



Health Insurance Risk Sharing Plan

1751 W. Broadway – P.O. Box 8961 – Madison, WI 53708-8961
(800) 828-4777 or (608) 221-4551

Dear Member:

On June 15, 2009 the Wisconsin Department of Health Services began accepting applications for the BadgerCare Plus Core Plan - a low-cost health insurance plan for childless adults that covers health care services, including primary and preventive care as well as prescription drugs. Coverage will begin for approved applicants on July 15, 2009. If you meet the necessary eligibility criteria you can enroll in the Core Plan and keep your HIRSP coverage. You can also enroll in the Core Plan and drop your HIRSP coverage.

HIRSP members who also meet the following requirements are likely to be eligible for the Core Plan:

- Are age 19 through 64;
- Have family income at or below 200% of the federal poverty level guidelines (\$1,805 monthly for a single person and \$2,428.33 monthly for a married couple);
- Are not on Medicare;
- Are not pregnant and do not have children or do not have dependent children, under age 19 living with you. If you are pregnant or have children you may qualify for another BadgerCare Plus program. Please visit www.badgercareplus.org for additional eligibility requirements or complete the pre-screener on www.access.wi.gov to see if you should apply.

You may want to consider enrolling in the Core Plan this summer in order to reduce your out-of-pocket medical and drug expenses. The Core Plan does not require any premium payments, only a \$60 application fee and some limited cost-sharing. The Core Plan will cover many of your major medical needs including services not covered under HIRSP such as routine care. Costs for receiving services under the Core Plan are nominal and can provide an alternative for HIRSP members who typically pay for these services out-of-pocket against their deductible.

After evaluating the benefits available under the Core Plan, you may decide it is a better option for you than HIRSP. Alternatively, you may decide that you would like to keep both plans.

If you were to enroll in the Core Plan and keep your HIRSP coverage, HIRSP will “wrap-around” your Core Plan coverage, providing some additional medical and drug coverage, such as more comprehensive mental health treatment and access to additional medications. Accessing coverage through the Core Plan will reduce your out-of-pocket costs for HIRSP.

For more information on the BadgerCare Plus Childless Adults Core Plan or where to apply, go to www.badgercareplus.org or call the BadgerCare Enrollment Services Center at 1-800-291-2002. If you have questions about how the Core Plan will affect your HIRSP coverage, please call HIRSP Customer Service at 1-800-828-4777. The HIRSP website also contains additional information on the Core Plan, including internet links to the Core Plan covered medication list (formulary). You can access this information by clicking on the “Important Notice” link on the homepage of the HIRSP website at www.hirsp.org.