



Responding to changes in health care coverage

UW-Extension helps individuals, families and professionals understand the changes to health care laws and be better informed about options and responsibilities.

Challenges and opportunities

The federal Affordable Care Act (ACA) created the opportunity for most citizens, especially low-income uninsured individuals, to gain access to affordable health care. Prior to this, an estimated 500,000 Wisconsin residents were uninsured. Since the law's passage, these residents can purchase health care, some with federal premium subsidies.

The State of Wisconsin elected to implement the ACA through a new federally facilitated purchasing exchange—the “Marketplace.” The Marketplace became a single point of access for health coverage and opened for enrollment in Fall 2013 with coverage beginning January 1, 2014. At the same time, Wisconsin underwent myriad state Medicaid reforms that went into effect on April 1, 2014.

Together these changes presented significant opportunities, along with challenges—particularly for low-income and vulnerable populations. Uninsured residents were new to this coverage model and, for the most part, unfamiliar with their responsibilities and unaccustomed to active engagement with their health care plans and health care providers.

Consumer outreach essential

The new eligibility requirements, application forms, verification processes, and insurance plan options are complex, difficult to understand and navigate. Initial and ongoing consumer education, outreach and enrollment assistance was deemed to be (and remains) essential

in helping residents understand the changes in health care and in maximizing the number of people who enroll in health coverage.

UW-Extension's response

UW-Extension is well positioned to help individuals and families understand these major changes in health care coverage. Through its network of county-based educators, Extension assures ongoing consumer education and messaging in places where individuals and families normally find themselves—where they live, learn, work and play. Extension educators effectively connect with community partners in ways that facilitate coordinated and effective responses to community and family needs. Further, Extension is widely regarded as a trusted and unbiased source of information.

By the time ACA became law, UW-Extension was already collaborating with Covering Kids and Families (CKF), a statewide organization based at UW-Madison, to receive training and information for its county educators about Medicaid, the Affordable Care Act and health literacy.

Through Extension's existing relationship with CKF, its connection to the Regional Enrollment Networks, and its statewide, community-based education approach, Extension is well positioned to conduct community and consumer education about the Affordable Care Act (ACA) and Medicaid changes.

Family Living Programs Impact Report

Education, coordination are key

UW-Extension helps individuals, families and professionals understand the changes to health care laws and be better informed about options and responsibilities.

In 2013-2014, 38 county-based Extension educators in 32 of 72 counties were actively involved in education programs related to health care coverage.

Coordinating local efforts

UW-Extension educators play an important role helping to coordinate local strategies that best serve communities and families.

- In 2013-2014, Extension educators in 17 counties convened meetings of local stakeholders to increase understanding of changes in health care law; discuss what was being done to help families; and strategize how to best coordinate local efforts.
- Fourteen county-based educators participated in the Regional Enrollment Network (REN), working with community groups interested in promoting outreach and enrollment. In La Crosse County, the county-based Extension educator helped coordinate the Western REN by assisting in developing its leadership structure and facilitating meetings.

Educating professionals from other organizations and agencies

UW-Extension educators serve as a resource for other professionals, providing trusted, unbiased direct education to staff and volunteers of partner organizations so that they, in turn, are able to help others.

- By the end of 2013 alone, Extension educators worked with partners from 257 different organizations to help them better understand health care changes and coordinate local efforts to respond.

- Due in part to Extension's educational efforts with partner organizations and agencies, these groups in turn conducted 630 educational and outreach activities that reached more than 12,500 individuals through the end of the first ACA enrollment period (March 2014). These partner efforts also resulted in over 11,500 individuals being referred for application assistance in the same time period.
- Through social media, UW-Extension further enhanced local outreach by providing a mechanism for effective networking among stakeholders. The UW-Extension ACA "Google Community Group" enrolled nearly 100 members, including 61 Extension educators in 46 counties. Through this site, Extension educators and partners remain up-to-date on implementation of the ACA, and can identify opportunities and challenges, find answers to questions, and network and share ideas for programming.
- In six counties, (Barron, Kewaunee, Iowa, Fond du Lac, Winnebago, Price) UW-Extension educators worked directly with individuals on financial education topics, including health care and medical bills/debt. The educators' awareness and knowledge of health insurance options and connections helped local partner agencies to discuss health insurance options and refer people to an enrollment assister.
- In Marathon County, UW-Extension educators partnered with local Certified Application Counselors to visit farmers to answer questions they may have on ACA and to assist their enrollment.
- In this same time period, CKF and Extension educators used press releases and social media to reach an audience of over 2 million individuals and families with consistent, fact-based information.

Through these efforts, UW-Extension continues to be effective in helping individuals and families understand health care laws and be better informed about options and responsibilities.

Educating individuals and families

Extension educators provide direct education and outreach to farm families, small businesses, and consumers about the new ACA-related coverage, changes underway in Wisconsin's Medicaid programs and where to go for enrollment assistance.

Recognized as trusted, unbiased sources of information, families sought assistance from UW-Extension educators to help sort out their options, opportunities and responsibilities.

- By the end of 2013 alone, in the midst of the first ACA enrollment period, Extension educators reached over 4,400 individuals and families with education regarding ACA and health insurance reforms. The majority of these (78%) gained knowledge of public and private health insurance options in their communities.

To learn more, contact:

Caroline Gomez

Health Care Outreach Specialist
414-270-2963
caroline.gomez@ces.uwex.edu

Nancy Crevier

Family Living educator
Marinette County UW-Extension
715-732-7510
ncrevier@marinettecounty.com

