies include HomeTown Pharmacy, Walgreens, Metro Market Pharmacy, and Walmart Pharmacy.

Use these resources to help newcomers:

- Review the Ride Options for Medical Appointments handout from Covering Wisconsin **(Attachment L)**
- Review the list of transportation options in Portage County at this link **(Attachment M)**

Chapter 6: What's Next after Employment

As noted previously, the newcomer may be on BadgerCare Plus for several months. Once the newcomer obtains employment, they may be able to obtain healthcare from their employer instead. In many cases, the newcomer may become ineligible for BadgerCare Plus coverage after obtaining employment, so they should review options carefully before declining employer health coverage.

Some steps you can take to help them transition to another type of healthcare:

- Review the Health Insurance Options handout from Covering Wisconsin (**Attachment H** again).
- Call Covering Wisconsin to discuss options with a Healthcare Navigator: 608-261-1455 or 877-942-6837. Covering Wisconsin can provide newcomers with assistance (including interpreting services) free of charge.
- Connect the newcomers to the ECDC Health Navigator for Portage County:
  Jayda Newman
  Email: jnewman@ecdcus.org
  Mobile: 715-213-4860

What is a Navigator?

A Navigator is a certified health insurance expert that works year-round to help you find, sign up, and use health insurance for free. They help you:

a. Sign up for BadgerCare Plus/Medicaid if eligible
b. Look at different insurance plans and find the best deals for the Marketplace, also called Obamacare or Healthcare.gov
c. Find info for financial help
d. Understand insurance and assist with complex cases, billing questions, and appeals

- How to evaluate workplace healthcare options
  - Call Covering Wisconsin navigator for help. See www.coveringwi.org for more info.
  - Evaluate options for families (e.g. adult on workplace option and kids on BadgerCare).
  - Use the affordability worksheet. See **Attachment N** or https://uwmadison.app.box.com/s/51g52unevugmrrvg1vkbpdrf237djmkg/file/771110307212.

Marketplace Coverage

Newcomers without other options can get health insurance through the marketplace, also known as Obamacare or healthcare.gov. Go to the healthcare.gov website for more information. Provide your expected income and household information for the new year on your application so you get the right amount of savings. Then compare available plans.

Once you have Marketplace coverage, you can renew, change, or update your plan during Open Enrollment (November 1-January 15). Remember: Contact Covering Wisconsin for assistance as needed!

You may be able to change your coverage at other times if you qualify for a Special Enrollment Period, e.g. if you've had certain life events, including losing health coverage, moving, getting married, having a baby, or adopting a child, or if your household income is below a certain amount.

By November 1 of each year, you should get 2 letters — one from your current insurance company and one from the Marketplace. Together they tell you:

- Whether your current plan is available for next year
- Which plan (if any) you're matched with and will be enrolled in if you don't act by December 15
- Any changes in your coverage and cost savings
- If the Marketplace needs documents to confirm information on your application and how to send copies

Don't have your letters?

- For your insurance company letter, contact your plan.
- For your Marketplace letter, contact the Marketplace Call Center.

Compare plans

Compare your current year's plan to the plan you're matched with and other available plans.
New, affordable plans may be available. Plans and prices change every year. Your situation may have changed, too. You may find plans with coverage and features that better meet your needs — especially if you had or expect income or household changes. Pick the plan that best meets your needs.

Cancel your health plan any time

You can cancel your Marketplace coverage any time. You may need to do this if you get other health coverage, or for another reason.
You can end coverage for:

- Everyone on the application after your coverage has started. Your coverage can end as soon as the day you cancel, or you can set your Marketplace coverage end date for a later day — like if you know your new coverage will start on the first day of the following month.
- Select people on the application. In many cases, their coverage will end immediately.

If you cancel your Marketplace plan and don't have other health coverage:

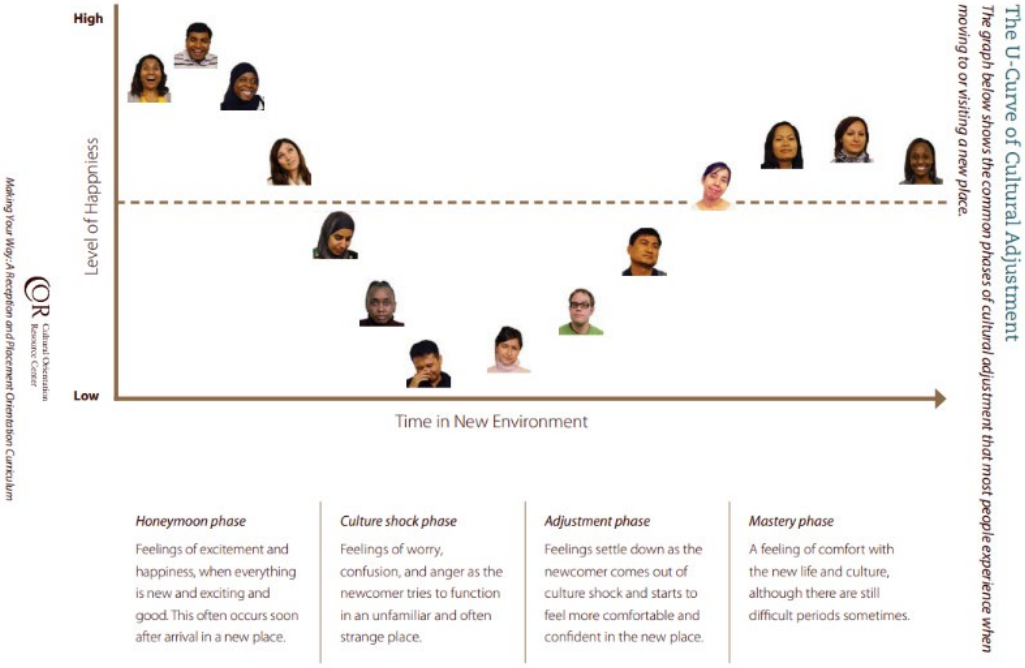
- You may have to wait for the next Open Enrollment Period to enroll again, unless you qualify for a Special Enrollment Period.
- There's significant health and financial benefits of having health coverage — and risks if you don't. Nobody expects to get sick or hurt. But medical care without insurance is very expensive, so it's important to have protection if the unexpected happens.
- Health coverage helps you get regular care, including free preventive services, to keep you healthy.

Use these resources to help newcomers:

- Health Insurance Marketplace: Getting Started handout from Covering Wisconsin **(Attachment O)**

Section 7: Other Resources

1. Settle In videos (multiple languages): https://settleinus.org/life-in-the-u-s/health/
2. Health and Human Services videos in English: www.youtube.com/@USGovHHSOCR/videos
3. Catholic Charities videos for refugees (multiple languages): www.youtube.com/@ccmkerefugeeandimmigration/videos
4. Vermont Language Justice Project videos (in multiple languages): www.youtube.com/@vermontlanguagejusticeproj/playlists
5. Reproductive health videos from the Refugee Reproductive Health Network (ReproNet) (in multiple languages): https://repronet.org/digital-library/
6. Videos and resources about eligibility for public benefits: FIND RESOURCES - Protecting Immigrant Families (pifcoalition.org)
7. Training and technical assistance for behavioral health professionals and organizations working with refugees and migrants: Refugee and Migrant Technical Assistance Center (RMTAC)
8. Wisconsin's Refugee Health Program works with refugee resettlement agencies, local health departments, and private health care providers and has a listserv by which they share new resources: www.dhs.wisconsin.gov/international/
9. Covering Wisconsin providers trainings and healthcare navigators: https://coveringwi.org/
10. Wisconsin Health Literacy provides health literacy resources and support: https://wisconsinliteracy.org/health-literacy
11. CORE curriculum, which includes some health-related topics and the below U-Curve of Cultural Adjustment: The Road Ahead, a Domestic Cultural Orientation Curriculum - CORE (coresourceexchange.org)

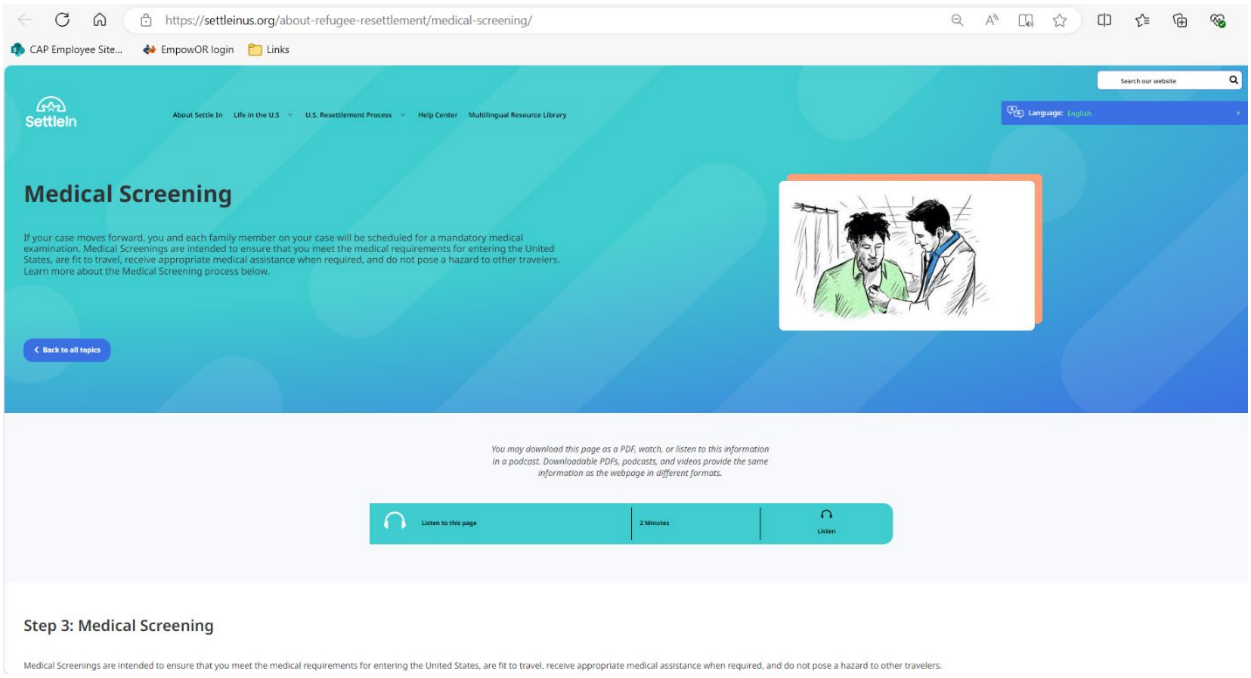


Attachments

Attachment A: SettleIn Website
Attachment B: HIPPA Handout from ECDC
Attachment C: Example Letters
Attachment D: How to Start Using Healthcare
Attachment E: How to Make Appointments
Attachment F: Networks, Primary Care, Specialists
Attachment G: Understanding Costs
Attachment H: Options
Attachment I: Can't Pay Medical Bill
Attachment J: Where to Go for Care
Attachment K: Catholic Charities Videos
Attachment L: Ride Options to Medical Appointments
Attachment M: Portage County Transportation Handout
Attachment N: Affordability Worksheet
Attachment O: Marketplace

Attachment A

The SettleIn website (settleinus.org) has many videos including the below. Clients can change language at top right.



Attachment B

HIPAA Information

In the United States, medical information is private and must be protected. Your information is owned by you and, therefore, you have the right to make decisions about it. Those that you share it with, such as doctors, ECDC staff, and employers, have a responsibility to handle your information carefully.

What is HIPAA?

The Healthcare Insurance Portability and Accountability Act (HIPAA) sets rules for how private information has to be handled. This includes rules for who can have your information, who it can be shared with, and how it has to be shared. Individuals that will have your information have to sign a paper stating they will follow the rules to protect you.

Ultimately, HIPAA is a promise from your doctors that they will protect you and your information.

What does HIPAA mean for you?

Although HIPAA sets rules for those that have your information, it gives you rights as a patient. These rights include:

- You are able to access your medical information whenever you want
    - This can be done through apps like MyAspirus
- You can choose who sees your medical information
    - You sign a paper stating that ECDC is able to receive your medical information
- You can choose how you are contacted by your doctor
    - If you have a private phone you can choose that one, rather than a phone shared with other people.

Who SHOULD have your medical information?

There are some people that may ask for your medical information. Some may need all of your information, while other people will only need pieces of your information. They include:

- Medical doctors
- ECDC Staff
    - Staff may ask for information to help with things such as scheduling medical appointments or finding a job that fits your needs
- Schools or jobs
    - Some medical information is important for your school or job to know

Who SHOULD NOT have your medical information?

There are some people that generally should not ask for your medical information, and if they ask, you have the right to not share that information. They include:

- Scam callers
- Strangers
- Volunteers
    - Although our volunteers are a big help, they will not need your medical information

Who can you ask?

You may have some questions about sharing your information. You can contact Jayda Newman, ECDC-MCC Health Navigator, at jnewman@ecdcus.org OR 715-213-4860 to ask questions.

Attachment C

May 23, 2022

CASEHEAD NAME JR
CASEHEAD ADDRESS1
CASEHEAD ADDRESS2

Dear Casehead Name Jr:

Welcome to Security Health Plan's Medicaid Managed Care Program. Our plan works with selected doctors, clinics, hospitals and other health care professionals. Together we will help you and your family get the medical care you receive through this program.

Our records show that the people listed on the back of this letter are new Medicaid members. Please make sure this list is correct. If it is not correct, please call Wisconsin Member Services at 1-800-362-3002.

You should have received a ForwardHealth card for each member listed. If you have not, please call Wisconsin Member Services at 1-800-362-3002. You must show your card or your child's card each time you see a doctor. You also need to show your ForwardHealth card for many other Medicaid services. Please read the *Member Handbook* for more details about your ForwardHealth card. The *Member Handbook* can be found online at www.securityhealth.org/medicaid. You can also use the enclosed postcard to request a paper copy.

Choose a primary care provider (PCP) for each member listed. There is a list of PCPs in the Provider Directory section of the *Member Handbook*. The *Member Handbook* tells you more about PCPs. Please choose a PCP for each of the individuals listed on the back of this letter. Complete the enclosed PCP form and return the form to us within 10 days in the envelope provided. If you do not choose the PCPs, we will assign them for you.

Take your health assessment
Get started with a snapshot of your health. A health assessment is an easy-to-use survey about your health and takes only 10 minutes to complete. It asks basic questions about your eating habits, exercise, sleep, health history and lifestyle. Scan the code on the right with your smart phone's camera to get started. You may also go to www.securityhealth.org/MedicaidHA. If you do not have online access, please contact Customer Service to get a paper copy.

Do you have questions? Please call Security Health Plan's Customer Service at 1-800-791-3044. If you are hearing- or speech-impaired, please call TTY 711. Do not discard your new member packet if you lose your Medicaid coverage. If you become eligible with us again within 6 months, you can use the same packet. We will not send you another member packet.

Member name	**Effective date**
Member Name	07/20/2020
Member 1 Name	08/20/2020

Sincerely,

Enrollment Department
Security Health Plan

Enclosure

SecurityHealth Plan™
Medicaid Managed Care Program

1515 North Saint Joseph Avenue
P.O. Box 8000
Marshfield, WI 54449-8000
1-800-791-3044 or 715-221-9797
TTY 711

Primary Care Provider Selection

Important – complete and return in 10 days

You need to choose a primary care provider (PCP)

Security Health Plan strongly encourages all members to have a primary care provider (PCP).

A PCP is a doctor, physician assistant or nurse practitioner. Your PCP should serve as your first contact for medical care. You should see your PCP on a regular basis.

Please refer to the PCP section of your Member Handbook and Provider Directory. Choose a PCP and complete this form **(please print)**. Return it to us in the enclosed envelope within 10 days. You may also call Customer Service at 1-800-791-3044 or 715-221-9797 to tell us who you want for a PCP. Please call us if you need help choosing a PCP.

MA ID Number (from ForwardHealth card)	Name of Family Member	Date of Birth	Name of Primary Care Provider (PCP)	Clinic Location

Use the back of this form if more space is needed.

Responsible person's name (print) _____ Telephone number _____

Responsible person's signature _____ Date _____

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SecurityHealth Plan℠

Promises kept, plain and simple.®

Notice of Privacy Practices

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

This Notice is effective August 1, 2019.

WHO WE ARE

This Notice describes the privacy practices of Security Health Plan of Wisconsin, Inc. ("we" or "us"). Security Health Plan of Wisconsin, Inc., Marshfield Clinic Health System, Inc., MCHS Hospitals, Inc., Family Health Center of Marshfield, Inc., Lakeview Medical Center, Inc., of Rice Lake, Memorial Hospital, Inc., of Neillsville, Wisconsin, and Beaver Dam Community Hospitals, Inc., are legally separate entities. Together, these legally separate entities have formed an Organized Health Care Arrangement, or "OHCA," which allows them to manage care in an efficient and patient-friendly manner. We provide health benefits to you under the terms of a health insurance policy or under other health benefit programs such as BadgerCare Plus/Medicaid or a Medicare Advantage plan. Federal law requires us to provide this Notice to you.

OUR PRIVACY OBLIGATIONS

Your privacy is important to us and we take very seriously the confidentiality of medical records and other personal information. Security Health Plan employees protect access to personal health information in any form (oral, written and electronic) and maintain the confidentiality of such information. In addition, we are required by federal and state law to protect the privacy of health information and to provide you with this Notice of our legal duties and privacy practices. When we use or disclose your health information, we are required to follow the practices described in this Notice (or other notice in effect at the time of the use or disclosure).

We must follow either federal or state law, whichever is more protective of your privacy rights or provides you with greater rights of access to or amendment of your health information. For example, if federal law allows certain disclosures of your health information without your written authorization but state law requires your written authorization, we must follow state law.

We may change the privacy practices described in this Notice at any time. Changes would apply to all health information we maintain at the time of the change. If we make a material change to this Notice, we will send the new Notice to you (or

Deutsch (German)
ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-472-2363 (TTY: 711).

العربية (Arabic)
ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-800-274-3632 (رقم هاتف الصم والبكم: 117).

Русский (Russian)
ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-472-2363 (телетайп: 711).

한국어 (Korean)
주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-472-2363 (TTY: 711) 번으로 전화해 주십시오.

Tiếng Việt (Vietnamese)
CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-472-2363 (TTY: 711).

Deitsch (Pennsylvania Dutch)
Wann du Deitsch schwetzscht, kannscht du mitaus Koschte ebber gricke, ass dihr helft mit die englisch Schprooch. Ruf selli Nummer uff: 1-800-472-2363 (TTY: 711).

ພາສາລາວ (Lao)
ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍ່ເສັຽຄ່າ ພ້ອມໃຫ້ ທ່ານ. ໂທ 1-800-472-2363 (TTY: 711).

Français (French)
ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-472-2363 (ATS : 711).

Polski (Polish)
UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-472-2363 (TTY: 711).

हिंदी (Hindi)
ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-800-472-2363 (TTY: 711) पर कॉल करें।

Shqip (Albanian)
KUJDES: Nëse flitni shqip, për ju ka në dispozicion shërbime të asistencës gjuhësore, pa pagesë. Telefononi në 1-800-472-2363 (TTY: 711).

Tagalog (Filipino)
PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-472-2363 (TTY: 711).

Oroomiffa (Oromo/Somalia)
XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 1-800-472-2363 (TTY: 711).

Large print – If you require materials in large print, please call 1-800-472-2363 (TTY: 711).

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Notice of Nondiscrimination

Security Health Plan of Wisconsin, Inc., complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, religion, disability, age, sex, gender identity, sexual orientation, health status, marital status, arrest or conviction record and military participation in the administration of the plan, including enrollment and benefit determinations. Security Health Plan does not exclude people or treat them differently because of race, color, national origin, religion, disability, age, sex, gender identity, sexual orientation, health status, marital status, arrest or conviction record and military participation.

Limited English proficiency services

ATTENTION: If you speak English, language assistance services are available to you free of charge. Call 1-800-791-3044 (TTY 711).

Spanish - ATENCIÓN: Si habla español, los servicios de asistencia de idiomas están disponibles sin cargo. Llame al 1-800-791-3044 (TTY 711).

Hmong - CEEB TOOM: Yog koj hais lus Hmoob, kev pab rau lwm yam lus muaj rau koj dawb xwb. Hu 1-800-791-3044 (TTY 711).

Chinese Mandarin -
注意：如果您说中文，您可获得免费的语言协助服务。请致电 1-800-791-3044 (TTY 文字电话 711)。

Laotian – ໝາຍເຫດ:
ຖ້າ ທ່ານ ເວົ້າ ພາສາ ລາວ
ທ່ານ ສາມາດ ໃຊ້ ການ ບໍ ລິ ການ ຊ່ວຍ ເຫຼືອ ດ້ານ ພາສາ ໄດ້
ໂດຍ ບໍ່ ເສຍ ຄ່າ. ໂທ 1-800-791-3044 (TTY 711).

Somali - DIGTOONI: Haddii aad ku hadasho afka Soomaaliha, adeegyada caawimada luqadda waxaa laguu heli karaa iyagoo bilaash ah. Wac 1-800-791-3044 (TTY 711).

- over, please -

HP-30439 (09/21)

Security Health Plan

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact Security Health Plan at 1-800-791-3044 (TTY 711).

HP-30439 (09/21)

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SECURITY HEALTH PLAN
PO BOX 8000
MARSHFIELD WI 54449-9962

POSTAGE WILL BE PAID BY ADDRESSEE

FIRST-CLASS MAIL PERMIT NO 110 MARSHFIELD WI

BUSINESS REPLY MAIL

ATTENTION: MAIL CENTER

NO POSTAGE
NECESSARY IF
MAILED IN THE
UNITED STATES

Learn about your Medicaid coverage and your doctors

All you need to know about your Medicaid coverage and your doctors is a click away. Visit **www.securityhealth.org/medicaid** and click on Member Handbook. You can search the list of doctors at **www.securityhealth.org/find-a-doctor**. Or, call Customer Service at 1-800-791-3044 (TTY 711), Monday-Friday, 7 a.m. to 5:30 p.m.

You can also ask us to mail you a paper copy of the Member Handbook and Provider Directory. Call the number above, email **shpcsweb@securityhealth.org** or fill out and return the reply card below.

SecurityHealth Plan℠
Medicaid Managed Care Program

Fold here and tape shut for mailing

SecurityHealth Plan℠
Medicaid Managed Care Program

Please send me a paper copy of the Security Health Plan

☐ Member Handbook and Provider Directory

Name		
Address		
City	State	ZIP

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20241-002

Attachment D

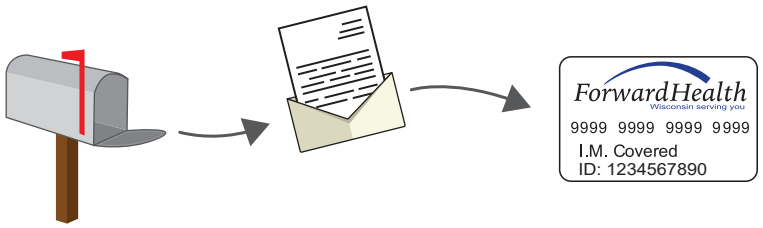
BadgerCare Plus

How to Start Using Health Care

You will get a **letter** and a **ForwardHealth ID card**

Use this card at the doctor's office, pharmacy, dentist, eye doctor, clinic, urgent care, or hospital.

If you DO NOT get your card in 30 days, or need a new card call: **800-362-3002**



Choose your **HMO** - This is your insurance company

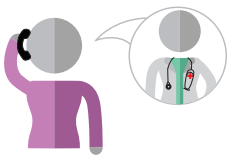
1. Look at the **letter** from BadgerCare Plus to see what insurance company or HMO you can pick.

2. Call the HMO Enrollment Broker to pick your insurance company. Or, you can mail it in on the sheet that came with the letter.

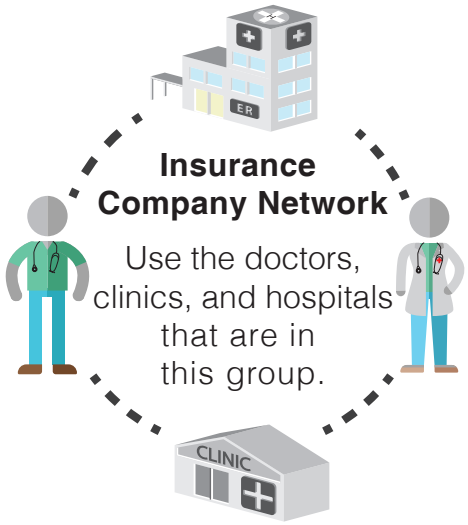
   Choose an insurance company that lets you use the doctor, clinic, or hospital you like.

   Not sure who to choose? The HMO Enrollment Broker can help.

   HMO Enrollment Broker
   Phone: 800-291-2002
   Hours: 7am to 6pm Monday - Friday



HMO = Insurance Company



If you need care before you choose your insurance company, you can see any doctor that accepts BadgerCare Plus.

If you don't pick an HMO by the deadline in the letter, one will be picked for you. You can change your HMO during the first 3 months by calling **800-291-2002.**

This project is supported by Wisconsin Health Information Organization, Ira and Ineva Reilly Baldwin Wisconsin Idea Endowment & Wisconsin Department of Health Services.
September 2020 © 2020 Board of Regents of the University of Wisconsin System

Choose your doctor or **primary care provider**

1. Call your insurance company and tell them you need a doctor or **primary care provider.**

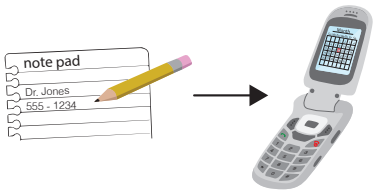
   Let them know if you:
   - Want a female or male doctor
   - Want a doctor who speaks your language

   You can change your doctor at any time.

2. Find a doctor or provider **near your work or home.**

3. Find a doctor taking new patients.

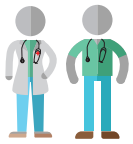
   Make sure you put the **name and phone number** of your doctor in your phone.



4. Call and make an appointment for a yearly check-up.

   Appointments for yearly check-ups will likely be in 3-6 months, so plan ahead.

   Make sure to call your doctor when you are sick, you can often get same day care or advice.



A **primary care provider** is the doctor, nurse, or health care professional you see for most of your healthcare needs.

Types of doctors or providers:

Providers for Adults:
- Internal Medicine Doctor
- Family Practice Doctor
- Nurse Practitioner
- Physicians Assistant

Providers for Kids & Teens:
- Pediatrician
- Family Practice Doctor
- Nurse Practitioner
- Physicians Assistant

Providers for Women:
- Obstetrician/Gynecologist (OB-GYN)
- Certified Nurse Midwife

covering Wisconsin
Connect to Care, Engage in Health
www.coveringwi.org

Attachment E

BadgerCare Plus

Appointments

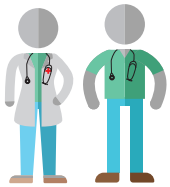
Schedule an appointment with your doctor

1. Call your doctor and ask to make an appointment
   Cancel your appointment if you can't make it.

2. Put your appointment date and time in your calendar and phone.

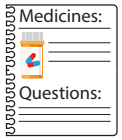
What is a provider?

A **primary care provider** is the doctor, nurse, or health care professional you see for every day care.



Before your appointment:

1. Make sure you have:
   - Names of medicines or vitamins you take
   - Name and address of your pharmacy
   - Questions and concerns you want to ask the doctor



2. Think about bringing someone you trust to the appointment. They will help you remember what the doctor said.

3. Go to your appointment at least 15 minutes early. You need time to do paperwork.

Do you need help to get to your appointment?

Call **Veyo** at **1-866-907-1493** at least 2 business days before.

They may give you:

- Money for gas mileage
- A ride or bus tickets

You will need your ForwardHealth card number, appointment date, time and location.

Need someone to ride with you?

Call Veyo at least 2 business days before your appointment if you need to bring children or someone to help you.

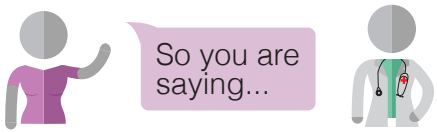
This project is supported by Wisconsin Health Information Organization, Ira and Ineva Reilly Baldwin Wisconsin Idea Endowment, Wisconsin Cancer Collaborative & Wisconsin Department of Health Services.

During your appointment:

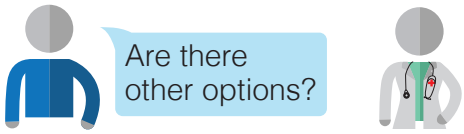
1. Tell your doctor about your health concerns and questions.

2. Ask what tests are right for your age.

3. Repeat the information back to your doctor to make sure you understand. Always ask if tests or services are covered by BadgerCare Plus.



4. Tell your doctor if you don't understand or don't want the medicine or treatment.



If you don't understand your doctor's instructions, call the doctor's office.

Some common questions to ask your doctor:

- What is this test for?
- Are there other treatments?
- Why do you recommend this treatment?
- Does this medicine have any side effects?
- Will this medicine react with something I'm already taking?

You may be asked to pay $.50 - $3.00 for each service or prescription. This is called a **co-pay**.

Cost of Service	Co-Pay
up to $10.00	$0.50
$10.01 - $25.00	$1.00
$25.01-$50.00	$2.00
over $50.00	$3.00

If you don't have money to pay the co-pay, you can still see the doctor and get your prescription.

Call 1-800-362-3002 if you have problems with your co-pay.

After your appointment:

1. If you have a prescription, pick it up from the pharmacy. Ask the pharmacist how to take the medicine.

2. Read your doctor's instructions. Call your doctor if you have any questions or concerns.

covering Wisconsin
Connect to Care, Engage in Health

January 2020 © 2020 Board of Regents of the University of Wisconsin System

www.coveringwi.org

Attachment F

BadgerCare Plus

Networks, Primary Care & Specialists

What is a Network?

A **network** is the group of doctors, nurses, specialists, hospitals, and clinics that works with your insurance company or HMO. Call your insurance company or HMO to find out who is in your network.

If you get a bill in the mail or have questions, call your insurance company or HMO and ask for the BadgerCare Plus advocate.

If they can't help, call the HMO ombudsman at 1-800-760-0001.

What is Out-of-Network?

Out-of-network is doctors, clinics, and labs that don't work with your insurance company or HMO. You need approval for out-of-network care before you make an appointment.

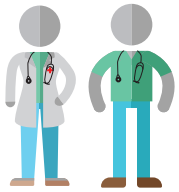
If you get a bill in the mail or have questions, call your insurance company or HMO and ask for the BadgerCare Plus advocate.

What is a Primary Care Provider (PCP)?

Talk with your Primary Care Provider about:

- New symptoms
- How your medicines interact with each other
- Your treatments and if they need to be changed
- Follow-up exams, tests, or visits
- Referrals to see specialists

A **PCP**, or **primary care provider**, is the doctor, nurse, or health care professional you see for **most** of your health care needs.



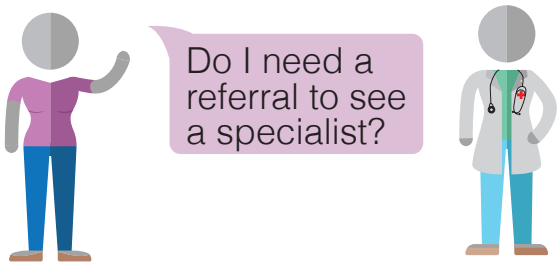
This project is supported by Wisconsin Health Information Organization, Ira and Ineva Reilly Baldwin Wisconsin Idea Endowment, & Wisconsin Department of Health Services.

How can you find a specialist in your network?

1. Call your doctor and tell them about your symptoms.

2. Ask your doctor if you need a referral to see a specialist.

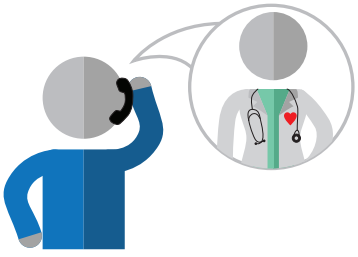
   Some health insurance companies require approval to see a specialist. If you have problems getting approval for needed care, call **1-800-760-0001**



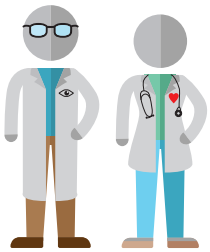
3. Call and ask your insurance company or HMO for a list of specialists who are accepting new patients.

   Ask if you need approval to see a specialist.

4. Call and make an appointment with a specialist who works with your insurance company or HMO.



A **specialist** is a doctor who only treats specific problems, like those in your heart, your skin, or other areas.



A **referral** is a doctor's note that shows you need more care.

Many insurance companies won't pay for a specialist if you don't have a referral.

Tell your primary care provider if you see a specialist, visit urgent care, or go to the emergency room.

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Attachment G

Getting Started

Understanding Health Insurance Costs

1. Choose a plan with **premiums** that you can afford every month.

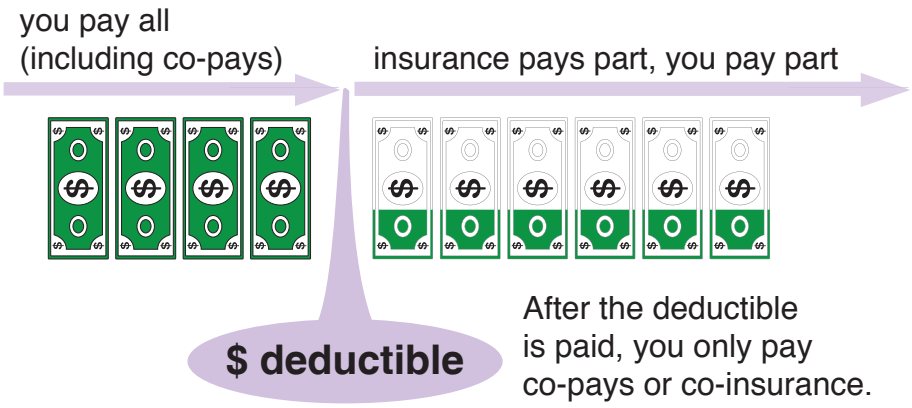
A **premium** is the **monthly** payment you make to the insurance company for your health care policy.

2. Find a plan that will help you pay the **out-of-pocket costs**.

Out-of-pocket costs are NOT included in your monthly premium. This is the amount you must pay during a year for your health care in addition to your premium. This includes any **deductible**, **co-pay**, **co-insurance**, or extra costs for services.

Deductible:

The amount you need to pay before the insurance company will start to pay its part.

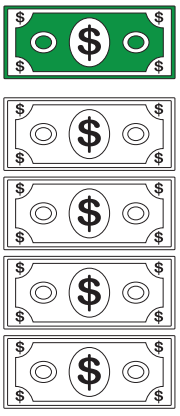


Co-pay:

The fixed amount you pay for a service.

Example:

$20 co-pay



Co-insurance:

The percentage you pay for a service.

Example:

30% co-insurance

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3. Before you buy a plan, **ask:**

How much will I pay before the insurance company pays a share?

What's my **deductible**?

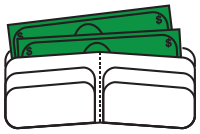
How much will I pay to see my doctor or a specialist?

What is the **co-pay**?

How much will **prescriptions** cost with this plan?

What is the maximum amount I pay for health care in a year?

What is the **out-of-pocket max**?

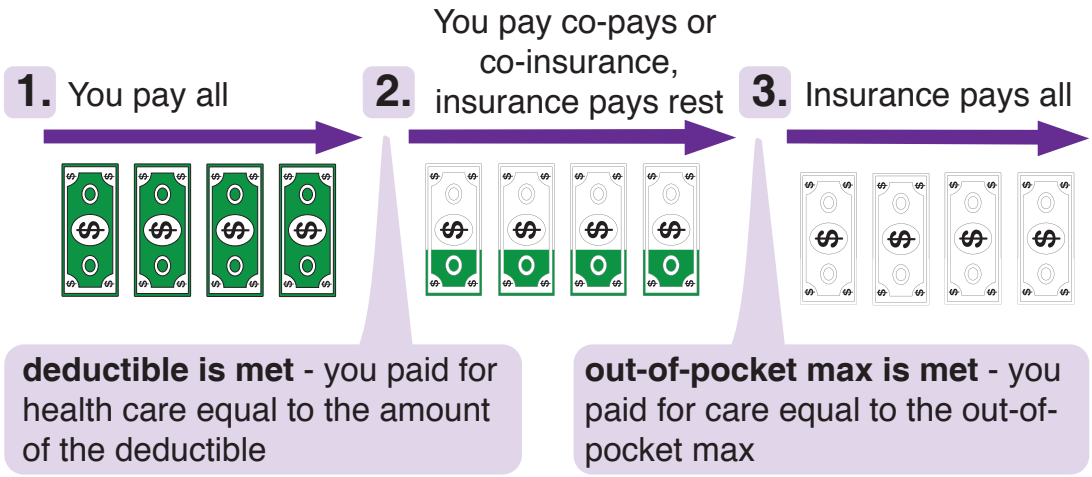


There are 3 stages to using your health insurance during the year:

Stage 1: You pay the full amount for all of your health care bills. After you have paid for care equal to the amount of your deductible, you enter stage 2.

Stage 2: You split the cost of care with your insurance company. You only pay for co-pays and co-insurance, and the insurance company pays the rest. After you pay for care equal to the amount of the out-of-pocket max, you enter stage 3.

Stage 3: You pay nothing and your health insurance pays for all of your covered care. If you don't get much care during the year, you may stay in stage 1 all year. But, you will need to keep paying your monthly premium to keep your plan.



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Attachment H

Health Insurance Options for you and your Family

If you are under 26, you have the option to remain on your parent's plan from HealthCare.gov or their job. But, there may be other options that save you more money.

If you are not sure what option is right for you, dial 2-1-1 for free, local help

1. Health Insurance from your Job

Do you have "affordable" health insurance from your job? If the monthly amount you pay for your plan is less than 8.39% of your family's income, it is considered affordable.

Is insurance from a job affordable? no yes → **Talk to your employer**

2. Medicare

You must be 65 or over, OR receiving Social Security Disability, OR have end-stage kidney disease.

Do you qualify for Medicare? no yes → **1-800-242-1060** or **medicare.gov**

3. BadgerCare Plus (State of Wisconsin Medicaid)

check back for details

This program is for low-income adults, parents, and children. Check the back to see if you qualify.

Do you qualify for BadgerCare Plus? no yes → **access.wi.gov**

4. HealthCare.gov (Federal Health Insurance Marketplace)

check back for details

Almost everyone can get a local plan from HealthCare.gov, but financial help is based on income. Check the back for more information.

Can you get financial help? no yes → **1-800-318-2596** or **healthcare.gov**

If you do not qualify for any of these options, call 2-1-1 to find a free or low cost clinic.

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BadgerCare Plus

Call 2-1-1 for local help
Access.wi.gov

Sign up at any time!

1. Household size? _____
Use ONLY this number in the chart.

2. Total household income? _____
Income before taxes

3. Will men or women in your household qualify? yes no

4. Will pregnant women or kids in household qualify? yes no

You may qualify if you make **this amount or less**:

household size	Adults	Pregnant Woman	Child (under age 19)
1	$0 - $1,255/mo	Mom + Baby	$0 - $3,840/mo
2	$0 - $1,703/mo	$0 - $5,212/mo	$0 - $5,212/mo
3	$0 - $2,152/mo	$0 - $6,584/mo	$0 - $6,584/mo
4	$0 - $2,600/mo	$0 - $7,956/mo	$0 - $7,956/mo
5	$0 - $3,048/mo	$0 - $9,328/mo	$0 - $9,328/mo

Household - who you file taxes with

Example: A family of 3 makes less than $2,152/mo. Everyone qualifies.

HealthCare.gov

Open Enrollment:
Nov. 1 - Jan. 15
1-800-318-2596

also known as: The Marketplace, Obamacare and the Affordable Care Act (ACA)

⚠ If you can get affordable insurance from a job, you will **not** get financial help on Healthcare.gov.

To get financial help:

1. Household size? _____

2. Total household income? _____

3. Will you get financial help? yes no

Number of People in Household:	1	2	3	4	5
Yearly Income Estimate:	$14,580-$58,320	$19,720-$78,880	$24,860-$99,440	$30,000-$120,000	$35,140-$140,560

Household - who you file taxes with

If your income is higher, you may still qualify for financial help through 2025.

Missed the deadline? Sign up within 60 days of:

- **Loss of coverage**
  Lost health coverage from a job, COBRA, BadgerCare Plus, Medicaid, student health plan, or lost parent's insurance.
- **Changes in household size**
  Major changes in income, adoption, birth, marriage, divorce, or death.
- **Immigration**
  Got citizenship or lawful presence
- **Moved to new county**
- **Release from incarceration**
- **Tribal membership**
  Sign up at any time.

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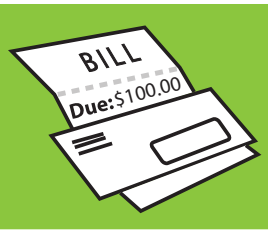
This project is supported by Ira and Ineva Reilly Baldwin Wisconsin Idea Endowment, & Wisconsin Department of Health Services.

Extension
UNIVERSITY OF WISCONSIN-MADISON

Attachment I

What can I do?

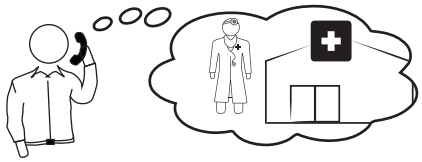
I Can't Pay my Medical Bill



⚠ **Do not ignore your bills!** If your bill is less than 30 days late, most medical offices will discuss payment plans. Do not be afraid to ask for help.

1. Call the office that sent you the bill and confirm the charges.

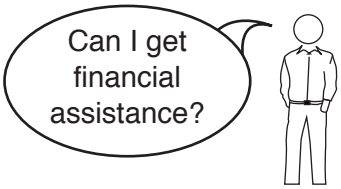
This could be a hospital, doctor's office, clinic, or other medical office.



2. Ask to talk to a financial counselor.

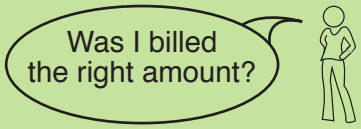
3. Let them know you are having trouble paying your bill.

4. Ask to apply for **coverage programs** or **financial help** to lower your bill.



If you have health insurance,

call your insurance company and ask if you were charged the correct amount.



Do you need health insurance?

Call 2-1-1 to find free, local insurance help.

⚠ Do not ignore your bills!

If your payment will be more than 30 days late, call the office and let them know.

Keep in mind: late payments affect your credit score and may go to collections.

Do you need additional FREE help?

You may qualify for help to make a plan to pay your bills. Call a non-profit credit counseling agency to learn more.

National Foundation for Credit Counseling: 1-800-388-2227	**National Council on Aging:** 571-527-3900
Financial Counseling Association of America: 1-866-694-7253	**Call 2-1-1** and ask to speak to a financial counselor.

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Attachment J

BadgerCare Plus

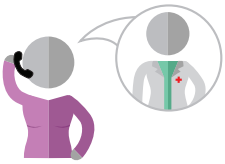
I'm Sick or Hurt, Where do I go for care?

If you are sick and need care that day:

- **Call your Doctor's Office**

  Many clinics have appointments for same day care. Doctors are also on-call at night.

  This is the best place to get care if it is **not** an emergency.



- **Call a 24-Hour Nurse Hotline**

  Many insurance companies have their own hotline.

  Ask what to do for treatment.

- **Go to an Urgent Care Clinic**

  It usually takes less time than the emergency room and costs less. You don't need an appointment.

  Call your insurance company to find a clinic near you.

Make sure the clinic takes your insurance before you get care.

Don't have a way to get to the clinic when you're sick?

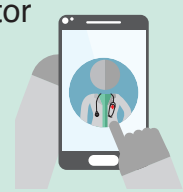
You can get a free ride to go to urgent care and same day doctor appointments.

Call Veyo at **1-866-907-1493.**

You will be picked up in 3 hours or less.

You will need your Forward Health card number.

See if your clinic uses telehealth. You can see a doctor from home using your smart phone or computer.



If you have a medical emergency, call 9-1-1.

Your doctor or urgent care can help with these:

- Earaches
- Back pain
- Fevers
- Rashes
- Minor cuts, burns, or injuries
- Cough
- Sore throat
- Flu or cold symptoms
- Sprains
- Migraines
- Headaches

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If you have a medical emergency, or your life is in danger:

Call 9-1-1 or go to the emergency room if your life is in danger.

You will **not pay** for going to the emergency room if you have an **emergency.**

Only go to the Emergency Room if it is an emergency.

It's the most expensive place to go when you're sick and usually takes the most time.

Did you go to the emergency room when you did not have an emergency?

Adults who don't have children under age 19 will be charged **$8** for each visit to the emergency room that is not an emergency. BadgerCare Plus calls this a **co-pay.**

Emergency room copays are currently on hold during the Public Health Emergency.

Important contacts - Put these numbers into your phone:

Insurance Company or HMO: _____

Phone number: _____

My Doctor: _____ Phone number: _____

Address: _____

My Hospital: _____ Phone number: _____

Address: _____

Urgent Care: _____ Phone number: _____

Address: _____

My Pharmacy: _____ Phone number: _____

Address: _____

24-hour Nurse Hotline:

Phone number: _____

This project is supported by Wisconsin Health Information Organization, Ira and Ineva Reilly Baldwin Wisconsin Idea Endowment & Wisconsin Department of Health Services.
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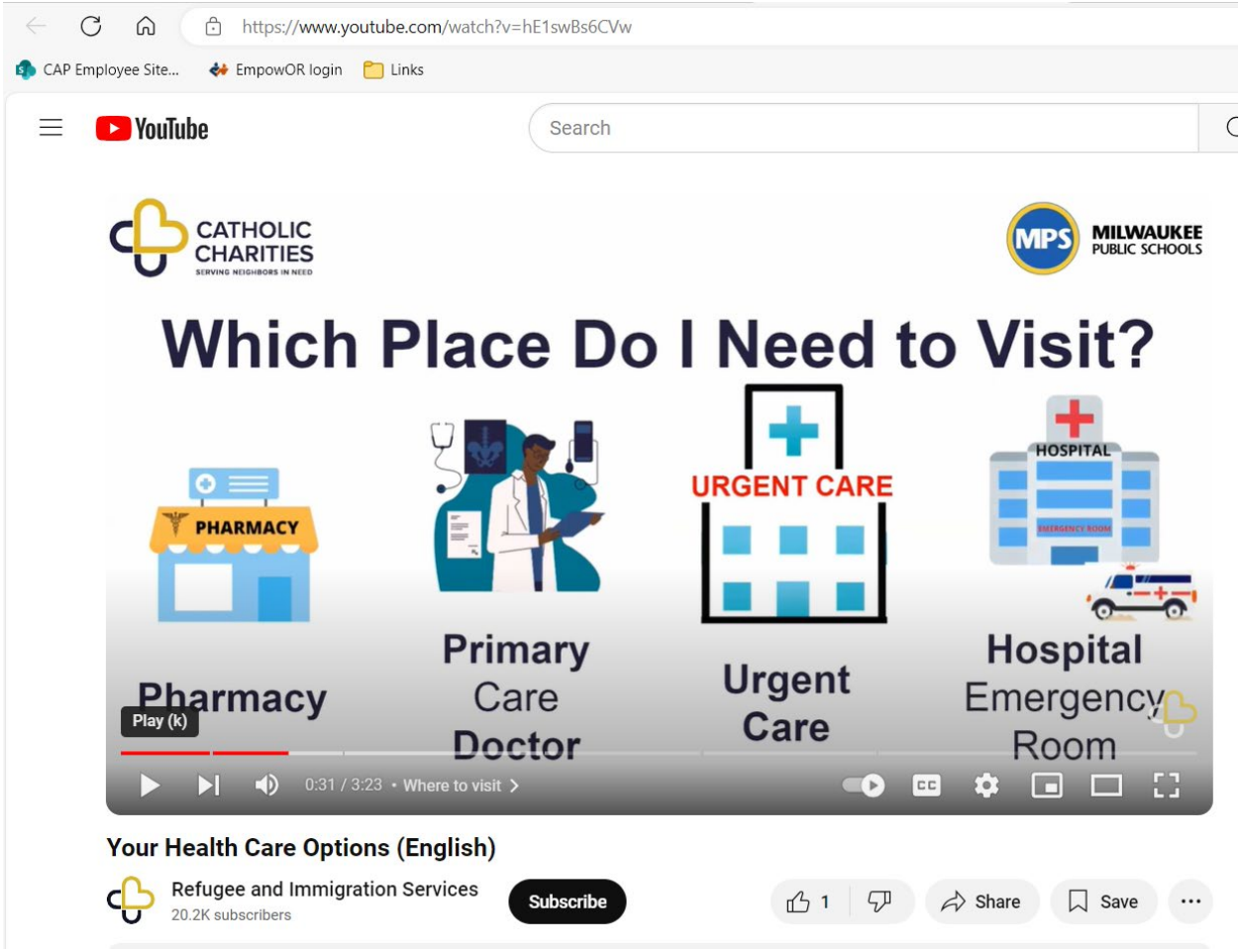
Attachment K

The Catholic Charities YouTube channel (www.youtube.com/@ccmkerefugeeandimmigration) has many videos including the below. They are often available in several languages.



Attachment L

BadgerCare Plus

Ride Options for Medical Appointments

If you have no way to get to your medical appointment or the pharmacy and have BadgerCare Plus or another Medicaid program that uses the ForwardHealth Card, you can get:

- **A ride**
- **Bus tickets**

- **Money for gas mileage**

To get a ride or bus tickets:

If you don't live near a bus stop, you can schedule a ride at least **2 business days before**.

- Schedule in the MTM Link mobile app

- Schedule online www.mtm-inc.net/mtm-link/
- Call MTM at 866-907-1493 to get a ride or get bus passes

If you live half a mile or less from a bus stop, MTM will send you bus tickets. You can still get a ride for urgent care, or special circumstances

You must schedule 9 business days before your appointment so your bus tickets arrive on time.

Do you go to the doctor weekly or monthly?
You or your clinic can set up rides for up to 3 months.

Need an urgent ride?
You can get a same day ride to:

- Urgent care
- Home when you are released from the hospital
- A follow-up visit within 2 days of the first urgent visit

Call **866-907-1493** or **711** (TTY) to get an urgent ride in 3 hours or less. The phone line is always open.

Urgent rides can't be scheduled online.

For an emergency, call 911.

Need someone to ride with you?

Call MTM, make your reservation online, or use the app 2 business days before your appointment to add riders.

Who can ride with you?

- Medical support person - You will need your doctor's name and phone number.
- Children - Bring your own car seats. Each child must have the correct car seat.

Extra riders can only come if there is space in the car.

This project is supported by the Wisconsin Department of Health Services.

How to submit your trip for gas money:

If you're using MTM Link:

- You don't need a doctor's signature
- It's paperless
- You must use the same mobile device for the start and end of your trip.

MTM Link Member Mobile App

Download and register your information in the MTM Link app.

1. Before you leave, click **I'm Leaving.** to start your trip. **You must click this button to begin your trip.**
2. When you arrive at your appointment, click **I'm Here**. You don't need a doctor's signature.
3. MTM Link will match your location with your appointment address. You will see a message that says **Location Verified**.
4. Click **Submit Reimbursement**. You will receive your payment within five business days. **Make sure you set up payments in the app.**

Trip Log Form

Use the trip log form to write down your trip information for appointments.

1. **Before your appointment**, call MTM at 1-866-907-1493. Ask for trip logs to be mailed to you or print a Mileage Reimbursement Trip Log at www.mtm-inc.net/wisconsin/
2. Fill out your trip log. At the appointment, ask a doctor, nurse, or the front desk to sign it. You can also include a trip to the pharmacy on your trip log.
3. Submit your Reimbursement Trip Log within one year.
   Online: Go to mtmgmr.zendesk.com and click on "Submit a Gas Mileage Reimbursement Request" in the top right corner.
   Mail: MTM, Attention: Trip Logs 16 Hawk Ridge Dr. Lake St. Louis, MO 63367
   Fax: 1-877-318-1435

Need help with your trip log?
You can ask the front desk at the doctor's office or call MTM at 866-907-1493 and ask for help.

Choose how you want to get paid back:

Go online to www.mtm-inc.net/wisconsin/ or use the MTM Link app. Navigate to **Payments.** Click **My Members** to set up your payment options. You can choose one of the following:

- Paper check mailed to you.
- Direct deposit.
- Reloadable Visa debit card.

Questions about reimbursement? Please call 866-907-1493 (TTY: 711)

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Attachment M

Transportation Options in Portage County

CAP Services and Central Transportation compiled the below list of services for people who need assistance with transportation to work.

Bus Service: Central Transportation, which offers city and county transportation services, operates fixed bus routes in Stevens Point, Whiting, and the Crossroads Commons area of Plover. Central Transportation also offers paratransit services within the city fixed route area for individuals who have a disability who are unable to use fixed route buses. Central Transportation also offers a county wide rural bus service for individuals 60+ or who have a disability. Hard copies of maps are available from Central Transportation and on the city buses. Residents can also find maps and pricing information at this link: https://stevenspoint.com/257/Transit

Residents can contact Central Transportation for one-on-one training to learn about their travel options and how to use public transportation. This service is free of charge. Central Transportation can provide group presentations for agencies, employers, and employees to learn about transportation options in Portage County. Contact Central Transportation at 715-341-4490 and ask for the Mobility Coordinator.

Taxis: Courtesy Cab and Plover Taxi provide taxi service in Portage County.

- Courtesy Cab operates daytime and evening services (Sunday 7am-4pm, Monday-Friday 630am-9pm, and Saturday 7am-9pm). Contact 715-342-8863 to learn more. The service area is unlimited with sufficient notice.
- Plover Taxi offers Plover Shared Ride Taxi Service. Rides must originate in Plover for a 5-mile radius and be during daytime hours (630am-6pm from Monday-Friday, 8am-4pm on Saturday, and no services on Sunday). Cash or check only. Contact 715-342-1313 or visit www.ploverwi.gov/253/Taxi-Service to learn more.

Uber and Lyft, ridesharing companies which operate across the US through independent contract drivers, are available on a limited basis in Portage County. These services must be accessed by downloading the app or visiting their websites.

Wheelchair Accessible Services: Central Transportation's fixed route buses, Point Plus service, and Rural Bus service are wheelchair accessible. To use Point Plus, residents must qualify under the Americans with Disability Act. Fill out an application for Point Plus or Rural Bus service at https://stevenspoint.com/FormCenter/Central-Transportation-12/Point-Plus-Application-Specialized-Trans-277. Plover Taxi has vehicles that are wheelchair accessible. The vehicles are in demand, so they ask clients to call in advance to schedule a ride as soon as they know their appointment day and time.

Bicycles: Some residents travel to work by bicycle. Community members can look for used bikes online or at the Goodwill locations in Stevens Point and Plover. All city buses are equipped with bike racks. (Note: Shifting Gears has permanently closed.)

Car Repair Grants: The In a Fix Program, now administered by CAP Services Jobs and Business Development (JBD) Program, provides up to $500 for car repairs to residents of Portage County who are working a minimum of 20 hours a week and at or below 80% County Median Income. Community members can call 920-209-1384 or 715-340-6248 or email loans@capmail.org for more information. After filling out an application, clients must obtain a repair estimate from one of the approved auto shops in the area, and then CAP will determine if the repairs qualify. Please note that oil changes and new tires do not qualify for Car Repair Grants.

Auto and Consumer Loans: CAP Services has two auto lending options for income eligible individuals and families needing to purchase a safe and dependable vehicle to support their household transportation needs. Community members can call 920-209-1384 or 715-340-6248 or email loans@capmail.org for more information.

- The Work-N-Wheels Program offers car loans of up to $5,000 at 0% interest to people under 150% of Federal Poverty Guidelines and working at least 20 hours/week, with flexible repayment terms.
- The Affordable Auto Loan Program offers car loans of up to $10,000 at 10% interest to households at or below 80% County Median Income, with flexible repayment terms.

Learn more at https://capservices.org/what-we-do/housing-transportation/wnw/.

Small Dollar Loans: CAP Services also offers Small Dollar Loans ($300 to $2,500). Residents can apply for small loans to help them meet their needs or access new opportunities. This could include costs related to transportation, such as purchasing a bicycle or select car repairs. Community members can call 920-209-1384 or 715-340-6248 or email loans@capmail.org for more information.

Food Share Employment & Training (FSET): To be eligible for FSET, customers must be at least 16 years old and receiving FoodShare. FSET case management may include help creating a resume, connection with FSET employer partners, and support to find a job. FSET may provide transportation and other job retention support for up to 90 days when employment starts after joining the program. Assistance may include gas cards (for the employee or someone that they are carpooling with), bus passes for employment-related activities, connection to taxi services, or one-time vehicle repair. Contact 715-421-8608 or visit myfset.net to learn more.

Ridesharing: Ridesharing is a way for small groups of employees to travel to and from work together. The State of Wisconsin offers a free service called RIDESHARE Etc. Go to www.rideshare.wi.gov or call 262-548-6719 for assistance setting up carpools and vanpools. Employers can reach out to Rideshare (through the website or at rideshare@dot.wi.gov) to create a customizable company page to help employees sign up. Vanpools can be operated by the business itself, a local transportation company, or a nonprofit.

Enterprise, a vehicle rental company, offers a commuting program to help reduce the transportation barrier for employment and improve employee retention. The program connects coworkers, assists with developing routes, and provides a vehicle, full insurance, maintenance, and roadside assistance with flexible month-to-month rentals. Companies can partially or fully subsidize the program and/or offer pretax payroll deduction. Contact Valerie Hoff at Valerie.A.Hoff@ehi.com or 608-213-0725 to learn more.

Intercity Transit: Lamers Connect provides a Wausau-Stevens Point-Waupaca-Appleton-Oshkosh-Fond du Lac-Milwaukee route once a day. Learn more at www.golamers.com/lamers-connect/ or by calling 866-552-6377. Megabus offers daily service between Stevens Point and Madison. Learn more at us.megabus.com.

Updated February 2024

Attachment N

Affordability Worksheet

Is health insurance affordable through my job?

Can I get financial help for a Marketplace plan?

1. Ask your job for this information

Date ___/___/_____

1. Is the employee eligible for coverage now or in the next 3 months?

☐ yes, eligible now

☐ yes, eligible ___/___/___

☐ no → Stop here, employee goes to step 4

2. Does the plan offered meet the **minimum value standard**?

(The plan covers at least 60% of the total allowed benefit costs.)

☐ yes, plan meets the standard

☐ no → Stop here, employee goes to step 4

3. How much would the employee pay in premiums for the lowest-cost plan that meets the minimum value standard?

$ monthly premium

use this number below

2. Find 8.39% of your household monthly income before taxes

(add together all incomes from your **household**)

$_____ monthly income job #1

+ $_____ monthly income job #2

+ $_____ monthly income job #3

+ $_____ monthly income job #4

+ $_____ monthly income job #5

$ total monthly income

(multiply total monthly income by 0.0839)

× 0.0839 = (times)

$ 8.39% of income

Household
anyone you file taxes with

3. Check if the plan is affordable

$ monthly premium

$ 8.39% of income

Is the monthly premium less than 8.39% of your monthly income?

☐ **yes** The plan is affordable and I can't get financial help for a Marketplace plan.

☐ **no** This plan is **not** affordable. Go to step 4.

4. Apply for a Marketplace plan

Choose how you want to apply:

- Online: **www.healthcare.gov**
- By Phone: **1-800-318-2596**
- In person: **Call 2-1-1 for local help**

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Extension
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Attachment O

HEALTH INSURANCE MARKETPLACE

also known as: Obamacare, healthcare.gov, the Marketplace

GETTING STARTED

HealthCare.gov

1. Choose a plan with **premiums** that you can afford every month.

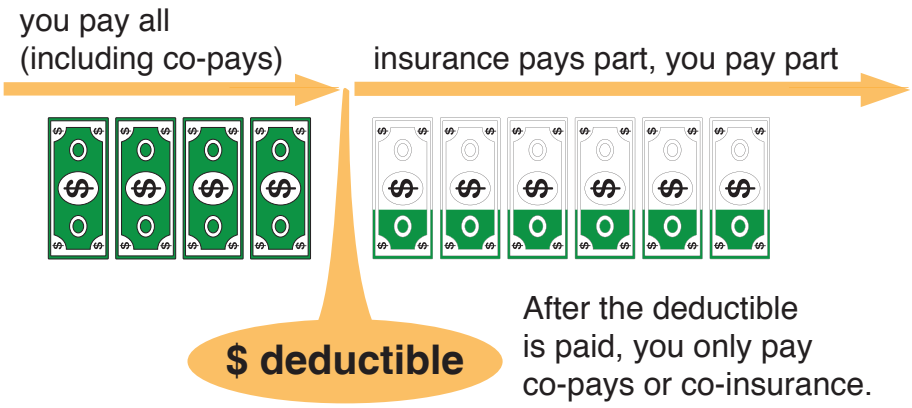
A **premium** is the **monthly** payment you make to the insurance company for your health care policy.

2. Find a plan that will help you pay the **out-of-pocket costs**.

Out-of-pocket costs are NOT included in your monthly premium. This is the amount you must pay during a year for your health care in addition to your premium. This includes any **deductible**, **co-pay**, **co-insurance**, or extra costs for services.

Deductible:

The amount you need to pay before the insurance company will start to pay its part.

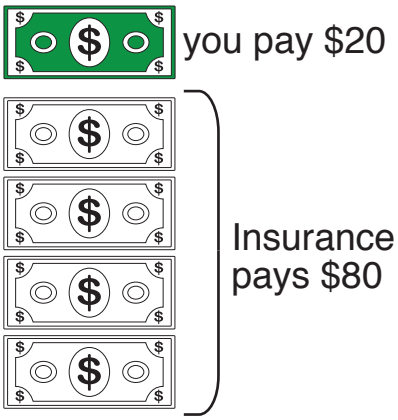


Co-pay:

The fixed amount you pay for a service.

Example:

$20 co-pay



Co-insurance:

The percentage you pay for a service.

Example:

30% co-insurance

covering Wisconsin
Connect to Care, Engage in Health

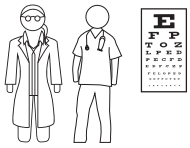
www.coveringwi.org

This project is supported by Wisconsin Health Information Organization, Ira and Ineva Reilly Baldwin Wisconsin Idea Endowment, & Wisconsin Department of Health Services.

Costs of Using Health Care

Before you buy a plan, **ask:**

What hospitals / clinics are **in-network**? Is my doctor or specialist covered?

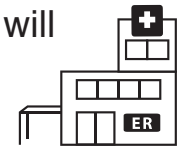


How much will I pay to see my doctor or a specialist?

What is the **co-pay**?

How much will **prescriptions** cost with this plan?

How much will I pay to use the **ER**? If I get an ER bill for $1,000 or $10,000, what will be my cost?



How much will I pay before the insurance company pays a share? What's my **deductible**?

What is the maximum amount I pay for health care in a year?

What is the **out-of-pocket max**?

Breakdown for the Year

Monthly Premium

Pay $_____ /month

Out-of-Pocket Cost

1. Pay full cost

Pay full amount for services until deductible is paid.

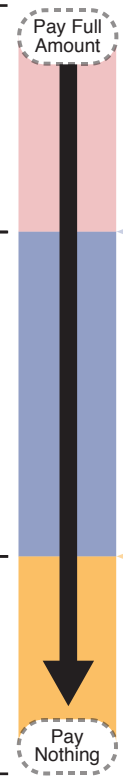
This includes the full cost, including co-pays, for all doctor visits, emergency room visits, and specialists.

2. Split the cost

Pay part of the bill and the insurance company will pay **most** of the bill.

3. Pay nothing

The insurance company pays the full amount of the bill for covered services.



Before the Deductible is reached, you pay the full amount for services.

$_____
Deductible

After the Deductible is reached, you pay a part of the cost for services.

$_____
Max out-of-pocket cost

Once you reach the max out-of-pocket cost, you no longer pay for health care services.

	Cost per Visit	
	Before Deductible	After Deductible
Primary Dr.		
Specialist		
Emergency Room		
Prescriptions name-brand		
Prescriptions generic		

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