



Restoring Trust in Health Coverage: The Impact of Covering Wisconsin Navigators

Challenge

Getting, keeping, and using health insurance is a challenge for many Wisconsinites. Confusing and conflicting information makes it hard to know who to trust. Scams and out-of-state agents may sign people up for programs that don't provide the care they need. Understanding the out-of-pocket costs and finding in-network providers are additional barriers. Navigating these systems can be time-consuming, and by the time someone receives an expensive bill or learns their provider is out of network, they may feel discouraged and delay or forego needed care.

Approach

Covering Wisconsin Navigators are stationed around the state and are essential in helping residents from all 72 counties access health care.

Navigators are federally certified and state-licensed to provide free, unbiased assistance with securing health insurance, finding financial help, and accessing timely care. They help people review health plan options, enroll or renew coverage, resolve billing and coverage issues, and file appeals.

Navigators also work within communities to raise awareness and train professionals at local organizations on Medicaid programs, Affordable Care Act plans on HealthCare.gov, and how to recognize and avoid health insurance scams. Fraudulent health insurance enrollments have surged in the past year, and Navigators are leading the fight against these scams in Wisconsin.

Results

Last year, our outreach, education, and enrollment assistance contributed to a record-breaking number of health insurance enrollments on HealthCare.gov. A total of 313,579 Wisconsin residents selected Marketplace health insurance plans, an 18 percent increase over the previous open enrollment period.

Our Navigators personally assisted 97,013 Wisconsinites with health insurance issues, including enrolling 9,656 individuals in Medicaid or local health plans with financial assistance from HealthCare.gov. Additionally, we spoke with 15,653 individuals at events across the state.



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“ I recently helped a woman with stage 4 cancer who had been scammed to buy a plan that didn't cover her treatments. She was so upset, she had just given up. Luckily, her daughter found my number and I was able to help her get covered so she can get the treatments she needs. This agent sold a policy for \$294, but it was not a qualified health plan. When she called the agent to get her money back, he tricked her again into signing another contract instead of canceling the plan. There was a lot to untangle, but I was able to get her a qualified health plan from HealthCare.gov that covers her treatments. I also got the agent's ID number from the junk plan paperwork and have filed a complaint with our state regulator. We are still working on getting her money back.” – **COVERING WISCONSIN NAVIGATOR**

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