

Determining availability of and access to health care coverage for children placed in your care is an important first step after accepting placement of a relative child. Based on your family's situation, the child in your care may be eligible for health care services under a Wisconsin Medicaid Program or your private health insurance. **Nothing in this fact sheet should be considered legal advice from DCF. Please consult with an attorney with any legal questions.**

Wisconsin Medicaid and BadgerCare Plus

Wisconsin Medicaid and BadgerCare Plus is a joint federal and state program that provides high-quality health care coverage, long-term care, and other services to Wisconsin residents. Eligibility for a BadgerCare Plus is generally based on income, however, children placed in your home may be eligible for coverage due to other factors including type of placement and parental situation.

What is the difference between Medicaid and BadgerCare Plus?

There are many types of Medicaid programs. Each program has different rules, such as about age and income, that you must meet to be eligible for the program. BadgerCare Plus is a Wisconsin Medicaid Program that provides health care coverage to low-income Wisconsin residents age 0-64 years old. Children, pregnant women, and adults are all eligible to apply.

How do I know if the child in my home is eligible for BadgerCare Plus?

In general, eligibility for BadgerCare Plus is based on household income. The best way to know if you or someone else in your home are eligible is to apply for BadgerCare Plus by accessing the online application at <https://access.wisconsin.gov> or by contacting your local Income Maintenance Agency. Income Maintenance Agencies differ by county and region; contact information for your local agency can be found on the Wisconsin Department of Health Services website: www.dhs.wisconsin.gov/forwardhealth/imagency/index.htm. When applying, make sure you have the following information available for each individual in your home:

- Social Security Number
- Date of Birth
- Address
- U.S. Citizenship or Immigration Status
- Housing and Utility Expenses
- Job Information
- Income Information
- Additional Income Information (ex. Child Support, SSI, etc.)

If the child in your home is currently placed by a Wisconsin child welfare or youth justice agency, or if the child is under an active Subsidized Guardianship Agreement or Adoption Assistance Agreement, the child should be eligible for Foster Care Medical Assistance, another Wisconsin Medicaid Program, due to their continued placement or guardianship/adoption agreement. When the child is eligible for Foster Care Medical Assistance, **you do not need to apply for BadgerCare Plus for the child.** The Department of Children and Families and Department of Health Services automatically enroll the child in Wisconsin Medicaid for you. Check with your caseworker to be sure the child in your home is enrolled!

Questions about eligibility or enrollment in BadgerCare Plus? Contact your Income Maintenance Agency for assistance!

My family already receives BadgerCare Plus Benefits, can I add the child to my plan?

In order to add the child to your family's plan, you need to have court-ordered decision making authority for the child. This means that you must have court ordered guardianship or a finalized adoption. If you do not have this authority, the child will either remain under their parents' plan, or have their own BadgerCare Plus plan depending on the specific circumstances.

Even if the child receives Wisconsin Medicaid, can I add them to my private insurance?

Most private health insurance companies will only allow you to add a dependent to your coverage if you have legal decision making authority for the child through a court ordered guardianship or a finalized adoption. If you do add the child to your insurance and the child remains eligible for Wisconsin Medicaid, Wisconsin Medicaid will become the secondary payer and will only be billed for services not covered by your private insurance.

How often do I have to re-apply if someone in my household is enrolled in BadgerCare Plus?

Enrollment in BadgerCare Plus is valid for 12 months. In order to continue BadgerCare Plus eligibility, you must renew on an annual basis. You will be notified when you need to complete a renewal of your benefits. Children that are placed through child welfare or youth justice or are under a Subsidized Guardianship or Adoption Assistance Agreement are automatically re-enrolled annually as long as the placement or agreement remains.

Wisconsin Medicaid and BadgerCare Plus

How long am I eligible for BadgerCare Plus if I aged out of foster care?

If the child you are caring for or previously cared for aged out of out-of-home care or was under a guardianship, Subsidized Guardianship or Adoption with Adoption Assistance at age 18, they may be eligible for BadgerCare Plus until age 26 without a financial requirement. Proof of the placement in out-of-home care may be required to qualify. If you need help getting proof, inform the Income Maintenance agency when you apply.

What services are covered through BadgerCare Plus?

BadgerCare Plus provides a wide range of health care services to enrolled members including preventative services, mental health services, and dental care. Eligible services are outlined on the Wisconsin Department of Health Services website at www.dhs.wisconsin.gov/badgercareplus/services.htm. You can also ask your health provider or contact ForwardHealth Member Services at 1-800-362-3002 for coverage information.

Are there any co-payments or deductibles for services through BadgerCare Plus?

There are no deductibles for BadgerCare Plus services. However, services may require a co-payment between \$0.50 - \$3.00 depending on the cost of the service. In general, co-payments are:

Cost of Service	Under \$10.00	\$10.01-\$25.00	\$25.01-\$50.00	Over \$50.00
Co-Payment	\$0.50	\$1.00	\$2.00	\$3.00

How do I find a health care provider that accepts Wisconsin Medicaid?

There is an up to date provider directory that you can utilize to find a health care provider that accepts Wisconsin Medicaid. Find this directory at www.forwardhealth.wi.gov/WIPortal/Subsystem/Public/DirectorySearch.aspx. You can also call ForwardHealth Member Services at 1-800-362-3006 for assistance!

Can I choose to use any provider that accepts Wisconsin Medicaid?

When enrolling in BadgerCare Plus, most individuals are assigned an HMO (Health Maintenance Organization). If you are assigned to an HMO, you will be required to utilize health care providers within that HMO.

However, children placed by child welfare or youth justice and children under a Subsidized Guardianship or Adoption Assistance Agreement receive Wisconsin Medicaid and may not be assigned to an HMO. Individuals in Wisconsin Medicaid that are not assigned to an HMO are able to utilize any health care provider that accepts Wisconsin Medicaid.

Can I take the child to my family health care provider?

Yes—the child in your home can access your family health care provider if they accept Wisconsin Medicaid coverage for services provided. You can find out if they accept Wisconsin Medicaid on the ForwardHealth provider directory.

Can a health care provider refuse to accept Wisconsin Medicaid?

Yes—each provider determines how many Wisconsin Medicaid patients they are willing to accept. Additionally, if a provider's practice is full, they may refuse to accept any new patients.

Medical Decision Making

Who is required to consent for medical services for the child in my home?

The child's parent or guardian must always consent to any and all medical services provided to the child. In limited circumstances, a court may order that a child receive certain services or transfer medical decision making authority to another person or agency. Additionally, the child's parent or guardian may issue a power of attorney or delegation of parental authority that allows someone else to make certain medical decisions for the child.

What if the child in my home needs emergency treatment and their parent or guardian is not available?

If the child in your care is in need of emergency treatment, bring the child to the nearest Emergency Department or call 911 and continue to attempt to reach their parent or guardian.

What if the child's parent does not agree to consent for needed medical services for the child?

The child's parent or guardian must always consent to any and all medical services provided to the child. As long as the parent continues to have decision making authority for the child, they have the authority to provide or deny consent for any medical service for the child. If the parent denies consent for a medical service, the child cannot receive that service unless a court orders otherwise, or consent is provided later.